

INTERNET BANKING OF UNICREDIT BANK CZECH REPUBLIC AND SLOVAKIA, A.S.

BUSINESSNET PROFESSIONAL

DESCRIPTIONS OF FORMATS FOR COMMUNICATIONS WITH ACCOUNTING SYSTEMS

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EN-01-18-01

Life is full of ups and downs.
We're there for both.

Welcome to
 **UniCredit Bank**



Introduction

Dear Client,

We are pleased you have decided to use BusinessNet, a modern internet banking service designed specifically for corporate clients. Internet banking services will enable you to manage your financial flows **simply, comfortably, securely and effectively** for 24 hours a day, 7 days a week. Our services also provide, as their integral part, the data transmission to accounting systems and their uploading from accounting systems to Internet Banking.

This manual will guide you through various types of data formats supported by BusinessNet product and will advise you on how you can export and import data from/to the product you are using.

The manual is subdivided into two basic parts. The first part concerns the export of statements. The other part describes possibilities of importing payment orders.

An overview of electronic account statements for individual business days enables you to export statements in the chosen format for their further processing in your accounting system. In the menu "Interim Reports" you can display an overview of turnovers carried to the account on the current day. You can export these turnovers and process them further electronically. In the menu "Statements & documents (PDF)" you can obtain an account statement in a PDF format that fulfils all requisites of a paper account statement. Documents with the date from 1.1.2011 can be used as the Bank's official documents.

Files containing both domestic and foreign payment transactions can be uploaded to BusinessNet from the accounting system. Files can be imported or uploaded in various formats. Big advantages of the application include the possibility of defining own import format (for domestic payments) directly in the BusinessNet product. It is a functionality that is not currently offered by any other product on the banking market.

If you have any questions, you can contact us on every business day from 7.00 to 18.00, our technical assistance is available at the telephone number 221 210 011, or you can send an e-mail to elbn@unicreditgroup.cz.

UniCredit Bank Czech Republic and Slovakia, a.s.

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1. Export of statements and intraday movements

1.1. Introduction

BusinessNet enables you to get account statements and an overview of intraday movements both from accounts maintained with UniCredit Bank Czech Republic and Slovakia, a.s. and from accounts maintained in other banks (via MT940/MT942).

Export of statements in various formats can be run in the menu “**Finances > Accounts > Statements**”.
Export of intraday movements is available in the menu „**Finances > Accounts > Interim Reports**”.

Before exporting data you must choose such from the offered formats which the target accounting system can process.

In exporting account statements and intraday movements, the following rules shall apply:

- the product allows export of statements from several accounts to one file
- up to one hundred statements can be exported en block
- export of statements can be repeated if needed
- the Bank guarantees the maximum availability of the statement history in the length of 15 months
- when displaying statements you can suppress the display of statements you have already exported. The aim is to avoid any duplicate uploading of a statement to your accounting system. The already exported statements can be re-exported, you will be only informed that the statement has already been exported once.
- in case of account statements and an overview of intraday movements from accounts maintained in banks other than UniCredit Bank Czech Republic and Slovakia, a.s. you have to ask the bank maintaining the account concerned for a description of the format.

BusinessNet enables you to obtain an account statement in the PDF format that have all elements of a paper account statement. From 1.1.2011, PDF documents can be used as official documents of the Bank. An account statement in the PDF format is available in the menu „**Finances > Statements & documents (PDF) > Document name „Current account statement“**“)

When exporting statements and intraday movements, the following formats are available:

a) Account statements

- SWIFT/MultiCash structured
- Gemini
- Statements & Documents (PDF) – Current account statement

b) Intraday movements (MT942 Reports)

- SWIFT/MultiCash structured

c) Following exporting statements and intraday movements are no longer active supported

- SWIFT/MultiCash nestrukturovaný (exporting statements)
- SWIFT/MultiCash nestrukturovaný (intraday movements (MT942 reports))

1.2. Account statements

1.2.1. SWIFT/MultiCash structured

Introduction

This account statement format is based on the international format SWIFT MT940. The program always automatically assigns the ".STA" postfix to the file. Files can be saved at any place on the disc.

The user can export a file from BusinessNet by means of option "**Finances > Accounts > Statements**". If using this option for export of the file corresponding to this description, the user has to choose a format for exporting statements "**SWIFT/MultiCash structured**". For detailed user instructions concerning the file export please see internet banking Help in section "**Finances > Accounts > Statements**".

The structure of statements contained in the file is such that each statement starts by special codes closed in braces {1:} {2:}. The main body of the statement is placed in the field {4:} and is also closed in braces.

Initial position {4:
Ending position -}

Fields starting and ending with „:“ are separated by means of <CR><LF>

During the downloading, fields and subfields are created and some subfields are optional.

The main advantage of the “SWIFT/MultiCash structured“ format is the structured field :86: that allows the more detailed resolution of particular transaction types as compared to the “SWIFT/MultiCash normal” format.

Note:

- for getting of unique transaction identification use please combination of subfields 7,8 and 9 (in field :61:)

Meaning of individual columns with descriptions of individual fields and subfields (see below):

FO – Field optionality	LF – Field length and format		
	Field length	Field type	Field format
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field or subfield (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0–9 • A = alphanumeric • A* = alphanumeric (can contain also basic symbol "+", "-" or " " (space)) 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length

Example of a description:

M | 3,A,F => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) the field length is fixed (the field must consist of exactly 3 characters)

Statement format

Description of fields and subfields – (fields with a colon are always separated by <CR><LF> in the file)	FO	LF
{4:	M	3,N,F
beginning of statement MT-940 + <CR><LF>		
:20:	M	4,A,F
Reference	M	16,A,V
:21:	O	4,A,F
Reference	O	16,A,V
:25:	M	4,A,F
account identification – e.g. (Swift bank code / account number) or (bank code / account number) or (IBAN)	M	35,A,V
:28C:	M	4,A,F
statement number – statement number / page number	M	8,A,V
:60X: (X = balance type: F – initial balance, M – subtotal)	M	5,A,F
subfield 1 – type (C = credit, D = debit)	M	1,A,F
subfield 2 – booking date (format RRMMDD)	M	6,D,F
subfield 3 – currency ISO code of the currency	M	3,A,F
subfield 4 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
:61:	M	4,A,F
turnover line		
subfield 1 – due date (format RRMMDD)	M	6,D,F
subfield 2 – posting date (format MMDD)	O	4,D,F
subfield 3 – type, max. 2 characters (C – credit, RC – credit cancellation, D – debit, RD – debit cancellation)	M	2,A,V
subfield 5 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
subfield 6 – text key - table of currently supported swift text keys you will find in chapter 1.4.1	M	4,A,V
subfield 7 – transaction reference	O	16*,A,V
subfield 8 – // (if the field "transaction reference" and "bank reference" is filled in (i.e. account statement contain filled in subfields 7 and 9 (in field :61:))	O	2,A,F
subfield 9 – bank reference	M	16,A,V
:86:	O	4,A,F
field for other information (fields are specified below)		
:62X: (X = balance type: F – initial balance, M – subtotal)	M	5,A,F
subfield 1 – type (C = credit, D = debit)	M	1,A,F
subfield 2 – booking date (format RRMMDD)	M	6,D,F
subfield 3 – currency ISO code of the currency	M	3,A,F
subfield 4 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
:64:	O	4,A,F
current balance by the foreign exchange		
subfield 1 – type (C = credit, D = debit)	M	1,A,F
subfield 2 – booking date (format RRMMDD)	M	6,D,F
subfield 3 – currency ISO code of the currency	M	3,A,F
subfield 4 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
:65:	O	4,A,F
future balance by the foreign exchange		
subfield 1 – type (C = credit, D = debit)	M	1,A,F
subfield 2 – booking date (format RRMMDD)	M	6,N,F
subfield 3 – currency ISO code of the currency	M	3,A,F
subfield 4 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
-}	M	2,A,F
ending of statement MT940 + <CR><LF>		

Description of the structured field format :86:**Domestic payments system**

Domestic Transactions (transaction type codes – 004, 008, 020, 043, 051, 071, 087, 088)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	087
O	?00	27x	General transaction description (see chapter 1.4.2)	E-TUZ-VYSLA/DOM- EXPRTRNSF-O
O	?10	10n		
O	?20	27x	Partner's (payer/beneficiary) account number / Bank code	000000-0831588183/0800
O	?21	27x	Constant symbol (KS) *	KS 0000000558
O	?22	27x	Variable symbol (VS) *	VS 5555555555
O	?23	27x	Specific symbol (SS) *	SS 0000000000
O	?24	27x	Payment reason	PAYMENT REASON
O	?25	27x	Payment reason	
O	?26	27x	Payment reason	
O	?27	27x	Payment reason	
O	?28	27x	Payment reason	
O	?29	27x	Payment reason	
O	?30	12x	Partner's (payer/beneficiary) bank code	2700
O	?31	24x	Partner's (payer/beneficiary) account number	000000-0831588183
O	?32	27x	Partner's (payer/beneficiary) name	PARTNER NAME
O	?33	27x	Partner's (payer/beneficiary) name	
O	?34	3!n		
O	?38	24x/34x	IBAN (currently not used)	
O	?60	27x	Not used	
O	?61	27x	Not used	
O	?62	27x	Not used	
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86

* leading zeros (to ten characters) are used. In case when no symbol is used, ten zeros are filled in.

- subfields in grey are not currently used

Example:

```
:61:1710191019D2,50FTRF+IZV 00000316736//20171019460203
:86:087?00E-TUZ-VYSLA/DOM-EXPRTRNSF-O?20000000-0831588183/0800
?21KS 0000000558?22VS 5555555555?23SS 0000000000?24PAYMENT REASON
?300800?31000000-0831588183?32PARTNER NAME
```

Card Transactions (transaction type codes – 082, 083, 098)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	083
O	?00	27x	General transaction description (see chapter 1.4.2)	VYB-HOTOVOST/CASHWITHDRAWAL
O	?10	10n		
O	?20	27x	ATM reference (Additional transaction description)	ATM WITHDRAWAL
O	?21	27x	Not used	
O	?22	27x	Variable symbol (relevant only for ATM cash deposit). Leading zeros (to ten characters) are used. In case when no symbol is used, will be subfield ?22 not filled in.	
O	?23	27x	Not used	
O	?24	27x	Next transaction description	Výběr z bankomatu
O	?25	27x	Transaction Currency and Transaction Amount.	EUR 30,00
O	?26	27x	Transaction date (together with text description)	Datum transakce: 24.10.2017
O	?27	27x	Masked PAN (Card number in "masked" format = only first 5 and last 6 digits are visible; rest of numbers are replaced by sign "X")	53512XXXXX724842
O	?28	27x	Card holder name	MR JAN NOVAK
O	?29	27x	ATM Terminal ID, Terminal Owner/Location, Terminal Country, Terminal City	BRATISLAVA, VLCIE HRDL-BRAT
O	?30	12x	Not used	
O	?31	24x	Not used	
O	?32	27x	Not used	
O	?33	27x	Not used	
O	?34	3!n		
O	?38	24x/34x	Not used	
O	?60	27x	Settlement Amount	EUR 30,00
O	?61	27x	Exchange rate	EUR/CZK 26,405000
O	?62	27x	Not used	
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
- subfields in grey are not currently used

Example:

```
:61:1710231026C792,15FMSCCLT-1701198711//20171026001063
:86:083?00VYB-HOTOVOST/CASHWITHDRAWAL?20ATM WITHDRAWAL?24Výběr z
bankomatu?25EUR30,00?26Datum transakce: 24.10.2017?2753512XXXXX724842?28
MR JAN NOVAK?29BRATISLAVA, VLCIE HRDL-BRAT?60EUR 30,00?61EUR/CZK 26,405000
```

Cash Transactions (transaction type codes – 001, 082, 083)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	082
O	?00	27x	General transaction description (see chapter 1.4.2)	ODVOD-HOTOVOST/CASH-DEPOSIT
O	?10	10n		
O	?20	27x	Additional transaction description	VKLAD NA ÚČET V JINÉ MĚNĚ
O	?21	27x	Constant symbol (KS)*	KS 0000000379
O	?22	27x	Variable symbol (VS)*	VS 111222333
O	?23	27x	Specific symbol (SS)*	SS 5555444444
O	?24	27x	Payment detail – line 1	VKLAD NA ÚČET V JINÉ MĚNĚ
O	?25	27x	Payment detail – line 2 (Original amount and currency)	USD 1000,00
O	?26	27x	Not used	
O	?27	27x	Payment detail – line 3	CAK-XCD/3002/B/0010
O	?28	27x	Payment detail – line 4	Transaction description
O	?29	27x	Beneficiary's / Payer's name	Depositor name
O	?30	12x	Beneficiary's / Payer's bank code	2700
O	?31	24x	Beneficiary's / Payer's account number	2108405543
O	?32	27x	Payment detail – line 5	Account Owner s.r.o.
O	?33	27x	Payment detail – line 6	
O	?34	3!n		
O	?38	24x/34x	IBAN (currently not used)	
O	?60	27x	Settlement Amount (or Payment title – in case of CIT **)	EUR 827,10
O	?61	27x	Exchange rate Cash currency	USD/CZK 22,261350
O	?62	27x	Exchange rate Account Currency	EUR/CZK 26,915363
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86

* leading zeros (to ten characters) are used. In case when no symbol is used, ten zeros are filled in

** CIT (Cash In Transit) – cash withdrawal through an external agency

- subfields in grey are not currently used

Example:

```
:61:1710201020C827,10FMSC20171020002547
:86:082?00ODVOD-HOTOVOST/CASH DEPOSIT?20VKLAD NA ÚČET V JINÉ MĚNĚ?21KS
0000000379?22VS 111222333?23SS 5555444444?24VKLAD NA ÚČET V JINÉ
MĚNĚ?25USD 1000,00?27CAK-XCD/3002/B/0010?28Transaction
description?29Depositor name?302700?312108405543?32Account Owner
s.r.o.?60EUR 827,10?61USD/CZK 22,26135?62EUR/CZK 26,915363
```

Foreign payments system

Foreign Payments (transaction type codes – 201, 202)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	201
O	?00	27x	General transaction description (see chapter 1.4.2)	ZAHRANICNI- VYSLA/FORTRNSF-O
O	?10	10n		
O	?20	27x	Partner's (payer / beneficiary) account number in BBAN or IBAN format. - if the account is not indicated, completed by a standard text "account number not received")	AT661400005010778222
O	?21	27x	Partner's (payer / beneficiary) account number in BBAN or IBAN format - continuing of field ?20 -> will be filled in in case when account number will be longer than 27 characters	
O	?22	27x	Transferred amount and currency	EUR 9,78
O	?23	27x	Exchange rate (including text description "RATE")	RATE 26,98421
O	?24	27x	Payment reason	DESCRIPTION OF PAYMENT
O	?25	27x	Payment reason	
O	?26	27x	Payment reason	
O	?27	27x	Payment reason	
O	?28	27x	Payment reason	
O	?29	27x	Payment reason	
O	?30	12x	BIC (SWIFT address) of partner's (payer / beneficiary) bank or partner's bank code (in case of transfer in CZK in Czech Republic)	BAWAATWWXXX
O	?31	24x	Partner's (payer / beneficiary) account number in BBAN or IBAN format	AT661400005010778222
O	?32	27x	Partner's name (payer / beneficiary)	PARTNER NAME
O	?33	27x	Partner's name (payer / beneficiary)	
O	?34	3!n		
O	?38	24x/34x	IBAN (currently not used)	
O	?60	27x	Payment title	PT 132
O	?61	27x		
O	?62	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
- subfields in grey are not currently used

Example:

```
:61:1710161016D263,91FTRF+GPP 7282107018//20171016600028
:86:201?00ZAHRANICNI-VYSLA/FORTRNSF-O?20AT661400005010778222?22EUR 9,
78?23RATE 26,98421?24DESCRIPTION OF PAYMENT?30BAWAATWWXXX?31AT661400005
010778222?32PARTNER NAME?60PT 132
```

Lendings

Lending (transaction type codes – 603, 604, 606)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	606
O	?00	27x	General transaction description (see chapter 1.4.2)	UVER-TRANSAKCE/LOAN- TRNSF
O	?10	10n		
O	?20	27x	Payment detail – line 1	PL:I/15APR17
O	?21	27x	Payment detail – line 2	B001 05010800-752
O	?22	27x	Payment detail – line 3	
O	?23	27x	Payment detail – line 4	
O	?24	27x	Additional transaction description	CL DRAWDOWN
O	?25	27x		
O	?26	27x		
O	?27	27x		
O	?28	27x		
O	?29	27x		
O	?30	12x		
O	?31	24x		
O	?32	27x		
O	?33	27x		
O	?34	3!n		
O	?38	24x/34x		
O	?60	27x		
O	?61	27x		
O	?62	27x		
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
 - subfields in grey are not currently used

Example:

```
:61:1710181018D328,98FINT20171018980202
:86:606?00UVER-TRANSAKCE/LOAN-TRNSF?20PL:I/15APR17?21B001 05010800-752?24
CL DRAWDOWN
```

Fees

Fees / Charges / Interests (transaction type codes – 808, 809, 814)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	808
O	?00	27x	General transaction description (see chapter 1.4.2)	POPLATKY/FEES
O	?10	10n		
O	?20	27x	Payment detail (transaction reference) – line 1	Ref: GPP 7137104701Standard
O	?21	27x	Payment detail (transaction reference) – line 2	
O	?22	27x	Payment detail (transaction reference) – line 3	
O	?23	27x	Payment detail (transaction reference) – line 4	
O	?24	27x	Additional transaction description	FEE APPLICATION POSTINGS
O	?25	27x	Payment reason	
O	?26	27x	Payment reason	
O	?27	27x	Payment reason	
O	?28	27x	Payment reason	
O	?29	27x	Payment reason	
O	?30	12x		
O	?31	24x		
O	?32	27x		
O	?33	27x		
O	?34	3!n		
O	?38	24x/34x		
O	?60	27x		
O	?61	27x		
O	?62	27x		
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
- subfields in grey are not currently used

Example:

```
:61:1710171017D250,00FCHG20171017980203
:86:808?00POPLATKY/FEES?20Ref: GPP 7137104701Standard?24FEE APPLICATION
POSTINGS
```

Cash Management

Cash Management (transaction type codes – 833)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	833
O	?00	27x	General transaction description (see chapter 1.4.2)	CASH-MANAGEMENT
O	?10	10n		
O	?20	27x	Payment detail – line 1	SWEPT FR L1 01234567890
O	?21	27x	Constant symbol (KS) *	KS 0000000308
O	?22	27x	Variable symbol (VS) *	VS 0086082412
O	?23	27x	Specific symbol (SS) *	SS 0000000000
O	?24	27x	Free text	Free text
O	?25	27x		
O	?26	27x		
O	?27	27x		
O	?28	27x		
O	?29	27x		
O	?30	12x		
O	?31	24x		
O	?32	27x		
O	?33	27x		
O	?34	3!n		
O	?38	24x/34x		
O	?60	27x		
O	?61	27x		
O	?62	27x		
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86

* leading zeros (to ten characters) are used. In case when no symbol is used, ten zeros are filled in

- subfields in grey are not currently used

Example:

```
:61:1710131013C300000,00FCMI20171013999972
:86:833?00CASH-MANAGEMENT?20SWEPT FR L1 01234567890?21KS 0000000308?22VS
0086082412?23SS 0000000000?24Free text
```

Other structured transactions

Other Structured Transactions (transaction type codes – 835)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	835
O	?00	27x	General transaction description (see chapter 1.4.2)	OSTATNI/OTHER
O	?10	10n		
O	?20	27x	Additional transaction description	CR DOCUMENTARY PAYMENT
O	?21	27x	Payment detail – line 1	21110002311 ISS LIABILITY:
O	?22	27x	Payment detail – line 2 (can contain amount in foreign currency)	
O	?23	27x	Payment detail – line 3 (can contain exchange rate)	
O	?24	27x	Payment reason	
O	?25	27x	Payment reason	
O	?26	27x	Payment reason	
O	?27	27x	Payment reason	
O	?28	27x	Payment reason	
O	?29	27x	Payment reason	
O	?30	12x	BIC (SWIFT address) of payer's / beneficiary's bank or bank code (in case of CZK transfer in Czech Republic)	
O	?31	24x	Payer's / beneficiary's account number	
O	?32	27x	Payer's / beneficiary's name	
O	?33	27x	Payer's / beneficiary's name	
O	?34	3!n		
O	?38	24x/34x		
O	?60	27x	Payment title	
O	?61	27x		
O	?62	27x		
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
- subfields in grey are not currently used

Example:

```
:61:1710131013C257138,00FTRF20171013000183
:86:835?00OSTATNI/OTHER?20CR DOCUMENTARY PAYMENT?21110002311 ISS
LIABILITY:
```

Other structured transactions - i.e. Term deposits (transaction type codes – 823, 899)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	823
O	?00	27x	General transaction description (see chapter 1.4.2)	TERMINOVANY- VKLAD/TERM-DEPO
O	?10	10n		
O	?20	27x	Payment detail (transaction reference) – line 1	Transaction reference
O	?21	27x	Payment detail (transaction reference) – line 2	
O	?22	27x	Payment detail (transaction reference) – line 3	
O	?23	27x	Payment detail (transaction reference) – line 4	
O	?24	27x	Additional transaction description	TERM DEPOSIT PRINCIPAL
O	?25	27x	Payment reason	
O	?26	27x	Payment reason	
O	?27	27x	Payment reason	
O	?28	27x	Payment reason	
O	?29	27x	Payment reason	
O	?30	12x	Beneficiary's bank code	
O	?31	24x	Beneficiary's bank account	
O	?32	27x	Beneficiary's name	
O	?33	27x	Beneficiary's name	
O	?34	3!n		
O	?38	24x/34x		
O	?60	27x		
O	?61	27x		
O	?62	27x		
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
- subfields in grey are not currently used

Example:

```
:61:1710171017D100,00FMSC20171017250706
:86:823?00TERMINOVANY-VKLAD/TERM-DEPO?20Transaction reference?24TERM
DEPOSIT PRINCIPAL
```

Other non-structured transactions

Other non-structured transactions (transaction type code – 999)				
FO	Subfield	Length	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	999
O		387x	Non-structured payment purpose	Transaction description

Example:

```
:61:1710201020D123,00FMSC20171020169000
:86:999Transaction description
```

1.2.2. Gemini

Introduction

This account statement format has been based on the format used in Gemini 4.1., an electronic banking application. The program always automatically assigns the ".ACE". postfix to the file. Files can be saved at any place on the disc.

The user can export the file from BusinessNet using the option „**Finances > Accounts > Statements**“. If using this option, the user has to choose a format for exporting the “**Gemini**“ statements in order to export the file corresponding to this description. For detailed user instructions concerning the export of a file please see internet banking Help in section „**Finances > Accounts > Statements**“.

The structure of statements contained in the file is such that each statement is starts with special codes closed in braces {1:} {2:}. The main body of the statement is in the field {4:} and is also closed in braces.

Meaning of values in the LF column (length and format)

- **Field length** (given by a numeral)
- **N** = numeric field, 0 – 9
- **A** = alphanumeric field

Statement Format

Statement header

FIELD	Field name	Subfield description	LF
:20:	Transaction reference number	• date of processing by the bank system (YYMMDD)	6,N
		• account number	10,N
:25:	Account identification	• account number	10,N
:28:	Account statement number	• statement number in GEMINI	5,N
		• '/'	1,A
		•	
:60x:	Initial account statement balance meaning x: - F = initial balance - M = initial balance subtotal	• credit / debit indicator (C - credit, D - debit)	2,A
		• date (YYMMDD)	6,N
		• currency	3,A
		• amount (decimal places separator ‘, ’)	15,N

Transaction information

:61:	Transaction details O-GE-CC – domestic payment details I-GE-CC – domestic payment details GE-FT – foreign payment details CA PRAHA – details of an internal operation in the Bank	• value date (YYMMDD)	6,N
		• credit / debit indicator (C – credit, RC – credit cancellation, D – debit, RD – debit cancellation)	2,A
		• amount (decimal places separator ‘, ’)	15,N
		• transaction type by the S.W.I.F.T. rule (for example FMSC)	4,A
		• transaction number / NONREF	16,N
		• '/'	2,A
		• posting origin (O-GE-CC/I-GE-CC/GE-FT/CA PRAHA)	16,A
		• (<CR><LF>)	
:86:	Payment information – posting origin:	• transaction description	34,A
		• transaction details	
		Items are separated in field :86: separated by bullet symbol "◆" (char 4). The bullet symbol "◆" not interpreted for internal operations within the Bank where this field is transferred from the Bank's system as a free text field. For mapping specific data (details) of domestic and/or foreign operations please see below.	

Header

:62x:	Final account statement balance meaning x: - F = final balance - M = final balance subtotal	• credit / debit indicator for the transaction direction	1,A
		• date (YYMMDD)	6,D
		• currency	3,A
		• amount (decimal places separator ‘, ’)	15,N
:64:	amount from the final account statement balance with an identical date of the interest payment	• credit / debit indicator for the transaction direction	1,A
		• date (YYMMDD)	6,D
		• currency	3,A
		• amount (decimal places separator ‘, ’)	15,N
:65:	amount from the final account statement balance with a different date of the interest payment	• credit / debit indicator	1,A
		• date (YYMMDD)	6,A
		• currency	3,A
		• amount (decimal places separator ‘, ’)	15,N

Foreign payments

SUBFIELD	SUBFIELD DESCRIPTION	SUBFIELD DETAILS	LF
1	transaction reference number		10,N
2	posting date	(Currently Empty)	8,N
3	determined exchange rate (for conversion between currencies)		15,8,N
4	ISO code of the transferred currency		3,A
5	transferred equivalent amount		15,2,N
6	ICO code of fee currency	Empty	3,A
7	the Bank's additional expenses	Empty	11,2,N
8	fees for telex	Empty	11,2,N
9	fees for a cheque	Empty	11,2,N
10	fees for advice	Empty	11,2,N
11	telecommunication fees	Empty	11,2,N
12	other fees	Empty	11,2,N
13	the Bank's commission	Empty	11,2,N
14	VAT	Empty	11,2,N
15	equivalent amount in the debit account currency	Empty	15,2,N
16	total amount, including fees, in the debit account currency	Empty	11,2,N
17	prefix number of an account for clearing fees	Empty	6,N
18	account for clearing fees	Empty	10,N
19	fees abroad	Empty	11,2,N
20	swift priority	Empty	11,2,N
21	name and address of payer 1 (it can contain the payer's account number)		35,A
22	name and address of payer 2		35,A
23	name and address of payer 3		35,A
24	name and address of payer 4		35,A
25	information for beneficiary 1		35,A
26	information for beneficiary 2		35,A
27	information for beneficiary 3		35,A
28	information for beneficiary 4		35,A
29	name and address of beneficiary 1 (it may contain a SWIFT code)		35,A
30	name and address of beneficiary 2		35,A
31	name and address of beneficiary 3		35,A
32	name and address of beneficiary 4		35,A
33	name and address of beneficiary 5		35,A
34	name and address of beneficiary's bank 1 (it may contain a SWIFT code)		35,A
35	name and address of beneficiary's bank 2		35,A
36	name and address of beneficiary's bank 3		35,A
37	name and address of beneficiary's bank 4		35,A
38	name and address of beneficiary's bank 5		35,A
39	name and address of correspondent bank 1 (it may contain a SWIFT code)		35,A
40	name and address of correspondent bank 2		35,A
41	name and address of correspondent bank 3		35,A
42	name and address of correspondent bank 4		35,A
43	name and address of correspondent bank 5		35,A
44	name and address of payer's bank 1 (it may contain a SWIFT code)		35,A
45	name and address of payer's bank 2		35,A
46	name and address of payer's bank 3		35,A
47	name and address of payer's bank 4		35,A
48	name and address of payer's bank 5		35,A

Other transaction types

For certain types of the Bank's internal operations field :86: need not be firmly defined – the structure of these transactions is not determined in advance and the user can practically enter any data. Field :86: is then a free text field. This concerns for example the following operations:

- cash desk operations (e.g. deposits, withdrawals),
- fees,
- all credit operations,
- cash pooling operations, etc.

Example:

```
:61:170623D3,32FTRF20170623600031//GE-FT
ZHR.PLATBA C. 20170623600031
:86:20170623600031□20170623□1,05583497□USD□3,51□□□□□□□□□□□□□□□□CA
Europa - Test□□□□Details for beneficiary 1□ Details for beneficiary 2□
Details for beneficiary 3□ Details for beneficiary 4
□AT661400005010778222□Beneficiary name
□□□□BAWAATWWXXX□□□□□□□□□□BACXCZPP□□□□□
```

-

1.3. Intraday movements (MT942 reports)

1.3.1. SWIFT/MultiCash structured

Introduction

This account statement format is based on the international format SWIFT MT942. The program always automatically assigns the ".VML" postfix to the file. Files can be saved at any place on the disc.

The user can export a file from BusinessNet by means of option “**Finances > Accounts > Interim Reports**“. If using this option for export of the file corresponding to this description, the user has to choose a format for exporting statements “**SWIFT/MultiCash structured**“. For detailed user instructions concerning the file export please see internet banking Help in section “**Finances > Accounts > Interim Reports**”.

The structure of statements contained in the file is such that each statement starts by special codes closed in braces {1:} {2:}. The main body of the statement is placed in the field {4:} and is also closed in braces.

Initial position {4:
Ending position -}

Fields starting and ending with „:“ are separated by means of <CR><LF> !!!

During the downloading, fields and subfields are created and some subfields are optional.

The main advantage of the “SWIFT/MultiCash structured“ format is the structured field :86: that allows the more detailed resolution of particular transaction types as compared to the “SWIFT/MultiCash normal” format.

Note:

- for getting of unique transaction identification use please combination of subfields 7,8 and 9 (in field :61:)

Meaning of individual columns with descriptions of individual fields and subfields (see below):

FO – Field optionality	LF – Field length and format		
	Field length	Field type	Field format
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field or subfield (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0–9 • A = alphanumeric • A* = alphanumeric (can contain also basic symbol "+", "-", or " " (space)) 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length

Example of a description:

M | 3,A,F => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) the field length is fixed (the field must consist of exactly 3 characters)

Statement format

Description of fields and subfields – (fields with a colon are always separated by <CR><LF> in the file)	FO	LF
{4:	M	3,N,F
beginning of statement MT-942 + <CR><LF>		
:20:	M	4,A,F
Reference	M	16,A,V
:21:	O	4,A,F
Reference	O	16,A,V
:25:	M	4,A,F
account identification – e.g. (Swift bank code / account number) or (bank code / account number) or (IBAN)	M	35,A,V
:28C:	M	4,A,F
statement number – statement number / page number	M	8,A,V
:34F:	M	5,A,F
Floor limit indicator – minimum value (transaction amount) which order must have to be individually delivered into message MT942 (in UCB CZ default „CZK0,00“)		
subfield 1 – Currency – ISO code of the currency	M	3,N,F
subfield 2 – Amount – max. 15 characters with two decimal places separated by a comma	M	15,N,V
:13D:	M	5,A,F
Date / Time indication – this field indicates date, time and time zone at which the message MT942 was created		
Date – in the format YYMMDD	M	6,N,F
Time – in the format HHMM (e.g. 1359)	M	4,N,F
Time zone – (+0100)	M	5,A,F
:61:	M	4,A,F
turnover line		
subfield 1 – due date (format RRRMMDD)	M	6,D,F
subfield 2 – posting date (format MMDD)	O	4,D,F
subfield 3 – type, max. 2 characters (C – credit, RC – credit cancellation, D – debit, RD – debit cancellation)	M	2,A,V
subfield 5 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
subfield 6 – text key - table of currently supported swift text keys you will find in chapter 1.4.1	M	4,A,V
subfield 7 – transaction reference	O	16*,A,V
subfield 8 – // (if the field "transaction reference" and "bank reference" is filled in (i.e. account statement contain filled in subfields 7 and 9 (in field :61:))	O	2,A,F
subfield 9 – bank reference	M	16,A,V
:86:	O	4,A,F
field for other information (fields are specified below)		
:90D:	O	5,A,F
Number and Sum of debit Entries		
Number of debit Entries – zeros to be added from the left to get 3 characters	M	3,N,F
Currency	M	3,A,F
Amount – max. 15 characters with two decimal places separated by a comma	M	15,N,V
:90C:	O	5,A,F
Number and Sum of credit Entries		
Number of credit Entries – zeros to be added from the left to get 3 characters	M	3,N,V
Currency	M	3,A,F
Amount – max. 15 characters with two decimal places separated by a comma	M	15,N,V
-}	M	2,A,F
ending of statement MT-942 + <CR><LF>		

Description of the structured field format :86:**Domestic payments system**

Domestic Transactions (transaction type codes – 004, 008, 020, 043, 051, 071, 087, 088)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	087
O	?00	27x	General transaction description (see chapter 1.4.2)	E-TUZ-VYSLA/DOM-EXPRTRNSF-O
O	?10	10n		
O	?20	27x	Partner's (payer/beneficiary) account number / Bank code	000000-0831588183/0800
O	?21	27x	Constant symbol (KS) *	KS 0000000558
O	?22	27x	Variable symbol (VS) *	VS 5555555555
O	?23	27x	Specific symbol (SS) *	SS 0000000000
O	?24	27x	Payment reason	PAYMENT REASON
O	?25	27x	Payment reason	
O	?26	27x	Payment reason	
O	?27	27x	Payment reason	
O	?28	27x	Payment reason	
O	?29	27x	Payment reason	
O	?30	12x	Partner's (payer/beneficiary) bank code	2700
O	?31	24x	Partner's (payer/beneficiary) account number	000000-0831588183
O	?32	27x	Partner's (payer/beneficiary) name	PARTNER NAME
O	?33	27x	Partner's (payer/beneficiary) name	
O	?34	3!n		
O	?38	24x/34x	IBAN (currently not used)	
O	?60	27x	Not used	
O	?61	27x	Not used	
O	?62	27x	Not used	
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86

* leading zeros (to ten characters) are used. In case when no symbol is used, ten zeros are filled in.

- subfields in grey are not currently used

Example:

```
:61:1710191019D2,50FTRF+IZV 00000316736//20171019460203
:86:087?00E-TUZ-VYSLA/DOM-EXPRTRNSF-O?20000000-0831588183/0800
?21KS 0000000558?22VS 5555555555?23SS 0000000000?24PAYMENT REASON
?300800?31000000-0831588183?32PARTNER NAME
```

Card Transactions (transaction type codes – 082, 083, 098)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	083
O	?00	27x	General transaction description (see chapter 1.4.2)	VYB-HOTOVOST/CASHWITHDRAWAL
O	?10	10n		
O	?20	27x	ATM reference (Additional transaction description)	ATM WITHDRAWAL
O	?21	27x	Not used	
O	?22	27x	Variable symbol (relevant only for ATM cash deposit). Leading zeros (to ten characters) are used. In case when no symbol is used, will be subfield ?22 not filled in.	
O	?23	27x	Not used	
O	?24	27x	Next transaction description	Výběr z bankomatu
O	?25	27x	Transaction Currency and Transaction Amount.	EUR 30,00
O	?26	27x	Transaction date (together with text description)	Datum transakce: 24.10.2017
O	?27	27x	Masked PAN (Card number in "masked" format = only first 5 and last 6 digits are visible; rest of numbers are replaced by sign "X")	53512XXXXX724842
O	?28	27x	Card holder name	MR JAN NOVAK
O	?29	27x	ATM Terminal ID, Terminal Owner/Location, Terminal Country, Terminal City	BRATISLAVA, VLCIE HRDL-BRAT
O	?30	12x	Not used	
O	?31	24x	Not used	
O	?32	27x	Not used	
O	?33	27x	Not used	
O	?34	3!n		
O	?38	24x/34x	Not used	
O	?60	27x	Settlement Amount	EUR 30,00
O	?61	27x	Exchange rate	EUR/CZK 26,405000
O	?62	27x	Not used	
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
- subfields in grey are not currently used

Example:

```
:61:1710231026C792,15FMSCCLT-1701198711//20171026001063
:86:083?00VYB-HOTOVOST/CASHWITHDRAWAL?20ATM WITHDRAWAL?24Výběr z
bankomatu?25EUR30,00?26Datum transakce: 24.10.2017?2753512XXXXX724842?28
MR JAN NOVAK?29BRATISLAVA, VLCIE HRDL-BRAT?60EUR 30,00?61EUR/CZK 26,405000
```

Cash Transactions (transaction type codes – 001, 082, 083)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	082
O	?00	27x	General transaction description (see chapter 1.4.2)	ODVOD-HOTOVOST/CASH-DEPOSIT
O	?10	10n		
O	?20	27x	Additional transaction description	VKLAD NA ÚČET V JINÉ MĚNĚ
O	?21	27x	Constant symbol (KS)*	KS 0000000379
O	?22	27x	Variable symbol (VS)*	VS 1112222333
O	?23	27x	Specific symbol (SS)*	SS 5555444444
O	?24	27x	Payment detail – line 1	VKLAD NA ÚČET V JINÉ MĚNĚ
O	?25	27x	Payment detail – line 2 (Original amount and currency)	USD 1000,00
O	?26	27x	Not used	
O	?27	27x	Payment detail – line 3	CAK-XCD/3002/B/0010
O	?28	27x	Payment detail – line 4	Transaction description
O	?29	27x	Beneficiary's / Payer's name	Depositor name
O	?30	12x	Beneficiary's / Payer's bank code	2700
O	?31	24x	Beneficiary's / Payer's account number	2108405543
O	?32	27x	Payment detail – line 5	Account Owner s.r.o.
O	?33	27x	Payment detail – line 6	
O	?34	3!n		
O	?38	24x/34x	IBAN (currently not used)	
O	?60	27x	Settlement Amount (or Payment title – in case of CIT **)	EUR 827,10
O	?61	27x	Exchange rate Cash currency	USD/CZK 22,261350
O	?62	27x	Exchange rate Account Currency	EUR/CZK 26,915363
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86

* leading zeros (to ten characters) are used. In case when no symbol is used, ten zeros are filled in

** CIT (Cash In Transit) – cash withdrawal through an external agency

- subfields in grey are not currently used

Example:

```
:61:1710201020C827,10FMSC20171020002547
:86:082?00ODVOD-HOTOVOST/CASH DEPOSIT?20VKLAD NA ÚČET V JINÉ MĚNĚ?21KS
0000000379?22VS 1112222333?23SS 5555444444?24VKLAD NA ÚČET V JINÉ
MĚNĚ?25USD 1000,00?27CAK-XCD/3002/B/0010?28Transaction
description?29Depositor name?302700?312108405543?32Account Owner
s.r.o.?60EUR 827,10?61USD/CZK 22,26135?62EUR/CZK 26,915363
```

Foreign payments system

Foreign Payments (transaction type codes – 201, 202)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	201
O	?00	27x	General transaction description (see chapter 1.4.2)	ZAHRANICNI- VYSLA/FORTRNSF-O
O	?10	10n		
O	?20	27x	Partner's (payer / beneficiary) account number in BBAN or IBAN format. - if the account is not indicated, completed by a standard text "account number not received")	AT661400005010778222
O	?21	27x	Partner's (payer / beneficiary) account number in BBAN or IBAN format - continuing of field ?20 -> will be filled in in case when account number will be longer than 27 characters	
O	?22	27x	Transferred amount and currency	EUR 9,78
O	?23	27x	Exchange rate (including text description "RATE")	RATE 26,98421
O	?24	27x	Payment reason	DESCRIPTION OF PAYMENT
O	?25	27x	Payment reason	
O	?26	27x	Payment reason	
O	?27	27x	Payment reason	
O	?28	27x	Payment reason	
O	?29	27x	Payment reason	
O	?30	12x	BIC (SWIFT address) of partner's (payer / beneficiary) bank or partner's bank code (in case of transfer in CZK in Czech Republic)	BAWAATWWXXX
O	?31	24x	Partner's (payer / beneficiary) account number in BBAN or IBAN format	AT661400005010778222
O	?32	27x	Partner's name (payer / beneficiary)	PARTNER NAME
O	?33	27x	Partner's name (payer / beneficiary)	
O	?34	3!n		
O	?38	24x/34x	IBAN (currently not used)	
O	?60	27x	Payment title	PT 132
O	?61	27x		
O	?62	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
- subfields in grey are not currently used

Example:

```
:61:1710161016D263,91FTRF+GPP 7282107018//20171016600028
:86:201?00ZAHRANICNI-VYSLA/FORTRNSF-O?20AT661400005010778222?22EUR 9,
78?23RATE 26,98421?24DESCRIPTION OF PAYMENT?30BAWAATWWXXX?31AT661400005
010778222?32PARTNER NAME?60PT 132
```

Lendings

Lending (transaction type codes – 603, 604, 606)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	606
O	?00	27x	General transaction description (see chapter 1.4.2)	UVER-TRANSAKCE/LOAN- TRNSF
O	?10	10n		
O	?20	27x	Payment detail – line 1	PL:I/15APR17
O	?21	27x	Payment detail – line 2	B001 05010800-752
O	?22	27x	Payment detail – line 3	
O	?23	27x	Payment detail – line 4	
O	?24	27x	Additional transaction description	CL DRAWDOWN
O	?25	27x		
O	?26	27x		
O	?27	27x		
O	?28	27x		
O	?29	27x		
O	?30	12x		
O	?31	24x		
O	?32	27x		
O	?33	27x		
O	?34	3!n		
O	?38	24x/34x		
O	?60	27x		
O	?61	27x		
O	?62	27x		
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
 - subfields in grey are not currently used

Example:

```
:61:1710181018D328,98FINT20171018980202
:86:606?00UVER-TRANSAKCE/LOAN-TRNSF?20PL:I/15APR17?21B001 05010800-752?24
CL DRAWDOWN
```

Fees

Fees / Charges / Interests (transaction type codes – 808, 809, 814)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	808
O	?00	27x	General transaction description (see chapter 1.4.2)	POPLATKY/FEES
O	?10	10n		
O	?20	27x	Payment detail (transaction reference) – line 1	Ref: GPP 7137104701Standard
O	?21	27x	Payment detail (transaction reference) – line 2	
O	?22	27x	Payment detail (transaction reference) – line 3	
O	?23	27x	Payment detail (transaction reference) – line 4	
O	?24	27x	Additional transaction description	FEE APPLICATION POSTINGS
O	?25	27x	Payment reason	
O	?26	27x	Payment reason	
O	?27	27x	Payment reason	
O	?28	27x	Payment reason	
O	?29	27x	Payment reason	
O	?30	12x		
O	?31	24x		
O	?32	27x		
O	?33	27x		
O	?34	3!n		
O	?38	24x/34x		
O	?60	27x		
O	?61	27x		
O	?62	27x		
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
- subfields in grey are not currently used

Example:

```
:61:1710171017D250,00FCHG20171017980203
:86:808?00POPLATKY/FEES?20Ref: GPP 7137104701Standard?24FEE APPLICATION
POSTINGS
```

Cash Management

Cash Management (transaction type codes – 833)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	833
O	?00	27x	General transaction description (see chapter 1.4.2)	CASH-MANAGEMENT
O	?10	10n		
O	?20	27x	Payment detail – line 1	SWEPT FR L1 01234567890
O	?21	27x	Constant symbol (KS) *	KS 0000000308
O	?22	27x	Variable symbol (VS) *	VS 0086082412
O	?23	27x	Specific symbol (SS) *	SS 0000000000
O	?24	27x	Free text	Free text
O	?25	27x		
O	?26	27x		
O	?27	27x		
O	?28	27x		
O	?29	27x		
O	?30	12x		
O	?31	24x		
O	?32	27x		
O	?33	27x		
O	?34	3!n		
O	?38	24x/34x		
O	?60	27x		
O	?61	27x		
O	?62	27x		
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86

* leading zeros (to ten characters) are used. In case when no symbol is used, ten zeros are filled in

- subfields in grey are not currently used

Example:

```
:61:1710131013C300000,00FCMI20171013999972
:86:833?00CASH-MANAGEMENT?20SWEPT FR L1 01234567890?21KS 0000000308?22VS
0086082412?23SS 0000000000?24Free text
```

Other structured transactions

Other Structured Transactions (transaction type codes – 835)				
FO	Subfield	Length	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	835
O	?00	27x	General transaction description (see chapter 1.4.2)	OSTATNI/OTHER
O	?10	10n		
O	?20	27x	Additional transaction description	CR DOCUMENTARY PAYMENT
O	?21	27x	Payment detail – line 1	21110002311 ISS LIABILITY:
O	?22	27x	Payment detail – line 2 (can contain amount in foreign currency)	
O	?23	27x	Payment detail – line 3 (can contain exchange rate)	
O	?24	27x	Payment reason	
O	?25	27x	Payment reason	
O	?26	27x	Payment reason	
O	?27	27x	Payment reason	
O	?28	27x	Payment reason	
O	?29	27x	Payment reason	
O	?30	12x	BIC (SWIFT address) of payer's / beneficiary's bank or bank code (in case of CZK transfer in Czech Republic)	
O	?31	24x	Payer's / beneficiary's account number	
O	?32	27x	Payer's / beneficiary's name	
O	?33	27x	Payer's / beneficiary's name	
O	?34	3!n		
O	?38	24x/34x		
O	?60	27x	Payment title	
O	?61	27x		
O	?62	27x		
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
- subfields in grey are not currently used

Example:

```
:61:1710131013C257138,00FTRF20171013000183
:86:835?00OSTATNI/OTHER?20CR DOCUMENTARY PAYMENT?21110002311 ISS
LIABILITY:
```

Other structured transactions - i.e. Term deposits (transaction type codes – 823, 899)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	823
O	?00	27x	General transaction description (see chapter 1.4.2)	TERMINOVANY- VKLAD/TERM-DEPO
O	?10	10n		
O	?20	27x	Payment detail (transaction reference) – line 1	Transaction reference
O	?21	27x	Payment detail (transaction reference) – line 2	
O	?22	27x	Payment detail (transaction reference) – line 3	
O	?23	27x	Payment detail (transaction reference) – line 4	
O	?24	27x	Additional transaction description	TERM DEPOSIT PRINCIPAL
O	?25	27x	Payment reason	
O	?26	27x	Payment reason	
O	?27	27x	Payment reason	
O	?28	27x	Payment reason	
O	?29	27x	Payment reason	
O	?30	12x	Beneficiary's bank code	
O	?31	24x	Beneficiary's bank account	
O	?32	27x	Beneficiary's name	
O	?33	27x	Beneficiary's name	
O	?34	3!n		
O	?38	24x/34x		
O	?60	27x		
O	?61	27x		
O	?62	27x		
O	?63	27x		

'?' standard char. used for separating subfields in field :86: of the statements in the format with structured field 86
- subfields in grey are not currently used

Example:

```
:61:1710171017D100,00FMSC20171017250706
:86:823?00TERMINOVANY-VKLAD/TERM-DEPO?20Transaction reference?24TERM
DEPOSIT PRINCIPAL
```

Other non-structured transactions

Other non-structured transactions (transaction type code – 999)				
FO	Subfield	Length	Content	Example
M		3!n	Transaction type code (see chapter 1.4.2)	999
O		387x	Non-structured payment purpose	Transaction description

Example:

```
:61:1710201020D123,00FMSC20171020169000
:86:999Transaction description
```

1.4. Code lists

1.4.1. Values of the SWIFT text key in the field :61:

Values of the SWIFT text key in the field :61

Subfield 6 always contains a swift text key consisting of 4 characters that begin with letter Fxxx.

Currently used swift text keys are:

FCHG	Fees and Other Expenses
FCMI	Cash Management Items – No Detail
FDDT	Direct Debit Item
FINT	Interest Related Amount
FMSC	Miscellaneous
FSTO	Standing Order
FTRF	Transfer
FRTI	Returned Item
FCHK	Cheques
FDIV	Securities Related Item - Dividends
FFEX	Foreign Exchange
FLDP	Loan Deposit
FSEC	Securities (used when entering a principal amount)
FCPN	Securities Related Item - Coupon Payments
FMAT	Securities Related Item - Maturity

1.4.2. Table of transaction codes

Table of transaction codes

Explanations to the description in English:

DOM = domestic
 FOR = foreign
 O = outgoing (= debit)
 I = incoming (= credit)
 STND = standard
 EXPR = express
 TRNSF = transaction (payment order)

Transaction type code	General transaction description
0xx	DOMESTIC PAYMENTS
004	INKASO-VYSLE/DOM-DIRDEBIT-O
008	TRV-PRIKAZ/DOM-STANDNGORD-O
020	S-TUZ-VYSLA/DOM-STNDTRNSF-O
043	KUMUL-PLATBA/CUMUL-PAYMENT
051	S-TUZ-DOSLA/DOM-STNDTRNSF-I
071	INKASO-DOSLE/DOM-DIRDEBIT-I
087	E-TUZ-VYSLA/DOM-EXPRTRNSF-O
088	E-TUZ-DOSLA/DOM-EXPRTRNSF-I
0xx	CARD TRANSACTIONS
082	ODVOD-HOTOVOST/CASH-DEPOSIT
083	VYB-HOTOVOST/CASHWITHDRAWAL
098	PLATBA-KARTOU/CARD-PAYMENT
0xx	CASH TRANSACTIONS
001	SEK/CHEQUE
082	ODVOD-HOTOVOST/CASH-DEPOSIT
083	VYB-HOTOVOST/CASHWITHDRAWAL
2xx	FOREIGN PAYMENTS
201	ZAHRANICNI-VYSLA/FORTTRNSF-O
202	ZAHRANICNI-DOSLA/FORTTRNSF-I
6xx	LENDING
603	SPLATKA-UVER/LOAN-REPAYMENT
604	UROKY-UVER/INTEREST-ON-LOAN
606	UVER-TRANSAKCE/LOAN-TRNSF
8xx	FEES / CHARGES / INTERESTS
808	POPLATKY/FEES
809	PROVIZE/COMMISSION
814	UROKY/INTERESTS
8xx	CASH MANAGEMENT
833	CASH-MANAGEMENT
8xx	OTHER STRUCTURED TRANSACTIONS
823	TERMINOVANY-VKLAD/TERM-DEPO
835	OSTATNI/OTHER
899	STORNO/CANCELLATION
9xx	OTHER UNSTRUCTURED TRANSACTIONS
999	<i>Description not defined</i>

1.5. Export of statements and intraday movements which are no longer active supported

Introduction

Following exporting statements and intraday movements are no longer active supported by bank. These are formats that have ended their further development as they do not meet the demanding conditions for processing electronic statements. We recommend that you use extended formats with structured field 86 which allow increase the level of automation and hence the quality and speed of processing.

1.5.1. SWIFT/MultiCash normal (Export of statements)

Introduction

This account statement format is based on the international format SWIFT MT940. The program always automatically assigns the ".STA", postfix to the file. Files can be saved at any place on the disc.

The user can export a file from BusinessNet by means of option “**Finances > Accounts > Statements**“. If using this option for export of the file corresponding to this description, the user has to choose a format for exporting statements “**SWIFT/MultiCash normal**“. For detailed user instructions concerning the file export please see internet banking Help in section “**Finances > Accounts > Statements**”.

The structure of statements contained in the file is such that each statement starts by special codes closed in braces {1:} {2:}. The main body of the statement is placed in the field {4:} and is also closed in braces.

Initial position {4:

Ending position -}

Fields starting and ending with „:“ are separated by means of <CR><LF>

During the downloading, fields and subfields are created and some subfields are optional.

Note:

- for getting of unique transaction identification use please combination of subfields 7,8 and 9 (in field :61:)

Meaning of individual columns with descriptions of individual fields and subfields (see below):

FO – Field optionality	LF – Field length and format		
	Field length	Field type	Field format
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field or subfield (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0–9 • A = alphanumeric • A* = alphanumeric (can contain also basic symbol "+", "-", or " " (space)) 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length

Example of a description:

M | 3,A,F => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) the field length is fixed (the field must consist of exactly 3 characters)

Statement format

Description of fields and subfields – (fields with a colon are always separated by <CR><LF> in the file)	FO	LF
{4:	M	3,N,F
beginning of statement MT-940 + <CR><LF>		
:20:	M	4,A,F
Reference	M	14,A,V
:21:	O	4,A,F
Reference	O	16,A,V
:25:	M	4,A,F
account identification – e.g. (Swift bank code / account number) or (bank code / account number) or (IBAN)	M	35,A,V
:28:C	M	5,A,F
statement number – statement number / page number	M	8,A,V
:60X: (X = balance type: F – initial balance, M – subtotal)	M	5,A,F
subfield 1 – type (C = credit, D = debit)	M	1,A,F
subfield 2 – booking date (format RRMDD)	M	6,D,F
subfield 3 – currency ISO code of the currency	M	3,A,F
subfield 4 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
:61:	M	4,A,F
turnover line		
subfield 1 – due date (format RRMDD)	M	6,D,F
subfield 2 – posting date (format MMDD)	O	4,D,F
subfield 3 – type, max. 2 characters (C – credit, RC – credit cancellation, D – debit, RD – debit cancellation)	M	2,A,V
subfield 5 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
subfield 6 – text key - table of currently supported swift text keys you will find in chapter 1.4.1	M	4,A,V
subfield 7 – transaction reference	O	16*,A,V
subfield 8 – // (if the field "transaction reference" and "bank reference" is filled in (i.e. account statement contain filled in subfields 7 and 9 (in field :61:))	O	2,A,F
subfield 9 – bank reference	M	16,A,V
:86:	O	4,A,F
field for other information (fields are specified below)		
:62X: (X = balance type: F – initial balance, M – subtotal)	M	5,A,F
subfield 1 – type (C = credit, D = debit)	M	1,A,F
subfield 2 – booking date (format RRMDD)	M	6,D,F
subfield 3 – currency ISO code of the currency	M	3,A,F
subfield 4 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
:64:	O	4,A,F
current balance by the foreign exchange		
subfield 1 – type (C = credit, D = debit)	M	1,A,F
subfield 2 booking date (format RRMDD)	M	6,D,F
subfield 3 – currency ISO code of the currency	M	3,A,F
subfield 4 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
:65:	O	4,A,F
future balance by the foreign exchange		
subfield 1 – type (C = credit, D = debit)	M	1,A,F
subfield 2 – booking date (format RRMDD)	M	6,D,F
subfield 3 – currency ISO code of the currency	M	3,A,F
subfield 4 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
-}	M	2,A,F
ending of statement MT-940 + <CR><LF>		

Description of the non-structured field format :86:**Domestic payments system**

REF:	bank reference number	variable length
NA	outgoing transaction:	
	account number	max. N6-N10
	bank code	N4
	beneficiary's account name	variable length
Z	incoming transaction:	
	account number	max. N6-N10
	bank code	N4
	payer's account name – UD: (text part)	variable length
If no prefix is specified with the account number, it is fully omitted and “Z” or “NA” is directly followed by the account number/bank code.		
VS:	variable symbol ZK:, ZD:	variable length
KS:	constant symbol EC:	variable length
SS:	specific symbol AD:, AK:	variable length
text	field AV:	variable length
If VS:, KS:, SS are not specified with transactions arrived from another bank, it is fully omitted.		

Example:

```
:61:1710191019D2,50FTRF+IZV 00000316736//20171019460203
:86:REF: 20170621460745 Z 123456890/2700 CA EUROPA TEST, A.S. K VS:
1122334455 KS: 308 SS: 1234567809 INFORMATION FOR BENEFICIARY
```

Foreign payments system

REF	bank reference number
	ISO currency code – for the original amount being transferred
	amount – the original transferred amount (thousands are separated by a comma, hellers by a decimal point)
EXCHANGE RATE (or RATE)	exchange rate applied (with a digit below 1 the comma goes first)
	payer's name and address
PT	payment title (three-sign code)
	advice for the beneficiary

Example:

```
:61:1710161016D3,32FTRF+GPP 7282107018//20170623600031
:86:REF 7174100017 USD 3,51 RATE 1,05583497 Beneficiary Name Benefici
ar y NameBN PT 930 DetailsForBeneficiary1DetailsForBel DetailsFor
Beneficiary2DetailsForBe2 DetailsForBeneficiary3DetailsForBe3
```

Other transactions

With certain types of the Bank's internal operations field :86: need not have to be firmly defined – the structure of these transactions is not determined. Field :86: is then a free text field. This concerns for example the following operations:

- cash desk operations (e.g. deposits, withdrawals),
- fees,
- all credit operations,
- cash pooling operations, etc.

Example:

```
:61:1706200621D200,00FCHG20170621600012  
:86:POPLATKY/FEES Standardní tra 7171100024 FEE APPLICATION POSTINGS
```

1.5.2. SWIFT/MultiCash normal (Export of intraday movements (MT942))

Introduction

This account statement format is based on the international format SWIFT MT942. The program always automatically assigns the ".VML" postfix to the file. Files can be saved at any place on the disc.

The user can export a file from BusinessNet by means of option “**Finances > Accounts > Interim Reports**“. If using this option for export of the file corresponding to this description, the user has to choose a format for exporting statements “**SWIFT/MultiCash standard**“. For detailed user instructions concerning the file export please see internet banking Help in section “**Finances > Accounts > Interim Reports**”.

The structure of statements contained in the file is such that each statement starts by special codes closed in braces {1:} {2:}. The main body of the statement is placed in the field {4:} and is also closed in braces.

Initial position {4:
Ending position -}

Fields starting and ending with „:“ are separated by means of <CR><LF>

During the downloading, fields and subfields are created and some subfields are optional.

Note:

- for getting of unique transaction identification use please combination of subfields 7,8 and 9 (in field :61:)

Meaning of individual columns with descriptions of individual fields and subfields (see below):

FO – Field optionality	LF – Field length and format		
	Field length	Field type	Field format
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field or subfield (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0–9 • A = alphanumeric • A* = alphanumeric (can contain also basic symbol "+", "-", or " " (space)) 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length

Example of a description:

M | 3,A,F => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) the field length is fixed (the field must consist of exactly 3 characters)

Statement format

Description of fields and subfields – (fields with a colon are always separated by <CR><LF> in the file)	FO	LF
{4:	M	3,N,F
beginning of statement MT-942 + <CR><LF>		
:20:	M	4,A,F
Reference	M	16,A,V
:21:	O	4,A,F
Reference	O	16,A,V
:25:	M	4,A,F
account identification – e.g. (Swift bank code / account number) or (bank code / account number) or (IBAN)	M	35,A,V
:28C:	M	4,A,F
statement number – statement number / page number	M	8,A,V
:34F:	M	5,A,F
Floor limit indicator – minimum value (transaction amount) which order must have to be individually delivered into message MT942 (in UCB CZ default „CZK0,00“)		
subfield 1 – Currency – ISO code of the currency	M	3,N,F
subfield 2 – Amount – max. 15 characters with two decimal places separated by a comma	M	15,N,V
:13D:	M	5,A,F
Date / Time indication – this field indicates date, time and time zone at which the message MT942 was created		
Date – in the format YYMMDD	M	6,N,F
Time – in the format HHMM (e.g. 1359)	M	4,N,F
Time zone – (+0100)	M	5,A,F
:61:	M	4,A,F
turnover line		
subfield 1 – due date (format RRRMMDD)	M	6,D,F
subfield 2 – posting date (format MMDD)	O	4,D,F
subfield 3 – type, max. 2 characters (C – credit, RC – credit cancellation, D – debit, RD – debit cancellation)	M	2,A,V
subfield 5 – amount max. 15 characters with two decimal places separated by a comma	M	15,N,V
subfield 6 – text key - table of currently supported swift text keys you will find in chapter 1.4.1	M	4,A,V
subfield 7 – transaction reference	O	16*,A,V
subfield 8 – // (if the field "transaction reference" and "bank reference" is filled in (i.e. account statement contain filled in subfields 7 and 9 (in field :61:))	O	2,A,F
subfield 9 – bank reference	M	16,A,V
:86:	O	4,A,F
field for other information (fields are specified below)		
:90D:	O	5,A,F
Number and Sum of debit Entries		
Number of debit Entries – zeros to be added from the left to get 3 characters	M	3,N,F
Currency	M	3,A,F
Amount – max. 15 characters with two decimal places separated by a comma	M	15,N,V
:90C:	O	5,A,F
Number and Sum of credit Entries		
Number of credit Entries – zeros to be added from the left to get 3 characters	M	3,N,V
Currency	M	3,A,F
Amount – max. 15 characters with two decimal places separated by a comma	M	15,N,V
-}	M	2,A,F
ending of statement MT-942 + <CR><LF>		

Description of the non-structured field format :86:**Domestic payments system**

REF:	bank reference number	variable length
NA	outgoing transaction:	
	account number	max. N6-N10
	bank code	N4
	beneficiary's account name	variable length
Z	incoming transaction:	
	account number	max. N6-N10
	bank code	N4
	payer's account name – UD: (text part)	variable length
If no prefix is specified with the account number, it is fully omitted and “Z” or “NA” is directly followed by the account number/bank code.		
VS:	variable symbol ZK:, ZD:	variable length
KS:	constant symbol EC:	variable length
SS:	specific symbol AD:, AK:	variable length
text	field AV:	variable length
If VS:, KS:, SS are not specified with transactions arrived from another bank, it is fully omitted.		

Example:

```
:61:1710191019C2,00FTRF+IZV 00000316736//20170621460745
:86:REF: 20170621460745 Z 123456890/2700 CA EUROPA TEST, A.S. K VS:
1122334455 KS: 308 SS: 1234567809 INFORMATION FOR BENEFICIARY
```

Foreign payments system

REF	bank reference number
	ISO currency code – for the original amount being transferred
	amount – the original transferred amount (thousands are separated by a comma, hellers by a decimal point)
EXCHANGE RATE (or RATE)	exchange rate applied (with a digit below 1 the comma goes first)
	payer's name and address
PT	payment title (three-sign code)
	advice for the beneficiary

Example:

```
:61:1710231023D3,32FTRF+GPP 7282107018//20170623600031
:86:REF 7174100017 USD 3,51 RATE 1,05583497 Beneficiary Name Benefici
ar y NameBN PT 930 DetailsForBeneficiary1DetailsForBel DetailsFor
Beneficiary2DetailsForBe2 DetailsForBeneficiary3DetailsForBe3
```

Other transactions

With certain types of the Bank's internal operations field :86: need not have to be firmly defined – the structure of these transactions is not determined. Field :86: is then a free text field. This concerns for example the following operations:

- cash desk operations (e.g. deposits, withdrawals),
- fees,
- all credit operations,
- cash pooling operations, etc.

Example:

```
:61:1706200621D200,00FCHG20170621600012  
:86:POPLATKY/FEES Standardní tra 7171100024 FEE APPLICATION POSTINGS
```

2. Import & upload of payments

2.1. Introduction

The user can upload files into the BusinessNet product from accounting books which comprise domestic or foreign payments transactions. When uploading a payment file in a selected format, the user can use two options (on the assumption of observing basic **rules**). The first option is the **import of payments** in the menu “**Payments > Imports & Uploads > Start Import**”. The second option is the **upload of payments** in the menu “**Payments > Imports & Uploads > Start Upload**”. A successfully uploaded payment file is then displayed in the above mentioned menu “**Imports & Uploads**“. A stress is laid on security, subsequent identification and history of changes of every file.

The following rules shall apply to uploading of payment orders:

- one payment file must always contain only domestic or only foreign payment transactions;
- one payment file containing domestic payment transactions may comprise several types of domestic transactions (standard payment, express payment, direct debit orders);
- one payment file may contain several **own accounts** (debit account for payments, beneficiary’s account for domestic direct debit orders) and these accounts must be specified for every transaction in the file from books;
- the user who runs the file upload using an import or upload method must be a holder of accounts (or accounts owner) authorized to import data from books for all **own accounts** contained in transactions of the file;
- an imported or uploaded file must meet mandatory requisites of the selected format.

Import of payments

A file uploaded by use of the “**import**“ method will be shown in the overview of files in a status “**In preparation**“. In this status the content of an imported file (i.e. individual payment orders) can be modified, deleted or moved from the payment file to the overview of payments.

Limits for uploading payment files by use the import method are the following: a maximum number of items in one file to be downloaded by use of the import method is 9,999 transactions and a maximum size of the file to be downloaded by use of the import method is 4MB.

If any of the above defined rules has not been observed, the payment file will not be uploaded and an error message will be displayed indicating the reason for which the file import could not be finished. If a serious error occurs (e.g. the file has not been saved in the correct format), the uploading cannot be successfully finished. If the file format is correct and errors occur only for individual transactions (e.g. amount of a domestic payment has not been specified in one item), the import will be successfully finished (a payment file will have the status “**In preparation**“ and the respective transaction contained in the file will have the status “**Error**“. This transaction can be corrected.

Upload of payments

The file uploaded by use of the “**upload**“ method will be shown in the overview of files in the status “**To sign**“.

The content of the uploaded file (i.e. individual payment orders) cannot be changed (unlike the imported file). This functionality is convenient for the situation when the company lays a great stress on unchangeability of the payment file content.

The file upload must be also used if a maximum number of items in one file exceeds 9,999 transactions or the size of the file exceeds 4 MB.

Security

The BusinessNet product lays a great stress on security, subsequent identification and history of changes in the file during the import or upload.

Every imported or uploaded file has the following data at the disposal:

File name	Description
File	Name of the imported or uploaded file
Description	Own description of the imported or uploaded file
Checksum	Sum of all items contained in the file. For the present the total amount does not reflect various currencies.
Digest	Control code (hash) of the imported or uploaded file. This control code is to preclude duplicate import or upload of files.
Timestamp	Exact time of the document import or upload
Changed	If somebody changed the imported or uploaded file (e.g. the amount in one item), the value "Ano" (Yes) will be shown in the overview of documents. If the document was not changed, the value "Ne" (No) will be shown for the respective document.
History of package	The list of all activities performed in the imported or uploaded file. Every activity contains the identification of a user who performed it, activity name, its date and time.
Order history	The lists of all activities performed in the respective item contained in the imported or uploaded file. Every activity contains the identification of a user who performed it, the activity name, its date and time.

In addition, the BusinessNet product offers a complete and detailed overview of all performed activities in the menu "Settings > Activity log".

The following formats are available for import or upload of domestic or foreign payment order:

Domestic payments

- 1) MultiCash format (standard, express, direct debit request)
- 2) Gemini format (standard, express, direct debit request)
- 3) CSV format (standard)
- 4) Own format (standard, express)

Foreign payments

- 1) MultiCash format
- 2) Gemini format

2.2. Domestic payments

2.2.1. Domestic standard and express payments

2.2.1.1. MultiCash format

Introduction

This format was created based of a format used by the MultiCash electronic banking system with the aim of enabling the use of a conversion bridge integrated into the client's accounting system. Unfortunately, having regard to possible variations in the implementation of the conversion bridge, it is impossible to fully preclude a need for small adjustments to the existing conversion bridge.

The user can upload the file into the BusinessNet by use of option “**Payments > Imports & Uploads > Start Import**” or by use of option “**Payments > Imports & Uploads > Start Upload**”. When using these options, the user must first choose the type of order “**Domestic payment**” and then item “**MultiCash Format**” in the field “**File Structure**” in order to upload the file corresponding to this description. Find detailed user instruction concerning the upload of the transaction file in the application Help which you can open by clicking on a question mark in the right upper corner.

The format of a domestic payments file has been based on an admissible format of the internal payments system of the local Czech Republic clearing which is used by the MultiCash electronic banking system.

File extension which the file name may include:

The file containing standard or express domestic payment orders may include any file extension. BusinessNet also accepts a file without any file extension. Max. length of file name (incl. possible file extension) is 64 characters.

General rules:

- Every file start without a header and may contain several transactions.
- Individual transactions (i.e. payment orders or direct debit orders) must start by marking the field as HD:
- It is not recommended using empty rows in the file (an empty row is also such which contains only spaces)
- Fields are separated by <CR><LF> (Enter key).
- Last line has to be separated by <CR><LF> (Enter key).
- Subfields are separated by a space (ASCII 32) – exception to this rule is the field “DI:“, “KI“, “AV:“ where subfields are separated by <CR><LF>.
- Text fields – it is recommended to use the character set Windows (CP 1250), if other character set is used (with diacritics, Greek characters, Chinese characters etc.), some of the characters may not be displayed correctly.
- The file may also contain direct debit orders (see detailed format description in Chapter 2.2.2.1).

Meaning of individual columns with descriptions of individual fields and subfields (see below):

FO – Field optionality	LF – Length and format of the data field		
	Field length	Field type	Field format
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field or subfield (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0 – 9, leading zeros are allowed, but not unconditionally required • A = alphanumeric 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length

Example of description:

M | 3,A,F => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) field length is fixed (the field must consist of exactly 3 characters)

Payment order format

Description of fields and subfields (the field with a colon is always separated in the file by <CR><LF>)	FO	LF
HD:	M	3,A,F
subfield 1 – Domestic payment type (11 – standard payment, 01 – express payment)	M	2,N,F
subfield 2 – Due date – the date is in the format YYMMDD	M	6,N,F
subfield 3 – Payer’s bank code <i>The Bank does not transfer this data further to the system (anyhow, the completion of this subfield is mandatory)</i>	M	4,N,F
subfield 4 – Ordinary serial number of an operation (0 – 999999) – generated by the program <i>The Bank does not transfer this data further to the system (anyhow, the completion of this subfield is mandatory)</i>	M	6,N,V
subfield 5 – Beneficiary’s bank code – if existing bank code contains zero on beginning, then also three numbers are allowed (e.g. 0800 or 800 is accepted)	M	3 or 4,N,V
KC:	M	3,A,F
subfield 1 – Amount - including 2 decimal places. Decimal places shall not be separated by any sign. Due to this fact at least three numbers must be filled in and at least one of them must be greater than zero.	M	15,N,V
subfield 2 – Fixed null field (000000) <i>The Bank does not transfer this data further to the system (anyhow, the completion of this subfield is mandatory)</i>	M	6,N,F
subfield 3 – Currency - ISO code of the payment order currency. “CZK” must be always specified.	M	3,A,F
UD:	M	3,A,F
subfield 1 – Prefix of the payer’s account – if an account prefix number is not specified, an empty field must be separated by a space.	M	6,N,V
subfield 2 – Payer’s account number	M	10,N,F
subfield 3 – Short designation of the payer’s account <i>The Bank does not transfer this data further to the system.</i>	O	20,A,V
AD:	O	3,A,F
Specific symbol of a person giving a payment order <i>The Bank does not transfer this data further to the system</i>	O	10,N,V
DI:	M	3,A,F
subfield 1 – Payer’s name 1 <CR><LF> <i>The Bank does not transfer this data further to the system.</i>	O	35,A,V
subfield 2 – Payer’s name 2 <CR><LF> (a subfield have to start with three spaces) <i>The Bank does not transfer this data further to the system.</i>	O	35,A,V
subfield 3 – Payer’s name 3 <CR><LF> (a subfield have to start with three spaces) <i>The Bank does not transfer this data further to the system.</i>	O	35,A,V
subfield 4 – Payer’s name 4 <CR><LF> (a subfield have to start with three spaces) <i>The Bank does not transfer this data further to the system.</i>	O	35,A,V
UK:	M	3,A,F
subfield 1 – Prefix of the beneficiary’s account – formal control of correctness is based on a prefix number (algorithm modulo 11). If the account prefix number is not indicated, an empty field must be separated by a space.	M	6,N,V
subfield 2 – Beneficiary’s account number – formal control of correctness is based on the account number (algorithms modulo 11).	M	10,N,V
subfield 3 – Short designation of the beneficiary’s account <i>The Bank does not transfer this data further to the system.</i>	O	20,A,V

AK:	O	3,A,F
<p>Specific symbol – designation of a payment agreed between a payer and a beneficiary (specified on a postal order or invoice). Specified Specific symbol will be after import automatically filled in with leading zeros to 10 characters.</p> <p><u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „9999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.*</p> <p>Due to this reason the use of a specific symbol 9999999999 is not allowed.</p>	O	10,N,V
KI:	M	3,A,F
subfield 1 – Beneficiary’s name 1 <CR><LF>	O	35,A,V
subfield 2 – Beneficiary’s address 1 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V
subfield 3 – Beneficiary’s address 2 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V
subfield 4 – Beneficiary’s address 3 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V
EC:	M	3,A,F
<p>Constant symbol – designates the nature of the payment. Characters must be aligned left. The following constant symbols may be used only by banks: 5, 6, 51, 1178, 2178, 3178</p> <p>Specified Constant symbol will be after import automatically filled in with leading zeros to 10 characters.</p> <p><u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „9999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.*</p> <p>Due to this reason the use of a constant symbol 9999999999 is not allowed.</p>	O	10,N,V
ZD:	O	3,A,F
<p>Variable symbol of a person giving a payment order <i>The Bank does not transfer this data further to the system.</i></p>	O	10,A,V
ZK:	M	3,A,F
<p>Variable symbol – designation of a payment agreed between a payer and a beneficiary (specified on a postal order or invoice). Specified Variable symbol will be after import automatically filled in with leading zeros to 10 characters.</p> <p><u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „9999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.*</p> <p>Due to this reason the use of a variable symbol 9999999999 is not allowed.</p>	O	10,N,V
AV:	O	3,A,F
<p>subfield 1 – Information for payee (beneficiary) 1 and Information for payer 1 <CR><LF></p> <p>Information for a payer and payment beneficiary. The information for a payer will be shown on your paper or electronic account statement. This description shall apply also to subfield 2-4 “Information for payee (beneficiary) and Information for payer 2-4“.</p>	O	35,A,V
subfield 2 – Information for payee (beneficiary) 2 and Information for payer 2 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V
subfield 3 – Information for payee (beneficiary) 3 and Information for payer 3 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V
subfield 4 – Information for payee (beneficiary) 4 and Information for payer 4 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V

S0:	O	3,A,F
subfield 1 – number of all express payment orders contained in the file (Field HD: Subfield 1 = 01) (the number must be aligned right and leading zeros must be added) If a payment file contains the field “S0:“, then the field “S4: (and its two subfields)“ is mandatory	O	9,N,F
subfield 2 – total amount of all express payment orders contained in the file (If a subfield does not include any amount, three zeros must be specified)	O	15,N,V
S1:	O	3,A,F
subfield 1 – number of all standard payment orders contained in the file (Field HD: Subfield 1 = 11) (the number must be aligned right, leading zeros must be added) If a payment file contains the field “S1:“, then the field “S3: (and its two subfields)“ is mandatory	O	9,N,F
subfield 2 – total amount of all standard payment orders contained in the file (If a subfield does not include any amount, three zeros must be specified)	O	15,N,V
S3:	O	3,A,F
subfield 1 - number of direct debit orders (Field HD: Subfield 1 = 32) (the number must be aligned right, leading zeros must be added) If a payment file contains the field “S3:“, then the field “S1: (and its two subfields)“ is mandatory	O	9,N,F
subfield 2 - total amount of all direct debit orders contained in the field (If a subfield does not include any amount, three zeros must be specified)	O	15,N,V
S4:	O	3,A,F
subfield 1 – fixed null field (000000000) If a payment file contains the field “S0:“, then the field “S4: (and its two subfields)“ is mandatory	O	9,N,F
subfield 2 - fixed null field (000)	O	3,N,F

* imported payment order with symbol 9999999999 is possible to fix or finally signed

Examples:

In the following examples, empty fields (spaces) are represented by the sign „|”

Standard payment order	
Complete format	Minimal format
HD:11 111101 2700 1 0300 KC:4005006000 000000 CZK UD:100001 2222222222 PAYER ACCOUNT AD:1234567809 DI:PAYER NAME 1 PAYER ADDRESS 1 PAYER ADDRESS 2 PAYER ADDRESS 3 UK:19 777777777 BENEFICIARY ACCOUNT AK:1234567809 KI:BENEFICIARY NAME 1 BENEFICIARY ADDRESS 1 BENEFICIARY ADDRESS 2 BENEFICIARY ADDRESS 3 EC:0308 ZD:1122334455 ZK:1122334455 AV:INFORMATION FOR PAYEE AND PAYER 1 INFORMATION FOR PAYEE AND PAYER 2 INFORMATION FOR PAYEE AND PAYER 3 INFORMATION FOR PAYEE AND PAYER 3 S1:000000001 4005006000 S3:000000000 000	HD:11 111101 2700 1 300 KC:001 000000 CZK UD: 302515448 DI: UK: 1009859 KI: EC: ZK:

Express payment order	
Complete format	Minimal format
HD:01 111101 2700 1 0300 KC:4005006000 000000 CZK UD:100001 2222222222 PAYER ACCOUNT AD:1234567809 DI:PAYER NAME 1 PAYER ADDRESS 1 PAYER ADDRESS 2 PAYER ADDRESS 3 UK:19 777777777 BENEFICIARY ACCOUNT AK:1234567809 KI:BENEFICIARY NAME 1 BENEFICIARY ADDRESS 1 BENEFICIARY ADDRESS 2 BENEFICIARY ADDRESS 3 EC:0308 ZD:1122334455 ZK:1122334455 AV:INFORMATION FOR PAYEE AND PAYER 1 INFORMATION FOR PAYEE AND PAYER 2 INFORMATION FOR PAYEE AND PAYER 3 INFORMATION FOR PAYEE AND PAYER 3 S0:000000001 4005006000 S4:000000000 000	HD:01 111101 2700 1 300 KC:001 000000 CZK UD: 302515448 DI: UK: 1009859 KI: EC: ZK:

2.2.1.2. Gemini format

Introduction

This format was created on the basis of the format used by the Gemini 4.1 electronic banking with the aim of enabling the use of an existing conversion bridge integrated into the client's accounting system. Unfortunately, having regard to possible variations in the implementation of the conversion bridge, it is impossible to fully preclude a need for small modifications of the existing conversion bridge.

The user can upload the file into the BusinessNet by use of option “**Payments > Imports & Uploads > Start Import**” or by use of option “**Payments > Imports & Uploads > Start Upload**”. When using these options, the user must first choose the type of order “**Domestic payment**” and then item “**Gemini Format**” in the field “**File structure**” in order to upload the file corresponding to this description. Find detailed user instruction concerning the upload of a transaction file on the application Help, in section “**Payments > Imports & Uploads**”.

Postfix which a file name may include:

Any postfix may be used for a file containing standard or express domestic payment orders. BusinessNet also accepts files without any postfix. Max. length of file name (incl. possible file extension) is 64 characters.

General rules:

- Every file must start without a header and may contain several transactions
- A file must not include any empty lines (an empty line is also such which includes spaces)
- During the upload to BusinessNet, fields will be subdivided to sub-fields
- A file may contain simultaneously payment orders and direct debit orders
- One payment order means one line in the file (individual orders are separated by <CR><LF>)
- Last line has to be separated by <CR><LF> (Enter key).
- Text fields – it is recommended to use the character set Windows (CP 1250), if other character set is used (with diacritics, Greek characters, Chinese characters etc.), some of the characters may not be displayed correctly.

Meaning of individual columns with descriptions of individual fields (see below):

FO – Field optionality	LF – Length and format of the data field			FP - Field position
	Field length	Field type	Field format	
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0 – 9 • N* = numeric with leading zeros or spaces numeric, 0 – 9, leading zeros or spaces are mandatory • A = alphanumeric 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length 	<ul style="list-style-type: none"> • Field position (expressed by a number)

Example of description:

M | 3,A,F | 0 => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) field length is fixed (the field must have exactly 3 characters), (0) the field starts at the „0“ position.

Domestic payment (standard and express) format:

The import of payment orders consists in uploading the ASCII file where the structure is such that one line means exactly one payment order. Positions of items are firmly defined and lines must always end by <CR><LF>.

Field description	FO	LF	FP
Line serial number <i>The Bank does not transfer this data further to the system.</i>	O	6,N*,F	0
Type of domestic payment (11 – standard payment, 01 – express payment)	M	2,N,F	6
Date of the file creation – date must be in the format YYMMDD. <i>The Bank does not transfer this data further to the system (anyhow, specification of the date is mandatory)</i>	M	6,N,F	8
Code of the payer's bank <i>The Bank does not transfer this data further to the system.</i>	O	4,N,F	14
Code of the beneficiary's bank	M	4,N,F	21
Amount – payment amount, including 2 decimal places (decimal places must not be separated by any sign). The amount must be aligned left by zeros or spaces to maximum fifteen characters. Maximum acceptable amount must be in the format 000+10+2 (i.e. 000999999999999)	M	15,N*,F	28
Due date – the date must be in the format YYMMDD	M	6,N,F	43
Constant symbol – designates the nature of the payment. It is maximum a 4-digit data which must be indicated on the left and aligned by zeros or spaces to 10 characters (last four characters on the right will be imported into the form). The following constant symbols may be used only by banks: 5, 6, 51, 1178, 2178, 3178 <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a constant symbol 999999999 is not allowed.	O	10,N*,F	49
Variable symbol – designation of a payment agreed between a payer and a beneficiary (shown on a mail order or invoice). <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a variable symbol 999999999 is not allowed.	O	10,N*,F	59
Specific symbol – designation of the payment agreed between a payer and a beneficiary (shown on a mail order or invoice). <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a specific symbol 999999999 is not allowed.	O	10,N*,F	69
Prefix of the payer's account	O	6,N*,F	79
Payer's account number	M	10,N*,F	85
Prefix of the beneficiary's account – formal control of correctness is based on the prefix number (algorithm modulo 11)	O	6,N*,F	95
Beneficiary's account number – formal control of correctness is based on the account number (algorithm modulo 11)	M	10,N*,F	101
Beneficiary's name	O	35,A,V	111
Beneficiary's address 1	O	35,A,V	146
Beneficiary's address 2	O	35,A,V	181
Beneficiary's address 3	O	35,A,V	216
Name of the payer's account <i>The Bank does not transfer this data further to the system.</i>	O	20,A,V	251
Name of the beneficiary's account <i>The Bank does not transfer this data further to the system.</i>	O	20,A,V	271

Variable debit symbol <i>The Bank does not transfer this data further to the system.</i>	O	10,N*,F	291
Specific debit symbol <i>The Bank does not transfer this data further to the system.</i>	O	10,N*,F	301
Information for Payer 1 – Description of the payment order chosen by you. This information is not transmitted to the payment beneficiary. This message will be shown on your paper or electronic account statement. This description shall also apply to field “Message to payer 2-4“.	O	35,A,V	311
Information for Payer 2	O	35,A,V	346
Information for Payer 3	O	35,A,V	381
Information for Payer 4	O	35,A,V	416
Information for Payee (beneficiary) 1 - The information for the payment beneficiary. This information will be transmitted to a paper statement of the beneficiary’s account. It will not be shown on your paper and electronic account statement. This description shall also apply to field “Message to beneficiary 2-4“.	O	35,A,V	451
Information for Payee (beneficiary) 2	O	35,A,V	486
Information for Payee (beneficiary) 3	O	35,A,V	521
Information for Payee (beneficiary) 4	O	35,A,V	556

* imported payment order with symbol 9999999999 is possible to fix or finally signed

Examples:

In the following examples empty fields (spaces) are represented by the sign „|”

Standard domestic payment order
Complete format
00000111111012700 0300 000004005006000111101000000030811223344551234567809100001222222220000197777777777Beneficiary name Beneficiary address 1 Beneficiary address 2 Beneficiary address 3 Payer account name Beneficiary acc name11223344551234567809Information for payer 1 Information for payer 2 Information for payer 3 Information for payer 4 Information for payee 1 Information for payee 2 Information for payee 3 Information for payee 4
Minimal format
1111101 0300 2056000111101 302515448 1009859

Express domestic payment order
Complete format
00000111111012700 0300 000004005006000111101000000030811223344551234567809100001222222220000197777777777Beneficiary name Beneficiary address 1 Beneficiary address 2 Beneficiary address 3 Payer account name Beneficiary acc name11223344551234567809Information for payer 1 Information for payer 2 Information for payer 3 Information for payer 4 Information for payee 1 Information for payee 2 Information for payee 3 Information for payee 4
Minimal format
0111101 0300 2056000111101 302515448 1009859

2.2.1.3. CSV format

Introduction

CSV format serves for the import of domestic payment order to application BusinessNet.

The user can upload the file into the BusinessNet by use of option “**Payments > Imports & Uploads > Start Import**” or by use of option “**Payments > Imports & Uploads > Start Upload**”. When using these options, the user must first choose the type of order “**Domestic payment**” and then item “**CSV format**” in the field “**File structure**” in order to upload the file corresponding to this description. Find detailed user instruction concerning the upload of the transaction file in the application Help which you can open by clicking on a question mark in the right upper corner.

Postfix which the file may include:

Any postfix may be used for the file containing standard or express domestic orders. BusinessNet always accepts files without any exceptions. Max. length of file name (incl. possible file extension) is 64 characters.

General rules:

- The file must not contain empty lines (an empty line is also such which includes spaces)
- One line means one payment order
- Individual fields must be separated by a comma (,)
- Last line has to be separated by <CR><LF> (Enter key).
- Text fields – it is recommended to use the character set Windows (CP 1250), if other character set is used (with diacritics, Greek characters, Chinese characters etc.), some of the characters may not be displayed correctly.
- If an optional field is omitted, its separator must be always retained so that the correct sequence of data could be preserved.

Meaning of individual columns with descriptions of individual fields and subfields (see below):

FO – Field optionality	LF – Length and format of the data field		
	Field length	Field type	Field format
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field or subfield (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0 – 9, leading zeros are allowed, but not unconditionally required • A = alphanumeric 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length

Example of description:

M | 3,A,F => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) field length is fixed (the field must consist of exactly 3 characters)

Format description:

Field description	FO	LF
Date – due date in the format YYYYMMDD	M	8,N,F
Amount – payment amount including two decimal places separated by a decimal point	M	13,N,V
Currency – ISO code of the payment order currency. “CZK” must be always specified	M	3,A,F
Type of domestic payment (empty field or 0 – standard payment)	O	1,N,V
Payer’s Account Number	M	10,N,V
Beneficiary’s Account Number – account number prefix is located in front of the account number and is separated by a hyphen. Formal control of correctness is based on the account number prefix and account number (algorithm modulo 11). It is not necessary to fill in leading zeros in front of account number prefix and account number.	M	17,N,V
Code of the beneficiary’s bank	M	4,N,F
Beneficiary’s name	O	35,A,V
Beneficiary’s address 1	O	35,A,V
Beneficiary’s address 2	O	35,A,V
Beneficiary’s address 3	O	35,A,V
Constant symbol – designates the nature of the payment. If the field does not contain any value, it must remain empty (or filled in by 10 zeros). If there is a numeric data contained in the field, zeros must be added from the left to give 10 characters. The following constant symbols may be used only by banks: 5, 6, 51, 1178, 2178, 3178 <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „9999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a constant symbol 9999999999 is not allowed.	O	10,N,F
Variable symbol - designation of a payment agreed between a payer and a beneficiary (shown on a mail order or invoice). If a field does not contain any value, it must remain empty (or filled in by 10 zeros). If there is a numeric data contained in the field, zeros must be added to such data from the left to give total 10 characters. <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „9999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a variable symbol 9999999999 is not allowed.	O	10,N,F
Specific symbol - designation of a payment agreed between a payer and a beneficiary (shown on a mail order or invoice). If a field does not contain any value, it must remain empty (or filled in by 10 zeros). If there is a numeric data contained in the field, zeros must be added to such data from the left to give total 10 characters. <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „9999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a specific symbol 9999999999 is not allowed.	O	10,N,F

Information for Payer 1 – Description of the payment order chosen by you. This information is not transmitted to the payment beneficiary. This message will be shown on your paper or electronic account statement. This description shall also apply to field “Information for Payer 2-4“.	O	35,A,V
Information for Payer 2	O	35,A,V
Information for Payer 3	O	35,A,V
Information for Payer 4	O	35,A,V

* imported payment order with symbol 9999999999 is possible to fix or finally signed

Examples:

Standard domestic payment order

Complete format
20111101,40050060.00,CZK,0,222222222,19-777777777,0300,Beneficiary name 1,Beneficiary address 1,Beneficiary address 2,Beneficiary address 3,0000000308,1122334455,1234567809,Information for payer 1,Information for payer 2,Information for payer 3,Information for payer 4
Minimal format
20111101,20560.00,CZK,,302515448,1009859,0300,,,,,,,,,,,,,

2.2.1.4. Own format

Introduction

BusinessNet application can also be adjusted to your own line format for domestic payments. This format is based on the specification of the CSV format described in chapter 2.2.1.3., only with that difference that here you can freely set up an order of fields, including their separators, not to use optional fields or to add for example the fields with which the system will no more work.

The application allows to create the following types of line formats:

Sequential – the majority of individual fields can have variable length. Individual fields can be separated by a comma, semicolon or a tab. It is possible to add unused fields,

Fixed – fields are not separated by any sign, their location is firmly fixed by a definable initial position and maximum length of the field.

Creation of the own import format:

The own import format can be created in section „**Settings > List of Own Formats > Create new own format > choose Profile category “Domestic payment import”**“. Find a detailed way of creating the own format in the Help (in section „**Settings > List of Own Formats > Create new own format**“, simply click on a question mark in the left upper corner).

File upload:

The user can upload the file into the BusinessNet by use of option “**Payments > Imports & Uploads > Start Import**” or by use of option “**Payments > Imports & Uploads > Start Upload**”. When using these options, the user must first choose the type of order “**Domestic payment**” and then the import template name predefined by you in the field “**File structure**” in order to upload the file corresponding to this description. Find detailed user instruction concerning the upload of the transaction file in the application Help which you can open by clicking on a question mark in the right upper corner.

Postfix which a file may include:

The file containing standard or express domestic payment orders may include any postfix. BusinessNet also accepts a file without any postfix. Max. length of file name (incl. possible file extension) is 64 characters.

General rules for a sequential and fixed line format:

- The file must not contain any empty lines (an empty line is also such which contain spaces)
- One line means only one payment order
- Text fields – it is recommended to use a character set ASCII (text without diacritics), if using other character set (with diacritics) some of the character need not always be displayed correctly.
- Last line has to be separated by <CR><LF> (Enter key).

Options for setting up a sequential format:

The following separators are available to separate individual fields:

comma (,)
semicolon (;)
tabulator

To open (close) individual fields (optional choice), the following separators (opening and closing marks) may be used:

single quote (')
double quote (")

If a file contains invalid characters, these may be replaced by the following characters (optional choice):

space
period (.)
asterisk (*)
number sign (#)

For the field „Date of execution“ the user can choose from the following formats:

DD.MM.YYYY
 DD.MM.YY
 MM.DD.YY
 YYYY.MM.DD
 YY.MM.DD
 DDMMYYYY
 MMDDYY
 YYYYMMDD
 MM,DD,YYYY
 YYMMDD
 DDMMYY

For the field „Amount” the user can choose from the following formats:

1000.00
 1000,00
 1,000.00
 1.000,00
 1000
 1.000
 1,000

General rules for the sequential format:

- If needed, an “unused field “ may be added. This functionality is convenient when the client’s accounting system generates a file containing the data which the bank is unable to process.
- In case of omitting an optional field, its separator must be always retained in order to preserve a correct sequence of data.
- Last line has to be separated by <CR><LF> (Enter key).
- When creating the own format, optional fields may be omitted (the respective field will not be assigned a field number (position)). Such field will not be then taken in regard in uploading the file into the BusinessNet product.
- Text fields – it is recommended to use the character set Windows (CP 1250), if other character set is used (with diacritics, Greek characters, Chinese characters etc.), some of the characters may not be displayed correctly.

Meaning of individual columns with descriptions of individual fields and subfields (see below):

FO – Field optionality	LF – Length and format of the data field		
	Field length	Field type	Field format
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field or subfield (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0 – 9, leading zeros are allowed, but not unconditionally required • A = alphanumeric 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length

Example of description:

M | 3,A,F => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) field length is fixed (the field must consist of exactly 3 characters)

Field description	FO	LF
Date of execution – due date in optional format	M	8,N,V
Amount – payment amount in optional format	M	16,N,V
Currency – ISO code of the payment order currency. „CZK“ must be always specified.	M	3,A,F
Processing method / Priority - domestic payment type – standard or express payment (for each of those payments is possible create own identification -> maximal length = 15 characters)	O	15,A,V
Payer account no. – payer’s account number	M	10,N,V
Payee account no. – beneficiary’s account number – account number prefix is located in front of the account number and is separated by a hyphen. Formal control of correctness is based on the account number prefix and account number (algorithm modulo 11). It is not necessary to fill in leading zeros in front of account number prefix and account number.	M	17,N,V
Payee bank code	M	4,N,F
Payee name – Beneficiary’s name	O	35,A,V
Payee address 1 – Beneficiary’s address 1	O	35,A,V
Payee address 2 – Beneficiary’s address 2	O	35,A,V
Payee address 3 – Beneficiary’s address 3	O	35,A,V
Constant symbol – designates the nature of the payment. The following constant symbols may be used only by banks: 5, 6, 51, 1178, 2178, 3178 <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked incorrect.* Due to this reason the use of a constant symbol 999999999 is not allowed.	O	10,N,V
Variable symbol - designation of a payment agreed between a payer and a beneficiary (shown on a mail order or invoice). <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a variable symbol 999999999 is not allowed.	O	10,N,V
Specific symbol - designation of a payment agreed between a payer and a beneficiary (shown on a mail order or invoice). <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a specific symbol 999999999 is not allowed.	O	10,N,V
Information for payer 1 – Description of the payment order chosen by you. This information is not transmitted to the payment beneficiary. This message will be shown on your paper or electronic account statement. This description shall also apply to field “Information for Payer 2-4“.	O	35,A,V
Information for payer 2	O	35,A,V
Information for payer 3	O	35,A,V
Information for payer 4	O	35,A,V

* imported payment order with symbol 999999999 is possible to fix or finally signed

Options for setting up a fix format:

If the file contains invalid characters, then it is possible to replace invalid characters with the following signs (optional):

space
 period (.)
 asterisk (*)
 number sign (#)

For the field „Date of execution“ the user can choose from the following formats:

DD.MM.YYYY
 DD.MM.YY
 MM.DD.YY
 YYYY.MM.DD
 YY.MM.DD
 DDMMYYYY
 MMDDYY
 YYYYMMDD
 MM,DD,YYYY
 YYMMDD
 DDMMYY

For the field „Amount“ the user can choose from the following formats:

1000.00
 1000,00
 1,000.00
 1.000,00
 1000
 1.000
 1,000

General rules for the fix format:

- Fields are not separated by any character. Their locations are fixed by definable starting position and by the maximum length of the field.
- If in optional field (in your defined own format) is not specified the starting position and maximum length, then it will not be taken in consideration when loading into the product BusinessNet.
- Mandatory fields must have always the starting position and maximal length.
- Last line has to be separated by <CR><LF> (Enter key).
- Text fields – it is recommended to use the character set Windows (CP 1250), if other character set is used (with diacritics, Greek characters, Chinese characters etc.), some of the characters may not be displayed correctly.

Meaning of individual columns with descriptions of individual fields and subfields (see below):

FO – Field optionality	LF – Length and format of the data field		
	Field length	Field type	Field format
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field or subfield (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0 – 9, leading zeros are allowed, but not unconditionally required • A = alphanumeric 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length

Example of description:

M | 3,A,F => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) field length is fixed (the field must consist of exactly 3 characters)

Field description	FO	LF
Date of execution – due date in optional format	M	8,N,V
Amount – payment amount in optional format	M	16,N,V
Currency – ISO code of the payment order currency. „CZK“ must be always specified.	M	3,A,F
Processing method / Priority - domestic payment type – standard or express payment (for each of those payments is possible create own identification -> maximal length = 15 characters)	O	15,A,V
Payer account no. – payer’s account number	M	10,N,V
Payee account no. – beneficiary’s account number – account number prefix is located in front of the account number and is separated by a hyphen. Formal control of correctness is based on the account number prefix and account number (algorithm modulo 11). It is not necessary to fill in leading zeros in front of account number prefix and account number.	M	17,N,V
Payee bank code	M	4,N,F
Payee name – Beneficiary’s name	O	35,A,V
Payee address 1 – Beneficiary’s address 1	O	35,A,V
Payee address 2 – Beneficiary’s address 2	O	35,A,V
Payee address 3 – Beneficiary’s address 3	O	35,A,V
Constant symbol – designates the nature of the payment. The following constant symbols may be used only by banks: 5, 6, 51, 1178, 2178, 3178 <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a constant symbol 999999999 is not allowed.	O	10,N,V
Variable symbol - designation of a payment agreed between a payer and a beneficiary (shown on a mail order or invoice). <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a variable symbol 999999999 is not allowed.	O	10,N,V
Specific symbol - designation of a payment agreed between a payer and a beneficiary (shown on a mail order or invoice). <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a specific symbol 999999999 is not allowed.	O	10,N,V
Information for payer 1 – Description of the payment order chosen by you. This information is not transmitted to the payment beneficiary. This message will be shown on your paper or electronic account statement. This description shall also apply to field “Information for Payer 2-4“.	O	35,A,V
Information for payer 2	O	35,A,V
Information for payer 3	O	35,A,V
Information for payer 4	O	35,A,V

* imported payment order with symbol 999999999 is possible to fix or finally signed

2.2.2. Direct Debit Request

2.2.2.1. MultiCash format

Introduction

This format was created based of a format used by the MultiCash electronic banking system with the aim of enabling the use of a conversion bridge integrated into the client's accounting system. Unfortunately, having regard to possible variations in the implementation of the conversion bridge, it is impossible to fully preclude a need for small adjustments to the existing conversion bridge.

The user can upload the file into the BusinessNet by use of option “**Payments > Imports & Uploads > Start Import**” or by use of option “**Payments > Imports & Uploads > Start Upload**”. When using these options, the user must first choose the type of order “**Domestic payment**” and then item “**MultiCash format**” in the field “**File Structure**” in order to upload the file corresponding to this description. Find detailed user instruction concerning the upload of the transaction file in the application Help which you can open by clicking on a question mark in the right upper corner.

The format of a domestic payments file has been based on an admissible format of the internal payments system of the local Czech Republic clearing which is used by the MultiCash electronic banking system.

File extension which the file name may include:

The file containing standard or express domestic payment orders may include any file extension. BusinessNet also accepts a file without any file extension. Max. length of file name (incl. possible file extension) is 64 characters.

General rules:

- Every file start without a header and may contain several transactions.
- Individual transactions (i.e. payment orders or direct debit orders) must start by marking the field as HD:
- It is not recommended using empty rows in the file (an empty row is also such which contains only spaces)
- Fields are separated by <CR><LF> (Enter key).
- Subfields are separated by a space (ASCII 32) – exception to this rule is the field “DI:“, “KI“, “AV:“ where subfields are separated by <CR><LF>.
- Last line has to be separated by <CR><LF> (Enter key).
- Text fields – it is recommended to use the character set Windows (CP 1250), if other character set is used (with diacritics, Greek characters, Chinese characters etc.), some of the characters may not be displayed correctly.
- The file may also contain standard and express payment orders (see detailed format description in Chapter 1.1).

Meaning of individual columns with descriptions of individual fields and subfields (see below):

FO – Field optionality	LF – Length and format of the data field		
	Field length	Field type	Field format
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field or subfield (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0 – 9, leading zeros are allowed, but not unconditionally required • A = alphanumeric 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length

Example of description:

M | 3,A,F => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) field length is fixed (the field must consist of exactly 3 characters)

Direct Debit Request format:

Description of fields and subfields (the field with a colon is always separated in the file by <CR><LF>)	FO	LF
HD:	M	3,A,F
subfield 1 – Domestic payment type (32 – Direct debit request)	M	2,N,F
subfield 2 – Due date – the date is in the format YYMMDD	M	6,N,F
subfield 3 – Beneficiary’s bank code <i>The Bank does not transfer this data further to the system (anyhow, the completion of this subfield is mandatory)</i>	M	4,N,F
subfield 4 – Ordinary serial number of an operation (0 – 999999) – generated by the program <i>The Bank does not transfer this data further to the system (anyhow, the completion of this subfield is mandatory)</i>	M	6,N,V
subpole 5 – Payer’s bank code – if existing bank code contains zero on beginning, then also three numbers are allowed (e.g. 0800 or 800 is accepted)	M	3 or 4,N,V
KC:	M	3,A,F
subfield 1 – Amount - including 2 decimal places. Decimal places shall not be separated by any sign. Due to this fact at least three numbers must be filled in and at least one of them must be greater than zero.	M	15,N,V
subfield 2 – Fixed null field (000000) <i>The Bank does not transfer this data further to the system (anyhow, the completion of this subfield is mandatory)</i>	M	6,N,F
subfield 3 – Currency - ISO code of the payment order currency. “CZK” must be always specified.	M	3,A,F
UD:	M	3,A,F
subfield 1 – Prefix of the payer’s account - formal control of correctness is based on a prefix number (algorithm modulo 11). If the account prefix number is not indicated, an empty field must be separated by a space.	M	6,N,V
subfield 2 – Payer’s account number – formal control of correctness is based on the account number (algorithm modulo 11).	M	10,N,F
subpole 3 – Short designation of the payer’s account <i>The Bank does not transfer this data further to the system.</i>	O	20,A,V
AD:	O	3,A,F
Specific symbol of a person giving a payment order <i>The Bank does not transfer this data further to the system</i>	O	10,N,V
DI:	M	3,A,F
subfield 1 – Payer’s name 1 <CR><LF>	O	35,A,V
subfield 2 – Payer’s name 2 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V
subfield 3 – Payer’s name 3 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V
subfield 4 – Payer’s name 4 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V
UK:	M	3,A,F
subfield 1 – Prefix of the beneficiary’s account - If the account prefix number is not indicated, an empty field must be separated by a space.	M	6,N,V
subfield 2 – Beneficiary’s account number	M	10,N,V
subfield 3 – Short designation of the beneficiary’s account <i>The Bank does not transfer this data further to the system.</i>	O	20,A,V
AK:	O	3,A,F
Specific symbol – designation of a payment agreed between a payer and a beneficiary (specified on a postal order or invoice). Specified Specific symbol will be after import automatically filled in with leading zeros to 10 characters. <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „9999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a specific symbol 9999999999 is not allowed.	O	10,N,V

KI:	M	3,A,F
subfield 1 – Beneficiary’s name 1 <CR><LF> <i>The Bank does not transfer this data further to the system.</i>	O	35,A,V
subfield 2 – Beneficiary’s address 1 <CR><LF> (a subfield have to start with three spaces) <i>The Bank does not transfer this data further to the system.</i>	O	35,A,V
subfield 3 – Beneficiary’s address 2 <CR><LF> (a subfield have to start with three spaces) <i>The Bank does not transfer this data further to the system.</i>	O	35,A,V
subfield 4 – Beneficiary’s address 3 <CR><LF> (a subfield have to start with three spaces) <i>The Bank does not transfer this data further to the system.</i>	O	35,A,V
EC:	M	3,A,F
Constant symbol – designates the nature of the payment. Characters must be aligned left. The following constant symbols may be used only by banks: 5, 6, 51, 1178, 2178, 3178 Specified Constant symbol will be after import automatically filled in with leading zeros to 10 characters. <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „9999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a constant symbol 9999999999 is not allowed.	O	10,N,V
ZD:	O	3,A,F
Variable symbol of a person giving a payment order <i>The Bank does not transfer this data further to the system.</i>	O	10,A,V
ZK:	M	3,A,F
Variable symbol – designation of a payment agreed between a payer and a beneficiary (specified on a postal order or invoice). Specified Variable symbol will be after import automatically filled in with leading zeros to 10 characters. <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „9999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a variable symbol 9999999999 is not allowed.	O	10,N,V
AV:	O	3,A,F
subfield 1 – Information for Payee (beneficiary) 1 and Information for payer 1 <CR><LF> Information for a payer and a payment beneficiary. The information for the payer will be transmitted to a direct debit payer and it will be simultaneously shown on your paper or electronic account statement. The information for the payment beneficiary will not be transmitted to your paper or electronic account statement. This description shall also apply to subfields 2-4 “Information for Payee (beneficiary) and Information for payer 2-4“.	O	35,A,V
subfield 2 – Information for payee (beneficiary) 2 and Information for payer 2 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V
subfield 3 – Information for payee (beneficiary) 3 and Information for payer 3 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V
subfield 4 – Information for payee (beneficiary) 4 and Information for payer 4 <CR><LF> (a subfield have to start with three spaces)	O	35,A,V
S0:	O	3,A,F
subfield 1 – number of all express payment orders contained in the file (Field HD: Subfield 1 = 01) (the number must be aligned right and leading zeros must be added) If a payment file contains the field “S0:“, then the field “S4: (and its two subfields)“ is mandatory	O	9,N,F
subfield 2 – total amount of all express payment orders contained in the file (If a subfield does not include any amount, three zeros must be specified)	O	15,N,V

2.2.2.2. Gemini format

Introduction

This format was created on the basis of the format used by the Gemini 4.1 electronic banking with the aim of enabling the use of an existing conversion bridge integrated into the client's accounting system. Unfortunately, having regard to possible variations in the implementation of the conversion bridge, it is impossible to fully preclude a need for small modifications of the existing conversion bridge.

The user can upload the file into the BusinessNet by use of option “**Payments > Imports & Uploads > Start Import**” or by use of option “**Payments > Imports & Uploads > Start Upload**”. When using these options, the user must first choose the type of order “**Domestic payment**” and then item “**Gemini Format**” in the field “**File structure**” in order to upload the file corresponding to this description. Find detailed user instruction concerning the upload of a transaction file on the application Help, in section “**Payments > Imports & Uploads**”.

Postfix which a file name may include:

Any postfix may be used for a file containing standard or express domestic payment orders. BusinessNet also accepts files without any postfix. Max. length of file name (incl. possible file extension) is 64 characters.

General rules:

- Every file must start without a header and may contain several transactions
- A file must not include any empty lines (an empty line is also such which includes spaces)
- During the upload to BusinessNet, fields will be subdivided to sub-fields
- A file may contain simultaneously payment orders and direct debit orders
- One payment order means one line in the file (individual orders are separated by <CR><LF>)
- Last line has to be separated by <CR><LF> (Enter key)
- Text fields – it is recommended to use the character set Windows (CP 1250), if other character set is used (with diacritics, Greek characters, Chinese characters etc.), some of the characters may not be displayed correctly.

Meaning of individual columns with descriptions of individual fields (see below):

FO – Field optionality	LF – Length and format of the data field			FP - Field position
	Field length	Field type	Field format	
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0 – 9 • N* = numeric with leading zeros or spaces numeric, 0 – 9, leading zeros or spaces are mandatory • A = alphanumeric 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length 	<ul style="list-style-type: none"> • Field position (expressed by a number)

Example of description:

M | 3,A,F | 0 => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) field length is fixed (the field must have exactly 3 characters), (0) the field starts at the „0“ position.

Direct Debit Request format:

The import of payment orders consists in uploading the ASCII file where the structure is such that one line means exactly one payment order. Positions of items are firmly defined and lines must always end by <CR><LF>.

Field description	FO	LF	FP
Line serial number <i>The Bank does not transfer this data further to the system.</i>	O	6,N*,F	0
Type of domestic payment (32 – Direct debit request)	M	2,N,F	6
Date of the file creation – date must be in the format YYMMDD. <i>The Bank does not transfer this data further to the system (anyhow, specification of the date is mandatory)</i>	M	6,N,F	8
Code of the beneficiary's bank <i>The Bank does not transfer this data further to the system.</i>	O	4,N,F	14
Code of the payer's bank	M	4,N,F	21
Amount – payment amount, including 2 decimal places (decimal places must not be separated by any sign). The amount must be aligned left by zeros or spaces to maximum fifteen characters. Maximum acceptable amount must be in the format 000+10+2 (i.e. 000999999999999)	M	15,N*,F	28
Due date – the date must be in the format YYMMDD	M	6,N,F	43
Constant symbol – designates the nature of the payment. It is maximum a 4-digit data which must be indicated on the left and aligned by zeros or spaces to 10 characters (last four characters on the right will be imported into the form). The following constant symbols may be used only by banks: 5, 6, 51, 1178, 2178, 3178 <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a constant symbol 999999999 is not allowed.	O	10,N*,F	49
Variable symbol – designation of a payment agreed between a payer and a beneficiary (shown on a mail order or invoice). <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a variable symbol 999999999 is not allowed.	O	10,N*,F	59
Specific symbol – designation of the payment agreed between a payer and a beneficiary (shown on a mail order or invoice). <u>Note:</u> In case, when symbol contains unallowed characters, will be automatically filled in with entry „999999999“ (instead of unallowed characters) and payment order will be marked as incorrect.* Due to this reason the use of a specific symbol 999999999 is not allowed.	O	10,N*,F	69
Prefix of the beneficiary's account	O	6,N*,F	79
Beneficiary's account number	M	10,N*,F	85
Prefix of the payer's account – formal control of correctness is based on the prefix number (algorithm modulo 11)	O	6,N*,F	95
Payer's account number – formal control of correctness is based on the account number (algorithm modulo 11)	M	10,N*,F	101
Payer's name	O	35,A,V	111
Payer's address 1	O	35,A,V	146
Payer's address 2	O	35,A,V	181
Payer's address 3	O	35,A,V	216
Name of the beneficiary's account <i>The Bank does not transfer this data further to the system.</i>	O	20,A,V	251
Name of the payer's account <i>The Bank does not transfer this data further to the system.</i>	O	20,A,V	271

Variable debit symbol <i>The Bank does not transfer this data further to the system.</i>	O	10,N*,F	291
Specific debit symbol <i>The Bank does not transfer this data further to the system.</i>	O	10,N*,F	301
Information for Payer 1 – Information for the direct debit payer. This information will be transmitted to payment beneficiary and it will be shown on your paper and electronic account statement. This description shall also apply to field „Information for Payer 2-4“.	O	35,A,V	311
Information for Payer 2	O	35,A,V	346
Information for Payer 3	O	35,A,V	381
Information for Payer 4	O	35,A,V	416
Information for Payee (beneficiary) 1 – Description of the payment order chosen by you. This description will not be shown to payment beneficiary. It will not be shown on your paper and electronic account statement. This description shall also apply to field Information for Payee (beneficiary) 2-4“.	O	35,A,V	451
Information for Payee (beneficiary) 2	O	35,A,V	486
Information for Payee (beneficiary) 3	O	35,A,V	521
Information for Payee (beneficiary) 4	O	35,A,V	556

* imported payment order with symbol 999999999 is possible to fix or finally signed

Examples:

In the following examples empty fields (spaces) are represented by the sign „|”

Direct debit request
Complete format
000001321111012700 0300 0000040050060001111010000000308112233445512345678091000012222222220000197777777777Payer name Payer address 1 Payer address 2 Payer address 3 Beneficiary acc namePayer account name 11223344551234567809Information for payer 1 Information for payer 2 Information for payer 3 Information for payer 4 Information for payee 1 Information for payee 2 Information for payee 3 Information for payee 4
Minimal format
32111101 0300 205600011101 1009859 302515448

2.3. Foreign payments

2.3.1. MultiCash format

Introduction

This format was created based on a format used by the MultiCash electronic banking system with the aim of enabling the use of a conversion bridge integrated into the client's accounting system. Unfortunately, having regard to possible variations in the implementation of the conversion bridge, it is impossible to fully preclude a need for small adjustments to the existing conversion bridge.

The user can upload the file into the BusinessNet by use of option “**Payments > Imports & Uploads > Start Import**” or by use of option “**Payments > Imports & Uploads > Start Upload**”. When using these options, the user must first choose the type of order “**Foreign payment**” and then item “**MultiCash format**” in the field “**File Structure**” in order to upload the file corresponding to this description. Find detailed user instruction concerning the upload of the transaction file in the application Help which you can open by clicking on a question mark in the right upper corner.

The format of the foreign payments file has been based on the SWIFT format of the international payment order MT103.

File extension which a file number may include:

Any File extension may be used for a file containing foreign payment orders. BusinessNet product also accepts files without any File extension. Max. length of file name (incl. possible file extension) is 64 characters.

General rules:

- Every file start with a header and may contain several transactions.
- Fields must be separated by means of <CR><LF> (Enter key).
- Last line has to be separated by <CR><LF> (Enter key).
- Except for the first row and field :72: a file must not contain empty rows (an empty row is also such which includes spaces)
- Text fields – it is recommended to use the character set Windows (CP 1250), if other character set is used (with diacritics, Greek characters, Chinese characters etc.), some of the characters may not be displayed correctly.

Meaning of individual columns with descriptions of individual fields (see below):

FO – Field optionality	LF – Length and format of the data field		
	Field length	Field type	Field format
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field or subfield (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0 – 9, leading zeros are allowed, but not unconditionally required • A = alphanumeric 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length

Example of description:

M | 3,A,F => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) field length is fixed (the field must consist of exactly 3 characters)

FILE header

First row before FILE header can be empty (in this empty row is only <CR><LF> allowed).

DESCRIPTION OF FIELDS AND SUBFIELDS - (the field with a colon is always separated in the file by <CR><LF>)	FO	DF
:01: Customer reference <i>The Bank does not transfer this data further to the system.</i>	O	4,A,F
:02: Total amount of all orders, regardless of currencies <i>The Bank does not transfer this data further to the system.</i>	O	16,A,V
:03: Number of orders in the file (in the format 00001.....99999) <i>The Bank does not transfer this data further to the system.</i>	O	4,A,F
:04: Ordering party SWIFT address <i>The Bank does not transfer this data further to the system.</i>	O	4,A,F
:05: Ordering party name and address (at most 4 rows, 35 letters/row, separated by <CR> <LF>). <i>The Bank does not transfer this data further to the system.</i>	O	8 nebo 11,A,F
:07: File name <i>The Bank does not transfer this data further to the system.</i>	O	4,A,F
		4,A,F
	O	4*35,A,V
	O	4,A,F
	O	12,A,V

MESSAGE header

A MESSAGE header is used for reason of compatibility with the format of the MultiCash payment system. Constant values may be used for the BusinessNet application.

```
{1:F01XXXXXXXXXXAXXXBBBBTTTTTTT}{2:I100XXXXXXXXXXAXXXY1}{4: "text block" -}
```

where

```
{1:F01          Constant Basic Header Block
XXXXXXXXXXAXXX first four characters ordering party bank ID – next fix string = „XXXXAXXX“
BBBB          file-number (generated by the program from 0000 to 9999)
TTTTTT}      transaction number (Increasing from 000000 to 999999)
{2:I100       Constant Application Header Block
XXXXXXXXXXAXXX Swift address beneficiary bank ID (8/11 characters separated „A“)
Y            Payment type code:
              N                standardní přenos
1}          Constant End of Application Header Block
{4:         Constant Text Block
```

Note: functional example - {1:F01XXXXXXXXXXAXXX0001000001}{2:I100XXXXXXXXXXAXXXN1}{4:

Foreign payment order

The order in the file has the following structure in the “Text block” :

DESCRIPTION OF FIELDS AND SUBFIELDS (the field with a colon is always separated in the file by <CR><LF>)	FO	DF
:20:	O	4,A,F
Customer reference <i>The Bank does not transfer this data further to the system.</i>	O	16,A,V
:32A:	M	5,A,F
Subfield 1 – Due date – date must be in the format YYMMDD	M	6,N,F
Subfield 2 – Currency – ISO code of the payment order currency	M	3,A,F
Subfield 3 – Amount – amount including 2 decimal places separated by a comma	M	15,N,V
:50:	M	4,A,F
Payer’s name - max. 4 rows, 35 characters /row, separated by <CR> <LF> <i>The Bank does not transfer this data further to the system (however, the first row must be filled in at least partially, the other three rows are not mandatory))</i>	M	4*35,A,V
:52D:	M	5,A,F
Subfield 1 – Payer account – prefix and account number (Prefix is left completed with number 0 to 6 prefixnumbers and the main account number is left completed with number 0 to 10 numbers. The prefix number and the account number must be always indicated. <CR><LF>)	M	6+10,N,F
Subfield 2 – Fee account – prefix number and account number (Prefix is left completed with number 0 to 6 prefixnumbers and the main account number is left completed with number 0 to 10 numbers. The prefix number and the account number must be always indicated <CR><LF> <i>The Bank does not transfer this data further to the system (however, completion of this subfield is mandatory). It is possible to fill in, for example, the same account number as that of the payer, or 16 zeros.</i>	M	6+10,N,F
Subfield 3 – Payer’s account currency – ISO code of the payer’s account currency <Blank> <i>The Bank does not transfer this data further to the system. (however, completion of this subfield is mandatory)</i>	M	3,A,F
Payer’s fee account currency – ISO code of the payer’s fee account currency <CR><LF> <i>The Bank does not transfer this data further to the system.</i>	O	3,A,F
Subfield 4 – Payment title – if the payment title has less than 3 numerals, zeros must be added from the left). If no value is available, three zeros must be indicated. <Blank>	M	3,N,F
Country Code – ISO code of the beneficiary’s country – if the beneficiary’s account number is in the IBAN format, the country code must be the same as the first two characters in the beneficiary’s IBAN. <Blank>	M	2,A,F
Code of the bank’s country – ISO code of the country of the beneficiary’s bank <i>The Bank does not transfer this data further to the system.</i>	O	2,A,F
:57A:	M	5,A,F
SWIFT / BIC – Swift address of the beneficiary’s bank - if beneficiary’s bank have valid SWIFT/BIC (payer can get this information from his partner (beneficiary)), we recommend to fill in this subfield. Otherwise the payment will be processed like NON-STP (it will cause NON-STP surcharge)	O	8(11),A,F

:57D:	M	5,A,F
Destination Bank Name - Beneficiary bank name - max. 2 rows, 35 characters/row separated by <CR><LF> - The first row must be filled in at least partially (second row is optional) - If the SWIFT/BIC (field :57A:) is correctly filled in, than first row is not obligatory - If Destination Bank Name is filled in, than first row must not be empty (also space in first place in first row is not allowed). In opposite case no details from field :57D: (Destination Bank Name) will be transferred for processing.	M/O	2*35,A,V
Destination Bank Name – Beneficiary bank address - max. 2 rows, 35 char./row - separated by <CR><LF>	O	2*35,A,V
:59:	M	4,A,F
Subfield 1 – Separator "/"	M	1,A,F
Subfield 2 – Beneficiary’s account No. - if the beneficiary’s account number is in the IBAN format, the first two characters in IBAN must be the same as the characters in the Country Code (field :52D: subfield 4) <CR><LF> - for payments to EU and EEA countries, use the account number in the IBAN form - <u>Note:</u> If BBAN format is used for the inhouse payment, NON STP surcharge will be charged	M	34,A,V
Subfield 3 – Beneficiary’s name - max. 2 rows, 35 char./row, separated by <CR><LF> - the first row must be filled in at least partially (the second row is optional) - in the BusinessNet application the field “Payee” and “Payee / Address 1” are concerned - Beneficiary’s name must match the reality. Otherwise it will cause delay with payment order processing in UniCredit Bank or rejecting in partners bank.	M	2*35,A,V
Beneficiary’s address - max. 2 rows, 35 characters/row, separated by <CR><LF> - in the BusinessNet application the field “Payee / Address 2” and “Payee / Address 3” are concerned	O	2*35,A,V
:70:	O	4,A,F
Details for Beneficiary - purpose of payment – max. 4 rows, 35 characters/row, separated by <CR><LF> - If Details for Beneficiary are filled in, than first row must not be empty (also space in first place in first row is not allowed). In opposite case no details for Beneficiary will be transferred for processing.	O	4*35,A,V
:71A:	M	5,A,F
Charges: BN1 = SHA – both a payer and a beneficiary pay their own fees OUR = OUR – all to the debit of a payer BN2 = BEN – all to the debit of a beneficiary All non-conversion payment in the EEA currencies (European Economic Area) will be processed within the framework of EEA as STP only if the fee management is indicated as SHA (BN1). If indicating BEN (BN2) or OUR (OUR) these payment will be processed with a NON-STP surcharge. In case when field :71A: will be not filled in with one of above mentioned charge codes, then bank system will automatically setup charges to “SHA”.	M	3,A,F

:72:	M	4,A,F
<p>Subfield 1 - 4 * 2-digit numeric code, separated by means of <Blank> The field is required for reason of compatibility with the format of the MultiCash payment system. Constant values may be used for the BusinessNet application: e.g.. 00 00 00 00 <CR><LF></p>	M	4*2,N,F
<p>Subfield 2 – Contact person <CR><LF> <i>The Bank does not transfer this data further to the system</i></p>	O	35,A,F
<p>Subfield 3 – Extended text of a message as an addition to field :52D: <CR><LF> <i>The Bank does not transfer this data further to the system</i></p>	O	35,A,F
<p>Subfield 4 – 6 – Special instruction for the bank - statistics (max. 3 rows, 35 char./row, separated and ended by <CR><LF>).</p> <p>This subfield has been designed for entering code words significant for the processing of a payment order. Their list, meaning and way of their entering is described in the foreign payments manual for electronic banking (topical version of the manual is available for downloading on a product page of the BusinessNet application - www.unicreditbank.cz/businessnet). If these optional fields are filled in incorrectly, the payment will be executed as NON-STP.</p> <p>Every completed subfield must start with a slash „/“. One payment order may include several code words. If the text concerning the code word, including a code word, is more than 35 characters (including spaces) long, a slash “/” must be again indicated and then resume the text. In the opposite case only first 35 characters will be transferred for processing.</p>	O	3*35,A,V
-} The end of the text block	M	2,A,F

2.3.2. Gemini format

Introduction

This format was created on the basis of a format used by the Gemini 4.1 electronic banking with the aim of enabling the use of the existing conversion bridge integrated into the client's accounting system. Unfortunately, having regard to possible variations in the implementation of the conversion bridge, it is impossible to fully preclude a need for small adjustments in the existing conversion bridge.

The user can upload the file into the BusinessNet by use of option “**Payments > Imports & Uploads > Start Import**” or by use of option “**Payments > Imports & Uploads > Start Upload**”. When using these options, the user must first choose the type of order “**Foreign payment**” and then the item “**Gemini Format**” in the field “**File structure**” in order to upload the file corresponding to this description. Find detailed user instruction concerning the upload of the transaction file in the internet banking Help, in section „**Payments > Imports & Uploads**“.

Postfix which the file may include:

Any postfix may be used for a file containing standard or express domestic payment orders. BusinessNet also accepts files without any postfix. Max. length of file name (incl. possible file extension) is 64 characters.

General rules:

- Every file must start without the header and may contain several transactions
- A file must not contain empty lines (an empty line is also such which includes spaces)
- During the upload to BusinessNet, fields will be subdivided to sub-fields
- One payment order means only one line in the file (individual orders are separated by means of <CR><LF>)
- Last line has to be separated by <CR><LF> (Enter key)
- Text fields – it is recommended to use the character set Windows (CP 1250), if other character set is used (with diacritics, Greek characters, Chinese characters etc.), some of the characters may not be displayed correctly.

Meaning of individual columns with descriptions of individual fields (see below):

FO – Field optionality	LF – Length and format of the data field			FP – Field position
	Field length	Field type	Field format	
<ul style="list-style-type: none"> • M = mandatory • O = optional 	<ul style="list-style-type: none"> • Length of the field (expressed by a number) 	<ul style="list-style-type: none"> • N = numeric, 0 – 9, leading zeros are allowed, but not unconditionally required • A = alphanumeric 	<ul style="list-style-type: none"> • F = fixed field length • V = variable field length 	<ul style="list-style-type: none"> • Field position (expressed by a number)

Example of description:

M | 3,A,F | 0 => (M) field is mandatory, (3) field length is 3 characters, (A) alphanumeric characters may be used, (F) field length is fixed (the field must have exactly 3 characters), (0) the field starts at the „0“ position.

Foreign payment order

A payment order consists in downloading an ASCII file where the structure is such that 1 line always equal to 1 payment order. Firm positions of items are defined and lines must always end with <CR><LF>.

Field description	FO	LF	FP
Designation of a foreign payment – a value “INT” must be always specified	M	3,A,F	0
Line serial number <i>The Bank does not transfer this data further to the system.</i>	O	6,N,V	3
Due date – the date must be in the format YYYYMMDD	M	8,N,F	9
Beneficiary’s bank 1 - name and address of the beneficiary’s bank 1 - if the SWIFT/BIC (field position 670) is correctly filled in, than field "Beneficiary’s bank 1" is not obligatory - if Beneficiary’s bank is filled in, than first row must not be empty (also space in first place inf first row is not allowed). In opposite case no details from fields "Beneficiary’s bank 1, 2, 3, 4" will be transferred for processing. - in the BusinessNet application the field "Destination Bank Name 1" is concerned	M	35,A,V	17
Beneficiary’s bank 2 - name and address of the beneficiary’s bank 2 - in the BusinessNet application the field "Destination Bank Name 2" is concerned	O	35,A,V	52
Beneficiary’s bank 3 - name and address of the beneficiary’s bank 3 - in the BusinessNet application the field "Destination Bank Name 3" is concerned	O	35,A,V	87
Beneficiary’s bank 4 - name and address of the beneficiary’s bank 4 - in the BusinessNet application the field "Destination Bank Name 4" is concerned	O	35,A,V	122
Beneficiary’s name - in the BusinessNet application the field "Payee" is concerned - Beneficiary’s name must match the reality. Otherwise it will cause delay with payment order processing in UniCredit Bank or rejecting in partners bank.	M	35,A,V	157
Beneficiary’s address 1 - in the BusinessNet application the field "Payee / Address 1" is concerned	O	35,A,V	192
Beneficiary’s address 2 - in the BusinessNet application the field "Payee / Address 2" is concerned	O	35,A,V	227
Beneficiary’s address 3 - in the BusinessNet application the field "Payee / Address 3" is concerned	O	35,A,V	262
Amount – payment amount, including 2 decimal places (decimal places must be separated either by a comma ,, , “ or a decimal point ,, . “. Zeros must be added from the left to the amount to give total 16 characters. A maximum acceptable amount must be in the format 000+10.2 or 000+10,2 (i.e. 0009999999999.99 or 000999999999,99)	M	16,N,F	297
Currency – ISO code of the payment order currency	M	3,A,F	313
Payer’s account number – if the length of the account number is less than 10 characters, leading zeros must be added (i.e. zeros must be added from the left to give total 10 characters)	M	10,N,F	316
Beneficiary’s account number – if the account number is in the IBAN format, the first two characters in IBAN must be the same as those in the beneficiary’s Country Code (field position 366). - for payment to EU and EEA countries, use the account number in the IBAN form - <u>Note:</u> If BBAN format is used for the inhouse payment, NON-STP surcharge will be charged	M	34,A,F	326

Charges: SHA or STD = SHA – both a payer and a beneficiary pay their own fees OUR = OUR – all to the debit of a payer BEN = BEN – all to the debit of a beneficiary All non-conversion payment in the EEA currencies (European Economic Area) will be processed within the framework of EEA as STP only if the fee management is indicated as SHA (SHA or STD). If indicating BEN (BEN) or OUR (OUR) these payment will be processed with a NON-STP surcharge.	M	3,A,F	360
Payment title – if a payment title is less than 3 characters long, zeros must be added from the left).	O	3,N,F	363
Country code – ISO code of the beneficiary's country	M	2,A,F	366
Details for beneficiary 1 - information for a beneficiary (purpose of payment) - if "Details for Beneficiary" are filled in, than first row must not be empty (also space in first place in field "Details for beneficiary 1" is not allowed). In opposite case no details for Beneficiary will be transferred for processing.	O	35,A,V	368
Details for beneficiary 2	O	35,A,V	403
Details for beneficiary 3	O	35,A,V	438
Details for beneficiary 4	O	35,A,V	473
Name of the payer's account <i>The Bank does not transfer this data further to the system.</i>	O	20,A,V	508
Priority code – (01 – Urgent, 02 – Standard) <i>The Bank does not transfer this data further to the system.</i>	O	2,A,V	528
Special instruction for the bank 1 This subfield has been designed for entering code words significant for the processing of a payment order. Their list, meaning and way of their entering is described in the foreign payments manual for electronic banking (topical version of the manual is available for downloading on a product page of the BusinessNet application – www.unicreditbank.cz/businessnet). If these optional fields are filled in incorrectly, the payment will be executed as NON-STP. Every completed subfield must start with a slash „/“. One payment order may include several code words. If the text concerning the code word, including a code word, is more than 35 characters (including spaces) long, a slash “/” must be again indicated and then resume the text. In the opposite case only first 35 characters will be transferred for processing.	O	35,A,V	530
Special instruction for the bank 2	O	35,A,V	565
Special instruction for the bank 3	O	35,A,V	600
Special instruction for the bank 4	O	35,A,V	635
SWIFT / BIC – Swift address of the beneficiary's bank - if beneficiary's bank have valid SWIFT/BIC (payer can get this information from his partner (beneficiary)), we recommend to fill in this subfield. Otherwise the payment will be processed like NON-STP (it will cause NON-STP surcharge)	O	8 nebo 11,A,F	670
Prefix number of the payer's account – if the account number prefix is less than 6 characters long, leading zeros must be added (i.e. zeros must be added from the left to the prefix to give total 6 characters).	O	6,N,F	681

Examples:

In the following examples empty fields (spaces) are represented by the sign „|”

Foreign payment order
Complete format
<pre> INT00000120111101Beneficiary bank 1 Beneficiary bank 2 Ben eficiary bank 3 Beneficiary bank 4 Beneficiary name Beneficiary address 1 Beneficiary address 2 Benefici ary address 3 0000000000600,00EUR2222222277777777 SHA001DEDetails for beneficiary 1 Details for beneficiary 2 Details for beneficiary 3 Details for beneficiary 4 Payer account name 02Special in struction for bank 1 Special instruction for bank 2 Special instruction for bank 3 Special instruction for bank 4 SWIFTADDRESS100001 </pre>
Minimal format
<pre> INT 20111101Beneficiary bank 1 Beneficiary name Beneficiary address 1 Beneficiary address 2 Benefici ary address 3 0000000000600,00EUR2222222277777777 SHA DE or INT 20111101 Beneficiary name Beneficiary address 1 Beneficiary address 2 Benefici ary address 3 0000000000600,00EUR2222222277777777 SHA DE SWIFTADDRESS </pre>

UniCredit Bank Czech Republic and Slovakia, a.s.
Corporate & Investment Banking
www.unicreditbank.cz

GTB - Cash Management & eBanking
Želetavská 1525/1
140 92 Prague 4 - Michle

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