MultiCash
Czech foreign currency payments

Global Transaction Banking
Cash Management & eBanking

March 2022

Banking that matters. | UniCredit Bank

Content

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1. General information

The structure of the file including foreign currency payment is in accordance with the accepted format in the Czech Republic and with format SWIFT message MT103.

The file extension that program accept is ***.CFA**

The CFA file starts with a file Header.

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.

The file mustn´t contain empty rows (empty rows are also rows with spaces on one line too) except first empty row and except field :72:

Each file can contain more payment orders and each payment begins with the special header (see below).

Next fields are separated with <CR><LF> !!!

It is also not allowed to import in one file more than 20 000 payment orders.

During the upload is file 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 omitted; otherwise it is replaced by an empty string.

Payments are separated between them only with „$" string (without separators <CR><LF> before and behind the string) such as it was described in example.

1.1 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** = alphanumerical • **D** = date • **F** = fixed field length • **V** = variable

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2. Format description

File Header

FIELD AND SUBFIELD DESCRIPTION - (fields with colon separated always by <CR><LF>)	FV	L/S
:1:	M	4,A,F
customer reference	O	16,A,V
:2:	M	4,A,F
sum of all payments (no difference between currencies)	M	17,A,F
:3:	M	4,A,F
number of payments included in file	M	5,N,F
:4:	M	4,A,F
SWIFT – bank address	O	8/11,A,F
:5:	M	4,A,F
payer's name and address - max. 4 rows, 35 chars/row, separated <CR> <LF>	M	4*35,A,V
:07:	M	4,A,F
file name	M	12,A,V

It is possible not use the file header. But if file header is used, all mandatory fields and subfields must be filled in.

The payment header has the following structure:

{1:F01XXXXXXXXXAXXXBBBBTTTTTT}{2:I100XXXXXXXXXAXXXY1}{4: "Text block" -}

 where

{1:F01	**Constant** Basic Header Block
XXXXXXXXX**A**XXX	first four characters ordering party bank ID next fix string = XXXXAXXX
BBBB	file-number
	(Generated by the program from 0 to 9999)
TTTTTT}	transaction number
	(Increasing from 0 to 999999)
{2:I100	**Constant** Application Header Block
XXXXXXXXX**A**XXX	Swift address beneficiary bank ID (8/11 characters separated "A")
	If swift of address beneficiary bank is not present, will fill beneficiary bank ID from IBAN. If IBAN will not present, beneficiary bank ID.
Y	**Payment type code**
	N 00 Standard transfer
	U 10 Telex payment or SWIFT express (not used by UCBCZ)
	A 20 Check, announcements in free format (not used by UCBCZ)
	B 21 Check, registered announcements (not used by UCBCZ)
	C 22 Check, announcements by courier (not used by UCBCZ)
	D 23 Check, registered announcements by courier (not used by UCBCZ)
	E 30 Check for the ordering party (not used by UCBCZ)
	F 31 Check for the ordering party, announcements registered (not used by UCBCZ)
	G 32 Check for the ordering party, announcements by courier (not used by UCBCZ)
	H 33 Check for the ordering party, registered announcements by courier (not used by UCBCZ)
	S Express payments (not used by UCBCZ)
	P PRIEURO payments (not used by UCBCZ)
1}	**Constant** End of Application Header Block
{4:	**Constant** Text Block

Text block

FIELD AND SUBFIELD DESCRIPTION – (fields with colon separated always by **<CR><LF>**)	FV	L/S
:20:	M	4,A,F
client transaction reference number (if no reference specified, 16 blank characters added)	M	16,A,F
:32A:	M	5,A,F
subfield 1 – value date (YYMMDD)	M	6,N,F
subfield 2 – ISO-currency code for the following amount	M	3,A,F
subfield 3 – amount incl. 2 decimals, which are always separated decimal comma)	M	15,N,V
:50:	M	4,A,F
payer (max. 4 rows, 35 chars/row, separated by <CR> <LF>). The first row must not be empty or contains only spaces. The first row is mandatory.	M	4*35,A,V
:52D:	M	5,A,F
subfield 1 – payers account (prefix and number) <CR><LF>	M	6+10,N,F
subfield 2 – charge account (prefix and number) <CR><LF> (we recommend to put the same information as in the field :52D: subfield 1)	M	6+10,N,F
subfield 3 – Payer´s account currency ISO code <Blank>	M	3,A,F
Payer´s charges account currency ISO code (we recommend to put the same information as in field :52D: subfield 3 – Payer´s account currency ISO code) <CR><LF>	M	3,A,F
subfield 4 – statistical code (payment title) <Blank>	M	3,N,F
Beneficiary country code (ISO) <Blank>	M	2,A,F
Beneficiary bank´s country code (ISO)	M	2,A,F
:57A:	M	5,A,F
beneficiary bank SWIFT address (8 or 11 characters)	O	8(11),A,F
:57D:	M	5,A,F
beneficiary bank name – max. 2 rows, 35 chars/row, separated by <CR> <LF>. The first row must not be empty or contains only spaces	M	2*35,A,V
beneficiary bank address – max. 2 rows, 35 chars/row, separated by <CR> <LF>. The rows must not be empty or contains only spaces.	M	2*35,A,V
:59:	M	4,A,F
subfield 1 – separator "/"	M	1,A,F
subfield 2 – account number of the beneficiary <CR><LF>	M	34,A,V
subfield 3 – name of the beneficiary – max. 2 rows, 35 chars/row (the first row must not be empty or contains only spaces), separated by <CR> <LF> Beneficiary´s name must match the reality. Otherwise it will cause delay with payment order processing in UniCredit Bank or rejecting in partners bank.	M	2*35,A,V
address of the beneficiary - max. 2 rows, 35 chars/row, separated by <CR> <LF>	O	2*35,A,V
:70:	O	4,A,F
payment detail – max. 4 rows, 35 chars/row, separated by <CR> <LF>	O	4*35,A,V
:71A:	M	5,A,F
charges details	M	3,A,F
BN1 : (0 – Transport -> OP./Other charges. Partner = description in MultiCash) SHA – fees required by the payer´s bank are paid by the payer, fees required by the beneficiary´s bank are paid by the beneficiary OUR : (1 – All charges ordering party = description in MultiCash) OUR - all fees are paid by the payer BN2 : (2 – All charges partner = description in MultiCash) BEN - all fees are paid by the beneficiary All non-conversion payments in EEA currencies will be processed as STP payments only if the charge instruction of SHA (BN1) has been entered. If you enter BEN (BN2) or OUR (OUR), the payments will be processed with a NON-STP additional fee. Due this fact MultiCash (foreign payment modul „CZA" - from version 3.20 release 0.15 don´t accept SHA (OUR) or BEN (BN2) charges for non-conversion payments in EEA currencies.		

:72:	M	4,A,F
subfield 1 - reference max. 4 keys (2-character num. code, separated by <Blank>) 01 – payment to the beneficiary only 02 – payment by cheque only 04 – payment after identification only 06 – phone advice for the beneficiary bank 07 – fax advice for the beneficiary bank 09 – phone advice for the accredited 10 – fax advice for the accredited <CR> <LF> If these fields aren´t fill out in application, in output file is generated fix: :72:00 00 00 00	M	4*2,N,F
subfield 2 – contact person <CR><LF>	M	35,A,F
subfield 3 – extended textual message amendment to field **:52D:** <CR><LF>	M	35,A,F
subfield 4 – 6 statistics (max. 3 rows, 35 chars/row, separated by <CR> <LF>) On this subfields are set code words (necessary for special process of an order). Their list, meaning and method of entering information you can find in manual for foreign payments in electronic banking (for more information please see www.unicreditbank.cz). If this optional fields are incorrect filled in, payment shall be made as a NON-STP (it will cause NON-STP surcharge). Beginning of each subfield (filled row) must begin with slash "/". If first row (subfield 4) will start with „space", data from all four rows (subfield 4 - 6) will not be transferred into banking system. It is possible to enter several code words in one payment order. If the text related to a code word, a code word inclusive, has more than 35 digits (including spaces), you must indicate again the sign "/" at the beginning of the next line and then continue the text. In the opposite case, only the first 35 digits will be transferred for processing.	O	3*35,A,V
-} The end of file	M	2,A,F

3. Examples

In the following examples "I" stands for space

File including only one payment order	Payment orders' transition in one file
: 01 : REFERENCE|DTCFA : 0 2 : 200,00 | | | | | | | | | | | : 03 : 00001 : 04 : BACXCZPP | | | : 05 : PAYER|NAME1 PAYER | NAME2 PAYER | ADDRESS1 PAYER | ADDRESS1 : 07 : Importfile.cfa {1:F012700XXXXAXXX0001000000}{2:I100BACXCZPXAXXXXN1}{4: : 20 : REFERENCE | | | | | | | :32A:110513|EUR2001,00 : 50 : PAYER|NAME1 PAYER | NAME2 PAYER | ADDRESS1 PAYER | ADDRESS1 : 52D :00000012345671 | | 00000012345671|| EUR | EUR 001 | DE|DE : 57A : SWIFT | | | | | | : 57D : BENEFICIARY|BANK|NAME BENEFICIARY | STREET | NAME BENEFICIARY | TOWN | NAME : 5 9 : / 100200300 BENEFICIARY|NAME1 :70:PAYMENT|DETAIL1 PAYMENT | DETAIL2 PAYMENT | DETAIL3 PAYMENT | DETAIL4 : 71A : BN1 :72:01|00|00|00 CONTACT|PERSON | | | | | | | | | | | | | | | | | | | OTHER|TEXT|FIELD|52D | | | | | | | | | | | | | | STATISTICS1 | | | | | | | | | | | | | | | | | | | | | | | STATISTICS2 | | | | | | | | | | | | | | | | | | | | | | | STATISTICS3 | | | | | | | | | | | | | | | | | | | | | | | -}	: 01 : REFERENCE | DTCFA : 02 : 200,00 | | | | | | | | | | | : 03 : 00001 : 04 : BACXCZPP | | | : 05 : PAYER | NAME1 PAYER | NAME2 PAYER | ADDRESS1 PAYER | ADDRESS1 : 07 : Importfile.cfa {1:F012700XXXXAXXX0001000000}{2:I100BACXCZPXAXXXXN1}{4: : 20 : REFERENCE | | | | | | | : 32A:040210 | EUR2000,00 : 50 : PAYER | NAME1 PAYER | NAME2 PAYER | ADDRESS1 PAYER | ADDRESS1 : 52D : 00000012345671 | | 00000012345671 | | EUR | EUR 001 | DE|DE : 57A : SWIFT | | | | | | : 57D : BANK | NAME1 BANK | NAME2 BANK | ADDRESS1 BANK | ADDRESS2 : 59 : / 100200300 BENEFICIARY | NAME1 BENEFICIARY | NAME2 BENEFICIARY | ADDRESS1 BENEFICIARY | ADDRESS2 : 70 : PAYMENT | DETAIL1 PAYMENT | DETAIL2 PAYMENT | DETAIL3 PAYMENT | DETAIL4 : 71A : BN1 : 72 : 01 | 00 | 00 | 0 0 CONTACT | PERSON | | | | | | | | | | | | | | | | | | | OTHER | TEXT | FIELD | 52D | | | | | | | | | | | | | | STATIST | CS1 | | | | | | | | | | | | | | | | | | | | | | STATIST | CS2 | | | | | | | | | | | | | | | | | | | | | | STATIST | CS3 | | | | | | | | | | | | | | | | | | | | | | -}\${1:F012700XXXXAXXX0001000000}{2:I100BACXCZPPAXXXXN1}{4: : 20: REFERENCE : 32A : 040210 | EUR2000,00 : 50 : PAYER | NAME1 PAYER | NAME2 PAYER | ADDRESS1 PAYER | ADDRESS1 : 52D : 00000012345671 | | 00000012345671 | | EUR | EUR 001 | DE|DE : 57A : SWIFT | | | | | | : 57D : BANK | NAME1 BANK | NAME2 BANK | ADDRESS1 BANK | ADDRESS2 : 59 : / 100200300
Minimal format	
{1:F012700XXXXAXXX0001000000}{2:I100BACXCZ PPAXXXXN1}{4: : 01: : 02:200,00 : 03:00001 : 04:BACXCZPP : 05: : 07:Importfile.cfa : 20 : | | | | | | | | | | | | | | | | : 32A : 030131EUR200,00 : 50 : PAYER|NAME1 : 52D : 0000000012345671 0000000012345671 EUR | EUR 120 | DE|DE : 57A : : 57D : BENEFICIARY | BANK | NAME BENEFICIARY | STREET | NAME BENEFICIARY | TOWN|NAME	

: 59: / 112233445566 BENEFICIARY NAME : 71A : BN1 : 72:00|00|00|00 CONTACT|PERSON |||||||||||||||||||| IMPORT|OF | GOODS -}	BENEFICIARY | NAME1 BENEFICIARY | NAME2 BENEFICIARY | ADDRESS1 BENEFICIARY | ADDRESS2 : 70 : PAYMENT | DETAIL1 PAYMENT | DETAIL2 PAYMENT | DETAIL3 PAYMENT | DETAIL4 : 71A : BN1 : 72 : 01 | 00 | 00 | 00 CONTACT | PERSON |||||||||||||||||||| OTHER | TEXT | FIELD | 52D |||||||||||||||| STATISTICS1 ||||||||||||||||||||||||| STATISTICS2 ||||||||||||||||||||||||| STATISTICS3 ||||||||||||||||||||||||| -}

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