

FORMATS OF DATA STATEMENTS AND FILES FOR THE EXPORTING OF TRANSACTIONS FROM THE INTERNET BANKING OF PPF BANKA A.S.

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1. General rules for file formats

In Internet banking (“IB”), data on Payment transactions can be exported from two places:

- a) In the **Transactions** section:
 - data on all available Payment Transactions can be exported here (i.e., settled Payment Transactions, today’s turnovers, booked amounts on cards, etc.) depending on one’s choice – multiple days, multiple accounts, selected types of transactions only, etc.;
 - **the files do not contain items such as initial balance, closing balance, etc. – those are not statements; the files are not intended for subsequent processing in accounting systems;**
 - the export formats for this option are described in point [2](#);
- b) In the **Statements** section:
 - data statements with settled Payment Transactions can be set up and then downloaded here;
 - it is necessary to first set up the generation of data statements in this section; the data statements are available from the next Business Day following the set-up;
 - the export formats for this option are described in point [3](#).

2. Export formats available in the Transactions 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](#), or
- b) XLS format, the description is contained in point [2.2](#).

2.1. CSV format

Only the relevant fields are completed for each item – e.g., for a card transaction, the fields related to the counterparty, payment symbols, message for the beneficiary, etc. will not be completed.

Specification of the format:

- Text file, code page CP 1250, ANSI character set
- 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 CR+LF

2.1.1. Structure of the file:

| Field | Additional information |
|------------------------------|---|
| Settlement Date | Date of settlement |
| Date received | Date of receipt of payment/Payment Order by the Bank |
| Transaction realization date | Transaction realization date |
| Client’s account | Client’s own account including bank code (/6000) |
| Counterparty account | Number of counterparty’s account |
| Counterparty account name | Name of counterparty’s account |
| From/To bank | Counterparty’s account bank code |
| Transaction group | Name of transaction group – see point 4 , column Transaction Group, Name |
| Transaction type | Name of transaction type – see point 4 , column Transaction type, Name |

| Field | Additional information |
|------------------------------|--|
| Amount in account currency | Transaction amount in the currency of the Client's own account Decimal places are separated by a decimal point. For debit items, a minus sign is in front of the number without a space (e.g. -27.00). Amounts from the order of thousands upwards are stated in quotation marks, with orders separated by a comma (e.g., "1,456.00", "-2,564.25"). |
| Currency | ISO code of transaction currency |
| Transaction amount | |
| Transaction ID | Transaction ID entered through the Bank's electronic channels (e.g. 302.7.5996.2) |
| Bank reference | Bank's internal reference for cashless payment items (e.g., BO200909GE579492) |
| Variable symbol | |
| Constant symbol | |
| Specific symbol | |
| Transaction currency | |
| Transaction exchange rate | |
| Fee | |
| Fee currency | |
| Card number | Card transactions only |
| Cardholder's name | Card transactions only |
| Merchant's name | Card transactions only |
| Merchant's location | Card transactions only |
| Merchant's country | Card transactions only |
| Message for Beneficiary | |
| Message for Payer | |
| Description | |
| Settlement amount | |
| Settlement currency | |
| Settlement exchange rate | |
| Payer's name | |
| Payer's address | |
| Payer's town | |
| Payer's state | |
| Payer's country | |
| Name of counterparty account | |

| Field | Additional information |
|---------------------------------|------------------------|
| Address of counterparty account | |
| Fee 1 amount | |
| Fee 1 currency | |
| Fee 1 description | |
| Fee 2 amount | |
| Fee 2 currency | |
| Fee 2 description | |
| Fee 3 amount | |
| Fee 3 currency | |
| Fee 3 description | |
| Fee 4 amount | |
| Fee 4 currency | |
| Fee 4 description | |

2.1.2. Example

Settlement/Posting Date, Date received, Transaction realization date, Client's account, Counterparty account, Counterparty account name, From/To bank, Transaction group, Transaction type, Amount in account currency, Currency, Transaction amount, Transaction ID, Bank reference, Authorisation code, Variable symbol, Constant symbol, Specific symbol, Transaction currency, Transaction exchange rate, Fee, Fee currency, Card number, Cardholder's name, Merchant's name, Merchant's location, Merchant's country, Message for Beneficiary, Message for Payer, Description, Settlement amount, Settlement currency, Settlement exchange rate, Payer's name, Payer's address, Payer's town, Payer's state, Payer's country, Name of counterparty account, Address of counterparty account, Fee 1 amount, Fee 1 currency, Fee 1 description, Fee 2 amount, Fee 2 currency, Fee 2 description, Fee 3 amount, Fee 3 currency, Fee 3 description, Fee 4 amount, Fee 4 currency, Fee 4 description

01.09.2020,31.08.2020,31.08.2020,000000 1234567890/6000,,PPF banka a.s.,6000,Fee,Debit card issue,-100.00,CZK,,F5478579,,,,,,,,,558387xxxxxx1234,Dxxxxn lxxxxr,,,,,,,,,,,,,,,,,,,,,
26.08.2020,26.08.2020,26.08.2020,000000 1234567890/6000,00000098765432 10,PPF BANKA A.S.,6000,Domestic payment,Incoming payment (intra),2.00,CZK,,301.7.2005515.1,BO200826GE440469,,,,,,,,,,,,,,,,,,,,,
26.08.2020,26.08.2020,26.08.2020,000000 1234567890/6000,00000098765432 10,,6100,Domestic payment,Standing order (payment),-1.00,CZK,,PS200826SO440359,,,,,,,,,,,,,,,,,,,,,
01.09.2020,31.08.2020,31.08.2020,000000 1234567890/6000,,6000,Interest,Interest transaction,"168,811.37",CZK,,,,,,,,,,,,,Interest,,,,,,,,,,,,,
01.09.2020,31.08.2020,31.08.2020,000000 1234567890/6000,,6000,Interest,Interest transaction,"-25,321.00",CZK,,,,,,,,,,,,,Tax on interest,,,,,,,,,,,,,
07.09.2020,07.09.2020,06.09.2020,000000 1234567890/6000,NL09ABNA0242075053,RXXN XX LTD,ABNANL20XXX,Foreign payment,Outgoing payment (foreign),-101.38,USD,,306.7.5819.2,BO200907GE546776,,,,,,,,,0.00,CZK,,,,,INVOICE 12/2020,,,,,,,,,RXXN XX LTD,AMSTERODAM NETHERLANDS,,,,,,,,,,,,,
09.09.2020,09.09.2020,06.09.2020,000000 1234567890/6000,,,,,Card transaction,Cash withdrawal (ATM),"-5,000.00",CZK,,HLDCMS39275,225632,,,,,,,,,545854xxxxxx1234,DXXA CAXXXXXXXXXVÁ,CSOB 0332 PRAHA 1,Praha 1 CZ,,,,,,,,,,,,,,,,,,,,,

2.2. XLS format

The scope and content of the fields in XLS format are the same as for the CSV format, except for:

- Data in rows is structured in columns.
- Fields containing amounts are formatted so that mathematical functions can be used over them (i.e. "1 236,23" is stated rather than "-1,236.23").

3. Data statement formats available in the Statements section

Data statements are available in the following formats:

- Gemini 4.1, the description is contained in point [3.1](#), or
- Gemini 5.0, the description is contained in point [3.2](#), or
- ABO, the description is contained in point [3.3](#), or
- XML, according to the CBA standard, the description is contained in point [3.4](#), or
- MT940 Customer Statement Message format, the description is contained in point [3.5](#).

3.1. Gemini 4.1 format

Specification of the format:

- Text file, code page CP 1250, ANSI character set
- 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

3.1.1. File structure

3.1.1.1. Fixed data position lengths

In this part of the data statement, the lengths of individual positions are strictly observed, the fields are common for all types of Payment Transactions.

| Position | Length | Format | Field Description |
|----------|--------|----------|---|
| 1 | 35 | | Your account number – zeros must be added from the left side to reach 16 characters and spaces must be added from the right side to a total of 35 characters. |
| 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 | Movement type identification: C = credit D = debit |
| 75 | 15 | decpt | Payment Transaction amount. |
| 90 | 15 | decpt | Account balance following the execution of this Payment Transaction. |

| Position | Length | Format | Field Description |
|----------|--------|---------------------|---|
| 105 | 1 | | Not used; a space is inserted. |
| 106 | 4 | | Numerical designation of transaction type (see point 4.); the content depends on the type of the item, and on the value in position 126. |
| 110 | 16 | | References of the payer; the content depends on the transaction type (see point 4.) and on the value in position 126: <ul style="list-style-type: none"> GE-FT (Foreign and SEPA payments) – contains the payment reference. Other – contains the NONREF value. |
| 126 | 16 | | Transaction type code – see point 4. , column ID for Gemini 4.1 and Gemini 5.0 formats. |
| 142 | 34 | | Details depending on transaction type. |
| 176 | | Delimited subfields | Information field; its content depends on the type of the item and on the value in position 126 (transaction type code): <ul style="list-style-type: none"> I-GE-CC, O-GE-CC, PK-XXX, PKF-XXX or JE_BATCH: from position 176, the continuation will be the Domestic Payment Transaction table (see point 3.1.1.2.1.); GE-FT: from position 176, the continuation will be the Foreign and SEPA Payment table (see point 3.1.1.2.2.); Other: from position 176 the continuation will be the Others Transaction table (see point 3.1.1.2.3.). |

3.1.1.2. Variable data position lengths

- In this part of the data statement, the exact lengths of each position are not mandatory; the length stated is the maximum length of the respective field.
- Fields are separated by ASCII character 04 (TAB).
- Some fields can be empty – in such a case, a sequence of two separator characters is used in order to maintain the sequential number of fields.

3.1.1.2.1. Domestic Payment

| Serial number | Maximum length | Format | Field Description |
|---------------|----------------|--------|---|
| 1 | 1 | | I = incoming payment O = outgoing payment |
| 2 | 0 | | 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. |

| Serial number | Maximum length | Format | Field Description |
|---------------|----------------|--------|--|
| 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 “/”. |
| 14 | 140 | opt | Not used. |
| 15 | 10 | opt | Variable symbol, credit transaction. |
| 16 | 10 | opt | Variable symbol, debit transaction. |
| 17 | 140 | opt | AV field. |

3.1.1.2.2. Foreign and SEPA Payment

| Serial number | Maximum length | Format | Field description |
|---------------|----------------|--------|---|
| 1 | 16 | | Internal references of the Bank. |
| 2 | 6 | YYMMDD | Payment Transaction execution date. |
| 3 | 14 | decpt | Exchange rate 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 | 0 | | Charges. |
| 8 | 0 | | Not used. |
| 9 | 0 | | Not used. |
| 10 | 0 | | Not used. |
| 11 | 0 | | Not used. |
| 12 | 0 | | Not used. |
| 13 | 0 | | Not used. |
| 14 | 0 | | Not used. |
| 15 | 15 | decpt | Equivalent amount in the currency of the Client's account. |
| 16 | 15 | decpt | Total amount of charges. |
| 17 | 0 | opt | Not used. |
| 18 | 0 | | Not used. |
| 19 | 0 | | Not used. |

| Serial number | Maximum length | Format | Field description |
|---------------|----------------|--------|---|
| 20 | 35 | | Payer's account number. |
| 21 | 35 | opt | Name and address of the Payer, first part – debit entry. |
| | 105 | opt | Name and address of the Payer, first part – credit entry (i.e. 3x35 unseparated characters). |
| 22 | 0 | | Not used. |
| 23 | 0 | | Not used. |
| 24 | 35 | opt | Message for the Beneficiary, the first part. |
| 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. |
| 28 | 35 | | Beneficiary's account number. |
| 29 | 35 | opt | Name and address of the Beneficiary, the first part. |
| 30 | 0 | | Not used. |
| 31 | 0 | | Not used. |
| 32 | 0 | | Not used. |
| 33 | 35 | | BIC (SWIFT code) of the Beneficiary's bank (for incoming payments, value PMBPCZPP). |
| 34 | 0 | | Not used. |
| 35 | 0 | | Not used. |
| 36 | 0 | | Not used. |
| 37 | 0 | | Not used. |
| 38 | 0 | | Not used. |
| 39 | 0 | | Not used. |
| 40 | 0 | | Not used. |
| 41 | 0 | | Not used. |
| 42 | 0 | | Not used. |
| 43 | 35 | | BIC (SWIFT code) of the Payer's bank (for outgoing payments, value PMBPCZPP). |
| 44 | 0 | | Not used. |
| 45 | 0 | | Not used. |
| 46 | 0 | | Not used. |
| 47 | 0 | | Not used. |
| 48 | 200 | opt | Extension, additional information (additional information about SEPA payments, counterparty's name and address, etc). |

3.1.1.2.3. Other transactions

| Serial number | Maximum length | Format | Field description |
|---------------|----------------|--------|---------------------------|
| 1 | 16 | | Bank's internal reference |
| 2 | 140 | opt | AV field |

3.1.2. Example

```

0000001234567890          CZK 1 4202008282020082820200828D      3881.21
39143.23 0303NONREF      PK-POS //                               O600002031700009Test IBS
s.r.o.00/170.61/USD/MILAN TESTER/GMEI UTILITY REG. FEE/212-855-
3593//558387xxxxxx4321/170.61/USD/22.749/20200828/00

0000001234567890          CZK 3 4202008282020082820200828D      30.00   45944.08
2515NONREF      PK-ATM-FEE

0000001234567890          CZK 4 4202008282020082820200828D      1600.00
45974.08 0302NONREF      PK-ATM //                               O600002031700009Test IBS
s.r.o.00/0.00/CZKPETR TESTER/CSOB 0332 PRAHA 1/Praha
1//558387xxxxxx1234/1600/CZK/1/20200828/00

0000001234567890          EUR 2 50202009032020090320200903D      3.22
101994.49 0110BO200903GE444224GE-FT      BO200903GE444224
BO200903GE4442242009031.120000000000USD3.60CZK0.003.220.00000006054990019VÝXXH
MIXXXXV0000006001690135Poxov GxxnPMBPCZP0XXXPMBAPCZPPpartnerName:Poxov
GxxnpartnerAddress:Panuskova 1301/4      PANYRKOVA 1123/8      152 00 PRAHA
5 - SMICHOV

0000001234567890          CZK 8 173202008312020083120200901D      36.00
21995091.45 2513NONREF      PK-TRI-FEE

0000001234567890          CZK 1 173202008312020083120200901C      189.64
21995128.09 3201NONREF      INTEREST      Interest      Interest

0000001234567890          CZK 5 173202008312020083120200901D      28.00
21994923.45 3201NONREF      INTEREST      Tax on interest      Tax on interest

0000001234567890          CZK 2 173202008312020083120200831C      5.00
21994938.45 2105NONREF      I-GE-CC      0000000987654321/5500
15500600005514573001Zdeněk Slaný6054990000VÝXXH MIXXXXV0000

```

3.2. Gemini 5.0 format

Specification of the format:

- Text file, code page CP 1250, ANSI character set
- 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 fields 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

3.2.1. File structure

3.2.1.1. Part common for all transaction types

| Position | Length | Format | Field Description |
|----------|--------|----------|--|
| 1 | 35 | | Your account number |
| 36 | 3 | | ISO code of the currency of your account |
| 39 | 5 | | Not used |
| 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 | Movement type identification: <ul style="list-style-type: none"> • C = credit • D = debit |
| 75 | 15 | decpt | Payment Transaction amount |
| 90 | 15 | decpt | Account balance following the execution of this Payment Transaction |
| 105 | 1 | opt | Not used; a space is inserted |
| 106 | 4 | | Numerical designation of transaction type (see point 4); the content depends on the type of item and on the value in position 126. |
| 110 | 16 | | References of the payer; the content depends on the transaction type (see point 4.) and on the value in position 126: <ul style="list-style-type: none"> • GE-FT (foreign payments) – contains the payment reference, • Other – contain the NONREF value |
| 126 | 16 | | Transaction type code – see point 4., column ID for Gemini 4.1 and Gemini 5.0 formats. |
| 142 | 34 | | Details depending on transaction type |
| | | | Information field; its content depends on the type of the transaction and on the value in position 126 (transaction type code) – see point 3.2.1.2. |

3.2.1.2. Other field depending on the transaction type

Other fields are shown depending on the type of transaction and on the value in position 126 (transaction type code):

- I-GE-CC, O-GE-CC, PK-XXX, PKF-XXX or JE_BATCH – from position 176, the continuation will be the “Domestic Payment” table (see point [3.2.1.2.1](#));
- GE-FT – from position 176, the continuation will be the “Foreign and SEPA Payment” table (see point [3.2.1.2.2](#));
- Other – from position 176, the continuation will be “Other transactions” (see point [3.2.1.2.3](#)).

3.2.1.2.1. Domestic payment

| Position | Length | Format | Field Description |
|----------|--------|--------|--|
| 176 | 1 | | I = incoming payment O = outgoing payment |
| 177 | 2 | | Not used |

| Position | Length | Format | Field Description |
|----------|--------|--------|--|
| 179 | 7 | | Payer's bank code |
| 186 | 7 | | Beneficiary's bank code |
| 193 | 7 | | Not used |
| 200 | 10 | | Constant symbol |
| 210 | 16 | | Payer's account number: the first 6 digits are the prefix (6 zeroes for an empty prefix), the other 10 are the account number itself |
| 226 | 20 | | Payer's account name |
| 246 | 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 |
| 262 | 20 | | Beneficiary's account name |
| 282 | 10 | opt | Constant symbol |
| 292 | 10 | | Not used |
| 302 | 140 | opt | AV filed – information for the Payer/Beneficiary; card transaction details |
| 442 | 140 | opt | Not used |
| 582 | 10 | opt | Variable symbol |
| 592 | 10 | | Not used |
| 602 | 140 | opt | Not used |

3.2.1.2.2. Foreign and SEPA payment

| Position | Length | Format | Field Description |
|----------|--------|--------|---|
| 176 | 15 | opt | Internal references of the Bank |
| 191 | 6 | YYMMDD | Payment Transaction execution date |
| 197 | 14 | decpt | Exchange rate used |
| 211 | 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. |
| 214 | 17 | | 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. If the amount is without decimals, no decimal point (.00) or comma (,00) is to be added as a decimal delimiter. |
| 231 | 3 | | Currency of the charges |
| 234 | 15 | | Not used |
| 249 | 15 | | Not used |
| 264 | 15 | | Not used |

| Serial number | Length | Format | Field description |
|---------------|--------|------------------|---|
| 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 items (D). |
| 10. | 1 | 0/- | The sign of the debit items (D) – zero or, in case cancellation prevails, the “-” sign (minus). |
| 11. | 14 | NNNNNNNNNNNNNNNN | Total amount of credit items (C). |
| 12. | 1 | 0/- | The sign of the credit items (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. |

3.3.2. 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). “0” is always stated for charges transactions. |
| 4. | 13 | NNNNNNNNNNNNNNN | Not used – zeros are stated. |
| 5. | 12 | NNNNNNNNNNNNNN | 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 | NNNNNNNNNNNN | Variable symbol. |
| 8. | 10 | NNNNNNNNNNNN | Constant symbol: <ul style="list-style-type: none"> • 1st – 2nd character – zeros • 3rd – 6th character sort code of the bank that holds the account specified in field 3 • 7th – 10th character – constant symbol |
| 9. | 10 | NNNNNNNNNNNN | Specific symbol. |

| Serial number | Length | Format | Field description |
|---------------|--------|---------------------------|---|
| 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"> • r = code for the currency of the movement item and the statement – always “1” • 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"> ○ m is “1” for items in CZK, and “0” for items in other currencies ○ oo is “01” for debit items, and “02” for credit items |
| 14. | 6 | DDMMYY | Maturity Date/Date of crediting |

3.3.3. 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 | AV1 field. |
| 3. | 35 | NNNNNNNNN...N | AV2 field. |

3.3.4. Description of the Subfield AV3 – AV4 record

The record immediately follows the Payment Transaction in CZK and the subfields AV1 – AV2 that this record concerns. If the Payment Transaction does not contain these AV fields this line does not appear.

3.3.4.1. Content of the record for card transactions

| Serial number | Length | Format | Field description |
|---------------|--------|---------------|---|
| 1. | 3 | 079 | Record type – always “079” |
| 2. | 35 | NNNNNNNNN...N | Field content: <ul style="list-style-type: none"> • PK/ – constant transaction type identifier • encrypted card number /DD.MM.YYYY – transaction date |
| 3. | 35 | NNNNNNNNN...N | Additional information – Merchant's name, type of charge, etc. |

- 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 given calendar year.
- The file has the extension .sta.

Explanations:

- Field value:
 - A – alphanumerical
 - N – numerical
 - D – date in the YYMMDD format
- Field count:
 - F – fixed – contains trailing zeros
 - V – variable

3.5.1. File structure

| Field code | Mandatory | Value | Length | | Description |
|--|-----------|-------|-----------------|------|--|
| | | | Character count | Type | |
| :20: | Yes | N | 10 | F | Account number |
| | Yes | D | 6 | F | Date of statement |
| :25: | Yes | A | 24 | F | Account number in the IBAN format |
| :28C: | Yes | N | 3 | F | Serial number of the statement in the respective calendar year |
| | Yes | A | 6 | F | "/00001" constant |
| :60F: | Yes | A | 1 | F | Identification of opening balance: <ul style="list-style-type: none"> • D – debit • C – credit |
| | Yes | D | 6 | F | Date of statement |
| | Yes | A | 3 | F | Account currency |
| | Yes | N | 18.2 | V | Opening balance of the Account |
| <i>Fields :61: and :86: repeat for each entry in the Account</i> | | | | | |
| :61: | Yes | D | 6 | F | Maturity date of movement |
| | Yes | N | 4 | F | Date of movement settlement |
| | Yes | A | 1 | F | Identification of movement type: <ul style="list-style-type: none"> • D – debit • C – credit |
| | Yes | N | 18.2 | V | Entry amount |
| | Yes | A | 4 | F | "FMSC" constant |
| | No | A | 16 | V | Customer's reference |
| | Yes | A | 2 | F | "/" constant |
| | No | A | 18 | V | Bank's reference |
| <i>Fields :61: and :86: repeat for each entry in the Account</i> | | | | | |
| :86: | Yes | A | | V | Other information <ul style="list-style-type: none"> • several 65-character lines • description in point 3.5.2 |

| Field code | Mandatory | Value | Length | | Description |
|------------|-----------|-------|-----------------|------|--|
| | | | Character count | Type | |
| :62F: | Yes | A | 1 | F | Identification of the closing Accounting balance: • D – debit • C – credit |
| | Yes | D | 6 | F | Date of statement |
| | Yes | A | 3 | F | Account currency |
| | Yes | N | 18.2 | V | Closing balance of the Account |
| :64: | Yes | A | 1 | F | Identification of the closing Available balance: • D – debit • C – credit |
| | Yes | D | 6 | F | Date of statement |
| | Yes | A | 3 | F | Account currency |
| | Yes | N | 18.2 | V | Available balance of the Account |

3.5.2. Filling field :86:

Data in field :86: is filled depending on the Payment transaction type and on the movement type (debit/credit).

The first three characters always indicate the movement type code:

- 010 – Domestic payment
- 011 – SEPA payment
- 012 – Foreign payment
- 013 – Foreign payment transaction fee
- 020 – Card transaction
- 021 – Money send card transaction
- 022 – Card transaction fee
- 030 – Lending transaction
- 031 – Cash transaction
- 032 – Settled Instant payment
- 100 – Other

For all movement types, the common part is stated first (with indexes ?00 to ?12), followed for each movement type by its specific part (with indexes from ?21 onward).

The formats for field :86: for each movement type are described below. Entries longer than 27 characters are divided into 27-character entries with sequential indexes. Empty (unfilled) items in the entry details are not transmitted to field :86:.

3.5.2.1. Common part

| Index | Description | Format |
|-----------|---|------------|
| ?00 | Transaction type details – described in point 4 | String 12 |
| ?01 – ?02 | Bank code | String 35 |
| ?03 – ?04 | Counterparty's account number | String 35 |
| ?05 – ?06 | Counterparty's name | String 35 |
| ?07 – ?12 | Transaction description | String 140 |

3.5.2.2. Domestic payment

| Index | Description | Format |
|-----------|-------------------------------|-------------------------|
| ?21 | “KS” + Constant symbol | String 12 |
| ?22 | “VS” + Variable symbol | String 12 |
| ?23 | “SS” + Specific symbol | String 12 |
| ?24 – ?29 | Advice | String 140 |
| ?30 | Currency + Fee currency | String 3 + Decimal 18.2 |
| ?31 | Fee account in the ABO format | String 17 |

3.5.2.3. SEPA payment

| Index | Description | Format |
|-----------|-------------------------------|-------------------------|
| ?21 – ?22 | E2E reference | String 35 |
| ?23 – ?24 | Counterparty's name | String 35 |
| ?25 – ?27 | Counterparty's address | String 70 |
| ?24 – ?29 | Advice | String 140 |
| ?28 | Currency + Amount | String 3 + Decimal 18.2 |
| ?29 | Exchange rate used | Decimal 11.7 |
| ?30 | Currency + Amount of fees | String 3 + Decimal 18.2 |
| ?31 | Fee account in the ABO format | String 17 |

3.5.2.4. Foreign payment

| Index | Description | Format |
|-----------|-------------------------------|-------------------------|
| ?21 – ?26 | Advice | String 140 |
| ?27 – ?28 | Counterparty's name | String 35 |
| ?29 – ?31 | Counterparty's address | String 70 |
| ?32 | Payment reason | String 3 |
| ?33 | Currency + Amount | String 3 + Decimal 18.2 |
| ?34 | Exchange rate used | Decimal 11.7 |
| ?35 | Currency + Amount of fees | String 3 + Decimal 18.2 |
| ?36 | Fee account in the ABO format | String 17 |

3.5.2.5. Foreign payment transaction fee

| Index | Description | Format |
|-----------|-------------------------|-------------------------|
| ?21 | Fee 1 currency + amount | String 3 + Decimal 18.2 |
| ?22 – ?23 | Fee 1 description | String 35 |
| ?24 | Fee 2 currency + amount | String 3 + Decimal 18.2 |
| ?25 – ?26 | Fee 2 description | String 35 |
| ?27 | Fee 3 currency + amount | String 3 + Decimal 18.2 |
| ?28 – ?29 | Fee 3 description | String 35 |

| Index | Description | Format |
|-----------|-------------------------|-------------------------|
| ?30 | Fee 4 currency + amount | String 3 + Decimal 18.2 |
| ?31 – ?32 | Fee 4 description | String 35 |

3.5.2.6. Card transaction

| Index | Description | Format |
|-----------|---|-------------------------|
| ?21 | Debit card number | String 16 |
| ?22 | Holder's name | String 20 |
| ?23 – ?24 | Merchant's name | String 30 |
| ?25 | Merchant's address | String 20 |
| ?26 | Settlement currency + settlement amount | String 3 + Decimal 18.2 |
| ?27 | Settlement exchange rate | Decimal 11.7 |
| ?28 | Source currency and transaction amount | String 3 + Decimal 18.2 |
| ?29 | Exchange rate used | Decimal 11.7 |
| ?30 | Date of settlement | Date 10 |

3.5.2.7. Money send card transaction

| Index | Description | Format |
|-----------|---|-------------------------|
| ?21 | Debit card number | String 16 |
| ?22 | Holder's name | String 20 |
| ?23 – ?24 | Merchant's name | String 30 |
| ?25 | Settlement currency + settlement amount | String 3 + Decimal 18.2 |
| ?26 | Settlement exchange rate | Decimal 11.7 |
| ?28 | Payer's name | String 25 |
| ?29 – ?30 | Payer's address | String 30 |
| ?31 | Payer's town | String 25 |
| ?32 | Payer's state | String 3 |
| ?33 | Payer's country | String 3 |

3.5.2.8. Card transaction fee

| Index | Description | Format |
|-------|-------------------|-----------|
| ?21 | Debit card number | String 16 |
| ?22 | Holder's name | String 20 |

3.5.2.9. Cash transaction

| Index | Description | Format |
|-------|------------------------|-----------|
| ?21 | "KS" + Constant symbol | String 12 |
| ?22 | "VS" + Variable symbol | String 12 |
| ?23 | "SS" + Specific symbol | String 12 |

3.5.2.10. Executed Instant payment

| Index | Description | Format |
|-----------|------------------------|------------|
| ?21 | "KS" + Constant symbol | String 12 |
| ?22 | "VS" + Variable symbol | String 12 |
| ?23 | "SS" + Specific symbol | String 12 |
| ?27 – ?29 | Advice | String 140 |
| ?30 | Value date | Date |

3.5.3. Example

```
{1:F01PMBPCZPPAXXX999999999}{2:I940PMBPCZPPXXXN}{4:
:20:1234567890200811
:25:CZ7760000000001234567890
:28C:144/00001
:60F:C200810CZK22061084,27
:61:2008110811D2369,14FMSC
:86:031?00TELLER_O?016000?05PPF banka a.s.?07PO2/00015 Cash withdrawal
:61:2008110811D2,22FMSC302.7.4845.2//BO200810GE432929
:86:010?00DOM_OP_11_M?016000?030000009876543210?07BO200810GE43292
9?22VS123
:61:2008110811D29,61FMSC322.7.4822.1//BO200807GE432922
:86:012?00FOR_E_OP_M?01PMBPCZP0XXX?030000001234567890?05VyXXh MiX
XXlav?07INVOICE 2/2020
:61:2008110811C2365,00FMSC//PS200811CC433272
:86:010?00DOM_IN?010800?030000009876543210?05Non existing account.?07P
S200811CC433272?21KS0006?24Return for non existing acc ?25acc.000000-4578457856
:61:2009010831D9,00FMSC//F5477676
:86:100?00PK-SMS-FEE?016000?05PPF banka a.s.?07FEE FOR SMS ADVICE
:61:2009010831D334,80FMSC
:86:100?00INTEREST?016000?05PPF banka a.s.?07Interest
:62F:C200811CZK22060566,98
:64:C200811CZK22060566,98
-}
```

4. Transaction type codes and names

| Transaction group | | Transaction type | | | |
|-------------------|------------------|------------------|---|-----------|--|
| Code | Name | Unique ID | ID for Gemini 4.1. and Gemini 5.0 formats | Num. code | Name |
| 1 | Domestic payment | DOM | DR: O-GE-CC, CR: I-GE-CC | 0001 | Domestic payment – other |
| | | DOM_IN | I-GE-CC | 0007 | Incoming payment (domestic) |
| | | DOM_OP11_E | O-GE-CC | 0010 | Outgoing payment (domestic) |
| | | DOM_OP01_E | O-GE-CC | 0011 | Outgoing payment (domestic EXP) |
| | | DOM_OP_12 | O-GE-CC | 0012 | Direct debit (payment) |
| | | DOM_IN_11 | I-GE-CC | 0013 | Domestic transaction – incoming standard |
| | | DOM_IN_01 | I-GE-CC | 0014 | Domestic transaction – incoming priority |
| | | DOM_IN_12 | I-GE-CC | 0015 | Incoming payment (from direct debit) |

| Transaction group | | Transaction type | | | |
|-------------------|------------------|------------------|---|-----------|--|
| Code | Name | Unique ID | ID for Gemini 4.1. and Gemini 5.0 formats | Num. code | Name |
| 1 | Domestic payment | DOM_OP_11_SO | O-GE-CC | 0016 | Standing order (payment) |
| | | DOM_OP_11_M | O-GE-CC | 0017 | Outgoing payment (intra) |
| | | DOM_OP_01_M | O-GE-CC | 0018 | Domestic transaction – outgoing priority |
| | | DOM_OP_12_S | O-GE-CC | 0019 | Domestic transaction – outgoing SIPO |
| | | DOM_OP | O-GE-CC | 0020 | Domestic transaction – outgoing |
| | | OP-HELD | DR: O-GE-CC, CR: I-GE-CC | 1036 | Instant payment |
| | | INSTPAY | DR: O-GE-CC, CR: I-GE-CC | 1037 | Instant payment |
| | | DOM_IN_11_M | I-GE-CC | 2101 | Incoming payment (intra) |
| | | DOM_OP_02 | O-GE-CC | 2102 | Outgoing payment (instant) |
| | | DOM_OP_02_M | O-GE-CC | 2103 | Outgoing payment (instant intra) |
| | | DOM_IN_02_M | I-GE-CC | 2104 | Incoming payment (instant intra) |
| | | DOM_IN_02 | I-GE-CC | 2105 | Incoming payment (instant) |
| | | 2 | Foreign payment | FOR | GE-FT |
| FOR_IN | GE-FT | | | 0101 | Incoming payment (foreign) |
| FOR_OP | GE-FT | | | 0102 | Foreign transaction – outgoing |
| FOR_OP_E | GE-FT | | | 0109 | Outgoing payment (foreign) |
| FOR_OP_M | GE-FT | | | 0110 | Outgoing payment (intra) |
| SCT_E_IN | GE-FT | | | 2201 | Incoming payment (EUR EEA) |
| FOR_E_OP | GE-FT | | | 2202 | Outgoing payment (EUR EEA) |
| FOR_E_OP_M | GE-FT | | | 2203 | Outgoing payment (intra) |
| FOR_E_IN_M | GE-FT | | | 2204 | Incoming payment (intra) |
| FOR_E_II | GE-FT | | | 2205 | Incoming payment (intra) |
| FOR_E_OP_E | GE-FT | | | 5002 | Outgoing payment (EUR EEA - express) |
| FOR_E_IN_E | GE-FT | | | 5003 | Incoming payment (EUR EEA - express) |
| 3 | SEPA payment | SCT_O | GE-FT | 0600 | Outgoing payment (SEPA) |
| | | SCT_IN_D | GE-FT | 0601 | Outgoing payment (intra) |
| | | SCT_I | GE-FT | 0602 | Incoming payment (SEPA) |
| | | SCT_IN_C | GE-FT | 0603 | Incoming payment (intra) |
| | | SCT_I_R | GE-FT | 2301 | Incoming payment (SEPA return) |
| | | SCT_O_R | GE-FT | 2302 | Outgoing payment (SEPA return) |
| 4 | Card transaction | PK | PK | 0300 | Card transaction |
| | | PK-ATM | PK-ATM | 0302 | Cash withdrawal (ATM) |
| | | PK-POS | PK-POS | 0303 | Card payment at the merchant |
| | | PK-CASHA | PK-CASHA | 0305 | Cash withdrawal (CA) |

| Transaction group | | Transaction type | | | |
|-------------------|------------------|------------------|---|-----------|--|
| Code | Name | Unique ID | ID for Gemini 4.1. and Gemini 5.0 formats | Num. code | Name |
| 4 | Card transaction | PK-HELD | PK-HELD | 0310 | Card transaction |
| | | PK-MSND | PK-MSND | 0311 | MoneySend transaction |
| | | PK-TRN-CR | PK-TRN-CR | 2401 | Card transaction – credit |
| 5 | Fee | CHGDOM | CHGDOM | 1030 | Charges (fees) for domestic payments |
| | | CHGFOR | CHGFOR | 1031 | Transaction fees for foreign payments |
| | | CHG191 | CHG191 | 1032 | Foreign payment charges of foreign banks |
| | | CHGPRO | CHGPRO | 1033 | Fee for PS/payment products |
| | | CHGFOR_I_E | CHGFOR_I_E | 2501 | Incoming payment (fee) |
| | | CHGFOR_I | CHGFOR_I | 2504 | Incoming payment (fee) |
| | | CHGFOR_E_I_E | CHGFOR_E_I_E | 5006 | Incoming payment (fee - express) |
| | | CHGFOR_O_E | CHGFOR_O_E | 2502 | Outgoing payment (fee) |
| | | CHGFOR_OI_E | CHGFOR_OI_E | 2503 | Outgoing payment (fee) |
| | | CHGFOR_O | CHGFOR_O | 2505 | Outgoing payment (fee) |
| | | CHGFOR_OI | CHGFOR_OI | 2506 | Outgoing payment (fee) |
| | | CHGFOR_E_O_E | CHGFOR_E_O_E | 5005 | Outgoing payment (fee - express) |
| | | FOR_F_EU | FOR_F_EU | 2519 | Charges (fees) for SEPA payments |
| | | GE-FEX | GE-FEX | 1035 | Fees for electronic channels |
| | | GE-FEE | GE-FEE | 1034 | Other IB |
| | | ACCM_FEE | ACCM_FEE | 2522 | Account management |
| | | STMT_FEE | STMT_FEE | 2523 | Statement fee |
| | | PK-PDK-FEE | PK-PDK-FEE | 2507 | Debit card issue |
| | | PK-EXP-FEE | PK-EXP-FEE | 2508 | Debit card issue (express) |
| | | PK-CIFE | PK-CIFE | 0307 | Card maintenance fee |
| | | PK-PCVL-FEE | PK-PCVL-FEE | 2509 | Permanent card validity cancellation |
| | | PK-PDKD-FEE | PK-PDKD-FEE | 2510 | Debit card issue (duplicate) |
| | | PK-DUPL | PK-DUPL | 2520 | Renewal of Duplicate operation |
| | | PK-PIN-FEE | PK-PIN-FEE | 2511 | Repeat PIN issue |
| | | PK-PINU-FEE | PK-PINU-FEE | 2512 | PIN unblocking |
| | | PK-EPIN-FEE | PK-EPIN-FEE | 5004 | e-PIN re-issuance |
| | | PK-TRNFE | PK-TRNFE | 0306 | Card transaction fee |
| | | PK-ATM-FEE | PK-ATM-FEE | 2515 | Cash withdrawal (fee ATM) |
| | | PK-CA-FEE | PK-CA-FEE | 2516 | Cash withdrawal (fee CA) |
| | | PK-BI-FEE | PK-BI-FEE | 2517 | Balance query at ATM |
| PK-SMS-FEE | PK-SMS-FEE | 2518 | Information SMS (card) | | |
| PK-FEEC | PK-FEEC | 0308 | Card services fee | | |
| PK-SIFE | PK-SIFE | 0309 | Card insurance fee | | |

| Transaction group | | Transaction type | | | |
|-------------------|-----------------------------------|------------------|---|-----------|------------------------------------|
| Code | Name | Unique ID | ID for Gemini 4.1. and Gemini 5.0 formats | Num. code | Name |
| 5 | Fee | PK-TRI-FEE | PK-TRI-FEE | 2513 | Travel insurance |
| | | PK-CMI-FEE | PK-CMI-FEE | 2514 | Card abuse insurance |
| | | OTHER_FEE | OTHER_FEE | 2521 | Other fee |
| | | LE_FEE | LE_FEE | 2524 | Other fee |
| 6 | Lending transaction | LE_TR | LE_TR | 1021 | Lending deal |
| | | OVERDRAFT | OVERDRAFT | 2601 | Overdraft facility |
| | | PAST_DUE | PAST_DUE | 2602 | Loan past due |
| | | LE_GUAR | LE_GUAR | 2603 | Loan under a guarantee |
| 7 | Term deposit | DL_DEP | DL_DEP | 2701 | Deposit |
| | | DL_DDEP | DL_DDEP | 2702 | Dual deposit |
| | | DL_PNOTE | DL_PNOTE | 2703 | Deposit note |
| | | DL_PNOTE_A | DL_PNOTE_A | 2704 | Note |
| | | DL_DEP_A | DL_DEP_A | 2705 | Deposit |
| | | DL_DEP_B | DL_DEP_B | 2706 | Deposit |
| 8 | Investment instrument transaction | SECCP | SECCP | 0500 | Securities transaction |
| | | SECCA | SECCA | 0501 | Securities – corporate operations |
| | | SE_INV_SELL | SE_INV_SELL | 2801 | Investment instrument – sale |
| | | SE_INV_BUY | SE_INV_BUY | 2802 | Investment instrument – purchase |
| | | SE_INV_CPN | SE_INV_CPN | 2803 | Investment instrument – coupon |
| | | SE_INV_OTH | SE_INV_OTH | 2804 | Investment instrument – other |
| | | SE_INV_DIV | SE_INV_DIV | 2805 | Investment instrument – dividend |
| | | SE_INV_REDM | SE_INV_REDM | 2806 | Investment instrument – redemption |
| | | SE_COLL | SE_COLL | 5000 | Investment instrument - Collateral |
| | | DERIVAT | DERIVAT | 5001 | Derivative transaction |
| 9 | Cash transaction | TELLER_I | TELLER_I | 0400 | Cash deposit |
| | | TELLER_O | TELLER_O | 0401 | Cash withdrawal (teller) |
| 10 | Other transactions | JE_BATCH | JE_BATCH | 0099 | Other transactions |
| | | UNSP_CR | UNSP_CR | 0998 | Transaction |
| | | UNSP_DR | UNSP_DR | 0999 | Transaction |
| | | GE_SP | GE_SP | 1020 | Sweep |
| | | MID-HELD | MID-HELD | 3001 | Non-card blocking |
| | | INT_TRANS_D | INT_TRANS_D | 3002 | Internal transfer |
| | | INT_TRANS_C | INT_TRANS_C | 3003 | Internal transfer |
| | | OTHER_TRN | OTHER_TRN | 3004 | Other transactions |
| | | CUEX | CUEX | 3005 | Conversion |

| Transaction group | | Transaction type | | | |
|-------------------|--------------|------------------|---|-----------|-----------------------|
| Code | Name | Unique ID | ID for Gemini 4.1. and Gemini 5.0 formats | Num. code | Name |
| 11 | FX deal | DL_FX | DL_FX | 3101 | Foreign exchange deal |
| | | DL_FX_A | DL_FX_A | 3102 | Foreign exchange deal |
| | | DL_FX_B | DL_FX_B | 3103 | Foreign exchange deal |
| 12 | Interest | INTEREST | INTEREST | 3201 | Interest transaction |
| 13 | Cash pooling | CASHPOOL | CASHPOOL | 3301 | Cash pooling |