

**Structure of CFA foreign payment order file for MCC 3.2x / MCT 3.2x****General description:**

- foreign payment order file extension is always *.CFA
- payment order file begins with header
- each file can contain up to 999 999 payment orders
- payment order file code page is ANSI, CP 852 (Latin2)
- file must contain only upper case letters
- file must not contain empty rows (empty row - in this case – means the row of spaces too).
Exception to the rule is the first row at the beginning of the file and Field :72:
- payment orders are separated from each other by "\$" character (without <CR><LF> (Enter) separator before and after) as shown in examples

Payments within the EEA

Under the EU PSD2 Directive, payment orders within the EEA must be made with the BEN1-type shared charging set in the field: 71A :

Euro payment:

Payment order in the correct format which, above that, meets all following conditions:

1. Cross-border payment order within the framework of EEA countries
2. Payment order in EUR currency
3. Payment order up to 50 000 EUR
4. IBAN is used for Beneficiary's account identification
5. SWIFT address is used for Beneficiary's bank identification (field :57A:)
6. Street and Town of Beneficiary's bank are not used (field :57D:, subfield 3 a 4)
7. Charges are shared between the Ordering party and the Beneficiary (field :71A:BN1)

How to use Field “:RF:” (Payment statuses)

Field “RF:”(Subfield 1 including) must never be used without the assurance that your bank supports this field. For verification you can contact your bank or Management Data Prague.

Application MC ignores content of the Field “:RF:” during import.

The content of the Field “:RF:” that contains distinguish identifier is generated to the output file automatically by the application, but only if your application is MultiCash Classic (MCC) version 3.2x or higher or MultiCash Transfer (MCT) version 3.2x or higher and just if your application meets following conditions:

- payment module and PST module are installed
- “Bank statuses possible” parameter in the Bank database of payment module is used for your bank



If your bank supports Field “:RF:” and if you want to send payment order file with Field “:RF:” directly to the bank (without import to the application), then Field “:RF:” has to be generated by your accounting system in the format that is described below. In this case has to be ensured that the content of Field “:RF:” will be unique for each payment order - it means that no content of the field “:RF:” will be used two or more times.

:RF:	Field name
M	Constant
CFA	Payment order file type CFA
A	Payment module A=CZA
YYYY	Year
MM	Month
DD	Day
HH	Hour
MM	Minute
SS	Second
NNNNNNNNN	Reference
AAAAAAA	ID code (this field has 8 characters, but in the bank's systems it is ALWAYS automatically replaced by the first 7 characters "customer_ID")

For detection of duplicated orders we recommend to use “Reference”, the 9-digit number (characters 20 to 28)

Example for CFA: RF:MCFAA20190827084816000000003AAAAAAA

File format:

Meaning of columns:

Description	Fields and subfields description
M/O	Status M = Mandatory O = Optional M* = Conditional application of mandatory field (For more info see relevant Note)
Format	Length and format of data field n = numeric (0 – 9) a = alphanumeric d = date in format YYMMDD f = fixed length v = variable length
Default value	If not filled by user, default value will be set
Note	Additional information



FILE header structure:

Description	M / O	Format	Note
<CR><LF>:01: Customer reference	M O	4 a f 16 a v	For internal use only. The entered information is not transmitted to the bank.
<CR><LF>:02: Total amount of all orders, regardless of the currencies. Amount with 2 decimals and always with comma (",") as decimal separator	M M	4 a f 17 n f	Fixed length field - 17 characters – number is aligned to the left, complemented by "Space" characters (ASCII DEC 32) from the right
<CR><LF>:03: Number of payment orders in the file	M M	4 a f 5 n f	Fixed length field, aligned to the right with leading zeros
<CR><LF>:04: Ordering party SWIFT address	M O	4 a f 8/11 a f	8 or 11 characters of SWIFT address, field can not contain spaces
<CR><LF>:05: Ordering party name and address	M	4 a f	Maximum 4 rows and 35 characters per row, rows are separated by <CR><LF> if a row is used, rows must not be empty or must not contain only spaces
Row 1	M	35 a v	This field must contain the same information as field :50: of first payment order in the payment file.
Rows 2 – 4	O	3*35 a v	
<CR><LF>:07: CFA file name	M M	4 a f 12 a v	

Structure of the file header:

```
{1:F01XXXXXXXXXAXXXBBBBTTTTTT}{2:I100XXXXXXXXXAXXXY1}{4:
```

where

{1:F01

XXXXXXXXXAXXX

BBBB

TTTTTT}

Constant Basic Header Block

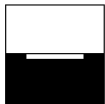
first four characters represent four-digit identification code in compliance with CNB Certis participants code list, the code is complemented by fix string "XXXXAXXX" from the right

file-number

(Increasing from 0 to 9999) serial number of the file during the day

transaction number

(Increasing from 0 to 999999)

**{2:I100**

XXXXXXXXAXXX

Constant Application Header Block

Beneficiary's bank SWIFT address

(8 or 11 characters with "A" separator after eighth character, followed by SWIFT branch code (if used – if not, please use "XXX" instead)).

If beneficiary's bank SWIFT address is not used, please use beneficiary's bank ID from IBAN, if IBAN also is not used, then beneficiary's bank ID.

Y**Payment type code**

N Standard transfers

U Telex payment or SWIFT express

A Check, announcements in free format

B Check, registered announcements

C Check, announcements by courier

D Check, registered announcements by courier

E Check for the ordering party

F Check for the ordering party, announcements registered

G Check for the ordering party, announcements by courier

H Check for the ordering party, registered announcements by courier

If "Payment Priority" module is installed in your application (for verification you can contact your Bank or Management Data Prague), following payment types are supported too:

S Express payments

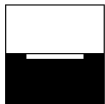
P PRIEURO payments

1}**Constant** - End of Application Header Block**{4:****Constant** - Beginning of the Text Block**The structure of the text block (of the individual payment orders):**

Description	M / O	Format	Default value	Note
<CR><LF>:20: Customer reference	M M	4 a f 16 a f		Fixed length field – 16 characters. Reference is aligned to the left, complemented by "Space" characters (ASCII DEC 32) from the right. If Reference is not used, please use 16 spaces.
<CR><LF>:RF:	M*	4 a f		see How to use Field ":RF:" above
Subfield 1 Payment statuses identifier	M*	50 a v		



<CR><LF>:32A: Subfield 1 Payment order value date Subfield 2 Payment order currency ISO code Subfield 3 Payment order amount	M M M M	5 a f 6 d f 3 a f 15 n v		Subfield 3: Amount with 2 decimals and always with comma (",") as decimal separator
<CR><LF>:50: Ordering party name and address Row 1 Rows 2 - 4	M M O	4 a f 35 a v 3*35 a v		Maximum 4 rows and 35 characters per row, rows are separated by <CR><LF> if a row is used, rows must not be empty or must not contain only spaces The first row is mandatory Other details – optional rows
<CR><LF>:52D: Subfield 1 Ordering party account number <CR><LF> Subfield 2 Ordering party charges account number <CR><LF> Subfield 3 Currency ISO code of Ordering party account <Space> Currency ISO code of Ordering party charges acc. <CR><LF> Subfield 4 Statistical code <Space> Beneficiary's country ISO code <Space> Beneficiary's bank country ISO code	M M M M M M M M	5 a f 6 + 10 n f 6 + 10 n f 3 a f 3 a f 3 n f 2 a f 2 a f	000	Subfield 1: 6 digits of Pre-account number followed by 10 digits of account number – both with leading zeros Subfield 2: 6 digits of charges pre-account number followed by 10 digits of account number – both with leading zeros If code word „BN2“ is used in the Field :71A:, then the same ISO code of ordering party account is presented here Subfield 4: If Statistical code is not used – please use “000” instead (see example at the end of this document)
<CR><LF>:57A: Beneficiary's bank SWIFT address	M O	5 a f 11 a f		SWIFT address aligned to the left and complemented by 3 “Space” characters (ASCII DEC 32) from the right in the case when SWIFT address contains just 8 characters.



<CR><LF>:57D: Beneficiary's bank name and address: Row 1: Name Row 2: Name Row 3: Street Row 4: Town	M M O M* M*	5 a f 35 a v 35 a v 35 a v 35 a v	Following rows are separated by <CR><LF> if a row is used, rows must not be empty or must not contain only spaces For EURO PAYMENTS this row must not be used For ALL OTHER PAYMENTS this row is mandatory For EURO PAYMENTS this row must not be used For ALL OTHER PAYMENTS this row is mandatory
<CR><LF>:59: Subfield 1 Slash "/" Subfield 2 Beneficiary account number <CR><LF> Subfield 3 Beneficiary name and address Row 1 Rows 2 - 4	M M O M O	4 a f 1 a f 34 a v 35 a v 3*35 a v	Subfield 3: Maximum 4 rows and 35 characters per row, rows are separated by <CR><LF> if a row is used, rows must not be empty or must not contain only spaces The first row of Subfield 3 is mandatory
<CR><LF>:70: Payment details	O O	4 a f 4*35 a v	Maximum 4 rows and 35 characters per row, rows are separated by <CR><LF> If a row is used then must not be empty or must not contain only spaces Specification for Komerční Banka, a.s how to fill this field is located in the end of this document



Structure of CFA foreign payment order file for MC

[illegible]



KB

Structure of CFA foreign payment order file for MC

In following examples "space" sign is represented by "|" sign:

Example of a CFA file:

```
:01:REFERENCE||DTCFA
:02:200,00|||||||
:03:00001
:04:KOMBCZPPXXX
:05:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:07:19122301.CFA
{1:F010100XXXXXXX4711000001}{2:I100SWADRESAAXXXN1}{4:
:20:REFERENCE|||||
:32A:191223EUR200,00
:50:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:52D:0000000012345671
0000000012345671
EUR|EUR
120|DE|DE
:57A:SWADRESA|||
:57D:BANKA|ZAHNANICNIHO|PRIJEMCE|||||
BANKA|||||||
ULICE|BANKY|ZAHNANICNIHO|PRIJEMCE|
MESTO|BANKY|ZAHNANICNIHO|PRIJEMCE|
:59:/100200300
JMENO|PRIJEMCE
JMENO|PRIJEMCE
ADRESA|PRIJEMCE
ADRESA|PRIJEMCE
:70:UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
:71A:BN1
:72:00|00|00|00
KONTAKTNI|OSOBA|||||||
DALSI|TEXT|POLE|52D|||||||
STATISTIKA|1|||||||
STATISTIKA|2|||||||
STATISTIKA|3|||||||
-}
```


**KB**

Structure of CFA foreign payment order file for MC

Example of more than one payment orders in CFA file:

```
:01:REFERENCE||DTCFA
:02:200,00|||||
:03:00001
:04:KOMBCZPPXXX
:05:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:07:19122301.CFA
{1:F010100XXXXXXX4711000001}{2:I100SWADRESAAXXXN1}{4:
:20:REFERENCE|||||
:32A:191223EUR200,00
:50:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:52D:0000000012345671
0000000012345671
EUR|EUR
120|DE|DE
:57A:SWADRESA|||
:57D:BANKA|ZAHNANICNIHO|PRIJEMCE|||||
BANKA|||||
ULICE|BANKY|ZAHNANICNIHO|PRIJEMCE|
MESTO|BANKY|ZAHNANICNIHO|PRIJEMCE|
:59:/100200300
JMENO|PRIJEMCE
JMENO|PRIJEMCE
ADRESA|PRIJEMCE
ADRESA|PRIJEMCE
:70:UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
:71A:BN1
:72:00|00|00|00
KONTAKTNI|OSOBA|||||
DALSI|TEXT|POLE|52D|||||
STATISTIKA|1|||||
STATISTIKA|2|||||
STATISTIKA|3|||||
-}$ {1:F010100XXXXXXX4711000001}{2:I100SWADRESAAXXXN1}{4:
:20:REFERENCE|||||
:32A:191223EUR200,00
:50:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:52D:0000000012345671
0000000012345671
EUR|EUR
```




KB

Structure of CFA foreign payment order file for MC

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

Example of CFA file with EURO payment:

:01:REFERENCE||DTCFA
:02:200,00|
:03:00001
:04:KOMBCZPPXXX
:05:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:07:19122301.CFA
{1:F010100XXXXXXX4711000001}{2:I100SWADRESAAXXXN1}{4:
:20:REFERENCE|
:32A:191223EUR200,00
:50:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:52D:0000000012345671
0000000012345671
EUR|EUR
000|DE|DE
:57A:SWADRESA||
:57D:BANKA|ZAHNANICNIHO|PRIJEMCE|
:59:/DE96460400330811231100
JMENO|PRIJEMCE
JMENO|PRIJEMCE
ADRESA|PRIJEMCE
ADRESA|PRIJEMCE
:70:UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
:71A:BN1
:72:00|00|00|00
KONTAKTNI|OSOBA|
|
-}

**Specification how to fill Field :70: (Payment details) for Komerční Banka, a.s.:**

For **all FX payments** is necessary to use code word

- /FOREX/ (it means slashFOREXslash – without brackets, without spaces) or
- -FOREX- (it means dashFOREXdash – without brackets, without spaces)

Location of this code word is first 7 positions of the first row.

For **direct debit payments within KB in the same foreign currency** is necessary to use code word

- /INKASO/ (it means slashINKASOslash – without brackets, without spaces) or
- -INKASO- (it means dashINKASOdash – without brackets, without spaces)

Location of this code word is first 8 positions of the first row.

If you **want to entry payment titles in the following payment orders**

- Foreign payment
- Payment in non CZK currency (without conversion, with conversion) within KB
- Direct debits in foreign currency within KB

is necessary to use following code words:

- /VS/nnnnnnnnnn, where n = max.10 digits
- /KS/nnnnnnnn, where n = max. 7 digits
- /SS/nnnnnnnnnn, where n = max. 10 digits