

FORMATS OF FILES FOR THE IMPORTING AND EXPORTING OF DATA FOR THE INTERNETBANKING OF PPF banka a.s.

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1. Import of data – Batch

It is possible to use two formats of files for Batches (i.e. import of bulk Payment Orders):

- a) CSV format, or
- b) Gemini 4.1 format.

Import files can contain alphanumeric characters only, other characters only if they are expressly mentioned in the format description.

1.1. CSV format

Specification of the format CSV:

- Text file, Format ASCII.
- One line = one payment order.
- The first line is the heading.
- Separator "," (comma); if the array is empty, two separators follow one after another "," without a space.
- There are obligatory and optional arrays in the file.
- Lines are separated by the symbol LF.

1.1.1. Structure of the file for Domestic Bulk Orders

!!! ATTENTION !!!

Characters that are allowed in the [CERTIS](#) system can only be entered in the Domestic Bulk Order:

a b c d e f g h i j k l m n o p q r s t u v w x y z á ä ç ð é ê ë ì í ñ ò ó ô õ ö ÷ ø ù ú û ü ý ž
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Á Ä Ç Ď ě ě Ĺ Ń Ó Ő Œ Ŕ Š ť Ů Ű Ÿ Ž
 0 1 2 3 4 5 6 7 8 9
 / - ? : () . , ' + ! " # \$ % & * ; < = > @ [\] ^ ` { | } ~ \$

space

The comma also cannot be used in the text fields (this is a field separator). Therefore we recommend to modify the software which generates a file with Domestic Bulk Order so that all disallowed characters cannot be ever entered or they will be changed to the allowed character (for example dot) while generating the file.

If other characters in the imported file are entered, the individual items in the Batch may be rejected due to formal errors after uploading to IB or after transmission to the CNB.

Array	Data type	Obligatory field	Description
DueDate	DD.MM.YYYY	No	Maturity Date. <u>The various items can have different Maturity Dates. If Maturity Date is in the past or is not entered, there will be automatically added the first Maturity Date in accordance with the GBC.</u>
PaymentAmount	13,2N	Yes	Amount.
ClientPaymentDescription	140a	No	Information for the Payer – free text. Here you can enter a description of the Domestic Bulk Order item for your needs – it will appear in the Payer's account statement; the Beneficiary will not see it. <u>The comma cannot be</u>

Array	Data type	Obligatory field	Description
			<u>used in the text.</u>
CreditAccountPrefixNumber	6n	No	Beneficiary's account number prefix.
CreditAccountNumber	10n	Yes	Beneficiary's account number.
CreditAccountBankCodeNumber	4n	Yes	Beneficiary's bank code.
RecipientAccountName	20a	No	Beneficiary's account name – free text. <u>The comma cannot be used in the text.</u>
ConstantSymbol	4n	No	Constant symbol.
VariableSymbol	10n	No	Variable symbol.
SpecificSymbol	10n	No	Specific symbol.
MessageforRecipient	140a	No	Message for the Beneficiary – free text. Here you can enter a description for the Beneficiary – this information will not appear in the Payer's account statement. <u>The comma cannot be used in the text.</u>
DebitAccountNumberPrefix	6n	No	Prefix of your account number (the Payer's Account) – in case it is part of the Account number .
DebitAccountNumber	10n	Yes	Your account number (the Payer's Account).

Example:

DueDate,PaymentAmount,ClientPaymentDescription,CreditAccountPrefixNumber,CreditAccountNumber,CreditAccountBankCodeNumber,RecipientAccountName,ConstantSymbol,VariableSymbol,SpecificSymbol,MessageForRecipient,DebitAccountNumberPrefix,DebitAccountNumber

10.10.2014,1.12,pipes,,19,0100, Import-Export Ltd.,308,0000780283,0000000000, Invoice no. 123/2014,,19

13.10.2014,22222.12,,,19999999,0100,,308,0098594267,,rent,,19

1.1.2. Structure of the file for Foreign Bulk Orders

!!! ATTENTION !!!

Characters that are allowed in the [SWIFT](#) messages can only be entered in the Foreign Bulk Order:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' +

space

Each part of text field is always transmitted to the SWIFT message as a separate line, so it is necessary to fill in the data sequentially part by part (i.e. you cannot enter data into the first part and then to the third part). At the same time, gap, dash or colon must not be given on the specified positions (these positions are transmitted to the SWIFT message as the first character in

the line and, according to the standards for the SWIFT message, they cannot be given on the first position of the line).

Therefore we recommend to modify the software which generates a file with Foreign Bulk Order so that all disallowed characters cannot be ever entered or they will be changed to the allowed character (for example dot) while generating the file.

If there are entered in the imported file:

- **disallowed characters (i.e. other characters then above mentioned), they will be replaced by full stop;**
- **gap, dash or colon on the specific positions (see description below), the file cannot be imported.**

If a SEPA Order is submitted in the file, the following limitations apply to it:

- **In positions 263 to 297 (Name and Address of the Beneficiary – 4th part) no text may be written;** under the ISO 20022 standard and the standard for SEPA Credit Transfer¹ the maximum number of characters for the name and address of the Beneficiary is 105; no more characters are transferred into the message transmitted from the Debtor bank to the Beneficiary bank; **if a larger number of characters are entered they are ignored;**
- **Fields specific for the SEPA Order cannot be filled in** (End To End Reference, Creditor's identification, etc.);
 - These details can be written as free text in positions intended as **Information for the Bank (positions 531 to 659 and 694 to 759)** provided that the SEPA fields concerned must be clearly specified;
 - **There is no guarantee for the transfer of the so entered details into the XML format on the part of the Bank; for submitting SEPA Orders, the XML format is intended, see point 1.3.**

Intrabank Orders in Foreign Currency can also be placed in a file, but they have to meet these conditions:

- The Beneficiary's account number must be in the IBAN format,
- BIC (SWIFT code) of the Beneficiary's Bank, i.e., PPF banka a.s. – PMBPCZPP, must be specified.

Regardless of specified fee type (SHA or OUR), only the Payer will always pay a fee for Intrabank Order in Foreign Currency in accordance with the Bank's Price List.

Array	Data type	Obligatory field	Description
DebitAccountNumberPrefix	6n	No	Prefix of your account number (the Payer's Account) – in case it is part of the Account number.
DebitAccountNumber	10n	Yes	Your account number (the Payer's Account).
CreditAccountNumber	34s	Yes	Beneficiary's Account. <u>Account number has to be stated in the IBAN format in the case of a Payment Transaction to EU/EEA countries in EU/EEA currencies and SEPA Payment Transactions (including payments to other banks in the Czech Republic and payments in foreign currencies within the Bank).</u>

¹ <http://www.europeanpaymentscouncil.eu/index.cfm/sepa-credit-transfer/sepa-credit-transfer-sct/>

Array	Data type	Obligatory field	Description
CreditCountry	2a	Yes	Country ISO code of Beneficiary's bank (not the Beneficiary's country – the Beneficiary's country can differ from the country of the Beneficiary's bank) . It must match positions 5 and 6 of the BIC (SWIFT) of the Beneficiary's bank (example: BIC: PMBPCZPP, county code: CZ).
RecipientSWIFTCode	11s	Yes	BIC (SWIFT) code of Beneficiary's bank.
RecipientNameandAddress	140a	Yes	Beneficiary's name and address – free text. It is transferred to the SWIFT message as 4 lines containing 35 characters, we recommend taking this into consideration when filling in the data. Gap, dash or colon must not be given on the 1st, the 36th, the 71st and the 106th positions and the comma cannot be used in the all text.
RecipientBankNameandAddress	140a	No	<u>This filed is not transmitted to the IB – do not fill it.</u>
PaymentAmount	13.2N	Yes	Amount
PaymentCurrency	3a	Yes	Currency – ISO code.
PaymentDueDate	DD.MM.YYYY	No	Maturity Date. <u>The various items can have different Maturity Dates. If Maturity Date is in the past or is not entered, there will be automatically added the first Maturity Date in accordance with the GBC.</u>
MessageForRecipient	140a	No	Message for the Beneficiary – free text. Here you can enter information for the Beneficiary's needs. It is transferred to the SWIFT message as 4 lines containing 35 characters, we recommend taking this into consideration when filling in the data. Gap, dash or colon must not be given on the 1st, the 36th, the 71st and the 106th positions and the comma cannot be used in the all text.

Array	Data type	Obligatory field	Description
MessageForPayerBank	129a	No	<p>Information for the Bank – free text.</p> <p><u>If this field is filled in, the Payment Order is excluded from automatic processing at the Bank and it will wait for manual processing by a Bank employee. The execution of the Payment Order can therefore be delayed.</u></p> <p>Here you can enter information for further processing of the Payment order at the Bank:</p> <ol style="list-style-type: none"> 1) individual conditions agreed with the Bank for the specific Payment Order (e.g. individual exchange rate, agreed value date, express sending of the Payment Order, etc.), or 2) additional information for the payment instruction, or 3) optional details for SEPA Payment Transactions agreed between the Payer and the Beneficiary (Payer's reference, identification of the Payer, identification of the Beneficiary, purpose code and category purpose code), or 4) <u>mandatory data for Foreign Orders denominated in RUB:</u> <ol style="list-style-type: none"> a. <u>into the Russian Federation:</u> <ul style="list-style-type: none"> • BIK of the Beneficiary's bank – the national numeric bank code (9 digits), • the VO code – Russia payment title (5 digits), • NDS (VAT) – information on whether the payment includes tax and, if so, its quantification in RUB, • the exact description of the payment purpose, • for the Beneficiary – legal entity: <ul style="list-style-type: none"> ○ INN – registration number of tax administration (10-12 digits), ○ KPP – special code for tax administration (9 digits), <p>(note: neither INN nor KPP are required for Beneficiary – natural person);</p>

Array	Data type	Obligatory field	Description
MessageForPayerBank	129a	No	<p>b. <u>outside the Russian Federation:</u></p> <ul style="list-style-type: none"> • BIK of the Beneficiary's bank – the national numeric bank code (9 digits), • the VO code – Russia payment title (5 digits), • NDS (VAT) – information on whether the payment includes tax and, if so, its quantification in RUB, • the exact description of the payment purpose. <p>You can obtain the required information from your trade partner (the payment Beneficiary). <u>Foreign Orders in RUB cannot be executed without these data.</u></p> <p>It is transferred to the SWIFT message as 4 lines – the 1st line containing 30 characters, from the 2nd to the 4th lines containing 33 characters, we recommend taking this into consideration when filling in the data. <u>Gap, dash or colon must not be given on the 1st, the 31st, the 64th and the 97th positions and the comma cannot be used in the all text.</u></p> <p>If the field size is insufficient, you can also use the field MessageForPayerBank2 (penultimate file field) for entering the information for the Bank.</p>
Fees	3a	Yes	<p>Indication of fee type (OUR, SHA).</p> <p><u>In the case of Payment Transactions in EUR to EU/EEA countries and SEPA Payment Transactions, SHA is permissible only.</u></p> <p>In the case of other Payment Transactions SHA or OUR fees can be stated.</p>
Description	70a	No	<p>This field can be used for the information that you require to have with the payment for your use – <u>data will only appear in payment detail in IB, they are not transmitted to the Beneficiaries or to the statement of account.</u></p> <p><u>The comma cannot be used in the all text.</u></p>

Array	Data type	Obligatory field	Description
RecipientAccountName	30a	No	<u>This filed is not transmitted to the IB – do not fill it.</u>
MessageForPayerBank2	66a	No	Sequel to the field MessageForPayerBank – free text. You can specify here the data that did not fit into the first field. It is transferred to the SWIFT message as 2 lines containing 33 characters, we recommend taking this into consideration when filling in the data. <u>Gap, dash or colon must not be given on the 1st, and the 34th positions and the comma cannot be used in the text – this is a field separator.</u>
CorrespondentSWIFTCode	11s	No	BIC (SWIFT code) of correspondent bank. State this information only if you want to send (trace) the Payment order to the Beneficiary's bank through a specific bank. We recommend filling in this data especially for Payment Orders in USD.

Example:

DebitAccountNumberPrefix,DebitAccountNumber,CreditAccountNumber,CreditCountry,RecipientSWIFTCode,RecipientNameAndAddress,RecipientBankNameAndAddress,PaymentAmount,PaymentCurrency,PaymentDueDate,MessageForRecipient,MessageForPayerBank,Fees,Description,RecipientAccountName,MessageForPayerBank2,CorrespondentSWIFTCode

19,123456789,DE87478615189963590000,DE,GENODEM1HWI,Firma GMBH Rathausplatz 15 Berlin D-12345 Germany,,25124.65,EUR,31.01.2012,Invoice No. 3658/2012,expresni platba s dohodnutym kurzem 26.542,SHA,,,,,

,123456789,SK3302000000000000000012351,SK,SUBASKBX,Janko Hrasko U namesti 20 Presov 250 00 Slovakia,,124.65,EUR,01.02.2012,faktura 56/2012 z 15.1.2012,,SHA,,,,,

1.2. Gemini 4.1 format

Specification of the format Gemini 4.1:

- Text file, Format ASCII.
- Fixed length of positions of respective records.
- One line = one payment order.
- The lines are marked off by the symbol CR/LF.
- Fields are normally right-aligned, except for:
 - the fields containing alphabetic characters which should be left-aligned – Message for the Beneficiary, Information for the Bank, Beneficiary's account number in IBAN format in the case of Foreign Bulk Orders, etc.,
 - field BIC which could be left-aligned as well as right-aligned.

Explanations:

- digits: numbers only,
- lz: zeros added from the left side are obligatory,
- decpt: to separate decimal places must can be used a decimal point/comma in the record,
- opt: optional information, can remain vacant, or not to be filled in if at the end of the line.

1.2.1. Structure of the file for Domestic Bulk Orders

!!! ATTENTION !!!

Characters that are allowed in the [CERTIS](#) system can only be entered in the Domestic Bulk Order:

a b c d e f g h i j k l m n o p q r s t u v w x y z á ä ç ð é ê ï ð ñ ó ô õ ö ÷ ø ù ú û ü ý ž

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Á Ä Ç Ď É Ě Ī Ľ Ń Ó Ô Ö Ŕ Ř Š Ť Ú Û Ü Ý Ž

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' + ! " # \$ % & * ; < = > @ [\] ^ ` { | } ~ \$

space

If disallowed characters are entered in the imported file, the individual items may be rejected due to formal errors after uploading to IB or after transmission to the CNB. Therefore we recommend to modify the software which generates a file with Domestic Bulk Order so that all disallowed characters cannot be ever entered or they will be changed to the allowed character (for example dot) while generating the file.

Position	Length	Format	Field Description
1	6	digits, lz,	Serial number of the line.
7	2	11	Message type – always indicate a value „11“.
9	6	YYMMDD, opt, digits	Date of creating the file – if stated, must be identical for all items in the file.
15	4	digits, lz	Bank's code – always indicate a value “6000”.
19	3		<u>THESE POSITIONS ARE NOT USED, state 3 gaps here.</u>
22	4	digits, lz	Beneficiary's bank code.
26	3		<u>THESE POSITIONS ARE NOT USED, state 3 gaps here.</u>
29	15	Digits	Amount in CZK, decimal places are not separated by a comma and must always be stated.
44	6	YYMMDD, opt, digits	Maturity Date. <u>The various items can have different Maturity Dates. If Maturity Dates are in the past or not entered, there will be automatically added the first Maturity Date in accordance with the GBC.</u>
50	10	digits, lz, opt	Constant symbol.
60	10	digits, lz, opt	Credit Variable symbol.
70	10	digits, lz, opt	Credit Specific symbol.
80	6	digits, lz	Prefix of your account number (the Payer's Account) – state nulls here if your account does not contain prefix.
86	10	digits, lz	Your account number (the Payer's Account).
96	6	digits, lz	Beneficiary's account number prefix.
102	10	digits, lz	Beneficiary's account number.
112	140	opt	Message for Beneficiary – free text. Here you can enter a description for the Beneficiary – this information will also appear in the Payer's account statement.
252	20	opt	Your account name (the Payer's Account).

Position	Length	Format	Field Description
272	20	opt	Beneficiary's account name.
292	10	digits, lz, opt	Debit Variable symbol – provide only if it differs from the "Credit Variable symbol".
302	10	digits, lz, opt	Debit Specific symbol – provide only if it differs from the "Credit Specific symbol".
312	140	opt	Information for Payer – free text. Here you can enter a description of the Domestic Bulk Order item for your needs – it will appear in the payment detail in IB and in the Payer's account statement; the Beneficiary will not see it.

Example (gaps in the text are indicated by dots):

000001111208026000...6000...000000000015918.....000000030800007802830000050000.....285
97312390000004086318984fa 261/05

000002111208026000...6000...000000000244930.....000000030800007802830000060000.....285
97312390000004086318984fa 262/05

000003111208026000...6000...000000000634600.....00000000830800000991380000000.....285
97312390000004086318984fa 171/05

000004111208026000...6000...000000000634600.....00000000830800000991380000000.....285
97312390000004086318984fa 172/05

1.2.2. Structure of the file for Foreign Bulk Orders

!!! **ATTENTION** !!!

Characters that are allowed in the [SWIFT](#) messages can only be entered in the Foreign Bulk Order:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' +

gap

Each part of text field is always transmitted to the SWIFT message as a separate line, so it is necessary to fill in the data sequentially part by part (i.e. you cannot enter data into the first part and then to the third part). At the same time, gap, dash or colon must not be given on the specified positions (these positions are transmitted to the SWIFT message as the first character in the line and, according to the standards for the SWIFT message, they cannot be given on the first position of the line).

Therefore we recommend to modify the software which generates a file with Foreign Bulk Order so that all disallowed characters cannot be ever entered or they will be changed to the allowed character (for example dot) while generating the file.

If there are entered in the imported file:

- **disallowed characters (i.e. other characters then above mentioned), they will be replaced by full stop;**
- **gap, dash or colon on the specific positions (see description bellow), the file cannot be imported.**

If a SEPA Order is submitted in the file, the following limitations apply to it:

- **In positions 263 to 297 (Name and Address of the Beneficiary – 4th part) no text may be written;** under the ISO 20022 standard and the standard for SEPA Credit Transfer² the maximum number of characters for the Creditor's name and address is 105; no more characters are transferred into the message transmitted from the Debtor bank to the Beneficiary bank; **if a larger number of characters are entered they are ignored;**
- **Fields specific for the SEPA Order cannot be filled in** (End To End Reference, Creditor's identification, etc.);
 - These details can be written as free text in positions intended as **Information for Bank (positions 531 to 659 and 694 to 759)** provided that the SEPA fields concerned must be clearly specified;
 - **There is no guarantee for the transfer of the so entered details into the XML format on the part of the Bank; for submitting SEPA Orders, the XML format is intended, see point 1.3.**

Intrabank Orders in Foreign Currency can also be placed in a file, but they have to meet these conditions :

- The Beneficiary's account number must be in the IBAN format,
- BIC (SWIFT code) of the Beneficiary's Bank, i.e., PPF banka a.s. – PMBPCZPP, must be specified.

Regardless of specified fee type (SHA or OUR), only the Payer will always pay a fee for Intrabank Order in Foreign Currency in accordance with the Bank's Price List.

Position	Length	Format	Field Description
1	3	INT	Message type – always state a value „INT“ indicated foreign payment.
4	6	digits, lz	The line serial number.
10	8	YYYYMMDD, opt, digits	Date of creating the file – if stated, must be identical for all items in the file.
18	140		<u>THESE POSITIONS ARE NOT USED, state 140 gaps here.</u>
158	35		Beneficiary's name and address, the 1 st part– free text. <u>Gap, dash or colon must not be given on the position 158.</u>
193	35	opt	Beneficiary's name and address, the 2 nd part– free text. <u>Gap, dash or colon must not be given on the position 193.</u>
228	35	opt	Beneficiary's name and address, the 3 rd part– free text. <u>Gap, dash or colon must not be given on the position 228.</u>
263	35	opt	Beneficiary's name and address, the 4 th part– free text. <u>Gap, dash or colon must not be given on the position 263.</u>
298	16	digits, lz, decpt	Amount – if it contains decimal places, they must be separated by decimal comma or point.
314	3		Currency – ISO code.
317	10	digits, lz	Your account number (the Payer's Account).

² <http://www.europeanpaymentscouncil.eu/index.cfm/sepa-credit-transfer/sepa-credit-transfer-sct/>

Position	Length	Format	Field Description
327	34		Beneficiary's account number. <u>Account number has to be stated in the IBAN format in the case of a Payment Transaction to EU/EEA countries in EU/EEA currencies and SEPA Payment Transactions (including payments to other banks in the Czech Republic and payments in foreign currencies within the Bank).</u>
361	3	OUR, SHA	Indication of fee type (OUR, SHA). <u>In the case of Payment Transactions in EUR to EU/EEA countries and SEPA Payment Transactions, SHA is permissible only.</u> In the case of other Payment Transactions SHA or OUR fees can be stated.
364	3		<u>THESE POSITIONS ARE NOT USED, state 3 gaps here.</u>
367	2		Country ISO code of Beneficiary's <u>bank (not the Beneficiary's country – the Beneficiary's country can differ from the country of the Beneficiary's bank). It must match positions 5 and 6 of the BIC (SWIFT) of the Beneficiary's bank</u> (example: BIC: PMBPCZPP, county code: CZ).
369	35	opt	Message for the Beneficiary, the 1 st part – free text. Here you can enter information for the Beneficiary's needs. <u>Gap, dash or colon must not be given on the position 369.</u>
404	35	opt	Message for the Beneficiary, the 2 nd part – free text. <u>Gap, dash or colon must not be given on the position 404.</u>
439	35	opt	Message for the Beneficiary, the 3 rd part – free text. <u>Gap, dash or colon must not be given on the position 439.</u>
474	35	opt	Message for the Beneficiary, the 4 th part – free text. <u>Gap, dash or colon must not be given on the position 704.</u>
509	22		<u>THESE POSITIONS ARE NOT USED, state 22 gaps here.</u>
531	30	opt	Information for the Bank, the 1 st part – free text. <u>If this field is filled in, the Payment Order is excluded from automatic processing at the Bank and it will wait for manual processing by a Bank employee. The execution of the Payment Order can therefore be delayed.</u> Here you can enter information for further processing of the Payment order at the Bank: 1) individual conditions agreed with the Bank for the specific Payment Order (e.g. individual exchange rate, agreed value date, express sending of the Payment Order, etc.), or 2) additional information for the payment instruction, or 3) optional details for SEPA Payment Transactions agreed between the Payer and the Beneficiary (Payer's reference, identification of the Payer, identification of the Beneficiary, purpose code and category purpose code).

Position	Length	Format	Field Description
531	30	opt	<p>4) <u>mandatory data for Foreign Orders denominated in RUB:</u></p> <p>a. <u>into the Russian Federation:</u></p> <ul style="list-style-type: none"> • BIK of the Beneficiary's bank – the national numeric bank code (9 digits), • the VO code – Russia payment title (5 digits), • NDS (VAT) – information on whether the payment includes tax and, if so, its quantification in RUB, • the exact description of the payment purpose, • for the Beneficiary – legal entity: <ul style="list-style-type: none"> ○ INN – registration number of tax administration (10 - 12 digits), ○ KPP – special code for tax administration (9 digits), (note: neither INN nor KPP are required for Beneficiary – natural person); <p>b. <u>outside the Russian Federation:</u></p> <ul style="list-style-type: none"> • BIK of the Beneficiary's bank – the national numeric bank code (9 digits), • the VO code – Russia payment title (5 digits), • NDS (VAT) – information on whether the payment includes tax and, if so, its quantification in RUB, • the exact description of the payment purpose. <p>You can obtain the required information from your trade partner (the payment Beneficiary). <u>Foreign Orders in RUB cannot be executed without these data.</u></p> <p><u>Gap, dash or colon must not be given on the position 531.</u></p>
561	33	opt	Information for the Bank, the 2 nd part – free text. <u>Gap, dash or colon must not be given on the position 561.</u>
594	33	opt	Information for the Bank, the 3 rd part – free text. <u>Gap, dash or colon must not be given on the position 594.</u>
627	33	opt	Information for the Bank, the 4 th part – free text. <u>Gap, dash or colon must not be given on the position 627.</u>
660	11		<u>THESE POSITIONS ARE NOT USED, state 11 gaps here.</u>
671	11		BIC (SWIFT code) of Beneficiary's bank.
682	6	digits, lz, opt	Prefix of your account number (the Payer's Account) – state nulls here if your account does not contain prefix.
688	6	YYMMDD, opt, digits	Maturity Date. <u>The various items can have different Maturity Dates. If Maturity Dates are in the past or not entered, there will be automatically added the first Maturity Date in accordance with the GBC.</u>
694	33	opt	Information for the Bank, the 5 th part – free text. <u>Gap, dash or colon must not be given on the position 694.</u>
727	33	opt	Information for the Bank, the 6 th part – free text. <u>Gap, dash or colon must not be given on the position 727.</u>

Position	Length	Format	Field Description
760	11	opt	BIC (SWIFT code) of correspondent bank. State this information only if you want to send (trace) the Payment order to the Beneficiary's bank through a specific bank. We recommend filling in this data especially for Payment Orders in USD.
771	70	opt	Information for the Payer. This field can be used for the information that you require to have with the payment for your use – <u>data will only appear in payment detail in IB, they are not transmitted to the Beneficiaries, Payers nor to the statement of account.</u>

Example (gaps in the text are indicated by dots):

```

INT00000120141010.....
.....Firma·GMBH·Rathausplatz·15·Berlin·D·12345·Germany.....
.....0000000000251,24EUR2345678909DE874786151899
63590000.....SHA·DEInvoice·No.3658/2014.....
.....expresni·platba·s·dohodnutym·kurzem·26.54
2.....PMBADExXXXX00000014
1010.....DEUTDEFF123

INT00000220141010.....
.....Janko·Hrasko·U·namesti·20·Presov·250·00·Slovakia.....
.....0000000000124,65EUR2586740304SK330200000000
000012351.....SHA·SKfaktura·56/2014·z·5.10.2014.....
.....PMBASKXXXXX000000141013
    
```

1.3. XML format for SEPA Orders

For SEPA Orders, the XML format by the rules of the SEPA Credit Transfer (“SCT”) payment scheme is used; it is based on the ISO 20022 standard and the standard for SCT. Documents describing SCT are available on the website of the European Payments Council, in the section_SEPA Credit Transfer³ – they are mainly the following documents:

- SEPA Credit Transfer Rulebook version 8.2 (“SEPA Rulebook”),
- SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines version 8.0 (“IGL”).

!!! ATTENTION !!!

The following allowed characters can onlk be entered in SEPA Orders⁴:

a b c d e f g h i j k l m n o p q r s t u v w x y z
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
 0 1 2 3 4 5 6 7 8 9
 / - ? : () . , ' +
 space

The Bank applies the following exceptions from the above standards:

- **SEPA Orders cannot be submitted as express (urgent) – the following data, if entered, will be ignored during the processing:**
 - o the **HIGH** in the field **Instruction Priority** (XML Tag **InstrPrty**, point 2.7 in IGL, element **pain.001.001.02/PmtInf/PmtTplnf/InstrPrty**),

³ <http://www.europeanpaymentscouncil.eu/index.cfm/sepa-credit-transfer/sepa-credit-transfer-sct/>

⁴ <http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-requirements-for-an-extended-character-set-unicode-subset-best-practices/>

- o the **URGP** in the field **Service Level** (XML Tag **SvcLvl**, point **2.69** in IGL, element **pain.001.001.02/PmtInf/CdtTrfTxInf/SvcLvl**),
- **The Payer's name and address will be ignored during the processing – in the transaction, the data registered in (the Bank) are transmitted to the Beneficiary rather than the name and address in the SEPA Order** (field **AT-02 Name of the Originator** and **AT-03 Address of the Originator** by the SEPA Rulebook, points **2.18 Name** and **2.19 Postal Address** in IGL, XML Tag **Nm** and **PstlAdr**, elements **pain.001.001.02/PmtInf/CdtTrfTxInf/Dbtr/Nm** and **pain.001.001.02/PmtInf/CdtTrfTxInf/Dbtr/PstlAdr**);
- **The Maturity Date** must be specified – **the various items can have different Maturity Dates. If Maturity Dates are in the past or not entered, there will be automatically added the first Maturity Date in accordance with the GBC** (field **AT-07 Requested execution date of the instruction**, in SEPA Rulebook points **2.15** and **3.32 Requested Execution Date** in IGL, XML Tag **ReqdExctnDt**, element **pain.001.001.02/PmtInf/ReqdExctnDt**);
- Field **“(Creditor) Name”** **is mandatory – it will not be possible to import the Batch without filling in the field** (field **AT-21 Name of the Beneficiary** in the SEPA Rulebook, point **2.99** in IGL, element **pain.001.001.02/PmtInf/CdtTrfTxInf/Cdtr/Nm**);
- optional tags must either contain data or may not be listed in the file at all (for example fields **AT-28 „Name of the Beneficiary Reference Party”**, in SEPA Rulebook point 2.118 „Name”, XML Tag „Nm”, element **pain.001.001.02/PmtInf/CdtTrfTxInf/UltmtCdtrNm**).

An example of a file containing all of the mandatory and optional data:

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
```

```
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
```

```
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
```

```
  <CstmrCdtTrfInitt>
```

```
    <GrpHdr>
```

```
      <MsgId>6545874</MsgId>
```

```
      <CreDtTm>2016-07-28T13:40:00</CreDtTm>
```

```
      <NbOfTxs>2</NbOfTxs>
```

```
      <CtrlSum>13</CtrlSum>
```

```
      <InitgPty>
```

```
        <Nm>xyz</Nm>
```

```
      </InitgPty>
```

```
    </GrpHdr>
```

```
    <PmtInf>
```

```
      <PmtInflId>Platebni informace od Ivana</PmtInflId>
```

```
      <PmtMtd>TRF</PmtMtd>
```

```
      <PmtTplnf>
```

```
        <InstrPrty>NORM</InstrPrty>
```

```
        <SvcLvl>
```

```
          <Cd>SEPA</Cd>
```

```
        </SvcLvl>
```

```
        <LclInstrm>
```

```
          <Prtry>12345</Prtry>
```

```
        </LclInstrm>
```

```
        <CtgyPurp>
```



```

    <Cd>HJLK</Cd>
  </CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2016-06-30</ReqdExctnDt>
<Dbtr>
  <Nm>Ivan Richter</Nm>
  <PstlAdr>
    <Ctry>CZ</Ctry>
    <AdrLine>Hraskeho 2231/25</AdrLine>
  </PstlAdr>
  <Id>
    <OrgId>
      <BICOrBEI>PMBPCZP0</BICOrBEI>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>CZ4560000000001234567890</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>PMBPCZP0</BIC>
    <Othr>
      <Id>BIC</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
<UltmtDbtr>
  <Nm>Ivana Richterova</Nm>
  <Id>
    <OrgId>
      <BICOrBEI>TATRSKB0</BICOrBEI>
    </OrgId>
  </Id>
</UltmtDbtr>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>

```

```

<PmtId>
  <InstrId>xyz</InstrId>
  <EndToEndId>E2EbyIRI2</EndToEndId>
</PmtId>
<Amt>
  <InstdAmt Ccy="EUR">3</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <BIC>SUBASKB0</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>NOTPROVIDED</Nm>
  <PstlAdr>
    <Ctry>CZ</Ctry>
    <AdrLine>Hrozneho 46</AdrLine>
  </PstlAdr>
  <Id>
    <OrgId>
      <BICOrBEI>TATRSKB0</BICOrBEI>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>SK2702000000001234567890</IBAN>
  </Id>
</CdtrAcct>
<UltmtCdtr>
  <Nm>Tomas Richter</Nm>
  <Id>
    <OrgId>
      <BICOrBEI>TATRSKB0</BICOrBEI>
    </OrgId>
  </Id>
</UltmtCdtr>
<Purp>
  <Cd>DHUL</Cd>

```

```

</Purp>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
        <Issr>xyz</Issr>
      </Tp>
      <Ref>AB564</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>123456</InstrId>
    <EndToEndId>E2EbyIRI2</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">10</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SUBASKB0</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>NOTPROVIDED</Nm>
    <PstlAdr>
      <Ctry>CZ</Ctry>
      <AdrLine>Hrozneho 46</AdrLine>
    </PstlAdr>
    <Id>
      <OrgId>
        <BICOrBEI>TATRSKB0</BICOrBEI>
      </OrgId>
    </Id>
  </Cdtr>
</CdtTrfTxInf>

```

```

</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>SK2702000000001234567890</IBAN>
  </Id>
</CdtrAcct>
<UltmtCdtr>
  <Nm>Alexander Richter</Nm>
  <Id>
    <OrgId>
      <BICOrBEI>TATRSKB0</BICOrBEI>
    </OrgId>
  </Id>
</UltmtCdtr>
<Purp>
  <Cd>DHUL</Cd>
</Purp>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
        <Issr>UZT</Issr>
      </Tp>
      <Ref>TO565458</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

2. Export of data – transaction history and today’s turnovers

Export of Payment transactions is possible in two formats:

- a) CSV format, or
- b) XML format.

2.1. CSV format

Specification of the format:

- Text file, Format ASCII
- One line = one record from transaction history
- The first line is the heading
- Separator ";"; if the array is empty two separators follow one after another ";;"
- The lines are separated by the symbol CRLF

Structure of the file:

Order	Contain of the array	Note
1.	Reserved	Always 0.
2.	Bank name	PPF banka a.s.
3.	Bank code	Code number of PPF banka a.s. – always “6000”.
4.	Variable symbol	
5.	Description 1	Item description.
6.	Specific symbol	
7.	Bank reference	Internal references of the Bank.
8.	Period (a year)	Not used.
9.	Description 2	Item description.
10.	Pay title	Payment title if given.
11	Payment currency	Item currency.
12	Reference gemini	Item reference from the electronic channels.
13	Description 3	Item description.
14	Charges currency	
15	Description 4	Item description.
16	Balance	Balance after realization of a respective item.
17.	Transaction type code	Item type code.
18.	Account text type ID	
19.	Account name	Client’s account name.
20.	Amount	Item amount.
21.	Account number	Client’s account number.
22.	Clearing account number	Client’s account number in the clearing format.
23.	Posting date	Posting Date (Accounting Date).
24.	Client bank ID	Not used.
25.	Account currency	Client’s account currency.

Order	Contain of the array	Note
26.	Partner account name	
27.	Partner bank	
28.	Transaction text type	Not used.
29.	Transaction text type ID	Not used.
30.	Account type ID	Always 1 – Current account.
31.	Country code	
32.	Partner account number	
33.	Value date	Value date.
34.	Cancel indicator	
35.	Transaction direction	Item type indicator: DR – debit on account, CR – credit on account.
36.	Partner value date	Value date of counterparty.
37.	Export indicator	Not used.
38.	Exchange rate	Item exchange rate.
39.	Pay amount	Amount in the item currency.
40.	Account type code	
41.	Client reference	
42.	Account type text	
43.	Constant symbol	
44.	Charges	
45.	Transaction type ID	
46.	Number of an item	Item number within the posting date.
47.	Listing number	Not used.
48.	Description 5	Not used.
49.	Description 6	Not used.
50.	Description 7	Not used.
51.	Description 8	Not used.
52.	Extension	Extension information on the item (for example additional data of SEPA payments).

Example:

Reserved, Bank name, Bank code, Variable symbol, Description 1, Specific symbol, Bank reference, Period (a year), Description 2, Pay title, Payment currency, Reference gemini, Description 3, Charges currency, Description 4, Balance, Transaction type code, Account text type ID, Account name, Amount, Account number, Clearing account number, Posting date, Client bank ID, Account currency, Partner account name, Partner bank, Transaction text type, Transaction text type ID, Account type ID, Country code, Partner account number, Value date, Cancel indicator, Transaction direction, Partner value date, Export indicator, Exchange rate, Pay amount, Account type code, Client reference, Account type text, Constant symbol, Charges, Transaction type ID, Number of an item, Listing number, Description 5, Description 6, Description 7, Description 8, Extension

0,PPF banka

a.s.,6000,0000000000,,0000000000,20100505:0000003249:BO100505GE256837,,,,,302.1.55289.3,,
CZK,, "5 042,16",DOM_OP11,,Name of an account., "87,00",9999999999,000000
9999999999/6000,20100505,,CZK,,0100,,,1,CZ,123123,20100505,0,D,,,,,001,,,0000000000,"1,90",6,1
,,,,,

0,PPF banka

a.s.,6000,0000000000,,0000000000,20100430:0000010284:BO100430GE254601,,,,,301.7.55200.1.,
CZK,, "7 715,79",DOM_OP11,,BÚ PPF A.S., "1,23",9999999999,000000
9999999999/6000,20100430,,CZK,,0100,,,1,CZ,19,20100430,0,D,,,,,001,,,0000000000,"1,90",6,1,,,,,

2.2. XML format

Specification of a format:

Used data types:

- bool – Y or N
- date – YYYYMMDD or
- records with NULL value are not exported

Structure of the file:

Name of XML Element	Format	Description	Note
Official	Bool	Always N – one's own withdrawal.	
StatemDebitTotal	double	Sum of exported debit item amounts.	
StatemCreditTotal	double	Sum of exported credit item amounts.	
StatemTransactionCount	Int	Number of exported Payment Transactions.	
StatemDebitCount	Int	Number of exported debit items.	
StatemCreditCount	int	Number of exported credit items.	
StatemClosed	bool	Information on whether a given statement is closed.	Not used
ItemNo	Int	Item number as transferred from the Bank.	Not used
Amount	double	Item amount in the currency of the account.	
Direction	varchar(1)	Movement direction: D – debit on account, C – credit on account, N – refused item.	
PostingDate	date	Posting date.	
MovementTypeID	int	Movement type.	
MovementTypeCode	varchar(8)	Movement code.	
PartnerAccNo	varchar(35)	Counterparty account number.	
PartnerAccBank	varchar(35)	Counterparty bank.	
PartnerAccName	varchar(35)	Counterparty account name.	
ValueDate	date	Value date.	
PartnerValueDate	date	Value date on a counterparty's account.	
PayAmount	double	Amount in the item currency.	

Name of XML Element	Format	Description	Note
PayCcy	varchar(3)	Item currency.	
ExcRate	Double	Exchange rate used to a conversion of item currency to the account currency.	
ChargesAmount	double	Charges amount.	
ChargesCcy	varchar(3)	Currency of charges.	
Balance	double	Balance of an account after item realization(if known).	
CancelIndicator	bool	Cancellation Indicator.	
GeminiRef	varchar(32)	References of Gemini.	
BankRef	varchar(50)	References of the Bank.	
ClientRef	varchar(50)	References of the Client.	
MovementTypeText	varchar(255)	Description of the movement type.	
BankID	int	Identification of the Bank in the client's database Gemini.	Not used
BankCode	varchar(8)	Alpha code of the Bank (Gemini).	
BankCountryID	varchar(2)	Abbreviation of the Bank clearing.	
BankName	varchar(50)	Bank name.	
AccNoID	varchar(34)	Client's account number in the form of a key.	
AccNoCC	varchar(34)	Client's account number in the clearing format.	
AccName	varchar(50)	Client's account name.	
AccCcy	char(3)	Client's account currency.	
AccCcyText	varchar(255)	Client's account currency description.	
AccTypeID	int	Client's account type.	
AccTypeCode	varchar(8)	Client's account type code.	
AccTypeText	varchar(255)	Client's account type description.	
Period	int	Period of time for that the statement was issued.	Not used
StatemNo	int	Statement number.	Not used
StatemDate	date	Date of issue of the statement.	Not used
StatemStartBalance	double	Opening ledger balance of the statement	Not used
StatemEndBalance	double	Closing balance of the statement	Not used
StatemOpeningDate	date	Opening date of the period that the statement covers	Not used
StatemClosingDate	date	End date of the period that the statement covers	Not used
Statistics1	varchar(10)	Statistical data (usually Constant symbol)	
Statistics2	varchar(10)	Statistical data (usually Variable symbol)	

Name of XML Element	Format	Description	Note
Statistics3	varchar(10)	Statistical data (usually Specific symbol)	
Statistics4	varchar(10)	Statistical data (usually payment title)	
Description1	varchar(35)	Item description	
Description2	varchar(35)	Item description	
Description3	varchar(35)	Item description	
Description4	varchar(35)	Item description	
Description5	varchar(35)	Item description	
Description6	varchar(35)	Item description	
Description7	varchar(35)	Item description	
Description8	varchar(35)	Item description	
Info01	varchar(60)	Further optional information on the item 1 .. 20	Not used
Info02	varchar(60)		Not used
Info03	varchar(60)		Not used
Info04	varchar(60)		Not used
Info05	varchar(60)		Not used
Info06	varchar(60)		Not used
Info07	varchar(60)		Not used
Info08	varchar(60)		Not used
Info09	varchar(60)		Not used
Info10	varchar(60)		Not used
Info11	varchar(60)		Not used
Info12	varchar(60)		Not used
Info13	varchar(60)		Not used
Info14	varchar(60)		Not used
Info15	varchar(60)		Not used
Info16	varchar(60)		Not used
Info17	varchar(60)		Not used
Info18	varchar(60)		Not used
Info19	varchar(60)		Not used
Info20	varchar(60)		Not used
Extensions	varchar(255)	Extension information on the item (for example additional data of SEPA payments).	
IncomingDocID	int	Number of an incoming document in the client's database Gemini	Not used

Example:

```

<?xml version="1.0" encoding="UTF-8"?>
<!-- This file stores exported account movements from Gemini/CS 5 application. -->
<AccountMovements version='1.0'
  xmlns='urn:schemas-bscpraha-cz:gemini5:export:movements'
  Official='N'
  StatemDebitTotal='21,00'
  StatemCreditTotal='0,00'
  StatemTransactionCount='2'
  StatemDebitCount='2'
  StatemCreditCount='0'
>
  <Movement ItemNo='1'
    Amount='10,00'
    Direction='D'
    PostingDate='20100618'
    MovementTypeID='6'
    MovementTypeCode='DOM_OP11'>
    <PartnerAccNo>999999999</PartnerAccNo>
    <PartnerAccBank>6000</PartnerAccBank>
    <PartnerAccName></PartnerAccName>
    <ValueDate>20100618</ValueDate>
    <PartnerValueDate></PartnerValueDate>
    <PayAmount></PayAmount>
    <PayCcy></PayCcy>
    <ExcRate></ExcRate>
    <ChargesAmount></ChargesAmount>
    <ChargesCcy></ChargesCcy>
    <Balance>20 062,72</Balance>
    <CancelIndicator>0</CancelIndicator>
    <GeminiRef>301.7.55851.1</GeminiRef>
    <BankRef>20100618:0000003271:BO100618GE320438</BankRef>
    <ClientRef></ClientRef>
    <MovementTypeText>Odchozí domácí platba</MovementTypeText>
    <BankCode>6000</BankCode>
    <BankCountryID>CZ</BankCountryID>
    <BankName>PPF banka a.s.</BankName>
    <AccNoID>123123123</AccNoID>
    <AccNoCC>000000 0123123123/6000</AccNoCC>
  </Movement>

```

```

<AccName>BU Klient 1</AccName>
<AccCcy>CZK</AccCcy>
<AccCcyText>Koruna česká</AccCcyText>
<AccTypeID>1</AccTypeID>
<AccTypeCode>001</AccTypeCode>
<AccTypeText>Běžný účet</AccTypeText>
<Statistics1>0000000000</Statistics1>
<Statistics2>0000000000</Statistics2>
<Statistics3>0000000000</Statistics3>
<Statistics4></Statistics4>
<Description1>ahoj priemcce. řádek čárka</Description1>
<Description2></Description2>
<Description3></Description3>
<Description4></Description4>
<Description5>ahoj priemcce. řádek čárka</Description5>
<Description6></Description6>
<Description7></Description7>
<Description8></Description8>
<Extensions>DOM-AVIZO: ahoj priemcce. řádek čárka</Extensions>
</Movement>
<Movement ItemNo='2'
  Amount='11,00'
  Direction='D'
  PostingDate='20100618'
  MovementTypeID='1'
  MovementTypeCode='DOM'>
  <PartnerAccNo>10328018</PartnerAccNo>
  <PartnerAccBank>5500</PartnerAccBank>
  <PartnerAccName></PartnerAccName>
  <ValueDate>20100618</ValueDate>
  <PartnerValueDate></PartnerValueDate>
  <PayAmount></PayAmount>
  <PayCcy></PayCcy>
  <ExcRate></ExcRate>
  <ChargesAmount>200,00</ChargesAmount>
  <ChargesCcy>CZK</ChargesCcy>
  <Balance>20 051,72</Balance>
  <CancelIndicator>0</CancelIndicator>
  <GeminiRef></GeminiRef>

```

```

<BankRef>20100618:0000003272:BO100618MN320423</BankRef>
<ClientRef></ClientRef>
<MovementTypeText>Domáci platba</MovementTypeText>
<BankCode>6000</BankCode>
<BankCountryID>CZ</BankCountryID>
<BankName>PPF banka a.s.</BankName>
<AccNoID>123123123</AccNoID>
<AccNoCC>000000 0123123123/6000</AccNoCC>
<AccName>BU Klient 1</AccName>
<AccCcy>CZK</AccCcy>
<AccCcyText>Koruna česká</AccCcyText>
<AccTypeID>1</AccTypeID>
<AccTypeCode>001</AccTypeCode>
<AccTypeText>Běžný účet</AccTypeText>
<Statistics1>0000000000</Statistics1>
<Statistics2>0000000000</Statistics2>
<Statistics3>0000000000</Statistics3>
<Statistics4></Statistics4>
<Description1></Description1>
<Description2></Description2>
<Description3></Description3>
<Description4></Description4>
<Description5></Description5>
<Description6></Description6>
<Description7></Description7>
<Description8></Description8>
<Extensions></Extensions>
</Movement>
<Totals>
  <StatemDebitTotal>21,00</StatemDebitTotal>
  <StatemCreditTotal>0,00</StatemCreditTotal>
  <StatemTransactionCount>2</StatemTransactionCount>
  <StatemDebitCount>2</StatemDebitCount>
  <StatemCreditCount>0</StatemCreditCount>
</Totals>
</AccountMovements>
  
```

3. Statements of Payment Accounts in the MT940 Format

Files containing Account statements in the MT940 format are accessible in IB in the **Statements** and **Current Account Statement** section.

The MT940 is provided for by a SWIFT standard accessible on their website in the section User Handbook, Browse by category, Standards, Standards MT⁵ – the latest valid version of the specification of the MT940 customer statement message is described in Standards MT November 2016⁶.

The Bank does not apply any exemptions from the above standards.

Specification of the format:

- A text file in the UTF8 format.
- The file is generated for every day in case of movement in the Payment Account, and it may contain several pages depending on the number of items in the statement.
- Every page of the statement starts with the letters SOH followed by the heading.
- Every page of the statement ends with the CRLF character.
- The opening balance of the statement is shown on the first page of the statement (field 60F).
- The closing balance of the statement is shown on the last page of the statement (field 62F).
- From the second page of the statement, the balance contained in the heading is adjusted by items on the preceding page (field 60M).
- From the first to the last but one page of the statement, the balance at the end of every page is adjusted by items on the respective page (field 62M).
- The name of the file containing the statement contains the number of the Payment Account in the IBAN format, the currency in which the account is maintained (ISO code), the date of the statement (YYYYMMDD), and the serial number of the statement in the year.
- Transaction types are not differentiated.
- The file has the extension .sta.

Example of a file containing an MT940 statement:

```
{1:F01PMBPCZPPAXXX999999999}{2:I940PMBPCZPPXXXN}{4:
:20:GL1706140064
:25:1234567890
:28C:00016/00001
:60F:C170613CZK1565055,96
:61:1706140614DK1,00FCHKBO170614GE488078//G016045
BO170614GE488078
:86: 0.00
000000-2012012018/6000
KS:0000 SS:0000000000 VS:0000000000
standard import csv r 20
standard import csv r 20
:61:1706140614DK2,00FCHKBO170614GE488079//G016047
BO170614GE488079
:86: 0.00
```

⁵ <https://www2.swift.com/uhonline/books/hub/httoc.htm>

⁶ https://www2.swift.com/uhonline/books/public/en_uk/us9m_20160722/index.htm

000000-2012012018/6000

KS:0000 SS:0000000000 VS:0000000000

standard import csv r 20

standard import csv r 20

:61:1706140614DK3,00FCHKBO170614GE488080//G016049

BO170614GE488080

:86: 0.00

000000-2012012018/6000

KS:0000 SS:0000000000 VS:0000000000

standard import csv r 20

standard import csv r 20

:61:1706140614DK4,00FCHKBO170614GE488081//G016051

BO170614GE488081

:86: 0.00

000000-2012012018/6000

KS:0000 SS:0000000000 VS:0000000000

standard import csv r 20

standard import csv r 20

:61:1706140614DK5,00FCHKBO170614GE488082//G016053

BO170614GE488082

:86: 0.00

000000-2012012018/6000

KS:0000 SS:0000000000 VS:0000000000

standard import csv r 20

standard import csv r 20

:62M:C170614CZK1565040,96

-} - {1:F01PMBPCZPPAXXX999999999}{2:I940PMBPCZPPXXXN}{4:

:20:GL1706140065

:25:1234567890

:28C:00016/00002

:60M:C170614CZK1565040,96

:61:1706140614DK6,00FCHKBO170614GE488083//G016055

BO170614GE488083

:86: 0.00

000000-2012012018/6000

KS:0000 SS:0000000000 VS:0000000000

standard import csv r 20

standard import csv r 20

:61:1706140614DK7,00FCHKBO170614GE488084//G016057

BO170614GE488084

:86: 0.00

000000-2012012018/6000

KS:0000 SS:0000000000 VS:0000000000

standard import csv r 20

standard import csv r 20

:61:1706140614DK8,00FCHKBO170614GE488085//G016059

BO170614GE488085

:86: 0.00

000000-2012012018/6000

KS:0000 SS:0000000000 VS:0000000000

standard import csv r 20

standard import csv r 20

:61:1706140614DK9,00FCHKBO170614GE488086//G016061

BO170614GE488086

:86: 0.00

000000-2012012018/6000

KS:0000 SS:0000000000 VS:0000000000

standard import csv r 20

standard import csv r 20

:61:1706140614DK10,00FCHKBO170614GE488087//G016063

BO170614GE488087

:86: 0.00

000000-2012012018/6000

KS:0000 SS:0000000000 VS:0000000000

standard import csv r 20

standard import csv r 20

:62F:C170614CZK1564718,62

:64: C170614CZK1565000,96

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