XML Format of Account Statements Supported by KBSK, Effective as from 25 February 2016

Komerční banka, a.s., Praha 1, Na Příkopě 33/969, Postal Code: 114 07, Czech Republic,
IČ (COMPANY ID): 45317054, ENTERED INTO THE COMMERCIAL REGISTER KEPT BY THE MUNICIPAL COURT IN PRAGUE, SECTION B, INSERT 1360, ACTING THROUGH ITS ORGANISATIONAL UNIT
Komerční banka, a.s., a foreign bank branch, Hodžovo námestie 1A, Postal Code: 811 06, Bratislava,
Company ID (COMPANY ID): 47231564, ENTERED INTO THE COMMERCIAL REGISTER KEPT BY THE DISTRICT COURT IN BRATISLAVA I, SECTION SA, INSERT 835/B

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Explanation of Used Abbreviations/Acronyms:

Abbreviation / Acronym	Term	Explanation
ATM	Automatic Teller Machine	Automatic teller machine / cash dispenser
Bank Branch		Komerční banka, a.s., Praha 1, Na Příkopě 33/969, Postal Code: 114 07, Czech Republic, IČ (COMPANY ID): 45317054, ENTERED INTO THE COMMERCIAL REGISTER KEPT BY THE MUNICIPAL COURT IN PRAGUE, SECTION B, INSERT 1360, ACTING THROUGH ITS ORGANISATIONAL UNIT Komerční banka, a.s., a foreign bank branch, Hodžovo námestie 1A, Postal Code: 811 06, Bratislava, Company ID (COMPANY ID): 47231564, ENTERED INTO THE COMMERCIAL REGISTER KEPT BY THE DISTRICT COURT IN BRATISLAVA I, SECTION SA, INSERT 835/B
Cash Advance		Payout of cash over a counter at a bank or exchange office, using a payment card
Cashback		Cash withdrawal upon making payment using a payment card at a cash register of a selected
CBA		Czech Banking Association
CID	Creditor Identifier	Identifier of a recipient of a SEPA direct debit payment
Direct Debit		Transaction executed based on a payee's instruction
KBSK	Komerční banka Slovensko	Komerční banka, a foreign bank branch in Slovakia
Outgoing Direct Debit		Direct debit payment debited to an account
Cumulated Payment		Aggregate amount of multiple payments debited from an account and stated in an account statement as a single (cumulated) debit payment
Payment		Cashless payment transaction
POS		Merchant point of sale terminal
SBA		Slovak Banking Association
SEPA	Single Euro Payments Area	Payment integration area for simplification of bank transfers denominated in euro
SEPA CT	SEPA Credit Transfer	SEPA cashless transfer – transaction executed based on a payer's instruction according to rules applicable to the SEPA scheme
SEPA DD	SEPA Direct Debit	SEPA direct debit transaction executed according to rules applicable to the SEPA scheme
SEPA DD B2C	SEPA DD Business-to-Consumers	SEPA direct debit transaction between a businessman and a consumer
SEPA DD B2B	SEPA DD Business-to-Business	SEPA direct debit transaction between businessmen / corporations
SEPA DD CORE	SEPA DD CORE	SEPA direct debit transaction for all clients, irrespective of their legal form
SIPO		Transaction executed under the Centralized Collection of Household Payments
DPS		Domestic payment system
Standing Order		Transaction executed based on a standing payment order submitted by a client
Domestic Payment		Payment (settlement) made in the Czech Republic in CZK
XML	eXtensible Markup Language	General mark-up language used for a data exchange between applications and for document publishing
XSD	XML Schema Definition	Format describing the structure of the XML scheme
Foreign Payment		Payment (settlement) made abroad or from abroad in a FX or CZK, or made in the Czech Republic in a currency different from CZK
FPS		Foreign payment system

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1   Introduction

1.1   Purpose of the Document

This document aims at presenting a unified national standard of account statements in an electronic form, in a format supported by Komerční banka, a foreign bank branch in Slovakia (KBSK). The document:

- adopts basic rules set forth by the Czech Banking Association (CBA) – see the "Electronic Account Statement, NATIONAL FORMAT XML, Czech Republic" on the www.czech-ba.cz website – and brings excerpts from this material in its introductory section.
- Contains definition of EndToEnd specified by Slovak Banking Asociation.

Pursuant to the Payment System Act[1], providers of payment services are obliged to inform users of payment services on executed transactions. At the same time, the Act defines which data should be obligatorily provided to clients.

An account statement is dispatched or otherwise made available by a bank to an account holder or a third party authorised by the latter. It should content any and all information on transactions and balances in one or more accounts, if it has been agreed between a bank and its client. The statements are made out as frequently as agreed upon with the bank, either on each business day of the bank on which a transaction occurred in a given account, or as agreed, e.g., weekly, monthly, etc.

The format has been created based on the ISO 200022 standard[2] – camt 053.001.02, in the XML format, while the optimising is primarily focused on corporate clients.

1.2   Information on the Document

This document:

- Describes the structure of XML-format transactions in KBSK. Some other rules and/or information necessary for the creation and verification of the format are associated with this document – further details are available in the aforesaid material issued by the Czech National Bank; and
- Contains the description of the XML structure used in KBSK direct banking application – *Profibanka* – provided by the Slovak branch of KBSK.

The account statement consists of a *Header* summarising an aggregate amount of transactions included into the statement and *Body* containing information of the separate transactions. The structuring of transaction types is not given herein but defined in a separate document.

1.3   Rules for Application of the Format

The format is applicable primarily in electronic banking channels, allowing clients quick automatic processing, as well as approval, of large volumes of data in their corporate accounting systems.

The format and data structure of this format are based on the national standard for XML account statements defined under the aegis of the Czech Banking Association with definitions from Slovak Banking Asociation. The Association ensures the management of the national standard and its ongoing development and necessary corrections and improvements. The current national standard is always the effective version of the relevant CBA document published on the Association's website – www.czech-ba.cz.

The description of the XML statement account referred to herein is freely accessible at the Bank's website – www.koba.sk.

1.4   Definition of Distinguishing Separate Transactions in an Account Statement According to the CBA Code List

The XML account statement is based on the principle of assigning a specific transaction code to separate items and, subsequently, characteristic data related to the same transaction code.

The account statement should always comply with a prescribed transaction type structure. Mandatory boxes should be completed in accordance with the description given in the CBA standard (approved also by SBA). In case that a relevant bank does not provide a

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[1]) *Act No.284/2009 Coll., as amended.*

[2]) *ISO 20022 is a standard defining the methodology of developing financial standards of messages. It is based on UML models (Unified Modelling Language), which represent corporate financial processes and transactions in a neutral notation. Such models of business transactions may be converted into physical messages with a required syntax like XML (eXtensible Mark-up Language).*

As a result, the ISO 20022 standard provides the financial sector with a common platform for developing messages in the XML syntax standardised format using a methodology based on UML modelling. Hence, the syntax facilitates to capture independently financial aspects of business, business transactions and related messages. It further facilitates converting a set of rules of proposed XML described in UML to XML schemes..

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specific product or does not have all required data available, the corresponding <u>non-mandatory boxes</u> will be left blank and not even any other data will be filled in.

The detailed definition of distinguishing separate transaction categories by KBSK can be found in the separate document "Číselník transakcí v XML výpisech v KBSK" (Transaction Code List Applicable to KBSK's XML Account Statements) available at www.mojebanka.cz.

2   Format of KBSK's XML Account Statement

Legend:

Column 1 – No. – consecutive number of the line in the description
Column 2 – Item – name of the XML item according to the standard published by CBA
Column 3 – XML – example of completion of a given tag (adopted from the standard published by CBA)
Column 4 – KBSK mapping – detailed information on the manner of completion applied by KBSK
Column 5 – Comment – explanation of the meaning from KBSK's standpoint
Column 6 – Mapping on EDI_BEST – comparison of mapping of similar information in EDIBEST export – electronic account statement

Colour distinguishing of the text:

Main tags are distinguished with the following colours:

- Red = Header (lines 2 to 75)
- Blue = Entries (lines 76 to 286)
- Black = Subordinate tags

No.	Item	XML	KBSK mapping	Comment	Mapping on EDI_BEST
1	**BankToCustomerStatement**	<BkToCstmrStmt>			
2	**GroupHeader**	<GrpHdr>		**Header – names highlighted in red**	
3	MessageIdentification	<MsgId>camt.053-2011-03-31-001</MsgId>	camt.053-YYYY-MM-DD-XXX (camt.053 - constant, YYYY-MM-DD date of generation of the file, XXX – sequential number of the file generated for a user, channel in the course of a day (the order is related to the user and does not reflect a general order in the sequence).	Unambiguous identification of a file on the part of a client preventing possible overwriting of the file. The date refers to the day of generation of the file.	Date of creation – Header offset 11
4	CreationDateTime	<CreDtTm>2011-03-31T17:30:47.0+01:00</CreDtTm>	Actual date and time of creation of the file (sysdate/getdate)	Date and time of creation of the file	
5	**MessageRecipient**	<MsgRcpt>		**Information on an account statement recipient**	
6	Name	<Nm>Petr Novotny</Nm>	Logged-in user's name	Who asked for creation	
7	**Identification**	<Id>		**Client identification**	
8	**OrganisationIdentification**	<OrgId>		**Company identification**	
9	**Other**	<Othr>			

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10	Identification	<Id>Novotny s.r.o.</Id>	ID of the logged-in user according to his/her legal status.	Identification of the company for which the statement is downloaded in case that several companies are downloaded into a single statement. We recommend separate download for each company.	
11		</Othr>			
12		</OrgId>			
13	**PrivateIdentification**	<PrvtId>		**Client identification**	
14	**Other**	<Othr>		**Client identification**	
15	Identification	<Id>Petr Novotny</Id>	Similar to OrgId	Client identification	
16		</Othr>			
17		</PrvtId>			
18		</Id>			
19		</MsgRcpt>			
20	AdditionalInformation	<AddtlInf>Mesicni</AddtlInf> *(note: Mesicni = Monthly)*	Constant: *Denni při pohybu* *Denny pri pohybe* *Daily changes*	Account statement frequency. In KBSK, exports are performed daily and are downloaded only if a change in a balance occurs (i.e. at least one transaction is settled)	
21		</GrpHdr>			
22	**Statement**	<Stmt>		**Statement**	
23	Identification	<Id>CZ5203000000192000145399-2012-03-31</Id>	IBAN + accounting date on which the statement was generated	Account statement identification = account and day to which the transferred data are related. 'TOP one' means that the statement covers several account (firs occurrence)	Clients account No. sentence 51 offset 2
24	ElectronicSequenceNumber	<ElctrncSeqNb>1</ElctrncSeqNb>	Number of the electronic statement	Sequential number in the course of a year (electronic statement No.)	Statement No. sentence 51 offset 26
25	LegalSequenceNumber	<LglSeqNb>1</LglSeqNb>	Ditto	Ditto	
26	CreationDateTime	<CreDtTm>2011-03-31T17:30:47.0+01:00</CreDtTm>	Actual date of creation	Actual date + time + time zone (Date of creation of the file)	
27	**Account**	<Acct>		**Account**	
28	**Identification**	<Id>		**Account identification**	

29	IBAN	<IBAN>CZ5203000000192000145399</IBAN>	IBAN	Account IBAN	IBAN sentence 51 offset 171
30	**OtherIdentification**	<Othr>		**Other identification of the account**	
31	Identification	<Id>0000192000145399</Id>	BBAN	Applicable only in case of unknown IBA.	
32		</Othr>			
33		</Id>			
34	**Type**	<Tp>		**Account type**	
35		</Tp>			
36	Currency	<Ccy>CZK</Ccy>	Account currency	Account currency	Account currency sentence 51 offset 136
37	Name	<Nm>Petr Novotny - BU</Nm>	Account name	Account name	Account name sentence 51 offset 106
38	**Owner**	<Ownr>		**Account holder**	
39	Name	<Nm>Petr Novotny</Nm>	Subject name	Account holder's name	
40		</Ownr>			
41	**Servicer**	<Svcr>		**Bank**	
42	**FinancialInstitutionIdentification**	<FinInstnId>		**Bank identification**	
43	BIC	<BIC>CEKOCZPPXXX</BIC>	BIC contains on 9.-11. position from left 3 optional characters, which identifies bank branch. Headquaters of the bank is identified by XXX.	SWIFT code of KBSK, according to internal set up of the clients interface • Client imports only 8 mandatory characters without 3 last characters, which are deleted • Client imports all 11 characters	
44	Name	<Nm>Ceskoslovenska obchodni Banka, a.s.</Nm>	Bank name. Searched according to the bank code (0100 or 8100)	Bank name from the code list, depending on the bank code attached to the account No.	
45	**OtherIdentification**	<Othr>		**Other identification of the bank**	
46	Identification	<Id>0300</Id>	Bank code	0100 or 8100	
47		</Othr>			
48		</FinInstnId>			
49		</Svcr>			
50		</Acct>			

51	**Balance**	<Bal>	Balance - KBSK defines 3 types: Previous closed balance, closed book balance, and closed available balance (reflecting authorised debit drawing and blocked funds)	**3 types of balances:** Previous closed balance, Closed book balance, and Closed available balance	
52	**Type**	<Tp>		**Balance type**	
53	**CodeOrProprietary**	<CdOrPrtry>		**Balance code**	
54	Code	<Cd>CLAV</Cd>	Order of balances: 1. PRCD – Previous closed 2. CLBD – Closed booked 3. CLAV – Closed available	Previous closed balance is subsequently calculated (Closed booked less credit transactions plus debit transactions)	
55		</CdOrPrtry>			
56		</Tp>			
57	Amount	<Amt Ccy="CZK">101300.00</Amt>	Amount and currency	Currency is identical to the account currency	PRCD balance sentence 51 offset 42, CLBD balance sentence 51 offset 58, CLAV balance sentence 51 offset 139
58	CreditDebitIndicator	<CdtDbtInd>CRDT</CdtDbtInd>	Logics: If the value is less than 0, -> debit (DBIT); otherwise (CRDT).	Balance +/- sign	PRCD sign sentence 51 offset 57, CLBD sign sentence 51 offset 73, CLAV sign sentence 51 offset 154
59	**Date**	<Dt>		**Date**	
60	Date	<Dt>2011-03-31</Dt>	Balance date: PRCD - last statement date CLBD - last balance date CLAV - last balance date	All dates will be identical, as the statement is only prepared if a transaction has occurred	Settlement date sentence 51 offset 18
61		</Dt>			
62		</Bal>			
63	**TransactionsSummary**	<TxsSummry>		**Transactions in total**	
64	**TotalEntries**	<TtlNtries>		**Entries in total**	
65	NumberOfEntries	<NbOfNtries>1</NbOfNtries>	Number of transactions	Number of entries in the statement	Number of entries sentence 51 offset 37
66		</TtlNtries>			
67	**TotalCreditEntries**	<TtlCdtNtries>		**Credit entries in total** completed only in case of a File with the BOOK Type	
68	NumberOfEntries	<NbOfNtries>1</NbOfNtries>	Number of credit entries	Number of credit entries	

69	Sum	`<Sum>200.00</Sum>`	Sum of credit amounts	Sum of credit amounts (denominated in the account currency)	Credit entries sentence 51 offset 90 (caution: distinguishing is different in case of cancellation) + the issue of the sign had to be resolved
70		`</TtlCdtNtries>`			
71	**TotalDebitEntries**	`<TtlDbtNtries>`		**Debit entries in total** completed only in case of a File with the BOOK Type	
72	NumberOfEntries	`<NbOfNtries>0</NbOfNtries>`	Number of debit entries	Number of debit entries	
73	Sum	`<Sum>0</Sum>`	Sum of debit amounts	Sum of debit amounts (denominated in the account currency)	Debit entries sentence 51 offset 74 (caution: distinguishing is different in case of cancellation) + the issue of the sign had to be resolved
74		`</TtlDbtNtries>`			
75		`</TxsSummry>`			
76	**Entry**	`<Ntry>`		**Entry – items highlighted in blue**	
77	EntryReference	`<NtryRef>13587</NtryRef>`	KBI_ID	Reference – unambiguous identification of the bank transaction generated in the central accounting system	KBI_ID sentence 52 offset 87
78	Amount	`<Amt Ccy="CZK">200.00</Amt>`	Amount and currency	Amount and currency (account currency)	Amount, Currency Code sentence 52 offset 51, 48
79	CreditDebitIndicator	`<CdtDbtInd>CRDT</CdtDbtInd>`	Credit / debit indicator	Sign in front of the amount: CRDT +, DBIT -	Accounting code sentence 52 offset 47 (0,1,2,3)
80	ReversalIndicator	`<RvslInd>false</RvslInd>`	Indication of reversal (cancellation)	Reversal =True, other = False	Accounting code sentence 52 offset 47 (2 or 3)
81	Status	`<Sts>BOOK</Sts>`	Type (Status) of the item (BOOK, INFO)	One type in one item only	Type of sentence, sentence 52 offset 0
82	**BookingDate**	`<BookgDt>`		**Booking date**	
83	Date	`<Dt>2011-03-31</Dt>`	Processing Date	Processing Date	Processing date sentence 52 offset 176
84		`</BookgDt>`			
85	**ValueDate**	`<ValDt>`		**Value (maturity) date**	
86	Date	`<Dt>2011-03-31</Dt>`	Value Date	Value Date	Value Date sentence 52 offset 192
87	DateTime	`<Dt>2011-03-31T17:30:47.0+01:00</Dt>`	Book date and time	Applicable only to payment card transactions. Date and time of origination of a payment card transaction.	

88		</ValDt>			
89	**BankTransactionCode**	<BkTxCd>		Bank transaction code	
90	**Property**	<Prtry>		Information	
91	Code	<Cd>10000107000</Cd>	Transaction code according to the CBA code list	Transaction code assigned by the central accounting system	
92	Issuer	<Issr>Slovak Banking Association </Issr>	Code list issuer constant	Czech Banking Association/Slovak Banking Association	
93		</Prtry>			
94		</BkTxCd>			
95	**EntryDetails**	<NtryDtls>		Entry detail	
96	**TransactionDetails**	<TxDtls>		Transaction details	
97	**References**	<Refs>		References	
98	MessageIdentification	<MsgId>1234</MsgId>	Order in the statement	Sequence order of a given transaction in the statement	Transaction No. sentence 52 offset 2
99	AccountServicerReference	<AcctSvcrRef>8765</AcctSvcrRef>	Payment ID DCS (PID)	Bank reference - identification of electronic banking (for electronic banking transactions only)	IB_ID sentence 52 offset 739
100	PaymentInformationIdentification	<PmtInfId>SS19</PmtInfId>	SS (Specific symbol)	SS and in case of FPS/SEPA = KBSK payment reference, Cards = card sequence No.	Specific symbol sentence 52 offset 148
101	InstructionIdentification	<InstrId>KS0308</InstrId>	Identifier generated by the client; if not available, then KS (constant symbol)	Fill in the reference defined by the client; if not defined, then fill in the KS	SEQ.No. sentence 52 offset 690 / Constant symbol sentence 52 offset 138
102	EndToEndIdentification	<EndToEndId>/VSnnnnnnnnnn/SSnnnnnnnnnn/KSnnnn</EndToEndId>	End to End reference, if not available, then VS (variable symbol) IF customer uses VS/KS/SS in the format of clearing data sequence, these symbols will be displayed in E2E Identification in this format: Syntax: "/VS[N10]/SS[N10]/KS[N4]" /VS[N10] – variable symbol /SS[N10] – specific symbol /KS[N4] – constant symbol	Fill in the End to End reference, if available; otherwise fill in the VS Examples: SS not provided: <EndToEndId>/VS012345/SS/KS0308</EndToEndId> All symbols used: <EndToEndId>/VS012345/SS123/KS0308</EndToEndId> SS and KS not provided: <EndToEndId>/VS012345/SS/KS</EndToEndId>	Variable symbol sentence 52 offset 118; constant symbol sentence 52 offset 138, specific symbol sentence 52, offset 148, SEPA sentence 54 offset 723

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103	MandateIdentification	<MndtId>8567464534</MndtId>	Mandate ID	For SEPA DD Mandate ID for a given direct debit - reference of DD authorisation – applicable to SEPA transactions only	Mandate ID sentence 55 offset 439
104	ChequeNumber	<ChqNb>***********1144</ChqNb>	Cheque No. / Card No.	No. of the cheque or card f(with asterisks) or cheque / card transactions	
105	ClearingSystemReferencia	<ClrSysRef>systemovy text</ClrSysRef>	System text	Text filled in by the KBSK central accounting system depending on a given transaction	System text sentence 52 offset 630
106		</Refs>			
107	**AmountDetails**	<AmtDtls>	Amount details	**Amount details**	
108	**InstructedAmount**	<InstdAmt>		**Original amount** – applicable only to conversion transactions	
109	Amount	<Amt Ccy="EUR">10.00</Amt>	Original amount and currency	Caution: partner if Credited, account currency if Debited	Original amount, Contra account currency sentence 52 offset 69, 66
110		</InstdAmt>			
111	**CounterValueAmount**	<CntrValAmt>		**Countervalue** – applicable only to conversion transactions	
112	Amount	<Amt Ccy="CZK">200.00</Amt>	Resulting amount and currency	Amount after the conversion	Amount, Currency code sentence 52 offset 51,48
113	CurrencyExchange	<CcyXchg>		**Currency exchange** – applicable only to conversion transactions	
114	SourceCurrency	<SrcCcy>EUR</SrcCcy>	Source currency	Original currency	Currency code sentence 52 offset 44
115	TargetCurrency	<TrgtCcy>CZK</TrgtCcy>	Target currency	Resultant currency	Contra account currency code sentence 52 offset 66
116	ExchangeRate	<XchgRate>20.00</XchgRate>	Exchange rate	Exchange rate on booking	Exchange rate on transfer sentence 52 offset 753
117		</CcyXchg>			
118		</CntrValAmt>			
119		</AmtDtls>			
120	**BankTransactionCode**	<BkTxCd>		**Bank transaction code**	
121	**Property**	<Prtry>		**Information**	
122	Code	<Cd>10000107000</Cd>	ČBA code	Code	
123	Issuer	<Issr>Czech Banking Association </Issr>	Code list issuer constant	Manager of the given data format	
124		</Prtry>			
125		</BkTxCd>			

126	**RelatedParties**	<RltdPties>		**Debtor / Creditor**	
127	**Debtor**	<Dbtr>		**Debtor**	
128	Name	<Nm>Jan Novak</Nm>	Debtor's account name	Debiting party account name	Account name sentence 51offset 106 versus Abbreviated name sentence 52 offset 660
129	**Identification**	<Id>	For SEPA payments only	**Debtor identification related to SEPA –** applicable to SEPA transactions only	
130	**OrganisationIdentification**	<OrgId>	Organisation identification	**Unambiguous identification**	If Ordering Party Type sentence 54 offset 617 = "0", then we would map the subsequent tag Identification
131	**Other**	<Othr>		**Other identification**	
132	Identification	<Id>84653418</Id>	First 35 characters of non-structured identification	Identification = In KBSK it is presented using the COID code for organisations	Ordering Party identifier sentence 54 offset 618 (35 characters only)
133	**SchemeName**	<SchmeNm>		**Code type**	
134	Code	<Cd>TXID</Cd>	4 digit ISO code	Code ="COID" – applicable to organisations; the code is given by the ISO standard; always assigned to organisations by KBSK in case of non-structured identification	
135		</SchmeNm>			
136		</Othr>			
137		</OrgId>			
138	**PrivateIdentification**	<PrvtId>	Natural (private) person	**Unambiguous identification related to SEPA**	If Ordering Party Type sentence 54 offset 617 = "S", then we would map the subsequent tag Identification
139	**Other**	<Othr>		**Other identification**	
140	Identification	<Id>984554131</Id>	First 35 characters of non-structured identification	Identification = In KBSK it is presented using the CUST code for natural persons	Ordering Party identifier sentence 54 offset 618 (35 characters only)
141	**SchemeName**	<SchmeNm>		**Code type**	
142	Code	<Cd>DRLC</Cd>	4 digit ISO code	Code ="CUST" – applicable to natural persons; the code is given by the ISO standard; always assigned to organisations by KBSK in case of non-structured identification	

143		</SchmeNm>			
144		</Othr>			
145		</PrvtId>			
146		</Id>			
147		</Dbtr>			
148	**DebtorAccount**	<DbtrAcct>		**Debtor's account**	
149	**Identification**	<Id>		**Identification**	
150	IBAN	<IBAN>CZ5203000000192000145399</IBAN>	Debtor's IBAN	Account	
151	**OtherIdentification**	<Othr>		**Other identification if IBAN is not available**	
152	Identification	<Id>192000145399</Id>	Debtor's BBAN	Account number	Account No. sentence 52 offset 8 versus contra account No. sentence 52 offset 24
153		</Othr>			
154		</Id>			
155	Name	<Nm>Jan Novak</Nm>	Debtor's account name	Debtor's account name	Ordering Party name sentence 54 offset 405
156		</DbtrAcct>			
157	**UltimateDebtor**	<UltmtDbtr>	Ultimate SEPA debtor	**Ultimate debtor –** applicable to SEPA transactions only	
158	Name	<Nm>Petr Novotny</Nm>	Ultimate debtor's name	Ultimate debtor's name – applicable to SEPA transactions only	Ultimate Ordering Party name sentence 55 offset 263
159	**Identification**	<Id>		**Ultimate debtor identification –** applicable to SEPA transactions only	
160	**OrganisationIdentification**	<OrgId>	Organisation	**Unambiguous identification**	If Ordering Party Type sentence 55 offset 333 = "0", then we would map the subsequent tag Identification
161	**Other**	<Othr>		**Other identification**	
162	Identification	<Id>65565</Id>	First 35 characters of non-structured identification	Identification = In KBSK it is presented using the COID code for organisations	Ordering Party identifier sentence 55 offset 334 (35 characters only)
163	**SchemeName**	<SchmeNm>		**Code type**	

164	Code	`<Cd>EMPL</Cd>`	4 digit ISO code	Code ="COID" – applicable to organisations; the code is given by the ISO standard; always assigned to organisations by KBSK in case of non-structured identification	
165		`</SchmeNm>`			
166		`</Othr>`			
167		`</OrgId>`			
168	**PrivateIdentification**	`<PrvtId>`	Private person	**Unambiguous identification**	If Ordering Party Type sentence 55 offset 333 = "S", then we would map the subsequent tag Identification
169	**Other**	`<Othr>`		**Other identification**	
170	Identification	`<Id>984554131</Id>`	First 35 characters of non-structured identification	Identification = In KBSK it is presented using the CUST code for organisations	Ordering Party identifier sentence 55 offset 334 (35 characters only)
171	**SchemeName**	`<SchmeNm>`		**Code type**	
172	Code	`<Cd>DRLC</Cd>`	4 digit ISO code	Code ="CUST" – applicable to natural persons; the code is given by the ISO standard; always assigned to organisations by KBSK in case of non-structured identification	
173		`</SchmeNm>`			
174		`</Othr>`			
175		`</PrvtId>`			
176		`</Id>`			
177		`</UltmtDbtr>`			
178	**Creditor**	`<Cdtr>`		**Creditor**	
179	Name	`<Nm>Petr Novotny</Nm>`	Creditor's name	Creditor's name	Account name sentence 51offset 106 versus Abbreviated name sentence 52 offset 660, for SEPA Creditor's name sentence 54 offset87
180	**Identification**	`<Id>`	Identification related to SEPA	**Creditor identification –** applicable to SEPA transactions only	

181	**OrganisationIdentification**	<OrgId>	Organisation	**Unambiguous identification**	If Creditor Type sentence 54 offset 299 = "0", then we would map the subsequent tag Identification
182	**Other**	<Othr>		**Other identification**	
183	Identification	<Id>84653418</Id>	First 35 characters of non-structured identification	Identification = In KBSK it is presented using the COID code for organisations	Creditor identifier sentence 54 offset 300 (35 characters only)
184	**SchemeName**	<SchmeNm>		**Code type**	
185	Code	<Cd>TXID</Cd>	4 digit ISO code	Code ="COID" – applicable to organisations; the code is given by the ISO standard; always assigned to organisations by KBSK in case of non-structured identification	
186		</SchmeNm>			
187		</Othr>			
188		</OrgId>			
189	**PrivateIdentification**	<PrvtId>	Private persons	**Unambiguous identification**	If Creditor Type sentence 54 offset 299 = "S", then we would map the subsequent tag Identification
190	**Other**	<Othr>		**Other identification**	
191	Identification	<Id>984554131</Id>	First 35 characters of non-structured identification	Identification = In KBSK it is presented using the COID code for natural persons	Ordering Party identifier sentence 54 offset 300 (35 characters only)
192	**SchemeName**	<SchmeNm>		**Code type**	
193	Code	<Cd>DRLC</Cd>	4 digit ISO code	Code ="CUST" – applicable to natural persons; the code is given by the ISO standard; always assigned to organisations by KBSK in case of non-structured identification	
194		</SchmeNm>			
195		</Othr>			
196		</PrvtId>			
197		</Id>			
198		</Cdtr>			

199	**CreditorAccount**	<CdtrAcct>		Creditor's account	
200	**Identification**	<Id>		Identification	
201	IBAN	<IBAN>DE89370400440532013000</IBAN>	Creditor's IBAN	Account	
202	**OtherIdentification**	<Othr>		Other identification	
203	Identification	<Id>532013000</Id>	Creditor's BBAN	Account No. Applicable only if IBAN is unknown.	Account No. sentence 52 offset 8 versus contra account No. sentence 52 offset 24
204		</Othr>			
205		</Id>			
206	Name	<Nm>Petr Novotny</Nm>	Creditor's account name	Creditor's account name	Creditor's name sentence 54 offset 405, pro SEPA sentence 54, pro ZPL a DPL sentence 52
207		</CdtrAcct>			
208	**UltimateCreditor**	<UltmtCdtr>	Ultimate SEPA creditor	**Ultimate creditor –** applicable to SEPA transactions only	
209	Name	<Nm>John Smith Ltd.</Nm>	Ultimate creditor's name	Ultimate creditor's name – applicable to SEPA transactions only	Ultimate creditor's name sentence 55 offset 87, line 1
210	**Identification**	<Id>		**Identification code –** applicable to SEPA transactions only í	
211	**OrganisationIdentification**	<OrgId>	Ultimate creditor organisation	**Unambiguous identification**	If Ultimate Creditor Type sentence 55 offset 157 = "0", then we would map the subsequent tag Identification
212	**Other**	<Othr>		**Other identification**	
213	Identification	<Id>84653418</Id>	First 35 characters of non-structured identification	Identification = In KBSK it is presented using the COID code for organisations	Ordering Party identifier sentence 55 offset 158 (35 characters only)
214	**SchemeName**	<SchmeNm>		**Code type**	
215	Code	<Cd>TXID</Cd>	4 digit ISO code	Code ="COID" – applicable to organisations; the code is given by the ISO standard; always assigned to organisations by KBSK in case of non-structured identification	
216		</SchmeNm>			
217		</Othr>			
218		</OrgId>			

219	**PrivateIdentification**	<PrvtId>	Natural person – ultimate creditor	**Unambiguous identification**	If Ultimate Creditor Type sentence 55 offset 157 = "S", then we would map the subsequent tag Identification
220	**Other**	<Othr>		**Other identification**	
221	Identification	<Id>984554131</Id>	First 35 characters of non-structured identification	Identification = In KBSK it is presented using the CUST code for natural persons	Ordering Party identifier sentence 55 offset 158 (35 characters only)
222	**SchemeName**	<SchmeNm>		**Code type**	
223	Code	<Cd>DRLC</Cd>	4 digit ISO code	Code ="CUST" – applicable to natural persons; the code is given by the ISO standard; always assigned to organisations by KBSK in case of non-structured identification	
224		</SchmeNm>			
225		</Othr>			
226		</PrvtId>			
227		</Id>			
228		</UltmtCdtr>			
229		</RltdPties>			
230	**RelatedAgents**	<RltdAgts>	Banks	**Debtor's/Creditor's Bank**	
231	**DebtorAgent**	<DbtrAgt>	Debtor's bank	**Debtor's bank**	
232	**FinancialInstitutionIdentification**	<FinInstnId>		**Bank identification**	
233	BIC	<BIC>CEKOCZPP</BIC>	Debtor's bank BIC	Debtor's bank BIC code	Foreign payments only, Credited in the Comment 2 sentence 52 offset 350
234	Name	<Nm>Ceskoslovenska obchodni Banka, a.s.</Nm>	Debtor's bank name	Bank name	
235	**OtherIdentification**	<Othr>		**Other identification of the bank**	
236	Identification	<Id>0300</Id>	Debtor's bank code	Debtor's bank code	Code of the bank keeping the contra account sentence 52 offset 40, to be inverted, use constants for KBSK
237		</Othr>			
238		</FinInstnId>			
239		</DbtrAgt>			

240	**CreditorAgent**	<CdtrAgt>	Creditor's bank	**Creditor's bank**	
241	**FinancialInstitutionIdentification**	<FinInstnId>		**Bank identification**	
242	BIC	<BIC>AABSDE31</BIC>	Creditor's bank BIC	Creditor's bank BIC code	Foreign payments only, Debited 2 sentence 52 offset 350
243	Name	<Nm>AACHENER BAUSPARKASSE AG</Nm>	Creditor's bank name	Bank name	
244	**PostalAddress**	<PstlAdr>	Creditor's bank address, completed only in case of foreign payments	**Bank address**	
245	StreetName	<StrtNm>Theaterstrasse</StrtNm>		Street	
246	Building No.Number	<BldgNb>20</BldgNb>		Building No.	
247	PostCode	<PstCd>52062</PstCd>		Post Code	
248	TownName	<TwnNm>Aachen</TwnNm>		Town/City	
249	Country	<Ctry>DE</Ctry>		Country	
250		</PstlAdr>			
251	**OtherIdentification**	<Othr>		**Other identification of the bank**	
252	Identification	<Id>325614</Id>	Creditor's bank code	Bank code	Code of the bank keeping the contra account sentence 52 offset 40, to be inverted, use constants for KBSK
253		</Othr>			
254		</FinInstnId>			
255		</CdtrAgt>			
256		</RltdAgts>			
257	**RemittanceInformation**	<RmtInf>		**Information on the transaction**	
258	Unstructured	<Ustrd>Pojistne</Ustrd> *(note: Pojistne = Insurance Premium)*	AV field (purpose of the payment)	Purpose of the payment	AV Message sentence 52 offset 490
259		</RmtInf>			
260	**ReturnInformation**	<RtrInf>	KBSK forwards this information in an Advice, without stating it in the statement	**Return information – only applicable to SEPA DD transactions**	
261	**OriginalBankTransactionCode**	<OrgnlBkTxCd>		**Original transaction code**	
262	**Property**	<Prtry>		**Information**	

Komerční banka, a.s., Praha 1, Na Příkopě 33/969, Postal Code: 114 07, Czech Republic,
IČ (COMPANY ID): 45317054, ENTERED INTO THE COMMERCIAL REGISTER KEPT BY THE MUNICIPAL COURT IN PRAGUE, SECTION B, INSERT 1360, ACTING THROUGH ITS ORGANISATIONAL UNIT
Komerční banka, a.s., a foreign bank branch, Hodžovo námestie 1A, Postal Code: 811 06, Bratislava,
Company ID (COMPANY ID): 47231564, ENTERED INTO THE COMMERCIAL REGISTER KEPT BY THE DISTRICT COURT IN BRATISLAVA I, SECTION SA, INSERT 835/B

19/20

263	Code	<Cd>10000107000</Cd>		Code	
264		</Prtry>			
265		</OrgnlBkTxCd>			
266	**Originator**	<Orgtr>		**Originator of the return**	
267	Name	<Nm>Petr Novotny</Nm>		Name	
268	**PostalAddress**	<PstlAdr>		**Address**	
269	StreetName	<StrtNm>Dobrovolniku</StrtNm>		Street	
270	Building No.Number	<BldgNb>123</BldgNb>		Building No.	
271	PostCode	<PstCd>12000</PstCd>		Post Code	
272	TownName	<TwnNm>Praha</TwnNm>		Town/City	
273	Country	<Ctry>CZ</Ctry>		Country	
274		</PstlAdr>			
275		</Orgtr>			
276	**Reason**	<Rsn>		**Reason of the return**	
277	Code	<Cd>AC01</Cd>		Information in a form of a code	
278	Property	<Prtry>neexistujici ucet</Prtry> *(note: neexistujici ucet = non-existing account)*		Or explanatory information in a form of a text	
279		</Rsn>			
280		</RtrInf>			
281	AdditionalTransactionInformation	<AddtlTxInf>zprava</AddtlTxInf>	Note debit=text, Note credit=text, File name=text, Date of debiting by the bank=YYYY-MM-DD	Additional information provided by the bank (only if they are part of the record).	Note 1, Note 2, Identification of original PAYMUL, Date of debiting. sentence 52 offset210, 350, 725, 184
282		</TxDtls>			
283		</NtryDtls>			
284		</Ntry>			
285		</Stmt>			
286		</BkToCstmrStmt>			