

Technical Description of the Extended ABO Format Structure for Programmers

Format ABO

The ABO format is commonly used for exchanging financial messages in the Czech Republic and Slovakia. The format structure is fixed, according to the below-stated overview; record description is not used during the import or export of message to the ABO format.

Payment Order

Layout of records within data file:

UHL1

- Accounting file header
- Group header
- Item
- Item
- ...
- ...
- Item
- End of group
- ...
- ...
- End of accounting file
- ...

UHL1 Record:

Sequence No.	Name	F/V	Minimum length	Maximum length	Content	Comment
1	Message type	F		4	UHL1	
2	Code date	F		6	ddmmyy	1
3	Client name	F		20	AAAAAAAAAAAAAAAAAAAAAA AA	2
4	Client number	F		10	NNNNNNNNNN	3
5	Interval of accounting files - start	F		3	NNN	
6	Interval of accounting files - end	F		3	NNN	
7	Code – fixed part	F		6	NNNNNN	4
8	Code – secret part	F		6	NNNNNN	4
9	End-of-message character	F		2	CR LF	

Comments:

F/V Fixed or variable length.

- 1 Information does not have any relation to the maturity.
- 2 Alphanumeric characters; can be supplemented by trailing spaces (characters of lower-case alphabet and the “ @ “ character are not permitted).
- 3 Editing format, i.e. format identical with the format of account numbers which are stated on the payment orders, including leading zeros.
- 4 Octal representation – not required by the application.

Accounting file header:

Sequence no.	Name	F/V	Minimum length	Maximum length	Content	Comment
1	Message type	F		1	1	
2	Field separator	F		1	(space)	
3	Type of data	F		4	rmoo	1
4	Field separator	F		1	(space)	
5	Accounting file number	F		6	sssppp	2
6	Field separator	F		1	(space)	
7	Bank code	F		4	0800	
8	End-of-message character	F		2	CR LF	

Comments:

- 1 Permitted is only the “1501” value for payment orders and “1502” for direct debits.
- 2 sss must be within the interval stated in the UHL1 record.

End of accounting file:

Sequence no.	Name	F/V	Minimum length	Maximum length	Content	Comment
1	Message type	F		1	5	
2	Field separator	F		1	(space)	
3	"Plus" sign	F		1	+ (plus)	
4	End-of-message character	F		1	CR LF	

Group header:

Sequence no.	Name	F/V	Minimum length	Maximum length	Content	Comment
1	Message type	F		1	2	
2	Field separator	F		1	(space)	
3	Payer account number	V	2	17	(NNNNNNN-NNNNNNNNNN)	1
4	Field separator	F		1	(space)	
5	Total amount of the group	V	1	14	(NNNNNNNNNNNNNNNN)	2
6	Field separator	F		1	(space)	
7	Due date	F		6	ddmmyy	3
8	End-of-message character	F		2	CR LF	

Comments:

- 1 Account number is stated only in case of batch payment orders. Then this detail is not populated in the record of individual payment order. If the account number is shorter, the first and the second part can be supplemented with leading zeros. In case of a group containing individual orders, Field No.4 follows immediately after the Field No.2. If the account number does not contain a prefix the " - " sign will be also omitted.
- 2 Leading zeros can, but do not need to be stated. Amount is stated in hellers (the last two characters).
- 3 Due date must not be less than the computer system date at the point of processing.

End of Group:

Sequence no.	Name	F/V	Minimum length	Maximum length	Content	Comment
1	Message type	F		1	3	
2	Field separator	F		1	(space)	
3	"Plus" sign	F		1	+ (plus)	
4	End-of-message character	F		1	CR LF	

Item of Individual Payment Order:

Sequence no.	Name	F/V	Minimum length	Maximum length	Content	Comment
1	Account number - debit	V	2	17	(NNNNNNN-NNNNNNNNNNN)	1
2	Field separator	F		1	(space)	
3	Account number - credit	V	2	17	(NNNNNNN-NNNNNNNNNNN)	1
4	Field separator	F		1	(space)	
5	Amount	V	1	12	(NNNNNNNNNNNNNN)	2
6	Field separator	F		1	(space)	
7	Variable symbol	V	1	10	(NNNNNNNNNNNN)	2
8	Field separator	F		1	(space)	
9	Constant symbol	V	8	10	(NNNNNNNNNNNN)	2,3
10	Field separator	F		1	(space)	
11	Specific symbol	V	0	10	(NNNNNNNNNNNN)	2,4
12	Field separator F	F		1	(space)	
13	Message for the recipient	V	0	35	AAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAAAAAAAAAA	
	End-of-message character	F		2	CR LF	

Comments:

- Account number – debit is populated if the file contains individual payment orders; in case of batch payment orders this field will be omitted, then these items start with the Field No. 3. If the account number is shorter the first and the second part can be supplemented with leading zeros.
- The detail can be supplemented with leading zeros – up to the maximum of characters.
- Constant symbol as such is usually stated on the 1st to the 4th position from the right, bank code of the bank that maintains partner organisation account is stated on the 5th to the 8th position from the right.
- If the S-symbol is not present, Field No.12 follows immediately after Field No.10, or 1 to 10 “zero” characters can be stated in Field No. 11.
- Amount is stated in hellers (the last two characters).
- In the "Message for recipient" field, you can use the "|" character to add a "Message for sender" (called "Message for yourself" in George). If this character is in the field, everything after it is considered a "Message for sender". George and George Business allow up to 140 characters in the "Message for recipient" field and, using the "|" character, an additional 140 characters in the "Message for sender".
- Unless otherwise stated, the allowed characters for each field are consistent with the allowed characters for a single payment. Some accounting systems allow non-standard characters from a payment perspective to be added to the "Message for recipient" in the import file. We recommend deleting or replacing these characters, as depending on the character, field, and system via which the order was created, the file may be rejected or the character may be omitted/replaced by bank systems both inside and outside the bank. These characters are: ~`~`~`{"<"@>#,.:;!%\$:&_*="+""?()/-[] and non-breaking spaces.

Processing on the client side

The banking system will accept files in the ABO format with the maximum number of 500 (George Business) or 1000 (BUSINESS 24) messages, depending on the service from which the transaction was entered. The size of the imported file is also limited; it cannot exceed 50 MB (George Business) and 2 MB (BUSINESS 24).

Account Statement and Transaction Item

Layout of records within data file:

```

Account statement
  Transaction item
  Transaction item
  ...
  ...
  ...
Account statement
    
```

Transaction item

...

...

...

...

Account statement in CZK:

Sequence no.	Name	F/V	Minimum length	Maximum length	Content	Comment
1	Type of record	F		3	074	
2	Client account number	F		16	NNNNNNNNNNNNNNNN	1
3	Abbreviated client name	F		20	AAAAAAAAAAAAAAAAAAAA	
4	Old balance date	F		6	ddmmyy	
5	Old balance	F		14	NNNNNNNNNNNNNNNN	5
6	Old balance sign	F		1	(plus) or (minus)	2
7	New balance	F		14	NNNNNNNNNNNNNNNN	5
8	New balance sign	F		1	(plus) or (minus)	2
9	Transactions - debit	F		14	NNNNNNNNNNNNNNNN	5
10	Sign of debit transactions	F		1	(plus) or (minus)	3
11	Transactions - credit	F		14	NNNNNNNNNNNNNNNN	5
12	Sign of credit transactions	F		1	(plus) or (minus)	3
13	Statement sequence number	F		3	NNN	
14	Posting date	F		6	ddmmyy	
15	Filler	F		14	(space)	4
16	End-of-record character	F		2	CR LF	

Comments:

- 1 Depending on the application settings the data can be stated in the so-called internal format – see the internal format description below.
- 2 The “Plus” sign in case of positive balance and the “Minus” sign in case of negative balance.
- 3 Character “zero” or the “minus” sign if the reversal prevails.
- 4 14 “space” characters due to the unification of length for record types 074 and 075.
- 5 Amount is stated in hellers (the last two characters).

Transaction item in CZK:

Sequence no.	Name	F/V	Minimum length	Maximum length	Content	Comment
1	Type of record	F		3	075	
2	Client account number	F		16	NNNNNNNNNNNNNNNNNN	1
3	Counter-account number	F		16	NNNNNNNNNNNNNNNNNN	1,2
4	Document number	F		13	AAAAAAAAAAAAAA	3
5	Amount	F		12	NNNNNNNNNNNNNN	10
6	Posting code	F		1	N	4
7	V-symbol	F		10	NNNNNNNNNNNN	
8	K-symbol.	F		10	NNNNNNNNNNNN	5
9	S-symbol	F		10	NNNNNNNNNNNN	
10	Value	F		6	ddmmyy	6
11	Additional detail	F		20	AAAAAAAAAAAAAAAAAAAA	7
12	Change of item code	F		1	A	8
13	Type of data	F		4	rmoo	9
14	Due date	F		6	ddmmyy	
15	Message for payee	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
16	Message for payee 2	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
17	Message for payee 3	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
18	Message for payee 4	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
19	Message for payer	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
20	Debited on	F		6	ddmmyy	
21	Item	F		25	AAAAAAAAAAAAAAAAAAAAAAAAAAAA A	
22	Identification/reference	F		16	AAAAAAAAAAAAAAAAAAAA	
23	ISO transaction amount	F		15	NNNNNNNNNNNNNNNN	
24	ISO transaction currency	F		3	AAA	
25	Name of counter-account	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
26	Transaction currency FX rate	F		11	NNNNNNNNNNNN	
27	Account currency FX rate	F		11	NNNNNNNNNNNN	
28	V-symbol 2	F		10	NNNNNNNNNNNN	
29	Transaction description 2	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
30	Transaction description 3	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
31	Transaction description 4	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
32	SWIFT code of the payee bank-OUT/payer bank-INC OR the payee bank name	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	

Sequence no.	Name	F/V	Minimum length	Maximum length	Content	Comment
	part					
33	Payee bank name part2	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
34	Fee detail – part1	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
35	Payee fee - field 71F - OUT, Foreign bank fee - INC - part2	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
36	Original transaction amount-part1	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
37	MT191 – incoming MT103 reference part2	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
38	Payer bank reference - part1	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
39	Content field 77T - SEPA info1	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
40	Content field 77T - SEPA info2	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
41	Content field 77T - SEPA info3	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
42	CL fee type description	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
43	CL fee specification part1	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
44	CL fee specification part2	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
45	Payer note part1	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
46	Payer note part2	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
47	Payer note part3	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
48	Payer note part4	F		35	AAAAAAAAAAAAAAAAAAAAAAAAAAAA AAAAAAAAAAAA	
49	End-of-record character	F		2	CR LF	

Comments:

- 1 Depending on the application settings the data can be stated in the so-called internal format – see the internal format description below.
- 2 Account number of the partner organisation.
- 3 Item identification number – document number supplemented with leading zeros.
- 4 The detail is related to the detail with Sequence No. 2 and its content is specified as follows: “1” – debit item, “2” – credit item, “3” – debit entry reversal, “4” – credit entry reversal.
- 5 Constant symbol as such is usually stated on the 1st to the 4th position from the right, bank code of the bank that maintains account presented in the Field No. 3 is stated on the 5th to the 8th position from the right.
- 6 Date, from which the item is included into the balance for interest calculation.
- 7 Abbreviated name of partner organisation, or type of transaction. The text of the field is aligned to the left and supplemented with blank spaces up to the field length.
- 8 Information on additional item change in the payment index-file and/or its partial payment: “0” – item was not additionally changed or partially paid, “Z” – item was changed, “C” – partial payment, “P” – item was additionally changed and partially paid.
- 9 The detail acquires different values depending on the input data character from the payer point of view. Values important for customers: r – always “1”, m – for operations in CZK “1”, oo – odd number (“01”) – payment, even – number (“02”) – collection/deposit.
- 10 Amount is stated in hellers (the last two characters).

Internal format of account number is created through permutation according to the following principle:

Px- prefix, position x.

Cx- account number, position x.

Account number: P1P2P3P4P5P6C1C2C3C4C5C6C7C8C9C0

Internal format: C0C8C9C6C1C2C3C4C5C7P1P2P3P4P5P6