Structure of CFA foreign payment order file for MCC 3.2x /SMO / MCT 3.2x

General description:

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

PSD (The Payment Services Directive)

Payment order in compliance with the following conditions:

1.   Payment order within the framework of EEA countries
2.   Payment order in EUR or in any other EEA Member state currency
3.   Payment order currency is the same as currency of debit account
4.   Charges are shared between the Ordering party and the Beneficiary (field **:71A:BN1)**

Euro payment:

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

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

How to use Field ":RF:" (Payment statuses)

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

Application ignores content of the Field ":RF:" during import.

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

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

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

:RF:	Field name
M	Constant
CFA	Payment order file type CFA
A	Payment module A=CZA
YYYY	Year
MM	Month
DD	Day
HH	Hour
MM	Minute
SS	Second
NNNNNNNNN	Reference
AAAAAAAA	ID

Example for CFA: `RF:MCFAA201608270848160000000300000000`

File format:

Meaning of columns:

Description   Fields and subfields description

M/O   Status

> M = Mandatory
> O = Optional
> M* = Conditional application of mandatory field (For more info see relevant Note)

Format   Length and format of data field

> n = numeric (0 – 9)
> a = alphanumeric
> d = date in format YYMMDD
> f = fixed length
> v = variable length

Default value   If not filled by user, default value will be set

Note   Additional information

FILE header structure:

Description	M / O	Format	Note
<CR><LF>:01: Customer reference	**M** O	**4 a f** 16 a v	For internal use only. The entered information is not transmitted to the bank.
<CR><LF>:02: Total amount of all orders, regardless of the currencies. Amount with 2 decimals and always with comma (",") as decimal separator	**M** M	**4 a f** 17 n f	Fixed length field - 17 characters – number is aligned to the left, complemented by "Space" characters (ASCII DEC 32) from the right
<CR><LF>:03: Number of payment orders in the file	**M** M	**4 a f** 5 n f	Fixed length field, aligned to the right with leading zeros

<CR><LF>:04: Ordering party SWIFT address	M O	4 a f 8/11 a f	8 or 11 characters of SWIFT address, field can not contain spaces.
<CR><LF>:05: Ordering party name and address	M	4 a f	Maximum 4 rows and 35 characters per row, rows are separated by <CR><LF> if a row is used, rows must not be empty or must not contain only spaces
Row 1	M	35 a v	This field must contain the same information as field :50: of first payment order in the payment file.
Rows 2 - 4	O	3*35 a v	
<CR><LF>:07: CFA file name	M M	4 a f 12 a v	

Structure of the file header:

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

where

{1:F01	**Constant** Basic Header Block
XXXXXXXX**A**XXX	first four characters represent for-digit identification code in compliance with CNB Certis participants code list, the code is complemented by fix string "XXXXAXXX" from the right
BBBB	file-number (Increasing from 0 to 9999) serial number of the file during the day
TTTTTT}	transaction number (Increasing from 0 to 999999)

{2:I100	**Constant** Application Header Block
XXXXXXXX**A**XXX	Beneficiary´s bank SWIFT address (8 or 11 characters with "A" separator after eighth character, followed by SWIFT branch code (if used – if not, please use "XXX" instead)). If beneficiary´s bank SWIFT address is not used, please use beneficiary´s bank ID from IBAN, if IBAN also is not used, then beneficiary´s bank ID.

Y   **Payment type code**

N   Standard transfers
U   Telex payment or SWIFT express
A   Check, announcements in free format
B   Check, registered announcements
C   Check, announcements by courier
D   Check, registered announcements by courier
E   Check for the ordering party
F   Check for the ordering party, announcements registered
G   Check for the ordering party, announcements by courier
H   Check for the ordering party, registered announcements by courier

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

S   Express payments
P   PRIEURO payments

1}   **Constant** - End of Application Header Block

{4:   **Constant** - Beginning of the Text Block

The structure of the text block (of the individual payment orders):

Description	M/O	Format	Default value	Note
\<CR\>\<LF\>:20:	**M**	**4 a f**		Fixed length field – 16 characters. Reference is aligned to the left, complemented by "Space" characters (ASCII DEC 32) from the right. If Reference is not used, please use 16 spaces.
Customer reference	M	16 a f		
\<CR\>\<LF\>:RF:	**M***	**4 a f**		This field must never be used if your bank does not support Field „:RF:" (see How to use Field „:RF:" above)
Subfield 1 Payment statuses identifier	M*	50 a v		This sub-field must never be used if your bank does not support Field „:RF:" (see How to use Field „:RF:" above)
\<CR\>\<LF\>:32A:	**M**	**5 a f**		
Subfield 1 Payment order value date	M	6 d f		
Subfield 2 Payment order currency ISO code	M	3 a f		
Subfield 3 Payment order amount	M	15 n v		Subfield 3: Amount with 2 decimals and always with comma (",") as decimal separator
\<CR\>\<LF\>:50:	**M**	**4 a f**		Maximum 4 rows and 35 characters per row, rows are separated by \<CR\>\<LF\> if a row is used, rows must not be empty or must not contain only spaces The first row is mandatory
Row 1	M	35 a v		
Rows 2 - 4	O	3*35 a v		Other details – optional rows
\<CR\>\<LF\>:52D:	**M**	**5 a f**		Subfield 1: 6 digits of Pre-account number followed by 10 digits of account number – both with leading zeros
Subfield 1 Ordering party account number \<CR\>\<LF\>	M	6 + 10 n f		
Subfield 2 Ordering party charges account number \<CR\>\<LF\>	M	6 + 10 n f		Subfield 2: 6 digits of charges pre-account number followed by 10 digits of account number – both with leading zeros
Subfield 3 Currency ISO code of Ordering party account \<Space\>	M	3 a f		
Currency ISO code of Ordering party charges acc. \<CR\>\<LF\>	M	3 a f		If code word „BN2" is used in the Field :71A:, then the same ISO code of ordering party account is presented here
Subfield 4 Statistical code \<Space\>	M	3 n f	000	Subfield 4: If Statistical code is not used – please use "000" instead *(see example at the end of this document)*
Beneficiary´s country ISO code \<Space\>	M	2 a f		
Beneficiary´s bank country ISO code	M	2 a f		

<CR><LF>:57A: Beneficiary´s bank SWIFT address	**M** O	**5 a f** 11 a f		SWIFT address aligned to the left and complemented by 3 "Space" characters (ASCII DEC 32) from the right in the case when SWIFT address contains just 8 characters.
<CR><LF>:57D: Beneficiary´s bank name and address: Row 1: Name	**M** M	**5 a f** 35 a v		Following rows are separated by <CR><LF> if a row is used, rows must not be empty or must not contain only spaces
Row 2: Name	O	35 a v		
Row 3: Street	M*	35 a v		For EURO PAYMENTS this row must not be used For ALL OTHER PAYMENTS this row is mandatory
Row 4: Town	M*	35 a v		For EURO PAYMENTS this row must not be used For ALL OTHER PAYMENTS this row is mandatory
<CR><LF>:59: Subfield 1 Slash "/" Subfield 2 Beneficiary account number <CR><LF> Subfield 3 Beneficiary name and address Row 1	**M** M O M	**4 a f** 1 a f 34 a v 35 a v		Subfield 3: Maximum 4 rows and 35 characters per row, rows are separated by <CR><LF> if a row is used, rows must not be empty or must not contain only spaces The first row of Subfield 3 is mandatory
Rows 2 - 4	O	3*35 a v		
<CR><LF>:70: Payment details	**O** O	**4 a f** 4*35 a v		Maximum 4 rows and 35 characters per row, rows are separated by <CR><LF> If a row is used then must not be empty or must not contain only spaces Specification for Komerční Banka, a.s how to fill this field is located in the end of this document
<CR><LF>:71A: Details of charges *(BN1 or OUR or BN2 code word with* *the following meanings):* **BN1:** Charges are shared between the ordering party and the beneficiary – it means ordering party pays its bank outgoing transaction fee. Beneficiary will receive payment order amount minus the correspondent (intermediary) banks charges. **OUR:** Ordering party pays all transaction fees **BN2:** Beneficiary pays all transaction fees	**M** M	**5 a f** 3 a f		In payment order that is in compliance with PSD has to be used BN1 code word (for more information see PSD description above) If you use BN2 code word, field 52D:Subfield 2 must contain just zeros.

<CR><LF>:72:
Subfield 1
Instruction codes
(You can select 4 instruction codes from the
following list and with the following meanings)
01   Payment only to the beneficiary
02   Payment only by cheque
04   Payment only after identification
06   The beneficiary´s bank should be informed by
        phone
07   The beneficiary's bank should be informed
        by fax
09   The beneficiary should be informed by phone
10   The beneficiary should be informed by fax
<CR><LF>
	M
	M
		4 a f
		4*2 n f
			
			00 00 00 00
				Subfield 1 - If used, instruction
				codes are separated from
				each other by "Space" (ASCII
				DEC 32) character.
				If an instruction code is not
				used, please use "00" instead.
				If no instruction code is used
				then the content of Subfield 1
				will be "00 00 00 00".

Subfield 2 Contact person <CR><LF>	M	35 a f		Subfields 2 and 3 - Fixed length fields – 35 characters, aligned to the left and complemented by "Space"
Subfield 3 Word description of the numeric Statistical code used in field :52D: Subfield 4 <CR><LF>	M	35 a f		characters (ASCII DEC 32) from the right. If subfields are not used, please use 35 „Space" characters instead.
Subfield 4 Statistics	O	3*35 a v		Subfield 4 - Maximum 3 rows and 35 characters per row, rows are separated by <CR><LF>
-} End of the Text block (End of file)	**M**	**2 a f**		

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

Example of a CFA-file:

```
:01:REFERENCE||DTCFA
:02:200,00|||||||||||
:03:00001
:04:COBACZPX
:05:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:07:16082701.CFA
{1:F016200XXXXAXXX4711000001}{2:I100SWADRESAAXXXN1}{4:
:20:REFERENCE|||||||
:32A:160827EUR200,00
:50:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:52D:0000000012345671
0000000012345671
EUR|EUR
120|DE|DE
:57A:SWADRESA|||
:57D:BANKA|ZAHRANICNIHO|PRIJEMCE|||||||||
BANKA||||||||||||||||||||||||||||||||||
ULICE|BANKY|ZAHRANICNIHO|PRIJEMCE||
MESTO|BANKY|ZAHRANICNIHO|PRIJEMCE||
:59:/100200300
JMENO|PRIJEMCE
JMENO|PRIJEMCE
```

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

Example of more than one payment orders in CFA file

```
:01:REFERENCE││DTCFA
:02:200,00│││││││││││││
:03:00001
:04:COBACZPX
:05:JMENO│PRIKAZCE
JMENO│PRIKAZCE
ADRESA│PRIKAZCE
ADRESA│PRIKAZCE
:07:16082701.CFA
{1:F016200XXXXAXXX4711000001}{2:I100SWADRESAAXXXN1}{4:
:20:REFERENCE│││││││
:32A:160827EUR200,00
:50:JMENO│PRIKAZCE
JMENO│PRIKAZCE
ADRESA│PRIKAZCE
ADRESA│PRIKAZCE
:52D:0000000012345671
0000000012345671
EUR│EUR
120│DE│DE
:57A:SWADRESA│││
:57D:BANKA│ZAHRANICNIHO│PRIJEMCE│││││││
BANKA│││││││││││││││││││││││││││││││││
ULICE│BANKY│ZAHRANICNIHO│PRIJEMCE││
MESTO│BANKY│ZAHRANICNIHO│PRIJEMCE││
:59:/100200300
JMENO│PRIJEMCE
JMENO│PRIJEMCE
ADRESA│PRIJEMCE
ADRESA│PRIJEMCE
:70:UCEL│PLATBY
UCEL│PLATBY
UCEL│PLATBY
UCEL│PLATBY
:71A:BN1
:72:00│00│00│00
KONTAKTNI│OSOBA││││││││││││││││││││││
DALSI│TEXT│POLE│52D││││││││││││││││││
STATISTIKA│1││││││││││││││││││││││││││
STATISTIKA│2││││││││││││││││││││││││││
STATISTIKA│3││││││││││││││││││││││││││
-}${1:F010200XXXXAXXX4711000001}{2:I100SWADRESAAXXXN1}{4:
```

```
:20:REFERENCE│││││││
:32A:160827EUR200,00
:50:JMENO│PRIKAZCE
JMENO│PRIKAZCE
ADRESA│PRIKAZCE
ADRESA│PRIKAZCE
:52D:0000000012345671
0000000012345671
EUR│EUR
120│DE│DE
:57A:SWADRESA│││
:57D:BANKA│ZAHRANICNIHO│PRIJEMCE│││││││
BANKA│││││││││││││││││││││││││││││││
ULICE│BANKY│ZAHRANICNIHO│PRIJEMCE││
MESTO│BANKY│ZAHRANICNIHO│PRIJEMCE││
:59:/100200300
JMENO│PRIJEMCE
JMENO│PRIJEMCE
ADRESA│PRIJEMCE
ADRESA│PRIJEMCE
:70:UCEL│PLATBY
UCEL│PLATBY
UCEL│PLATBY
UCEL│PLATBY
:71A:BN1
:72:00│00│00│00
KONTAKTNI│OSOBA│││││││││││││││││││
DALSI│TEXT│POLE│52D│││││││││││││││
STATISTIKA│1│││││││││││││││││││││││
STATISTIKA│2│││││││││││││││││││││││
STATISTIKA│3│││││││││││││││││││││││
-}
```

Example of CFA file with payment statuses (with field :RF:)

```
:01:REFERENCE││DTCFA
:02:200,00
:03:00001
:04:COBACZPX
:05:JMENO│PRIKAZCE
JMENO│PRIKAZCE
ADRESA│PRIKAZCE
ADRESA│PRIKAZCE
:07:16082701.CFA
{1:F016200XXXXAXXX4711000001}{2:I100SWADRESAAXXXN1}{4:
:20:REFERENCE│││││││
:RF:MCFAA20160827084816000000000300000000
:32A:160827EUR200,00
:50:JMENO│PRIKAZCE
JMENO│PRIKAZCE
ADRESA│PRIKAZCE
ADRESA│PRIKAZCE
:52D:0000000012345671
0000000012345671
EUR│EUR
120│DE│DE
:57A:SWADRESA│││
:57D:BANKA│ZAHRANICNIHO│PRIJEMCE│││││││
BANKA│││││││││││││││││││││││││││││││
ULICE│BANKY│ZAHRANICNIHO│PRIJEMCE││
```

```
MESTO|BANKY|ZAHRANICNIHO|PRIJEMCE||
:59:/100200300
JMENO|PRIJEMCE
JMENO|PRIJEMCE
ADRESA|PRIJEMCE
ADRESA|PRIJEMCE
:70:UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
:71A:BN1
:72:00|00|00|00
KONTAKTNI|OSOBA||||||||||||||||||||||||
DALSI|TEXT|POLE|52D||||||||||||||||||||
STATISTIKA|1||||||||||||||||||||||||||
STATISTIKA|2||||||||||||||||||||||||||
STATISTIKA|3||||||||||||||||||||||||||
-}
```

Example of CFA file with EURO payment:

```
:01:REFERENCE||DTCFA
:02:200,00||||||||||||
:03:00001
:04:COBACZPX
:05:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:07:16082701.CFA
{1:F016200XXXXAXXX4711000001}{2:I100SWADRESAAXXXN1}{4:
:20:REFERENCE|||||||
:32A:160827EUR200,00
:50:JMENO|PRIKAZCE
JMENO|PRIKAZCE
ADRESA|PRIKAZCE
ADRESA|PRIKAZCE
:52D:0000000012345671
0000000012345671
EUR|EUR
000|DE|DE
:57A:SWADRESA|||
:57D:BANKA|ZAHRANICNIHO|PRIJEMCE|||||||||
:59:/DE96460400330811231100
JMENO|PRIJEMCE
JMENO|PRIJEMCE
ADRESA|PRIJEMCE
ADRESA|PRIJEMCE
:70:UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
:71A:BN1
:72:00|00|00|00
KONTAKTNI|OSOBA||||||||||||||||||||||||
||||||||||||||||||||||||||||||||||||||
STATISTIKA|1||||||||||||||||||||||||||
STATISTIKA|2||||||||||||||||||||||||||
STATISTIKA|3||||||||||||||||||||||||||
-}
```

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

For **all FX payments** is necessary to use code word
- /FOREX/ (it means slashFOREXslash – without brackets, without spaces)
    or
- -FOREX- (it means dashFOREXdash – without brackets, without spaces)
- location of this code word is first 7 positions of the first row.

- For **direct debit payments within KB in the same foreign currency** is necessary to use code word /INKASO/ (it means slashINKASOslash – without brackets, without spaces)
    or
- -INKASO- (it means dashINKASOdash – without brackets, without spaces)
– location of this code word is first 8 positions of the first row.

If you **want to entry payment titles in the following payment orders**
- Foreign payment
- Payment in non CZK currency (without conversion, with conversion) within KB
- Direct debits in foreign currency within KB

is necessary to use following code words**:**

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