

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

## SWIFT services

### Account statements MT940 and MT942 with structured field 86 format description

Valid from 9th October 2017

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

Welcome to  
 **UniCredit Bank**

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



# 1. Introduction

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Dear Client,

This manual will guide you through format description of account statement MT940 and intraday movements MT942 which are sending via SWIFT net. Both formats has structured field 86, which allows better and more efficient processing in your accounting system.

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](mailto: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

### Introduction

SWIFT enables you to get account statements and an overview of intraday movements from accounts maintained with UniCredit Bank Czech Republic and Slovakia, a.s. via MT940/MT942 messages.

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.

### Note:

- for getting of unique transaction identification use please combination of subfields 7,8 and 9 (in field :61:)
- in case, if first character in any row in field :86: will be “:” (colon), then it will be replace by a character “.” (dot)

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

### 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)

## 1.2. Account statement format MT940

### 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/acc. number) or (IBAN)	M	35,A,V
:28:	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 RRRMMDD)	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 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	M	4,A,V
subfield 7 – transaction reference	O	16,A*,V
subfield 8 – // (if the subfield 7 "transaction reference" and subfield 9" bank reference" is filled in)	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 RRRMMDD)	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 RRRMMDD)	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 RRRMMDD)	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>		

### 1.3. Intraday movement format MT942

#### 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
:28:	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 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	M	4,A,V
subfield 7 – transaction reference	O	16,A*,V
subfield 8 – // (if the subfield 7 "transaction reference" and subfield 9" bank reference" is filled in)	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>		

#### 1.4. 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



## 1.5. 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		3ln	Transaction type code (see chapter 1.6)	087
O	?00	27x	General transaction description (see chapter 1.6)	E-TUZ-VYSLA/DOM-EXPRTNSF-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	3ln		
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-EXPRTNSF-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 1.6)	083
0	?00	27x	General transaction description (see chapter 1.6)	VYB-HOTOVOST/CASHWITHDRAWAL
0	?10	10n		
0	?20	27x	ATM reference (Additional transaction description)	ATM WITHDRAWAL
0	?21	27x	Not used	
0	?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.	
0	?23	27x	Not used	
0	?24	27x	Next transaction description	Výběr z bankomatu
0	?25	27x	Transaction Currency and Transaction Amount.	EUR 30,00
0	?26	27x	Transaction date (together with text description)	Datum transakce: 24.10.2017
0	?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
0	?28	27x	Card holder name	MR JAN NOVAK
0	?29	27x	ATM Terminal ID, Terminal Owner/Location, Terminal Country, Terminal City	BRATISLAVA, VLCIE HRDL-BRAT
0	?30	12x	Not used	
0	?31	24x	Not used	
0	?32	27x	Not used	
0	?33	27x	Not used	
0	?34	3!n		
0	?38	24x/34x	Not used	
0	?60	27x	Settlement Amount	EUR 30,00
0	?61	27x	Exchange rate	EUR/CZK 26,405000
0	?62	27x	Not used	
0	?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	Length	Content	Example
M		3!n	Transaction type code (see chapter 1.6)	082
O	?00	27x	General transaction description (see chapter 1.6)	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 1.6)	201
O	?00	27x	General transaction description (see chapter 1.6)	ZAHARANICNI-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?00ZAHARANICNI-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	Length	Content	Example
M		3!n	Transaction type code (see chapter 1.6)	606
O	?00	27x	General transaction description (see chapter 1.6)	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 / Charges / Interests

Fees / Charges / Interests (transaction type codes – 808, 809, 814)				
FO	Subfield	Lenght	Content	Example
M		3!n	Transaction type code (see chapter 1.6)	808
O	?00	27x	General transaction description (see chapter 1.6)	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	Length	Content	Example
M		3!n	Transaction type code (see chapter 1.6)	833
O	?00	27x	General transaction description (see chapter 1.6)	CASH-MANAGEMENT
O	?10	10n		
O	?20	27x	Payment detail – line 1	SWEPT FR L1 1234567890
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 1.6)	835
O	?00	27x	General transaction description (see chapter 1.6)	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 1.6)	823
O	?00	27x	General transaction description (see chapter 1.6)	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		3ln	Transaction type code (see chapter 1.6)	999
O		387x	Non-structured payment purpose	Transaction description

## Example:

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

## 1.6. 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
<b>0xx</b>	<b>DOMESTIC PAYMENTS</b>
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
<b>0xx</b>	<b>CARD TRANSACTIONS</b>
082	ODVOD-HOTOVOST/CASH-DEPOSIT
083	VYB-HOTOVOST/CASHWITHDRAWAL
098	PLATBA-KARTOU/CARD-PAYMENT
<b>0xx</b>	<b>CASH TRANSACTIONS</b>
001	SEK/CHEQUE
082	ODVOD-HOTOVOST/CASH-DEPOSIT
083	VYB-HOTOVOST/CASHWITHDRAWAL
<b>2xx</b>	<b>FOREIGN PAYMENTS</b>
201	ZAHRANICNI-VYSLA/FORTRNSF-O
202	ZAHRANICNI-DOSLA/FORTRNSF-I
<b>6xx</b>	<b>LENDING</b>
603	SPLATKA-UVER/LOAN-REPAYMENT
604	UROKY-UVER/INTEREST-ON-LOAN
606	UVER-TRANSKCE/LOAN-TRNSF
<b>8xx</b>	<b>FEES / CHARGES / INTERESTS</b>
808	POPLATKY/FEES
809	PROVIZE/COMMISSION
814	UROKY/INTERESTS
<b>8xx</b>	<b>CASH MANAGEMENT</b>
833	CASH-MANAGEMENT
<b>8xx</b>	<b>OTHER STRUCTURED TRANSACTIONS</b>
823	TERMINOVANY-VKLAD/TERM-DEPO
835	OSTATNI/OTHER
899	STORNO/CANCELLATION
<b>9xx</b>	<b>OTHER UNSTRUCTURED TRANSACTIONS</b>
999	<i>Description not defined</i>

UniCredit Bank Czech Republic and Slovakia, a.s.  
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