

## **Structure of Slovak foreign non-SEPA payments (SKA) for MCC / MCT / SMO**

### **General description:**

- foreign payment order file extension is always \*.SKA
- 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. BIC code (=SWIFT code) 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**)

(see examples at the end of this document)

### **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
SKA	Payment order file type SKA
A	Payment module A=SKA
YYYY	Year
MM	Month
DD	Day
HH	Hour
MM	Minute
SS	Second
NNNNNNNNN	Reference
AAAAAAA	ID

Example for SKA: :RF:MSKAA2012082708481600000000300000000

## File format:

### Meaning of columns:

<b>Description</b>	Fields and subfields description
<b>M/O</b>	Status
	M = Mandatory
	O = Optional
	M* = Conditional application of mandatory field (For more info see relevant Note)

<b>Format</b>	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	
<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

<b>&lt;CR&gt;&lt;LF&gt;:03:</b> Number of payment orders in the file	<b>M</b> M	<b>4 a f</b> 5 n f	Fixed length field, aligned to the right with leading zeros
<b>&lt;CR&gt;&lt;LF&gt;:04:</b> Ordering party SWIFT address	<b>M</b> M	<b>4 a f</b> 8 a f/11 a f	Exactly 8 or exactly 11 characters of SWIFT address, field can not contain spaces.
<b>&lt;CR&gt;&lt;LF&gt;:05:</b> Ordering party name and address	<b>M</b>	<b>4 a f</b>	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	
<b>&lt;CR&gt;&lt;LF&gt;:07:</b> SKA file name	<b>M</b> M	<b>4 a f</b> 12 a v	

**Structure of the file header:**

```
{1:F01XXXXXXXXXXAxxxxBBBBTTTTTT}{2:I100XXXXXXXXXXAxxxY1}{4:
```

where

**{1:F01**                      **Constant** Basic Header Block  
XXXXXXXXXXAxxxx       first four characters represent for-digit bank code that is complemented by fix string  
                                 "XXXXAxxxx" from the right  
BBBB                      file-number  
                                 (Increasing from 0 to 9999) serial number of the file during the day  
TTTTTTT}                transaction number  
                                 (Increasing from 0 to 999999)  
**{2:I100**                      **Constant** Application Header Block  
XXXXXXXXXXAxxxx       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)).  
**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  
  
**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
<b>&lt;CR&gt;&lt;LF&gt;:20:</b> Customer reference	<b>M</b> M	<b>4 a f</b> 16 a f		Fixed length field – 16 characters. Reference is aligned to the left, complemented by "Space" characters (ASCII DEC 32) from the right. If Reference is not used, please use 16 spaces.
<b>&lt;CR&gt;&lt;LF&gt;:RF:</b>	<b>M*</b>	<b>4 a f</b>		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)
<b>&lt;CR&gt;&lt;LF&gt;:32A:</b> Subfield 1 Payment order value date Subfield 2 Payment order currency ISO code Subfield 3 Payment order amount	<b>M</b> M  M  M	<b>5 a f</b> 6 d f  3 a f  15 n v		Subfield 3: Amount with 2 decimals and always with comma (",") as decimal separator
<b>&lt;CR&gt;&lt;LF&gt;:50:</b> Ordering party name and address	<b>M</b>	<b>4 a f</b>		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		The first row is mandatory
Rows 2 - 4	O	3*35 a v		Other details – optional rows
<b>&lt;CR&gt;&lt;LF&gt;:52D:</b> Subfield 1 Ordering party account number <CR><LF>  Subfield 2 Ordering party charges account number <CR><LF>  Subfield 3 Currency ISO code of Ordering party account <Space> Currency ISO code of Ordering party charges acc. <CR><LF>  Subfield 4 Statistical code <Space>  Beneficiary's country ISO code <Space> Beneficiary's bank country ISO code	<b>M</b> M  M  M  M  M  M  M  M	<b>5 a f</b> 6 + 10 n f  6 + 10 n f  3 a f 3 a f  3 n f  2 a f 2 a f		Subfield 1: 6 digits of Pre-account number followed by 10 digits of account number – both with leading zeros  Subfield 2: 6 digits of charges pre-account number followed by 10 digits of account number – both with leading zeros  If code word „BN2“ is used in the Field :71A:, then 3 spaces (ASCII DEC 32) will be instead Of Currency ISO code of Ordering party charges acc.  Always "695", only if the bank allows the use of Salary payments, codes 410 and 499 can be used
<b>&lt;CR&gt;&lt;LF&gt;:57A:</b> Beneficiary's bank SWIFT address	<b>M</b> O	<b>5 a f</b> 8 a f/11 a f		Exactly 8 or exactly 11 characters of SWIFT address, field can not contain spaces

<b>&lt;CR&gt;&lt;LF&gt;:57D:</b> Beneficiary's bank name and address:  Row 1: Name Row 2: Name Row 3: Street Row 4: Town	<b>M</b>  M O M* M*	<b>5 a f</b>  35 a v 35 a v 35 a v 35 a v	Following rows are separated by <CR><LF> if a row is used, rows must not be empty or must not contain only spaces    For EURO PAYMENTS this row must not be used For ALL OTHER PAYMENTS this row is mandatory  For EURO PAYMENTS this row must not be used For ALL OTHER PAYMENTS this row is mandatory
<b>&lt;CR&gt;&lt;LF&gt;:59:</b> Subfield 1 Slash "/" Subfield 2 Beneficiary account number <CR><LF> Subfield 3 Beneficiary name and address Row 1 Rows 2 - 4	<b>M</b> M O  M O	<b>4 a f</b> 1 a f 34 a v  35 a v 3*35 a v	Subfield 3: Maximum 4 rows and 35 characters per row, rows are separated by <CR><LF> if a row is used, rows must not be empty or must not contain only spaces The first row of Subfield 3 is mandatory
<b>&lt;CR&gt;&lt;LF&gt;:70:</b> Payment details	<b>O</b> O	<b>4 a f</b> 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
<b>&lt;CR&gt;&lt;LF&gt;:71A:</b> Details of charges <i>(BN1 or OUR or BN2 code word with the following meanings):</i> <b>BN1:</b> Charges are shared between the ordering party and the beneficiary – it means ordering party pays its bank's outgoing transaction fee. Beneficiary will receive payment order amount minus the correspondent (intermediary) banks charges. <b>OUR:</b> Ordering party pays all transaction fees <b>BN2:</b> Beneficiary pays all transaction fees	<b>M</b> M	<b>5 a f</b> 3 a f	In payment order that should be 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.

<b>&lt;CR&gt;&lt;LF&gt;;72:</b>	<b>M</b>	<b>4 a f</b>		
Subfield 1	M	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.
Instruction codes <i>(You can select 4 instruction codes from the following list and with the following meanings)</i>				If no instruction code is used then the content of Subfield 1 will be "00 00 00 00".
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				
<b>&lt;CR&gt;&lt;LF&gt;</b>				
Subfield 2	M	35 a f		Subfields 2 and 3 - Fixed length fields – 35 characters, aligned to the left and complemented by "Space" characters (ASCII DEC 32) from the right. If subfields are not used, please use 35 „Space“ characters instead.
Contact person				
<b>&lt;CR&gt;&lt;LF&gt;</b>				
Subfield 3	M	35 a f		
Word description of the numeric Statistical code used in field :52D: Subfield 4				
<b>&lt;CR&gt;&lt;LF&gt;</b>				
Subfield 4	O	3*35 a v		Subfield 4 - Maximum 3 rows and 35 characters per row, rows are separated by <CR><LF>
Statistics				
<b>-}</b>	<b>M</b>	<b>2 a f</b>		
End of the Text block (End of file)				

**In following examples “space” sign is represented by “|” sign:**

### Example 1:

How to use Field :52D:

- 1) when Beneficiary pays all transaction fees (:71A:BN2)

```
:52D:9944042222222222
0000000000000000
EUR|||
120|SK|SK
```

- 2) when charges are shared between the Ordering party and the Beneficiary (:71A:BN1)

```
:52D:0000190000000123
0000190000000123
EUR|EUR
120|SK|SK
```

### Example 2:

```

:01:
:02:200,00|||||
:03:00001
:04:COBASKPX
:05:PRIKAZCA|1
PRIKAZCA|2
PRIKAZCA|3
PRIKAZCA|4
:07:16122401.SKA
{1:F010800XXXXAXXX0001000001}{2:I100SWADRESAAXXXN1}{4:
:20:REFERENCE|||||

```

```
:32A:161224AUD1,00
:50:NAZOV|PRIKAZCU
NAZOV|PRIKAZCU
ULICA
MESTO
:52D:0000000012345671
0000000012345671
EUR|EUR
695|DE|DE
:57A:SWADRESA
:57D:NAZOV|BANKY|PRIJEMCU
NAZOV|BANKY|PRIJEMCU
ADRESA|BANKY|PRIJEMCU
ADRESA|BANKY|PRIJEMCU
:59:/SK3112000000198742637541
NAZOV|PRIJEMCU
NAZOV|PRIJEMCU
ULICA
MESTO
:70:UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
UCEL|PLATBY
:71A:BN1
:72:01|06|04|02
PARTNER|||
REEXPORT|||
STATISTIKA|||
STATISTIKA|||
STATISTIKA|||
-}
```

### Example 3 - more than one payment orders in SKA file

```
:01:
:02:3,00|||
:03:00002
:04:SWIFTOFBANK
:05:PRIKAZCA|1
PRIKAZCA|2
PRIKAZCA|3
PRIKAZCA|4
:07:16122401.SKA
{1:F010800XXXXAXXX0001000001}{2:I100SWIFTSWIAFTSN1}{4:
:20:|||
:32A:161224EUR1,00
:50:PRIKAZCA|1
PRIKAZCA|2
PRIKAZCA|3
PRIKAZCA|4
:52D:00001900000000123
00001900000000123
EUR EUR
695 SK SK
:57A:SWIFTSWIFTS
:57D:NAZOV|BANKY
ULICA
MESTO
:59:/123
PRIJEMCA|1
PRIJEMCA|2
PRIJEMCA|3
PRIJEMCA|4
:70:UCEL|PLATBY|1
```

```

UCEL|PLATBY|2
UCEL|PLATBY|3
UCEL|PLATBY|4
:71A:BN1
:72:00 00 00 00
|||||
PLATOBNY|TITUL|
-}$ {1:F010800XXXXAXXX0001000002} {2:I100SWIFTSWIAFTSN1} {4:
:20:
:32A:161224EUR2,00
:50:PRIKAZCA|1
PRIKAZCA|2
PRIKAZCA|3
PRIKAZCA|4
:52D:00001900000000123
00001900000000123
EUR EUR
695 SK SK
:57A:SWIFTSWIFTS
:57D:NAZOV|BANKY
ULICA
MESTO
:59:/123
PRIJEMCA|1
PRIJEMCA|2
PRIJEMCA|3
PRIJEMCA|4
:70:UCEL|PLATBY|1
UCEL|PLATBY|2
UCEL|PLATBY|3
UCEL|PLATBY|4
:71A:BN1
:72:00 00 00 00
|||||
PLATOBNY|TITUL|
-}

```

#### Example 4 - SKA file with payment statuses (with field :RF:)

```

:01:
:02:3,00|
:03:00002
:04:SWIFTTOFBANK
:05:PRIKAZCA|1
PRIKAZCA|2
PRIKAZCA|3
PRIKAZCA|4
:07:16122401.SKA
{1:F010800XXXXAXXX0001000001} {2:I100SWIFTSWIAFTSN1} {4:
:20:
:RF:MSKA2016122408481600000000300000000
:32A:161224EUR2,00
:50:PRIKAZCA|1
PRIKAZCA|2
PRIKAZCA|3
PRIKAZCA|4
:52D:00001900000000123
00001900000000123
EUR EUR
695 SK SK
:57A:SWIFTSWIFTS
:57D:NAZOV|BANKY
ULICA
MESTO

```



```
:59:/123
PRIJEMCA|1
PRIJEMCA|2
PRIJEMCA|3
PRIJEMCA|4
:70:UCEL|PLATBY|1
UCEL|PLATBY|2
UCEL|PLATBY|3
UCEL|PLATBY|4
:71A:BN1
:72:00 00 00 00
|||||||||
PLATOBNY|TITUL|
-}
```

**Example 5 - SKA file with EURO payment:**

```
:01:
:02:200,00|
:03:00001
:04:COBASKPX
:05:PRIKAZCA|1
PRIKAZCA|2
PRIKAZCA|3
PRIKAZCA|4
:07:16122401.SKA
{1:F010800XXXXXXX0001000001}{2:I100COBASKPXAXXXN1}{4:
:20:REFERENCE|
:32A:161224EUR1,00
:50:NAZOV|PRIKAZCU
NAZOV|PRIKAZCU
ULICA
MESTO
:52D:0000000012345671
0000000012345671
EUR|EUR
695|SK|SK
:57A:COBASKPX
:57D:NAZOV|BANKY|PRIJEMCU
NAZOV|BANKY|PRIJEMCU
:59:/SK3112000000198742637541
NAZOV|PRIJEMCU
NAZOV|PRIJEMCU
ULICA
MESTO
:70:UCEL|PLATBY
:71A:BN1
:72:00|00|00|00
PARTNER|
PLATBY V RAMCI EU A EHP VYKONAVANE|
-}
```