



**Raiffeisen
BANK**

Banka inšpirovaná klienty

eKomunikátor

- data structure description

Description of ABO and GEMINI format structure

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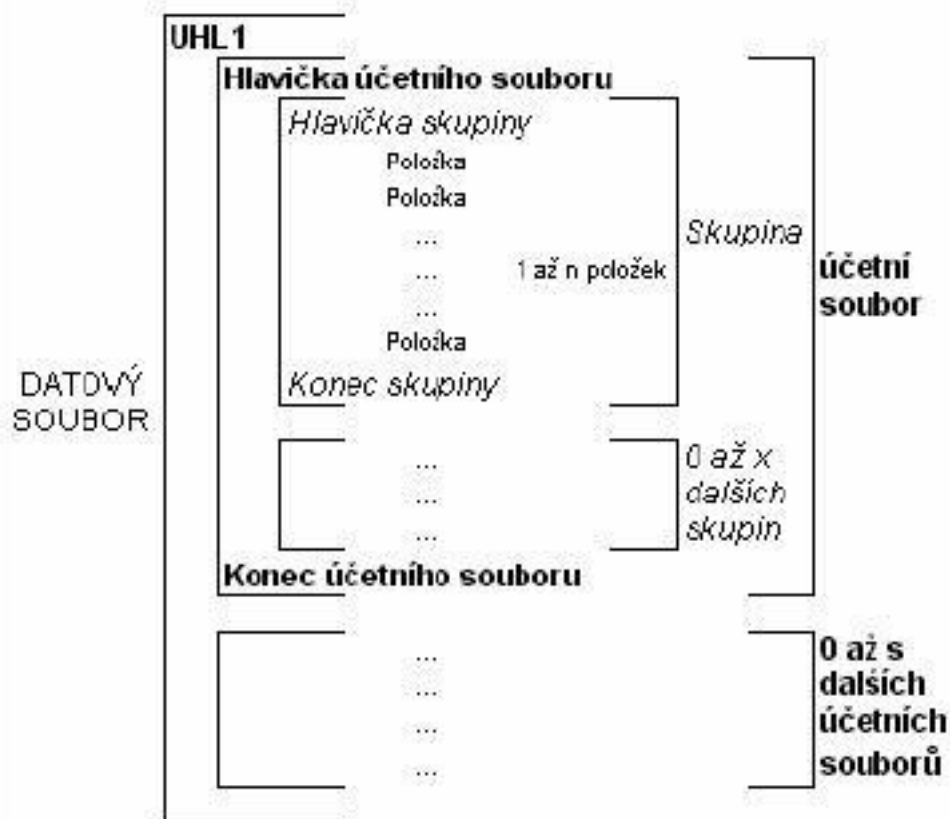
1. Description of ABO format structure

1.1. Description of structure of data files containing payment orders

Data files containing payment orders in the ABO format (the "data file") can be used for sending payment orders of the following types to the bank:

- domestic payment order in CZK
- domestic direct debit order in CZK

The data file is a plain text file with ASCII encoding and *.kpc suffix. The data file must contain the following types of records:



- UHL1 record
- accounting file header
- group header
- accounting item in CZK
- group footer
- accounting file footer

Each and every record in the data file (i.e. row) must end with a record end character - CR + LF.

1.1.1. Description of UHL1 record

Serial number	Name	Length		Content (meaning, structure)	Note
		min.	max.		
1.	Type of message	4	4	UHL1	

2.	Date of creation of accounting file	6	6	DDMMYY	1
3.	Abbrev. name of client	20	20	NNNNNNNNNNNNNNNNNNNN	2
4.	Client identification number	10	10	NNNNNNNNNN	3
5.	Accounting file interval - start	3	3	NNN	4
6.	Accounting file interval - end	3	3	NNN	4
7.	Data security codes - fixed part	6	6	NNNNNN	5
8.	Data security codes - secret part	6	6	NNNNNN	5

Notes:

1. The date is not related to maturity dates of the items contained in the data file, it specifies the date of creation of the file.
2. Alphanumeric characters, filled up with spaces from the right, if applicable (lowercase characters and '@' sign are not admissible).
3. not used by the bank - to be filled with default value: 1234567890
4. not used by the bank - to be filled with default value of 001 for start and 999 for end of the accounting file interval
5. not used by the bank - to be filled with default value of 111111 for fixed part and 222222 for secret part of the data security code

1.1.2. Description of header and footer of accounting file

Input data for the data file are grouped in accounting files by their nature. The nature of input data grouped in accounting files is given by the type of data. The accounting file is delimited by a header and footer of the accounting file. Types of data mean domestic payment and direct debit orders in CZK.

Accounting file header:

Serial number	Name	Length		Content (meaning, structure)	Note
		min.	max.		
1.	Type of message	1	1	1	
2.	Field separator	1	1	space	
3.	Type of data	4	4	NNNN	1
4.	Field separator	1	1	space	
5.	Accounting file number	6	6	NNNNNN	2
6.	Field separator	1	1	space	
7.	Bank sort code	4	4	5500	

Notes:

1. Admissible values are:
 - 1501 for accounting file containing domestic payment orders in CZK
 - 1502 for accounting file containing domestic direct debit orders in CZK
2. not used by the bank – to be filled with default value of 111111

Accounting file footer:

Serial number	Name	Length		Content (meaning, structure)	Note
		min.	max.		
1.	Type of message	1	1	5	
2.	Field separator	1	1	space	
3.	Plus sign	1	1	+	

1.1.3. Description of header and footer of item group

Accounting files are consequently arranged in smaller units - groups. Every group in the accounting file is delimited by group header and footer.

The amount stated in the group header must be equal to the sum of amounts of the group items.

The maturity date stated in the group header is common for the entire group. One accounting file may contain groups with different maturity dates. The maturity date must not be older than the date of sending the batch to the bank.

Item group header:

Serial number	Name	Length		Content (meaning, structure)	Note
		min.	max.		
1.	Type of message	1	1	2	
2.	Field separator	1	1	space	
3.	Originator's account number	2	17	(NNNNNNN-NNNNNNNN)NN	1
4.	Field separator	1	1	space	
5.	Total amount of item group	1	14	(NNNNNNNNNNNNNN)N	2
6.	Field separator	1	1	space	
7.	Maturity date	6	6	DDMMYY	3

Notes:

- The originator's account number is only stated in headers of groups with a bulk payer, i.e. all items in the particular group contain the same originator's account number. Where the case concerns a header of a group of single orders (i.e. one or more items in the group have different originator's account numbers), serial number 3 is considered blank (the originator's account number is stated for each item) and processing proceeds with serial number 4. The payer's account number must pass the Modulo 11 bank account number validity check.
- Total amount of the item group is stated in the 1/100 format.
- The maturity date must not be older than the date when the batch is sent to the bank

Item group footer:

Serial number	Name	Length		Content (meaning, structure)	Note
		min.	max.		
1.	Type of message	1	1	3	
2.	Field separator	1	1	space	
3.	Plus sign	1	1	+	

1.1.4. Description of CZK accounting item

The accounting file may contain single domestic payment orders in CZK and/or items for payment or direct debit from a batch domestic payment order in CZK. Both types of items may be processed in one accounting file, however in different groups. The group header specifies the items to be contained in the group.

Item of single domestic payment order in CZK:

Serial number	Name	Length		Content (meaning, structure)	Note
		min.	max.		
1.	Originator's account number (debit)	2	17	(NNNNNNN-NNNNNNNN)NN	1
2.	Field separator	1	1	space	
3.	Beneficiary's account number (credit)	2	17	(NNNNNNN-NNNNNNNN)NN	1
4.	Field separator	1	1	space	
5.	Amount	1	12	(NNNNNNNNNNNN)N	2

6.	Field separator	1	1	space	
7.	Variable symbol	1	10	NNNNNNNNNN	2
8.	Field separator	1	1	space	
9.	Fixed symbol	8	10	NNNNNNNNNN	2,3
10.	Field separator	1	1	space	
11.	Specific symbol	0	10	NNNNNNNNNN	2,4
12.	Field separator	1	1	space	
13.	AV field	0	146	AV: AV1 AV2 AV3 AV4	5

Notes:

1. If the account number has less than 17 characters, it may (however does not have to) be filled up with “zero” signs (not spaces) from the left before as well as after the “-” separator to reach the full number of characters. The account numbers must pass the Modulo 11 bank account number validity check.
2. The field data may (however does not have to) be filled up with the relevant number of “zero” characters (not spaces) from the left to reach the maximum. The field data may only have numerical values (formatted 1/100 in the Amount field) - no other characters are permitted.
3. Fixed symbol is stated on position 1 to 4 from the right, sort code of the beneficiary’s bank is stated on position 5 to 8 from the right.
4. Where no specific symbol is provided, the field serial number 11 may be omitted or filled up with the relevant number of “zero” characters (not spaces) to reach the maximum.
5. AV is a text note that can be attached to the item. The AV field consists of 4 optional subfields, each having 35 characters. The subfields are separated by character „|“ (ASCII code 124). If using only a part of a subfield, the remaining blank subfields may be omitted.

Item of batch domestic payment order in CZK:

Serial number	Name	Length		Content (meaning, structure)	Note
		min.	max.		
1.	Beneficiary’s account number (credit)	2	17	(NNNNNN-NNNNNNNN)NN	
2.	Field separator	1	1	space	
3.	Amount	1	12	(NNNNNNNNNN)N	
4.	Field separator	1	1	space	
5.	Variable symbol	1	10	NNNNNNNNNN	
6.	Field separator	1	1	space	
7.	Fixed symbol	8	10	NNNNNNNNNN	
8.	Field separator	1	1	space	
9.	Specific symbol	0	10	NNNNNNNNNN	
10.	Field separator	1	1	space	
11.	AV field	0	146	AV: AV1 AV2 AV3 AV4	

This item is subject to the same rules as apply to “Item of single domestic payment order in CZK”, only fields serial number 1 and 2 are omitted.

1.2. Description of structure of electronic statement of bank account

The electronic statement of a bank account is a plain text data file. The name and suffix of the file containing the electronic statement are created by the bank as follows:

YYNNN_AAAAAAAAAA_CCC.GPC

YY = number of the statement year

NNN = serial number of the statement in the given year

AAAAAAAAA = number of the bank account to which the electronic statement pertains

CCC = ISO code of the currency folder of the given bank account to which the electronic statement pertains
GPC = suffix of the electronic statement file generated in ABO format

The electronic statement of a bank account in ABO format may contain up to four types of records:

- a) account statement
- b) turnover item
- c) AV1 – AV2 subfields
- d) AV3 – AV4 subfields

The “account statement” (always included in the electronic statement) and “turnover item” (only included in the electronic statement where at least one accounting item is made on the account during the statement period) record types are fixed format. Where any of the data contains less material characters than the maximum, it is completed by the relevant number of “zero” characters from the left up to the maximum. “AV1-AV2 subfield” and “AV3-AV4 subfield” record types do not have to be included in the electronic statement. If included, they are fixed format. Where the text is shorter than the relevant number of characters, the text is completed by the relevant number of “space” characters from the right up to the full number.

The electronic statement contains all items made on the client’s current account during the statement period regardless of their origin.

The electronic statement is a plain text data file with ASCII encoding. Every row is ended by CR + LF.

Electronic statements in ABO format may be obtained from the bank in the internal or edition format. The two formats are practically identical - the only difference is in the format of account numbers saved in the electronic statement.

Account numbers are saved in an electronic statement in the internal format according to this key: 16; 14; 15; 12; 7; 8; 9; 10; 11; 13; 1; 2; 3; 4; 5; 6. This means that the 16th character of the account number (left to right) is placed first in the statement (left to right), etc. Account numbers are converted to the standard form during import of the electronic statement to the Economic system.

In an electronic statement of a bank account in the edition format, account numbers are stated in the standard form. For example, bank account number 13825001 is stated in the internal format as 1002001385000000 and in the edition format as 0000000013825001.

1.2.1. Description of Account statement record

Serial number	Name	Length	Content (meaning, structure)	Note
1.	Type of record	3	074	
2.	Client account number	16	NNNNNNNNNNNNNNNN	
3.	Abbrev. name of client	20	NNNNNNNNNNNNNNNNNN	
4.	Old balance date	6	DDMMYY	
5.	Old balance	14	NNNNNNNNNNNNNNNN	
6.	Old balance sign	1	„+“ (plus) or „-“ (minus)	1

7.	New balance	14	NNNNNNNNNNNNNNNN	
8.	New balance sign	1	„+“ (plus) or „-“ (minus)	1
9.	Debit turnover	14	NNNNNNNNNNNNNNNN	
10.	Debit turnover sign	1	„0“ (zero) or „-“ (minus)	2
11.	Credit turnover	14	NNNNNNNNNNNNNNNN	
12.	Credit turnover sign	1	„0“ (zero) or „-“ (minus)	2
13.	Statement serial number	3	NNN	
14.	Date of creation of statement	6	DDMMYY	
15.	Filler	14	space	3

Notes:

1. "Plus" sign in the case of positive balance or "minus" sign in the case of negative balance.
2. "Zero" character, or "minus" sign in the case of cancellation prevalence.
3. 14 "space" characters to unify length of record type 074 and 075. All amounts are stated in the 1/100 format.

1.2.2. Description of Turnover item record

Serial number	Name	Length	Content (meaning, structure)	Note
1.	Type of record	3	075	
2.	Client account number	16	NNNNNNNNNNNNNNNN	
3.	Counterparty account number	16	NNNNNNNNNNNNNNNN	1
4.	Document number	13	NNNNNNNNNNNNNN	2
5.	Amount	12	NNNNNNNNNNNNNN	
6.	Accounting code	1	N	3
7.	Variable symbol	10	NNNNNNNNNN	
8.	Fixed symbol	10	NNNNNNNNNN	4
Serial number	Name	Length	Content (meaning, structure)	Note
9.	Specific symbol	10	NNNNNNNNNN	
10.	Value date	6	DDMMYY	5
11.	Additional information	20	NNNNNNNNNNNNNNNNNNNN	6
12.	Item change code	1	N	7
13.	Type of data	4	rmoo	8
14.	Maturity / crediting date	6	DDMMYY	

Notes:

1. Number of beneficiary's account for outgoing payments or payer's account for incoming payments.
2. Identification number of the item in the bank's Client system.
3. The data is related to the data under serial number 2. The possible values are:

1 = debit item	2 = credit item
4 = debit item cancel	5 = credit item cancel

4. Fixed symbol is stated on positions 1 to 4 from the right; positions 5 to 8 from the right state the sort code of the bank maintaining the account stated in field 3.
5. Date of including the item in the account balance for calculation of interest.
6. Abbreviated name of the counterparty's account or additional information (depending on client settings).
7. Information about additional change of the turnover item and/or about its partial realization:
 - O* = item not additionally changed or partially paid
 - Z* = item changed
 - C* = partial realization
 - P* = item additionally changed and partially realized
8. in the "type of data" turnover item, the bank generates a code for the currency and type of turnover item (*r* = code for currency of turnover item and statement, *moo* = code for type of turnover item according to the bank's code list - numeric value 3 characters long) The turnover item amount is stated in the 1/100 format.

1.2.3. Description of AV1 – AV2 Subfield record

Serial number	Name	Length	Content (meaning, structure)	Note
1.	Type of record	3	078	
2.	AV1 field	35	(NNNNNNNNNN ...)N	
3.	AV2 field	35	(NNNNNNNNNN ...)N	

1.2.4. Description of „AV3 – AV4 Subfield“ record

Serial number	Name	Length	Content (meaning, structure)	Note
1.	Type of record	3	079	
2.	AV3 field	35	(NNNNNNNNNN ...)N	
3.	AV4 field	35	(NNNNNNNNNN ...)N	

“AV1 - AV2 Subfields” and “AV3-AV4 Subfields” record immediately follows the “Turnover item in CZK” to which the records relate.

1.3. CSV format for opening and saving batches in ABO format in Manual processing

Manual processing allows for opening batches with payment order and save statements from/to CSV format. These batches are not designed to be sent to the bank - before sending, they must be first converted to ABO format in Manual Processing (Manuální zpracování) (open a CSV batch in Manual Processing and choose “Save as” from the Operations menu, choose save batch in ABO format as file type).

CSV format structure after converting to ABO format:

Item template - payment order:

0; payer's account; beneficiary's account; beneficiary's bank; amount; maturity date; VS; FS; SS; AV field

Item template - direct debit order:

1; payer's account; payer's bank; beneficiary's account; beneficiary's bank; amount; maturity date; VS; FS; SS; AV field

Statement item template:

Client's account; payer's/beneficiary's account; payer's/beneficiary's bank code; amount; date; maturity/crediting; VS; FS; SS; document number; note; AV field

The individual items of CSV files are subject to the same rules as apply to ABO format items. The individual items in a CSV file are separated by “;”.

1.4. Accounting system settings

Batch communication parameters need to be set up in the accounting system in order to create proper batches in ABO format. Usually, the following parameters are required to be set up:

Name of parameter	Length	Value
Abbrev. name of client	20	Company's business name
Client identification number	10	1234567890
Accounting file start	3	1
Accounting file end	3	999
Fixed part of code	6	111111
Secret part of code	6	222222
Bank code	4	5500
Branch number	3	111
Abbreviated identification	4	1111

2. Description of Gemini format

The bank supports Gemini format by BSC Praha, a.s., version 4.1.

2.1. Description of structure of structure of data files containing payment orders

Data files in the Gemini format (the “data file”) can be used for sending payment orders of the following types to the bank:

- a) domestic payment order in CZK
- b) domestic direct debit order in CZK
- c) foreign payment order in currencies in which the bank realizes foreign payments (foreign payment)
- d) domestic payment to an address in CZK (payment by postal money order type B from the account, to be delivered to the beneficiary's address, who shall cash it at any post office after presenting it along with a proof of identity)

The data file may only contain accounting items of one type, i.e. domestic payment or direct debit order in CZK, foreign payment order, or postal money order. Thus, a single data file may never contain different types of orders.

The data file is a plain text file with ASCII encoding and *.pnn (domestic payment order, domestic direct debit order or postal money order in CZK) or *.fnn (foreign payment order). The group of letters “nn” may express the serial number of the data file created in the course of one calendar day or it may express the type of the data file (the bank uses this option in eKomunikátor):

- *.p11 – data file containing domestic payment orders in CZK
- *.p32 – data file containing domestic direct debit orders in CZK
- *.p63 – data file containing postal money orders
- *.f84 – data file containing foreign payment orders

When importing the data file to the bank's Client system, any number can be stated in the group of letters “nn”. The bank does not check for accuracy of the order of the Client's batches on the given day. Similarly, the bank does not check whether the stated number corresponds to the type of accounting items contained in the data file. However, for better orientation we recommend that you choose to distinguish data file suffixes according to the contained accounting items (*.p11, *.p32, *.p63 or *.f84).

The data file contains individual rows with accounting items (payment orders). It holds that one row of the data file always corresponds to one accounting item (payment order). Every row must be ended by CR + LF.

Abbreviations used in the description of structure of data files containing payment orders:

Abbreviation	Full meaning	Description
N	number	value of the given item may be numerical only
LZ	left zero	item value must be fully completed with leading zeros from the left according to the defined length of the particular item
D	date	item is a date formatted YYMMDD or YYYYMMDD – always stated in the item description
S	separator	item may contain decimal comma – „,“ or point – „.“.
T	text	item value may be completed with any numeric or text characters
Y	yes	mandatory item
OPT	optional	optional item - may be left blank (i.e. filled with “space” characters in full) or may be completely omitted, if placed at row end

2.1.1. Description of data file containing domestic payment order in CZK

Position	Length	Format	Mandatory	Description
1	6	N, LZ	Y	serial number of row in data file
7	2	N	Y	value „11“ – type of payment data for payment order according to the clearing format CNB
9	6	D	OPT	date of creation of data file, formatted YYMMDD
15	4	N	Y	value „5500“ – Raiffeisenbank’s code
19	3	T	OPT	
22	4	N	Y	Code of beneficiary's bank
26	3	T	OPT	
29	15	N	Y	amount in CZK in 1/100 format
44	6	D	OPT	maturity date formatted YYMMDD - where no maturity date is stated in the data file, the bank realizes the given accounting items on the day of receipt of the data file from the client
50	10	N, LZ	Y	fixed symbol
60	10	N, LZ	OPT	variable symbol - credit
70	10	N, LZ	OPT	specific symbol - credit
80	6	N, LZ	OPT	prefix of account of payer - bank’s client
86	10	N, LZ	Y	number of account of payer - bank’s client
96	6	N, LZ	OPT	prefix of beneficiary’s account
102	10	N, LZ	Y	number of beneficiary’s account
112	140	T	OPT	AV field - credit
252	20	T	OPT	name of payer’s account - not used by bank
272	20	T	OPT	name of beneficiary’s account - not used by bank
292	10	N, LZ	OPT	variable symbol - debit
302	10	N, LZ	OPT	specific symbol - debit. not used by bank.
312	140	T	OPT	AV field - debit
452	140	T	OPT	information for bank - not used by bank

2.1.2. Description of data file containing domestic direct debit order in CZK

Position	Length	Format	Mandatory	Description
1	6	N, LZ	Y	serial number of row in data file
7	2	N	Y	value „32“ – type of payment data for direct debit order according to the clearing format CNB

9	6	D	OPT	date of creation of data file, formatted YYMMDD
15	4	N	Y	value „5500“ – Raiffeisenbank’s code
19	3	T	OPT	
22	4	N	Y	code of payer’s bank (debited bank)
26	3	T	OPT	
29	15	N	Y	amount in CZK in 1/100 format
44	6	D	OPT	maturity date formatted YYMMDD - where no maturity date is stated in the data file, the bank realizes the given accounting items on the day of receipt of the data file from the client
50	10	N, LZ	Y	fixed symbol
60	10	N, LZ	OPT	variable symbol - debit
70	10	N, LZ	OPT	specific symbol - debit
80	6	N, LZ	OPT	prefix of account of originator - bank’s client
86	10	N, LZ	Y	number of account of originator - bank’s client
96	6	N, LZ	OPT	prefix of payer’s account - debited account
102	10	N, LZ	Y	number of payer’s account - debited account
112	140	T	OPT	AV field - debit
252	20	T	OPT	name of originator’s account - not used by bank
272	20	T	OPT	name of payer’s account - not used by bank
292	10	N, LZ	OPT	variable symbol - credit
302	10	N, LZ	OPT	specific symbol - credit. not used by bank.
312	140	T	OPT	AV field - credit
452	140	T	OPT	information for bank - not used by bank

2.1.3. Description of data file containing foreign payment order

Position	Length	Format	Mandatory	Description
1	3	T	Y	value „INT“ identifying a foreign payment order
4	6	N, LZ	Y	serial number of row in data file
10	8	D	OPT	date of creation of data file, formatted YYYYMMDD
18	35	T	Y	beneficiary’s bank – 1st row (name of beneficiary’s bank)
53	35	T	OPT	beneficiary’s bank – 2nd row (address of beneficiary’s bank - street)
88	35	T	OPT	beneficiary’s bank – 3rd row (address of beneficiary’s bank - town)
123	35	T	Y	beneficiary’s bank – 4th row (address of beneficiary’s bank - country according to ISO)
158	35	T	Y	name of beneficiary – 1st row (name of beneficiary)
193	35	T	OPT	name of beneficiary – 2nd row (address of beneficiary - street)
228	35	T	OPT	name of beneficiary – 3rd row (address of beneficiary - town)
263	35	T	Y	name of beneficiary – 4th row (address of beneficiary - country according to ISO)
298	16	N, S	Y	amount
314	3	T	Y	payment currency code (ISO)
317	10	N, LZ	Y	number of account of payer - bank’s client
327	34	T	Y	number of beneficiary’s account / IBAN
361	3	T	Y	identification of payer of fees (possible item values are: BEN, OUR or SHA)
364	3	N, LZ	Y	payment title from payment title code list - no longer used, according to CNB Decree.
367	2	T	Y	ISO code of beneficiary’s country
369	140	T	Y	reason for payment (payment purpose)

509	20	T	OPT	name of originator's account - not used by bank
529	2	N, LZ	OPT	payment priority code (Standard = 01, Urgent = 02) - if not stated by client, payment will be realized as standard. Priority payments can only be placed in EUR and USD.
531	140	T/N	OPT	information for bank - positions 531-533 state ISO code of the currency folder of the client's current account from which the given accounting item is to be realized. If left blank, the accounting item is realized from the main currency folder of the client's current account. In the event of an incorrect ISO code the bank will not accept the data file for processing; positions 534 - 543 optionally state the client's own payment reference (value format is N); positions 544 - 545 state information about the format of the beneficiary's account number: 01 for any, 02 for IBAN; positions 546 - 547 state information whether the payment is to be accounted as regular foreign payment - 01 or as an Europayment - 02.
671	11	T	OPT	SWIFT code of beneficiary's bank
682	6	N, LZ	OPT	prefix of account of payer - bank's client
688	6	D	Y	maturity date formatted YYMMDD

2.1.4. Description of data file containing postal money order

Position	Length	Format	Mandatory	Description
1	6	N, LZ	Y	serial number of row in data file
7	2	N	Y	value "63" - type of payment data for postal money order
9	6	D	OPT	date of creation of data file, formatted YYMMDD
15	4	N, LZ	Y	value „5500“ – Raiffeisenbank's code
19	6	N, LZ	OPT	prefix of account of payer - bank's client
25	10	N, LZ	Y	number of account of payer - bank's client
35	10	N, LZ	Y	amount in CZK in the 1/100 format, whole crowns only
45	40	T	Y	name of recipient
85	10	N	OPT	specification of recipient - birth registration number without "/" + check for birth number format
95	40	T	Y	recipient's street
135	8	T	OPT	recipient's street number
143	40	T	Y	recipient's municipality
183	40	T	OPT	recipient's part of municipality
223	5	N	Y	recipient's municipality postcode according to Czech Post's code list
228	6	D	OPT	maturity date formatted YYMMDD - where no maturity date is stated in the data file, the bank realizes the given accounting items on the day of receipt of the data file from the client
234	60	T	OPT	message for recipient
Position	Length	Format	Mandatory	Description
294	60	T	OPT	message for payer - bank's client
354	1	N	Y	term payment – not to be paid before – possible values: „0“ for „No“ and „1“ for „Yes“
355	6	D	Y	pay date formatted YYMMDD – if position 354 = 1, the value is mandatory. Otherwise it does not have to be included at all or must be replaced with the relevant number of spaces. If stated, the value must be >= position 228 + 6 calendar days
361	1	N	Y	recipient only - possible values: „0“ for „No“ and „1“ for „Yes“
362	1	N	Y	do not store - possible values: „0“ for „No“ and „1“ for „Yes“
363	1	N	Y	do not resend - possible values: „0“ for „No“ and „1“ for „Yes“

2.2. Description of structure of electronic statement of bank account

The electronic statement of a bank account is a plain text data file with ASCII encoding. Every row is ended by CR + LF. The name and suffix of the file containing the electronic statement are created by the bank as follows:

YYNNN_AAAAAAAAAA_CCC.ACE

YY = number of the statement year

NNN = serial number of the statement in the given year

AAAAAAAAAA = number of the bank account to which the electronic statement pertains

CCC = ISO code of the currency folder of the given bank account to which the electronic statement pertains

ACE = suffix of the electronic statement file generated in Gemini format

The electronic statement contains all items made on the current account during the statement period regardless of their origin.

Electronic statements in GEMINI format can be obtained in the standard or extended format:

- the standard GEMINI format only contains rows with accounting items (first to n-th row in the data file) - the extended GEMINI format contains a header with summary information from the statement (first row of the data file) and rows with accounting items (second to n-th row in the data file)

Every accounting item (row) consists of two parts:

- core of the accounting item (identical for all types of accounting items)
- additional information on the accounting item (where the structure depends on whether it is an accounting item created based on a domestic or foreign transfer)

If no accounting movement occurred on the Client's account during the statement period, the data file contains no row with an accounting item and is not created in the GEMINI standard format (for the extended format, the file is created and only contains the header with summary information).

Abbreviations used in the description of structure of electronic statement of bank account:

Abbreviation	Full meaning	Description
N	number	value of the given item may be numerical only
LZ	left zero	item value must be fully completed with leading zeros from the left according to the defined length of the particular item
D	date	item is a date formatted YYMMDD or YYYYMMDD – always stated in the item description
S	separator	item may contain decimal comma – „,“ or point – „.“.
NS	negative sign	item may contain the “-” sign. Meaning of the sign depends on the item at which the sign is displayed.
T	text	item value may be completed with any numeric or text characters
Y	yes	mandatory item
OPT	optional	optional item - may be left blank (i.e. filled with “space” characters in full) or may be completely omitted, if placed at row end
DS	delimited subfields	information field - content depends on transaction type. It contains items of variable length while some may be blank. Items are separated by character (ASCII value 4). For consecutive empty items, 2 separating characters follow to preserve the serial numbers of items.

2.2.1 Description of header containing summary information in electronic statement for extended GEMINI format

Position	Length	Format	Mandatory	Description
1	35	N,LZ	Y	account number of bank's client
36	3	T	Y	ISO code of account (or folder) currency of bank's client
39	5	N,LZ	Y	serial number of standard paper statement
44	5	N,LZ	Y	serial number of electronic statement in Gemini format. In the case of the bank, this number is always the same as the serial number of the standard paper statement.
49	8	D	Y	date of generating statement, formatted YYYYMMDD
57	8	D	Y	date of old (opening) balance, formatted YYYYMMDD

65	15	N,S,NS	Y	old (opening) balance of account (or currency folder)
80	15	N,S,NS	Y	debit turnover
95	15	N,S,NS	Y	credit turnover
110	15	N,S,NS	Y	new balance of account (or currency folder)
125	20	T	Y	abbrev. name of account
145	13	T	Y	fixed value „BS-GEMINI-EXT“

For debit turnover (position 80) and credit turnover (position 95), value without the negative sign is usually stated. Where the negative sign is stated for these items, cancellation of accounting items has prevailed for the particular turnover type over other accounted items of the same type (determined according to accounting code for accounting items - position 73).

For old (opening) balance (position 65) and new balance (position 110), the negative sign, if any, means that the balance of the particular currency folder of the account was negative (regardless of whether the negative balance was authorized or whether it is an unauthorized overdraft of the account).

2.2.2. Description of core of accounting item in electronic statement

Position	Length	Format	Mandatory	Description
1	35	N,LZ	Y	account number of bank's client
36	3	T	Y	ISO code of account (or folder) currency of bank's client
39	5	N, LZ	Y	serial number of standard paper statement to which the item pertains
44	5	N, LZ	Y	serial number of electronic statement in Gemini format to which the item belongs. In the case of the bank, the electronic statement number is always the same as the serial number of the standard paper statement.
49	8	D	Y	date of generating the statement to which the item pertains, formatted YYYYMMDD. All items contained in the electronic statement have the same date of generating the statement
57	8	D	Y	date of creating the accounting item in the bank's Transaction system (maturity / crediting date), formatted YYYYMMDD
65	8	D	Y	value date of the item, formatted YYYYMMDD
73	2	T	Y	accounting code of the item - may be "C" for credit item, "D" for debit item, "RC" for credit item cancel, "RD" for debit item cancel
75	15	N, S	Y	turnover amount of given statement item
90	15	N, S	Y	book balance of account after realization of given item
105	1	T	OPT	fund code - optional data from SWIFT - not used by bank
106	4	N, LZ	Y	specification of item type
110	16	T	OPT	reference assigned to item by sender for easier identification and matching
Position	Length	Format	Mandatory	Description
126	16	T	Y	Bank's reference – to be filled with „I-GE-CC“ for domestic credit transfers, „O-GECC“ for domestic debit transfers, or „GE-FT“ for foreign transfers
142	34	T	OPT	detail - not used by bank
176	x	DS	Y	information field - content and length depends on transaction type. If "Bank's reference" position (position 126) of the given item states „I-GE-CC“ or „O-GECC“, position 176 to row end will proceed according to the "Description of additional information on accounting item - domestic transfer" table. If "Bank's reference" position of the given item states „GE-FT“, position 176 to row end will proceed according to the "Description of additional information on accounting item - foreign transfer" table.

Note regarding turnover amount (position 75):

U For domestic transfers in CZK, the turnover amount (position 75) always equals to the amount entered by the Client in the payment order or the amount credited to the Client's account.

V However, in the case of foreign transfers, the turnover amount (position 75) may have different meanings depending on the transaction type and fee charging method. Of the possible alternatives for foreign transfers, the bank uses one where the turnover amount (position 75) equals to the equivalent amount (position 356 in the "Description of additional information on accounting item - foreign transfer" table).

2.2.3. Description of additional information on accounting item - domestic transfer

Position	Length	Format	Mandatory	Description
176	1	T	Y	value „I“ for credit or „O“ for debit payments
177	2	N	OPT	identification of transaction type according to CNB clearing centre's transaction code list
179	7	N	Y	payer's bank code
186	7	N	Y	Code of beneficiary's bank
193	7	N	OPT	code of third bank - not used by bank
200	10	N, LZ	Y	fixed symbol
210	16	N, LZ	Y	payer's account number - first 6 digits from left are prefix and the next 10 are main account number
226	20	T	Y	name of payer's account
246	16	N, LZ	Y	beneficiary's account number - first 6 digits from left are prefix and the next 10 are main account number
262	20	T	Y	beneficiary's account name
282	10	N, LZ	Y	specific symbol - credit
292	10	N, LZ	Y	specific symbol - debit
302	140	T	OPT	AV field - debit
442	140	T	OPT	AV field - credit
582	10	N, LZ	Y	variable symbol - credit
592	10	N, LZ	Y	variable symbol - debit
602	140	T	OPT	information for bank - not used by bank

2.2.4. Description of additional information on accounting item - foreign transfer

Position	Length	Format	Mandatory	Description
176	15	T	OPT	internal reference
191	6	D	Y	date of transfer - date of debiting payment from payer's account, formatted YYMMDD
197	14	N, S	Y	transfer rate - DP rate stated for debit payments, DN rate stated for credit payments
211	3	T	Y	ISO code of transfer currency - currency stated by payer in original order, not account currency
214	17	N, S	Y	transferred amount stated by payer in original order
231	3	T	OPT	ISO code of currency of fees in which fees were actually debited - not used by bank
234	15	N, S	OPT	transfer fees - not used by bank
249	15	N, S	OPT	telex fees - not used by bank
264	15	N, S	OPT	cheque fees - not used by bank
279	15	N, S	OPT	advice fees - not used by bank
294	15	N, S	OPT	telecommunications fees - not used by bank
309	15	N, S	OPT	other fees - not used by bank
324	15	N, S	OPT	exchange fees - not used by bank
339	15	N, S	OPT	VAT - not used by bank
354	15	N, S	Y	equivalent amount = transferred amount (position 216) * rate (position 199)

369	15	N, S	Y	<i>total fee amount - value charged by bank to client for realization of transfer. For debit payment and "BEN" fee and for credit payment and "OUR" fee, the fee amount is zero (not applicable to urgent payments where actual amount of fees charged for the urgent payment is stated). In other cases, actual amount of all fees charged will be stated.</i>
384	16	N, LZ	OPT	<i>number of account for fees - not used by bank</i>
400	15	N, S	OPT	<i>foreign fees - not used by bank</i>
415	15	N, S	OPT	<i>SWIFT priority fees - not used by bank</i>
430	35	T	Y	<i>payer's name 1</i>
465	35	T	OPT	<i>payer's name 2</i>
500	35	T	OPT	<i>payer's name 3</i>
535	35	T	OPT	<i>payer's name 4</i>
570	35	T	OPT	<i>information 1</i>
605	35	T	OPT	<i>information 2</i>
640	35	T	OPT	<i>information 3</i>
675	35	T	OPT	<i>information 4</i>
710	35	T	Y	<i>beneficiary's name 1 - beneficiary's account number</i>
745	35	T	OPT	<i>beneficiary's name 2</i>
780	35	T	OPT	<i>beneficiary's name 3</i>
815	35	T	OPT	<i>beneficiary's name 4</i>
850	35	T	OPT	<i>beneficiary's name 5</i>
885	35	T	Y	<i>beneficiary's bank 1 - containing its SWIFT code (if known)</i>
920	35	T	OPT	<i>beneficiary's bank 2</i>
955	35	T	OPT	<i>beneficiary's bank 3</i>
990	35	T	OPT	<i>beneficiary's bank 4</i>
1025	35	T	OPT	<i>beneficiary's bank 5</i>
1060	35	T	OPT	<i>intermediary bank 1 - containing SWIFT code (if known)</i>
1095	35	T	OPT	<i>intermediary bank 2</i>
1130	35	T	OPT	<i>intermediary bank 3</i>
1165	35	T	OPT	<i>intermediary bank 4</i>
1200	35	T	OPT	<i>intermediary bank 5</i>
1235	35	T	Y	<i>payer's bank 1 - not used by bank</i>
1270	35	T	OPT	<i>payer's bank 2 - not used by bank</i>
1305	35	T	OPT	<i>payer's bank 3 - not used by bank</i>
1340	35	T	OPT	<i>payer's bank 4 - not used by bank</i>
1375	35	T	OPT	<i>payer's bank 5 - not used by bank</i>

2.3. CSV format for opening and saving batches in GEMINI format in Manual processing

Manual processing allows for opening batches with payment order and save statements from/to CSV format. These batches are not designed to be sent to the bank - before sending, they must be first converted to GEMINI format in Manual Processing (Manuální zpracování) (open a CSV batch in Manual Processing and choose "Save as" from the Operations menu, choose save batch in GEMINI format as file type).

CSV format structure after converting to GEMINI format:

Item template - payment order:

11;from account;bank code – from account;to account;bank code – to account;amount;VS;FS;SS;maturity date;note for beneficiary;note for me

Item template - direct debit order:

32;from account;bank code – from account;to account;bank code – to account;amount;VS;FS;SS;maturity date;note for beneficiary;note for me

Item template - foreign payment order:

84;from account;bank code – from account;amount;currency;beneficiary1;beneficiary2;beneficiary3; beneficiary's country;beneficiary's account/IBAN;beneficiary's bank1;beneficiary's bank2;beneficiary's bank3;country of beneficiary's bank;SWIFT/BIC;reason for payment;maturity date;payment priority;fees;payment title;instructions for bank

Item template - postal money order:

63;from account;bank code – from account;amount;name of recipient;specification of recipient;street;house number;municipality;part of municipality;postcode;message for recipient;message for me;maturity date;recipient only;do not pay before;pay date;do not store;do not resend

Statement item template: client's account;account of payer/beneficiary;bank code of payer/beneficiary;amount;maturity date;VS;FS;SS;transaction type;account name;note

The individual items of CSV files are subject to the same rules as apply to GEMINI format items. The individual items in a CSV file are separated by “;”.