

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

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Definitions of abbreviations

Abbreviation	Description
BEST	Standard data format, supported by KB direct banking applications
AV	Message for beneficiary - phrasal description for the beneficiary
BEN	Charge type - paid by the beneficiary
BIC / SWIFT	Bank Identifier Code
FC	Foreign currency
CR	Czech Republic
CS	Constant symbol
DB	Database
DCS	Direct Channel Systems
DP	Domestic payment
EES	European Economic Space
EU	European Union
FILLER	Alphanumeric field that does not used in KBSK (not validated)
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
KBSK	Komerční banka, a foreign bank's branch in the Slovak Republic
NBS	National Bank of Slovakia
OFH (JPÚ)	Other finance house
OUR	Charge type – paid by the payer
PCB	Profibanka - a client application of KBSK internet banking
Payment Reference	End to End payment reference (in case of SEPA payments)
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.
SEPA Compatible Bank	A bank within the SEPA area pro that has acceded to the SEPA rules
SHA / SLV	Charge type – paid by both
SS	Specific symbol
SW	Software
TH	Transaction history
VS	Variable symbol

1. Introduction

1.1. Purpose of this document

The purpose of this document is to describe the EDI BEST format and required validations when IMPORTING data and to define the procedure of EXPORTING data in relation to accounting applications of clients. The above-mentioned IMPORT and EXPORT concerns KBSK Direct banking services (Profibanka).

The description is divided into the following sections:

- Import
 - format field declarations - Intrabank payment orders within KBSK
 - list of field validations - Intrabank payment orders within KBSK
 - format field declarations - Foreign payments
 - list of field validations - Foreign payments
- Export
 - format field declarations - Electronic statements
 - format field declarations - Error report
 - format field declarations - Advice
- There is only one type of detected errors:
 - E = error - This will cause rejection
 - 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. Characteristics of EDI BEST format

Brief description of the BEST format:

- **EDI BEST format** includes:
 - Intrabank payment orders within KBSK (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.
 - 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.
- **Code page 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)

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 characters allowed for SWIFT may be used in Item sequential number:**
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
/ - ? : () . , ' +
Space
- **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“

2.1. Intrabank payment orders within KBSK

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. You can enter the priority in Payer's comment or Beneficiary's comment as a "priority X" string, where X stands for 3 to 9.

Note: if the client needs to use the comment for other purposes, he/she can set the priority also within C-symbol in the second position from the left as a value from 3 to 9, where the same rules as defined above apply. If the selected priority detection is used, the Debit comment is evaluated first, then the Credit comment, and the C- symbol last. As soon as the required string and value have been found, evaluating within the payment is stopped (for example: Debit comment = Priority 5, Credit comment = Priority 3 and C-symbol = 0400008888). The required Priority will be evaluated as 5.

- **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
- **Allowed Constant symbols according to NBS Notice (for the latest list, see help for Profibanka)**
- **Only simple payment orders can be entered:**
 - Payments in FC within KBSK without conversion (both accounts are denominated in the same currency).
 - Payments in FC KBSK with conversion (the accounts are denominated in different currencies).
 - Payments in FC with agreed individual FX rates (FOREX) within KBSK
 - Collections in EUR within KBSK without conversion (both accounts are denominated in the same currency).

Critical information:

Starting from 1 February 2016, FX collections are the only transactions can be imported using the EDI BEST format in the sentence 01. **The other payments can be imported only in the XML format:**

SEPA payments (SEPA Credit Transfers):

- the XML format pain.001.001.02 (version 02)
- the XML format pain.001.001.03 (version 03)
- the XML format pain.001.001.04 (version 04)

SEPA collections (SEPA Direct Debits):

- the XML format pain.008.001.02 (version 02)

2.1.2. Description of import fields

IMPORT in EDI BEST format (Definitions - data content in the EDI BEST format)

Header: Intrabank payment orders within KBSK:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB	Required checks
1.	Type of message	2	0	X(2)	HI	HI
2.	Type of format	9	2	X(9)	„EDI_BEST „	A constant defining the type of format
3.	Date of sending	6	11	yymm dd	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	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.	Client identification	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 9(10) in DB))
6.	Filler	3	66	X(3)	Alphanumeric field that does not used in KBSK	Not validated
7.	Filler	529	69	X(529)	Alphanumeric field that does not used in KBSK	Not validated
8.	File sentinel	2	598	X(2)	CRLF	Not validated

Footer: Intrabank payment orders within KBSK:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB	Required checks
1.	Type of message	2	0	X(2)	TI	TI
2.	Type of format	9	2	X(9)	„EDI_BEST“	A constant defining the type of format
3.	Date of sending	6	11	yyymm d	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	6	17	9(6)	Number of payments in the file	Number of records of type 01 transferred in the file
5.	Checksum	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	557	41	X(557)	Alphanumeric field that does not used in KBSK	Not validated
7.	File sentinel	2	598	X(2)	CRLF	Not validated

Data record Intrabank payment orders within KBSK:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB	Required checks
1.	Type of record	2	0	X(2)	01	01 for payments
2.	Seq. No.	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	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. Otherwise, only formal validation applied. (-31 to +364 days)
4.	Due date	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	3	53	X(3)	ISO code of the currency	ISO code of the currency 1. In case of spaces or zeros, the currency of the contra-account will be identical to that of the account (except for EUR) 2. If the currency of the account is identical to that of the contra-account (except for EUR), no conversion will be performed in relation to such a payment 3. If the currency of the account is not identical to that of the contra-account, conversion must be performed in relation to such a payment 4. Weak currencies (e.g. HUF, JPY) should be entered without decimals
6.	Amount of payment	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	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 within KBSK can also be in foreign currency, on condition both the account and contra-account have the same currency code. (can not used in local currency)
8.	Contra-account currency code	3	72	X(3)	Contra-account currency for payments with conversion in KBSK	<ul style="list-style-type: none"> In case of spaces or zeros, the currency of the contra-account will be identical to that of the account (except for EUR) If the currency of the account is identical to that of the contra-account (except for EUR), no conversion will be performed in relation to such a payment If the currency of the contra-account is an FX, the partner's bank code 8100 is allowed. The FOREX Payments will be processed in contra-account currency.
9.	Conversion code	1	75	X(1)	For payments with conversion in KBSK - information on whether the amount is in the account currency (U) or contra- account currency (P)	If "P", then amount in contra-account currency, else amount in account currency. Conversion code is not used for FOREX Payments.
10.	CS	10	76	9(10)	Constant symbol	Does not contain illegal CS. Include into Priority detection as the 3rd criterion
11.	AV message	140	86	X(140)	Message for beneficiary	Not validated
12.	Code of payer's bank	7	226	9(7)	Bank code	0008100

13.	Payer's account number	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 KBSK 6. The account must be of the A status
14.	Payer's VS	10	249	9(10)	Not considered, replaced with beneficiary's VS	Not used
15.	Payer's SS	10	259	9(10)	Not considered, replaced with beneficiary's SS	Not used
16.	Payer's comment	140	269	X(140)	Payer's comment	Not validated
17.	Code of beneficiary's bank	7	409	9(7)	Code of beneficiary's bank	Only 8100
18.	Ben. account no.	16	416	9(16)	Beneficiary's account number	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	10	432	9(10)	Variable symbol for beneficiary	Numeric field (excess positions must be zeroes)
20.	Beneficiary's SS	10	442	9(10)	Specific symbol for beneficiary	Numeric field If SS="999999999", then the beneficiary's name is not displayed in the transaction history EXPORTs
21.	Beneficiary's comment	140	452	X(140)	Beneficiary's comment	Not validated
22.	PRIORITY	3	592	X(3)	Priority	5 by default, otherwise 3 to 9 selected by client. Other = 5.
23.	Filler	1	595	X(1)	Alphanumeric field that does not used in KBSK	Not validated
24.	FOREX	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	1	597	X(1)	Alphanumeric field that does not used in KBSK	Not validated
26.	File sentinel	2	598	X(2)	CRLF	not validated

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:**
 - Payments made in any currency outside the SEPA Area with the OUR, SHA BEN payment type
 - Payments made in currencies of the EEA member states (e.g. EUR, CZK, HUF, PLN, GBP et al.) within the EEA with the OUR payment type

Under the EU PSD2 Directive there is a change in the area of foreign 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
IMPORT in BEST format (Definitions - data content in the BEST format)

Definitions - data content in the BEST format
Header: Foreign Payments:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB	Required checks
1.	Type of message	2	0	X(2)	HI	HI
2.	Type of format	9	2	X(9)	„EDI_BEST „	A constant defining the type of format
3.	Date of sending	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	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.	Client identification	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.	Filler	3	66	X(3)	Alphanumeric field that does not used in KBSK	Not validated
7.	Filler	841	69	X(841)	Alphanumeric field that does not used in KBSK	Not validated
8.	File sentinel	2	910	X(2)	CRLF	Not validated

Footer: Foreign Payments:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB	Required checks
1.	Type of message	2	0	X(2)	TI	TI
2.	Type of format	9	2	X(9)	„EDI_BEST „	A constant defining the type of format
3.	Date of sending	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	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	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	869	41	X(869)	Alphanumeric field that does not used in KBSK	Not validated
7.	File sentinel	2	910	X(2)	CRLF	not validated

Data record Foreign payment:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB	Required checks
1.	Type of record (required field)	2	0	X(2)	02	02 - foreign payment
2.	Filler	6	2	X(6)	Alphanumeric field that does not used in KBSK	Not validated

3.	Seq. No (required field)	35	8	X(35)	Item sequential number – must be unique for specific subject on specific creation date. Alphanumeric field. It 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.
4.	Creation date (required field)	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. Otherwise, only formal validation applied (-31 to +364 days).
5.	Due date (required field)	8	51	yyyymmdd	Required due date	<ul style="list-style-type: none"> Valid date YYYYMMDD Not older than the current date Equal to the current date or up to + 364 days Must not be a holiday or calendar day off
	Payment currency code (required field)	3	59	X(3)	ISO code of the currency	ISO code of the currency bankable (marketable) in KB
7.	Amount of payment (required field)	15	62	9(13)V9(2)	Amount	<ol style="list-style-type: none"> Must be numeric data Must not be zero The last positions must be 00 for weak currencies
8.	Payer of charges (default: SHA - optional field)	3	77	X(3)	OUR, BEN, SHA	<p>Valid options: OUR (paying payer), SHA (both payable), BEN (paid payee). STD (both are valid and SHA is written as SHA.) If SHA is not valid or is not filled, SHA will be assigned.</p> <p>For payments to the EEA, the SHA fee must be set.</p>
9.	Number of account for charges (optional field)	16	80	9(16)	Number of account for charges	<ul style="list-style-type: none"> Must be aligned to the right; must not contain a delimiter. If not filled in, the payer's account number will be used. Modulo 11 Access rights Account status must be A; the type of account must be (current account)
10.	ISO currency code of account for charges (optional field)	3	96	X(3)	Currency code for charges	<ul style="list-style-type: none"> 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" (optional field)	1	99	X(1)	EXPRESS request	<ul style="list-style-type: none"> „U“ for urgent „E“ for all other
12.	Filler	10	100	9(10)	Alphanumeric field that does not used in KBSK	Not validated
13.	Filler	10	110	9(10)	Alphanumeric field that does not used in KBSK	Not validated
14.	Filler	10	120	9(10)	Alphanumeric field that does not used in KBSK	Not validated
15.	FOREX	1	130	X(1)	Y in case of agreed FOREX	Y = FOREX
16.	Filler	16	131	X(16)	Alphanumeric field that does not used in KBSK	Not validated

17.	Code of payer's bank (required field)	7	147	9(7)	Always 0008100	0008100
18.	Payer's account number (required field)	16	154	9(16)	Account number	1. must be numeric field 2. must comply with modulo 11 3. is not zero 4. the user has access rights 5. it is either CA (current acc.) in the active status.
19.	Payer's currency	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.
21.	Filler	35	173	X(105)	Alphanumeric field that does not used in KBSK	Not validated
22.	Filler	70	208		Alphanumeric field that does not used in KBSK	Not validated
23.	BIC/SWIFT code of beneficiary's bank (optional)	35	278	X(35)	Presently, the SWIFT code of beneficiary's bank	Optional field 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.
24.	Filler	35 x 4	313	X(140)	Alphanumeric field that does not used in KBSK	Not validated
25.	Additional information	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. <u>FX payments within the bank:</u> If the string /SS/nnn occurs, the nnn characters (10 digits at a maximum) will be considered as a specific symbol and will appear as such in the transaction history and as a specific symbol (SS) in the relevant field related to the given payment.
26.	Filler	1	593	X(1)	Alphanumeric field that does not used in KBSK	Not validated

27.	Beneficiary's account (required unless the Payment by cheque sign is used)	34	594	X(34)	Beneficiary's account number	<ul style="list-style-type: none"> It will be validated for payments within EU, where it is recommended to enter it in IBAN format according to requirements of the target country. If not observed, the beneficiary's bank may increase charges for manual processing and the client will receive a notification. (the client types in the account number or the "PAYMENT BY CHEQUE" string). If the payment is to a name, he/she will leave the field empty). The beneficiary's address must be filled in when paying by cheque. IBAN is mandatory for payment in EUR (creditors banks country is in EEA)
28.	Beneficiary's name	35	628	35	Name of Beneficiary	Mandatory field
29.	Beneficiary's street	35	663	35	Beneficiary's street	Mandatory field
30.	Beneficiary's town	35	698	35	Beneficiary's Town and Postcode	Mandatory field
31.	Beneficiary's country	35	733	35	ISO code of beneficiary's country	Mandatory field
32.	Bank name	35	768	35	Name	<ul style="list-style-type: none"> Name (mandatory field, if BIC/SWIFT code is not filled in and it does not the payment by Cheque) BIC / SWIFT is code optional for payments into Slovak banks, to be completed automatically based on IBAN.
33.	Bank street	35	803	35	1st address row	<ul style="list-style-type: none"> Street (mandatory field, if BIC/SWIFT code is not filled in and it does not the payment by Cheque) BIC / SWIFT is code optional for payments into Slovak banks, to be completed automatically based on IBAN
34.	Bank town	35	838	35	2nd address row	<ul style="list-style-type: none"> Town (mandatory field, if BIC/SWIFT code is not filled in and it does not the payment by Cheque) BIC / SWIFT is code optional for payments into Slovak banks, to be completed automatically based on IBAN
35.	country, bank NCC	35	873	35	3rd address row	<ul style="list-style-type: none"> Country (mandatory field, if BIC/SWIFT code is not filled in and it does not the payment by Cheque) BIC / SWIFT is code optional for payments into Slovak banks, to be completed automatically based on IBAN
36.	Payment by cheque sign (optional)	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".
37.	Filler	1	909	X(1)	Alphanumeric field that does not used in KBSK	Not validated

38.	File sentinel	2	910	X(2)	CRLF	
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2.3. EDI BEST form – 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 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 BEST format, 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.
- 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

As standard, accounting transactions are included 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 chooses to insert non-accounting transactions (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 determined the 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 -),	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
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	AC - accounting code 0 - debit entry, 1 - credit entry, 2 - debit entry cancellation, 3 - credit entry cancellation
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2.3.2. Main format of electronic statement – booked transactions from the previous business day

Electronic statement

Table comparing data content of the EDI_BEST format (compulsory information is in bold, information with altered meaning is in grey cells) All records have a **fixed length of 780 bytes**.

Header of Electronic statement:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB
1.	Type of record	2	0	X(2)	HO
2.	Type of format	9	2	X(9)	„EDI_BEST „
3.	Creation date	6	11	yymm d	Date of sending the file
4.	File identification	14	17	X(14)	Presently not used and not checked
5.	Creation time	8	31	hhmms sss	Time of creating the file
6.	CLI_KBI_ID	10	39	X(10)	Identification of the client assigned in KBI is inserted only if known; otherwise, spaces are used.
7.	DCS channel identification	30	49	X(30)	PB="ProfiBanka-export trans.hist."
8.	Included transactions	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	669	109	X(669)	Alphanumeric field that does not used in KBSK (not validated)
10.	File sentinel	2	778	X(2)	CRLF

Footer of Electronic statement:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB
1.	Type of record	2	0	X(2)	TO
2.	Type of format	9	2	X(9)	„EDI_BEST „
3.	Creation date	6	11	yymmdd	Date of creating the medium
4.	Number of payments	6	17	9(6)	Number of records of types 51, 52, 53, 54 and 55 in the file
5.	Checksum	18	23	9(16)V9(2)	The amount of the Total - all 52 and 53 records; however, it will not be filled in for EDI
6.	Filler	737	41	X(737)	Alphanumeric field that does not used in KBSK (not validated)
7.	File sentinel	2	778	X(2)	CRLF

Turnover record = 51

Ser. no.	Name	Length	Off set	Format	Data content in the PCB
1.	Type of record	2	0	X(2)	51
2.	Client's account number	16	2	9(16)	Account number
3.	Accounting date	8	18	9(8)	Accounting date
4.	Statement number	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	8	29	9(8)	The date of the last movement in the account - YYYYMMDD

6.	Number of items	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	15	42	9(13)V9(2)	Balance of the last statement
8.	Sign of the old balance	1	57	X(1)	+ or -
9.	New balance	15	58	9(13)V9(2)	Current balance on the date of statement
10.	Sign of the new balance	1	73	X(1)	+ or -
11.	Debit turnovers	15	74	9(13)V9(2)	Calculated only for 52-type records. Debit transactions - Debit cancellation transactions
12.	Sign of debit turnovers	1	89	X(1)	+ or -
13.	Credit turnovers	15	90	9(13)V9(2)	Calculated only for 52-type records. Credit transactions - Credit cancellation transactions
14.	Sign of credit turnovers	1	105	X(1)	+ or -
15.	Account name	30	106	X(30)	Account name
16.	Account currency	3	136	X(3)	Account currency
17.	Available balance	15	139	9(13)V9(2)	Includes authorized debit
18.	Sign of available balance	1	154	X(1)	+ or -
19.	Filler	15	155	X(15) (9(13)V99)	Alphanumeric field that does not used in KBSK (not validated)
20.	Filler	1	170	X(1)	Alphanumeric field that does not used in KBSK (not validated)
21.	IBAN	24	171	X(24)	Account number in the ccmmbbbbbaaaaaaaaaaaaaa (IBAN) form, where c=country, m=modulo97, a=account, b=bank
22.	Filler	583	195	X(583)	Alphanumeric field that does not used in KBSK (not validated)
23.	End of record	2	778	X(2)	CRLF

Transaction record = 52 or 53

Ser. no.	Name	Length	Off set	Format	Data content in the PCB
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)	8100 code is used for contra-account bank code for FPO (KBSK internal accounting and other information is specified in comment 2)
6.	Accounting code	1	47	9(1)	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 KBSK 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.	Filler	3	84	X(3)	Alphanumeric field that does not used in KBSK (not validated)
12.	KBI_ID	31	87	X(31)	Identification assigned by the central accounting system
13.	Variable ymbol	10	118	9(10)	Field 13 and 14 are the same
14.	Beneficiary's variable symbol	10	128	9(10)	Variable symbol of partner
15.	Constant symbol	10	138	9(10)	Constant symbol
16.	Specific symbol	10	148	9(10)	Field 16 and 17 are the same

17.	Beneficiary's specific symbol	10	158	9(10)	Specific symbol of partner
18.	Creation date	8	168	9(8) YYYYMMDD	Creation date
19.	Accounting date	8	176	9(8) YYYYMMDD	Date of processing in KBSK
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)	Alphanumeric field that does not used in KBSK (not validated)
24.	Operation code	1	205	9(1)	0=payment, 1=collection
25.	Filler	4	206	X(4)	Alphanumeric field that does not used in KBSK (not validated)
26.	Comment 1	140	210	X(140)	Debit comment or, for FPO. 1st line (35 bytes) "ucet"-beneficiary's account <u>2ndrow</u> "rfKB"referenceKB <u>3rdrow</u> "rfJU"Beneficiary's bank reference number
27.	Comment 2	140	350	X(140)	Credit comment or, for FPO. 1st line (35 bytes) "bank"-bank SWIFT code or the beneficiary's bank name <u>2ndline(35bytes)</u> "popl"-abbreviation for charges (SHA, BEN, OUR) <u>3rdline(35bytes)</u> amount charged by correspondent banks (specified only for Incoming FPO, in case KBSK received this information)
28.	AV message	140	490	X(140)	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 PAYMUL	14	725	X(14)	Number of PAYMUL 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)
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)

2.3.4 SEPA optional data for INCOMING AND OUTGOING SEPA payments in Transaction history

After implementation of SEPA, transaction history has a new specification in the current field 34 SWIFT used - offset 750, 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 introduction of the SEPA DIRECT DEBIT (SDD) product in KBSK in the debtor role, the record 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 will be available only in the PCB canal (Profibanka)

Note: 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.

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

Ser. no.	Name	Length	Off set	Format	Data content in the PCB	Required checks
1.	Type of record	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	6	2	9(6)	Item number within the statement	can be used for pairing with record 52
3.	IB_ID	11	8	X(11)	Unique identification assigned in DCS	can be used for pairing with record 52
4.	KBI_ID	31	19	X(31)	Unique identification assigned in the central accounting system of KBSK	can be used for pairing with record 52
5.	Seq. No.	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	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	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	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	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	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	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 <u>Identification codes</u> for INCOMING and Outgoing SEPA payments chapter. *
12.	Payer's name	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	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 ountry	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	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	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. 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 <u>Identification codes</u> for INCOMING and Outgoing SEPA payments chapter. *
17.	Payer's eference	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	20	758	X(20)	Alphanumeric field that does not used in KBSK	Not validated
19.	File sentinel	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. Not used yet; prepared for future use.

Ser. no.	Name	Length	Off set	Format	Data content in the PCB	Required checks
1.	Type of record	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	6	2	9(6)	Item number within the statement	Can be used for pairing with record 52
3.	IB_ID	11	8	X(11)	Unique identification assigned in DCS	Can be used for pairing with record 52
4.	KBI_ID	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.	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	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	70	87	X(70)	SEPA field 28 - the name of the Beneficiary's reference	Only SWIFT characters
8.	Type of final beneficiary	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	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 <u>Identification codes</u> for INCOMING and Outgoing SEPA payments chapter.
10.	Original payer's name	70	263	X(70)	SEPA field 08 - the name of the original payer's reference	Only SWIFT characters
11.	Type of original payer	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	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 <u>Identification codes</u> for INCOMING and Outgoing SEPA payments chapter.
13.	Mandate ID	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	N	35	474	SDD only	Unique identification of the partner included in the obtained SDD order.
15.	Filler	269	509	X(269)	Alphanumeric field that does not used in KBSK	Not validated
16.	File sentinel	2	778	X(2)	CRLF	record end character

2.4. EDI BEST format - advice

This file consists of the following items:

- header
- advice on online confirmed payments transferred to KBI (both FPO and DP)
- footer

EXPORT of ADVICE in the EDI_BEST format (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.

- 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
- 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:

- Outgoing booked FPOs or SEPA payments
- Online booked debit DP - local and foreign currency (online booked both online entered and batch)
- Online booked collection in CZK or FC without conversion within KBSK initiated by the partner (online booked both online entered and batch)
- Online booked SEPA DD within KBSK and out of KBSK

Credit advice - info on accounts:

- Incoming booked FPOs or SEPA payments
- Online booked credit DP - EUR and foreign currency (online booked both online entered and batch)
- Online booked collection in FC without conversion within KBSK initiated by the account holder (online booked both online entered and batch)
- Online booked SEPA DD initiated by the account owner.

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 in the EDI_BEST format
Header:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB
1.	Type of message	2	0	X(2)	HO
2.	Type of format	9	2	X(9)	„EDI_BEST „
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)	Alphanumeric field that does not used in KBSK (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)	Alphanumeric field that does not used in KBSK (not used)
10.	File sentinel	2	1190	X(2)	CRLF

Footer:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB
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	18	23	9(15)V9(2)	The brutto_amount sum - only for checking urposes
6.	Filler	1149	41	X(1149)	Alphanumeric field that does not used in KBSK (not used)
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	Off set	Format	Data content in the PCB for Foreignpayments	Data content in the PCB for Inntrabank payment orders within KBSK
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1.	Type of record	2	0	X(2)	92 = foreign payments 93 = foreign payments with FX	82 = Intrabank payment orders within KBSK 83 = Intrabank payment orders within KBSK with FX
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 KBSK, 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 0008100	Always 0008100
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 „XXXXXXXXXX“, where X=channel constant, P=PC banking	Electronic Banking Identification assigned on the AS „XXXXXXXXXX“, where X=channel constant, P=PC banking
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 "000800 "
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 (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 = "999999999", 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 EUR 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 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.	System text according to TC and type of application (deposits or credits). After that, the following will be 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.

20.	VS	10	372	9(10)	Variable symbol of the payment (if filled in), otherwise populated with zeroes	VS related to the account
21.	Filler	10	382	9(10)	Not used	Not used
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 NBS
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 Foreign payments: 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 format 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 ADVICE

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 rekord 94 (non-accounting) SEPA data)

Ser. no.	Name	Length	Off set	Format	Data content in the PCB	Required checks
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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.
2.	Filler	38	2	X(38)	Alphanumeric field that does not used in KBSK	Not validated
3.	Payment ID (PID)	11	40	X(11)	Unique identification of DCS used for accounting.	IB_ID assigned on the AS „XXXXXXXXXX“, where X=channel constant I=internet banking, P=PC banking, D=direct channel, E=EDI standard channels or MultiCash
4.	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 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.
5.	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).
6.	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
7.	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
8.	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
9.	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.
10.	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 Profibanka screen.
11.	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

12.	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
13.	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
14.	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.
15.	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 Profibanka screen.
16.	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).
17.	Final beneficiary's name	70	759	X(70)	SEPA field 28 - the name of the Beneficiary's reference	Only SWIFT characters
18.	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.
19.	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	“O” is default - if the character is invalid, default is used. 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.
20.	Original payer's name	70	935	X(70)	SEPA field 08 - the name of the original payer's reference	Only SWIFT characters
21.	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.
22.	Original payer's identification code	105	1006	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. See the examples following the table for details. *
23.	Filler	79	1111	X(79)	Alphanumeric field that does not used in KBSK	Not validated
24.	End of record	2	1190	X(2)		CRLF