

Format for import of foreign payments

A positional CSV format with a field separator (semicolon) with a fixed number of fields is the format used for the import of foreign and SEPA payments in the framework of Service BUSINESS 24. The advantage of this format is a possibility to edit and create batches for foreign and SEPA payments import in any office application with a possible output in CSV format.

This format is also being used for other direct banking applications which are linked to various banking systems within ČS, a.s. This is the reason why in the framework of the Service BUSINESS 24 some fields are not imported for foreign and SEPA payments import. In the framework of the Service BUSINESS 24 there exists a common format for both foreign payments (ZPS) and SEPA payments import (this format is not in compliance with the XML format prescribed by the European Payments Council (PAIN 001.001.03)).

A foreign payment: any payment that meets one of the following conditions:

- A payment abroad made in a foreign currency or in CZK;
- A payment to another domestic bank in a foreign currency.

A SEPA payment must fulfil the following parameters:

- Payment only in EUR;
- The payment is made to an EU, EEA or certain associated country, to a bank accepting SEPA payments;
- Priority – Standard or Express;
- Bank fees and expenses - only SHA;
- The payee account must be filled in a valid IBAN format;
- No further instructions are stated.

A foreign payment must meet the following parameters:

- A payment in a currency as per the ČS exchange list;
- A payment to an EU or EEA country which does not meet the conditions governing SEPA payments and to countries outside the EU or EEA;
- Priority – Standard, Urgent or Express;
- Bank fees - SHA, OUR, BEN;
- Payee bank BIC or name and address have to be specified.

A PRIEURO payment must meet the following parameters:

- A payment in EUR only;
- The payment is made to an EU, EEA or certain associated country, to a bank accepting PRIEURO payments;
- Bank fees – SHA only;
- Payee's account must be completed in a valid IBAN format;
- No other instructions are specified;
- Payee bank BIC is provided.

Based on given criteria, at batch import, the Service BUSINESS24 will automatically split payments to foreign and SEPA payments.

In case of an error in the file structure or if there is an error in an item, whole data file is rejected.

File description

File name: naming convention is not defined

Code page: WIN 1250

File size: max 500 foreign and SEPA payments

The file does not contain either initial or final record; it only contains data records of individual payments.

Individual items of the payment order record are always on one line.

Layout of records in a data file:

Data record
 Data record
 ...
 ...
 Data record

Format description

Data record always contains 47 items separated by a **semicolon (;)** for SEPA payments and 42 items separated by a semicolon for foreign payments.

The CHAR type items do not contain a string delineator.

I/N/P

I – implicit item. In case that the implicit item in data record does not contain any data, then this item is supplemented by a pre-set value upon payment import.

N – optional item.

P – mandatory item.

Seq. no.	Name	I/N/P	Item Type	Max. length	Note
1	Payer account number	P	CHAR	17	NNNNNNN-NNNNNNNNNNNN
2	Payer account name	N	CHAR	35	
3	Street	N	CHAR	35	
4	Town	N	CHAR	35	
5	Contact person	N	CHAR	20	
6	By a contractual exchange rate	I	NUMERIC	3	0,1, Implicit value No - 0, Yes - 1
7	Level of contractual exchange rate /transaction CZK	I	NUMERIC	15	Implicit value 0.000 or blank field ""
8	Amount	P	NUMERIC	24	Amount is displayed in 1/100 without decimal separator
9		N	CHAR	50	Field is not imported
10		N	CHAR	50	Field is not imported
11	Currency	P	CHAR	3	
12	Due date	I	DATE	10	DDMMYYYY DDMMYY DD.MM.YYYY DD.MM.YY DD/MM/YYYY dd/mm/rr
13	Priority	I	NUMERIC	3	Implicit value: 0; Standard - 0, Urgent -1, Express - 2, Priuro - 3
14	Payment title	N	CHAR	3	Field is not imported
15		N	CHAR	7	Field is not imported
16	Contractual partner code	N	CHAR	1	Field is not imported
17	Bank fees and expenses	I	NUMERIC	3	0,1,2 Implicit value BEN; BEN - 0, OUR - 1, SHA – 2
18	Country of payee bank /Country of payee account	P	CHAR	2	Country ISO code
19	Resident order	N	NUMERIC	3	Field is not imported
20		N	CHAR	10	Field is not imported
21	Telephone	N	CHAR	15	
22	Payee account number	P	CHAR	34	
23	Payee account name	P	CHAR	66/70	Foreign pament 66 char, SEPA 70 char
24	Street	N	CHAR	33/35	Foreign pament 33 char, SEPA 35 char
25	Town	N	CHAR	30/35	Foreign pament 30 char, SEPA 35 char
26		N	CHAR	35	Field is not imported
27	Payee bank - Name	P	CHAR	35	
28	Street	N	CHAR	35	
29	Town	N	CHAR	35	

30	Other	N	CHAR	35	
31	BIC payee bank code	N	CHAR	35	
32	Clearing code	N	CHAR	35	
33	Advice – by e-mail	N	CHAR	35	Only for accounts maintained in the Starbank bank system
34	Advice – by Fax	N	CHAR	35	Only for accounts maintained in the Starbank bank system
35	Payment purpose - field 1	P	CHAR	35	
36	Payment purpose - field 2	N	CHAR	35	
37	Payment purpose - field 3	N	CHAR	35	
38	Payment purpose - field 4	N	CHAR	35	
39	Confirmation-Fax CR	N	CHAR		Field is not imported
40	Confirmation-Fax Europe	N	CHAR		Field is not imported
41	Confirmation-Fax Other	N	CHAR		Field is not imported
42		N	CHAR	35	Field is not imported
43	Payment Reference	N	CHAR	35	
44	Code Type	N	CHAR	35	Description of possible values in this field is defined in the table stated below
45	Payer Code	N	CHAR	35	
46	Code Type	N	CHAR	35	Description of possible values in this field is defined in the table stated below
47	Payee Code	N	CHAR	35	
	End-of-message character	P		2	CR LF

Description of possible values in fields “Code Type“ according to the selected order payer or payee identification

Seq. no.	Selected order payer or payee identification	Value in the field “Code Type“
1	Other Identification of Person	Othrlid
2	BIC Bank Identification Code	BIC
3	BEI Identification Number of Company	BEI
4	Other Identification of Company	Prtryld