BEST client format supported by KB (valid from 20. 6. 2026)

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Definitions of abbreviations:

Abbreviation	Description
AS	Application server
AV	Message for beneficiary / direct debit payer – phrasal description for the beneficiary / payer
BIC/SWIFT Code	Bank Identifier Code
BEN	A type of a fee (paid by the beneficiary)
BEST	Standard data format, supported by KB direct banking applications
CS	Constant symbol
CR	Czech Republic
ČNB	Česká národní banka (Czech national bank)
DB	Database
DC	Direct channel – Direct banking product used for batch transfer of transactions
DCS	Direct Channel Systems
DP	Domestic payment
EES	European Economic Space
EU	European Union
FC	Foreign currency
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
MBB	MojeBanka Business – a client application of KB internet banking
MF	Mainframe – KB central system
NCC	National Clearing Code – the national bank code (equivalent to bank codes in the Czech Republic).
OFH (JPÚ)	Other finance house
OUR	A type of a fee (paid by the payer)
Payment Reference	End to End payment reference (in case of SEPA payments)
PCB	Profibanka – a client application of KB internet banking
SEPA Compatible Bank	A bank within the SEPA area pro that has acceded to the SEPA rules
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
SHA / SLV	A type of a shared fee (shared by the payer and the beneficiary)
SS	Specific symbol
SW	Software
TH	Transaction history
VS	Variable symbol

1 Introduction

1.1 Purpose of this document

Services provided by KB within the framework of the services Direct banking and enabling operation with batches are in the BEST format:

- MojeBanka Business (MBB)
- Profibanka (PCB)
- Direct channel (DC)

The purpose of this document is to describe the 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 KB Direct banking services.

The description is divided into the following sections:

- Import
  - format field declarations - domestic payments
  - list of field validations - domestic payments
  - format field declarations - foreign payments and SEPA payments
  - list of field validations - foreign payments and SEPA payments
- Export
  - format field declarations - electronic statements
- There are two types 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 (it is not applied in DC).

1.2 Characteristics of BEST format

BEST format includes:

- Domestic payment orders (Import): accounting and non-accounting data to an extent close to that specified by the UN/EDIFACT standard in domestic payment orders.
- Foreign payment orders (Import): accounting and non-accounting data derived from the needs of SWIFT messages in foreign payment orders. SEPA is realized only by index and only with group of data, which is availabble in foreign payment.
- Electronic statement (Export): accounting and non-accounting data provided by printout (paper) statements and all identification data and notes related to transactions.

Code page:

- **Direct channel (DC)** - requires windows-1250 – Windows Eastern European (Windows CRLF line feed)
- **Profibanka (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)
- **MojeBanka Business (MBB)** - requires windows-1250 – Windows Eastern European (Windows CRLF line feed)

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**

The number of orders that Direct Banking can process:

	Processing mode		
Název	**Online**	**Continuous**	**Batch***
ProfiBanka**	max. of 2,000 transactions / day for both modes		max. of 3,500 transactions / batch file is recommended
Direct chanel	Processing mode is not supported		Max, of 100,000 transactions / batch file is recommended
MojeBanka Business	The maximum number of 400 orders / day is not dependent on the selected processing mode		

* In mode, you can process n import files / day with the recommended number of transactions in one import file.
** The 2000 payment / day Limit is common for Online and Continuous Mode.
Warning: The number of commands is listed in the Technical Conditions, including hardware and software requirements. The data given here are indicative.

2 Formal check of BEST format

2.1 Domestic payments

2.1.1 General information

The file with payments contains one header, "n" payments and one footer. Record length - **fixed 353 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 Description for me 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 Description for me is evaluated first, then the Beneficiary's 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: Description for me = Priority 5, Beneficiary's 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

Invalid Constant symbols (for the latest list, see help for MBB and PCB):
- ???5 Corrective settlement
- ??51 Execution
- 0006 Non-existing account
- 0007 Collection refund

Only simple payment orders can be entered:
- CZK payments within KB without conversion (both accounts are denominated in the same currency)
- CZK payments within KB with conversion (the accounts are denominated in different currencies)
- CZK payments to Another Bank (standard)
- CZK payments to a CZK account kept with Another Bank (Express, Express with advice)
- CZK payments to Another Bank with a prearranged FOREX exchange rate
- FX payments within KB without conversion (both accounts are denominated in the same currency)
- FX payments within KB with conversion (the accounts are denominated in different currencies)
- FX payments to a CZK account kept with Another Bank (standard)
- FX payments within KB with a prearranged FOREX exchange rate
- CZK collections within KB without conversion (both accounts are denominated in the same currency)
- FX collections within KB without conversion (both accounts are denominated in the same currency)
- CZK collections with a transfer to Another Bank (standard)

In the Direct channel (DC) service, it is possible to transfer cancellation batches where only those orders that the client wants to cancel can be included in the batch. The information specifying that cancellation is to be performed is contained in the batch header (CAN constant), where all records are considered cancelling ones regardless of the record type. A payment will be cancelled if it is not in the final status (rejected, booked, cancelled) and its Creation date and Payment sequential number are identical. Batch orders shall be cancelled in MojeBanka or Profibanka in an interactive mode - directly on the display.

2.1.2 Description of import fields

Definitions - data content in the BEST format

Header Domestic payments:

Ser. no.	Name	Mandatory /Optional	Length	Offset	Format	Data content in the MBB, PCB, DC services
1.	Type of message	M	2	0	X(2)	HI
2.	Filler	O	9	2	X(9)	Presently not used (not validated)
3.	Date of sending	M	6	11	yymmdd	1. Date of sending (creation) of the file - YYMMDD format. 2. If valid. type Creation date=current date is activated, it must be identical with the current date 3. Otherwise, only formal validation applied (-31 to +364 days)
4.	File identification	O	14	17	X(14)	Client's name (not validated)
5.	Filler	O	35	31	X(35)	Presently not used (not validated)
6.	Cancellation sign for the whole file	O	3	66	X(3)	CAN = cancellation file

7.	Filler	O	282	69	X(282)	Presently not used (not validated)
8.	File sentinel	M	2	351	X(2)	CRLF

Footer Domestic payments:

Ser. no.	Name	Mandatory /Optional	Length	Offset	Format	Data content in the MBB, PCB, DC services
1.	Type of message	M	2	0	X(2)	TI
2.	Filler	O	9	2	X(9)	Presently not used (not validated)
3.	Date of sending	M	6	11	yymmdd	Date of sending the medium
4.	Number of payments	M	6	17	9(6)	Number of payments (records) in the file
5.	Checksum	M	18	23	9(16)V9(2)	The sum of the Amount field for all payments
6.	Filler	O	310	41	X(310)	Presently not used (not validated)
7.	File sentinel	M	2	351	X(2)	CRLF

Data record Domestic payment:

Ser. no.	Name	Mandatory /Optional	Length	Offset	Format	Data content in the MBB, PCB, DC services
1.	Type of record	M	2	0	X(2)	01
2.	Seq. No.	M	5	2	X(5)	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)
3.	Creation date	M	8	7	yyyymmdd	1. Valid date YYYYMMDD 2. If valid. type Creation date=current date is activated, it must be identical with the current date 3. Otherwise, only formal validation applied (-31 to +364 days)
4.	Due date	M	8	15	yyyymmdd	Required due date. Back value is not permitted.
5.	Account currency code	M	3	23	X(3)	ISO code of the currency
6.	Amount of payment	M	15	26	9(13)V9(2)	Amount of payment
7.	Operation code	M	1	41	X(1)	0 - payment, 1 - collection
8.	Contra-account currency code	O	3	42	X(3)	1. If spaces or zeroes - then contra-account currency = account currency 2. If account currency is not contra-account currency, then payment with conversion 3. If contra-account currency is not CZK, then only the “0100” beneficiary’s bank allowed. 4. The FOREX Payments will be processed in contra-account currency.
9.	Conversion code	O	1	45	X(1)	If “P”, then amount in contra-account currency, else amount in account currency. Conversion code is not used for the FOREX Payments.
10.	CS	O	10	46	9(10)	Constant symbol - apart from other functions, a requirement for processing priority can be applied
11.	Message for beneficiary (AV message)	O	140	56	X(140)	Message for counterparty (in case of Direct Debit - Message for direct debit payer)
12.	Filler	O	3	196	X(3)	Presently not used (not validated)
13.	Code of payer’s bank	M	4	199	9(4)	Bank code
14.	Payer’s account number	M	16	203	9(16)	Payer’s account number
15.	Payer’s VS	O	10	219	9(10)	According to the planned adjustment of ČNB, it is not possible to distinguish 2 symbols and the information will be replaced with beneficiary’s VS.
16.	Payer’s SS	O	10	229	9(10)	According to the planned adjustment of ČNB, it is not possible to distinguish 2 symbols and the information will be replaced with beneficiary’s SS.
17.	Description for me	O	30	239	X(30)	Payer’s comment - apart from other functions, a requirement for processing priority can be applied.If it concerns the payment of individual rate (field 25 = Y), then the bank replaces the text with client´s KBI_ID value ie. the client´s KB identifier
18.	Filler	O	3	269	X(3)	Presently not used (not validated)
19.	Code of beneficiary’s bank	M	4	272	9(4)	Code of beneficiary's bank If contra-account currency FC, the bank must be 0100

20.	Ben. account no.	M	16	276	9(16)	Beneficiary account number
21.	Beneficiary's VS	O	10	292	9(10)	The only VS symbol that can be currently entered according to ÈNB
22.	Beneficiary's SS	O	10	302	9(10)	The only SS symbol that can be currently entered according to ÈNB If SS="9999999999", then the beneficiary's name is not displayed in the transaction history EXPORTs
23.	Beneficiary's comment	O	30	312	X(30)	The bank does not forward the data. Option to use for prioritization processing. Comment is not available to payers or payment recipients.
24.	Express	O	1	342	X(1)	E=express A=express with SWIFT, other=standard
25.	Forex	O	1	343	X(1)	"Y" in case of agreed rate, else according to exchange rate list check whether a contract with dealing has been concluded
26.	Filler	O	7	344	X(7)	Presently not used (not validated)
27.	File sentinel	A	2	351	X(2)	CRLF

2.1.3 Description of field validations

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

The header is the first record of the file and must contain:

Ser. no.	Field name	Mandatory /Optional	Required content
1.	Type of message	M	HI
2.	Filler	O	Presently not used (not validated)
3.	Date of sending	M	Date of sending (creation) of the file - YYMMDD format. If validation type Creation date=current d. is activated, the current date is required; otherwise, only formal validation applied (-31 to +364 days).
4.	File name	O	Not validated
5.	Filler	O	Presently not used (not validated)
6.	Cancellation sign	O	If "CAN", the file is a cancellation file
7.	Filler	O	Presently not used (not validated)
8.	File sentinel	M	CRLF

The footer is the last record of the file and must contain:

Ser. no.	Field name	Mandatory /Optional	Required content
1.	Type of message	M	TI
2.	Filler	O	Presently not used (not validated)
3.	Date of sending	M	YYMMDD format; it should equal the 12th to 17th positions in the header and should equal the current date, it doesn´t have to be actual, but it must be the same as the date in the header.
4.	Number of payments	M	Number of payments in the file equals this value
5.	Checksum	M	Sum total of all payments
6.	Filler	O	Presently not used (not validated)
7.	File sentinel	M	CRLF

Domestic payment - validation table:

Ser. no.	Name	Mandatory /Optional	Note
1.	Type of record	M	01
2.	Seq. No.	M	Item sequential number generated by the client - must be unique for specific subject on specific creation date. Alphanumeric field.
3.	Creation date	M	1. Valid date YYYYMMDD 2. If valid. type Creation date=current d. is activated, it must be identical with the current date

			3. Otherwise, only formal validation applied. (-31 to +364 days)
4.	Due date	M	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	M	ISO code of the currency 1. Matches the code of currency of the account 2. Collection order outside KB may only be for CZK 3. Collection order within KB can be in foreign currency, whereas the currency of the account and contra-account must be same 4. For other currencies, contra-account currency must be checked; if it is an FC, the contra-account bank code may only be 0100 5. EUR or other FC must be used
6.	Amount of payment	M	1. Numeric field 2. Not zero 3. The last positions must be 00 for weak currencies 4. Weak currencies should be entered without decimals
7.	Operation code	M	0 - payment, 1 - collection
8.	Contra-account currency code	O	1. If spaces or zeroes, then =account currency 2. If account currency NOT = contra-account currency, then payment with conversion 3. If contra-account currency FC, then the beneficiary's bank code 0100 is allowed
9.	Conversion code	O	If "P", then amount in contra-account currency, otherwise amount in account currency
10.	Constant symbol	O	Does not contain illegal CS. For batch mode: If priority is not applied in Payer's and Beneficiary's comments, the second position from the left will be evaluated. Numbers 0-2 are of standard priority - 5. Other values will be left as per the client. The highest priority value available to clients is 3, the lowest is 9. Standard default setting in KB is 5.
11.	AV message	O	Transmitted to the partner without validations
12	Filler	O	Presently not used (not validated)
13.	Code of payer's bank	M	0100
14.	Payer's account number	M	Zeros must be added from the left; must not contain a delimiter. 1. Numeric field, Is not 0 2. Modulo 11 3. Access rights 4. Must not be equal to the contra-account, if it is within KB 5. Account status must be active); the type of account must be current account or term account
15.	Payer's variable symbol	O	Not considered, replaced with beneficiary's VS
16.	Payer's specific symbol	O	Not considered, replaced with beneficiary's SS
17.	Payer's comment	O	The text related to the payer, not validated
18.	Filler	O	Presently not used (not validated)
19.	Code of beneficiary's bank	M	Included in the library of banks. If contra-account is FC, the contra-account code can only be 0100
20.	Ben. account no.	M	Zeros must be added from the left; must not contain a delimiter 1. Numeric field 2. Modulo 11 3. Is not 0
21.	Variable symbol for beneficiary	O	Numeric field (excess positions must be zeroes)
22.	Specific symbol for beneficiary	O	Numeric field
23.	Beneficiary's comment	O	Text related to the partner
24.	EXPRESS	O	E=Express, A=express with advice
25.	FOREX	O	Y=payment with agreed rate
26.	Filler	O	Presently not used (not validated)
27.	File sentinel	M	CRLF

List of rules for ensuring a single value for VS and SS symbols:

Payer's VS	Beneficiary's VS	VS after validation	Payer's SS	Beneficiary's SS	SS after validation
zero	**X**	**X**	**Zero**	**X**	**X**
Y	**X**	**X**	**Y(not 9999999999)**	**X**	**X**
Y	**zero**	**Y**	**Y**	**zero**	**Y**
			9999999999	**X**	**9999999999**

Note: VS and SS after validation means that the same value defined in that column will be included in both symbols in the DCS database at that particular payment.

To ensure consistent contents of symbols during run-up of the change at the client's side, the following rule applies for rewriting: in case no value is entered in the beneficiary's symbol and the value in the payer's symbol is valid, this value will remain. This means only beneficiary's VS and SS value will be taken and copied into the payer's VS and SS. Only in case when the beneficiary's symbol is not entered, and the payer's symbol is not zero, the payer's symbol value will be taken over. The exceptional case is when payer's SS is "9999999999"; in this case this value must be copied to the beneficiary's SS regardless of the value of the beneficiary's SS. Common validations for VS and SS remain. The "9999999999" symbol can be entered in case a client requires to suppress the beneficiary's account name in the transaction history (available only for payments within KB).

2.1.4 Domestic payments – File example I BEST format:

HI000000000010604 0000000000
0100000200106042001060 4CZK000000000056700000000000000308
0100000019027378021707206100330000000000 0100000000006930676107206100330000000000
0100001200106042001060 4CZK000000000015120000000000000308AV entered all
0100000019027378021700005254540000000000Entered description - debit
0100000000001190429100005254540000000000
0100003200106042001060 4CZK000000000053220000000000000308AV + entered debit
0100000019027378021740012065230000000000
2700000000003083000540012065230000000000Entered description - credit
0100004200106042001060 4CZK000000000053220000000000000308AV + entered credit
0100000019027378021740012065230000000000 2700000000003083000540012065230000000000
0100005200106042001060 4CZK000000000053220000000000000308
0100000019027378021740012065230000000000
2700000000003083000540012065230000000000Entered description - credit only
0100006200106042001060 4CZK000000000053220000000000000308
0100000019027378021740012065230000000000Entered description -debit only
2700000000003083000540012065230000000000
0100007200106042001060 4CZK000000000053220000000000000308
0100000019027378021740012065230000000000Entered desc. - debit and credit
2700000000003083000540012065230000000000Entered desc. - debit and credit
TI000000000010604000007000000000000337920
00000

2.2 Foreign payments

2.2.1 General information

A BEST file with payments contains one header, "n" payments and one footer. Record length - **fixed 884 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

In the Direct channel (DC) service, it is possible to transfer cancellation batches where only those orders that the client wants to cancel can be included in the batch. The information specifying that cancellation is to be performed is contained in the batch header (CAN constant), where all records are considered cancelling ones regardless of the record type. A payment will be cancelled if it is not in the final status (rejected, booked, cancelled) or if it is not being processed by other bank systems (e.g. KBI) and its Creation date and Payment sequential number are identical.

Only simple payment orders can be entered:

- CZK payments outside CR with or without conversion (both accounts are denominated in the same currency)
- FX payments to Another Bank in CR with or without conversion
- SEPA payments in EUR currency to Another Bank
- CZK payments with a prearranged FOREX exchange rate without conversion outside CR
- FX payments with a prearranged FOREX exchange rate without conversion to Another Bank in CR
- FX payments outside CR with conversion or without conversion
- FX payments with a prearranged FOREX exchange rate outside CR without conversion
- SEPA payments in EUR currency with a prearranged FOREX exchange rate to Another Bank
- Foreign payments in CZK and in another currency with conversion or without into the EEA with a SHA charge

Under the EU PSD2 Directive there is a change in the field of external 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

Definitions - data content in the BEST format

Header Foreign payments:

Ser. no.	Name	Mandatory /Optional	Length	Offset	Format	Data content in the MB, PCB, DC services
1.	Type of message	M	2	0	X(2)	HI
2.	Filler	O	9	2	X(9)	Presently not used (not validated)
3.	Date of sending	M	6	11	yymmdd	1. Date of sending (creation) of the file - YYMMDD format. 2. If valid. type Creation date=current d. is activated, it must be identical with the current date 3. Otherwise, only formal validation applied (-31 to +364 days)
4.	File identification	O	14	17	X(14)	Not validated
5.	Filler	O	35	31	X(35)	Presently not used (not validated)
6.	Cancellation sign	O	3	66	X(3)	"CAN" for cancellation batch
7.	Filler	O	813	69	X(813)	Presently not used (not validated)
8.	File sentinel	M	2	882	X(2)	CRLF

Footer Foreign payments:

Ser. no.	Name	Mandatory /Optional	Length	Offset	Format	Data content in the MB, PCB, DC services
1.	Type of message	M	2	0	X(2)	TI
2.	Filler	O	9	2	X(9)	Presently not used (not validated)
3.	Date of sending	M	6	11	yymmdd	Date of sending
4.	Number of records	M	6	17	9(6)	Total number of data records 02 and 03 in the file
5.	Checksum	M	18	23	9(16)V9(2)	The sum of the Amount field for all payments
6.	Filler	O	841	41	X841)	Presently not used (not validated)
7.	File sentinel	M	2	882	X(2)	CRLF

Data record Foreign payment:

Ser. no.	Name	Mandatory /Optional	Length	Offset	Format	Data content in the MB, PCB, DC services
1.	Type of record	M	2	0	X(2)	02
2.	Filler	M	6	2	X(6)	Presently not used (not validated)

3.	Sequential Number	M	5	8	X(5)	1. Item sequential number generated by the client - must be unique for the current subject on the current creation date. 2. Alphanumeric field. 3. Must not be invalid (invalid characters, empty (spaces), duplicate) 4. Only SWIFT set characters are allowed. For SEPA payments it is transferred to the foreign partner.
4.	Creation date	M	8	13	yyyymmdd	1. Valid date YYYYMMDD 2. If valid. type Creation date=current d. is activated, it must be identical with the current date 3. Otherwise, only formal validation applied (-31 to +364 days)
5.	Due date	M	8	21	yyyymmdd	Required due date. Back value is not permitted.
6.	Payment currency code	M	3	29	X(3)	ISO currency code (only payments in EUR for SEPA payments)
7.	Amount of payment	M	15	32	9(13)V9(2)	amount
8.	Payer of charges	M	3	47	X(3)	OUR, BEN or SHA. Default SHA. Only SLV for SEPA payments. For payments to the EEA, the SHA fee must be set.
9.	Number of account for charges	O	16	50	9(16)	Number of account for charges
10.	ISO currency code of account for charges	O	3	66	X(3)	Account currency code for charges. If not specified, the currency registered in the DB will be taken.
11.	Express payment	O	1	69	X(1)	All EXPRESS with the exception of U = Urgent. This is also true for SEPA CT (Credit Transfer)
12.	Filler	O	10	70	9(10)	Presently not used (not validated)
13.	Filler	O	10	80	9(10)	Presently not used (not validated)
14.	Filler (DS3/SS) assigned by system	O	10	90	9(10)	Presently not used (not validated)
15.	FOREX	O	1	100	X(1)	“Y” for forex payments
16.	Filler (FOREX ID)	O	16	101	X(16)	Presently not used (not validated)
17.	Filler (reserve for full bank code)	O	3	117	X(3)	Presently not used (not validated)
18.	Code of payer’s bank	M	4	120	9(4)	Always 0100
19.	Payer’s account number	M	16	124	9(16)	Account number
20.	Payer’s currency (optional field)	O	3	140	X(3)	Account currency; if not specified, the currency registered in the DB will be taken.
21.	Filler	O	105	143	X(105)	Presently not used (not validated)
22.	BIC/SWIFT code of beneficiary's bank	O	35	248	X(35)	1. Partner’s bank BIC/SWIFT code - optional field. (for foreign and SEPA payments) 2. Validated on the Code list 3. 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.
23.	Payer’s address	O	35 x 4	283	X(140)	Presently not transferred; the address valid for the account is taken
24.	**Message for beneficiary / Message for direct debit payer /** Remittance information Additional information	M	35 x 4	423	X(140)	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.
25.	Filler	O	1	563	X(1)	Presently not used (not validated)
26.	Beneficiary’s account (required unless the Payment by cheque sign is	M	34	564	X(34)	Beneficiary´s account number Compulsory account in IBAN form for: • SEPA • payments in EUR, while the country is the

	used)					beneficiary's bank in the EEA
27.	Beneficiary's address	M	35 x 4	598	X(140)	1st line - Name 2nd line - Street (optional for SEPA) 3rd line - Town, postcode (optional for SEPA) 4th line - Country ISO code (optional for SEPA) (for FPO: all fields of beneficiary's address are required)
28.	Beneficiary's bank - address	O	35 x 4	738	X(140)	To be filled in if BIC/SWIFT code is unknown (with the exception of the SEPA payments) 1st line - Name 2nd line - Street (optional) 3rd line - Town, postcode 4th line - Country ISO code, NCC code
29.	Payment by cheque sign	O	1	878	X(1)	"Y" = payment by cheque, other to the account SEPA cannot be transferred by cheque.
30.	SEPA sign	O	1	879	X(1)	"Y" for SEPA payments, standard FPO for others
31.	Filler	O	2	880	X(2)	Presently not used (not validated)
32.	File sentinel	M	2	882	X(2)	CRLF

Note - SEPA Payments:
SEPA payments can be submitted in a form of a SEPA payment made abroad do (cross-border payment), inland SEPA payment (CZ), or SEPA payment within the bank (KB). If the client wishes to utilise his environment, he/she will label a given payment accordingly. However, the payment must meet the following preconditions:

- The payment is made in EUR.
- The fees type is SHA/SLV.
- The payment may be submitted as an Urgent payment.
- The payment cannot be made by a cheque.
- The counterpart's bank code (BIC/SWIFT code) can be specified.
- The counterpart's IBAN must be specified.
- The beneficiary's Bank must be situated within the SEPA Area.
- The client reference handed over to the counterpart can only be as long as the Sequence Number of item of the sentence defined by you (5 characters).
- No further non-accounting SEPA information can be inputted in the BEST format (End to End payment reference, payment identification and purpose, category of the purpose). If you need to fill in these fields, please use another of the following supported XML formats for importing (XML ISO 20022 pain 001.001.02, XML ISO 20022 pain 001.001.03, or XML ISO 20022 pain 001.001.04.). If only the "End to End payment reference" and "Identification" fields should be imported, you may also use the EDI_BEST format (in thee formats, the client reference may consist of 35 characters).

Type 03 – Data record "Beneficiary Address and Beneficiary Bank Address":

The Type 03 data record is used to provide the structured address of the beneficiary and the address of the beneficiary's bank for foreign and SEPA payments.
For SEPA payments, providing the address is not mandatory; however, if the client enters any address element, at least the **Town** and **Country** must be filled in.

Data record – Beneficiary Address and Beneficiary Bank Address:

Ser .No	Name	Mandatory/ Optional for Foreign Payments	Mandatory/ Optional for SEPA	Length	Offset	Format	Data content in the MB, PCB, DC services
1.	Type of record	M	M	2	0	X(2)	03 – the record must follow the corresponding Type 02 record (the Sequential Number is identical).
2.	Filler	O	O	6	2	X(6)	Presently not used
3.	Sequential Number	M	M	5	8	X(5)	Sequence number of the item, identical to the parent Type 02 record.
4.	Beneficiary name	M	M	140	13	X(140)	For foreign payments, max. length is 140 characters; for SEPA, max. 70 characters. Longer values for SEPA will be truncated by the bank.
5.	Beneficiary street	M	O	70	153	X(70)	
6.	Beneficiary building number	O	O	16	223	X(16)	
7.	Beneficiary postal code	O	O	16	239	X(16)	
8.	Beneficiary town	M	O*1	35	255	X(35)	
9.	Beneficiary region	O	O	35	290	X(35)	
10.	Beneficiary country	M	O*1	2	325	X(2)	ISO country code
11.	Beneficiary bank name	O*2	O	140	327	X(140)	
12.	Bank street	O*2	O	70	467	X(70)	

13.	Bank building number	O	O	16	537	X(16)	
14.	Bank postal code	O	O	16	553	X(16)	
15.	Bank town	O*2	O	35	569	X(35)	
16.	Bank region	O	O	35	604	X(35)	
17.	Bank country	O*2	O	2	639	X(2)	ISO country code
18.	Payer LEI	O	O	20	641	X(20)	Presently not used (reserved)
19.	Beneficiary LEI	O	O	20	661	X(20)	Presently not used (reserved)
20.	Filler	O	O	201	681	X(201)	Presently not used
21.	File sentinel	M	M	2	882	X(2)	CRLF

Notes
*1 For SEPA payments, the address is optional; however, if the client enters any address field, **Town** and **Country** become mandatory.
*2 For foreign payments, these fields are not mandatory if the beneficiary bank's **SWIFT/BIC** is provided.

2.2.3 Description of field validations

The header is the first record of the file and must contain:

Ser. no.	Field name	Mandatory /Optional	Required content
1.	Type of message	M	HI
2.	Filler	O	Presently not used (not validated)
3.	Date of sending	M	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 name	O	Not validated
5.	Filler	O	Presently not used (not validated)
6.	Cancellation sign	O	If "CAN", the file is a cancellation file
7.	Filler	O	Presently not used (not validated)
8.	File sentinel	M	CRLF

The footer is the last record of the file and must contain:

Ser. no.	Field name	Mandatory /Optional	Required content
1.	Type of message	M	TI
2.	Filler	O	Presently not used (not validated)
3.	Date of sending	M	YYMMDD format; it should equal the 12th to 17th positions in the header and should equal the current date
4.	Number of entries	M	Total number of data records 02 and 03 in the file (the bank does not validate)
5.	Checksum	M	Sum total of all payments
6.	Filler	O	Presently not used (not validated)
7.	File sentinel	M	CRLF

2.2.4 Description of field validations

Only characters allowed for SWIFT may be used in all text fields:

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
/ - ? : ( ) . , ' +
C_R LF Space
"-" or ":" cannot be used as first characters of text fields.

Foreign payment - validation table:

Ser. no.	Field name	Mandatory /Optional	Required content
1.	Type of record	M	Must be constant - "02"
2.	Filler	O	Presently not used (not validated)
3.	Sequential Number	M	1. Item sequential number - must be unique for the specific subject on the specific creation date. 2. Alphanumeric field. 3. Must not be invalid (invalid characters, empty (spaces), duplicate) 4. Only SWIFT set characters are allowed. ¨ 5. Transferred as End To End Reference for SEPA payment to a SEPA Reachable Bank.

4.	Creation date	M	1. Valid date YYYYMMDD 2. If valid. type Creation date=current d. is activated, it must be identical with the current date 3. Otherwise, only formal validation applied (-31 to +364 days)
5.	Due date	M	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. Urgent payments must be transferred within 12 hours.
6.	Payment currency code	M	1. ISO code of the currency bankable (marketable) in KB 2. Only in EUR for SEPA.
7.	Amount of payment	M	1. Must be numeric data 2. Must not be zero 3. The last positions must be 00 for weak currencies
8.	Payer of charges (default: SHA)	O	OUR, BEN or SHA. Default SHA. For SEPA payments only SLV. For payments to the EEA, the SHA fee must be set.
9.	Number of account for charges (optional field)	O	1. Must be aligned to the right; must not contain a delimiter. 2. If not filled in, the payer's account number will be used. 3. Modulo 11 4. Access rights 5. Account status must be A (active); the type of account must be CK (current account) 6. The number of the account for the fees collection is not taken over in case of a SEPA payment within the bank.
10.	ISO currency code of account for charges	O	If specified, it must match the currency of the account for charges. If not specified, the currency registered in the DB will be taken.
11.	Express payment (default E)	O	If not filled in or X is filled, E will be used to be distinguished: "U" = urgent, "E" = express; This i salso true for SEPA CT (Credit Transfer)
12.	Filler	O	Presently not used (not validated)
13.	Filler	O	Presently not used (not validated)
14.	Filler (DS3/SS) assigned by system	O	Presently not used (not validated)
15.	FOREX	O	"Y" - FOREX payment with agreed rate
16.	Filler (FOREX ID)	O	Presently not used (not validated)
17.	Filler (reserve for full bank code)	O	Presently not used (not validated)
18.	Code of payer's bank	M	0100
19.	Payer's account number	M	1. Must be numeric field 2. Must comply with modulo 11 3. Is not 0 4. The user has access rights
20.	Payer's currency (optional field)	O	If specified, the currency code matches the code in the DB at the AS. If not specified, the currency registered in the DB will be taken.
21.	Note	O	Not taken over and not validated
22	SWIFT code of beneficiary's bank	O	1. Optional field; if filled in, the code must be in the library of bank SWIFT codes. 2. Required for SEPA.
23.	Payer's address	O	The address related to the account in the DB is taken over, not this one. Not validated
24.	**Message for beneficiary / Message for direct debit payer /** Remittance information Additional information	M	Required; all 140 characters to be transferred. Variable symbol to be detected according to the /VS/ strings, constant symbol to be detected according to the /CS/ symbol. 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. (payment to be rejected if CS is invalid)
25.	Filler	O	Presently not used (not validated)
26.	Beneficiary's account (required unless the Payment by cheque sign is used)	M	Existence validation: 1. Required field unless the Payment by cheque sign is used 2. If it is a payment by cheque, it must not be filled in 3. 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 notification 4. For payment in EUR and at the same time when the country is the beneficiary's bank in the EEA must be IBAN

27.	Beneficiary's address	M	Required (must be filled in): 1st line - name 2nd line - street (optional for SEPA) 3rd line - town, postcode (optional for SEPA) 4th line - country ISO code (optional for SEPA) (for FPO: all fields of beneficiary's address are required, with the exception of the 2nd and 3rd field in Direct channel.)
28.	Beneficiary's bank address (required if the BIC / SWIFT code is not filled in)	O	Required (with the exception of the street) if the SWIFT code of the bank is not filled in: 1st line - name 2nd line - street (optional) 3rd line - town, postcode 4th line - country ISO code, NCC code
29.	Payment by cheque sign	O	1. "Y" = payment by cheque 2. Otherwise, the beneficiary's account number must be filled in 3. SEPA cannot be transferred by cheque
30.	SEPA sign	O	If "Y", SEPA is set and it must conform to all SEPA requirements.
31.	Filler	O	Presently not used (not validated)
32.	File sentinel	M	

Operations with the Beneficiary's address and Bank address blocks when saving in the DB (because of existing function of Smooth payments)

Beneficiary's address - BEST format:

1. row	Name
2. row	Street (optional for SEPA)
3. row	Postcode, town (optional for SEPA) Right spaces will be cut. If the string after cutting is longer than 31 chars, it will be cut to 31 chars from the right; The " " (a space) char plus the first 3 chars of the 4th address line will be inserted at the end.
4. row	Country - ISO code (optional for SEPA) Positions 1-3: Country ISO code, either in 9(3) format or X(2) format with an additional space. Positions 4-35 will be ignored.

Beneficiary's bank - address - fields 31 – 34:

Bank name	Bank name
Bank street	Street
Bank town	Postcode, Town
Country, NCC code	Country - ISO code + optional NCC bank code Positions 1-3: Country ISO code of the beneficiary's bank, either in 9(3) format or X(2) format with an additional space. Position 4: space Positions 5-35: optional NCC code in the "//xx" format. If chars at positions 5-8 match this format, the chars at positions 7-35 will be imported ("/" chars are not imported). Excess spaces will be ignored.

2.2.5 Foreign payments – File example in BEST format:

```
HI      140506Best_ZPL.ikm
02    1   20140506201405O6EUR000000000004400SHA0000439502430247EURE0000000000              N
810000004395024302 47EUR                                                                SOGEFRPPXXX
ACN ULICE 36574                                  ACNMESTO, 811 09          SK                  AV FIELD
L1xxxxxxxxxxxxxxxxxxxEND35AV FIELD L2xxxxxxxxxxxxxxxxxxxEND35AV FIELD L3xxxxxxxxxxxxxxxxxxxEND35AV FIELD
L4xxxxxxxxxxxxxxxxxxxEND35/FR1420041010050500013M02606    Paul Cevert              La Fayet 1
Paris                    FR                  SOCIETE GENERALE            29 BOULEVARD HAUSSMANN
PARIS                     FR  //                NN
TI      140506000001000000000000004400
0000
```

2.2.6 SEPA payments – File example in BEST format:

```
HI      140506Best_SEPA.ikm
02    1   20140506201405O6EUR000000000002800SLV0000439502430247EURE0000000000              N
810000004395024302 47EUR                                                                SOGEFRPPXXX
ACN ULICE 36574                                  ACNMESTO, 811 09          SK                  AV FIELD
L1xxxxxxxxxxxxxxxxxxxEND35AV FIELD L2xxxxxxxxxxxxxxxxxxxEND35AV FIELD L3xxxxxxxxxxxxxxxxxxxEND35AV FIELD
L4xxxxxxxxxxxxxxxxxxxEND35/FR1420041010050500013M02606    Testovaci klient 1       La Fayet 1
Paris                    FR                  SOCIETE GENERALE            29 BOULEVARD HAUSSMANN
PARIS                     FR  //                NY
TI      140506000001000000000000002800
0000
```

2.3 EXPORT - basic information

Export is a data form of the electronic bank statement.

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 from 2nd January 2002 (numbering is performed within the given year and will be set to zero at the turn of the year).
- **n accounting transactions** related to the specific account and processing day.
- **n non-accounting transactions**, if the client provides (using administration) for downloading non-accounting data during export.

Electronic statement = EXPORT can be created for every type of account. If an electronic statement is used and the option of non-accounting transactions (only for credit accounts) 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. Several processing days and several accounts can be marked and compression into a single file specified (only for certain DCS applications).

In such a case, data are sequenced as follows:

- **Processing date 1**
  - **Account 1**
    - turnover item
    - n transaction items
  - Account 2
    - turnover item
    - n transaction items
  - **Account n**
    - turnover item
    - n transaction items
- **Processing date 2**
  - **Account 1**
    - turnover item
    - n transaction items
  - Account 2
    - turnover item
    - n transaction items
  - **Account n**
    - turnover item
    - n transaction items
- **Processing date n**
  - **Account 1**
    - turnover item
    - n transaction items
  - Account 2
    - turnover item
    - n transaction items
  - **Account n**
    - turnover item
    - n transaction items

2.4 Electronic statement - description of format structure

2.4.1 General information

This file consists of the following items:

- 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** (directly in the Direct banking service), 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 -),

where:
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
AC - accounting code. 0 - debit entry, 1 - credit entry, 2 - debit entry cancellation, 3 - credit entry cancellation.

2.4.2 Description of export fields

All records have a fixed length of 475 bytes.

Header Electronic statement:

Ser. no.	Name	Mandatory /Optional	Length	Offset	Format	Data content in the MB, PCB, DC services
1.	Type of record	M	2	0	X(2)	HO
2.	Type of format	O	9	2	X(9)	BEST
3.	Creation date	M	6	11	yymmdd	system date
4.	DCS channel identification	O	30	17	X(30)	MB="MojeBanka-export trans. hist." PB="ProfiBanka-export trans. hist." DC="DirectChannel-export trans. hist."
5.	Included transactions	O	30	47	X(30)	1. "Only accounting transactions" - defines that only transactions affecting the balance and debit and credit turnovers will be selected to the file. (52-type records) 2. "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).
6.	Filler	O	396	77	X(396)	Presently not used (not validated)
7.	File sentinel	M	2	473	X(2)	CRLF

Footer Electronic statement:

Ser. no.	Name	Mandatory /Optional	Length	Offset	Format	Data content in the MB, PCB, DC services
1.	Type of record	M	2	0	X(2)	TO
2.	Filler	O	9	2	X(9)	Presently not used (not validated)
3.	Creation date	M	6	11	yymmdd	date of creating the medium
4.	Number of payments	M	6	17	9(6)	number of the "52", "53" and "51" records in the file
5.	Checksum	M	18	23	9(16)V9(2)	the amount of the Total - all 52 and 53 records field
6.	Filler	O	432	41	X(432)	Presently not used (not validated)
7.	File sentinel	M	2	473	X(2)	CRLF

Turnover record = 51:

Ser. no.	Name	Mandatory /Optional	Length	Offset	Format	Data content in the MB, PCB, DC services
1.	Type of record	M	2	0	X(2)	51
2.	Client's account number	M	16	2	9(16)	Account number
3.	Accounting date	M	8	18	yyyymmdd	accounting date
4.	Statement number	M	3	26	9(3)	according to the number of movements in the account since the beginning of the year
5.	Date of the last statement	M	8	29	yyyymmdd	the date of the last movement in the account

6.	Number of items	M	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	M	15	42	9(13)V9(2)	balance of the last statement
8.	Sign of the old balance	M	1	57	X(1)	+ or -
9.	New balance	M	15	58	9(13)V9(2)	Current balance on the date of statement
10.	Sign of the new balance	M	1	73	X(1)	+ or -
11.	Debit turnovers	M	15	74	9(13)V9(2)	Calculated only for 52-type records. Debit transactions - Debit cancellation transactions
12.	Sign of debit turnovers	M	1	89	X(1)	+ or -
13.	Credit turnovers	M	15	90	9(13)V9(2)	Calculated only for 52-type records. Credit transactions - Credit cancellation transactions
14.	Sign of credit turnovers	M	1	105	X(1)	+ or -
15.	Account name	M	30	106	X(30)	account name
16.	IBAN	M	24	136	X(24)	Account number in the ccmmbbbbaaaaaaaaaaaaaaaa form, where c=country, m=modulo97, a=account, b=bank
17.	Filler	O	313	160	X(313)	Presently not used (not validated)
18.	End of record	M	2	473	X(2)	CRLF

Transaction record = 52 or 53:

Ser. no.	Name	Mandatory/ Optional	Length	Offset	Format	Data content in the MB, PCB, DC services
1.	Type of record	M	2	0	X(2)	"52" - type of record for accounting transactions that affect the balance and debit and credit turnovers. "53" - type of record for non-accounting transactions that do not affect the balance and debit and credit turnovers.
2.	Transaction number	M	5	2	9(5)	item number within the statement
3.	Account number	M	16	7	9(16)	Account number
4.	Contra-account number	M	16	23	9(16)	contra-account number
5.	Contra-account bank code	M	7	39	9(7)	0100 code is used for contra-account bank code for FPO (KB internal accounting and other information is specified in comment 2)
6.	Accounting code	M	1	46	9(1)	0-debit, 1-credit, 2-debit cancellation, 3-credit cancellation
7.	Currency code	M	3	47	X(3)	ISO code of the transaction currency
8.	Amount	M	15	50	9(13)V9(2)	Amount of the transaction in the account currency
9.	Contra-account currency	O	3	65	X(3)	currency of the original amount
10.	Original amount	O	15	68	9(13)V9(2)	original amount received in KB
11.	Payment title	O	3	83	X(3)	payment title code corresponding to the specific Outgoing or Incoming foreign payment
12.	KBI_ID	M	31	86	X(31)	item identification generated in the KBI central accounting system
13.	Variable symbol	M	10	117	9(10)	Variable symbol of the transaction - after implementing the ČNB clearing modification, fields 13 and 14 will be identical
14.	Beneficiary's variable symbol	N	10	127	9(10)	Variable symbol of the beneficiary - after implementing the ČNB clearing modification, fields 13 and 14 will be identical
15.	Constant symbol	M	10	137	9(10)	Constant symbol
16.	Specific symbol	M	10	147	9(10)	Specific symbol of the transaction - after implementing the ČNB clearing modification, fields 16 and 17 will be identical
17.	Beneficiary's specific symbol	O	10	157	9(10)	Specific symbol of the beneficiary - after implementing the ČNB clearing modification, fields 16 and 17 will be identical. If “9999999999” is in the field, then the beneficiary’s name will not be entered.
18.	Creation date	M	8	167	yyyymmdd	creation date
19.	Accounting date	M	8	175	yyyymmdd	Date of processing in KB
20.	Deduction date	O	8	183	yyyymmdd	Date of processing in JPÚ
21.	Value date	M	8	191	yyyymmdd	Due date
22	Transaction code	M	2	199	9(2)	Transaction code in KBI
23.	Seq. No. - the first part of the client ID	O	3	201	X(3)	the first three positions transferred in the Seq. No. (sequential number) during IMPORTing
24.	Operation code	M	1	204	9(1)	0=payment, 1=collection
25.	Filler	O	4	205	xX(4)	0000
26.	Comment 1	M	30	209	X(30)	Payer's comment or, for FPO. 1st line (30 bytes) “ucet” - beneficiary’s account
27.	Comment 2	M	30	239	X(30)	Beneficiary's comment or, for FPO. 1st line (30 bytes) “bank” - bank SWIFT code or the beneficiary’s bank name

28.	AV message	M	140	269	X(140)	AV message or Additional information for FPO
29.	System description	M	30	409	X(30)	System description
30.	Short name	M	30	439	X(30)	Beneficiary's name
31.	Seq. No. - the second part of the client ID	O	2	469	X(2)	spaces or the 4th and 5th position of Seq. No. - sequential number transferred during IMPORTing
32.	BIC/SWIFT Code used	O	1	471	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 SEPA foreign payment 5 = Incoming SEPA foreign payment
33.	Filler	O	1	472	X(1)	Presently not used (not validated)
34.	CRLF	M	2	473	X(2)	

Note: If a SEPA payment is used (marked “4 or “5” in field 32), other non-accounting SEPA information is available in Advice of the MojeBanka or ProfiBanka screen. End to End reference if it was transferred, partner’s address, full format partner’s IBAN, partner’s identification data if transferred.
Only EDI_BEST format is used for electronic form.

2.4.3 Electronic statement – File example in BEST format:

```
HO 020408
5100001982861702972002040404120020403000050000000000046928+000000000031448+000000000015480+000000000000000+INTERNET TEST 2
5200001000019828617029750000522670502170000100OCZK000000000010000 001-04042002 1602 602001
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DI2 PLATBA NA
VRUB VAŠEHO ÚÈTU KLIENT TEST 3
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PLATBA NA VRUB VAŠEHO ÚÈTU KLIENT TEST 7 80
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comment credit comment Pament 17,01 advanced value on holiday
PLATBA NA VRUB VAŠEHO ÚÈTU 81
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TO 020408000005000000000000015480
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