

FORMATS OF FILES FOR THE IMPORTING OF PAYMENT ORDERS IN THE INTERNET BANKING OF PPF BANKA A.S.

Content:

1.	General rules for file formats.....	2
2.	Format description	2
2.1.	CSV format.....	2
2.1.1.	Structure of the file for Domestic Orders	2
2.1.2.	Structure of the file for Intrabank Orders in Foreign Currency	4
2.1.3.	Structure of the file for Foreign Orders	6
2.2.	Gemini 4.1 format.....	10
2.2.1.	Structure of the file for Domestic Orders	10
2.2.2.	Structure of the file for Domestic Direct Debit Orders	12
2.2.3.	Structure of the file for Intrabank Orders in Foreign Currency	13
2.2.4.	Structure of the file for Foreign Orders	15
2.3.	ABO format – structure of the file for Domestic Orders and Domestic Direct Debit Orders ..	18
2.3.1.	Description of the UHL1 record	19
2.3.2.	Description of the header and trailer of the accounting file	19
2.3.2.1.	Accounting file header	19
2.3.2.2.	Accounting file trailer	19
2.3.3.	Description of the header and trailer of a group of items	20
2.3.3.1.	Header of a group of items	20
2.3.3.2.	End of a group of items	20
2.3.4.	Description of an accounting item	21
2.3.4.1.	Item of a Domestic Order	21
2.3.4.2.	Item of a Domestic Direct Debit Order.....	21
2.3.5.	Examples of ABO files	22
2.3.5.1.	Example of a Domestic Order	22
2.3.5.2.	Example of a Domestic Direct Debit Order.....	22
2.4.	XML format for SEPA Orders.....	23
2.4.1.	Structure of the file.....	23
2.4.2.	Example	24

1. General rules for file formats

It is possible to use the following formats of files for Payment Orders to be imported:

- CSV – for Domestic Orders, Intrabank Orders in Foreign Currency and Foreign Orders,
- Gemini 4.1 – for Domestic Orders, Intrabank Orders in Foreign Currency, Domestic Direct Debit Orders and Foreign Orders,
- ABO – for Domestic Orders and Domestic Direct Debit Orders,
- XML – for SEPA orders only.

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

Characters allowed in the file name:

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 d' é ë í l' ñ ó ô ö ř ř š ť ú ü ý ž

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

0 1 2 3 4 5 6 7 8 9

- _

The file name may not contain any other characters and no space.

Also, the file name may only contain one dot separating the file name from the extension – the entire file name may not contain more than one dot (e.g. 0411GL0.txt.KPC, 1605USP2.KPC.txt, 08072019.CFD.txt, O2 FS prikaz 02.01.2020_001.p11). Therefore, we recommend to modify the software which generates import files so that disallowed characters cannot be entered at all or are automatically replaced with an allowed character when generating the file.

2. Format description

2.1. CSV format

Specification of the CSV format:

- 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.
- Permitted file extensions: without limitations.

2.1.1. Structure of the file for Domestic Orders

!!! ATTENTION !!!

Characters that are allowed in the **CERTIS** System Rules can only be entered in a Domestic 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 d' é ë í l' ñ ó ô ö ř ř š ť ú ü ý ž

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

0 1 2 3 4 5 6 7 8 9

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

space

The comma cannot be used in the text fields (this is a field separator).

Field	Data type	Obligatory field	Description
DueDate	DD.MM.YYYY	No	<p>Maturity Date.</p> <p><u>The various items can have different Maturity Dates.</u></p> <p><u>If Maturity Date is in the past or is not entered, the “Nearest Possible” option must be automatically checked upon importing in IB (the first Maturity Date in accordance with the GBC will be automatically added) or the option “Select” (the Maturity Date must be added directly in IB) must be selected.</u></p>
PaymentAmount	13,2N	Yes	Amount.
ClientPaymentDescription	140a	No	<p>Information for the Payer – free text.</p> <p>Here you can enter a description of the Domestic Order item for your needs.</p> <p>You can import 140 characters, but only the first 50 characters are transferred into IB – it will appear in the Domestic Order and in the payment detail in IB and in the Payer’s account statement.</p> <p>The Beneficiary will not see this information.</p> <p><u>The comma cannot be used in the text.</u></p>
CreditAccountPrefixNumber	6n	No	Beneficiary’s account number prefix.
CreditAccountNumber	10n	Yes	Beneficiary’s account number.
CreditAccountBankCodeNumber	4n	Yes	Beneficiary’s bank code.
RecipientAccountName	20a	No	Beneficiary’s account name – free text. <u>The comma cannot be used in the text.</u>
ConstantSymbol	4n	No	Constant symbol.
VariableSymbol	10n	No	Variable symbol.
SpecificSymbol	10n	No	Specific symbol.
MessageforRecipient	140a	No	<p>Message for the Beneficiary – free text.</p> <p>Here you can enter a description for the Beneficiary – this information will not appear in the Payer’s account statement. <u>The comma cannot be used in the text.</u></p>
DebitAccountNumberPrefix	6n	No	Prefix of your account number (the Payer’s Account) – in case it is part of the Account number.

Field	Data type	Obligatory field	Description
DebitAccountNumber	10n	Yes	Your account number (the Payer's Account).

Example:

DueDate, PaymentAmount, ClientPaymentDescription, CreditAccountPrefixNumber, CreditAccountNumber, CreditAccountBankCodeNumber, RecipientAccountName, ConstantSymbol, VariableSymbol, SpecificSymbol, MessageForRecipient, DebitAccountNumberPrefix, DebitAccountNumber
 16.06.2020,250.00,coal,000000,112345678,6000,Uhelné doly s.r.o.,1111,2222,3333,invoice
 780283,000000,9876543210
 16.06.2020,250.00,test csv domácí,000000,112345678,6000,Uhelné doly
 s.r.o.,1111,2222,3333,faktura 589654,000000,9876543210

2.1.2. Structure of the file for Intrabank Orders in Foreign Currency

!!! ATTENTION !!!

The following characters can only be entered in an Intrabank Order 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

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 comma cannot be used in the text fields (this is a field separator).

If the imported file contains:

- disallowed characters (i.e. any other character than listed above), these will be replaced with a dot;
- a space, dash or colon in specific positions (see description below), it will be impossible to import the file.

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 number. It can be stated in the Czech national format or in IBAN format – it will always be converted to the NNNNNN NNNNNNNNNN form. Supported formats: <ul style="list-style-type: none"> • 123 123 – will be imported as 000123 0000000123 • 123123 1234567890 – will be imported as 123123 1234567890 • CZ6000000000191234567890 – will be imported as 000019 1234567890

Field	Data type	Obligatory field	Description
CreditAccountNumber (continued)	34s	Yes	<ul style="list-style-type: none"> • 123-123 – will be imported as 000123 0000000123 • 123123-1234567890 – will be imported as 123123-1234567890 • 1231234567890 – will be imported as 000123 1234567890 • 1234561234567890 – will be imported as 123456 1234567890
CreditCountry	2a	Yes	Country ISO code of the Beneficiary's bank – always state CZ
RecipientSWIFTCode	11s	Yes	BIC (SWIFT code) of the Beneficiary's bank . – always state PMBPCZPP
RecipientNameAndAddress	140a	Yes	Beneficiary's name and address – free text.
RecipientBankNameAndAddress	140a	No	<u>This field is not transmitted to the IB – do not fill it.</u>
PaymentAmount	13.2N	Yes	Amount
PaymentCurrency	3a	Yes	Currency – ISO code
PaymentDueDate	DD.MM. YYYY	No	<p>Maturity Date.</p> <p><u>The various items can have different Maturity Dates.</u></p> <p><u>If Maturity Date is in the past or is not entered, the “Nearest Possible” option must be automatically checked upon importing in IB (the first Maturity Date in accordance with the GBC will be automatically added) or the option “Select” (the Maturity Date must be added directly in IB) must be selected.</u></p>
MessageForRecipient	140a	No	<p>Message for the Beneficiary – free text.</p> <p>Here you can enter a description for the Beneficiary.</p>
MessageForPayerBank	129a	Ne	<p>Information for the Bank – free text.</p> <p><u>If this field is filled in, the Payment Order is excluded from automatic processing at the Bank and it will wait for manual processing by a Bank employee. The execution of the Payment Order can therefore be delayed.</u></p> <p>Here you can enter information for further processing of an individual item of the Intrabank Order in Foreign Currency at the Bank: individual conditions agreed with the Bank for the specific Payment ORDER (e.g. individual Exchange rate, etc.).</p>

Field	Data type	Obligatory field	Description
MessageForPayerBank (continued)	129a	No	If the field size is insufficient, you can also use the field MessageForPayerBank2 (penultimate file field) for entering the information for the Bank.
Fees	3a	Yes	Indication of fee type – always state OUR
Description	70a	No	Information for the Payer – free text. Here you can enter a description of the Intrabank Order in Foreign Currency item for your needs. You can import 140 characters, but only the first 50 characters are transferred into IB – it will appear in the Intrabank Order in Foreign Currency and in the payment detail in IB and in the Payer's account statement. The Beneficiary will not see this information. <u>The comma cannot be used in any text.</u>
RecipientAccountName	30a	No	This field is not transmitted to the IB – do not fill it.
MessageForPayerBank2	66a	No	This field is not transmitted to the IB – do not fill it.
CorrespondentSWIFTCode	11s	No	Do not fill this field.

Example:

DebitAccountNumberPrefix,DebitAccountNumber,CreditAccountNumber,CreditCountry,RecipientSWIFTCode,RecipientNameAndAddress,RecipientBankNameAndAddress,PaymentAmount,PaymentCurrency,PaymentDueDate,MessageForRecipient,MessageForPayerBank,Fees,Description,RecipientAccountName,MessageForPayerBank2,CorrespondentSWIFTCode
 19,123456789,9876543210,CZ,PMBPCZPP,Spojené tiskárny a.s. Dolní 15
 Liberec,,25124.65,EUR,30.09.2020,Invoice No. 3658/2020,payment with agreed exchange rate
 26.542,OUR,,,,,
 123456789,123-1236547890,CZ,PMBPCZPP,Janko Hrasko U namesti 20 Presov 250 00
 Slovakia,,124.65,EUR,30.09.2020,faktura 56/2012 z 15.1.2020,,OUR,,,,

2.1.3. Structure of the file for Foreign Orders

!!! ATTENTION !!!

Characters that are allowed in the format of MT messages declared by **SWIFT** can only be entered in a Foreign 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).

If an Intrabank Order in Foreign Currency or a SEPA Order is submitted in the file, it will be impossible to import the file.

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.
CreditCountry	2a	Yes	Country ISO code of the Beneficiary's bank (not the Beneficiary's country – the Beneficiary's country can differ from the country of the Beneficiary's bank). It must match positions 5 and 6 of the BIC (SWIFT) of the Beneficiary's bank (example: BIC: PMBPCZPP, country code: CZ).
RecipientSWIFTCode	11s	Yes	BIC (SWIFT) code of Beneficiary's bank.
RecipientNameAndAddress	105a	Yes	Beneficiary's name and address – free text. <u>Do not enter a postal code or ZIP Code here - please enter it in the following separate field.</u> It is transferred to the SWIFT message as 4 lines containing 35 characters, we recommend taking this into consideration when filling in the data. <u>Space, dash or colon must not be given in the 1st, the 36th, the 71st and the 106th positions and the comma cannot be used in any text.</u>
CreditAddressZip	16a	Yes	Postal code / ZIP code for the Recipient's address. Allowed characters: numbers, letters, space, dash, slash.
CreditCountryID	2a	Yes	Recipient's two-digit ISO 3166-1 Alpha-2 ¹ country code.
RecipientBankNameandAddress	140a	No	<u>This field is not transmitted to the IB – do not fill it.</u>
PaymentAmount	13.2N	Yes	Amount.

¹ <https://www.iso.org/iso-3166-country-codes.html>

Field	Data type	Obligatory field	Description
PaymentCurrency	3a	Yes	Currency – ISO code.
PaymentDueDate	DD.MM.YYYY	No	<p>Maturity Date.</p> <p><u>The various items can have different Maturity Dates.</u></p> <p><u>If the Maturity Date is in the past or is not entered, the “Nearest Possible” option must be automatically checked upon importing in IB (the first Maturity Date in accordance with the GBC will be automatically added) or the option “Select” (the Maturity Date must be added directly in IB) must be selected.</u></p>
MessageForRecipient	140a	No	<p>Message for the Beneficiary – free text.</p> <p>Here you can enter the purpose of the payment for the Beneficiary’s needs.</p> <p>It is transferred to the SWIFT message as 4 lines containing 35 characters, we recommend taking this into consideration when filling in the data.</p> <p><u>Space, dash or colon must not be given in the 1st, the 36th, the 71st and the 106th positions and the comma cannot be used in any text.</u></p>
MessageForPayerBank	129a	No	<p>Information for the Bank – free text.</p> <p><u>If this field is filled in, the Payment Order is excluded from automatic processing at the Bank and it will wait for manual processing by a Bank employee. The execution of the Payment Order can therefore be delayed.</u></p> <p>Here you can enter individual requests for processing of an individual item of the Foreign Order at the Bank:</p> <ol style="list-style-type: none"> 1) individual conditions agreed with the Bank for the specific Payment Order (e.g. individual exchange rate, agreed value date, express sending of the payment, etc.), or 2) additional information for the payment instruction, or

Field	Data type	Obligatory field	Description
MessageForPayerBank (continued)	129a	No	<p>3) <u>specific requests for transfers in some currencies – see the Website, under the section Important documents, Product information, Payments.</u></p> <p>It is transferred to the SWIFT message as 4 lines – the 1st line containing 30 characters, from the 2nd to the 4th lines containing 33 characters, we recommend taking this into consideration when filling in the data.</p> <p><u>Space, dash or colon must not be given on the 1st, the 31st, the 64th and the 97th positions and the comma cannot be used in any text.</u></p> <p>If the field size is insufficient, you can also use the field MessageForPayerBank2 (penultimate file field) for entering the information for the Bank.</p>
Fees	3a	Yes	Indication of fee type (OUR, SHA).
Description	70a	No	<p>Information for the Payer – free text.</p> <p>Here you can enter a description of the Foreign Order item for your needs.</p> <p>It will only appear in the Foreign Order and in payment detail in IB and in the Payer's account statement.</p> <p>The Beneficiary will not see this information.</p> <p><u>The comma cannot be used in any text.</u></p>
RecipientAccountName	30a	No	This field is not transmitted to the IB – do not fill it.
MessageForPayerBank2	66a	No	This field is not transmitted to the IB – do not fill it.
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 for money transfers in a currency other than the legal tender in the Beneficiary's Country's bank.

Example:

DebitAccountNumberPrefix,DebitAccountNumber,CreditAccountNumber,CreditCountry,RecipientSWIFTCode,RecipientNameAndAddress,CreditAddressZip,CreditCountryID,RecipientBankNameAndAddress,PaymentAmount,PaymentCurrency,PaymentDueDate,MessageForRecipient,MessageForPayerBank,Fees,Description,RecipientAccountName,MessageForPayerBank2,CorrespondentSWIFTCode 19,123456789,DE87478615189963590000,DE,GENODEM1HWI,Firma GMBH Rathausplatz 15 Berlin Germany,D-12345,DE,,25124.65,EUR,31.01.2012,Invoice No. 3658/2012,expresni platba s dohodnutym kurzem 26.542,SHA,,,,,123456789,SK330200000000000012351,SK,SUBASKBX,Janko Hrasko U namesti 20 Presov Slovakia,250 00,SK,,124.65,EUR,01.02.2012,faktura 56/2012 z 15.1.2012,,SHA,,,,

2.2. Gemini 4.1 format

Specification of the format Gemini 4.1:

- Text file, Format ANSI, CP 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.,
 - Beneficiary’s account number for Intrabank Orders in Foreign Currency, left-aligned,
 - field BIC which could be left-aligned as well as right-aligned.
- Permitted file extensions: without limitations.

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.

2.2.1. Structure of the file for Domestic Orders

!!! ATTENTION !!!

Characters that are allowed in the [CERTIS](#) System Rules can only be entered in a Domestic 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 đ é ě í ľ ň ó ô õ ř ř 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 Ç Ď É Ě Í Ľ Ň Ó Ô Õ Ř Ŕ Š Ť Ú Ů Ü Ý Ž

0 1 2 3 4 5 6 7 8 9

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

space

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		ThEsE POSITIONS ARE not used, state 3 spaces here.
22	4	digits, lz	Beneficiary’s bank code.

Position	Length	Format	Field Description
26	3		<u>THESE POSITIONS ARE NOT USED, state 3 spaces here.</u>
29	15	Digits	Amount in CZK, decimal places are not separated by a comma and must always be stated.
4	6	YYMMDD, opt, digits	Maturity Date. <u>The various items can have different Maturity Dates.</u> <u>If the Maturity Date is in the past or not entered, the “Nearest Possible” option must be automatically checked upon importing in IB (the first Maturity Date in accordance with the GBC will be automatically added) or the option “Select” (the Maturity Date must be added directly in IB) must be selected.</u>
50	10	digits, lz, opt	Constant Symbol.
60	10	digits, lz, opt	Credit Variable Symbol.
70	10	digits, lz, opt	Credit Specific Symbol.
80	6	digits, lz	Prefix of your account number (the Payer’s Account) – state 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 Order item for your needs. You can import 140 characters, but only the first 50 characters are transferred into IB – it will appear in the Domestic Order and in the payment detail in IB and in the Payer’s account statement. The Beneficiary will not see this information.

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

00000111208026000...6000...000000000015918.....000000030800007802830000050000.....285
97312390000004086318984fa 261/05

00000211208026000...6000...000000000244930.....000000030800007802830000060000.....285
97312390000004086318984fa 262/05

00000311208026000...6000...000000000634600.....0000000083080000099138000000.....285
97312390000004086318984fa 171/05

00000411208026000...6000...000000000634600.....0000000083080000099138000000.....285
97312390000004086318984fa 172/05

2.2.2. Structure of the file for Domestic Direct Debit Orders

!!! ATTENTION !!!

Characters that are allowed in the [CERTIS](#) System Rules can only be entered in a Domestic 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 ç đ é ě í ľ ň ó ô õ ř ř š ť ú ů 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 Ě Í Ľ Ň Ó Ô Õ Ŕ Ř Š Ť Ú Ů ů Ý Ž

0 1 2 3 4 5 6 7 8 9

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

Space

Position	Length	Format	Field Description
1	6	digits, lz, opt	Serial number of the line.
7	2	32, opt	Message type – always indicate the 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 the value “6000”.
19	3		<u>THESE POSITIONS ARE NOT USED, state 3 spaces here.</u>
22	4	digits, lz	Payer’s bank code (debited account).
26	3		<u>THESE POSITIONS ARE NOT USED, state 3 spaces here.</u>
29	15	digits	Amount in CZK, decimal places are not separated by a comma and must always be stated.
44	6	YYMMDD, opt, digits	Maturity Date – date on which the payment must be debited from the Payer’s account. <u>The various items can have different Maturity Dates. However, the Maturity Date may not be in the past or may not be more than 30 calendar days forward.</u> <u>If the Maturity Date is in the past or not entered, the “Nearest Possible” option must be automatically checked upon importing in IB (the first Maturity Date in accordance with the GBC will be automatically added) or the option “Select” (the Maturity Date must be added directly in IB) must be selected.</u>
50	10	digits, lz, opt	Constant Symbol.
60	10	digits, lz, opt	Debit Variable Symbol.
70	10	digits, lz, opt	Debit Specific Symbol.
80	6	digits, lz	Prefix of your account number (the Beneficiary’s Account) – state zeroes here if your account does not contain prefix.
86	10	digits, lz	Your account number (the Beneficiary’s Account).
96	6	digits, lz	Payer’s (debit) account number prefix.
102	10	digits, lz	Payer’s (debit) account number.
112	140	opt	Message for Payer – free text. Here you can enter a description of Domestic Direct Debit Order for your needs.

Position	Length	Format	Field Description
112 (cont.)	140	opt	You can import 140 characters, but only the first 50 characters are transferred into IB – it will only appear in the Domestic Direct Debit Order in IB, the data is not transmitted anywhere.
112	140	opt	Message for Payer – free text. Here you can enter a description of Domestic Direct Debit Order for your needs. You can import 140 characters, but only the first 50 characters are transferred into IB – it will only appear in the Domestic Direct Debit Order in IB, the data is not transmitted anywhere.
252	20	opt	Your account name (the Beneficiary's Account).
272	20	opt	Payer's (debit) 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	Information 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 payment detail in IB; it will not appear in the Payer's nor the Beneficiary's account statement.

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

000001321410106000...6000...000000000015918.....000000030800007802830000050000.....285
97312390000004086318984fa 261/05

000002321410106000...6000...000000000244930.....000000030800007802830000060000.....285
97312390000004086318984fa 262/05

000003321410106000...6000...000000000634600.....0000000083080000099138000000.....285
97312390000004086318984fa 171/05

000004321410106000...6000...000000000634600.....0000000083080000099138000000.....285
97312390000004086318984fa 172/05

2.2.3. Structure of the file for Intrabank Orders in Foreign Currency

!!! ATTENTION !!!

The following characters can only be entered in an Intrabank Order 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

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

Field	Length	Format	Field description
1	3	INT, opt	Always state the value "INT" which identifies an international payment.
4	6	digits, lz, opt	Serial number of the line.

Field	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		<u>THESE POSITIONS ARE NOT USED, state 140 spaces.</u>
158	35		Beneficiary's account name.
193	105		<u>THESE POSITIONS ARE NOT USED, state 105 spaces.</u>
298	16	digits, lz, decpt	Amount – if it contains decimal places, they must be separated by a 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. It can be stated in the Czech national format or in the IBAN format – it will always be converted to the NNNNNN NNNNNNNNNN format. <u>Supported formats:</u> <ul style="list-style-type: none"> • 123 123 – will be imported as 000123 0000000123 • 123123 1234567890 – will be imported as 123123 1234567890 • CZ6000000000191234567890 – will be imported as 000019 1234567890 • 123-123 – will be imported as 000123 0000000123 • 123123-1234567890 – will be imported as 123123-1234567890 • 1231234567890 – will be imported as 000123 1234567890 • 1234561234567890 – will be imported as 123456 1234567890
361	3	OUR	Indication of fee type – always state OUR
364	3		<u>THESE POSITIONS ARE NOT USED, state 3 spaces.</u>
367	2		Country ISO code of the Beneficiary's bank: CZ.
369	140	opt	Message for the Beneficiary – free text. Here you can enter information for the Beneficiary's needs.
509	22		<u>THESE POSITIONS ARE NOT USED, state 22 spaces.</u>
531	129	opt	Information for the Bank. Here you can enter information for the processing of the individual item of an Intrabank Order in Foreign Currency at the Bank: individual conditions agreed with the Bank for the specific Payment Order (e.g. individual exchange rate).
660	11		<u>THESE POSITIONS ARE NOT USED, state 11 spaces.</u>
671	11		BIC (SWIFT code) of the Beneficiary's bank. Always state PMBPCZPP and 3 spaces.
682	6	digits, lz	Prefix of your account number (the Payer's Account) – state zeroes here if your account does not contain a prefix.

Field	Length	Format	Field description
688	6	YYMMDD, opt, digits	Maturity Date. <u>The various items can have different Maturity Dates.</u> <u>If the Maturity Date is in the past or is not entered, the “Nearest Possible” option must be automatically checked upon importing in IB (the first Maturity Date in accordance with the GBC will be automatically added) or the option “Select” (the Maturity Date must be added directly in IB) must be selected.</u>
694	77		<u>THESE POSITIONS ARE NOT USED, state 77 spaces.</u>
771	70	opt	Information for the Payer – free text. Here you can enter a description of the Intrabank Order in Foreign Currency item for your needs. The information will appear in the Intrabank Order in Foreign Currency and in the payment detail in IB and in the Payer’s account statement. The Beneficiary will not see this information.

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

```
INT00000220141010.....
.....Janko·Hrasko·U·namesti·20·Presov·250·00·Slovakia.....
.....0000000000124,65EUR2586740304.....SK3302000
000000000012351SHA··SKfaktura·56/2014·z·5.10.2014.....
.....PMBASKXXXXX.....141013
```

2.2.4. Structure of the file for Foreign Orders

!!! ATTENTION !!!

Characters that are allowed in the format of MT messages declared by [SWIFT](#) can only be entered in the Foreign 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).

If an Intrabank Order in Foreign Currency or a SEPA Order is submitted in the file, it will be impossible to import the file.

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.

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		<u>THESE POSITIONS ARE NOT USED, state 140 spaces here.</u>
158	35		Beneficiary's name . <u>Space, dash or colon must not be given in the position 158.</u>
193	35		Beneficiary's address – street and descriptive number. <u>Space, dash or colon must not be given in the position 193.</u>
228	35		Beneficiary's address – town. <u>Space, dash or colon must not be given in the position 228.</u>
263	16	digits, lz, decpt	Amount – if it contains decimal places, they must be separated by a decimal comma or point.
279	3		Currency – ISO code.
282	10	digits, lz	Your account number (the Payer's Account).
292	34	lz	Beneficiary's account number. If it is a Payment Order to EU / EEA countries (including payments to other banks in the Czech Republic), it must be specified in the IBAN format.
326	3	OUR, SHA	Indication of fee type (OUR, SHA). In the case of other Payment Transactions SHA or OUR fees can be stated.
329	3		<u>THESE POSITIONS ARE NOT USED, state 3 spaces here.</u>
332	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). It must match positions 5 and 6 of the BIC (SWIFT) of the Beneficiary's bank (example: BIC: PMBPCZPP, country code: CZ).
334	35	opt	Message for the Beneficiary, the 1 st part – free text. Here you can enter the purpose of the payment for the Beneficiary's needs. <u>Space, dash or colon must not be given in the position 334.</u>
369	35	opt	Message for the Beneficiary, the 2 nd part – free text. <u>Space, dash or colon must not be given in the position 369.</u>
404	35	opt	Message for the Beneficiary, the 3 rd part – free text. <u>Space, dash or colon must not be given in the position 404.</u>
439	35	opt	Message for the Beneficiary, the 4 th part – free text. <u>Space, dash or colon must not be given in the position 439.</u>
474	22		<u>THESE POSITIONS ARE NOT USED, state 22 spaces here.</u>
496	30	opt	Information for the Bank, the 1 st part – free text. <u>If this field is filled in, the Payment Order is excluded from automatic processing at the Bank and it will wait for manual processing by a Bank employee. The execution of the Payment Order can therefore be delayed.</u>

Position	Length	Format	Field Description
496 (cont.)	30	opt	<p>Here you can enter individual requests for the processing of the individual item of a Foreign Order at the Bank:</p> <ol style="list-style-type: none"> 1) individual conditions agreed with the Bank for the specific Payment Order (e.g. individual exchange rate, agreed value date, express sending of the payment, etc.), or 2) additional information for the payment instruction, or 3) <u>specific requests for transfers in RUB to Russia, in some currencies – see the Website, under the section Important documents, Product information, Payments.</u> <p><u>Space, dash or colon must not be given in the position 469.</u></p>
526	33	opt	<p>Information for the Bank, the 2nd part – free text.</p> <p><u>Space, dash or colon must not be given in the position 526.</u></p>
559	33	opt	<p>Information for the Bank, the 3rd part – free text.</p> <p><u>Space, dash or colon must not be given in the position 559.</u></p>
592	33	opt	<p>Information for the Bank, the 4th part – free text.</p> <p><u>Space, dash or colon must not be given in the position 592.</u></p>
625	11		<u>THESE POSITIONS ARE NOT USED, state 11 spaces here.</u>
636	11		BIC (SWIFT code) of Beneficiary's bank.
647	6	digits, lz, opt	Prefix of your account number (the Payer's Account) – state zeroes here if your account does not contain a prefix.
653	6	YYMMDD, opt, digits	<p>Maturity Date.</p> <p><u>The various items can have different Maturity Dates.</u></p> <p><u>If Maturity Dates are in the past or not entered, the “Nearest Possible” option must be automatically checked upon importing in IB (the first Maturity Date in accordance with the GBC will be automatically added) or the option “Select” (the Maturity Date must be added directly in IB) must be selected.</u></p>
659	11	opt	<p>Information for the Bank, the 5th part – free text.</p> <p><u>Space, dash or colon must not be given in the position 659.</u></p>
670	55	opt	<u>THESE POSITIONS ARE NOT USED, state 55 spaces here.</u>
725	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 money transfers in a currency other than the legal tender in the country of the Beneficiary's bank.
736	70	opt	<p>Information for the Payer – free text.</p> <p>Here you can enter a description of the Foreign Order item for your needs.</p> <p>It will only appear in the Foreign Order and in payment detail in IB and in the Payer's account statement.</p> <p>The Beneficiary will not see this information.</p>
806	16		<p>Postal code / ZIP code for the Recipient's address.</p> <p>Allowed characters: numbers, letters, space, dash, slash.</p>

Position	Length	Format	Field Description
822	2		Beneficiary's two-digit ISO 3166-1 Alpha-2 ² country code.

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

```
INT00000120141010.....
.....MBH.....Rathausplatz 15.....Berlin.....
.....0000000000251,24EUR2345678909DE87478615189963590000.....SHA...DEInvoic
e.No.3658/2014.....
.....expresni.platba.s.dohodnutym.kurzem.26.542.....
.....PMBADEXXXXXX.....141010.....
.....DEUTDEFF123.....D.12345.....D
E
```

```
INT00000220141010.....
.....Janko.Hrasko.....U.namesti.20.....Presov.....
.....0000000000124,65EUR2586740304SK33020000000000000012351.....SHA...SKfakt
ura.56/2014.z.5.10.2014.....
.....PMBASKXXXXXX.....141013.....
.....250.00.....SK
```

2.3. ABO format – structure of the file for Domestic Orders and Domestic Direct Debit Orders

The data file must contain the following types of records:

- UHL1 record,
- accounting file header,
- group header,
- accounting item in CZK,
- group trailer,
- accounting file trailer.

Each individual record of the data file (i.e. each line) must end with an end-of-record character CR + LF.

Permitted file extensions: without limitations.

!!! ATTENTION !!!

Characters that are allowed in the CETIS System can only be entered in a Domestic Order and a Domestic 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 ç ð é ê ë í î ï ñ ó ô õ ö ÷ ř 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 ě ě Ĺ ĺ Ń Ó Ô Ö Ŕ Ŗ Š Ť Ú Û Ü Ý Ž
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' + ! " # \$ % & * ; < = > @ [\] ^ ` { | } ~ \$ _
space

All fields are mandatory unless the description of a specific field states otherwise.

The Domestic Order and the Domestic Direct Debit Order must always be imported in a separate file.

² <https://www.iso.org/iso-3166-country-codes.html>

2.3.1. Description of the UHL1 record

No.	Length		Format	Field Description
	min	max		
1.	4	4	UHL1	Message type – always state the value “UHL1”.
2.	6	6	DDMMYY	Date of creating the accounting file – it is completely unrelated to the due date of the individual items contained in the data file, it identifies its creation.
3.	20	20	NNNNNNNNNN NNNNNNNNNN	Client short name – alphanumeric characters which can be supplemented with trailing spaces.
4.	10	10	1234567890	<u>THIS FIELD IS NOT USED, state the value “1234567890” here.</u>
5.	3	3	001	<u>THIS FIELD IS NOT USED, state the value “001” here.</u>
6.	3	3	999	<u>THIS FIELD IS NOT USED, state the value “999” here.</u>
7.	6	6	111111	<u>THIS FIELD IS NOT USED, state the value “111111” here.</u>
8.	6	6	222222	<u>THIS FIELD IS NOT USED, state the value “222222” here.</u>

2.3.2. Description of the header and trailer of the accounting file

The input data of the data file is grouped in accounting files, depending on their type, which are separated by a header and a trailer of the accounting file. The type of input data grouped in accounting files determines the type of data which can be a Domestic Order or a Domestic Direct Debit Order.

2.3.2.1. Accounting file header

No.	Length		Format	Field Description
	min	max		
1.	1	1	1	Message type – always state the value “1”.
2.	1	1	space	Field separator – always insert a space.
3.	4	4	NNNN	Data type – specify: <ul style="list-style-type: none"> • “1501” for an accounting file containing a Domestic Order, • “1502” for an accounting file containing a Domestic Direct Debit Order.
4.	1	1	space	Field separator – always insert a space.
5.	6	6	111111	<u>THIS FIELD IS NOT USED, state the value “111111”.</u>
6.	1	1	space	Field separator – always insert a space.
7.	4	4	6000	PPF banka a.s.’s code

2.3.2.2. Accounting file trailer

No.	Length		Format	Field Description
	min	max		
1.	1	1	5	Message type – always indicate the value “5”.
2.	1	1	space	Field separator – always insert a space.
3.	1	1	+	Always insert the “+” character.

2.3.3. Description of the header and trailer of a group of items

The accounting files are subdivided into smaller subsets – groups. Each group in the accounting file is delimited by a group header and a group trailer. **A single accounting file can contain groups with different Maturity Dates but the Maturity Dates must comply with the requirements set out in the GBC.**

2.3.3.1. Header of a group of items

No.	Length		Format	Field description
	min	max		
1.	1	1	2	Message type – always state the value “2”.
2.	1	1	space	Field separator – always insert a space.
3.	2	17	NNNNNN- NNNNNNNNNN	Your account number: <ul style="list-style-type: none"> state the Payer's account for a Domestic Order or the Beneficiary's account for a Domestic Direct Debit Order; if shorter than 16 characters (6-digit prefix and 10-digit account number), you can but do not have to add zeros on the left side before and after the prefix separator (e.g. 000000-0123456789), two digits must be stated on the right side at least.
4.	1	1	space	Field separator – always insert a space.
5.	1	14	NNNNNNNNNN NNNN	Total amount of items in the group stated in CZK; it must equal the sum of the amounts of the individual amounts of the items in the group. <u>Decimal places are not to be separated by a comma and must always be stated.</u>
6.	1	1	space	Field separator – always insert a space.
7.	6	6	DDMMYY	Maturity Date – <u>there must be a single Maturity Date for all the items in the group which may not be in the past. The Maturity Date of Domestic Direct Debit Orders may be 30 calendar days forward at the maximum.</u> <u>If the Maturity Date is in the past or is not entered, the “Nearest Possible” option must be automatically checked upon importing in IB (the first Maturity Date in accordance with the GBC will be automatically added) or the option “Select” (the Maturity Date must be added directly in IB) must be selected.</u>

2.3.3.2. End of a group of items

No.	Length		Format	Field description
	min	max		
1.	1	1	3	Message type – always indicate the value “3”.
2.	1	1	space	Field separator – always insert a space.
3.	1	1	+	Always insert the “+” character.

2.3.4. Description of an accounting item

2.3.4.1. Item of a Domestic Order

No.	Length		Format	Field description
	min	max		
1.	2	17	NNNNNN- NNNNNNNNNN	Beneficiary's account number – if shorter than 16 characters (6-digit prefix and 10-digit account number), you can but do not have to add zeros on the left side before and after the prefix separator (e.g. 000000-0123456789), two digits must be stated on the right side at least.
2.	1	1	space	Field separator – always insert a space.
3.	1	12	NNNNNNNNNN NN	Amount of the item in CZK, <u>decimal places are not to be separated by a comma and must always be stated.</u>
4.	1	1	space	Field separator – always insert a space.
5.	1	10	NNNNNNNNNN	Variable symbol – if not specified, insert one zero here.
6.	1	1	space	Field separator – always insert a space.
7.	4	4	NNNN	Beneficiary's bank code.
8.	4	4	NNNN	Constant symbol – if not specified, insert four zeros here.
9.	1	1	space	Field separator – always insert a space.
10.	0	10	NNNNNNNNNN	Specific symbol – if not specified but a Message for Beneficiary will be included, insert one zero here; if there is no Message for Beneficiary, nothing needs to be added for the specific symbol
11.	1	1	space	Field separator – always insert a space.
12.	0	143	AV: AV1 AV2 AV3 AV4	Message for Beneficiary (AV field) – optional, free text. Here you can enter a description for the Beneficiary's needs. The AV field is comprised of 4 subfields, 35 characters each, the subfields are separated by the “ ” character. If you only use a part of a subfield, it is not necessary to state the remaining blank subfields.

2.3.4.2. Item of a Domestic Direct Debit Order

No.	Length		Format	Field description
	min	max		
1.	2	17	NNNNNN- NNNNNNNNNN	Payer's account number – two digits from the right side must be stated at the minimum, 17 characters must be stated at the maximum (6-digit prefix, 10-digit account number plus the dash as a separator between them). If the Payer's account contains a prefix, the account number must always have 10 digits – i.e. if it is shorter, zeros must always be added on the left side after the prefix separator (e.g. 000015-0123456789).
2.	1	1	space	Field separator – always insert a space.

No.	Length		Format	Field description
	min	max		
3.	1	12	NNNNNNNNNN NN	Amount of the item in CZK, <u>decimal places are not separated by a comma and must always be stated.</u>
4.	1	1	space	Field separator – always insert a space.
5.	1	10	NNNNNNNNNN	Variable symbol – if not specified, insert one zero here.
6.	1	1	space	Field separator – always insert a space.
7.	4	4	NNNN	Payer's bank code.
8.	4	4	NNNN	Constant symbol – if not specified, insert four zeros here.
9.	1	1	space	Field separator – always insert a space.
10.	0	10	NNNNNNNNNN	Specific symbol – if not specified but a Message for Beneficiary will be included, insert one zero here; if there is no Message for Beneficiary, nothing needs to be added for the specific symbol
11.	1	1	space	Field separator – always insert a space.
12.	0	143	AV: AV1 AV2 AV3 AV4	Message for Beneficiary (AV field) – optional, free text. Here you can enter a description of Domestic Direct Debit Order Item. The AV field is comprised of 4 subfields, 35 characters each, the subfields are separated by the “ ” character. If you only use a part of a subfield, it is not necessary to state the remaining blank subfields.

2.3.5. Examples of ABO files

2.3.5.1. Example of a Domestic Order

UHL1010212PRVNÍ ÚČETNÍ S.R.O. 12345678900019991111122222

1 1501 111111 6000

2 1234567890 2129871 140113

123456789 150000 5236 60000008 0 faktura 125444/2013

19-123123 193487 2725653700 01000558

27-123123123 650500 27256537 01003558

4220422 21958 27256537 08003558

713-123123 36626 27256537 07108148

7720-123 1212300 27256537 07108148

3 +

5 +

2.3.5.2. Example of a Domestic Direct Debit Order

UHL1010212PRVNÍ ÚČETNÍ S.R.O. 12345678900019991111122222

1 1502 111111 6000

2 1234567890 340000 140113

123456789 150000 5236 60000008 0 faktura 125444/2013

19-0000123123 190000 2725653700 01000558

3 +

5 +

2.4. XML format for SEPA Orders

2.4.1. 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. Current documents describing SCT are available on the website of the European Payments Council, in the section_SEPA Credit Transfer³ – they are mainly the following documents:

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

Permitted file extensions: xml

!!! ATTENTION !!!

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

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

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

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' +

space

The Bank applies the following exceptions from the above standards:

- **SEPA Orders cannot be submitted as express (urgent) – the following data, if entered, will be ignored during the processing:**
 - o the **HIGH** in the field **Instruction Priority** (XML Tag **InstrPrty**, point 2.7 in IGL, element **pain.001.001.02/PmtInf/PmtTplnf/InstrPrty**),
 - 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** (field **AT-07 “Requested execution date of the instruction”**, by the SEPA Rulebook, points 2.15 and 3.32 **“Requested Execution Date”** in IGL, XML Tag **“ReqdExctnDt”**, element **pain.001.001.02/PmtInf/ReqdExctnDt**) must be specified:
 - o **the various items can have different Maturity Dates;**
 - o **If Maturity Dates are in the past or not entered, the “Nearest Possible” option must be automatically checked upon importing in IB (the first Maturity Date in accordance with the GBC will be automatically added) or the option “Select” (the Maturity Date must be added directly in IB) must be selected;**
- 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, XML Tag **„Nm”**, element **pain.001.001.02/PmtInf/CdtTrfTxInf/Cdtr/Nm**);
- Field **„Post Code” is mandatory** and must contain the postal code or ZIP of the Beneficiary – **it will not be possible to import the Batch without filling in the field** (field **AT-22 „Address of the Beneficiary”** in the SEPA Rulebook, point 2.106. in IGL, XML Tag **„PstCd”**, element **pain.001.001.02/PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/PstCd**);

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

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

- Field „Country“ is **mandatory** and must contain Beneficiary's two-digit ISO 3166-1 Alpha-2⁵ country code – **it will not be possible to import the Batch without filling in the field** (field **AT-22 „Address of the Beneficiary“** in the SEPA Rulebooku, point **2.109** in IGL, XML Tag „Ctry“, element **pain.001.001.02/PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/Ctry**);
- Field „End To End Identification“ (field **AT-41 „The Originator's Reference of the Credit Transfer Instruction“** in the SEPA Rulebooku, point **2.66** in IGL, XML Tag „EndToEndId“, element **pain.001.001.02/PmtInf/CdtTrfTxInf/PmtId/InstrId/EndToEndId**) for payments to Slovakia requires the following structure: "/VS[N10]/SS[N10]/KS[N4]", where:
 - o /VS[N10] – variable symbol, represents a ten-digit number,
 - o /SS[N10] – specific symbol, represents a ten-digit number,
 - o /KS[N4] – constant symbol, represents a ten-digit number.

Example: <EndToEndId>/VS1234567890/SS9876543210/KS1234</EndToEndId>;
If you do not want to enter any symbol, leave the field empty.

If, for example, you only have a variable symbol, you cannot specify only this part of the field, the parts for the constant and specific symbol must also be listed, which will be without value:
<EndToEndId>VS1234567890/SS/KS </EndToEndId>;
- Optional tags must either contain data or may not be listed in the file at all (for example field „Name“ in **AT-28 Name of the Beneficiary Reference Party**, in SEPA Rulebook point **2.118** in IGL, XML Tag „Nm“, element **pain.001.001.02/PmtInf/CdtTrfTxInf/UltmtCdtrNm**).

2.4.2. Example

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

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">

  <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>
      </PmtTpInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

⁵ <https://www.iso.org/iso-3166-country-codes.html>


```

<LclInstrm>
    <Prtry>12345</Prtry>
</LclInstrm>
<CtgyPurp>
    <Cd>HJLK</Cd>
</CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2016-06-30</ReqdExctnDt>
<Dbtr>
    <Nm>Ivan Richter</Nm>
    <PstlAdr>
        <Ctry>CZ</Ctry>
        <AdrLine>Hraskeho 2231/25</AdrLine>
    </PstlAdr>
    <Id>
        <OrgId>
            <BICOrBEI>PMBPCZP0</BICOrBEI>
        </OrgId>
    </Id>
</Dbtr>
<DbtrAcct>
    <Id>
        <IBAN>CZ4560000000001234567890</IBAN>
    </Id>
</DbtrAcct>
<DbtrAgt>
    <FinInstnId>
        <BIC>PMBPCZP0</BIC>
        <Othr>
            <Id>BIC</Id>
        </Othr>
    </FinInstnId>
</DbtrAgt>
<UltmtDbtr>
    <Nm>Ivana Richterova</Nm>
    <Id>
        <OrgId>
            <BICOrBEI>TATRSKB0</BICOrBEI>
        </OrgId>

```

```

        </Id>
    </UltmtDbtr>
    <ChrgBr>SLEV</ChrgBr>
    <CdtTrfTxInf>
        <PmtId>
            <InstrId>xyz</InstrId>
            <EndToEndId>E2EbyIRI2</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt>Ccy="EUR"3</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>SUBASKB0</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>ELECTRIC LIGHTS LTD.</Nm>
            <PstlAdr>
                <Ctry>UK</Ctry>
                <AdrLine>MAIN STREET 46</AdrLine>
                <AdrLine>LONDON</AdrLine>
                <PstCd>U5W 12J</PstCd>
            </PstlAdr>
            <Id>
                <OrgId>
                    <BICOrBEI>TATRSKB0</BICOrBEI>
                </OrgId>
            </Id>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>SK2702000000001234567890</IBAN>
            </Id>
        </CdtrAcct>
    </UltmtCdtr>
    <Nm>Tomas Richter</Nm>
    <Id>
        <OrgId>

```

```

        <BICOrBEI>TATRSKB0</BICOrBEI>
      </Orgld>
    </ld>
  </UltmtCdtr>
  <Purp>
    <Cd>DHUL</Cd>
  </Purp>
  <RmtInf>
    <Strd>
      <CdtrRefInf>
        <Tp>
          <CdOrPrtry>
            <Cd>SCOR</Cd>
          </CdOrPrtry>
          <Issr>xyz</Issr>
        </Tp>
        <Ref>AB564</Ref>
      </CdtrRefInf>
    </Strd>
  </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>123456</InstrId>
    <EndToEndId>E2EbyIRI2</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt>Ccy="EUR"10</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SUBASKB0</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>ELECTRIC LIGHTS LTD.</Nm>
    <PstlAdr>
      <Ctry>UK</Ctry>
      <AdrLine>MAIN STREET 46</AdrLine>
    </PstlAdr>
  </Cdtr>
</CdtTrfTxInf>
</CdtTrfTxInf>

```

```

        <AdrLine>LONDON</AdrLine>
        <PstCd>U5W 12J<PstCd>
    </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>
    </Id>
</UltmtCdtr>
<Purp>
    <Cd>DHUL</Cd>
</Purp>
<RmtInf>
    <Strd>
        <CdtrRefInf>
            <Tp>
                <CdOrPrtry>
                    <Cd>SCOR</Cd>
                </CdOrPrtry>
                <Issr>UZT</Issr>
            </Tp>
            <Ref>TO565458</Ref>
        </CdtrRefInf>
    </Strd>
</RmtInf>
</CdtTrfTxInf>

```

</PmtInf>

</CstmrCdtTrfInItm>

</Document>