

Description of ABO format for clients of KBSK (valid from **25.4.2015**)

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Definition of abbreviations used

Abbreviation	Description
A (account status)	Active account
AS	Application server
AV	Message for the recipient – verbal description intended for the payment recipient
BEN	Type of fee – paid by recipient
BL	Loans to enterprises
CK	Current accounts
CL	Credit cards
FC	Foreign currency
DB	Database
DCS	Direct Channel Systems – Direct banking channels
DP	Domestic payment
EEC	European economic area
EU	European Union
ID	Identifier – unique identification of data units (transactions, batches, payment orders etc.)
OB	Other bank
KB	Komerční banka
KBI	Kirchman Bankway International – KB central accounting system Replaces DI
KBSK	Komerční banka, Branch of foreign bank in Slovakia
CS	Constant symbol
MF	Mainframe
NBS	National Bank of Slovakia
NCC	National Clearing Code – National code of the bank (equivalent of the domestic bank code)
OUR	Type of fee – paid by the payer
PCB	KB PC banking client application for Internet banking – ProfiBanka
PL	Loans to individuals
RL	Loans for real estate
SEPA	Single European Payment Area
SHA	Type of fee – paid by both
SS	Specific symbol
SV	Savings accounts
SW	Software
TD	Term deposits
TH	Transaction history
VS	Variable symbol
ZPL	Foreign payment

1 Introduction

1.1 Purpose of the document

The purpose of this document is to provide a description of the ABO format and required validations in terms of data IMPORT and definition of the construction of EXPORT data in relation to the related accounting SW of clients. This IMPORT and EXPORT relates to the Profibanka service for clients of BDSK

The description is divided into the following groups

- Import
 - statement of the format field for domestic payments
 - summary of domestic payment field validation
- Export
 - statement of the format field for an electronic statement
- Types of detected errors may be in two categories
 - E = error – this error causes rejection
 - W = warning – this error is only a warning and does not cause rejection. Leaving batches in processing is a matter for the client to decide on.

1.2 Characteristics of ABO format

Brief characteristics of the format:

- ABO basic format contains
 - Domestic payment orders: basic accounting information in terms of a domestic payment order (payment, **collection in EUR is not allowed**). It has a variable length and allows for submission of individual and bulk payment orders. For more information, see chapter 2.1.
 - Electronic statement: basic accounting information and 20-character supplementary text data in terms of the electronic statement. For more information, see chapter 2.2 .
- ABO 78,79 format (is a mutation of ABO format augmented to include an AV field in exports) contains
 - Domestic payment orders: basic accounting information in terms of a domestic payment order (payment, **collection in EUR is not allowed**). It has a variable length and allows for submission of individual and bulk payment orders including an AV field (advice to the partner). For more information, see chapter IMPORT ABO.
 - Electronic statement: basic accounting information and 20-character supplementary text data in terms of the electronic statement. Extended by type 78 and 79 phrases. For more information, see chapter 2.3.
- Code page
 - Windows-1250 – Windows Eastern European is required (PCB line spacing can be handled both by Windows CRLF (#13#10) and also Unix LF (#10) as well as MAC CR (#13)

2 Formal check in the case of ABO format

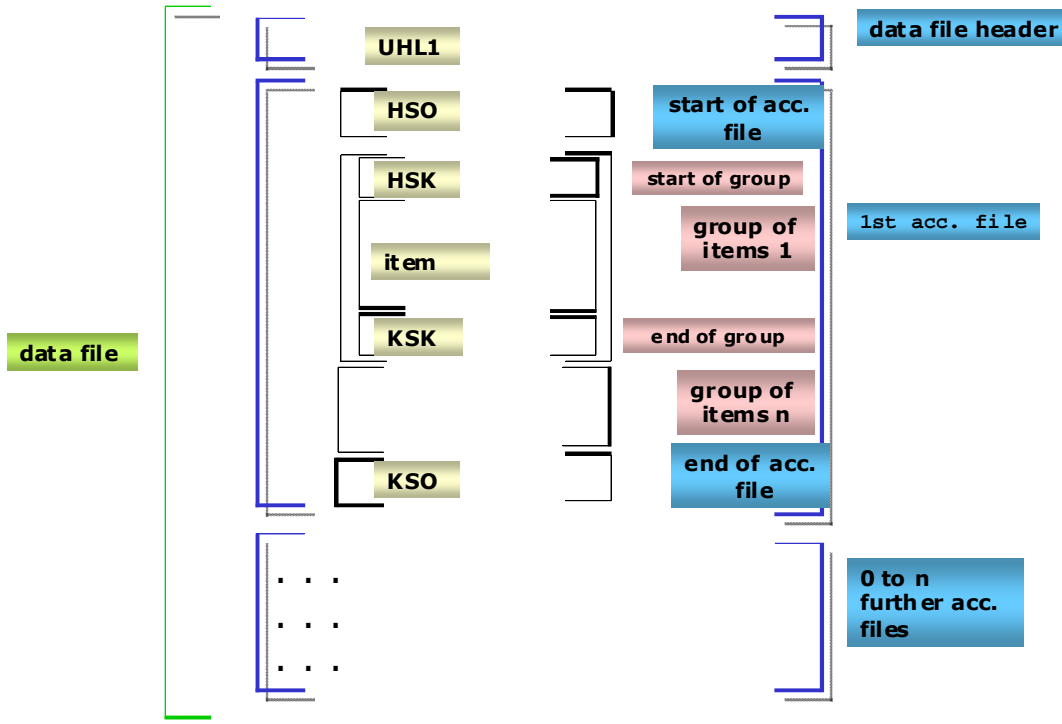
2.1 ABO format – Domestic payments - Import

Basic construction of payment order batches

- Payments transferred via ABO format may only be in EUR.
- The constant symbol in terms of ABO allows for entry of only 4 positions, because information about the bank code and priority are also transferred in terms of ABO.
- The order of processing in the BDSK central system can be influenced by means of Priority, which the client may remit in the 2nd position from left in the Constant symbol. The priority may be 0 - 9, where 0 to 2 are system priorities that are not permitted for the client (they are replaced by the standard value 5). The highest priority available for the client is 3 and the lowest is 9. All batches are transferred as standard with priority 5.
- The data file (batch) starts with "UHL1" and contains one or more accounting files.

- Please note: Identification of the file is given by the number of the file and may only be transferred once in terms of one day.
- **The accounting file** begins with HSO and ends in KSO and contains one or more groups of items.
- Every accounting file has a common type of data defined (there are either only payments in one accounting file)
 - maximum size of the accounting file
 - an accounting file in ABO format may contain a maximum of 99,999 items
 - if it is necessary to send a larger amount of payment orders, it is necessary to divide the payments into several batches
- recommended size of the accounting file
 - despite the fact that the accounting file may contain a maximum of 99,999 items, we recommend that the upper borderline of this limit is only used in exceptional cases. We recommend that at most 90,000 items are sent in terms of one accounting file.
- The group of items begins with HSK and ends in KSK, where each contains one or more items
 - Each group of items has a common due date defined and check sum of amounts in the group.
- An item can be in two forms
 - bulk payment order
 - has a predefined account in HSK
 - the actual items already only have a contra account, amount, VS, CS and non-compulsory SS
 - individual payment order
 - does not have an account in HSK (or is zero)
 - the actual item has an account, contra account, amount, VS, CS and non- compulsory SS
- The uniqueness of items in terms of the day is defined by:
 - Date of creation (in UHL1) + number of the accounting file in HSO + sequential number of the payment allocated during IMPORT of the given payment according to order in the file.
 - Extension of the unique identification is also ensured into the processed transaction and availability in EXPORT (sss file number generated by the client and nnnnn sequential number of the item added during import according to order).
- account numbers are in editing format (without changing over of positions) and are made up of two parts
 - prefix code 0-6 characters (non-compulsory)
 - number 2-10 characters
 - divider "-" permitted between the number and prefix code for the account
- amount given in hellers. The sign is not given, this is derived from the type of data (1501 payment)
- Individual fields are separated by a dividing space
- There are also optional fields, which do not need to be stipulated (e.g. Specific symbol)
- The scope of fields is free, when the minimum to maximum number of characters is stated directly in the format.
- Individual rows are ended in CRLF.
- **Note:**
 - fields in the ABO item are separated by a dividing space, Specific symbol and AV need not be stated, numerical values may but need not be supplemented with excess zeroes, the record ends in CRLF. There may be spaces between the last compulsory item field and CRLF.
 - It is not possible to transfer cancelling batches in ABO format,
 - Permitted Constant symbols according to decree of the NBS. An up-to-date list can be found in the Profibanka application help.

IMPORT in ABO format



ABO format:

UHL1 record – first record in the file:

Serial number	Name	Min length	Max length	Content	Offset	Link	Note	Error with the validated fields if precondition does not apply	Type of error
1.	Type of message	4	4	UHL1	0			UHL1 errors	E
2.	Date of creation	6	6	ddmmrr	4	1	current date of data creation DDMMRR, the date has no relation to the due date of items in the file	1. invalid date 2. date of creation is not the current date (if validation is switched on Date of creation = current day 3. date of creation may only be within the range -31 to +364 days if selection without validation on the Date of creation	E E
3.	Abbreviated name of the client	20	20	aaaaaaaa aaaaaaaa aaaa	10		used by the client and not checked		
4.	Client number	10	10	nnnnnnnn nn	30		not used, ignored		
5.	Start of the range of the accounting files	3	3	nnn	40		Range of accounting files – used for check on headers of accounting files. Start defined by the client (Format 000 – 999)	1. Start of range of accounting files not defined	E E
6.	End of range of accounting files	3	3	nnn	43		1. Range of accounting files – used for check	1. End of range of accounting files not	E

						on headers of accounting files. End defined by the client (Format 000 – 999)	defined	
7.	Fixed part of security	0	6		46	not used, ignored		
8.	Private part of security	0	6		46 to 52	not used, ignored		
9.	End character	2	2	CRLF	46 to 58			

Note 1: It is recommended to clients that they determine the range of files from 1 to 999, because in the electronic statement (GPC file), the number of the file is zero, if the transaction did not enter via input batch files via Profibanka. This is necessary for easier pairing on the side of the client's accounting.

Accounting file:

Input data into the data file is combined into accounting files according to its character. The character of data is determined by the Type of data item (collection x payment).

HSO record – header of the accounting file:

Serial number	Name	Min length	Max length	Content	Offset	Link	Note	Error with the validated fields if precondition does not apply	Type of error
1.	Type of message	1	1	1	0			Header of accounting file missing	E
2.	Separator	1	1	space	1				
3.	Type of data	4	4	1501	2	6	1501=payments	Incorrect type of data	E
4.	Separator	1	1	space	6				
5.	Number of the accounting file	6	6	ssppp	7	2	sss must be in the range of the files in UHL1 the given number may be successfully imported once over the course of the current day ppp is not validated	1.Number of the file is not from the defined range in UHL1 2. Duplicate number of file on date of creation	E E
6.	Separator	1	1	space	13				
7.	Bank code	4	4	8100	14	9		Incorrect bank code	E
8.	End character	2	2	CRLF	18				

End of KSO – end of the accounting file:

Serial number	Name	Min length	Max length	Content	Offset	Note	Error with the validated fields if precondition does not apply	Type of error
1.	Type of message	1	1	5	0		End of accounting file missing	E
2.	Separator	1	1	space	1			
3.	Plus sign	1	1	+	2		Incorrect KSO format	E
4.	End character	2	2	CRLF	3			

Group of items:

Accounting files are divided into groups. Each group is determined in the accounting file by the header and end of the group. The amount stated in the header of the group must equal the sum of amounts of individual items in the group. The due date stated in the header applies for the whole group. One accounting file may contain groups with various due dates. The due date must not be a past date and more than 364 in advance. The payer's account number is only stated in the header of the group in the case of a group of bulk orders (it is then not stated in the actual order). The account number field is usually ignored in a group of individual orders, but may be filled in with zeroes.

The header of a group of bulk orders contains 4 fields.

The header of a group of individual orders contains 3 fields. (if the zero account is filled in, then 4)

HSK record – header of a group of items:

Serial number	Name	Min length	Max length	Content	Offset	Link	Note	Error with the validated fields if precondition does not apply	Type of error
1.	Type of message	1	1	2	0			Header of the group of items missing	E
2.	Separator	1	1	space	2				
3.	Payer's account number	2	17	(nnnnnnnnnnnnnnnnnnnn)nn Prefix code-number	3	10	<ul style="list-style-type: none"> ■ payer's account number only for a group of bulk orders (not already stated in the item). For groups with single orders, this field does not exist or is filled in with zeroes n to 17n. ■ the number may but need not be supplemented with introductory zeroes. It may contain the separator "-" to separate the prefix code and the account number. Both elements may but need not contain introductory zeroes, but must not contain spaces. a) only one hyphen may be used b) max. number of positions before the hyphen 6 c) max. number of positions after the hyphen 10 d) min. number of numbers after the hyphen 2 	Incorrect account	E
4.	Separator	1	1	space	5 to 20				
5.	Sum of amounts of individual items	1	14	(nnnnnnnnnnnnnnnnnn)nn	6 to 21		the sum of amounts in the group must be equal to this value	The sum of items in the group does not correspond to the header of the group	E
6.	Separator	1	1	space	7 to 35				
7.	Due date	6	6	ddmmrr	8 to 36	4	Due date ddmmrr	Incorrect format of due date in HSK	E
8.	End character	2	2	CRLF	14 to 42				

End of KSK – end of a group of items:

Serial number	Name	Min length	Max length	Content	Offset	Note	Error with the validated fields if precondition does not apply	Type of error
1.	Type of message	1	1	3	0		The end of the group of items is missing	E
2.	Separator	1	1	space	1			

3.	Plus sign	1	1	+	2		Incorrect KSK format	E
4.	End character	2	2	CRLF	3			

Payment

The imported file may contain single or bulk payment orders where payment is defined in the header of the accounting file and the type of order single/bulk is defined in the group of items. The due date is also defined in the group of items. A single payment order has 5 to 7 fields. Debit account number, credit account, amount, VS, CS, (SS), (AV)
A bulk payment order has 4 to 6 fields. Credit account number in the case of payment or debit in the case of collections, amount, VS, CS, (SS), (AV).

Serial number	Name	Min length	Max length	Content	Offset	Link	Note	Error with the validated fields if precondition does not apply	Type of error
1.	Debit account number	2	17	(nnnnnn- nnnnnnnnnn)nn prefix code- number	0	10 (payment)	<ul style="list-style-type: none"> ■ payer's account number only for a single order (unless already stated in HSK). This field does not exist in the case of groups with bulk orders. ■ the number may but need not be supplemented with introductory zeroes. It may contain the separator “-” to separate the prefix code and the account number. Both elements may but need not contain introductory zeroes. a) only one hyphen may be used b) max. number of positions before the hyphen 6 c) max. number of positions after the hyphen 10 d) min. number of numbers after the hyphen 2 	Incorrect account	E
2.	Separator	1	1	space	2 to 17				
3.	Credit account number	2	17	(nnnnnn- nnnnnnnnnn)nn prefix code- number	3 to 18	14 (payment)	<ul style="list-style-type: none"> ■ if the separator “-” is used, the prefix code may but need not have introductory zeroes, the number may but need not have introductory zeroes ■ It will be transferred to a 6-bit numerical field and checked: 	Incorrect account	E

							<p>a) only one hyphen may be used</p> <p>b) max. number of positions before the hyphen 6</p> <p>c) max. number of positions after the hyphen 10</p> <p>d) min. number of numbers after the hyphen 2</p>		
4.	Separator	1	1	space	5 to 35				
5	Amount	1	14	(nnnnnnnnnnn nn)n	6 to 36	5	excess zeroes may but need not be added. (must not be confused with spaces) the amount must not be zero	incorrect amount	E
6.	Separator	1	1	space	7 to 50				E
7.	Variable symbol	1	10	(nnnnnnnnn)n	8 to 51	11	excess zeroes may but need not be added. (must not be confused with spaces). If the VS is not used, it is filled in with 0.	VS missing	E
8.	Separator	1	1	space	9 to 61				E
9.	Constant symbol	8	10	(nnnnnnnnn)n nnnnnnn	10 to 62	7, 13	excess zeroes may but need not be added. (must not be confused with spaces). Must not be 0. Must have at least 8 positions because positions 5 – 8 of the message are the recipient's bank code	Recipient's bank code missing CS missing	E
10.	Separator	1	1	space	18 to 72		If the SS does not follow, a separator need not be used		E
11	Specific symbol	0	10	(nnnnnnnnn)n	19 to 73	12	excess zeroes may but need not be added. (must not be confused with spaces). If the SS is not used, 0 is filled in or the field is omitted.	Incorrect SS	
12	Separator	1	1	space	19 to 83		if the AV does not follow, no separator is used		E
13	AV pole	0	146	AV:AV1 AV2 AV3 AV4	20 to 84		text note which can be attached. Made up of 4 separate non-compulsory sub-fields each with 35 characters separated (ASCII 124). The field is preceded by the constant AV:. If only part of the sub-field is used, not necessary to state other remaining.		
14.	End character	2	2	CRLF	20 to 230				

SPECIMEN file:

UHL1040601TESTCLIENT 1201509797100120

1 1501 100068 8100

2 00000005201 070102

1107160287 500005-2267100237 5201 1 0181000558

3 +

2 00000005201 070102

500005-2267120297 1107160287 5201 1 0981000558 2 AV:Payment for electricity for the month of January.|Invoice - 89aj456

3 +

5 +

Rules for detection of accounting fields in relation to the type of order (bulk/single):

Validation number (link)	Name in format	Order of the field in the record of the bulk order	Order of the field in the record of the single order	Rule used during validation
1	Code date	2 nd UHL1 field	2 nd UHL1 field	1. valid date RRRRMMDD 2. equal to current date
2	Number of the accounting file (sss)	3 rd HSO field (position1-3)	3 rd HSO field (position1-3)	sss must be in the range of files in UHL1 given number may be successfully imported once during the current day other positions in this field (4-6) - ppp are not validated
3	Sequential number of the payment	Is generated during IMPORT		Number of the accounting file + code date + sequential number of the payment must be unique and return in the electronic statement in terms of the Document number.
4	Due date	last HSK	last HSK	1.valid date RRRRMMDD 2.not before current date 3.equal to current date or at most +364 days 4. must not be a state holiday or day off in the calendar
5	Payment amount	2 nd Payment field	3 rd Payment field	1. numerical 2. not zero
6	Type of data	2 nd HSO field	2 nd HSO field	if 1501 then = payment _z
7	Constant symbol	4 th Payment field	5 th Payment field	May only contain permitted CS in positions 7 - 10 (from the left).
8	AV field	5 th or 6 th Payment field (depends on the presence of SS)	6 th or 7 th Payment field (depends on the presence of SS)	Not validated and is only transferred to processing in services which offer format ABO 78,79
9	Bank code	Last HSO field	Last HSO field	8100
10	Payer's account number	2 nd HSK field	1 st field for payment of a Payment 2 nd field for collection of a Payment	1. numerical 2. modulo 11 3. not 0 4. access right 5. must not be equal to the contra account if in BDSK 6. account status must be A and account type CK or TD
11	Variable symbol	3 rd Payment field	4 th Payment field	Must be numerical
12	Specific symbol (non-compulsory field)	5 th Payment field	6 th Payment field	Must be numerical
13	Bank code of the contra account (Constant symbol 3-6 positions from the left)	4 th Payment field	5 th Payment field	Contained in the bank codelist
14	Number of the contra account	1 st Payment field	2 nd field for payment of a Payment 1 st field for collection of a Payment	1. numerical 2. modulo 11 3. not 0

2.2 ABO format – Electronic statement - Export

- Export (GPC file) is in the form of an electronic bank statement.
- The electronic statement has a fixed length.
- The electronic statement contains:
 - **one turnover record** per account and day of processing with a statement number, which is derived from the numbering of daily statements in the event of movement (numbering is in terms of the year and set to 0 after transition to the new year.)
 - **n transactions** relating to the given account and processing date. Transactions are ranked in the statement according to the sequential number of processing allocated during processing in the central system.
 - **is sorted** according to the Date of processing, Account number, Type of phrase and Serial number of the transaction allocated during processing in the central system.
- Every transaction submitted by IMPORT from a batch also includes identification entered by the client. In ABO format, this is the number of the file, transferred in the input file (sss) and sequential number (nnnnn) allocated during IMPORT according to the order of payments in the file. This identification is returned to the client in ABO format in the Document number (sss position 40 - 42, nnnnn position 43 - 48 – finished off to the right with introductory zeroes). Identification is only returned if input consistency was preserved (IMPORT and EXPORT in the same format). Otherwise these positions contain sss=000 and nnnnn=sequential number allocated during processing in the KBSK central system.
- The constant symbol in terms of ABO allows for entry of only 4 positions, because information about the bank code and priority are also transferred in terms of ABO. Thus, in terms of GPC, you receive the 4 last characters from the CS, which the NBS prescribes for certain types of payments as compulsory.
- Electronic statement = EXPORT can be created for each type of account (CK, TD, BL).
- It is possible to mark several processing days and several accounts and to request downloading into one file. In this case, information is ordered as follows:
 - **Date of processing 1**
 - **account 1**
 - turnover item
 - n of transaction items
 - **account 2**
 - turnover item
 - n of transaction items
 - **account n**
 - turnover item
 - n of transaction items
 - **Date of processing 2**
 - **account 1**
 - turnover item
 - n of transaction items
 - **account 2**
 - turnover item
 - n of transaction items
 - **account n**
 - turnover item
 - n of transaction items

- **Date of processing n**
 - **account 1**
 - turnover item
 - n of transaction items
 - **account 2**
 - turnover item
 - n of transaction items
 - **account n**
 - turnover item
 - n of transaction items

Account numbers are in internal format where:

edition format

N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	N11	N12	N13	N14	N15	N16
----	----	----	----	----	----	----	----	----	-----	-----	-----	-----	-----	-----	-----

internal format

N16	N14	N15	N12	N7	N8	N9	N10	N11	N13	N1	N2	N3	N4	N5	N6
-----	-----	-----	-----	----	----	----	-----	-----	-----	----	----	----	----	----	----

The media user has the possibility to check the ABO content e.g. by performing the following check sums for individual type 75 records:

$$NB = OB - DT + CT,$$

$$DT = \text{sum of ITEM with AC=1 or 4 (for AC =1 +, AC =4 -)},$$

$$CT = \text{sum of ITEM with AC =2 or 5 (pro AC =2 +, AC =5 -)},$$

where:

NB – new balance,

OB – old balance,

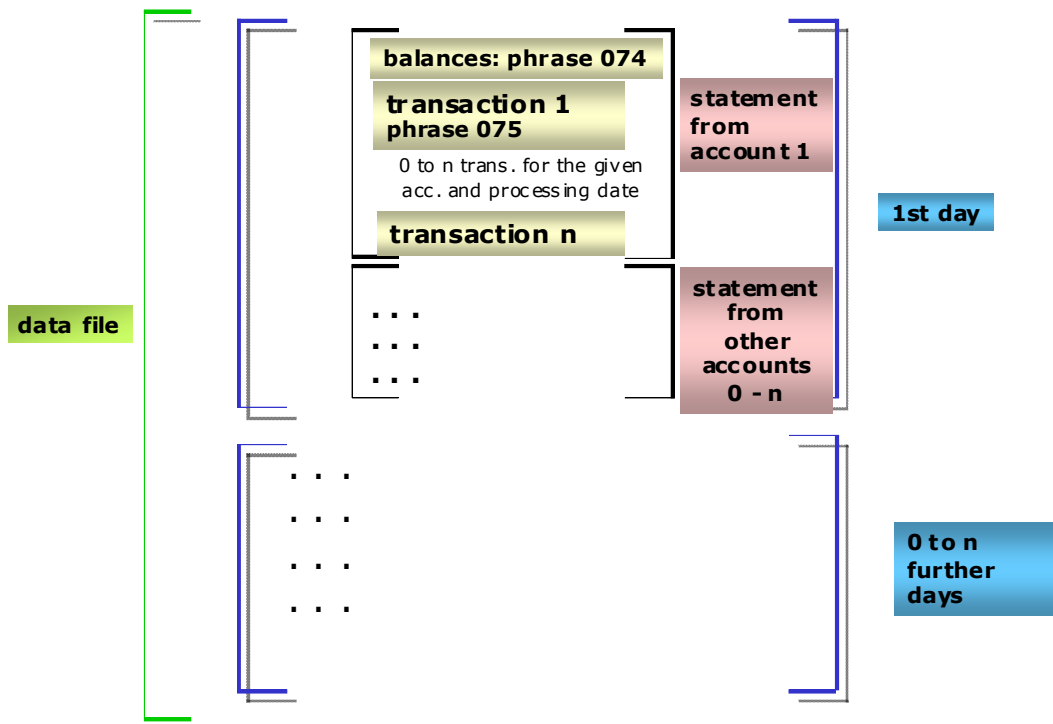
DT – debit turnover,

CT – credit turnover,

ITEM - "turnover item in CZK" type records,

AC – accounting code. 1 – debit item, 2 – credit item, 4 – debit item cancellation, 5 – credit item cancellation.

EXPORT in ABO format



Turnover phrase = phrase 74

Serial number	Name in format	Length	Position	Type of field	Constant
1.	Type of record	3	1 - 3	Constant	074
2.	Client's account number	16	4 - 19	N(16)	16-position numerical field with account number in internal format
3.	Abbreviated name of client's account	20	20 - 39	A(20)	
4.	Date of old balance	6	40 - 45	ddmmrr	ddmmrr format
5.	Old balance	14	46 - 59	N(14)	New balance – credit turnovers + debit turnovers
6.	Sign for old balance	1	60 - 60	Constant	previous field > 0 = + < 0 = -
7.	New balance	14	61 - 74	N(14)	Current balance after night processing in the KBSK central system
8.	Sign for the new balance	1	75 - 75	Constant	previous field > 0 = + < 0 = -
9.	Debit turnovers	14	76 - 89	N(14)	Debit transactions – Debit cancellation transactions
10.	Sign for debit turnovers	1	90 - 90	Constant	previous field > 0 = 0 < 0 = -
11.	Credit turnovers	14	91 - 104	N(14)	Credit transactions – Credit cancellation transactions
12.	Sign for credit turnovers	1	105 - 105	Constant	previous field > 0 = 0 < 0 = -
13.	Serial number of statement	3	106 - 108	NNN	serial number of statement in the event of movement from the start of the year
14.	Date of accounting	6	109 - 114	ddmmrr	Datum of accounting (Processing Date) in the KBSK central system. ddmrrr forma
15.	IBAN (part before the actual account)	8	115 - 122		country code, modulo97, bank code

16.	Indication of DCS channel	2	123 - 124	Constant	PCB= "PB"
17.	Filler	4	125 - 128		Spaces
18.	End field	2	129 - 130		CRLF

Transaction phrase = phrase 75

Serial number	Name in format	Length	Position	Type of field	Constant
1.	Type of record	3	1 - 3	Constant	075
2.	Client's account number	16	4-19	N(16)	16-position numerical field with account number in internal format
3.	Number of contra account	16	20-35	N(16)	16-position numerical field with account number in internal format
4.	Document number (part 1)	4	36-39	NNNN	Date of acquisition in mmdd format
5.	Document number (part 2) orders not submitted by means of a batch by the given the client	3	40-42	Constant	000
5.	Document number (part 2) for orders submitted by means of a batch by the client as ABO – file number	3	40-42	NNN	sss value submitted in the Imported ABO
6.	Document number (part 3) for orders not submitted by means of a batch by the client – DI numbering	6	43-48	NNNNNN	nnnnnn – serial number allocated during processing in the central system
6.	Document number (part 3) for orders submitted by the client as ABO – allocated sequential number during IMPORT	6	43-48	NNNNNN	nnnnn sequential number generated during IMPORT of the given ABO file
8.	Amount	12	49-60	N(12)	payment amount in hellers (two imaginary decimal places)
9.	Accounting code	1	61-61	N	1=debit, 2=credit, 4=debit cancellation, 5= credit cancellation
10.	Variable symbol	10	62-71	N(10)	
11.	Constant symbol	10	72-81	N(10)	
12.	Bank code	4	74 - 77	N(4)	in the Constant symbol in positions 3 - 6 from the left
13.	Specific symbol	10	82-91	N(10)	
14.	Valuta	6	92-97	ddmmrr	If valuta = date of accounting (phrase 74) the value is then 000000 otherwise it contains the specific Valuta date taken over from the Due date (Value Date) DDMMRR format
15.	Additional information	20	98-117	A(20)	Name of partner or additional information of the bank
16.	Item change code	1	118-118	Constant	always 0
17.	Type of data	4	119-122	NNNN	r=1 for EUR, 2 for foreign currency m=0 if submitted electronically, 5 if processed in terms of a batch, 7 if came in via clearing. oo=01 for payment
18.	Cleared date	6	123-128	ddmmrr	Cleared date for amount (Cleared Date) for: <ul style="list-style-type: none"> Incoming payments from a partner account in KBSK or OB Outgoing payment from a client account in KBSK
19.	End field	2	129-130		CRLF

Specimen file:

0747258226710500005CLIENT TEST 9

26120100000485720324+00000485725525+000000000000000000000000052010001271201

075725822671050000572341107300000001227000000001000000005201200000000105810005580000000010000

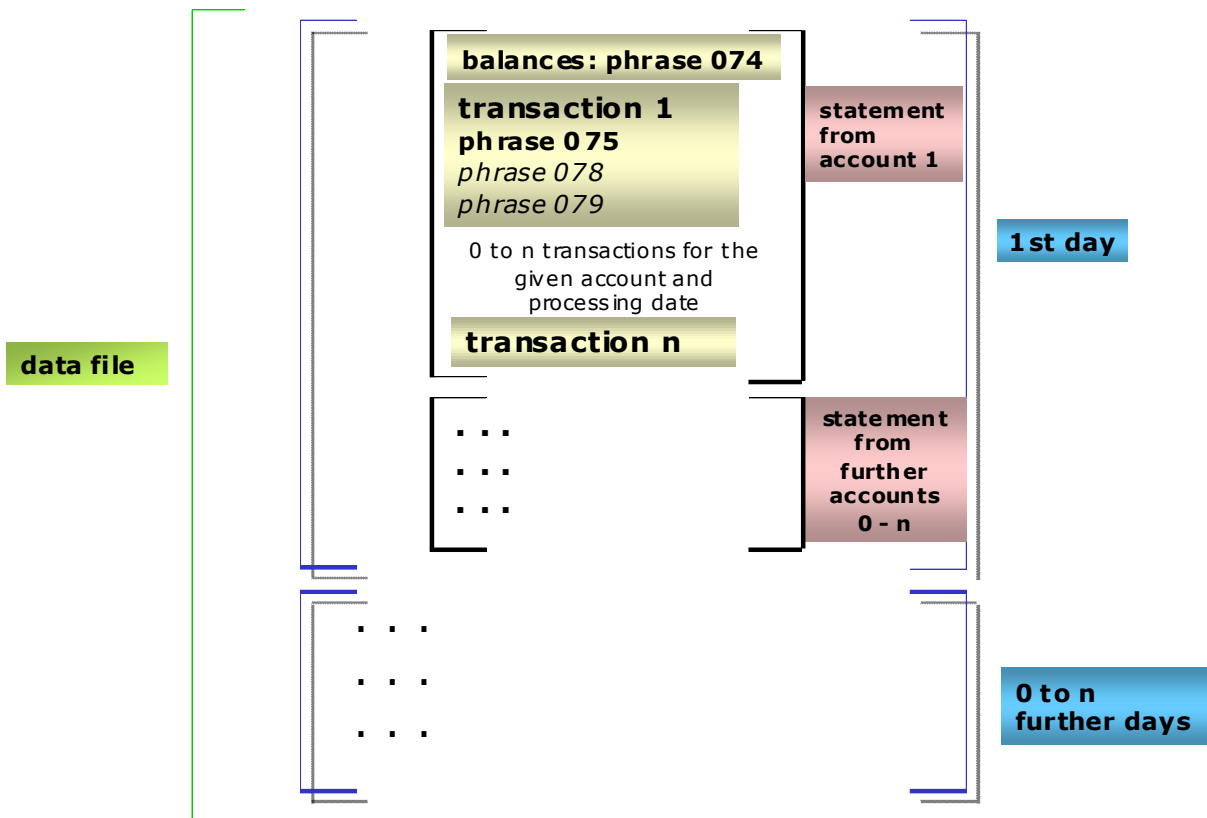
00ADAMOVSKE STROJIRNY 01501271201

2.3 ABO format – Electronic statement - Export (78, 79)

GPC file, where another two types of phrases 78 and 79 are loosely linked. In these phrases, it is possible to download the content of the AV field. The structure of the file is thus conventional for 1 account and 1 day 1 turnover phrase and n item phrases:

- turnover phrase 74
- item phrase 75
- item phrase 78 (if AV field filled in, one of the first two rows)
- item phrase 79 (if the AV field is filled in, one of the second two rows)

EXPORT in ABO 78,79 format



Note: row 078 and 079 is only filled in if the transaction contains text in the AV field

phrase 074 is the same as for ABO - Export

phrase 075 is the same as for ABO - Export

phrase 078

only created if the first 70 bits of the AV field from the left are anything other than spaces

Serial number	Name in format	Length	Position	Type of field	Constant
1.	Type of record	3	1 – 3	Constant	078
2.	Field AV1 - 2	2x35	4-73	A(70)	AV field (first 70 characters)
3.	CRLF		74 -75		CRLF

phrase 079

only created if the first 70 bits of the AV_field from the left are anything other than spaces

Serial number	Name in format	Length	Position	Type of field	Constant
1.	Type of record	3	1 - 3	Constant	078
2.	Field AV3 - 4	2x35	4-73	A(70)	AV field (last 70 characters)
3.	CRLF		74 -75		CRLF

Specimen file:
[0747258226710500005CLIENT TEST 9](#)
[26120100000485720324+00000485725525+000000000000000000000000052010001271201](#)
[0757258226710500005723411073000000012270000000010000000052012000000001058100055800000000100000ADAMOVSKÉ STROJIRNY 01501271201](#)
[078Payment for electricity for the month of January.Invoice - 89aj456](#)