

# **FORMATS OF FILES FOR THE IMPORTING AND EXPORTING OF DATA FOR THE INTERNET BANKING 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 ANSI, code page 1250.
- One line = one payment order.
- The first line is the heading.
- Separator "," (comma); if the field is empty, two "," separators follow one another without a space.
- There are obligatory and optional fields 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 í ì ñ ó ô õ ö ÷ ř š ť ů ú ů 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 Ê Ě ě Ĺ Ń Ó Ô Ö Ŕ Ř Š Ť Ú ů Ů Ý 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 files with Domestic Bulk Order so that all disallowed characters cannot be entered at all or are changed to the allowed character (for example full stop) while generating the file.

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

Field	Data type	Obligatory field	Description
DueDate	DD.MM.YYYY	No	Maturity Date. <b><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></b>
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. <b><u>The comma cannot be</u></b>

Field	Data type	Obligatory field	Description
			<b><u>used in the text.</u></b>
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. <b><u>The comma cannot be used in the text.</u></b>
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. <b><u>The comma cannot be used in the text.</u></b>
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

**In the text fields, the comma must not be used** (it serves as a field separator) **and the space, dash or colon must not be typed in the specified positions** (these positions are transmitted to the SWIFT message lines as the first characters and, according to the standards for the SWIFT message, they cannot be given in the first position of the line).

Therefore we recommend to modify the software which generates files with Foreign Bulk Order so that all disallowed characters cannot be entered at all or are changed to the allowed character (for example full stop) while generating the file.

**If there are entered in the imported file:**

- **disallowed characters (i.e. other characters than above mentioned), they will be replaced by full stops;**
- **space, dash or colon in 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 the **RecipientNameAndAddress** field, **only 105 characters can be typed**; under the ISO 20022 standard and the standard for SEPA Credit Transfer<sup>1</sup> no more characters are transmitted to the message sent from the Debtor's bank to the Creditor's bank; **if a larger number of characters are entered in the field, they are ignored**;
- **Fields specific for the SEPA Order cannot be filled in** (EndToEnd 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.

Field	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. <b><u>Account number has to be stated in the IBAN format in the case of Payment Transactions to EU/EEA countries and SEPA Payment Transactions (including payments to other banks in the Czech Republic and Intrabank Order in Foreign Currencies).</u></b>

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

Field	Data type	Obligatory field	Description
CreditCountry	2a	Yes	Country ISO code of the Beneficiary's <b>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</b> (example: BIC: PMBP <b>CZ</b> PP, country code: <b>CZ</b> ).
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. <b>Space, dash or colon must not be given in the 1<sup>st</sup>, the 36<sup>th</sup>, the 71<sup>st</sup> and the 106<sup>th</sup> positions and the comma cannot be used in all text.</b>
RecipientBankNameandAddress	140a	No	<b><u>This field is not transmitted to the IB – do not fill it.</u></b>
PaymentAmount	13.2N	Yes	Amount.
PaymentCurrency	3a	Yes	Currency – ISO code.
PaymentDueDate	DD.MM.YYYY	No	Maturity Date.  <b><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></b>
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. <b>Space, dash or colon must not be given in the 1<sup>st</sup>, the 36<sup>th</sup>, the 71<sup>st</sup> and the 106<sup>th</sup> positions and the comma cannot be used in all text.</b>

Field	Data type	Obligatory field	Description
MessageForPayerBank	129a	No	<p>Information for the Bank – free text.</p> <p><b><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></b></p> <p>Here you can enter information for further processing of an individual item of the Foreign Bulk Order at the Bank:</p> <ol style="list-style-type: none"> <li>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, etc.), or</li> <li>2) additional information for the payment instruction, or</li> <li>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</li> <li>4) <b><u>mandatory data for Foreign Orders denominated in RUB:</u></b> <ol style="list-style-type: none"> <li>a. <u>into the Russian Federation:</u> <ul style="list-style-type: none"> <li>• BIK of the Beneficiary's bank – the national numeric bank code (9 digits),</li> <li>• the VO code – Russia payment title (5 digits),</li> <li>• NDS (VAT) – information on whether the payment includes tax and, if so, its quantification in RUB,</li> <li>• the exact description of the payment purpose,</li> <li>• for the Beneficiary – legal entity:               <ul style="list-style-type: none"> <li>○ INN – registration number of tax administration (10-12 digits),</li> <li>○ KPP – special code for tax administration (9 digits),</li> </ul>               (note: neither INN nor KPP are required for Beneficiary – natural person);             </li> </ul> </li> </ol> </li> </ol>

Field	Data type	Obligatory field	Description
MessageForPayerBank	129a	No	<p><u>b. outside the Russian Federation:</u></p> <ul style="list-style-type: none"> <li>• BIK of the Beneficiary's bank – the national numeric bank code (9 digits),</li> <li>• number of the account in the Beneficiary's bank for this Russian correspondent (20 digits),</li> <li>• the VO code – Russia payment title (5 digits),</li> <li>• NDS (VAT) – information on whether the payment includes tax and, if so, its quantification in RUB,</li> <li>• the exact description of the payment purpose.</li> </ul> <p>You can obtain the required information from your trade partner (the payment Beneficiary). <b><u>Foreign Orders in RUB cannot be executed without these data.</u></b></p> <p>It is transferred to the SWIFT message as 4 lines – the 1<sup>st</sup> line containing 30 characters, from the 2<sup>nd</sup> to the 4<sup>th</sup> lines containing 33 characters, we recommend taking this into consideration when filling in the data.</p> <p><b><u>Space, dash or colon must not be given on the 1<sup>st</sup>, the 31<sup>st</sup>, the 64<sup>th</sup> and the 97<sup>th</sup> positions and the comma cannot be used in all text.</u></b></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><b><u>In the case of Payment Transactions in EUR to EU/EEA countries and SEPA Payment Transactions, SHA is permissible only.</u></b></p> <p>In the case of other Payment Transactions SHA or OUR fees can be stated.</p>



Field	Data type	Obligatory field	Description
Description	70a	No	This field can be used for the information that you require to have with the payment for your use – <b><u>data will only appear in payment detail in IB, they are not transmitted to the Beneficiaries or to the statement of account.</u></b>  <b><u>The comma cannot be used in all text.</u></b>
RecipientAccountName	30a	No	<b><u>This field is not transmitted to the IB – do not fill it.</u></b>
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.  Space, dash or colon must not be given on the 1 <sup>st</sup> and the 34 <sup>th</sup> positions and the comma cannot be used in the text.
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 ANSI, code page 1250.
- Fixed length of positions of respective records.
- One line = one payment order.
- The lines are separated 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 a decimal point/comma must be used 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 ë ì í ñ ó ô õ ö ÷ ŕ š ť 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 ě Ľ Ń Ó Ő Œ Ŕ 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 files with Domestic Bulk Order so that all disallowed characters cannot be entered at all or are changed to the allowed character (for example full stop) 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 the 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 the value “6000”.
19	3		<b><u>THESE POSITIONS ARE NOT USED, state 3 spaces here.</u></b>
22	4	digits, lz	Beneficiary's bank code.
26	3		<b><u>THESE POSITIONS ARE NOT USED, state 3 spaces here.</u></b>
29	15	Digits	Amount in CZK, decimal places are not separated by a comma and must always be stated.

Position	Length	Format	Field Description
44	6	YYMMDD, opt, digits	Maturity Date. <b><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></b>
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 zeroes 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).
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 (spaces in the text are indicated by dots):

00000111208026000...6000...00000000015918.....000000030800007802830000050000.....285  
97312390000004086318984fa 261/05

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

000003111208026000...6000...000000000634600.....0000000083080000099138000000.....285  
97312390000004086318984fa 171/05

000004111208026000...6000...000000000634600.....0000000083080000099138000000.....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  
 / - ? : ( ) . , ' +  
 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, space, dash or colon must not be given in the specified positions** (these positions are transmitted to the SWIFT message lines as the first characters and, according to the standards for the SWIFT message, they cannot be given in the first position of the line).

Therefore we recommend to modify the software which generates files with Foreign Bulk Order so that all disallowed characters cannot be entered at all or are changed to the allowed character (for example full stop) while generating the file.

#### **If there are entered in the imported file:**

- **disallowed characters (i.e. other characters than above mentioned), they will be replaced by full stops;**
- **space, 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 Transfer<sup>2</sup> 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's bank to the Beneficiary's bank; **if a larger number of characters are entered they are ignored;**
- **Fields specific for the SEPA Order cannot be filled in** (EndToEnd 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 the value "INT" indicating foreign payment.
4	6	digits, lz	The line serial number.

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

Position	Length	Format	Field Description
10	8	YYYYMMDD, opt, digits	Date of creating the file – if stated, must be identical for all items in the file.
18	140		<b><u>THESE POSITIONS ARE NOT USED, state 140 spaces here.</u></b>
158	35		Beneficiary's name and address, the 1 <sup>st</sup> part – free text. <b><u>Space, dash or colon must not be given in the position 158.</u></b>
193	35	opt	Beneficiary's name and address, the 2 <sup>nd</sup> part – free text. <b><u>Space, dash or colon must not be given in the position 193.</u></b>
228	35	opt	Beneficiary's name and address, the 3 <sup>rd</sup> part – free text. <b><u>Space, dash or colon must not be given in the position 228.</u></b>
263	35	opt	Beneficiary's name and address, the 4 <sup>th</sup> part – free text. <b><u>Space, dash or colon must not be given on the position 263.</u></b>
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. <b><u>Account number has to be stated in the IBAN format in the case of a Payment Transaction to EU/EEA countries and SEPA Payment Transactions (including payments to other banks in the Czech Republic and Intrabank Orders in Foreign Currencies).</u></b>
361	3	OUR, SHA	Indication of fee type (OUR, SHA). <b><u>In the case of Payment Transactions in EUR to EU/EEA countries and SEPA Payment Transactions, SHA is permissible only.</u></b> In the case of other Payment Transactions SHA or OUR fees can be stated.
364	3		<b><u>THESE POSITIONS ARE NOT USED, state 3 spaces here.</u></b>
367	2		Country ISO code of Beneficiary's <b><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></b> (example: BIC: PMBPCZPP, country code: CZ).
369	35	opt	Message for the Beneficiary, the 1 <sup>st</sup> part – free text. Here you can enter information for the Beneficiary's needs. <b><u>Space, dash or colon must not be given in the position 369.</u></b>
404	35	opt	Message for the Beneficiary, the 2 <sup>nd</sup> part – free text. <b><u>Space, dash or colon must not be given in the position 404.</u></b>
439	35	opt	Message for the Beneficiary, the 3 <sup>rd</sup> part – free text. <b><u>Space, dash or colon must not be given in the position 439.</u></b>

Position	Length	Format	Field Description
474	35	opt	Message for the Beneficiary, the 4 <sup>th</sup> part – free text. <b><u>Space, dash or colon must not be given in the position 704.</u></b>
509	22		<b><u>THESE POSITIONS ARE NOT USED, state 22 spaces here.</u></b>
531	30	opt	<p>Information for the Bank, the 1<sup>st</sup> part – free text.</p> <p><b><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></b></p> <p>Here you can enter information for further processing of the individual item of a Foreign Bulk Order at the Bank:</p> <ol style="list-style-type: none"> <li>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, etc.), or</li> <li>2) additional information for the payment instruction, or</li> <li>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).</li> </ol> <p><b>4) <u>mandatory data for Foreign Orders denominated in RUB:</u></b></p> <ol style="list-style-type: none"> <li>a. <u>into the Russian Federation:</u> <ul style="list-style-type: none"> <li>• BIK of the Beneficiary's bank – the national numeric bank code (9 digits),</li> <li>• the VO code – Russia payment title (5 digits),</li> <li>• NDS (VAT) – information on whether the payment includes tax and, if so, its quantification in RUB,</li> <li>• the exact description of the payment purpose,</li> <li>• for the Beneficiary – legal entity:               <ul style="list-style-type: none"> <li>○ INN – registration number of tax administration (10 - 12 digits),</li> <li>○ KPP – special code for tax administration (9 digits), (note: neither INN nor KPP are required for Beneficiary – natural person);</li> </ul> </li> </ul> </li> <li>b. <u>outside the Russian Federation:</u> <ul style="list-style-type: none"> <li>• BIK of the Beneficiary's bank – the national numeric bank code (9 digits),</li> <li>• number of the Beneficiary's bank account for this Russian correspondent (20 digits),</li> <li>• the VO code – Russia payment title (5 digits),</li> <li>• NDS (VAT) – information on whether the payment includes tax and, if so, its quantification in RUB,</li> <li>• the exact description of the payment purpose.</li> </ul> </li> </ol> <p>You can obtain the required information from your trade partner (the payment Beneficiary). <b><u>Foreign Orders in RUB cannot be executed without these data.</u></b></p>
531	30	opt	<b><u>Space, dash or colon must not be given in the position 531.</u></b>
561	33	opt	Information for the Bank, the 2 <sup>nd</sup> part – free text. <b><u>Space, dash or colon must not be given in the position 561.</u></b>
594	33	opt	Information for the Bank, the 3 <sup>rd</sup> part – free text. <b><u>Space, dash or colon must not be given in the position 594.</u></b>

Position	Length	Format	Field Description
627	33	opt	Information for the Bank, the 4 <sup>th</sup> part – free text. <b><u>Space, dash or colon must not be given in the position 627.</u></b>
660	11		<b><u>THESE POSITIONS ARE NOT USED, state 11 spaces here.</u></b>
671	11		BIC (SWIFT code) of Beneficiary's bank.
682	6	digits, lz, opt	Prefix of your account number (the Payer's Account) – state zeroes here if your account does not contain prefix.
688	6	YYMMDD, opt, digits	Maturity Date. <b><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></b>
694	33	opt	Information for the Bank, the 5 <sup>th</sup> part – free text. <b><u>Space, dash or colon must not be given in the position 694.</u></b>
727	33	opt	Information for the Bank, the 6 <sup>th</sup> part – free text. <b><u>Space, dash or colon must not be given in the position 727.</u></b>
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 – <b><u>data will only appear in payment detail in IB, they are not transmitted to the Beneficiaries' or Payers' statements of account.</u></b>

Example (spaces 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.....PMBADExxxx00000014
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

### 1.3.1. Structure of the file

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 Transfer<sup>3</sup> – 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 only be entered in SEPA Orders<sup>4</sup>:

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**),
  - 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**).

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

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



### 1.3.2. Example

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

```

<?xml version="1.0" encoding="windows-1250"?>
<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">
  <CstmrCdtTrfInitn>
    <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>
      <PmtTpInf>
        <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>
      </Dbtr>
      <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>

```

```

<Ctr>
  <Nm>NOTPROVIDED</Nm>
  <PstlAdr>
    <Ctry>CZ</Ctry>
    <AdrLine>Hrozneho 46</AdrLine>
  </PstlAdr>
  <Id>
    <OrgId>
      <BICOrBEI>TATRSKB0</BICOrBEI>
    </OrgId>
  </Id>
</Ctr>
<CtrAcct>
  <Id>
    <IBAN>SK2702000000001234567890</IBAN>
  </Id>
</CtrAcct>
<UltmtCtr>
  <Nm>Tomas Richter</Nm>
  <Id>
    <OrgId>
      <BICOrBEI>TATRSKB0</BICOrBEI>
    </OrgId>
  </Id>
</UltmtCtr>
<Purp>
  <Cd>DHUL</Cd>
</Purp>
<RmtInf>
  <Strd>
    <CtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
        <Issr>xyz</Issr>
      </Tp>
      <Ref>AB564</Ref>
    </CtrRefInf>
  </Strd>
</RmtInf>

```

```

    </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>
  <CdtrAcct>
    <Id>
      <IBAN>SK2702000000001234567890</IBAN>
    </Id>
  </CdtrAcct>
  <UltmtCdtr>
    <Nm>Alexander Richter</Nm>
    <Id>
      <OrgId>
        <BICOrBEI>TATRSKB0</BICOrBEI>
      </OrgId>

```

```

    </ld>
  </UltmtCctr>
  <Purp>
    <Cd>DHUL</Cd>
  </Purp>
  <RmtInf>
    <Strd>
      <CctrRefInf>
        <Tp>
          <CdOrPrtry>
            <Cd>SCOR</Cd>
          </CdOrPrtry>
          <Issr>UZT</Issr>
        </Tp>
        <Ref>TO565458</Ref>
      </CctrRefInf>
    </Strd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItn>
</Document>

```

## 2. Export of data

In Internet banking, data on Payment transactions can be exported from two places:

- a) In the **Transaction History** section:
  - data on settled Payment Transactions or on today's turnovers can be exported here,
  - the export formats for this option are described in point [2.1](#);
- b) In the **Statements** section:
  - data on settled Payment Transactions can be exported here,
  - the export formats for this option are described in point [2.2](#).

### 2.1. Export formats available in the Transaction History section

In this section, the export of Payment Transactions is possible in two formats:

- a) CSV format, the description is contained in point [2.1.1](#), or
- b) XML format, the description is contained in point [2.1.2](#).

Export is available for the Settled Transactions List and Today's Turnovers options.

### 2.1.1. CSV format

Specification of the format:

- Text file, Format ANSI, code page 1250
- One line = one record from transaction history
- The first line is the heading
- Separator "," (comma); if the field is empty two separators "," follow one another without any space
- The lines are separated by the symbol CRLF

#### 2.1.1.1. Structure of the file:

Order	Content of the field	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 the execution of the 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.
26.	Partner account name	Name of the counterparty's account.
27.	Partner bank	Bank of the counterparty's account.
28.	Transaction text type	Not used.
29.	Transaction text type ID	Not used.

Order	Content of the field	Note
30.	Account type ID	Always 1 – Current account.
31.	Country code	
32.	Partner account number	
33.	Value date	Value date.
34.	Cancel indicator	Cancellation 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 on SEPA payments).

### 2.1.1.2 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,,,,,

## 2.1.2. XML format

Specification of the format:

Used data types:

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

### 2.1.2.1 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 – rejected 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 the counterparty's account.	
PayAmount	double	Amount in the item currency.	
PayCcy	varchar(3)	Item currency.	
ExcRate	Double	Exchange rate used for converting item currency to the account currency.	
ChargesAmount	double	Amount of charges.	
ChargesCcy	varchar(3)	Currency of charges.	



Name of XML Element	Format	Description	Note
Balance	double	Balance on the account after item execution (if known).	
CancellIndicator	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 Gemini client database.	Not used
BankCode	varchar(8)	Alpha code of the Bank (Gemini).	
BankCountryID	varchar(2)	Abbreviation of the Bank's 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 which 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 book 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 the constant symbol).	
Statistics2	varchar(10)	Statistical data (usually the variable symbol).	
Statistics3	varchar(10)	Statistical data (usually the specific symbol).	
Statistics4	varchar(10)	Statistical data (usually the payment title).	
Description1	varchar(35)	Item description.	

Name of XML Element	Format	Description	Note
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 items 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 on the item (for example additional data on SEPA payments).	
IncomingDocID	int	Number of the incoming document in the Gemini client database.	Not used

### 2.1.2.2 Example

```

<?xml version="1.0" encoding="windows-1250 "?>
<!-- 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>000000000</Statistics1>
<Statistics2>000000000</Statistics2>
<Statistics3>000000000</Statistics3>
<Statistics4></Statistics4>
<Description1>ahoj příjemce. řádek čárka</Description1>
<Description2></Description2>
<Description3></Description3>
<Description4></Description4>
<Description5>ahoj příjemce. řádek čárka</Description5>
<Description6></Description6>
<Description7></Description7>
<Description8></Description8>
<Extensions>DOM-AVIZO: ahoj příjemce. 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>
  
```

## 2.2 Export formats available in the Statements section

In this section, Payment Transactions can be exported in three formats:

- a) Gemini 4.1, the description is contained in point [2.2.1](#), or
- b) ABO, the description is contained in point [2.2.2](#), or
- c) XML, the description is contained in point [2.2.3](#).

### 2.2.1 Gemini 4.1 format

Specification of the Gemini format:

- Text file, Format ANSI, code page 1250
- Fixed length of the positions of each of the records
- One line = one Payment Transaction
- Lines are separated by the CR/LF character
- Fields are normally right-aligned (including the BIC field), except for texts such as message for the beneficiary, information for the bank etc., which are left-aligned.

Explanations:

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

#### 2.2.1.1 Export of Payment Transactions from accounts

Position	Length	Format	Field Description
1	35		Your account number.
36	3		ISO code of the currency of your account.
39	5		Serial number of the item in the statement.
44	5		Serial number of the Gemini electronic statement.
49	8	YYYYMMDD	Date of the statement.
57	8	YYYYMMDD	Date of processing.
65	8	YYYYMMDD	Date of posting.
73	2	C,D	Direction of the item: C = credit item D = debit item
75	15	decpt	Payment Transaction amount.
90	15	decpt	Account balance following the execution of this Payment Transaction.
105	1		Not used; a space is inserted.
106	4		Numerical designation of transaction type, the content depends on the type of item, and on the value at position 126.
110	16		References of the payer; the content depends on the type of the item and on the value in position 126: <ul style="list-style-type: none"> <li>• GE-FT: contains the payment reference.</li> <li>• Other: contains the NONREF value.</li> </ul>

Position	Length	Format	Field Description
126	16		References of the Bank: <ul style="list-style-type: none"> <li>• I-GE-CC: for credit domestic Payment Transactions,</li> <li>• O-GE-CC: for debit domestic Payment Transactions,</li> <li>• JE_BATCH – other transactions (for example fees),</li> <li>• GE-FT: for foreign Payment Transactions,</li> <li>• PK-XXX: for Payment Transactions executed by a payment card (XXX denotes the way in which the payment card was used: ATM, POS, etc.).</li> </ul>
142	34		Details.
176		Delimited subfields	Information field; its content depends on the type of the item and on the value in position 126 (References of the Bank): <ul style="list-style-type: none"> <li>• I-GE-CC, or O-GE-CC, or JE_BATCH: from position 176, the continuation will be the Domestic Payment Transaction table (see point <a href="#">2.2.1.2</a>);</li> <li>• GE-FT: from position 176, the continuation will be the Foreign Payment Transaction table (see point <a href="#">2.2.1.3</a>);</li> <li>• PK-XXX: from position 176 the continuation will be the Domestic Payment Transaction table (see point <a href="#">2.2.1.2</a>).</li> </ul> In general, the field contains items separated by a character with an ANSI value of 0x04 (END OF TRANSMISSION). The length of the items can vary and some of them can be empty; in such a case, there is a sequence of two separating characters in order to preserve the serial number of items.

### 2.2.1.2 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 the prefix (6 zeroes for an empty prefix), the other 10 are the account number itself
8	20		Payer's account name.
9	16		Beneficiary's account number: the first 6 digits are the prefix (6 zeroes for an empty prefix), the other 10 are the account number itself.
10	20		Beneficiary's account name.
11	10	opt	Specific symbol, credit transaction.
12	10	opt	Specific symbol, debit transaction.
13	140	opt	If the Details field contains the value “//” this field contains details about the Payment Transaction executed by a payment card, separated by the character “/”.

Serial number	Length	Format	Field description
14	140	opt	Additional information.
15	10	opt	Variable symbol, credit transaction.
16	10	Opt	Variable symbol, debit transaction.
17	140	opt	AV field.

### 2.2.1.3 Foreign Payment Transactions

Serial number	Maximum length	Format	Field description
1	16		Internal references of the Bank.
2	6	YYMMDD	Payment Transaction execution date.
3	14	decpt	Rate of exchange used.
4	3		Currency of the Payment Transaction; the field contains the currency specified in the Payment Order; for Intrabank Orders in Foreign Currency, the field contains the currency of the counterparty's account.
5	17	decpt	Transferred amount: the field contains the amount specified in the Payment Order; for Intrabank Orders in Foreign Currency, the field contains the amount in the currency of the counterparty's account.
6	3		Currency of the charges.
7	15		Charges.
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	Equivalent amount in the currency of the Client's account.
16	15	decpt	Total amount of charges.
17	16	opt	Account for charges.
18	15		Not used.
19	15		Not used.
20	35		Name and address of the Payer, the first part (may contain the Payer's account number).
21	35	opt	Name and address of the Payer, the second part.
22	35	opt	Name and address of the Payer, the third part.
23	35	opt	Name and address of the Payer, the fourth part.
24	35	opt	Message for the Beneficiary, the first part.



Serial number	Maximum length	Format	Field description
25	35	opt	Message for the Beneficiary, the second part.
26	35	opt	Message for the Beneficiary, the third part.
27	35	opt	Message for the Beneficiary, the fourth part – the fee code (SHA, OUR).
28	35		The Beneficiary's account number.
29	35	opt	Name and address of the Beneficiary, the first part.
30	35	opt	Name and address of the Beneficiary, the second part.
31	35	opt	Name and address of the Beneficiary, the third part.
32	35	opt	Name and address of the Beneficiary, the fourth part.
33	35		BIC (SWIFT code) of the Beneficiary's bank (for incoming payments, value PMBPCZPP).
34	35	opt	Name and address of the Beneficiary's bank, the first part.
35	35	opt	Name and address of the Beneficiary's bank, the second part.
36	35	opt	Name and address of the Beneficiary's bank, the third part.
37	35	opt	Name and address of the Beneficiary's bank, the fourth part.
38	35	opt	BIC (SWIFT code) of the correspondent bank.
39	35	opt	Name and address of the correspondent bank, the first part.
40	35	opt	Name and address of the correspondent bank, the second part.
41	35	opt	Name and address of the correspondent bank, the third part.
42	35	opt	Name and address of the correspondent bank, the fourth part.
43	35		BIC (SWIFT code) of the Payer's bank (for outgoing payments, value PMBPCZPP).
44	35	opt	Name and address of the Payer's bank, the first part.
45	35	opt	Name and address of the Payer's bank, the second part.
46	35	opt	Name and address of the Payer's bank, the third part.
47	35	opt	Name and address of the Payer's bank, the fourth part.
48	200	opt	Extension, additional information (the fee account, additional information about SEPA payments).

#### 2.2.1.4 Example

123456789 CZK 5 5201302012013020120130201C  
000000123456,00000001123456,00·NMSCNONREFI-GE-CC

I 01006000 8123456789TEST CLIENT SRO123456789TEST CLIENT SRO659877invoices for  
January 2013

## 2.2.2 ABO format – only for exporting 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) AV1 – AV2 fields,
- d) AV3 – AV4 fields.

Data on domestic Payment Transactions are exported in a simple data file in a text format ANSI with code page 1250. Every single record of the data file (i.e. line) is always ended by the CR + LF line terminator.

Data on foreign Payment Transactions can also be exported in the ABO format but the resulting export file may not contain all the required information.

### 2.2.2.1 Description of the Account Statement record

Serial number	Length	Format	Field description
1.	3	074	Record type: always "074".
2.	16	NNNNNNNNNNNNNNNN N	Your account number.
3.	20	NNNNNNNNNNNNNNNN NNNNN	Client's short name.
4.	6	DDMMYY	Date of the old balance.
5.	14	NNNNNNNNNNNNNNNN	Amount of the old balance – decimal places are not separated by commas and are always stated.
6.	1	+/-	The sign of the old balance; always indicated as either "+" (plus = positive balance = credit) or "-" (minus = negative balance = debit).
7.	14	NNNNNNNNNNNNNNNN	Amount of the new balance – decimal places are not separated by commas and are always stated.
8.	1	+/-	The sign of the new balance; always indicated as either "+" (plus = positive balance = credit) or "-" (minus = negative balance = debit).
9.	14	NNNNNNNNNNNNNNNN	Total amount of debit movements (D).
10.	1	0/-	The sign of the debit movements (D) – zero or, in case cancellation prevails, the "-" sign (minus).
11.	14	NNNNNNNNNNNNNNNN	Total amount of credit movements (C).
12.	1	0/-	The sign of the credit movements (C) – zero or, in case cancellation prevails, the "-" sign (minus).
13.	3	NNN	Serial number of statement.
14.	6	DDMMYY	Date of statement creation.
15.	14	space	14 space characters to unify the length of type 074 and 075 records.

### 2.2.2.2 Description of the Payment Transaction in CZK record

Serial number	Length	Format	Field description
1.	3	075	Record type: always "075".
2.	16	NNNNNNNNNNNNNNNN N	Number of your account.
3.	16	NNNNNNNNNNNNNNNN N	Counterparty's account number (Beneficiary's account for outgoing payment or Payer's account for incoming payment).
4.	13	NNNNNNNNNNNNNN	Not used – zeros are stated.
5.	12	NNNNNNNNNNNN	Amount – decimal places are not separated by commas and are always stated.
6.	1	N	Accounting code – refers to data under serial number 2 (your account number). The possible values are: 1 = debit item 2 = credit item 4 = cancellation of debit item 5 = cancellation of credit item
7.	10	NNNNNNNNNN	Variable Symbol.
8.	10	NNNNNNNNNN	Constant Symbol – the constant symbol is stated from the 1st to the 4th position from the right, the sort code of the bank that holds the account specified in field 3 is stated from the 5th to the 8th positions from the right.
9.	10	NNNNNNNNNN	Specific Symbol.
10.	6	DDMMYY	Value Date – the date from which the item is included in the account balance for interest calculation.
11.	20	NNNNNNNNNNNNNNNN NNNNN	Short name of the counterparty's account, and/or additional data.
12.	1	N	Not used – zero is stated.
13.	4	rmoo	Type of data: <ul style="list-style-type: none"> <li>• r = code for the currency of the movement item and the statement – always "1"</li> <li>• moo = code for the type of the movement item by the bank numerical code list – a numerical value with a length of 3 characters:               <ul style="list-style-type: none"> <li>○ m is "1" for items in CZK, and "0" for items in other currencies</li> <li>○ oo is "01" for debit items, and "02" for credit items</li> </ul> </li> </ul>
14.	6	DDMMYY	Maturity Date/Date of crediting

### 2.2.2.3 Description of the Subfield AV1 – AV2 record

The record immediately follows the Payment Transaction in CZK that this record concerns. If the Payment Transaction does not contain these AV fields this line does not appear.

Serial number	Length	Format	Field description
1.	3	078	Record type – always “078”.
2.	35	NNNNNNNNN...N	Field AV1.
3.	35	NNNNNNNNN...N	Field AV2.

### 2.2.2.4 Description of the Subfield AV3 – AV4 record

The record immediately follows the Payment Transaction in CZK that this record concerns. If the Payment Transaction does not contain these AV fields this line does not appear.

Serial number	Length	Format	Field description
1.	3	079	Record type – always “079”.
2.	35	NNNNNNNNN...N	Field AV3.
3.	35	NNNNNNNNN...N	Field AV4.

### 2.2.2.5 Example of files in the ABO format

(spaces in the text are indicated by dots)

074000000123456789TEST·CLIENT·SRO31011300000000566544+00000000666544+0000000001  
000000015010213·.....

0750000001234567890000009876543210000000000000000001554416598745236000000000800  
0000000010213TEST·CLIENT·SRO1102010213

078invoice for January 2013·

## 2.2.3 XML format for Gemini 5

Specification of the format:

Data types used:

- numerical types are written in the standard way
- bool – Y or N
- date:
  - YYYYMMDD, or
  - YYYYMMDDhhmmss (in case the time is not zero), or
  - YYYYMMDDhhmmssffffff (in case the time is not zero and fractions of seconds are not zero)
- records with the NULL value are not exported

### 2.2.3.1 Structure of the file

Name of XML Element	Format	Description	Note
Official	bool	Always Y – official selection.	
BankID	int	Bank ID in the Gemini client database.	Not used
BankCode	varchar(8)	Alpha code of the Bank (Gemini).	
BankCountryID	varchar(2)	Abbreviation of the Bank's clearing.	

Name of XML Element	Format	Description	Note
BankName	varchar(50)	The Bank's 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)	Description of the Client account's currency.	
AccTypeID	int	Client's account type.	
AccTypeCode	varchar(8)	Client's account type code.	
AccTypeText	varchar(255)	Description of the Client account type.	
Period	int	Period of time for which the statement was issued.	Not used
StatemNo	int	Statement number.	Not used
StatemDate	date	Statement issue date.	Not used
StatemStartBalance	double	Opening book 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 the account C – credit on the account N – rejected 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.	

Name of XML Element	Format	Description	Note
PartnerAccName	varchar(35)	Counterparty's account name.	
ValueDate	date	Value date.	
PartnerValueDate	date	Value date on the counterparty's account.	
PayAmount	double	Amount in the item currency.	
PayCcy	varchar(3)	Item currency.	
ExcRate	double	Exchange rate used for converting the item currency to the account currency.	
ChargesAmount	double	Amount of charges.	
ChargesCcy	varchar(3)	Currency of charges.	
Balance	double	Balance on the account after item execution (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 the constant symbol).	
Statistics2	varchar(10)	Statistical data (usually the variable symbol).	
Statistics3	varchar(10)	Statistical data (usually the specific symbol).	
Statistics4	varchar(10)	Statistical data (usually the 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 items 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

Name of XML Element	Format	Description	Note
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 on the item (for example, additional data on SEPA payments).	
IncomingDocID	int	Number of the incoming document in the Gemini client database.	Not used

### 2.2.3.2 Example

```
<?xml version="1.0" encoding="windows-1250" ?>
```

```
<!-- 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>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>  
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     <Statistics1>0000000000</Statistics1>  
     <Statistics2>0000000000</Statistics2>  
     <Statistics3>0000000000</Statistics3>  
     <Statistics4></Statistics4>  
     <Description1>ahoj příjemce. řádek čárka</Description1>  
     <Description2></Description2>  
     <Description3></Description3>  
     <Description4></Description4>



```

<Description5>ahoj příjemce. řádek čárka</Description5>
<Description6></Description6>
<Description7></Description7>
<Description8></Description8>
<Extensions>DOM-AVIZO: ahoj příjemce. 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>
  <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>

```

## 3 Statements of Payment Accounts in the MT940 Format

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

The MT940 is provided for by a SWIFT standard accessible on their website in the section User Handbook, Browse by category, Standards, Standards MT<sup>5</sup> – the latest valid version of the specification of the MT940 customer statement message is described in Standards MT November 2016<sup>6</sup>.

**The Bank does not apply any exemptions from the above standards.** The number of the Client's own Account is stated in the IBAN format in field 25.

### 3.1 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.

### 3.2 Example

```
{1:F01PMBPCZPPAXXX999999999}{2:I940PMBPCZPPXXXXN}{4:
:20:GL1706140064
:25:CZ4560000000001234567890
: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
```

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

<sup>6</sup> [https://www2.swift.com/uhbonline/books/public/en\\_uk/us9m\\_20160722/index.htm](https://www2.swift.com/uhbonline/books/public/en_uk/us9m_20160722/index.htm)

:86: 0.00  
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:F01PMBPCZPPAXXX9999999999}{2:I940PMBPCZPPXXXN}{4:  
:20:GL1706140065  
:25: CZ4560000000001234567890  
: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

-}-