PPF Banka

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

Content:

I.   Import of data – Batch

It is possible to use two formats of files for Batches (i.e. import of bulk Payment orders):
a) Gemini 4.1 format, or
b) ABO format.

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

A.   Gemini 4.1 format

Specification of the Gemini 4.1 format:
- 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 (including a field for the BIC), except for the type of text message to the recipient, message for the bank, etc., which should be left-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.   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 č ď é ě í ľ ň ó ô ö ř ŕ š ť ú ů 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 Č Ď É Ě Í Ľ Ň Ó Ô Ö Ř Ŕ Š Ť Ú Ů Ü Ý Ž
0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , ' + ! " # $ % & * ; < = > @ [\ ] ^ ` { | } ~ §
gap
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 HB or after transmission to the CNB.

Position	Length	Format	Field Description
1	6	digits, lz, opt	Serial number of the line
7	2	11, opt	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		**THIS FIELD IS NOT USED, state here 3 gaps**
22	4	digits, lz	Beneficiary's bank code
26	3		**THIS FIELD IS NOT USED, state here 3 gaps**
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. **The various items in one Batch can have different Maturity Dates. If a Batch contains items with Maturity Dates in the past or without the Maturity Date, there will be automatically added the first Maturity Date in accordance with the GBC.**
50	10	digits, lz	Constant symbol
60	10	digits, lz	Credit Variable symbol
70	10	digits, lz	Credit Specific symbol
80	6	digits, lz, opt	Prefix of your account number (the Payer's Account) – unless stated, account must be selected when the file is imported into the HB

Position	Length	Format	Field Description
86	10	digits, lz, opt	Your account number (the Payer's Account) – unless stated, account must be selected when the file is imported into the HB
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 not appear in the Payer's account statement.
252	20	opt	Your account name (the Payer's Account)
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	Message for 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.

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

000001111208026000···6000···000000000015918······0000000308000078028300000500000······285973123900000040 86318984fa 261/05
000002111208026000···6000···00000000244930······0000000308000078028300000060000······285973123900000040 86318984fa 262/05
000003111208026000···6000···00000000634600······0000000008308000009913800000000······285973123900000040 86318984fa 171/05
000004111208026000···6000···00000000634600···0000000008308000009913800000000······2859731239000000408 6318984fa 172/05

2.   Structure of the file for Domestic Bulk Direct Debit Orders

!!! ATTENTION !!!

Characters that are allowed in the **CERTIS** system can only be entered in the Domestic Bulk Direct Debit 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 č ď é ě í ľ ň ó ô ö ř ŕ š ť ú ů 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 Č Ď É Ě Í Ľ Ň Ó Ô Ö Ř Ŕ Š Ť Ú Ů Ü Ý Ž
0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , ' + ! " # $ % & * ; < = > @ [\ ] ^ ` { | } ~ §
gap
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 HB or after transmission to the CNB.

Position	Length	Format	Field Description
1	6	digits, lz, opt	Serial number of the line
7	2	32, opt	Message type – always indicate a value „32"
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		**THIS FIELD IS NOT USED, state here 3 gaps**
22	4	digits, lz	Payer's bank code
26	3		**THIS FIELD IS NOT USED, state here 3 gaps**
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 – date to which payment is to be debited (collected) from the Payer's account. **The various items in one Batch can have different Maturity Dates. If a Batch contains items with Maturity Dates in the past or without the Maturity Date, there will be automatically added the first Maturity Date in accordance with the GBC.**

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PPF banka a.s., Praha 6, Evropská 2690/17, Postal Code 160 41 Czech Republic, Company ID No. 47116129, VAT No. CZ47116129
The company is recorded in the Commercial Register at the Municipal Court in Prague, Section B, File 1834
Tel.: (+420) 224 175 888, Fax: (+420) 224 175 980

Position	Length	Format	Field Description
50	10	digits, lz	Constant symbol
60	10	digits, lz	Debit Variable symbol
70	10	digits, lz	Debit Specific symbol
80	6	digits, lz, opt	Prefix of your account number (the Beneficiary's Account) – unless stated, account must be selected when the file is imported into the HB
86	10	digits, lz, opt	Your account number (the Beneficiary's Account) – unless stated, account must be selected when the file is imported into the HB
96	6	digits, lz	Payer's account number prefix
102	10	digits, lz	Payer's account number
112	140	opt	Message for Payer – free text. Here you can enter a description for the Payer – this information will not appear in the Beneficiary's account statement.
252	20	opt	Your account name (the Beneficiary's Account)
272	20	opt	Payer's account name
292	10	digits, lz, opt	Credit Variable symbol – provide only if it differs from the "Debit Variable symbol"
302	10	digits, lz, opt	Credit Specific symbol – provide only if it differs from the "Debit Specific symbol"
312	140	opt	Message for Beneficiary– free text. Here you can enter a description of the Domestic Bulk Direct Debit Order item for your needs – it will appear in the Beneficiary's account statement; the Payer will not see it.

Example (gaps in the text are indicated by dots):
000001321208026000···6000···000000000015918······00000003080000780283000005000······285973123900000040 86318984fa 261/05
000002321208026000···6000···000000000244930······00000003080000780283000006000······285973123900000040 86318984fa 262/05
000003321208026000···6000···000000000634600······0000000008308000099138000000000······285973123900000040 86318984fa 171/05
000004321208026000···6000···000000000634600···0000000008308000099138000000000······2859731239000000408 6318984fa 172/05

3. Structure of the file for Intrabank Bulk Orders in Foreign Currency

!!! <u>ATTENTION</u> !!!

Characters that are allowed in the [CERTIS](#) system can only be entered in the Intrabank Bulk Orders in Foreign Currency:

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 č ď é ě í ľ ň ó ô ö ř ŕ š ť ú ů 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 Č Ď É Ě Í Ľ Ň Ó Ô Ö Ř Ŕ Š Ť Ú Ů Ü Ý Ž
0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , ' + ! " # $ % & * ; < = > @ [\ ] ^ ` { | } ~ §
gap
<u>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 HB.</u>

Position	Length	Format	Field Description
1	3	INT, opt	Message type – always indicate a value „INT"
4	6	digits, lz, opt	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>THIS FIELD IS NOT USED, state here 140 gaps</u>**
158	35		Beneficiary's account name
193	105		**<u>THIS FIELD IS NOT USED, state here 105 gaps</u>**
298	16	digits, lz, decpt	Amount – if it contains decimal places, they must be separated by decimal comma or point

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Position	Length	Format	Field Description
314	3		Currency – ISO code
317	10	digits, lz	Your account number (the Payer's Account)
327	34		Beneficiary's account number – it could be stated in national format or in IBAN format.
361	3	OUR	Indication of fee type – always state OUR (fee for Intrabank Order in Foreign Currency is always paid by Payer).
364	5		**THIS FIELD IS NOT USED, state here 5 gaps**
369	140	opt	Message for the Beneficiary – free text. Here you can enter a description for the Beneficiary needs.
509	20	opt	Your account name (the Payer's Account).
529	2		**THIS FIELD IS NOT USED, state here 2 gaps**
531	140	opt	Message for the Bank – here you can enter information for further processing of the various items of the Intrabank Bulk Orders in Foreign Currency 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 (e.g. required correspondence bank, etc.), 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).
671	11		**THIS FIELD IS NOT USED, state here 11 gaps**
682	6	digits, lz, opt	Prefix of your account number (the Payer's Account) – unless stated, account must be selected when the file is imported into the HB.
688	6	YYMMDD, opt, digits	Maturity date **The various items in one Batch can have different Maturity Dates. If a Batch contains items with Maturity Dates in the past or without the Maturity Date, there will be automatically added the first Maturity Date in accordance with the GBC.**
694	6	digits, lz, opt	Beneficiary's account number prefix – it can be filled only when the account number is placed in national format.

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

INT00000320120802···Janko Hrasko···0000000000125,65EUR4123 951762·······················4873956218OUR·····faktura 56/2012 z 15.1.2012··· ··120803

4. 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
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 HB.

Position	Length	Format	Field Description
1	3	INT, opt	Message type – always indicate a value „INT“
4	6	digits, lz, opt	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	35	opt	Name and address of Beneficiary’s bank, the 1st part – **obligatory if the BIC (SWIFT code) is not stated**
53	35	opt	Name and address of Beneficiary’s bank, the 2nd part
88	35	opt	Name and address of Beneficiary’s bank, the 3rd part
123	35	opt	Name and address of Beneficiary’s bank, the 4th part
158	35		Beneficiary’s name and address, the 1st part
193	35	opt	Beneficiary’s name and address, the 2nd part
228	35	opt	Beneficiary’s name and address, the 3rd part
263	35	opt	Beneficiary’s name and address, the 4th part
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)
327	34		Beneficiary’s account number. **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).**
361	3	BEN, OUR, SHA	Indication of fee type (OUR, SHA). **In the case of Payment Transactions in EUR to EU/EEA countries and SEPA Payment Transactions, SHA is permissible only.** In the case of other Payment Transactions SHA or OUR fees can be stated.
364	3		**THIS FIELD IS NOT USED, state here 3 gaps.**
367	2		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**).
369	140	opt	Message for the Beneficiary – free text. Here you can enter a description for the Beneficiary 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.
509	20	opt	Your account name (the Payer’s Account).
529	2		**THIS FIELD IS NOT USED, state here 2 gaps.**
531	140	opt	Message for the Bank – here you can enter information for further processing of the various items of the Foreign Bulk Payment Order at the Bank: 4) 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 5) additional information for the payment instruction (e.g. required correspondence bank, etc.), or 6) 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).
671	11	opt	BIC (SWIFT code of Beneficiary’s bank). **This array is obligatory in the case of 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).**
682	6	digits, lz, opt	Prefix of your account number (the Payer’s Account) – unless stated, account must be selected when the file is imported into the HB.

Position	Length	Format	Field Description
688	6	YYMMDD, opt, digits	Maturity date. **The various items in one Batch can have different Maturity Dates. If a Batch contains items with Maturity Dates in the past or without the Maturity Date, there will be automatically added the first Maturity Date in accordance with the GBC.**

Example (gaps in the text are indicated by dots):
INT00000120120802Deutsche Bank··Firma GMBH Rathausplatz 15 Berlin D-12345 Germany···0000000000251,24EUR2345678909············DE874 78615189963590000SHA···DEInvoice No. 3658/2012··expresni platba s dohodnutym kurzem 26.542···PMBADEXXXXX······120803
INT00000220120802Slovenska banka···Janko Hrasko U namesti 20 Presov 250 00 Slovakia··0000000000124,65EUR2586740304··········SK3302 00000000000012351SHA···SKfaktura 56/2012 z 15.1.2012··PMBASKXXXXX······120803

B. ABO format –structure of file for Domestic Bulk Orders and Domestic Bulk Direct Debit Orders

The data file must contain the following types of records:
a) UHL1 record,
b) header of the accounting file,
c) header of the group,
d) accounting item in CZK,
e) ending of the group,
f) ending of the accounting file.
Every single record of data file (ie. row) must be completed by terminal symbol of record CR + LF.

!!! ATTENTION !!!

Characters that are allowed in the CERTIS system can only be entered in the Domestic Bulk Order and Domestic Bulk Direct Debit 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 č ď é ě í ľ ň ó ô ö ř ŕ š ť ú ů 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 Č Ď É Ě Í Ľ Ň Ó Ô Ö Ř Ŕ Š Ť Ú Ů Ü Ý Ž
0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , ' + ! " # $ % & * ; < = > @ [\ ] ^ ` { | } ~ §
gap
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 HB or after transmission to the CNB.

If it is not specified otherwise in the description of each field, all fields in the Batch are mandatory. Domestic Bulk Order and Domestic Bulk Direct Debit Order has to be imported in separate Batch.

1. Description of UHL1 record

Ser. n.	Length min.	Length max.	Format	Field description
1.	4	4	UHL1	Message type – always indicate a value „UHL1"
2.	6	6	DDMMRR	Date of creating the file – it indicates its creation and bears no relation to the maturity of individual items contained in the data file.
3.	20	20	NNNNNNNNNNNNNN NNNNNN	Client's short name – alphanumeric characters with appropriate adding gaps, small letters and character @ are inadmissible
4.	10	10	1234567890	**THIS FIELD IS NOT USED, state here value „1234567890"**
5.	3	3	001	**THIS FIELD IS NOT USED, state here value „001"**
6.	3	3	999	**THIS FIELD IS NOT USED, state here value „999"**
7.	6	6	111111	**THIS FIELD IS NOT USED, state here value „111111"**
8.	6	6	222222	**THIS FIELD IS NOT USED, state here value „222222"**

2. Description of the header and the ending of the accounting file

Input data of the data file are grouped according to their nature in the accounting files that are bordered by the header and the ending of the account file. Character of input data associated to the accounting files determines the kind of data which may be Domestic Bulk Order or Domestic Bulk Direct Debit Order.

a)   Header of the accounting file

Ser. n.	Length min.	Length max.	Format	Field description
1.	1	1	1	Message type – always indicate a value „1"
2.	1	1	gap	Field separator – always state the gap
3.	4	4	NNNN	Data type – state: • „1501" for accounting file with Domestic Bulk Order, • „1502"for accounting file with Domestic Bulk Direct Debit Order.
4.	1	1	gap	Field separator – always state the gap
5.	6	6	111111	**THIS FIELD IS NOT USED, state here value „111111"**
6.	1	1	gap	Field separator – always state the gap
7.	4	4	6000	Code of PPF banka a.s.

b)   Ending of the accounting file

Ser. n.	Length min.	Length max.	Format	Field description
1.	1	1	5	Message type – always indicate a value „5"
2.	1	1	gap	Field separator – always state the gap
3.	1	1	+	Always state character „+"

3. Description of the header and the end of the group of items

Accounting files are divided into smaller units – groups. Each group in the accounting file is bordered by header and ending of group. One accounting file may include groups with different Maturity Dates, Maturity Date shall not be earlier than the date on which the Batch is sent to the Bank.

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a)   Header of the group of items

Ser. n.	Length min.	Length max.	Format	Field description
1.	1	1	2	Message type – always indicate a value „2"
2.	1	1	gap	Field separator – always state the gap
3.	2	17	NNNNNN-NNNNNNNNNN	Your account number: • there is stated Payer's Account for Domestic Bulk Order or Beneficiary's account for Domestic Bulk Direct Debit Order; • if it is shorter than 16 characters (6 characters of prefix and 10 characters of account number), may – or may not be complemented with zeros before and after prefix separator (eg. 000000-0123456789), must be given at least two digits from the right.
4.	1	1	gap	Field separator – always state the gap
5.	1	14	NNNNNNNNNNNNNN	The total amount of items in the group stated in CZK, must be equal to the sum of the amounts of individual items in the group. **Decimal places are not separated by commas and must always be mentioned.**
6.	1	1	gap	Field separator – always state the gap
7.	6	6	DDMMRR	Maturity Date – **is common to all items in the group.** **If there is stated Maturity Date in the past or without the Maturity Date, there will be automatically added the first Maturity Date in accordance with the GBC.**

b)   Ending of the group of items

Ser. n.	Length min.	Length max.	Format	Field description
1.	1	1	3	Message type – always indicate a value „3"
2.	1	1	gap	Field separator – always state the gap
3.	1	1	+	Always state character „+"

4.   Description of the accounting entries

a)   Item of Domestic Bulk Order

Ser. n.	Length min.	Length max.	Format	Field description
1.	2	17	NNNNNN-NNNNNNNNNN·	Beneficiary's account number – if it is shorter than 16 characters (6 characters of prefix and 10 characters of account number), may – or may not be complemented with zeros before and after prefix separator (eg. 000000-0123456789), must be given at least two digits from the right.
2.	1	1	gap	Field separator – always state the gap
3.	1	12	NNNNNNNNNNNN	Amount of particular item in CZK, **decimal places are not separated by commas and must always be mentioned**.
4.	1	1	gap	Field separator – always state the gap
5.	1	10	NNNNNNNNNN	Variable symbol – if not specified, add one zero here
6.	1	1	gap	Field separator – always state the gap
7.	4	4	NNNN	Constant symbol – if not specified, add four zeros here
8.	4	4	NNNN	Beneficiary's bank code
9.	1	1	gap	Field separator – always state the gap
10.	0	10	NNNNNNNNNN	Specific symbol – optional
11.	1	1	gap	Field separator – always state the gap
12.	0	146	AV: AV1|AV2|AV3|AV4	Message for Beneficiary (AV field) – optional, free text. Here you can enter a description for the Beneficiary – this information will not appear in the Payer's account statement.

b)   Item of Domestic Bulk Direct Debit Order

Ser. n.	Length min.	Length max.	Format	Field description
1.	2	17	NNNNNN-NNNNNNNNNN·	Payer's account number – if it is shorter than 16 characters (6 characters of prefix and 10 characters of account number), may – or may not be complemented with zeros before and after prefix separator (eg. 000000-0123456789), must be given at least two digits from the right.
2.	1	1	gap	Field separator – always state the gap
3.	1	12	NNNNNNNNNNNN	Amount of particular item in CZK, **decimal places are not separated by commas and must always be mentioned**.
4.	1	1	gap	Field separator – always state the gap
5.	1	10	NNNNNNNNNN	Variable symbol – if not specified, add one zero here
6.	1	1	gap	Field separator – always state the gap
7.	4	4	NNNN	Constant symbol – if not specified, add four zeros here
8.	4	4	NNNNNN	Payer's bank code
9.	1	1	gap	Field separator – always state the gap
10.	0	10	NNNNNNNNNN	Specific symbol – optional
11.	1	1	gap	Field separator – always state the gap
12.	0	146	AV: AV1|AV2|AV3|AV4	Message for Payer (AV field) – optional, free text. Here you can enter a description for the Payer – this information will not appear in the Beneficiary's account statement.

5.   Example of file in ABO format

(gaps in the text are indicated by dots)
UHL1010212PRVNÍ·ÚČETNÍ·S.R.O. ·123456789000199911111222222
1·1501·111111·6000
2·123456789·1456232·140113
123456789·150000·5236·00086000··faktura 125444/2013
19-123123·193487100·2725653700·01000558
27-123123123·650500·27256537·01003558
4220422·21958000·27256537·08003558
713-123123·366262800·27256537·07108148
7720-123·1212300·27256537·07108148
3·+
5·+

II.   Export of data – transaction history and today's turnovers

Export of Payment transactions is possible in six formats:
a) CSV format – see article A.,
b) XML format – see article B.,
c) ABO format (only for export of items of domestic payments) – see article C.,
d) Gemini 4.1 format – see article D, point 1.,
e) Gemini 5 format – see article D, point 2.,
f) HTML format – see article E.

A.   CSV format

Specification of the format:
- Text file, Format ASCII
- One line = one record from transaction history
- Separator "," ; if the array is empty two separators follow one after another "," without the gap
- The lines are separated by the symbol CRLF

Structure of the file:

Order	Note
1.	Not used
2.	Name of the Bank – PPF banka a.s.
3.	Alphabetic code of PPF banka a.s. – always "PMBA"
4.	Variable symbol
5.	Item description 1
6.	Specific symbol
7.	Internal references of the Bank
8.	Period – an indication of the year in the form YYYY
9.	Item description 2
10.	Payment title if given
11	Item currency
12	Item reference from the electronic channels
13	Item description 3
14	Fee currency
15	Item description 4
16	Balance after realization of a respective item
17.	Item type code
18.	Account type text ID
19.	Client's account name
20.	Item amount
21.	Client's account number
22.	Client's account number in the clearing format
23.	Posting Date (Accounting Date)
24.	Not used
25.	Client's account currency
26.	Counterparty's account name
27.	Counterparty's account bank
28.	Not used
29.	Not used
30.	Account type ID – always 1 Current account
31.	Country code
32.	Counterparty's account number
33.	Value date
34.	Cancellation indicator
35.	Item type indicator: DR – debit on account CR – credit on account

Order	Note
36.	Value date of counterparty
37.	Not used
38.	Item exchange rate
39.	Amount in the item currency
40.	Account type code
41.	Client reference
42.	Account type text
43.	Constant symbol
44.	Charges
45.	Movement type ID
46.	Item number within the posting date
47.	HB statement number in which the item occurs
48.	Not used
49.	Not used
50.	Not used
51.	Not used
52.	Extension information to the item

Example:

*,PPF banka
a.s.,PMBA,0000000000,,0000000000,20120110:0000026012:BO120110GE889929,2012,,,,301.7.404067.1,,,,85349.
68,DOM_OP11,1007000000,Testovací klient s.r.o.,375,000000 0123123123,,20120110,1,CZK,,6000,Tuzemská
transakce - odchozí standard,1013000004,1,CZ,000002011680004,20120110,N,D,,,0,0,001,,Běžný
účet,0000000000,0,6,1,3*

B.   XML format for Gemini 5

Specification of a format:
Used data types:
- numeric types are entered in the normal way
- bool – Y or N
- date:
  o YYYYMMDD, or
  o YYYYMMDDhhmmss (if the time is not null), or
  o YYYYMMDDhhmmssffffffffff (if the time is not null and fractions of seconds are not zero)
- records with NULL value are not exported

This format has two different forms:
- form of "official" statement – see point 1.,
- "non-official" form, resulting from one's own selection of movement group – see point 2.

1.   Form of official statement

Structure of the file:

Name of XML Element	Format	Description	Note
Official	bool	Always Y – official selection	
BankID	int	Bank ID 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	

Name of XML Element	Format	Description	Note
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
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's account number	
PartnerAccBank	varchar(35)	Counterparty's bank	
PartnerAccName	varchar(35)	Counterparty's account name	
ValueDate	date	Value date	
PartnerValueDate	date	Value date on a counterparty's account	
PayAmount	double	Amount in the item currency	
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	
Statistics1	varchar(10)	Statistical data (usually Constant symbol)	
Statistics2	varchar(10)	Statistical data (usually Variable symbol)	
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 to the item 1 .. 20	Not used

Name of XML Element	Format	Description	Note
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)	Extended information to the item	
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='Y'
        BankID=''
        BankCode=''
        BankCountryID=''
        BankName=''
        AccNoID=''
        AccNoCC=''
        AccName=''
        AccCcy=''
        AccCcyText=''
        AccTypeID=''
        AccTypeCode=''
        AccTypeText=''
        Period=''
        StatemNo=''
        StatemDate=''
        StatemStartBalance=''
        StatemEndBalance=''
        StatemOpeningDate=
        StatemClosingDate=''
        StatemDebitTotal='41,00'
        StatemCreditTotal='0,00'
        StatemTransactionCount='3'
        StatemDebitCount='3'
        StatemCreditCount='0'
>
                <Movement ItemNo='1'
                        Amount='10,00'
```

```
        Direction='D'
        PostingDate='20100618'
        MovementTypeID='6'
        MovementTypeCode='DOM_OP11'>
         <PartnerAccNo>9999999999</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>
         <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>Domácí platba</MovementTypeText>
         <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>
    <Movement ItemNo='3'
        Amount='20,00'
        Direction='D'
        PostingDate='20100618'
        MovementTypeID='6'
        MovementTypeCode='DOM_OP11'>
        <PartnerAccNo>123123123</PartnerAccNo>
        <PartnerAccBank>6000</PartnerAccBank>
        <PartnerAccName></PartnerAccName>
        <ValueDate>20100618</ValueDate>
        <PartnerValueDate></PartnerValueDate>
        <PayAmount></PayAmount>
        <PayCcy></PayCcy>
        <ExcRate></ExcRate>
        <ChargesAmount></ChargesAmount>
        <ChargesCcy></ChargesCcy>
        <Balance>2 035,30</Balance>
        <CancelIndicator>0</CancelIndicator>
        <GeminiRef>301.7.55852.1</GeminiRef>
        <BankRef>20100618:0000003274:BO100618GE320439</BankRef>
        <ClientRef></ClientRef>
        <MovementTypeText>Odchozí domácí platba</MovementTypeText>
        <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>
</AccountMovements>
```

2. Form of one's own selection of items

Structure of the file:

Name of XML Element	Format	Description	Note
Official	bool	Always N – one's own selection	
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's account number	
PartnerAccBank	varchar(35)	Counterparty's bank	
PartnerAccName	varchar(35)	Counterparty's account name	
ValueDate	date	Value date	
PartnerValueDate	date	Value date on a counterparty's account	
PayAmount	double	Amount in the item currency	
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	Bank ID 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

Name of XML Element	Format	Description	Note
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)	
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 to 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)	Extended information to the item	
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'
```

Version: 01032013 — Page 18 (of 29)
PPF banka a.s., Praha 6, Evropská 2690/17, Postal Code 160 41 Czech Republic, Company ID No. 47116129, VAT No. CZ47116129
The company is recorded in the Commercial Register at the Municipal Court in Prague, Section B, File 1834
Tel.: (+420) 224 175 888, Fax: (+420) 224 175 980

```
        MovementTypeCode='DOM_OP11'>
         <PartnerAccNo>9999999999</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>
         <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>Domácí 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>
</AccountMovements>
```

C.   ABO format – export of items of domestic Payment Transactions

Export of data on domestic Payment Transactions in the ABO format can contain up to four types of records:
a) account statement,
b) Payment Transactions,
c) fields AV1 – AV2,
d) fields AV3 – AV4.
Export of data on domestic Payment Transactions is a simple data file in text format with ASCII encoding used. Every single record of data file (ie. row) is completed by terminal symbol of record CR + LF.

1.   Description of record "Account statement"

Ser. n.	Length	Format	Field description
1.	3	074	Message type – always „074"
2.	16	NNNNNNNNNNNNNNNN	Your account number
3.	20	NNNNNNNNNNNNNNNNNNNN	Client's short name
4.	6	DDMMRR	Date of the old balance
5.	14	NNNNNNNNNNNNNN	Amount of the old balance – decimal places are not separated by commas and are always mentioned.
6.	1	+/-	The sign of the old balance – always indicated either "+" (plus = credit) or "-" (minus = debit).
7.	14	NNNNNNNNNNNNNN	Amount of the new balance – decimal places are not separated by commas and are always mentioned.
8.	1	+/-	The sign of the new balance – always indicated either "+" (plus = credit) or "-" (minus = debit).

Ser. n.	Length	Format	Field description
9.	14	NNNNNNNNNNNNNN	Total amount of debit movements (D)
10.	1	0/-	The sign of the debit movements (D) – zero or in the case of cancellation prevalence sign "-" (minus)
11.	14	NNNNNNNNNNNNNN	Total amount of kredit movements (C)
12.	1	0/-	The sign of the credit movements (c) – zero or in the case of cancellation prevalence sign "-" (minus)
13.	3	NNN	Serial number of statement
14.	6	DDMMRR	Date of statement creation
15.	14	gap	14 sings „gap"to unify length of record type 074 and 075.

2.   Description of record "Payment Transaction in CZK"

Ser. n.	Length	Format	Field description
1.	3	075	Message type – always „075"
2.	16	NNNNNNNNNNNNNNNN	Your account number
3.	16	NNNNNNNNNNNNNNNN	Counterparty's account number (Beneficiary's account for outgoing payment or Payer's account for incoming payment)
4.	13	NNNNNNNNNNNNN	Not used – zeros are stated here.
5.	12	NNNNNNNNNNNN	Amount – decimal places are not separated by commas and are always mentioned.
6.	1	N	Accounting code – refers to data under serial number 2 (own account number). The possible values are: 1 = debit item 2 = credit item 4 = cancelation of debit item 5 = cancelation of credit item
7.	10	NNNNNNNNNN	Variable symbol
8.	10	NNNNNNNNNN	Constant symbol – constant symbol is stated from the 1st to the 4th position from the right, code of the bank that maintains the account in field 3 is stated from the 5th to the 8th position from the right
9.	10	NNNNNNNNNN	Specific symbol
10.	6	DDMMRR	Value Date – the date from which the item is included in the account balance interest calculation
11.	20	NNNNNNNNNNNNNNNNNNNN	Short name of counterparty's account, or additional data.
12.	1	N	Not used – zero is stated here.

13.	4	rmoo	Type of data:
			• r = code for the currency of movement item and statement – always „1",
			• moo = code for the type of movement item by the bank dial - numeric value with a length of 3 characters:
			  o m – „1" for items in CZK, „0" for items in other currency,
			  o oo – „01" for debit items, „02" for credit item

14.	6	DDMMRR	Maturity Date/Date of crediting

3. Description of record "Subfield AV1 – AV2"

Record immediately follows the Payment Transaction in CZK, which this entry applies. If the Payment transaction AV field does not contain this line does not appear.

Ser. n.	Length	Format	Field description
1.	3	078	Message type – always „078"
2.	35	NNNNNNNNN…N	Field AV1
3.	35	NNNNNNNNN…N	Field AV2

4. Description of record "Subfield AV3 – AV4"

Record immediately follows the Payment Transaction in CZK, which this entry applies. If the Payment transaction AV field does not contain this line does not appear.

Ser. n.	Length	Format	Field description
1.	3	079	Message type – always „079"
2.	35	NNNNNNNNN…N	Field AV3
3.	35	NNNNNNNNN…N	Field AV4

5. Example of file in ABO format

(gaps in the text are indicated by dots)
074000000123456789TESTOVACI·KLIENT·SRO31011300000000566544+00000000666544+00000000001000000
015010213··············
075000000123456789000000987654321000000000000000000000015544165987452360000000008000000000001021
3TESTOVACI·KLIENT·SRO01102010213
078faktura za leden 2013·

D.   Gemini format

Specification of the Gemini format:
- 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 (including a field for the BIC), except for the type of text message to the recipient, message for the bank, etc., which should be left-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. Gemini 4.1 format

a)   Export of Payment Transactions from account

Position	Length	Format	Field Description
1	35		Your account number
36	3		ISO code of your account currency
39	5		Item serial number in the statement
44	5		Serial number of Gemini electronic statement
49	8	YYYYMMDD	Date of statement
57	8	YYYYMMDD	Processing date
65	8	YYYYMMDD	Clearing date
73	2	C,D	Item direction: C = credit item, D = debit item
75	15	decpt	Payment Transaction amount

Position	Length	Format	Field Description
90	15	decpt	Account balance after Payment Transaction realization
105	1		Not used – gap is stated here
106	4	NMSC	Item type – always „NMSC"
110	16	NONREF	Not used – „NONREF" is stated
126	16		Bank reference: • I-GE-CC – for credit domestic Payment Transaction, • O-GE-CC – for debit domestic Payment Transaction, • GE-FT – for foreign Payment Transaction, • PK-XXX – for Payment Transaction made using a payment card ("XXX" means the way of using a payment card – ATM, POS and so on).
142	34		Details
176		Delimited subfields	Information field, content depends on the type of item and is derived from the value at position 126 (Bank reference): • I-GE-CC or O-GE-CC – table "Domestic Payment Transactions" will continue from position 176 (see point b); • GE-FT – table "Foreign Payment Transactions" will continue from position 176 (see point c); • PK-XXX – field will stay empty. Field generally contains items separated from each character with the ASCII value "4". Items can have variable length, and some may be empty – in this case, for two consecutive separator characters, the serial numbers of items to be maintained.

b)   Domestic Payment Transaction

Serial number	Maximum length	Format	Field Description
1	1		I = incoming Payment Transaction O = outgoing Payment Transaction
2	2		Not used
3	7		Payer's bank code
4	7		Beneficiary's bank code
5	7		Not used
6	10		Constant symbol
7	16		Payer's account number – the first 6 digits are prefix (6 zeros for empty prefix), next 10 digits are actual account number
8	20		Payer's account name
9	16		Beneficiary's account number – the first 6 digits are prefix (6 zeros for empty prefix), next 10 digits are actual account number
10	20		Beneficiary's account name
11	10	opt	Credit specific symbol
12	10	opt	Debit specific symbol
13	140	opt	If the field "Details" contains the value "//", this field contains the details of Payment Transaction made using payment card, separated by "/".
14	140	opt	Additional information
15	10	opt	Credit variable symbol
16	10	opt	Credit variable symbol
17	140	opt	AV field

c)   Foreign Payment Transaction

Serial number	Maximum length	Format	Field Description
1	15		Bank's internal reference
2	6	YYMMDD	Date of Payment Transaction performance
3	14	decpt	Exchange rate used
4	3		Payment Transaction currency – field contains the currency indicated on the Payment Order, in case of the Intrabank Order in Foreign Currency field contains the currency of counterparty's account
5	17	decpt	Transferred amount – field contains the currency indicated on the Payment Order, in case of the Intrabank Order in Foreign Currency field contains the currency of counterparty's account
6	3		Fee currency
7	15		Not used
8	15		Not used
9	15		Not used
10	15		Not used
11	15		Not used
12	15		Not used
13	15		Not used
14	15		Not used
15	15	decpt	The equivalent amount in the currency of the Client's account
16	15	decpt	Total amount of fees
17	16	opt	Account for fees
18	15		Not used
19	15		Not used
20	35		Payer's name and address, the 1st part (it can contain Payer's account number)
21	35	opt	Payer's name and address, the 2nd part
22	35	opt	Payer's name and address, the 3rd part
23	35	opt	Payer's name and address, the 4th part
24	35	opt	Information for Beneficiary, the 1st part
25	35	opt	Information for Beneficiary, the 2nd part
26	35	opt	Information for Beneficiary, the 3rd part
27	35	opt	Information for Beneficiary, the 4th part – fee code (SHA, OUR)
28	35		Beneficiary's account number
29	35	opt	Beneficiary's name and address, the 1st part
30	35	opt	Beneficiary's name and address, the 2nd part
31	35	opt	Beneficiary's name and address, the 3rd part
32	35	opt	Beneficiary's name and address, the 4th part
33	35		BIC (SWIFT code) of Beneficiary's bank
34	35	opt	Name and address of Beneficiary's bank, the 1st part
35	35	opt	Name and address of Beneficiary's bank, the 2nd part
36	35	opt	Name and address of Beneficiary's bank, the 3rd part
37	35	opt	Name and address of Beneficiary's bank, the 4th part
38	35	opt	BIC (SWIFT code) of correspondent bank
39	35	opt	Name and address of correspondent bank, the 1st part
40	35	opt	Name and address of correspondent bank, the 2nd part
41	35	opt	Name and address of correspondent bank, the 3rd part
42	35	opt	Name and address of correspondent bank, the 4th part
43	35		BIC (SWIFT code) of Payer's bank
44	35	opt	Name and address of Payer's bank, the 1st part
45	35	opt	Name and address of Payer's bank, the 2nd part
46	35	opt	Name and address of Payer's bank, the 3rd part
47	35	opt	Name and address of Payer's bank, the 4th part

d)   <u>Example</u>

123456789   CZK   5   520130201201302012013020130201C
000000123456,00000001123456,00·NMSCNONREFI-GE-CC
I 01006000 8123456789TESTOVACÍ KLIENT SRO123456789TESTOVACÍ KLIENT SRO659877faktury za leden 2013

2.   Gemini 5 format

a)   <u>Export of Payment Transactions from account</u>

Position	Length	Format	Field Description
1	35		Your account number
36	3		ISO code of your account currency
39	5		Not used
44	5		Serial number of Gemini electronic statement
49	8	YYYYMMDD	Date of statement
57	8	YYYYMMDD	Processing date
65	8	YYYYMMDD	Clearing date
73	2	C,D	Item direction: C = credit item, D = debit item
75	15	decpt	Payment Transaction amount
90	15	decpt	Account balance after Payment Transaction realization
105	1		Not used – gap is stated here
106	4	NMSC	Item type – always „NMSC"
110	16	NONREF	Not used – „NONREF" is stated
126	16		Bank reference: • I-GE-CC – for credit domestic Payment Transaction, • O-GE-CC – for debit domestic Payment Transaction, • GE-FT – for foreign Payment Transaction, • PK-XXX – for Payment Transaction made using a payment card ("XXX" means the way of using a payment card – ATM, POS and so on).
142	34		Details
176		Delimited subfields	Information field, content depends on the type of item and is derived from the value at position 126 (Bank reference): • I-GE-CC or O-GE-CC – table "Domestic Payment Transactions" will continue from position 176 (see point <u>b</u>); • GE-FT – table "Foreign Payment Transactions" will continue from position 176 (see point <u>c</u>); • PK-XXX – field will stay empty.

b)   <u>Domestic Payment Transaction</u>

Position	Length	Format	Field Description
176	1		I = incoming Payment Transaction O = outgoing Payment Transaction
177	2		Not used
179	7		Payer's bank code
186	7		Beneficiary's bank code
193	7		Not used
200	10		Constant symbol
210	16		Payer's account number – the first 6 digits are prefix (6 zeros for empty prefix), next 10 digits are actual account number
226	20		Payer's account name
246	16		Beneficiary's account number – the first 6 digits are prefix (6 zeros for empty prefix), next 10 digits are actual account number
262	20		Beneficiary's account name
282	10	opt	Specific symbol
292	10		Not used

Position	Length	Format	Field Description
302	140	opt	AV field – information for Payer/Beneficiary; Payment Transaction details in case of Payment Transactions made using payment cards
442	140	opt	Not used
582	10	opt	Variable symbol
592	10	opt	Not used
602	140	opt	Not used

c)   Foreign Payment Transaction

Position	Length	Format	Field Description
176	15	opt	Bank's internal reference
191	6	YYMMDD	Date of Payment Transaction performance
197	14	decpt	Exchange rate used
211	3		Payment Transaction currency – field contains the currency indicated on the Payment Order, in case of the Intrabank Order in Foreign Currency field contains the currency of counterparty's account
214	17	decpt	Transferred amount – field contains the currency indicated on the Payment Order, in case of the Intrabank Order in Foreign Currency field contains the currency of counterparty's account
231	3		Fee currency
234	15		Not used
249	15		Not used
264	15		Not used
279	15		Not used
294	15		Not used
309	15		Not used
324	15		Not used
339	15		Not used
354	15	decpt	The equivalent amount in the currency of the Client's account
369	15	decpt	Total amount of fees
384	16	opt	Account for fees
400	15		Not used
415	15		Not used
430	35		Payer's name and address, the 1st part (it can contain Payer's account number)
465	35	opt	Payer's name and address, the 2nd part
500	35	opt	Payer's name and address, the 3rd part
535	35	opt	Payer's name and address, the 4th part
570	35	opt	Information for Beneficiary, the 1st part
605	35	opt	Information for Beneficiary, the 2nd part
640	35	opt	Information for Beneficiary, the 3rd part
675	35	opt	Information for Beneficiary, the 4th part – fee code (SHA, OUR)
710	35		Beneficiary's account number
745	35	opt	Beneficiary's name and address, the 1st part
780	35	opt	Beneficiary's name and address, the 2nd part
815	35	opt	Beneficiary's name and address, the 3rd part
850	35	opt	Beneficiary's name and address, the 4th part
885	35		BIC (SWIFT code) of Beneficiary's bank
920	35	opt	Name and address of Beneficiary's bank, the 1st part
955	35	opt	Name and address of Beneficiary's bank, the 2nd part
990	35	opt	Name and address of Beneficiary's bank, the 3rd part
1025	35	opt	Name and address of Beneficiary's bank, the 4th part
1060	35	opt	BIC (SWIFT code) of correspondent bank
1095	35	opt	Name and address of correspondent bank, the 1st part
1130	35	opt	Name and address of correspondent bank, the 2nd part
1165	35	opt	Name and address of correspondent bank, the 3rd part
1200	35	opt	Name and address of correspondent bank, the 4th part

Position	Length	Format	Field Description
1235	35		BIC (SWIFT code) of Payer's bank
1270	35	opt	Name and address of Payer's bank, the 1st part
1305	35	opt	Name and address of Payer's bank, the 2nd part
1340	35	opt	Name and address of Payer's bank, the 3rd part
1375	35	opt	Name and address of Payer's bank, the 4th part

d)   Example

1234567890·······················CZK····5····520130201201302012013020120130201C·000000123456,00000001123456,00·NMSC
NONREFI-GE-CC
···············130201········26,495EUR··········1000,00CZK··
·······················26495,00···········0,00·····1234567890·····························TESTOVACI KLIENT S.R.O.
···INVOICE NO.
1/2013···SHA··························TESTOVACI KLIENT S.R.O.
···PMBPCZPPXX························PPF BANKA
A.S.·················PRAGUE, CZECH
REPUBLIC···
··DEUTDEFF

E.   HTML format

Format specification:
- File in the form of table
- One row = one item from transaction history
- The first row is a header

Structure of the file:

Order	File content	Note
1.	Reserved	Not used
2.	Bank name	PPF banka a.s.
3.	Bank code	Alphabetic code of PPF banka a.s. – always "PMBA"
4.	Variable symbol	
5.	Description 1	Item description
6.	Specific symbol	
7.	Bank reference	Internal references of the Bank
8.	Period (a year)	Indication of the year in the form YYYY
9.	Description 2	Item description 2
10.	Payment 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	Fee currency	
15	Description 4	Item description
16	Balance	Balance after realization of a respective item
17.	Movement type code	Item type code
18.	Account type text ID	
19.	Account name	Client's account name
20.	Amount	Item amount
21.	Account number	Client's account number
22.	Account number and clearing	Client's account number in the clearing format
23.	Maturity date	Posting Date
24.	Bank's ID in client station	Not used
25.	Account curency	Client's account currency
26.	Counterparty's account name	Counterparty's account name
27.	Counterparty's account bank	Counterparty's account bank
28.	Movement type text	Not used
29.	ID of movement type text	Not used

Order	File content	Note
30.	Account type ID	Always 1 Current account
31.	Country code	
32.	Counterparty's account number	
33.	Value date	
34.	Cancel indicator	
35.	Direction of transaction	Item type indicator: DR – debit on account CR – credit on account
36.	Partner's value date	Value date of counterparty
37.	Export indicator	Nepoužívá se
38.	Exchange rate	Item exchange rate
39.	Payment amount	Amount in the item currency
40.	Account type code	
41.	Client reference	
42.	Account type text	
43.	Constant symbol	
44.	Charges	
45.	Movement type ID	
46.	Item number	Item number within the posting date
47.	Statement number	HB statement number in which the item occurs
48.	Description 5	Not used
49.	Description 6	Not used
50.	Description 7	Not used
51.	Description 8	Not used
52.	Extension	Details to Payment transaction made using payment cards

Example:
Note: Unlike the example, the data in the table are displayed side by side in the real environment.

Reserved	
Bank name	PPF banka a.s.
Bank code	PMBA
Variable symbol	0000000000
Description 1	
Specific symbol	0000000000
Bank reference	20120110:0000026012:BO120110GE889929
Period (a year)	2012
Description 2	
Payment title	
Payment Currency	
Reference gemini	301.7.404067.1
Description 3	
Fee currency	
Description 4	
Balance	85349.68
Movement type code	DOM_OP11
Account type text ID	1007000000
Account name	Testovací klient s.r.o.
Amount	375
Account number	000000 0123123123
Account number and clearing	
Maturity date	20120110
Bank's ID in client station	1
Account curency	
Counterparty's account name	

Counterparty's account bank	*0100*
Movement type text	*Domestic transaction - outgoing standard*
ID of movement type text	*1013000004*
Account type ID	*1*
Country code	*CZ*
Counterparty's account number	*0000002011680004*
Value date	*20120110*
Cancel indicator	*N*
Direction of transaction	*D*
Partner's value date	
Export indicator	
Exchange rate	*0*
Payment amount	*0*
Account type code	*001*
Client reference	
Account type text	*Current account*
Constant symbol	*0000000000*
Charges	*0*
Movement type ID	*6*
Item number	*1*
Statement number	*3*
Description 5	
Description 6	
Description 7	
Description 8	
Extension	