

**TECHNICAL DESCRIPTION OF THE
PAYMENT MULTICASH FORMAT FOR
BUSINESS 24**

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1. FORMAT OF DOMESTIC PAYMENT FILES CFD AND CFU

BUSINESS 24 Internetbanking application allows uploading of Payment files in MultiCash (CFD) format, which is by default imported to MultiCash service.

Notice: Some of the fields of MultiCash format are not imported to BUSINESS 24 application, they are required as mandatory though because of maintenance of the same format with MultiCash application.

The format of domestic payment file (*.CFD) for Czech domestic payments.

The format of urgent domestic payments (*.CFU) for Czech domestic payments.

Basic rules

1.1. Basic rules

File	Files can contain both payment orders and direct debits.
File	Payment files do not contain any headers.
Payment	Each payment order starts with „HD:“ field.
Size of file	Each payment order has to fulfill following requirements: <ul style="list-style-type: none">• The Size of format is = < 1 MB• The Size of format is = < 1000 items
File	Files can contain only CAPITAL LETTERS.
File	Files may not contain blank lines (spaces are also considered blank lines).
Payment order format	The payment order format is divided into fields and subfields.
Subfields	Subfields may be mandatory or optional.
Subfield separator	Subfields are separated by spaces (ASCII 32) – the exception from this rule are „DI:“, „KI:“ and „AV:“ fields, where subfields are separated by <CR><LF> (Enter).
Record	Multiline
Line separator	<CRLF>
Field separator	<CRLF>
Field „UD:“ in money transfer orders	Field contains payer's account details, „DI:“ field contains sender's name and address, „UK:“ field contains partner's account details and „KI:“ field contains partner's name. Note: Partner = Beneficiary (Money Transfers) / Payer (Direct Debits)
Field „UD:“ in direct debit orders	Field contains partner's account details, „DI:“ field contains partner's name and address, „UK:“ field contains payer's account details and „KI:“ field contains sender's name. Note: Partner = Beneficiary (Money Transfers) / Payer (Direct Debits)
Code page	Diacritics used in payment files shall be according to CP 852 (Latin 2).
Compulsory field	c
Optional field	o
Field is imported	y

Field is not imported	n
Numeric (digits) 0 - 9 initial zeros are allowed but not necessarily	c
Alphabetical	a
Fixed (non-variable) field length	f
Variable field length	v

1.1.1. Additional information in fields ZK, AK and EC

Initial zeros in these fields are not automatically removed, i.e. outgoing files contain data as entered into the application by the client.

Example:

If zeros imported (entered) by the client before the number (e.g. 00123), the same entered value will be maintained also in the outgoing file (i.e. 00123).

In cases where clients do not enter/import any value, the fields will contain one zero (EC:0).

1.2. Structure of CFD and CFU payment file

Description	Compulsory / Optional	Field is imported to B24 application	Field length and format
HD:	c	n	3 a f
Subfield 1 : Payment type: 11 : Transfer (*.cf) 32 : Direct debit (*.cf) 01 : Urgent transfer (*.cfu)	c	y	2 c f
Subfield 2 : Payment order date Format : RRMMDD	c	y	6 c f
Subfield 3 : Sender's bank code	c	y	7 a v
Subfield 4 : standard number (1 - 999999) (generated by the program)	c	n	6 c v
Subfield 5 : Partner's bank code	c	y	7 a v
<CR><LF>RF:	o	n	3 a f
Subfield 1 : Status of payment processing	o	n	50 a v
<CR><LF>KC:	c	n	3 a f
Subfield 1 : Amount, incl. 2 decimal places – do not use symbols to separate decimal places	c	y	15 c v
Subfield 2 : fix zero field (000000)	c	n	6 c f
Subfield 3 : ISO-currency code – always fill in „CZK“	c	n	3 a f
<CR><LF>UD:	c	n	3 a f

Subfield 1 : Sender's account prefix. Check against modulo 11. In account numbers without prefix the field will be filled in with one space without field separator – see examples.	c	n	6 c v
Subfield 2 : Sender's account number Check against modulo 11.	c	n	10 c v
Subfield 3 : Short name of the sender's account	o	n	20 a v
<CR><LF>DI:	c	n	3 a f
Subfield 1 : Description of sender 1	c	n	35 a v
<CR><LF> Subfield 2 : (the line must begin with three zeros) Description of sender 2	o	n	35 a v
<CR><LF> Subfield 3 : (the line must begin with three zeros) Description of sender 3	o	n	35 a v
<CR><LF> Subfield 4 : (the line must begin with three zeros) Description of sender 4	o	n	35 a v
<CR><LF>UK:	c	n	3 a f
Subfield 1 : Partner's account prefix Check against modulo 11. If not filled out, the prefix will be filled by one space without subfield separator – see the example bellow.	c	y	6 c v
Subfield 2 : Partner's account number	c	y	10 c v
Subfield 3 : Short name of the partner's account	o	n	20 a v
<CR><LF>AK:	c	n	3 a f
Partner's specific symbol If left blank by the client, the field will generate one zero.	o	y	10 c v
<CR><LF>KI:	c	n	3 a f
Subfield 1 : Partner description 1	c	n	35 a v
<CR><LF> Subfield 2 : (the line must begin with three spaces) Description of Partner 2	o	n	35 a v
<CR><LF> Subfield 3 : (the line must begin with three spaces) Description of Partner 3	o	n	35 a v
<CR><LF> Subfield 4 : (the line must begin with three spaces) Description of Partner 4	o	n	35 a v
<CR><LF>EC:	c	n	3 a f

Constant symbol (CS) (the following CSs are not accepted by ČNB: 0002, 0005, 0006, 0051, 0498, 0598, 0898, 1178, 2178, 3178, 4444) Fields not filled out by clients will contain one zero. The list of valid constant symbols is published on ČNB website.	o	y	4 c v
<CR><LF>ZK:	c	n	3 a f
Subfield 1 : Partner's variable symbol Fields not filled out by clients will contain one zero.	o	y	10 c v
<CR><LF>AV:	c	n	3 a f
Subfield 1 : Payment purpose 1	o	y	35 a v
<CR><LF> Subfield2 : (the line must begin with three spaces) Payment purpose 2	o	y	35 a v
<CR><LF> Subfield 3 : (the line must begin with three spaces) Payment purpose 3	o	y	35 a v
<CR><LF> Subfield 4 : (the line must begin with three spaces) Payment purpose 4	o	y	35 a v
<CR><LF>S0: (only for CFU files)	c	n	3 a f
Subfield 1: Number of urgent transfers contained in the file. The number is aligned from right and the rest filled out with zeros.	c	n	9 c f
Subfield 2: Total sum of all urgent transfers. Fields not filled out by clients will contain three zeros.	c	n	15 c v
<CR><LF>S1: (only for CFD files)	c	n	3 a f
Subfield 1: Number of payment transfers contained in the file. The number is aligned from right and the rest filled out with zeros.	c	n	9 c f
Subfield 2: Total sum of all transfers If not filled out – will contain three zeros.	c	n	15 c v
<CR><LF>S3: (only for CFD files)	c	n	3 a f
Subfield 1: Number of direct debits contained in the file. The number is aligned from right and the rest filled out with zeros.	c	n	9 c f
Subfield 2: Total sum of all direct debits If not filled out – will contain three zeros.	c	n	15 c v
<CR><LF>S4: (only for CFU files)	c	n	3 a f

Subfield 1: fixed zero field 000000000	c	n	9 c f
Subfield 2: fixed zero field 000	c	n	3 c f

In the following examples the blank fields (spaces) are represented by character „|“:

1.2.1. Example of a transfer

```

HD:11|080131|2700|1|0300
KC:4005006000|000000|CZK
UD:100001|2222222222|UCET1
DI:POPIS|PRIKAZCE|1
|||POPIS|PRIKAZCE|2
|||POPIS|PRIKAZCE|3
|||POPIS|PRIKAZCE|4
UK:|7777777777|UCET1
AK:0
KI:POPIS|PRIJEMCE|1
|||POPIS|PRIJEMCE|2
|||POPIS|PRIJEMCE|3
|||POPIS|PRIJEMCE|4
EC:0
ZK:1122334455
AV:UCEL|PLATBY1
|||UCEL|PLATBY2
|||UCEL|PLATBY3
|||UCEL|PLATBY4
S1:0000000001|4005006000
S3:0000000000|000

```

1.2.2. Example of a direct debit

```

HD:32|080131|2700|1|0300
KC:4005006000|000000|CZK
UD:100001|2222222222|UCET2
DI:POPIS|PRIJEMCE|1
|||POPIS|PRIJEMCE|2
|||POPIS|PRIJEMCE|3
|||POPIS|PRIJEMCE|4
UK:|7777777777|UCET1
AK:0
KI:POPIS|PRIKAZCE|1
|||POPIS|PRIKAZCE|2
|||POPIS|PRIKAZCE|3
|||POPIS|PRIKAZCE|4
EC:0
ZK:1122334455
AV:UCEL|PLATBY1
|||UCEL|PLATBY2
|||UCEL|PLATBY3
|||UCEL|PLATBY4
S1:0000000000|000
S3:0000000001|4005006000

```

1.2.3. Example of an urgent transfer

HD:01|080131|2700|1|0300
KC:4005006000|000000|CZK
UD:100001|2222222222|UCET1
DI:POPIS|PRIKAZCE|1
UK:|7777777777|UCET1
AK:0
KI:POPIS|PRIJEMCE|1
EC:0008
ZK:1122334455
AV:UCEL|PLATBY1
S0:000000001|4005006000
S4:000000000|000

1.2.4. Switching among multiple orders

...
AV:UCEL|PLATBY1
HD:11|080131|2700|1|0300
KC:4005006000|000000|CZK
UD:100001|2222222222|UCET1
DI:POPIS|PRIKAZCE|1
||POPIS|PRIKAZCE|2
...

1.2.5. Example of UD field with prefix

UD:100001|2222222222|UCET1

1.2.6. Example of UK field with prefix

UK:19|7777777777|UCET1

1.2.7. Example of UD field without prefix

UD:|2222222222|UCET1

1.2.8. Example of UK field without prefix

UK:|7777777777|UCET1

1.2.9. Example of payment showing status of processing

HD:11|080131|2700|1|0300
RF:MCFDI2008013114184500000000100000000
KC:4005006000|000000|CZK
UD:100001|2222222222|UCET1
DI:POPIS|PRIKAZCE|1
UK:|7777777777|UCET1
AK:0
KI:POPIS|PRIJEMCE|1
EC:0
ZK:1122334455
AV:UCEL|PLATBY1
||UCEL|PLATBY2
||UCEL|PLATBY3
||UCEL|PLATBY4
S1:000000001|4005006000
S3:000000000|000

2. FORMAT OF FOREIGN PAYMENT FILE CFA

BUSINESS 24 Internetbanking application allows uploading of Payment files in MultiCash (CFA) format, which is by default imported to MultiCash service.

Notice: Some of the fields of MultiCash format are not imported to BUSINESS 24 application, they are required as mandatory though because of maintenance of the same format with MultiCash application.

The format of foreign payment files (*.CFA) used in the Czech payment system

2.1. Basic rules

File	Each file begins with a Header.
Size of file	Each payment order has to fulfill following requirements: <ul style="list-style-type: none"> • The Size of format is = < 1 MB • The Size of format is = < 100 items
File	Files can contain only CAPITAL LETTERS.
Code page	Diacritics used in payment files shall be according to WIN 1250. The file shall not contain blank lines (spaces are also considered blank lines), the only exception is field :72:
File	Individual orders are separated from one another by "\$" (US Dollar).
Order separator	c
Compulsory field	o
Optional field	
Field is imported	y
Field is not imported	n
Numeric (digits) 0 - 9 initial zeros are allowed but not necessarily	c
Alphabetical	a
Fixed (non-variable) field length	f
Variable field length	v

2.2. Structure of CFA payment file

2.2.1. File header structure

Description	Compulsory / Optional	Field is imported to B24 application	Field length and format
<CR><LF>:01: Customer reference	c o	n n	4 a f 16 a v
<CR><LF>:02: Total sum of all payment orders irrespective of different currencies.	c o	n n	4 a f 17 c f
<CR><LF>:03: Number of payment orders contained in the file. Zeros must be added into the field from left.	c c	n n	4 a f 5 c f

<CR><LF>:04: Swift-address of the ordering bank.	c o	n n	4 a f 8/11 a f
<CR><LF>:05: Sender's name and address - max. 4 lines, 35 characters/line separated by <CR> <LF> This field must be identical with field :50: In payment files which contain more payments, the field will contain sender's details from the first payment in the file.	c c	n n	4 a f 4*35 a v
<CR><LF>:07: File name	c c	n n	4 a f 12 a v

2.2.2. Order header structure

{1:F01XXXXXXXXXAXXXBBBTTT}{2:I100XXXXXXXXXAXXY1}{4:

1:F01 **Constant** main block of the header
XXXXXXXXXAXXX The first four characters = sender's bank code, the rest strictly „XXXXAXXX“
BBBB Status (generated by the program, 0 - 9999)
TTTTTT Transaction number (generated by the program, 0 - 999999)
2:I100 **Constant** application block of the header
XXXXXXXXXAXXX SWIFT address of the beneficiary's bank (BIC code) - 8/11 characters (separator
"A"). To fields where SWIFT is not filled out, the beneficiary's bank code will be
entered from IBAN. If IBAN not filled out, the field will contain the beneficiary's bank
code.
Y **Payment type:**
N Standard execution
S Express payments

1 **Constant** ending of the application header block
4: **Constant** text block

2.2.3. Payment order structure

Description	Compulsory / Optional	Field is imported to B24 application	Field length and format
<CR><LF>:20: Customer reference If references not entered, 16 blank characters will be generated.	c c	n n	4 a f 16 a f
<CR><LF>:RF: Subfield 1 :	o o	n n	4 a f 50 a v
Payment processing status			

<CR><LF>:32A: Subfield 1 : Payment order maturity date (RRMMDD) Subfield 2 : ISO currency code of the amount Subfield 3 : The amount, incl. two decimal places, always separated by a comma	c c c c	n y y y	5 a f 6 c f 3 a f 15 c v
<CR><LF>:50: Sender Max. 4 lines, 35 characters/line, separated by <CR> <LF> The first line must not be blank or contain just spaces	c c	n y	4 a f 4*35 a v
<CR><LF>:52D: Subfield 1 : Sender's account Prefix and number of the account <CR><LF> Subfield 2 : Fees account Prefix and number of the account <CR><LF> Subfield 3 : ISO-code of the sender's account currency <Blank> ISO- code of the sender's fee account currency <CR><LF> Subfield 4 : Payment title (If payment title shorter than 3 digits, zeros will be filled out from left) <Blank> ISO-country code of the beneficiary <Blank> ISO-country code of the beneficiary's bank	c c c c c c c c c c c c c c c c c	n y n n n n n y y y y y y y y y y	5 a f 6 + 10 c f 6 + 10 c f 3 a f 3 a f 3 c f 2 a f 2 a f
<CR><LF>:57A: Swift address of the beneficiary's bank (strictly 8 or 11 characters)	c o	n y	5 a f 8(11) a f
<CR><LF>:57D: Beneficiary's bank name - max. 2 lines, 35 characters/line, separated by <CR> <LF> The first line must not be blank or contain just spaces Beneficiary's bank address - 2 lines, 35 characters/line, separated by <CR> <LF> Lines must not be blank or contain just spaces	c c c	n y y	5 a f 2*35 a v 2*35 a v

<CR><LF>:59: Subfield 1 : Fixed separator „/” Subfield 2 : Beneficiary’s account number <CR><LF> Subfield 3 : Beneficiary’s name - max. 2 lines, 33/35 characters/line, Note 1* separated by <CR> <LF> The first line must not be blank or contain just spaces Beneficiary’s address - max. 2 lines, 30/33/35 characters/line, Note 2* separated by <CR>	c c c c o	n n y y y	4 a f 1 a f 34 a v 2*33/35 a v Note 1* a v 2*30/33/35 a v Note 2* a v
<CR><LF>:70: Payment purpose - max. 4 lines, 35 characters/line, separated by <CR> <LF>	o o	n y	4 a f 4*35 a v
<CR><LF>:71A: Expense clearing BN1 : Bank fees shared half-and-half between the beneficiary and the sender OUR: All expenses to the sender BN2 : All expenses to the beneficiary (in this option the :52D: field will contain zeros in subfield 2)	c c	n y	5 a f 3 a f
<CR><LF>:72: Subfield 1 : Remittance details Max. 4 keys (two-digit numerical code separated by <Blank>) 01 Payment to the beneficiary only 02 Payment by cheque only 04 Payment only after identification 06 Payment advice by phone to the beneficiary’s bank 07 Payment advice by fax to the beneficiary’s bank 09 Payment advice by phone to an authorized person 10 Payment advice by fax to an authorized person If individual fields shown above are not filled out in the application the outgoing file will generate :72:00 00 00 00 <CR> <LF> Subfield 2 : Contact person <CR><LF> Subfield 3: Extended text of the message added to field :52D: <CR><LF> Subfield 4 - 6 Statistics Max. 3 lines, 35 characters/line, separated by <CR> <LF>	c c c o	n n n n	4 a f 4*2 c f 35 a f 35 a f 3*35 a v

Note 1*: Foreign payment 33 a/v. SEPA CT payment 35 a/v.

Note 2*: Foreign payment address line 1 - 33 char., address line 2 - 30 char. SEPA CT 2*35 a/v.

In the following examples the blank fields (spaces) are represented by „|“:

2.2.4. Example of CFA file

```

:01:REFERENCE|DTCFA
:02:00000000000020000
:03:00001
:04:COBACZPX|||
:05:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
{1:F010200XXXXXXX4711000001}{2:I100XXXXXXXXAXXXN1}{4:
:20:REFERENCE|||||
:32A:080210EUR200,00
:50:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:52D:00000012345671||
00000012345671||
EUR|EUR
001|DE|DE
:57A:SWADRESA|||
:57D:BANKA|ZAHRANICNIHO|PRIJEMCE|||||
BANKA|||||
ULICE|BANKY|ZAHRANICNIHO|PRIJEMCE||
MESTO|BANKY|ZAHRANICNIHO|PRIJEMCE||
:59:/100200300
JMENO|PRIJEMCE
JMENO|PRIJEMCE
ADRESA|PRIJEMCE
ADRESA|PRIJEMCE
:70:UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
:71A:BN1
:72:00|00|00|00
KONTAKTNI|OSOBA|||||
DALSI|TEXT|POLE|52D|||||
STATISTIKA|1|||||
STATISTIKA|2|||||
STATISTIKA|3|||||
-}

```

2.2.5. Switching among multiple orders

```

:01:REFERENCE|DTCFA
:02:00000000000020000
:03:00001
:04:COBACZPX|||
:05:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
{1:F010200XXXXXXX4711000001}{2:I100XXXXXXXXAXXXN1}{4:
:20:REFERENCE|||||
:32A:080210EUR200,00

```

:50:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:52D:00000012345671||
00000012345671||
EUR|EUR
001|DE|DE
:57A:SWADRESA|||
:57D:BANKA|ZAHRANICNIHO|PRIJEMCE|||
BANKA|||
ULICE|BANKY|ZAHRANICNIHO|PRIJEMCE|
MESTO|BANKY|ZAHRANICNIHO|PRIJEMCE|
:59:/100200300
JMENO|PRIJEMCE
JMENO|PRIJEMCE
ADRESA|PRIJEMCE
ADRESA|PRIJEMCE
:70:UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
:71A:BN1
:72:00|00|00|00
KONTAKTNI|OSOBA|||
DALSI|TEXT|POLE|52D|||
STATISTIKA|1|||
STATISTIKA|2|||
STATISTIKA|3|||
-}\$ {1:F010200XXXXXXX4711000001} {2:I100XXXXXXXXAXXN1} {4:
:20:REFERENCE|||
:32A:080210EUR200,00
:50:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:52D:00000012345671||
00000012345671||
EUR|EUR
001|DE|DE
:57A:SWADRESA|||
:57D:BANKA|ZAHRANICNIHO|PRIJEMCE|||
BANKA|||
ULICE|BANKY|ZAHRANICNIHO|PRIJEMCE|
MESTO|BANKY|ZAHRANICNIHO|PRIJEMCE|
:59:/100200300
JMENO|PRIJEMCE
JMENO|PRIJEMCE
ADRESA|PRIJEMCE
ADRESA|PRIJEMCE
:70:UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY

UCEL | PLATBY
: 71A:BN1
: 72:00 | 00 | 00 | 00
KONTAKTNI | OSOBA | |||||
DALSI | TEXT | POLE | 52D | |||||
STATISTIKA | 1 | |||||
STATISTIKA | 2 | |||||
STATISTIKA | 3 | |||||
- }

Example of a file showing status of processing

```
:01:REFERENCE|DTCFA
:02:00000000000020000
:03:00001
:04:COBACZPX|||
:05:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
{1:F010200XXXXXXX4711000001}{2:I100XXXXXXXXAXXXN1}{4:
:20:REFERENCE|||
:RF:MCFAA2008021008481600000000300000000
:32A:080210EUR200,00
:50:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:52D:00000012345671||
00000012345671||
EUR|EUR
001|DE|DE
:57A:SWADRESA|||
:57D:BANKA|ZAHRANICNIHO|PRIJEMCE|||
BANKA|||
ULICE|BANKY|ZAHRANICNIHO|PRIJEMCE|
MESTO|BANKY|ZAHRANICNIHO|PRIJEMCE|
:59:/100200300
JMENO|PRIJEMCE
JMENO|PRIJEMCE
ADRESA|PRIJEMCE
ADRESA|PRIJEMCE
:70:UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
:71A:BN1
:72:00|00|00|00
KONTAKTNI|OSOBA|||
DALSI|TEXT|POLE|52D|||
STATISTIKA|1|||
STATISTIKA|2|||
STATISTIKA|3|||
-}
```