MultiCash
Czech domestic payments

Global Transaction Banking
Cash Management & eBanking

March 2022

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Content

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1. General information

The structure of the file including domestic payment is in accordance with the accepted format for domestic payments in the Czech Republic.

The file extension that program accept is ***.CFD; *.CFU or *.TXT**

There is no header at the beginning of the file and each file can contain more payment orders and each payment begines with the field **"HD:"**

Code page of payment file is CP 852 (Latin 2). If other code page is used (e.g. Unicode), the file cannot contain punctuation! (Punctuation will not be transfer correctly). If small letters are used, program will change it into upper cases.

It is not allowed to make any empty rows in a file (a space is found an empty row as well). It is also not allowed to import in one file more than 20 000 payment orders, in case of such need please contact your relationship manager.

The fields are separated by <CR><LF> (Enter).

Import file is separated into fields and subfields. Some of the subfields are optional.If there is an empty subfield on the end of a field, it can be omited.

Separator subfield is space (ASCII 32). Exceptions of this rule are fields DI:, KI: a AV:. Optional subfields of these fields are separated by <CR><LF>.

A file can contain payment orders (standard and urgent) and collections at a time.

A payment file is ended by <CR><LF>.

1.1 The Column header description

FV - Field Valency	L/S - Length and structure
• **M** = mandatory field • **O** = optional field, but if entered its subfield can be mandatory!	• **N** = numeric 0 – 9, leading zeros allowed, but not mandatory • **A** = alfanumerical • **D** = date • **F** = fixed field length • **V** = variable

1.2 The Format of a file with collection

The difference between this file and a payment file (except conditions mentioned above) is in swaped positions of debit and credit information fields **UD:, DI:** and **UK:, KI:** payer's information and account number, as well as beneficiary's information and account number.

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2. Format description

FIELD AND SUBFIELD DESCRIPTION **(FIELDS WITH COLON SEPARATED ALWAYS BY** <CR><LF>**)**	FV	L/S
HD:	**M**	**3,A,F**
subfiels 1 – payment type	M	2,N,F
(11 – standard payment (*.cfd or *.txt), 32 – collection (*.cfd or *.txt),		
01 – urgent payment (*.cfu or *.txt or *.cfd))		
subfield 2 – order date (format: YYMMDD) date of maturity	M	6,D,F
subfield 3 – payer´s bank code (for standard or urgent payment); beneficiary´s bank code (for collection) (in length subfield max. value)	M	4,N,F
subfield 4 – sequence number (0 - 999999) - generated by program	M	6,N,V
subfield 5 – beneficiary´s bank code (for standard or urgent payment); payer´s bank code (for collection) (in length subfield max. value)	M	4,N,F
KC:	**M**	**3,A,F**
subfield 1 – amount including 2 decimal positions (don't separate decimals by any string)	M	15,N,V
subfield 2 – fixed null field (000000)	M	6,N,F
subfield 3 – ISO - currency code (ISO) fix fill CZK	M	3,A,F
UD: (on subfield prefix + acc. number is algorithm "Modulo 11" applied)	**M**	**3,A,F**
subfield 1 – payer´s account number prefix (if prefix not exist, 1 char [space] will be entered)	M	6,N,V
subfield 2 – payer´s account number	M	10,N,V
subfield 3 – short own account description	O	20,A,V
DI:	**M**	**3,A,F**
subfield 1 – payer´s information 1 (e.g. Payer´s name 1)<CR><LF>	M	35,A,V
subfield 2 – payer´s information 2 (e.g. Payer´s name 2; row have to start with 3spaces)<CR><LF>	O	35,A,V
subfield 3 – payer´s information 3 (e.g. Payer´s street; row have to start with 3 spaces)<CR><LF>	O	35,A,V
subfield 4 – payer´s information 4 (e.g. Payer´s town; row have to start with 3 spaces) <CR><LF>	O	35,A,V
UK: (on subfield prefix + acc. number is algorithm "Modulo 11" applied)	**M**	**3,A,F**
subfield 1 – beneficiary´s account number prefix (if prefix not exist, 1 char [space] will be entered)	M	6,N,V
subfield 2 – beneficiary´s account number	M	10,N,V
subfield 3 – short Beneficiary´s account description	O	20,A,V
AK:	**O**	**3,A,F**
specific symbol - The designation of the payment agreed between the payer and the beneficiary (given on the postal money order or the invoice).	O	10,N,V
KI:	**M**	**3,A,F**
subfield 1 – beneficiary´s information 1 (e.g Beneficiary´s name1)<CR><LF>	M	35,A,V
subfield 2 – beneficiary´s information 2 (e.g. Beneficiary´s name2; row have to start with 3 spaces)<CR><LF>	O	35,A,V
subfield 3 – beneficiary´s information 3 (e.g. Beneficiary´s street; row have to start with 3 spaces)<CR><LF>	O	35,A,V
subfield 4 – beneficiary´s information 4 (e.g. Beneficiary´s town; row have to start with 3 spaces) <CR><LF>	O	35,A,V
EC:	**O**	**3,A,F**
constant symbol - 4 characters left aligned - only banks may use the following constant symbols: 5, 6, 51, 1178, 2178, 3178.	O	4,N,F
ZK:	**O**	**3,A,F**
variable symbol - The designation of the payment agreed between the payer and the beneficiary (given on the postal money order or the invoice).	O	10,N,F
AV:	**O**	**3,A,F**
subfield 1 – advice for beneficiary 1 <CR><LF>	O	35,A,V
subfield 2 – advice for beneficiary 2 (row have to start with 3 spaces) <CR><LF>	O	35,A,V
subfield 3 – advice for beneficiary 3 (row have to start with 3 spaces) <CR><LF>	O	35,A,V
subfield 4 – advice for beneficiary 4 (row have to start with 3 spaces) <CR><LF>	O	35,A,V

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S0:	O	3,A,F
subfield 1 – number of all payments contained HD:01 (urgent payment) (number is right aligned, the rest refilled with 0)	O	9,N,F
subfield 2 – sum of all urgent payment's amounts HD:01 (If payment file does not contain this transaction 3 zeros will be fill up) If payment file contain field „S0:" then also field „S4" is mandatory	O	15,N,V
S1:	O	3,A,F
subfield 1 – number of all payments contained HD:11 (standard payment) (number is right aligned, the rest refilled with 0)	O	9,N,F
subfield 2 – sum of all standard payment's amounts HD:11 (If payment file does not contain this transaction 3 zeros will be fill up – see example) If payment file contain field „S1:" then also field „S3" is mandatory	O	15,N,V
S3:	O	3,A,F
subfield 1 – number of all collections contained HD:32 (collection) (number is right aligned, the rest refilled with 0)	O	9,N,F
subfield 2 – sum of all collections' amounts HD:32 (If payment file does not contain this transaction 3 zeros will be fill up – see example) If payment file contain field „S3:" then also field „S1" is mandatory	O	15,N,V
S4:	O	3,A,F
subfield 1 – number of all urgent collections HD:42 (UCBCZ don´t use urgent collections) (number is right aligned, the rest refilled with 0)	O	9,N,F
subfield 2 – sum of all collections' amounts HD:42 (UCBCZ don´t use urgent collections) (If payment file does not contain this transaction 3 zeros will be fill up) If payment file contain field „S4:" then also field „S0" is mandatory	O	15,N,V
<CR><LF> The end of file	M	

3. Examples

Empty spaces in following examples are replaced with the character „|"

1.3   Standard domestic payment

HD:11 – standard payment
HD:01 – urgent payment

Complete format	Minimal format
HD:11|040131|2700|1|0300 KC:4005006000|000000|CZK UD:100001|2222222222|PAYER|ACCOUNT||||||| DI:PAYER|NAME|1||||||||||||||||||||||||| |||PAYER|NAME|2|||||||||||||||||||||| |||STREET||||||||||||||||||||||||||||| |||TOWN|||||||||||||||||||||||||||||| UK:|7777777777|BENEFICIARY|NUMBER|||| AK:1236321217 KI:BENEFICIARY|NAME|1||||||||||||||||||| |||BENEFICIARY|NAME|2||||||||||||||||||| |||STREET|||||||||||||||||||||||||||||| |||TOWN|||||||||||||||||||||||||||||| EC:0308 ZK:1122334455 AV:ADVICE1|||||||||||||||||||||||||||| |||ADVICE2||||||||||||||||||||||||||| |||ADVICE3||||||||||||||||||||||||||| |||ADVICE4||||||||||||||||||||||||||| S1:0000000001|4005006000 S3:0000000000|000	HD:11|040131|2700|1|0300 KC:2056000|000000|CZK UD:|0302515448 DI:PAYER|NAME|1 UK:19|1009859 KI:BENEFICIARY|NAME|1

1.4   Collection

HD:32 – standard collection	
Complete format	**Minimal format**
HD : 32 | 040131 | 2700 | 1 | 0300 KC : 4005006000 | 000000 | CZK UD : | 7777777777 | PAYER | ACCOUNT | | | | | | | DI : PAYER | NAME | 1 | | | | | | | | | | | | | | | | | | | | | | | | | PAYER | NAME | 2 | | | | | | | | | | | | | | | | | | | | | | | STREET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | TOWN | | | | | | | | | | | | | | | | | | | | | | | | | | UK : 100001 | 2222222222 | BENEFICIARY | ACCOUNT | AK : 1236321217 KI : BENEFICIARY | NAME | 1 | | | | | | | | | | | | | | | | | | BENEFICIARY | NAME | 2 | | | | | | | | | | | | | | | | | STREET | | | | | | | | | | | | | | | | | | | | | | | | | TOWN | | | | | | | | | | | | | | | | | | | | | | | EC : 0308 ZK : 1122334455 AV : ADVICE1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | ADVICE2 | | | | | | | | | | | | | | | | | | | | | | | | | | | ADVICE3 | | | | | | | | | | | | | | | | | | | | | | | | | | | ADVICE4 | | | | | | | | | | | | | | | | | | | | | | | | S1 : 0000000000 | 000 S3 : 0000000001 | 4005006000	HD : 32 | 040131 | 2700 | 1 | 0300 KC : 2056000 | 000000 | CZK UD : 19 | 1009859 DI : PAYER | NAME UK : | 0302515448 KI : BENEFICIARY | NAME | 1

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