Structure of CFD, CFU domestic payment order file for MCC / SMO / MCT

General description:

- domestic payment order file extension is always *. CFD

- urgent domestic payment order file extension is always *. CFU

- payment order file begins with no header

- each file can contain 999 999 payment orders in principle, the maximum number depends on your bank requirement

- each payment order begins with the field "HD:"

- 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 a row of spaces too)

- payment order file consists of fields and sub-fields

- subfields are separated from each other by "space" character (ASCII DEC 32) - exception to the rule are fields „DI:", „KI:" and "AV:" - in these cases subfields are separated by <CR><LF> (Enter)

- payment orders are separated from each other by <CR><LF> (Enter) - please see examples below

- payment order file ends with <CR><LF> (Enter)

If payment order is Credit transfer:

Field „UD:" contains information about Ordering party account and Field „DI:" about Ordering party name and address.
Field „UK:" contains information about Partner account and Field „KI:" about Partner name and address.

If payment order is Direct debit request:

Field „UD:" contains information about Partner account and Field „DI:" about Partner name and address.
Field „UK:" contains information about Ordering party account and Field „KI:" about Ordering party name and address.

Note:

What (in above-mentioned systems) Partner means:
For Credit transfers: Beneficiary of the amount
For Direct debit requests: Whose account is to be debited

Credit transfers and Direct debit requests might be included in the same payment order file together.

If you want to verify that your payment order file is in the correct format, you can send a test file on e-mail: helpdesk@mdpraha.cz

Additional information for fields "ZK:", "EC:"

Application does not delete leading zeroes in these fields, it means – when (in mentioned fields) a number string is entered or imported with leading zeros (e.g. 00123), the same information will be contained in the output file (00123) with the leading zeros too.

If no symbol (variable / constant / specific) is used in a payment order then Fields "ZK:" / "EC:" / "AK": should contain one "Zero" (ZK:0 / EC:0 / AK:0).

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 times.

RF:	Field name
M	Constant
CFD	Payment order file type (CFD / CFU)
I	Payment module I=CZI
YYYY	Year
MM	Month
DD	Day
HH	Hour
MM	Minute
SS	Second
NNNNNNNNN	Reference
AAAAAAAA	ID

Example for CFD: `RF:MCFDI201903010857120000000500000000`
Example for CFU: `RF:MCFUI201903010857120000000600000000`

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 information 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

Description	M / O	Format	Default value	Note
HD:	**M**	**3 a f**		
Subfield 1: Payment type	M	2 n f		11 = Credit transfer (*.cfd) 32 = Direct debit req.(*.cfd) 01 = Urgent credit transfer (*.cfu)
Subfield 2 Date of order	M	6 d f		
Subfield 3 Ordering party bank code	M	7 a v		Four-digit identification code in compliance with ČNB Certis participants code list

Subfield 4 Payment order serial number	M	6 n v		(1 - 999999) – payment order serial number within the file
Subfield 5 Partner´s bank code	M	7 a v		For digits identification code in compliance with ČNB Certis participants code list
\<CR\>\<LF\>RF:	**M***	**3 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\>KC:	**M**	**3 a f**		
Subfield 1 Amount	M	15 n v		Amount with 2 decimals after no decimal places separator
Subfield 2 Fixed field	M	6 n f	000000	Constant
Subfield 3 Currency ISO code	M	3 a f	CZK	Constant
\<CR\>\<LF\>UD:	**M**	**3 a f**		
Subfield 1 Ordering Party Pre-account number Checked by modulo-11 algorithm	M	6 n v	SP (space) - ASCII DEC 32	If pre-account number is not used, Subfield 1 has to be one space. In this case do not use separator between Subfields 1 and 2– see examples
Subfield 2 Ordering party Account number Checked by modulo-11 algorithm	M	10 n v		
Subfield 3 Short description of ordering party account	M*	20 a v		*Mandatory only if HD:11 or HD:01 (HD: subfield 1 = 11 or 01)
\<CR\>\<LF\>DI:	**M**	**3 a f**		
Subfield 1 Ordering party details 1	M	35 a v		
\<CR\>\<LF\> Subfield 2 Ordering party details 2	O	35 a v		If the row is used, it has to start with 3 spaces- please see examples
\<CR\>\<LF\> Subfield 3 Ordering party details 3	O	35 a v		If the row is used, it has to start with 3 spaces- please see examples
\<CR\>\<LF\> Subfield 4 Ordering party details 4	O	35 a v		If the row is used, it has to start with 3 spaces- please see examples
\<CR\>\<LF\>UK:	**M**	**3 a f**		
Subfield 1 Partner Pre-account Checked by modulo-11 algorithm	M	6 n v	SP (space) - ASCII DEC 32	If pre-account number is not used, Subfield 1 has to be one space. In this case do not use separator between Subfields 1 and 2 – see examples
Subfield 2 Partner Account number Checked by modulo-11 algorithm	M	10 n v		
Subfield 3 Partner account short description	M*	20 a v		*Mandatory only if HD:32 (HD: subfield 1 = 32)
\<CR\>\<LF\>AK:	**M**	**3 a f**		
Specific symbol	O	10 n v	0	If no Specific symbol is used, this field must contain one zero – see examples
\<CR\>\<LF\>KI:	**M**	**3 a f**		
Subfield 1 Partner details 1	M	35 a v		

<CR><LF> Subfield 2 Partner details 2	O	35 a v		If the row is used, it has to start with 3 spaces- please see examples
<CR><LF> Subfield 3 Partner details 3	O	35 a v		If the row is used, it has to start with 3 spaces- please see examples
<CR><LF> Subfield 4 Partner details 4	O	35 a v		If the row is used, it has to start with 3 spaces- please see examples
<CR><LF>EC:	**M**	**3 a f**		
Constant symbol	O	4 n v	0	If no valid Constant symbol is used, this field must contain one zero – see examples Symbols that are not allowed by ČNB: 0002, 0005, 0006, 0051, 0498, 0598, 0898, 1178, 2178, 3178, 4444
<CR><LF>ZK:	**M**	**3 a f**		
Subfield 1 Variable symbol	O	10 n v	0	If no Variable symbol is used, this field must contain one zero – see examples
<CR><LF>AV:	**M**	**3 a f**		
Subfield 1 Payment details 1	O	35 a v		
<CR><LF> Subfield 2 Payment details 2	O	35 a v		If the row is used, it has to start with 3 spaces- please see examples
<CR><LF> Subfield 3 Payment details 3	O	35 a v		If the row is used, it has to start with 3 spaces- please see examples
<CR><LF> Subfield 4 Payment details 4	O	35 a v		If the row is used, it has to start with 3 spaces- please see examples
<CR><LF>S0:	**M**	**3 a f**		**Only for *.CFU files**
Subfield 1 Number of urgent credit transfers within payment file	M	9 n f		Number is aligned to the right, with leading zeros
Subfield 2 Total amount of urgent credit transfers within payment file	M	15 n v	000	With 2 decimals after no decimal places separator If payment order file contains no Urgent credit transfer - this field must contain three zeros
<CR><LF>S1:	**M**	**3 a f**		**Only for *.CFD files**
Subfield 1 Number of credit transfers within payment file	M	9 n f		Number is aligned to the right, with leading zeros
Subfield 2 Total amount of credit transfers within payment file	M	15 n v	000	With 2 decimals after no decimal places separator If payment order file contains no credit transfer - this field must contain three zeros
<CR><LF>S3:	**M**	**3 a f**		**Only for *.CFD files**
Subfield 1 Number of direct debit requests within payment file	M	9 n f		Number is aligned to the right, with leading zeros
Subfield 2 Total amount of direct debit requests within payment file	M	15 n v	000	With 2 decimals after no decimal places separator If payment order file contains no direct debit request - this field must contain three zeros
<CR><LF>S4:	**M**	**3 a f**		**Only for *.CFU files**
Subfield 1	M	9 n f	000000000	Constant
Subfield 2	M	3 n f	000	Constant
<CR><LF> The End of file	M			

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

Example of credit transfer:

```
HD:11|190301|2700|1|0300
KC:4005006000|000000|CZK
UD:19|12345671|ACCOUNT1
DI:ORDERING|PARTY
|||XZY|NAME2
|||XZY|STREET1
|||40000-XZY-TOWN
UK:|7777777777|ACCOUNT2
AK:0
KI:PARTNER
|||ABC-NAME2
|||ABC-STREET1
|||60000-ABC-TOWN
EC:0308
ZK:1122334455
AV:INFO1
|||INFO2
|||INFO3
|||INFO4
S1:000000001|4005006000
S3:000000000|000
```

Example of direct debit request:

```
HD:32|190301|2700|1|0300
KC:4005006000|000000|CZK
UD:|7777777777|ACCOUNT2
DI:PARTNER
|||XZY-NAME2
|||XZY-STREET1
|||0000-XZY-TOWN
UK:19|12345671|ACCOUNT1
AK:0
KI:ORDERING|PARTY
|||ABC-NAME2
|||ABC-STREET1
|||60000-ABC-TOWN
EC:0308
ZK:1122334455
AV:INFO1
|||INFO2
|||INFO3
|||INFO4
S1:000000000|000
S3:000000001|4005006000
```

Example of urgent credit transfer:

```
HD:01|190301|2700|1|0300
KC:4005006000|000000|CZK
UD:100001|2222222222|ACCOUNT1
DI:INFO|ORDERING|PARTY|1
|||INFO|ORDERING|PARTY|2
|||INFO|ORDERING|PARTY|3
|||INFO|ORDERING|PARTY|4
UK:|7777777777|UCET1
AK:0
```

```
KI:INFO|PARTNER|1
|||INFO|PARTNER|2
|||INFO|PARTNER|3
|||INFO|PARTNER|4
EC:0008
ZK:1122334455
AV:INFO1
|||INFO2
|||INFO3
|||INFO4
S0:000000001|4005006000
S4:000000000|000
```

Combination of two payment orders in one file:
```
.  .  .
AV:INFO1
HD:11|190301|2700|1|0300
KC:4005006000|000000|CZK
UD:100001|2222222222|ACCOUNT1
DI:INFO|ORDERING|PARTY|1
|||INFO|ORDERING|PARTY|2
.  .  .
```

Example of Field "UD:" - with pre-account number:
```
UD:100001|2222222222|ACCOUNT1
```

Example of Field "UK:" - with pre-account number:
```
UK:19|7777777777|ACCOUNT1
```

Example of Field "UD:" - without pre-account number:
```
UD:|2222222222|ACCOUNT1
```

Example of Field "UK:" - without pre-account number:
```
UK:|7777777777|ACCOUNT1
```

Example of payment order using Field "RF:"

```
HD:11|190301|2700|1|0300
RF:MCFDI20190301141845000000000100000000
KC:4005006000|000000|CZK
UD:100001|2222222222|ACCOUNT1
DI:INFO|ORDERING|PARTY|1
|||INFO|ORDERING|PARTY|2
|||INFO|ORDERING|PARTY|3
|||INFO|ORDERING|PARTY|4
UK:|7777777777|UCET1
AK:0
KI:INFO|PARTNER|1
|||INFO|PARTNER|2
|||INFO|PARTNER|3
|||INFO|PARTNER|4
EC:0008
ZK:1122334455
AV:INFO1
|||INFO2
|||INFO3
|||INFO4
S1:000000001|4005006000
S3:000000000|000
```