

MultiCash

Czech foreign currency payments

Payments Solutions
Payments & Cash Management

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1. General information

The structure of the file including foreign currency payment is in accordance with the accepted format in the Czech Republic and with format SWIFT message MT103.

The file extension that program accept is ***.CFA**

The CFA file starts with a file Header.

Code page of payment file is CP 852 (Latin 2). If other code page is used (e.g. Unicode), the file cannot contain punctuation! (Punctuation will not be transfer correctly). If small letters are used, program will change it into upper cases.

The file mustn't contain empty rows (empty rows are also rows with spaces on one line too) except first empty row and except field :72:

Each file can contain more payment orders and each payment begins with the special header (see below).

Next fields are separated with <CR><LF> !!!

It is also not allowed to import in one file more than 20 000 payment orders.

During the upload is file separated into fields and subfields. Some of the subfields are optional. If there is an empty subfield on the end of a field, it can be omitted; otherwise it is replaced by an empty string.

Payments are separated between them only with „\$“ string (without separators <CR><LF> before and behind the string) such as it was described in example.

1.1 Column header description

FV - Field Valency	L/S - Length and structure
M = mandatory field O = optional field, but if entered its subfield can be mandatory !	N = numeric 0 – 9, leading zeros allowed, but not mandatory A = alphanumerical D = date F = fixed field length V = variable

2. Format description

File Header

FIELD AND SUBFIELD DESCRIPTION - (fields with colon separated always by <CR><LF>)	FV	L/S
:1:	M	4,A,F
customer reference	O	16,A,V
:2:	M	4,A,F
sum of all payments (no difference between currencies)	M	17,A,F
:3:	M	4,A,F
number of payments included in file	M	5,N,F
:4:	M	4,A,F
SWIFT – bank address	O	8/11,A,F
:5:	M	4,A,F
payer's name and address - max. 4 rows, 35 chars/row, separated <CR> <LF>	M	4*35,A,V
:07:	M	4,A,F
file name	M	12,A,V

It is possible not use the file header. But if file header is used, all mandatory fields and subfields must be filled in.

The payment header has the following structure:

```
{1:F01XXXXXXXXXXAXXXBBBBTTTTTT}{2:I100XXXXXXXXXXAXXXY1}{4: "Text block" -}
```

where

{1:F01

XXXXXXXXXXAXXX

BBBB

TTTTTT}

{2:I100

XXXXXXXXXXAXXX

Y

1}

{4:

Constant Basic Header Block

first four characters ordering party bank ID next fix string = XXXXAXXX

file-number

(Generated by the program from 0 to 9999)

transaction number

(Increasing from 0 to 999999)

Constant Application Header Block

Swift address beneficiary bank ID (8/11 characters separated "A")

If swift of address beneficiary bank is not present, will fill beneficiary bank ID from IBAN. If IBAN will not present, beneficiary bank ID.

Payment type code

N 00 Standard transfer

U 10 Telex payment or SWIFT express (not used by UCBCZ)

A 20 Check, announcements in free format (not used by UCBCZ)

B 21 Check, registered announcements (not used by UCBCZ)

C 22 Check, announcements by courier (not used by UCBCZ)

D 23 Check, registered announcements by courier (not used by UCBCZ)

E 30 Check for the ordering party (not used by UCBCZ)

F 31 Check for the ordering party, announcements registered (not used by UCBCZ)

G 32 Check for the ordering party, announcements by courier (not used by UCBCZ)

H 33 Check for the ordering party, registered announcements by courier (not used by UCBCZ)

S Express payments (not used by UCBCZ)

P PRIEURO payments (not used by UCBCZ)

Constant End of Application Header Block

Constant Text Block

Text block

FIELD AND SUBFIELD DESCRIPTION – (fields with colon separated always by <CR><LF>)	FV	L/S
:20:	M	4,A,F
client transaction reference number (if no reference specified, 16 blank characters added)	M	16,A,F
:32A:	M	5,A,F
subfield 1 – value date (YYMMDD)	M	6,N,F
subfield 2 – ISO-currency code for the following amount	M	3,A,F
subfield 3 – amount incl. 2 decimals, which are always separated decimal comma)	M	15,N,V
:50:	M	4,A,F
payer (max. 4 rows, 35 chars/row, separated by <CR> <LF>). The first row must not be empty or contains only spaces. The first row is mandatory.	M	4*35,A,V
:52D:	M	5,A,F
subfield 1 – payers account (prefix and number) <CR><LF>	M	6+10,N,F
subfield 2 – charge account (prefix and number) <CR><LF> (we recommend to put the same information as in the field :52D: subfield 1)	M	6+10,N,F
subfield 3 – Payer's account currency ISO code <Blank>	M	3,A,F
Payer's charges account currency ISO code (we recommend to put the same information as in field :52D: subfield 3 – Payer's account currency ISO code) <CR><LF>	M	3,A,F
subfield 4 – statistical code (payment title) <Blank>	M	3,N,F
Beneficiary country code (ISO) <Blank>	M	2,A,F
Beneficiary bank's country code (ISO)	M	2,A,F
:57A:	M	5,A,F
beneficiary bank SWIFT address (8 or 11 characters)	O	8(11),A,F
:57D:	M	5,A,F
beneficiary bank name – max. 2 rows, 35 chars/row, separated by <CR> <LF>. The first row must not be empty or contains only spaces	M	2*35,A,V
beneficiary bank address – max. 2 rows, 35 chars/row, separated by <CR> <LF>. The rows must not be empty or contains only spaces.	M	2*35,A,V
:59:	M	4,A,F
subfield 1 – separator "/"	M	1,A,F
subfield 2 – beneficiary's account number <CR><LF>	M	34,A,V
subfield 3 – beneficiary's name – max. 2 rows, 35 chars/row, separated by <CR> <LF> Beneficiary's name must match the reality. Otherwise it will cause delay with payment order processing in UniCredit Bank or rejecting in partners bank. If the beneficiary's address contains only one row (i.e. three rows are populated below the account number), the second beneficiary's name row will be take into the consideration as the beneficiary's street, while the populated address row will be treated as the beneficiary's town. If the beneficiary's address is not populated at all (i.e. neither of the two possible address rows are populated, meaning that only two rows are populated below the account number), the second beneficiary's name row will be treated as the beneficiary's town. <u>Note:</u> - Subfield 3 – Beneficiary Name and Beneficiary Address must not contain any blank rows. - Subfield 3 – Beneficiary Name must have both rows populated (i.e. at least two populated rows must be provided below the account number).	M	2*35,A,V
Beneficiary's address - max. 2 rows, 35 chars/row, separated by <CR> <LF> If both rows of the beneficiary's address are populated (i.e. there are four rows of up to 35 characters below the beneficiary account number), these two beneficiary's address rows will be treated as the beneficiary's street and town (the two beneficiary's name rows will be treated as Beneficiary's Name 1 and Beneficiary's Name 2). If one beneficiary's address row is populated (i.e. there are three rows of up to 35 characters below the beneficiary's account number), this beneficiary's address row will be treated as the beneficiary's town (the two beneficiary name rows will be treated as the beneficiary's name and the beneficiary's street address). If no beneficiary's address row is populated (i.e. there are two rows of up to 35 characters below the beneficiary's account number), the first beneficiary name row will be mapped to the beneficiary's name and the second beneficiary's name row will be treated as the beneficiary's town.	O	2*35,A,V

:70:	O	4,A,F
payment detail – max. 4 rows, 35 chars/row, separated by <CR> <LF>	O	4*35,A,V
:71A:	M	5,A,F
charges details	M	3,A,F
BN1 : (0 – Transport -> OP./Other charges. Partner = description in MultiCash) SHA – fees required by the payer's bank are paid by the payer, fees required by the beneficiary's bank are paid by the beneficiary OUR : (1 – All charges ordering party = description in MultiCash) OUR - all fees are paid by the payer BN2 : (2 – All charges partner = description in MultiCash) BEN - all fees are paid by the beneficiary The "OUR" (OUR) or "BN2" (BEN) fee management method cannot be used for foreign payment orders within the EEA countries (only "BN1" (SHA) is allowed in such case).		
:72:	M	4,A,F
subfield 1 - reference max. 4 keys (2-character num. code, separated by <Blank>) 01 – payment to the beneficiary only 02 – payment by cheque only 04 – payment after identification only 06 – phone advice for the beneficiary bank 07 – fax advice for the beneficiary bank 09 – phone advice for the accredited 10 – fax advice for the accredited <CR> <LF> If these fields aren't fill out in application, in output file is generated fix: :72:00 00 00 00	M	4*2,N,F
subfield 2 – contact person <CR><LF>	M	35,A,F
subfield 3 – extended textual message amendment to field :52D: <CR><LF>	M	35,A,F
subfield 4 – 6 statistics (max. 3 rows, 35 chars/row, separated by <CR> <LF>) On this subfields are set code words (necessary for special process of an order). Their list, meaning and method of entering information you can find in manual for foreign payments in electronic banking (for more information please see www.unicreditbank.cz). If this optional fields are incorrect filled in, payment shall be made as a NON-STP (it will cause NON-STP surcharge). Beginning of each subfield (filled row) must begin with slash "/". If first row (subfield 4) will start with „space“, data from all four rows (subfield 4 - 6) will not be transferred into banking system. It is possible to enter several code words in one payment order. If the text related to a code word, a code word inclusive, has more than 35 digits (including spaces), you must indicate again the sign "/" at the beginning of the next line and then continue the text. In the opposite case, only the first 35 digits will be transferred for processing.	O	3*35,A,V
-} The end of file	M	2,A,F

3. Examples

In the following examples “I” stands for space

File including only one payment order	Payment orders' transition in one file
<pre> : 01 : REFERENCE DTCFA : 02 : 200,00 : 03 : 00001 : 04 : BACXCZPP : 05 : PAYER NAME1 PAYER NAME2 PAYER ADDRESS1 PAYER ADDRESS1 : 07 : Importfile.cfa {1:F012700XXXXXXX0001000000}{2:100BACXCZPPAXXXN1}{4: : 20 : REFERENCE : 32A:261116USD2000,00 : 50 : PAYER NAME1 PAYER NAME2 PAYER ADDRESS1 PAYER ADDRESS1 : 52D : 0000000012345671 0000000012345671 EUR EUR 001 DE DE : 57A : SWIFT : 57D : BANK NAME1 BANK NAME2 BANK ADDRESS1 BANK ADDRESS2 : 59 : / 100200300 BENEFICIARY NAME1 BENEFICIARY NAME2 BENEFICIARY STREET BENEFICIARY TOWN : 70 : PAYMENT DETAIL1 PAYMENT DETAIL2 PAYMENT DETAIL3 PAYMENT DETAIL4 : 71A : BN1 : 72 : 01 00 00 0 0 CONTACT PERSON OTHER TEXT FIELD 52D STATISTICS1 STATISTICS2 STATISTICS3 -} </pre>	<pre> : 01 : REFERENCE DTCFA : 02 : 200,00 : 03 : 00001 : 04 : BACXCZPP : 05 : PAYER NAME1 PAYER NAME2 PAYER ADDRESS1 PAYER ADDRESS1 : 07 : Importfile.cfa {1:F012700XXXXXXX0001000000}{2:100BACXCZPPAXXXN1}{4: : 20 : REFERENCE : 32A:261116USD2000,00 : 50 : PAYER NAME1 PAYER NAME2 PAYER ADDRESS1 PAYER ADDRESS1 : 52D : 0000000012345671 0000000012345671 EUR EUR 001 DE DE : 57A : SWIFT : 57D : BANK NAME1 BANK NAME2 BANK ADDRESS1 BANK ADDRESS2 : 59 : / 100200300 BENEFICIARY NAME BENEFICIARY STREET BENEFICIARY TOWN :70:PAYMENT DETAIL1 PAYMENT DETAIL2 PAYMENT DETAIL3 PAYMENT DETAIL4 :71A:BN1 :72:01 00 00 0 0 CONTACT PERSON OTHER TEXT FIELD 52D STATISTICS1 STATISTICS2 STATISTICS3 -}\$ {1:F012700XXXXXXX0001000000}{2:100BACXCZPPAXXXN1}{4: : 20 : REFERENCE :32A:261116USD2000,00 :50: PAYER NAME1 PAYER NAME2 PAYER ADDRESS1 PAYER ADDRESS1 :52D: 0000000012345671 0000000012345671 EUR EUR 001 DE DE :57A:SWIFT :57D:BANK NAME1 BANK NAME2 BANK ADDRESS1 BANK ADDRESS2 :59:/100200300 BENEFICIARY NAME1 BENEFICIARY NAME2 BENEFICIARY STREET BENEFICIARY TOWN :70:PAYMENT DETAIL1 PAYMENT DETAIL2 PAYMENT DETAIL3 PAYMENT DETAIL4 :71A:BN1 :72:01 00 00 0 0 CONTACT PERSON OTHER TEXT FIELD 52D STATISTICS1 -} </pre>
Minimal format	
<pre> {1:F012700XXXXXXX0001000000}{2:100BACXCZPPAXXXN1}{4: :01: :02:200,00 :03:00001 :04:BACXCZPP :05: :07:Importfile.cfa :20:I :32A:030131EUR200,00 :50:PAYERINAME1 :52D:0000000012345671 0000000012345671 EUR EUR 120 DE DE :57A: :57D:BENEFICIARY BANK NAME BENEFICIARY BANK STREET BENEFICIARY BANK TOWN :59:112233445566 BENEFICIARY NAME BENEFICIARY TOWN :71A:BN1 :72:01 00 00 0 0 CONTACT PERSON IMPORT OF GOODS -} </pre>	

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