EDI BEST client format supported by KB
(valid from 11. 7. 2022)

Komerční banka, a. s., se sídlem:
Praha 1, Na Příkopě 33 čp. 969, PSČ 114 07, IČ: 45317054
ZAPSANÁ V OBCHODNÍM REJSTŘÍKU VEDENÉM MĚSTSKÝM SOUDEM V PRAZE, ODDÍL B, VLOŽKA 1360

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Definitions of abbreviations:

Abbreviation	Description
AS	Application server
AV	Message for beneficiary – phrasal description for the beneficiary
BIC/SWIFT Code	Bank Identifier Code
BEN	A type of a fee (paid by the beneficiary)
BEST	Standard data format, supported by KB direct banking applications
CS	Constant symbol
CR	Czech Republic
ČNB	Česká národní banka (Czech national bank)
DB	Database
DC	Direct channel – Direct banking product used for batch transfer of transactions
DCS	Direct Channel Systems
DP	Domestic payment
EES	European Economic Space
EU	European Union
FC	Foreign currency
FPO	Foreign payment
ID	Identifier – unique identification of data unit (transaction, batch, payment order etc.)
KB	Komerční banka
KBI	Kirchman Bankway International – KB central accounting system
MBB	MojeBanka Business – a client application of KB internet banking
MF	Mainframe – KB central system
NCC	National Clearing Code – the national bank code (equivalent to bank codes in the Czech Republic).
OFH (JPÚ)	Other finance house
OUR	A type of a fee (paid by the payer)
Payment Reference	End to End payment reference (in case of SEPA payments)
PCB	Profibanka – a client application of KB internet banking
SEPA Compatible Bank	A bank within the SEPA area pro that has acceded to the SEPA rules
SEPA Payment	A payment made in EUR within the SEPA Area whereby SHA/SLV fees are charged. The SEPA area consists of EEA member states and other countries that have acceded to the SEPA rules
SHA / SLV	A type of a shared fee (shared by the payer and the beneficiary)
SS	Specific symbol
SW	Software
TH	Transaction history
VS	Variable symbol

1   Introduction

1.1   Purpose of this document

Services provided by KB within the framework of the application server and enabling operation with batches are in the EDI BEST format:

- **Profibanka (PCB)**
- **Direct channel (DC)**

Code page:

- **Direct channel (DC)** - requires windows-1250 – Windows Eastern European (Windows CRLF line feed)
- **Profibanka (PCB)** - requires windows-1250 – Windows Eastern European (PCB line feed can be managed by both CRLF (#13#10) and Unix LF (#10) or MAC CR (#13)

The purpose of this document is to describe the EDI_BEST format and required validations for IMPORTING data and to define the structure of data EXPORT in relation to the existing UN/EDIFACT PAYMUL domestic, PAYMUL foreign, DIRDEB, FINSTA, BANSTA, CREMUL and DEBMUL subsets and interrelated accounting SW of clients. The above-mentioned IMPORT and EXPORT concerns KB Direct banking services (DCS).

The description is divided into the following sections:

- Import
    - o   format field declarations - domestic payments
    - o   list of field validations - domestic payments
    - o   format field declarations - foreign payments
    - o   list of field validations - foreign payments
    - o   format field declarations – SEPA payments
    - o   list of field validations - SEPA payments
- Export
    - o   format field declarations - electronic statements
    - o   format field declarations - error report
    - o   format field declarations – Advice
- There is only one type of detected errors:
    - o   E = error - this will cause rejection
    - o   W = warning - this is merely a warning and will not cause rejection of the batch. The client decides whether to keep   the batch in processing.

1.2   Other services

EDI BEST format includes:

- Domestic payment orders (Import): accounting and non-accounting data
- Foreign payment orders (Import): accounting and non-accounting data derived from the needs of SWIFT messages in foreign payment orders including SEPA payments.
- Electronic statement (Export): accounting and non-accounting data provided by printout (paper) statements and all identification data and notes related to transactions.
- Advice (Export) - accounting and non-accounting data of transactions processed during the business day

2   Formal check of EDI_BEST format

 Note:

- **All text fields must be aligned to the left ("X" format); all numeric fields must be aligned to the right ("9" format). For amounts, the format uses imaginary decimal part specified in the "V" format).**
- **Spaces are default values for text fields**
- **Zeroes are default values for numeric fields**
- **Only SWIFT characters are allowed:**
    - S.W.I.F.T. Character Set (X Character Set)
    CBTs communicating with S.W.I.F.T. use EBCDIC code. The character set is as follows:
    - **a b c d e f g h i j k l m n o p q r s t u v w x y z**
    A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
    0 1 2 3 4 5 6 7 8 9
    / - ? : ( ) . , ' +

    - Any other characters are restricted and these would be replaced by „spaces" in the statements.
    These characters are: **` ! @ # $ % & * _ ; [ ]**

- Example:
  „podnik@seznam.cz" will be displayed in the beneficiary´s statement as „podnik seznam.cz"

The number of orders that Direct Banking can process:

	Processing mode		
Název	**Online**	**Continuous**	**Batch***
ProfiBanka**	max. of 2,000 transactions / day for both modes		max. of 3,500 transactions / batch file is recommended
Direct chanel	Processing mode is not supported		Max, of 100,000 transactions / batch file is recommended
MojeBanka Business	The maximum number of 400 orders / day is not dependent on the selected processing mode		

* In mode, you can process n import files / day with the recommended number of transactions in one import file.
** The 2000 payment / day Limit is common for Online and Continuous Mode.

Warning: The number of commands is listed in the Technical Conditions, including hardware and software requirements. The data given here are indicative.

2.1 Domestic payments

2.1.1 General information

The file with payments contains one header, "n" payments and one footer. **Record length - fixed 600 bytes**.

Specifying priority in the payment - typically, a payment transferred in a batch will be processed with priority 5 in KBI. Priority levels 0 - 9 are available in KBI; 9 is the lowest priority. Priorities 0 to 2 are system priorities not available to clients. Any attempt to choose these will be changed to the standard KB priority. You can enter the priority in Description for me or Beneficiary's comment as a "priority X" string, where X stands for 3 to 9 or at the second left position of Constant symbol. It is ignored for online accounting. It is applicable only for batch night processing. The Description for me is detected for the priority first. If it does not contain the "PRIORITY" string, the Beneficiary's comment field is detected. If again the string is not there, CS is detected. If no priority is entered or priority 0, 1 or 2, the KBI standard priority of value 5 is transmitted, otherwise the client's requirement will be transmitted.

Checking file integrity - number of payments (in the footer) = number of payments in the file,

Invalid Constant symbols according to ČNB order (for the latest list, see help for Profibanka)
  - o 0005 Corrective settlement
  - o 0006 Non-existing account
  - o 0007 Collection refund
  - o 0051 Execution

Only simple payment orders can be entered:
  - o CZK payments within KB without conversion (both accounts are denominated in the same currency)
  - o CZK payments within KB with conversion (the accounts are denominated in different currencies)
  - o CZK payments to Another Bank (standard)
  - o CZK payments to a CZK account kept with Another Bank (Express, Express with advice)
  - o CZK payments to Another Bank with a prearranged FOREX exchange rate
  - o FX payments within KB without conversion (both accounts are denominated in the same currency)
  - o FX payments within KB with conversion (the accounts are denominated in different currencies)
  - o FX payments to a CZK account kept with Another Bank (standard)
  - o FX payments within KB with a prearranged FOREX exchange rate
  - o CZK collections within KB without conversion (both accounts are denominated in the same currency)
  - o FX collections within KB without conversion (both accounts are denominated in the same currency)
  - o CZK collections with a transfer to Another Bank (standard)

In the Direct channel (DC) service, it is possible to transfer cancellation batches where only those orders that the client wants to cancel can be included in the batch. The information specifying that cancellation is to be performed is contained in the batch header (CAN constant), where all records are considered cancelling ones regardless of the record type. A payment will be cancelled if it is not in the final status (rejected, booked, cancelled) or if it is not being processed by other bank systems (e.g. KBI) and its Creation date and Payment sequential number are identical.

2.1.2 Description of import fields

Fixed record size **600 bytes**.

Definitions - data content in the EDI BEST format

Header Domestic payments:

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services	Required checks

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1.	Type of message	M	2	0	X(2)	HI	HI
2.	Type of format	M	9	2	X(9)	„EDI_BEST„	A constant defining the type of format
3.	Date of sending	M	6	11	yymmdd	Date of sending - refers to the check of duplicate data within the specified current date	1. Date of creation of the file - YYMMDD format. 2. If valid. type Creation date=current d. is activated, it must be identical with the current date 3. Otherwise, only formal validation applied. (-31 to +364 days)
4.	File identification	M	14	17	X(14)	Identification of the source file	Not validated; however, it is necessary to get back to the formal response to the REPORT validation in the Header and to transfer to AS. This information will also be returned in the EDI_BEST electronic statement.
5.	CLI_KBI_ID	M	35	31	X(35)	Identification of the client, assigned by KBI	This is assigned by the KBI system and must be equal to the identification in DB (note - it is defined as item 8 (10) in DB)
6.	Cancellation sign for the whole file	M	3	66	X(3)	Cancellation sign	CAN = cancellation file
7.	Filler	O	529	69	X(529)	Presently not used	Not validated
8.	File sentinel	M	2	598	X(2)	CRLF	Not validated

Footer Domestic payments:

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services	Required checks
1.	Type of message	M	2	0	X(2)	TI	TI
2.	Type of format	M	9	2	X(9)	„EDI_BEST „	A constant defining the type of format
3.	Date of sending	M	6	11	yymmdd	Date of sending the medium	YYMMDD format; it should equal the 12th to 17th positions in the header and should equal the current date
4.	Number of payments	M	6	17	9(6)	Number of payments in the file	Number of records of type 01 transferred in the file
5.	Checksum	M	18	23	9(16)V9(2)	the sum of the Amount field for all payments	sum total of all payments It will not be validated
6.	Filler	O	557	41	X(557)	Presently not used	Not validated
7.	File sentinel	M	2	598	X(2)	CRLF	Not validated

Data record Domestic payment:

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services	Required checks
1.	Type of record	M	2	0	X(2)	01	01 for payments
2.	Seq. No.	M	35	2	X(35)	Item sequential number - must be unique for specific subject on specific creation date. Alphanumeric - must not be empty.	Item sequential number - must be unique for the specific subject on the specific creation date. Alphanumeric field. Must not be invalid (invalid characters, empty (spaces), duplicate) Only SWIFT set characters are allowed.
3.	Creation date	M	8	37	yyyymmdd	Date of creating the item	1. Valid date YYYYMMDD 2. If valid. type Creation date=current d. is activated, it must be identical with the current date 3. Otherwise, only formal validation applied. (-31 to +364 days)
4.	Due date	M	8	45	yyyymmdd	Required due date	1. Valid date YYYYMMDD 2. Not older than the current date 3. Equal to the current date or up to + 364 days 4. Must not be a holiday or calendar day off
5.	Account currency code	M	3	53	X(3)	ISO code of the currency	ISO code of the currency 1. Matches the code of currency of the account 2a. Collection order outside KB may only be for CZK 2b. Collection order within KB can be in foreign currency,

						whereas the currency of the account and contra-account must be same 3. For other currencies, contra-account currency must be checked; if it is not CZK, the contra-account bank code may only be 0100 4. Weak currencies should be entered without decimals
6.	Amount of payment	M	15	56	9(13)V9(2)	Amount of payment	1. numeric 2. not zero 3. the last positions must be 00 for weak currencies
7.	Operation code	M	1	71	X(1)	0 - for PAYMUL (CARTCC=11), 1 - DIRDEB (CARTCC=32)	0 - payment, 1 - collection Collection is permitted only for current accounts, which are currently active. Collection outside KB can be only in CZK. Collection within KB can also be in foreign currency, on condition both the account and contra-account have the same currency code.
8.	Contra-account currency code	O	3	72	X(3)	Contra-account currency for payments with conversion in KB	▪ if spaces or zeroes - then contra-account currency = account currency ▪ if account currency is not contra-account currency, then payment with conversion ▪ If currency is not "CZK", then only the "0100" beneficiary's bank allowed. ▪ The FOREX Payments will be processed in contra-account currency.
9.	Conversion code	O	1	75	X(1)	For payments with conversion in KB - information on whether the amount is in the account currency (U) or contra-account currency (C)	If "P", then amount in contra-account currency, else amount in account currency. Conversion code is not used for FOREX Payments.
10.	CS	O	10	76	9(10)	Constant symbol	Does not contain illegal CS. Include into Priority detection as the 3rd criterion
11.	Message for beneficiary (AV message)	O	140	86	X(140)	Message for beneficiary	not validated
12.	Code of payer's bank	M	7	226	9(7)	Bank code	0000100
13.	Payer's account number	M	16	233	9(16)	Payer's account number	Zeros must be added from the left; must not contain a delimiter 1. Numeric field 2. Modulo 11 3. Is not 0 4. Access rights 5. Must not be equal to the contra-account, if it is within KB 6. The account must be of the A status
14.	Payer's VS	O	10	249	9(10)	According to the planned adjustment of ČNB, it will not be possible to distinguish 2 payer's variable symbols and the information will be replaced with beneficiary's VS.	The value will be replaced with beneficiary's VS field.
15.	Payer's SS	O	10	259	9(10)	according to the planned adjustment of ČNB, it will not be possible to distinguish 2 payer's specific symbols and the information will be replaced with beneficiary's SS.	The value will be replaced with beneficiary's SS field.
16.	Description for me	O	140	269	X(140)	Payer's comment (in the case of FX payment the bank will add the client´s KB identifier)	Not validated. If it concerns the payment of individual rate (field 24 = Y), then the text is replaced by client´s KBI_ID value

17.	Code of beneficiary's bank	M	7	409	9(7)	Code of beneficiary's bank	Included in the library of banks If contra-account currency is FC, the bank must be 0100
18.	Ben. account no.	M	16	416	9(16)	Ben. account no.	Zeros must be added from the left; must not contain a delimiter 1. Numeric field 2. Modulo 11 3. Not 0
19.	Beneficiary's VS	O	10	432	9(10)	Beneficiary's variable symbol the only VS symbol that can be currently entered according to ČNB	Numeric (excess positions must be zeroes)
20.	Beneficiary's SS	O	10	442	9(10)	The only SS symbol that can be currently entered according to ČNB	numeric If SS="9999999999", then the beneficiary's name is not displayed in the transaction history EXPORTs
21.	Beneficiary's comment	O	140	452	X(140)	The bank does not forward the data. Option to use for prioritization processing. Comment is not available to payers or payment recipients.	Not validated
22.	PRIORITY	O	3	592	X(3)	Priority	5 by default, otherwise 3 to 9 selected by client. Other = 5.
23.	EXPRESS	O	1	595	X(1)	Express and Express with advice	E=express A=express with SWIFT, other=standard
24.	FOREX	O	1	596	X(1)	Only for FC with agreed rate (taken from FRXIDENT (PAYMUL Z)	"Y" in case of agreed rate, else according to exchange rate list
25.	Filler	O	1	597	X(1)	Presently not used	Not validated
26.	File sentinel	M	2	598	X(2)	CRLF	Not validated

List of rules for ensuring a single value for VS and SS symbols:

Payer's VS	Beneficiary's VS	VS after validation	Payer's SS	Beneficiary's SS	SS after validation
zero	X	X	Zero	X	X
Y	X	X	Y(not 9999999999)	X	X
Y	zero	Y	Y	zero	Y
			9999999999	X	9999999999

Note: VS and SS after validation means that the same value defined in that column will be included in both symbols in the DCS database at that particular payment.

To ensure consistent contents of symbols during run-up of the change at the client's side, the following rule applies for rewriting: in case no value is entered in the beneficiary's symbol and the value in the payer's symbol is valid, this value will remain. This means only beneficiary's VS and SS value will be taken and copied into the payer's VS and SS. Only in case when the beneficiary's symbol is not entered, and the payer's symbol is not zero, the payer's symbol value will be taken over. The exceptional case is when payer's SS is "9999999999"; in this case this value must be copied to the beneficiary's SS regardless of the value of the beneficiary's SS. Common validations for VS and SS remain. The "9999999999" symbol can be entered in case a client requires to suppress the beneficiary's account name in the transaction history (available only for payments within KB).

2.2 Foreign payments

2.2.1 General information

The file with payments contains one header, "n" payments and one footer. Record length - fixed 912 bytes.

Checking file integrity - number of payments (in the footer) = number of payments in the file, Checksum (footer) = the sum of numerical values of all amounts of payments in the file.

Only simple payment orders can be entered:
- CZK payments outside CR with conversion (both accounts are denominated in the same currency)
- CZK payments outside CR without conversion (the accounts are denominated in different currencies)
- FX payments to Another Bank in CR with conversion
- FX payments to Another Bank in CR without conversion
- SEPA payments in EUR currency to Another Bank
- CZK payments with a prearranged FOREX exchange rate without conversion outside CR
- FX payments with a prearranged FOREX exchange rate without conversion to Another Bank in CR

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- o FX payments outside CR without conversion
- o FX payments outside CR with conversion
- o FX payments with a prearranged FOREX exchange rate outside CR without conversion
- o SEPA payments in EUR currency with a prearranged FOREX exchange rate to Another Bank
- o Foreign payments in CZK and in another currency with conversion, with conversion into the EEA with a SHA charge

In the Direct channel (DC) service, it is possible to transfer cancellation batches where only those orders that the client wants to cancel can be included in the batch. The information specifying that cancellation is to be performed is contained in the batch header (CAN constant), where all records are considered cancelling ones regardless of the record type. A payment will be cancelled if it is not in the final status (rejected, booked, cancelled) or if it is not being processed by other bank systems (e.g. KBI) and its Creation date and Payment sequential number are identical.

Under the EU PSD2 Directive there is a change in the field of external payments within the European Economic Area (EEA). From 13 January 2018, the Bank will not process payments into the EEA with the OUR or BEN type of charge.

2.2.2 Description of import fields

Definition of EDI BEST format

Header Foreign payments:

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services	Required checks
1.	Type of message	M	2	0	X(2)	HI	HI
2.	Type of format	M	9	2	X(9)	„EDI_BEST „	a constant defining the type of format
3.	Date of sending	M	6	11	yymmdd	Date of sending - refers to the check of duplicate data within the specified current date	Date of creation of the file - YYMMDD format. If valid. type Creation date=current d. is activated, it must be identical with the current date Otherwise, only formal validation applied. (-31 to +364 days)
4.	File identification	M	14	17	X(14)	Identification of the source file	Not validated; however, it is necessary to get back to the formal response to the REPORT validation in the Header and to transfer to AS.
5.	Identification of the client	M	35	31	X(35)	DI ID - identification of the client	It must be equal to the identification in DB (note - it is defined as item 8 (10) in DB).
6.	Cancellation sign for the whole file	M	3	66	X(3)	Cancellation sign	If there is stated CAN, than all orders in the batch are cancelling the orders, which were sent before.
7.	Filler	O	841	69	X(841)	Presently not used	Not validated
8.	File sentinel	M	2	910	X(2)	CRLF	Not validated

Footer Foreign payments:

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services	Required checks
1.	Type of message	M	2	0	X(2)	TI	TI
2.	Type of format	M	9	2	X(9)	„EDI_BEST„	a constant defining the type of format
3.	Date of sending	M	6	11	yymmdd	Date of sending the medium	YYMMDD format; it should equal the 12th to 17th positions in the header and should equal the current date
4.	Number of payments	M	6	17	9(6)	Number of payments in the file	number of records of types 02, 03 and 04 transferred in the file
5.	Checksum	M	18	23	9(16)V9(2)	the sum of the Amount field for all payments	sum total of all payments It will not be validated
6.	Filler	O	869	41	X(869)	Presently not used	Not validated
7.	File sentinel	M	2	910	X(2)	CRLF	Not validated

Data record Foreign payments:

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services	Required checks
1.	Type of record	M	2	0	X(2)	02	02 - foreign payment
2.	Filler	M	6	2	X(6)	Presently not used	Not validated
3.	Seq. No	M	35	8	X(35)	Item sequential number - must be unique for	Item sequential number - must be unique for the specific subject on

						specific subject on specific creation date. Alphanumeric field. It must not be empty.	the specific creation date. Alphanumeric field. Must not be invalid (invalid characters, empty (spaces), duplicate) Only SWIFT set characters are allowed.
4.	Creation date	M	8	43	yyyymmdd	Date of creating the item	1. Valid date YYYYMMDD 2. If valid. type Creation date = current d. is activated, it must be identical with the current date 3. Otherwise, only formal validation applied (-31 to +364 days).
5.	Due date	M	8	51	yyyymmdd	Required due date	1. Valid date YYYYMMDD 2. Not older than the current date 3. equal to the current date or up to + 364 days 4. Must not be a holiday or calendar day off Urgent payments by 12:00, Express payments by 15.00:00.
6.	Payment currency code	M	3	59	X(3)	ISO code of the currency	1. ISO code of the currency bankable (marketable) in KB 2. IN currencies must not be used after 31 December 2001 3. Only in EUR for SEPA.
7.	Amount of payment	M	15	62	9(13)V9(2)	Amount	1. Must be numeric data 2. Must not be zero 3. The last positions must be 00 for weak currencies
8.	Payer of charges (default: SHA)	M	3	77	X(3)	OUR, BEN, SHA, STD, SLV	Applicable: OUR (paid by the payer), SHA (paid by both), BEN (paid by beneficiary). STD (both pay; SHA shall be entered in DB), SLV (in case of SEPA payment). If the abbreviation is not valid or the field is not filled in, SHA will be substituted. For payments to the EEA, the SHA fee must be set.
9.	Number of account for charges	M	16	80	9(16)	Number of account for charges	1. Must be aligned to the right; must not contain a delimiter. If not filled in, the payer's account number will be used. 2. Modulo 11 3. Access rights 4. Account status must be A (active); the type of account must be current account
10.	ISO currency code of account for charges	M	3	96	X(3)	Currency code for charges	If specified, it is validated for data in the DB (the currency must be same as the currency of the selected account for charges). If not specified, the currency in which the selected account for charges is operated will be automatically filled in in DB.
11.	Express payment (default E)	M	1	99	X(1)	EXPRESS request	Differentiation of "U" = urgent payments, all remaining are to be considered "E"=express. This is also true for SEPA CT (Credit Transfer)
12.	Filler	M	10	100	9(10)	Presently not used	Not validated
13.	Filler	O	10	110	9(10)	Presently not used	Not validated
14.	Filler (DS3/SS) assigned by system	O	10	120	9(10)	Presently not used	Not validated
15.	FOREX	O	1	130	X(1)	Y in case of agreed FOREX	Y = FOREX
16.	Filler (FOREX ID)	O	16	131	X(16)	Presently, FOREX identification is not necessary in KB. The FOREX marking in the previous field is enough.	Presently not used (not validated)
17.	Code of payer's bank	M	7	147	9(7)	Always 0000100	0000100
18.	Payer's account number	M	16	154	9(16)	Account number	1. must be numeric field 2. must comply with modulo 11 3. is not 0 4. the user has access rights 5. it is either Current account in the active status or term account

							in the active status.
19.	Payer's currency	M	3	170	X(3)	Account currency	If not specified elsewhere, it is validated for data in the DB; otherwise, the currency registered in the DB will be taken.
20.	Filler	O	35	173	X(105)	Presently not used	Not validated
21.	Long Beneficiary´s Name	O	70	208		Full Beneficiary´s Name	The Beneficiary´s Name in maximal length (due to long chinese names etc.). If not filled in, the content of the field 26 is overtaken. If filled in, the field 26 is ignored.
22.	BIC/SWIFT Code of beneficiary's bank	O	35	278	X(35)	presently, the BIC/SWFIT Code of beneficiary's bank	1. Partner´s bank BIC/SWFIT Code - optional field (for Foreign and SEPA payments) 2. Validated on the Code list 3. A format with a fixed length of 11 characters. Either 8 or 11 characters may be filled in. If the BIC consists of 8 valid characters, 3 blank spaces should be added to the right. The Bank will substitute XXX for the blank spaces.
23.	Payer's address	O	35 x 4	313	X(140)	Presently not transferred; the address valid for the account is taken	The address related to the account in the DB is taken over, not this one. Not validated
24.	Additional information	A	35 x 4	453	X(140)	All 140 characters are transferred	All 140 characters are transferred (in TH - contained in the AV field) If the /VS/nnn string is found, nnn characters (up to 10 digits) will be considered a variable symbol and will be used (in this form) in transaction history and in the VS field of the payment, too. Similarly, the constant symbol will be detected in this field. It should start with the /CS/nnn string, where nnn (up to 7 digits) will be considered a constant symbol. CS must not contain invalid CSs. A valid CS will also be found in TH and in the CS field of the payment.
25.	Filler	O	1	593	X(1)	Assumption "/", no validations	Assumption "/", no validations
26.	Beneficiary's account (required unless the Payment by cheque sign is used)	M	34	594	X(34)	Ben. account no.	Beneficiary´s account number Compulsory account in IBAN form for: • SEPA • payments in EUR, while the country is the beneficiary's bank in the SEPA area
27.	Beneficiary's name	M	35	628	35	Name	Considered as the name - a required field. In case the address block of the SEPA payment has been transferred in record 03, only the values of record 03 will be transferred.
28.	Beneficiary's street	M	35	663	35	Beneficiary's street	Regarded as the street - optional for SEPA, required for FPO. In case the address block of SEPA payment has been transferred to record 03, only values of record 03 will be transferred to the partner.
29.	Beneficiary's town	M	35	698	35	Beneficiary's Town and Postcode	Regarded as the town - optional for SEPA, required for FPO In case the address block of SEPA payment has been transferred to record 03, only values of record 03 will be transferred to the partner.
30.	Beneficiary's country	M	35	733	35	ISO code of beneficiary's country	Beneficiary's country is compulsory (not for SEPA) In case the address block of SEPA payment has been transferred to record 03, only values of record 03 will be transferred to the partner.

31.	Bank name	M	35	768	35	Name	Name (compulsory unless SWIFT code is filled in). For SEPA payments, BIC/SWIFT code is compulsory.
32.	Bank street	M	35	803	35	1st address row	Street (optional even if SWIFT code is not filled in). For SEPA payments, BIC/SWIFT code is compulsory.
33.	Bank town	M	35	838	35	2nd address row	Town (compulsory unless SWIFT code is filled in). For SEPA payments, BIC/SWIFT code is compulsory.
34.	country, bank NCC	M	35	873	35	3rd address row	Country (compulsory unless SWIFT code is filled in). For SEPA payments, BIC/SWIFT code is compulsory.
35.	Payment by cheque sign	M	1	908	X(1)	"Y" = payment by cheque, other to the account	If the "PAYMENT BY CHEQUE" string is in the beneficiary's account number, then the sign = "Y". "Y" not allowed for SEPA.
36.	SEPA sign	M	1	909	X(1)	"Y" - SEPA payment	A payment marked this way is transferred to the partner under SEPA conditions and it can contain other optional data contained in types of record "03" or "04"
37.	File sentinel	M	2	910	X(2)	CRLF	

Beneficiary's bank - address - fields 31 – 34:

Bank name	Bank name
Bank street	Street
Bank town	Postcode, Town
Country, NCC code	Positions 1-3: Country ISO code of the beneficiary's bank, either in 9(3) format or X(2) format with an additional space. Position 4: space Positions 5-35: optional NCC code in the "//xx" format. If chars at positions 5-8 match this format, the chars at positions 7-35 will be imported ("/" chars are not imported). Excess spaces will be ignored.

Record 03 - if non-accounting data are transferred for SEPA payment; record 02 - "Y" stands in the position 909.
The client transfers this record in order to transfer any of the fields 5 to 12 in the full extent to the partner.

Type of record 03 - Data record Foreign payment - optional data of the <u>beneficiary and payer</u>:

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services	Required checks
1.	Type of record	M	2	0	X(2)	03	"03" - SEPA addition - the record will be created only if at least one SEPA field is non-zero - paired with record 02 according to the sequential number of the item. Records 03 and 04 must follow the appropriate record 02 (sequential number of the item is identical).
2.	Filler	O	6	2	X(6)	Presently not used	Not validated
3.	Seq. No. Client sequential number	M	35	8	X(35)	The item sequential number to which this SEPA addition belongs.	The item sequential number is unique for the parental record and located in the file of type of record 02.
4.	Payment type	M	2	43	X(2)	Credit Transfer - "CT"	CT by default; all other will be rejected
5.	Address block Beneficiary's name	M	70	45	X(70)	SEPA field 21 - the name of the Beneficiary	only SWIFT characters - in the receipt of conversion SEPA name can be larger than in a standard FPO; if specified in record 03, the longer record is used.
6.	Address block Beneficiary's address	M	140	115	X(140)	SEPA field 22 - the address of the Beneficiary	2 x 70 characters - only SWIFT characters in the receipt of conversion SEPA address can be larger than in a standard FPO; if specified in the record 03, the longer record is used.
7.	Address block Beneficiary's country	M	2	255	X(2)	alphanumeric ISO code of the partner's country	ISO code of beneficiary's country
8.	Type of beneficiary	M	1	257	X(1)	"O" = business "S" - non-business	This type determines data of the Identification code, where 3 x 35 characters are used for "O" and 3 x 35 characters are used for "S" - see the description of the next field. "O" is default - if the character is invalid, default is used.
9.	Beneficiary's identification code	M	105	258	X(105)	SEPA field 24 - The beneficiary's identification code, non-structured form	Used in receipt of conversion to permitted character set for SWIFT. Other validations are not required. <u>For Legal Persons and Natural Persons:</u> Line 1: Kind of identification (e.g. "Driver's licence number") Line 2: Identification number (e.g. "AM 801386") Line 3: Issued by (e.g. "Transportation Inspectorate, Prague")
10.	Type of payer	M	1	363	X(1)	"O" = business "S" - non-business	This type determines data of the Identification code, where 3 x 35 characters are used for "O" and 3 x 35 characters are used for "S" - see the description of the next field. "O" is default - if the character is invalid, default is used.
11.	Payer's identification code	M	105	364	X(105)	SEPA field 10 - The payer's identification code, non-structured form	Used in receipt of conversion to permitted character set for SWIFT. Other validations are not required. <u>For Legal Persons and Natural Persons:</u> Line 1: Kind of identification (e.g. "Driver's licence number") Line 2: Identification number (e.g. "AM 801386") Line 3: Issued by (e.g. "Transportation Inspectorate, Prague")
12.	Payer's reference	M	35	469	X(35)	SEPA field 41 - The	If not filled in, the Item sequential

						payer's reference of the Credit transfer transaction	number field is transferred to the partner.
13.	Filler	O	70	504	X(70)	Presently not used	Not validated
14.	Filler	O	140	574	X(140)	Presently not used	Not validated
15.	Filler	O	2	714	X(2)	Presently not used	Not validated
16.	Filler	O	194	716	X(194)	Presently not used	Not validated
17.	File sentinel	M	2	910	X(2)	CRLF	record end character

Record 04 - if non-accounting data are transferred for SEPA payment; record 02 - "Y" stands in position 909.
The client transfers this record in order to transfer any of the fields 5 to 10 in the full extent to the partner.

Type of record 04 - Data record Foreign payment SEPA part - optional data of the Final beneficiary and the Original payer

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services	Required checks
1.	Type of record	M	2	0	X(2)	04	"04" - SEPA addition - the record will be created only if at least one SEPA field is non-zero - paired with record 02 according to the sequential number of the item. Records 03 and 04 must follow the appropriate record 02 (sequential number of the item is identical).
2.	Filler	O	6	2	X(6)	Presently not used	Not validated
3.	Seq. No. Client sequential number	M	35	8	X(35)	The item sequential number to which this SEPA addition belongs.	The item sequential number is unique for the parental record and located in the file of type of record 02.
4.	Payment type	M	2	43	X(2)	Credit Transfer - "CT"	CT by default; all other will be rejected
5.	Final beneficiary's name	M	70	45	X(70)	SEPA field 28 - the name of the Beneficiary's reference	only SWIFT characters - in the receipt of conversion
6.	Type of final beneficiary	M	1	115	X(1)	"O" = business "S" - non-business	This type determines data of the Identification code, where 3 x 35 characters are used for "O" and 3 x 35 characters are used for "S" - see the description of the next field. "O" is default - if the character is invalid, default is used.
7.	Final beneficiary's identification code	M	105	116	X(105)	SEPA field 29 - the code of the Beneficiary's reference non-structured form of the identification code	Used in receipt of conversion to permitted character set for SWIFT. Other validations are not required. For Legal Persons and Natural Persons: Line 1: Kind of identification (e.g. "Driver's licence number") Line 2: Identification number (e.g. "AM 801386") Line 3: Issued by (e.g. "Transportation Inspectorate, Prague")
8.	Original payer's name	M	70	221	X(70)	SEPA field 08 - the name of the original payer's reference	only SWIFT characters - in the receipt of conversion
9.	Type of original payer	M	1	291	X(1)	"O" = business "S" - non-business	This type determines data of the Identification code, where 3 x 35 characters are used for "O" and 3 x 35 characters are used for "S" - see the description of the next field. "O" is default - if the character is invalid, default is used.
10.	Original payer's identification code	M	105	292	X(105)	SEPA field 09 - the code of the original payer's reference non-structured form of the identification code	Used in receipt of conversion to permitted character set for SWIFT. Other validations are not required. For Legal Persons and Natural Persons: Line 1: Kind of identification (e.g. "Driver's licence number") Line 2: Identification number (e.g. "AM 801386") Line 3: Issued by (e.g. "Transportation Inspectorate, Prague")

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11.	Filler	O	513	397	X(513)	Presently not used	Not validated
12.	File sentinel	M	2	910	X(2)	CRLF	Record end character

2.2.3 Difference between standard Foreign payment and SEPA payment

In both cases they represent foreign payment system and arrangement of transferal of the payment generated by the client to the partner, and receipt of the foreign partner plus transferal to his client.
If the client's partner is located in the EU zone and the client is paying in EUR, he can use a favourable type of SEPA (Single European Payment Area) payment and inter-banking agreements between banks adopting this type of payment.
For both payment types, only SWIFT characters are permitted (if another character is transferred, it will be converted).

- **Standard foreign payment** **Record 02** with standard payment data - no changes. (The "Y" character is not located in the offset. Of course, this form can still be used for payments even if the partner is based in the EU zone.

- **SEPA payment** **Record 02** with standard payment data of FPO and marked with the SEPA sign. If the record is marked, it is a SEPA payment that must conform to the following requirements:

Field of SEPA payment	offset	Required validation (if not conforming, the payment is rejected)
Payment currency code	59	Only EUR
Payer of charges	77	Only SLV
ISO currency code of account for charges	96	With no validation, the currency downloaded in the DB is taken
Express payment	99	If given "U", projected as urgent. Everything else is projected as normal, i.e. Express. This is also true for SEPA CT (Credit Transfer).
Payer's currency	170	With no validation, the currency downloaded in the DB is taken
BIC/SWIFT code of beneficiary's bank	278	A format with a fixed length of 11 characters. Either 8 or 11 characters may be filled in. If the BIC consists of 8 valid characters, 3 blank spaces should be added to the right. The Bank will substitute XXX for the blank spaces.
Ben. account no.	594	IBAN form
Payment by cheque sign	908	Must not be "Y"
SEPA sign	909	Must be "Y"

2.2.4 SEPA payments – new non-accounting optional data

SEPA non-accounting optional data:
- The client can transfer the payment in EUR to EU countries under better conditions. At the same time, he/she can transfer other non-accounting data to their partner. See Foreign payment - new types of records.
- The client can use new non-accounting optional data on his/her side for SEPA payments to exchange with their partner. He/she will receive these data in the new types of records in the ADVICE or in the Electronic statement.

2.2.5 Sorting of SEPA optional data

Transferred SEPA payment 1.
- **Record 02** with standard payment data of FPO and marked with SEPA sign
- **Record 03** for SEPA payment, if non-accounting data of the payment in record 02 are transferred (additional information on the beneficiary and payer)
- **Record 04** for SEPA payment, if non-accounting data of the payment in record 02 are transferred (additional information on the final beneficiary and original payer) - **Only prepared for the time being - ignored and not transferred to the partner**.

Transferred SEPA payment n.
- **Record 02** with standard payment data of FPO and marked with the sign
- **Record 03** for SEPA payment, if non-accounting data of the payment in record 02 are transferred (additional information on the beneficiary and payer)
- **Record 04** for SEPA payment, if non-accounting data of the payment in record 02 are transferred (additional information on the final beneficiary and original payer) - **Only prepared for the time being - ignored and not transferred to the partner**.

2.2.6 SEPA optional data in the SEPA foreign payment of the Outgoing EDI_BEST format

SEPA outgoing FPO payment can also contain new optional data that the bank transfers to the beneficiary.
SEPA payment should be marked with "Y" in the **SEPA Information** field (formerly Filler) - offset 909.

A record marked this way can have linked records according to the client's requirements:

- linked record - type of record 03 - contains optional data on the beneficiary and payer
- linked record - type of record 04 - contains optional data on the final beneficiary and the original payer (data will be transferred to the beneficiary after Rule Book 3 has been approved. Clients will be informed of the possibility to use the field by means of www.kb.cz)

The link of the main record and the linked record is created according to the **Item sequential number (field 3, offset 35)** generated by the client, which must be unique for the given account within the framework of the specific date of payment transfer. This field is used for pairing also for optional data in ADVICE and TH.

2.3 EDI_BEST format - electronic statement

2.3.1 Main characteristics

Export is a form of electronic bank statement. This statement is tied to **daily downloads** transferred on bank days after night processing in the KB central system.

The electronic statement contains:
- **one turnover record** for an account and processing day; it includes the number of the statement,
  which is (from 2nd January 2002 on) derived from numbering of daily statements upon movement (numbering is performed within the given year and will be set to zero at the turn of the year). If there is no movement in the account on the given day, only the turnover record will be transferred in EDI, the statement number will be zero and debit and credit turnovers will be zeroes too.
- **N transactions** related to the specific account and processing day. Transactions in a statement are sorted by processing sequential numbers assigned during processing in the central system.
- **Is sorted** by the Processing date, Type of record and Transaction serial number assigned during processing in the central system.
- **n non-accounting transactions** in credit accounts, if the client provides (using administration) for downloading non-accounting data during export (not available for EDI).

Every transaction entered by IMPORT from a batch includes the **identification for DCS entered by the client** too. In the EDI_BEST format, this is represented by the sequential number transferred to the input EDI_BEST file (X(35) form). Electronic statements = EXPORT can be created for every type of account (CA - current, SA - savings, TA - term, PL – personal loans (consumer loans), BL – business loans, CC – credit cards and RL - loans for real estates). If an electronic statement for credit accounts (PL, BL, RL or CL) is used and the option of non-accounting transactions is activated, the specific file will also contain interest repayments and charges for operation of the account; the type of record will be "53". Records of the "53" type do not affect balance or debit and credit turnovers in the account.

The file has the following structure:
- Header
- Balance record
- Transaction records
- Footer

<u>As standard, accounting transactions are included</u> in the file. These affect the account balance and credit and debit turnovers in the turnover record. These are the "**52**" type records. If the client <u>chooses to insert non-accounting transactions</u> (via administration, for EXPORTing), the file will also contain transactions with the "**53**" type record that do not affect the balance or turnovers. These records are used for credits, e.g. interest repayments and charges for operation of accounts.

With regard to the fact that Transaction history for credits also now contains non-accounting information, the number of records of the specific day and account will increase. The Transaction number field (length of 5 chars) - the following change occurred:

- So far, this field applied to the specific account and processing date in a continuous series 1 to "n" and determinedthe order in an export from the central system.
- Currently, after implementation of non-accounting information in credit accounts during an export with **activated non-accounting information option**, this order will be ascending but not continuous. Non-accounting transactions represent possible "gaps" in numbering. When downloading **with non-accounting transactions**, the order is from 1 to n again.

The recipient of the file can verify the file content by, for example, performing the following checksums for individual records of the "52" type:

NB = OB - DT + CT,
DT = sum of AMO with AC=0 or 2 (for AC=0 +, AC=2 -),
CT = sum of AMO with AC=1 or 3 (for AC=1 +, AC=3 -),

<u>where:</u>
NB - new balance (in record 51),
OB - old balance (in record 51),
DT - debit turnovers (in record 51),
CT - credit turnovers (in record 51),
AMO - amount from 52-type records
AC - accounting code. 0 - debit entry, 1 - credit entry, 2 - debit entry cancellation, 3 - credit entry cancellation.

After SEPA has been created, both outgoing and incoming FPO payments transferred within the framework of SEPA can also contain new optional non-accounting data that the client can download in the new type of record "54" or "55". For the time being, KB will transfer new non-accounting data within record "54" only.

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2.3.2 Main format of electronic statement - booked transactions from the previous business day

All records have a fixed length of **780 bytes**.

Header of the electronic statement:

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services Required checks
1.	Type of record	M	2	0	X(2)	HO
2.	Type of format	O	9	2	X(9)	„EDI_BEST „
3.	Creation date	M	6	11	yymmdd	Date of sending the file
4.	File identification	O	14	17	X(14)	presently not used and not checked
5.	Creation time	O	8	31	hhmmssss	time of creating the file
6.	CLI_KBI_ID	O	10	39	X(10)	Identification of the client assigned in KBI is inserted only if known; otherwise, spaces are used.
7.	DCS channel identification	O	30	49	X(30)	MB="MojeBanka-export trans. hist." PB="ProfiBanka-export trans. hist." DC="DirectChannel-export trans. hist." EDI="EDI_export trans. hist."
8.	Included transactions	O	30	79	X(30)	"Only accounting transactions" - defines that only transactions affecting the balance and debit and credit turnovers will be selected to the file. (52-type records) "Include non-accounting transactions" - defines that also non-accounting transactions - those not affecting the balance and debit and credit turnovers - will be selected to the file (both 52- and 53-type records).
9.	Filler	O	669	109	X(669)	presently not used and not checked
10.	File sentinel	M	2	778	X(2)	CRLF

Footer of the electronic statement:

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services Required checks
1.	Type of record	M	2	0	X(2)	TO
2.	Type of format	O	9	2	X(9)	„EDI_BEST „
3.	Creation date	M	6	11	yymmdd	date of creating the medium
4.	Number of records	M	6	17	9(6)	number of records of types 51, 52, 53, 54 and 55 in the file
5.	Checksum	M	18	23	9(16)V9(2)	the amount of the Total - all 52 and 53 records
6.	Filler	O	737	41	X(737)	presently not used and not checked
7.	File sentinel	M	2	778	X(2)	CRLF

Turnover record = 51

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services Required checks
1.	Type of record	M	2	0	X(2)	51
2.	Client's account number	M	16	2	9(16)	Account number
3.	Accounting date	M	8	18	9(8)	accounting date
4.	Statement number	M	3	26	9(3)	according to the number of movements in the account since the beginning of the year. If there was no movement, this will only be information specifying the balance and number = 000
5.	Date of the last statement	M	8	29	9(8)	the date of the last movement in the account - YYYYMMDD
6.	Number of items	M	5	37	9(5)	number of included "52" and "53" records, depending on whether exporting is carried out with or without non-accounting information
7.	Old balance	M	15	42	9(13)V9(2)	balance of the last statement
8.	Sign of the old balance	M	1	57	X(1)	+ or -
9.	New balance	M	15	58	9(13)V9(2)	Current balance on the date of statement
10.	Sign of the new balance	M	1	73	X(1)	+ or -
11.	Debit turnovers	M	15	74	9(13)V9(2)	Calculated only for 52-type records. Debit transactions - Debit cancellation transactions
12.	Sign of debit turnovers	M	1	89	X(1)	+ or -
13.	Credit turnovers	M	15	90	9(13)V9(2)	Calculated only for 52-type records. Credit transactions - Credit cancellation transactions
14.	Sign of credit turnovers	M	1	105	X(1)	+ or -
15.	Account name	M	30	106	X(30)	account name
16.	Account currency	M	3	136	X(3)	account currency
17.	Available balance	O	15	139	9(13)V9(2)	includes authorized debit
18.	Sign of available balance	O	1	154	X(1)	+ or -
19.	Filler for future available balance	O	15	155	X(15) (9(13)V99)	not used yet = spaces later: included authorized limits and pre-accounted items on the AS

20.	Filler for the sign of future available balance	O	1	170	X(1)	presently - space (later: + or -)
21.	IBAN	O	24	171	X(24)	Account number in the ccmmbbbbaaaaaaaaaaaaaaaa (IBAN) form, where c=country, m=modulo97, a=account, b=bank
22.	Filler	O	583	195	X(583)	spaces
23.	End of record	M	2	778	X(2)	CRLF

Transaction record = 52 or 53

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services Required checks
1.	Type of record		2	0	X(2)	"52" = accounting transaction "53" = non-accounting transaction
2.	Transaction number		6	2	9(6)	item number within the statement
3.	Account number		16	8	9(16)	Account number
4.	Contra-account number		16	24	9(16)	Contra-account number in FP is zero and detailed specifications for the client are in Comment 1
5.	Contra-account bank code		7	40	9(7)	0100 code is used for contra-account bank code for FPO (KB internal accounting and other information is specified in comment 2)
6.	Accounting code		1	47	91)	0-debit, 1-credit, 2-debit cancellation, 3-credit cancellation
7.	Currency code		3	48	X(3)	ISO code of the transaction currency
8.	Amount		15	51	9(13)V9(2)	Amount of the transaction in the account currency
9.	Contra-account currency		3	66	X(3)	For payments without currency conversion - same as field 7. For payments with currency conversion: counter-account currency - payments within KB or the currency of the original amount in FPO
10.	Original amount		15	69	9(13)V9(2)	For payments without currency conversion - same as field 8. For payments with conversion: amount corresponding to the contra-account currency. (field 9)
11.	Payment title		3	84	X(3)	Payment title code corresponding to the specific Outgoing or Incoming foreign payment. It still remains for historical reasons, but payment title can no longer be entered.
12.	KBI_ID		31	87	X(31)	Identification assigned by the central accounting system
13.	Variable symbol		10	118	9(10)	Variable symbol of the transaction for payments in CZK - after implementing the ČNB clearing modification, fields 13 and 14 will be identical For foreign payments, the content depends on Details of payment (AV field). If it contains the string /VS/nnn (see description of field 27 of the foreign payment), the field contains the VS entered by the client.
14.	Beneficiary's variable symbol		10	128	9(10)	Variable symbol of the beneficiary - after implementing the ČNB clearing modification, fields 13 and 14 will be identical
15.	Constant symbol		10	138	9(10)	Constant symbol
16.	Specific symbol		10	148	9(10)	Specific symbol of the transaction - after implementing the ČNB clearing modification, fields 16 and 17 will be identical
17.	Beneficiary's specific symbol		10	158	9(10)	Specific symbol of the beneficiary - after implementing the ÈNB clearing modification, fields 13 and 14 will be identical.
18.	Creation date		8	168	9(8) YYYYMMDD	creation date
19.	Accounting date		8	176	9(8) YYYYMMDD	Date of processing in KB
20.	Deduction date		8	184	9(8) YYYYMMDD	Date of processing in JPÚ
21.	Value date		8	192	9(8) YYYYMMDD	Due date
22.	Transaction code		2	200	9(2)	Transaction code in KBI
23.	Filler		3	202	X(3)	not used
24.	Operation code		1	205	9(1)	0=payment, 1=collection
25.	Filler (for block/reservation)		4	206	X(4)	0000
26.	Comment 1		140	210	X(140)	Debit comment or, for FPO. 1st line (35 bytes) "ucet" - beneficiary's account 2nd row „rfKB"reference KB 3rd row "rfJU" Beneficiary's bank reference number
27.	Comment 2		140	350	X(140)	Credit comment or, for FPO. 1st line (35 bytes) "bank" - bank BIC/SWIFT code or the beneficiary's bank name 2nd line (35 bytes) "popl" - abbreviation for charges (SHA, BEN, OUR) 3rd line (35 bytes)

28.	AV message		140	490	X(140)	amount charged by correspondent banks (specified only for Incoming FPO, in case KB received this information) AV message or Details of payment for FPO
29.	System description		30	630	X(30)	System description
30.	Short name		30	660	X(30)	Beneficiary's name
31.	Seq. No.		35	690	X(35)	Unique identification generated by the client in the payment
32.	Identification of the original FILE		14	725	X(14)	Number of FILE where the payment was contained
33.	IB_ID		11	739	X(11)	Electronic Banking IDentification ID assigned in AS
34.	SWIFT used		1	750	X(1)	0 or space = domestic payment without SWIFT, 1 = Outgoing foreign payment with SWIFT, 2 = Incoming foreign payment with SWIFT, 3 = Other 4 = Outgoing foreign payment 5 = Incoming SEPA foreign payment
35.	Additional code		2	751	9(2)	additional transaction DI code
36.	Transfer rate		12	753	9(4)V9(8)	the rate used for conversion to the account currency
37.	Filler		13	765	X(13)	spaces
38.	File sentinel		2	778	X(2)	CRLF

2.3.3 Sorting of types of records in the Electronic statement file, if containing non-accounting SEPA information

Sorting of records:

Balance record block	Record 51 for the specified account
Transaction record 1 block.	Record 52 for accounting transaction of the giver account (standard field)
	Record 54 for SEPA payment, if non-accounting data of the transaction in record 02 are transferred (additional information on the beneficiary and payer)
	Record 55 for SEPA payment, if non-accounting data of the payment in record 02 are transferred (additional information on the final beneficiary and original payer) - Not in operation yet, prepared for future use.
Transaction record n block.	Record 52 for accounting transaction of the giver account (standard field)
	Record 54 for SEPA payment, if non-accounting data of the transaction in record 02 are transferred (additional information on the beneficiary and payer)
	Record 55 for SEPA payment, if non-accounting data of the payment in record 02 are transferred (additional information on the final beneficiary and original payer) - Not in operation yet, prepared for future use.

2.3.4 SEPA optional data for INCOMING AND OUTGOING SEPA payments in <u>Transaction history</u>

After implementation of SEPA, transaction history has a new specification in the current <u>field 34 SWIFT used - offset 750,</u> determining whether it is:

DPO	0
Outgoing FPO	1
Incoming FPO	2
Other not detailed	3
Outgoing SEPA payment	4
Incoming SEPA payment	5

If it concerns an Outgoing or Incoming SEPA payment and at least one optional datum is available that the client or client's partner transferred to the bank, the electronic statement format will contain a new type of record "54", in which these data are presented to the client. **Pairing criterion** for this record with the main record is located in record 52, **field 2 Transaction number, offset 2** or **field 33 IB_ID offset 739** or **12 KBI_ID, offset 87** or field 31, **Seq. No., offset 690**. In case information on the Original payer or the Final beneficiary is transferred as well, it is part of the **new type of record "55"**.

In connection with the indroduction of the SEPA DIRECT DEBIT (SDD) product in KB in the debtor role, the rekord 55 is supplemented by new identification fields.
- **Mandate ID** – identification of the Mandate approved by both the payer and the originator
- **Client ID (CID)** – Unique identification assigned to the particular subject within the purview of SEPA payment scope
- This information wil be available only in the PCB chanel (Profibanka)

<u>Note</u>: KB in the role of Debtor SDD is able to accept and process the SEPA collection including the validation of the mandate, which the client passed on to the bank for the purpose of checking the authorization to the collection due to the SEPA rules. So far KB does not provide the function in the role of a Creditor, that is allowing to generate and tranfer the collection orders SDD to their clients.

Type of record 54 - optional data for SEPA payments in transaction history <u>related to the beneficiary and the payer</u>

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Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services	Required checks
1.	Type of record	M	2	0	X(2)	54	54 - SEPA addition for TH with optional data on the payer and the beneficiary - the record is created only if at least one SEPA field is non-zero - paired with record 52 according to the Item number or IB_ID or Identification.
2.	Item number	M	6	2	9(6)	item number within the statement	can be used for pairing with record 52
3.	IB_ID	M	11	8	X(11)	unique identification assigned in DCS	can be used for pairing with record 52
4.	KBI_ID	M	31	19	X(31)	unique identification assigned in the central accounting system of KB	can be used for pairing with record 52
5.	Seq. No.	M	35	50	X(35)	unique identification assigned by the client in an FPO payment	can be used for pairing with record 52
6.	Payment type	M	2	85	X(2)	Credit Transfer - "CT" Direct Debit - „DD"	CT by default; only if DD is necessary, then Direct Debit (in SEPA 1, only CT will be resolved).
7.	Beneficiary's name	M	70	87	X(70)	SEPA field 21 - the name of the Beneficiary	only SWIFT characters for Incoming payment - account holder for Outgoing payment - partner
8.	Beneficiary's address	M	140	157	X(140)	SEPA field 22 - the address of the Beneficiary	2 x 70 chars - only SWIFT characters for Incoming payment - account holder's address for Outgoing payment - partner
9.	Beneficiary's country	M	2	297	X(2)	alphanumeric ISO code of the partner's country	for Incoming payment - account holder's country For Outgoing payment - partner's country
10.	Type of beneficiary	M	1	299	X(1)	"O" = business "S" - non-business	On the basis of the type, Identification code data are expected; for details, see the examples following the table. "O" is default - if the character is invalid, default is used.
11.	Beneficiary's identification code	M	105	300	X(105)	SEPA field 24 - The beneficiary's identification code, non-structured form	Non-structured text 3 x 35 characters. Different filling in for Outgoing and Incoming according to the Type of beneficiary. If more than 105 have been transferred, % will be located in the 105th position. The client can view the full wording in the ADVICE option of the Mojebanka or Profibanka screen. For details, see examples in the SEPA - Presentation examples of Identification codes for INCOMING and Outgoing SEPA payments chapter. *
12.	Payer's name	M	70	405	X(70)	SEPA field 02 - the name of the Payer	only SWIFT characters for Incoming payment - partner for Outgoing payment - account holder
13.	Payer's address	M	140	475	X(140)	SEPA field 03 - the address of the Payer	2 x 70 chars - only SWIFT characters for Incoming payment - partner's address for Outgoing address - account holder's address
14.	Payer's country	M	2	615	X(2)	alphanumeric ISO code of the payer's country	for Incoming payment - partner's country for Outgoing payment - account holder's country
15.	Type of payer	M	1	617	X(1)	"O" = business "S" - non-business	On the basis of the type, Identification code data are expected; for details, see the examples following the table. "O" is default - if the character is invalid, default is used.
16.	Payer's identification code	M	105	618	X(106)	SEPA field 10 - The payer's identification code, non-structured form	Non-structured text 3 x 35 characters. Different filling in for Outgoing and Incoming according to the Type of beneficiary.

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							If more than 105 have been transferred, % will be located in the 105th position. The client can view the full wording in the ADVICE option of the Mojebanka or Profibanka screen.

For details, see the examples in the SEPA - Presentation examples of Identification codes for INCOMING and Outgoing SEPA payments chapter. * |
17.	Payer's reference	M	35	723	X(35)	SEPA field 41 - The payer's reference of the Credit transfer transaction	The reference generated by the client (payer).
18.	Filler	O	20	758	X(20)	Presently not used	Not validated
19.	File sentinel	M	2	778	X(2)	CRLF	record end character

Type of record 55 - optional data for SEPA payments in transaction history related to the final beneficiary and the original payer.

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the PCB, DC services	Required checks
1.	Type of record	M	2	0	X(2)	55	55 - SEPA addition for TH with optional data on the Original payer and the Final beneficiary - the record is created only if at least one SEPA field is non-zero - paired with record 52 according to the Item number or IB_ID.
2.	Item number	M	6	2	9(6)	item number within the statement	can be used for pairing with record 52
3.	IB_ID	M	11	8	X(11)	unique identification assigned in DCS	can be used for pairing with record 52
4.	KBI_ID	M	31	19	X(31)	unique identification assigned in the central accounting system of KB	can be used for pairing with record 52
5.	Seq. No.	M	35	50	X(35)	unique identification assigned by the client in an FPO payment	can be used for pairing with record 52
6.	Payment type	M	2	85	X(2)	Credit Transfer - "CT" Direct Debit - „DD"	CT by default; only if DD is necessary, then Direct Debit (in SEPA 1, only CT will be solved).
7.	Final beneficiary's name -	M	70	87	X(70)	SEPA field 28 - the name of the Beneficiary's reference	only SWIFT characters
8.	Type of final beneficiary -	M	1	157	X(1)	"O" = business "S" - non-business	On the basis of the type, Identification code data are expected; for details, see the examples following the table. "O" is default - if the character is invalid, default is used.
9.	Final beneficiary's identification code -	M	105	158	X(105)	SEPA field 29 - the code of the Beneficiary's reference non-structured form of the identification code	Non-structured text 3 x 35 characters. Different filling in for Outgoing and Incoming according to the Type of beneficiary. For details, see the examples in the SEPA - Presentation examples of Identification codes for INCOMING and Outgoing SEPA payments chapter.
10.	Original payer's name -	M	70	263	X(70)	SEPA field 08 - the name of the original payer's reference	only SWIFT characters
11.	Type of original payer -	M	1	333	X(1)	"O" = business "S" - non-business	On the basis of the type, Identification code data are expected; for details, see the examples following the table. "O" is default - if the character is invalid, default is used.
12.	Original payer's identification code -	M	105	334	X(105)	SEPA field 09 - the code of the original payer's reference non-structured form of the identification code	Non-structured text 3 x 35 characters. Different filling in for Outgoing and Incoming according to the Type of beneficiary. For details, see the examples in the SEPA - Presentation examples of Identification codes for INCOMING and Outgoing SEPA payments chapter.
13.	Mandate ID	O	N	35	439	SDD only	The identification of the mandate

							authorizing to the SEPA Direct Debit, included in the obtained SDD order.
14.	Partner CID	O	N	35	474	SDD only	Unique identification of the partner included in the obtained SDD order
15.	Filler	O				Presently not used	Not validated
16.	File sentinel	M				CRLF	record end character

2.4 EDI_BEST format - Advice

This file consists of the following items:
- o header
- o advice on online confirmed payments transferred to KBI (both FPO and DP)
- o footer

All records have a fixed length of **1192 bytes**.

2.4.1 Main characteristics

This file transfers currently available payments booked in the KBI system on the **given business day**. It is a single format of a record, but separate files of Debit advice and Credit advice for the given business day are always created. Either accrual files or the whole set of available information can be selected. There is a separate query for downloading Debit and Credit advice. The AS proceeds similarly to Transaction history (TH) with the set of transferred data, however, it transfers separate debit and credit items.

- o If a zero appears in the contra-account number, it is not an error. It means that the payment was realized via internal KB accounts (to be found in FPO /foreign payment/ or SEPA payments). Information on the beneficiary's account and beneficiary's bank code can be found in comments
- o There are two amounts and amount currencies within advice - Gross and Net:
  - • **NET - values are always related to your own account**
  - • GROSS - express the currency and the amount that is sent or that is entered for posting. They might not always reflect the currency and the amount of the opposite party.

Debit advice - info on accounts accessible to the given technical certificate:
- o Outgoing booked FPOs or SEPA payments
- o Online booked debit DP - local and foreign currency (online booked both online entered and batch)
- o Online booked collection in CZK or FC without conversion within KB initiated by the partner (online booked both online entered and batch)

Credit advice - info on accounts accessible to the given technical certificate:
- o Incoming booked FPOs or SEPA payments
- o Online booked credit DP - CZK and foreign currency (online booked both online entered and batch)
- o Online booked collection in CZK or FC without conversion within KB initiated by the account holder (online booked both online entered and batch)
- o Info on **charges** related to specific items is provided within the framework of the item record that invoked the charge.

After SEPA has been created, both outgoing and incoming FPO payments transferred within the framework of SEPA can also contain new optional non-accounting data in a separate new type of record "94".

2.4.2 Main format of ADVICE for domestic and foreign payments - current payments of the specific day

Compulsory information in the EDIFACT subset is bold.

Header: Advice

Ser. no.	Name	Length	Offset	Format	Data content in the EDI BEST service
1.	Type of message	2	0	X(2)	HO
2.	Type of format	9	2	X(9)	„EDI_BEST „

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3.	Processing date	6	11	yymmdd	processing date
4.	Advice type	2	17	X(2)	00 = debit advice 01 = credit advice 10 = debit info (for debit FX payments) 11 = credit info (for credit FX payments)
5.	Scope of advice	1	19	X(1)	1 = accrual advice - only new information is transferred within a single day, 2 = complete advice - transferred everything available for the current day
6.	Filler	11	20	X(11)	not used
7.	Time of processing	8	31	hhmmssss	time of creating the file
8.	Subject	10	39	X(10)	DI ID of the client; if known, it is filled in; if not, spaces are used
9.	Filler	1141	49	X(1141)	presently not used and not checked
10.	File sentinel	2	1190	X(2)	CRLF

Footer of advice

Ser. no.	Name	Length	Offset	Format	Data content in the EDI BEST service
1.	Type of message	2	0	X(2)	TO
2.	Type of format	9	2	X(9)	„EDI_BEST „
3.	Processing date	6	11	yymmdd	processing date
4.	Number of records	6	17	9(6)	number of records of types 82, 83, 92, 93 and 94 in the file
5.	Checksum 1	18	23	9(15)V9(2)	the brutto_amount sum - only for checking purposes
6.	Filler	1149	41	X(1149)	presently not used and not checked
7.	File sentinel	2	1190	X(2)	CRLF

Advice - type of record (92=FPO, 93=FX FPO, 82=DPO, 83=FX DPO)

Ser. No.	Name	Length	Offset	Format	Data content in the EDI service **for foreign payments**	Data content in the EDI service **for domestic payments**
1.	Type of record	2	0	X(2)	92 93=foreign payments with FX	82 83 = domestic FX payments
2.	Operation code	2	2	X(2)	00 payment, 99 - information is not available,10 SEPA payment (Credit Transfer), 11 SEPA collection (Collection Agreement). In KB, only Credit Transfer has been enabled so far. If optional data have been included, they are available in record "94"	00 - payment, 01 - collection, 99 - information is not available
3.	Client ID	10	4	X(10)	identification of the client in DI	identification of the client in KBI; if not known, spaces used
4.	Account bank code	7	14	9(7)	always 0000100	always 0000100
5.	Client's account number	16	21	9(16)	client's account number (it contains 16 zeroes for FX payments)	client's account number (it contains 16 zeroes for FX payments)
6.	Amount currency - Net	3	37	X(3)	The code of the currency related to field 34	The code of the currency related to field 34
7.	IB_ID	11	40	X(11)	Electronic Banking Identification assigned on the AS „Xxxxxxxxxxx", where X=channel constant I=internet banking, P=PC banking, D=direct channel, G=guaranteed payment, E=EDI T=eTrading	Electronic Banking Identification assigned on the AS „Xxxxxxxxxxx", where X=channel constant I=internet banking, P=PC banking, D=direct channel, G=guaranteed payment, E=EDI, T=eTrading
8.	Seq. No.	35	51	X(35)	ID generated by client, if available (only by the client - in a batch of entered payments)	ID generated by client, if available (only by the client - in a batch of entered payments)
9.	Beneficiary's bank	11	86	X(11)	SWIFT code (align to the left) XXX to be included.	Domestic bank code (align to the left in the format 9(7) example "0000800 "
10.	Amount of payment - Gross	15	97	9(13)V9(2)	Original amount (for credit items) Sent amount (for debit items)	Original amount (for credit items) Sent amount (for debit items)
11.	Amount currency - Gross	3	112	X(3)	The code of the currency related to field 10	The code of the currency related to field 10
12.	Ben. account no.	34	115	X(34)	Beneficiary's account number as it was received in the bank	beneficiary account number (note: for domestic accounts, all 16 chars are transferred and aligned to the left of the field)
13.	Beneficiary's name	35	149	X(35)	Beneficiary's name (1st line of address)	Beneficiary's name (if administered in DB). If SS = "9999999999", then the name shall not be displayed If more than 35 characters are entered in SEPA, the full extent is available in the record "94".
14.	SS	10	184	9(10)	Reference number assigned in KB	specific symbol related to the account.
15.	SS	10	194	9(10)	zeroes	currently = field 14
16.	Due date	8	204	yyyymmdd	Required processing date	Required processing date
17.	Creation date	8	212	yyyymmdd	Receipt date in AS	Receipt date in AS
18.	Rate	12	220	9(4)V9(8)	Used rate	Used rate ("1" for CZK payments)
19.	Debit detail	140	232	X(140)	System text according to TC and type of application (deposits or credits). After that, the following will be	System text according to TC and type of application (deposits or credits). After that, the following will be chained:

					chained: Text "paid by cheque" if the corresponding flag in DB in the first 35 bytes is positive. Text "paid express" or "paid urgent" if the corresponding flags in DB are positive. Elsewhere, spaces.	Text "paid by cheque" if the corresponding flag in DB in the first 35 bytes is positive. Text "paid express" or "paid urgent" if the corresponding flags in DB are positive. Elsewhere, spaces.
20.	VS	10	372	9(10)	Variable symbol of the payment (if filled in), otherwise populated with zeroes	VS related to the account
21.	VS	10	382	9(10)	The same value as in field 20	The same value as in field 20
22.	Details for beneficiary	140	392	X(140)	Details of payment	AV field
23.	CS	10	532	9(10)	Constant symbol	Constant symbol
24.	Information on payer	140	542	X(140)	Beneficiary's address at credit Or Account holder's address at debit	Payer's comment
25.	Credit comment	140	682	X(140)	For other: Account holder's address at credit Or Beneficiary's address at debit	For operation code 99: KBI ID received from MF and, from the 36th position, Beneficiary's comment (2 x 35 characters) For other: For operation code 00 or 01: Beneficiary's comment
26.	Details - beneficiary's bank	140	822	X(140)	Beneficiary's bank reference (the first 35 chars) and beneficiary's bank address (the remaining 105 chars). (the reference is available only for Incoming payments)	Bank name according to the list of ČNB
27.	Correspondent bank	140	962	X(140)	Info on intermediary banks (charges)	spaces
28.	Account for charges	35	1102	X(35)	Number of account for charges from which charges are paid	spaces
29.	Payment of charges	3	1137	X(3)	for ZM, BEN, OUR SHA, SLV for SEPA	spaces
30.	Charge type	3	1140	X(3)	constant - 57	spaces
31.	Amount of charge	15	1143	9(13)V9(2)	amount of charges	zeroes
32.	Currency of charge	3	1158	X(3)	currency of charges	spaces
33.	Identification of client ID file	14	1161	X(14)	EDI identification of the file in which the client transferred the payment	EDI PAYMUL identification of the client file in KBI in which the client transferred the payment; so far, not filled in
34.	Amount of payment - Net	15	1175	9(13)V9(2)	Amount in the payer's account currency (for debit items). Amount in the currency of the beneficiary's account (for credit items)	Amount in the payer's account currency (for debit items). Amount in the currency of the beneficiary's account (for credit items)
35.	End of record	2	1190	X(2)	CRLF	CRLF

2.4.3   Sorting of types of records in the ADVICE file

If an Incoming or Outgoing SEPA payment contains optional data, the record of type "94" is put immediately after the main record of type "92" for the specific payment.

2.4.4   SEPA optional data for INCOMING AND OUTGOING SEPA payments in <u>ADVICE</u>

After implementation of SEPA payments, ADVICE in the record of type "92" has a value of "10" in the current field 2 - Operation code, offset 2, which indicates a **SEPA payment that may contain optional data** (Credit transfer) filled in, or a value of "11" indicating a **SEPA collection that may contain optional data filled in** (Collection agreement). (Currently, KB has resolved only Credit Transfer.) The length of the current Advice has not changed and optional data are located in a separate new type of records.

If it concerns an **Outgoing or Incoming SEPA** foreign payment and at least one optional datum is available that the client or client's partner transferred to the bank, the ADVICE format will contain a new **type of record "94"**, in which these data on the payer, beneficiary or Original payer and Final beneficiary are presented to the client. **Pairing criterion** for this record with the main record is located in main record 92, **field 7 Payment ID (PID), offset 40** or **field 8 ID generated by the client, offset 51**.

Advice - type of record 94 (non-accounting SEPA data)

Ser. no.	Name	len gth	offset	format	data content in the EDI service	required checks
1.	Type of record	2	0	X(2)	94	94 - SEPA addition for ADVICE with optional data on the payer and beneficiary or Original payer and the Final beneficiary - the record is created only if at least one SEPA field is non-zero - paired with record 92 according to the Payment ID or ID generated by client.
1.0	Filler	38	2	X(38)	not used	
2.	Payment ID (PID)	11	40	X(11)	Unique identification of DCS used for accounting.	IB_ID assigned on the AS „Xxxxxxxxxxx", where X=channel constant I=internet banking, P=PC banking, D=direct channel, E=EDI standard channels or MultiCash
3.	ID generated by client	35	51	X(35)	ID generated by client	Only for Outgoing payments. If the Payer's reference field of the SEPA payment has not been transferred by the client, the bank will fill in the

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						Payer's reference field automatically. In case only the Payer's reference field is filled in and it is identical with the ID generated by the client field, record 94 will not be created.
4.	Payment type	2	86	X(2)	Credit Transfer - "CT" Direct Debit - „DD"	CT by default; only if DD is necessary, then Direct Debit (in SEPA 1, only CT will be solved).
5.	Beneficiary's name -	70	88	X(70)	SEPA field 21 - the name of the Beneficiary	only SWIFT characters for Incoming payment - account holder for Outgoing payment - partner
6.	Beneficiary's address -	140	158	X(140)	SEPA field 22 - the address of the Beneficiary	2 x 70 chars - only SWIFT characters for Incoming payment - account holder's address for Outgoing payment - partner's address
7.	Beneficiary's country -	2	298	X(2)	alphanumeric ISO code of the partner's country	for Incoming payment - account holder's country for Outgoing payment - partner's country
8.	Type of beneficiary	1	300	X(1)	"O" = business "S" - non-business	On the basis of the type, Identification code data are expected; for details, see the examples following the table. "O" is default - if the character is invalid, default is used.
9.	Beneficiary's identification code -	105	301	X(105)	SEPA field 24 - The beneficiary's identification code, non-structured form	Non-structured text 3 x 35 characters. Different filling in for Outgoing and Incoming according to the Type of beneficiary. See the examples following the table for details. * If more than 105 have been transferred, % will be located in the 105th position. The client can view the full wording in the ADVICE option of the Mojebanka or Profibanka screen.
10.	Payer's name -	70	406	X(70)	SEPA field 02 - the name of the Payer	only SWIFT characters for Incoming payment - partner for Outgoing payment - account holder
11.	Payer's address -	140	476	X(140)	SEPA field 03 - the address of the Payer	2 x 70 chars - only SWIFT characters for Incoming payment - partner's address for Outgoing payment - account holder's address
12.	Payer's country -	2	616	X(2)	alphanumeric ISO code of the payer's country	for Incoming payment - partner's country for Outgoing payment - account holder's country
13.	Type of payer -	1	618	X(1)	„O" = "S" - non-business	On the basis of the type, Identification code data are expected; for details, see the examples following the table. "O" is default - if the character is invalid, default is used.
14.	Payer's identification code -	105	619	X(105)	SEPA field 10 - The payer's identification code, non-structured form	Non-structured text 3 x 35 characters. Different filling in for Outgoing and Incoming according to the Type of beneficiary. See the examples following the table for details. * If more than 105 have been transferred, % will be located in the 105th position. The client can view the full wording in the ADVICE option of the Mojebanka or Profibanka screen.
15.	Payer's reference -	35	724	X(35)	SEPA field 41 - The payer's reference of the Credit transfer transaction	The reference generated by the client (payer).
16.	Final beneficiary's name	70	759	X(70)	SEPA field 28 - the name of the Beneficiary's reference	only SWIFT characters
17.	Type of final beneficiary	1	829	X(1)	"O" = business "S" - non-business	On the basis of the type, Identification code data are expected; for details, see the examples following the table. "O" is default - if the character is invalid, default is used.
18.	Final beneficiary's identification code	105	830	X(105)	SEPA field 29 - the code of the Beneficiary's reference non-structured form of the identification code	Non-structured text 3 x 35 characters. Different filling in for Outgoing and Incoming according to the Type of beneficiary. See the examples following the table for details. *
19.	Original payer's name	70	935	X(70)	SEPA field 08 - the name of the original payer's reference	only SWIFT characters
20.	Type of original payer	1	1005	X(1)	"O" = business "S" - non-business	On the basis of the type, Identification code data are expected; for details, see the examples following the table. "O" is default - if the character is invalid, default is used.
21.	Original payer's identification code	105	1006	X(105)	SEPA field 09 - the code of the original payer's reference non-structured form of code	Non-structured text 3 x 35 characters. Different filling in for Outgoing and Incoming according to the Type of beneficiary. See the examples following the table for details. *
22.	Filler	79	1111	X(79)		reserve
23.	End of record	2	1190	X(2)		CRLF

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