

FORMATS OF DATA STATEMENTS AND FILES FOR THE EXPORTING OF TRANSACTIONS FROM THE INTERNET BANKING OF PPF BANKA A.S.

Content:

1.	General rules for file formats	2
2.	Export formats available in the Transactions section	2
2.1.	CSV format	2
2.1.1.	Structure of the file:	2
2.1.2.	Example	4
2.2.	XLS format	5
3.	Data statement formats available in the Statements section	5
3.1.	Gemini 4.1 format	5
3.1.1.	File structure	5
3.1.2.	Example	9
3.2.	Gemini 5.0 format	9
3.2.1.	File structure	10
3.2.2.	Example	13
3.3.	ABO format – only for exporting items of domestic Payment Transactions	13
3.3.1.	Description of the Account Statement record	14
3.3.2.	Description of the Payment Transaction in CZK record	14
3.3.3.	Description of the Subfield AV1 – AV2 record	15
3.3.4.	Description of the Subfield AV3 – AV4 record	16
3.3.5.	Example of files in the ABO format	16
3.4.	XML format according to the CBA standard (camt.053)	17
3.5.	MT940 Customer Statement Message format	17
3.5.1.	File structure	17
3.5.2.	Filling field :86:	19
3.5.3.	Example	21
4.	Transaction type codes and names	23

1. General rules for file formats

In Internet banking ("IB"), data on Payment transactions can be exported from two places:

a) In the **Transactions** section:

- data on all available Payment Transactions can be exported here (i.e., settled Payment Transactions, today's turnovers, booked amounts on cards, etc.) depending on one's choice – multiple days, multiple accounts, selected types of transactions only, etc.;
- **the files do not contain items such as initial balance, closing balance, etc. – those are not statements; the files are not intended for subsequent processing in accounting systems;**
- the export formats for this option are described in point [2](#);

b) In the **Statements** section:

- data statements with settled Payment Transactions can be set up and then downloaded here;
- it is necessary to first set up the generation of data statements in this section; the data statements are available from the next Business Day following the set-up;
- the export formats for this option are described in point [3](#).

2. Export formats available in the Transactions section

In this section, the export of Payment Transactions is possible in two formats:

- a) CSV format, the description is contained in point [2.1](#), or
 b) XLS format, the description is contained in point [2.2](#).

2.1. CSV format

Only the relevant fields are completed for each item – e.g., for a card transaction, the fields related to the counterparty, payment symbols, message for the beneficiary, etc. will not be completed.

Specification of the format:

- Text file, code page CP 1250, ANSI character set
- One line = one record from transaction history
- The first line is the heading
- Separator "," (comma); if the field is empty two separators "," follow one another without any space
- The lines are separated by the symbol CR+LF

2.1.1. Structure of the file:

Field	Additional information
Settlement Date	Date of settlement
Date received	Date of receipt of payment/Payment Order by the Bank
Transaction realization date	Transaction realization date
Client's account	Client's own account including bank code (/6000)
Counterparty account	Number of counterparty's account
Counterparty account name	Name of counterparty's account
From/To bank	Counterparty's account bank code
Transaction group	Name of transaction group – see point 4 , column Transaction Group, Name
Transaction type	Name of transaction type – see point 4 , column Transaction type, Name

Field	Additional information
Amount in account currency	Transaction amount in the currency of the Client's own account Decimal places are separated by a decimal point. For debit items, a minus sign is in front of the number without a space (e.g. -27.00). Amounts from the order of thousands upwards are stated in quotation marks, with orders separated by a comma (e.g., "1,456.00", "-2,564.25").
Currency	ISO code of transaction currency
Transaction amount	
Transaction ID	Transaction ID entered through the Bank's electronic channels (e.g. 302.7.5996.2)
Bank reference	Bank's internal reference for cashless payment items (e.g., BO200909GE579492)
Variable symbol	
Constant symbol	
Specific symbol	
Transaction currency	
Transaction exchange rate	
Fee	
Fee currency	
Card number	Card transactions only
Cardholder's name	Card transactions only
Merchant's name	Card transactions only
Merchant's location	Card transactions only
Merchant's country	Card transactions only
Message for Beneficiary	
Message for Payer	
Description	
Settlement amount	
Settlement currency	
Settlement exchange rate	
Payer's name	
Payer's address	
Payer's town	
Payer's state	
Payer's country	
Name of counterparty account	

Field	Additional information
Address of counterparty account	
Fee 1 amount	
Fee 1 currency	
Fee 1 description	
Fee 2 amount	
Fee 2 currency	
Fee 2 description	
Fee 3 amount	
Fee 3 currency	
Fee 3 description	
Fee 4 amount	
Fee 4 currency	
Fee 4 description	

2.1.2. Example

Settlement/Posting Date, Date received, Transaction realization date, Client's account, Counterparty account, Counterparty account name, From/To bank, Transaction group, Transaction type, Amount in account currency, Currency, Transaction amount, Transaction ID, Bank reference, Authorisation code, Variable symbol, Constant symbol, Specific symbol, Transaction currency, Transaction exchange rate, Fee, Fee currency, Card number, Cardholder's name, Merchant's name, Merchant's location, Merchant's country, Message for Beneficiary, Message for Payer, Description, Settlement amount, Settlement currency, Settlement exchange rate, Payer's name, Payer's address, Payer's town, Payer's state, Payer's country, Name of counterparty account, Address of counterparty account, Fee 1 amount, Fee 1 currency, Fee 1 description, Fee 2 amount, Fee 2 currency, Fee 2 description, Fee 3 amount, Fee 3 currency, Fee 3 description, Fee 4 amount, Fee 4 currency, Fee 4 description

01.09.2020,31.08.2020,31.08.2020,000000 1234567890/6000,,PPF banka a.s.,6000,Fee,Debit card issue,-100.00,CZK,,F5478579,,,,,558387xxxxxx1234,Dxxxxn lxxxxr,,,,,
26.08.2020,26.08.2020,26.08.2020,000000 1234567890/6000,0000009876543210,PPF BANKA A.S.,6000,Domestic payment,Incoming payment (intra),2.00,CZK,,301.7.2005515.1,BO200826GE440469,,,,,
26.08.2020,26.08.2020,26.08.2020,000000 1234567890/6000,0000009876543210,,6100,Domestic payment,Standing order (payment),-1.00,CZK,,PS200826SO440359,,,,,
01.09.2020,31.08.2020,31.08.2020,000000 1234567890/6000,,6000,Interest,Interest transaction,"168,811.37",CZK,,,,,Interest,,,,,
01.09.2020,31.08.2020,31.08.2020,000000 1234567890/6000,,6000,Interest,Interest transaction,"-25,321.00",CZK,,,,,Tax on interest,,,,,
07.09.2020,07.09.2020,06.09.2020,000000 1234567890/6000,NL09ABNA0242075053,RXXN XX LTD,ABNANL20XXX,Foreign payment,Outgoing payment (foreign),-101.38,USD,,306.7.5819.2,BO200907GE546776,,,,,0.00,CZK,,,,,INVOICE 12/2020,,,,,RXXN XX LTD,AMSTERODAM NETHERLANDS,,,,,
09.09.2020,09.09.2020,06.09.2020,000000 1234567890/6000,,,Card transaction,Cash withdrawal (ATM),"-5,000.00",CZK,,,HLDCMS39275,225632,,,,,545854xxxxxx1234,DXXA CAXXXXXXXVÁ,CSOB 0332 PRAHA 1,Praha 1 CZ,,,,,

2.2. XLS format

The scope and content of the fields in XLS format are the same as for the CSV format, except for:

- Data in rows is structured in columns.
- Fields containing amounts are formatted so that mathematical functions can be used over them (i.e. "1 236,23" is stated rather than "-1,236.23").

3. Data statement formats available in the Statements section

Data statements are available in the following formats:

- Gemini 4.1, the description is contained in point [3.1](#), or
- Gemini 5.0, the description is contained in point [3.2](#), or
- ABO, the description is contained in point [3.3](#), or
- XML, according to the CBA standard, the description is contained in point [3.4](#), or
- MT940 Customer Statement Message format, the description is contained in point [3.5](#).

3.1. Gemini 4.1 format

Specification of the format:

- Text file, code page CP 1250, ANSI character set
- One line = one Payment Transaction
- Lines are separated by the CR+LF character
- Fields are normally right-aligned (including the BIC field), except for texts such as message for the beneficiary, information for the bank etc., which are left-aligned.

Explanations:

decpt	to separate decimal places, the decimal point/decimal comma must be used in the record
digits	numbers only
lz	zeros added from the left are obligatory
NS	(negative sign) an item may contain a "-" sign; the meaning of the sign depends on the item for which the sign is displayed
opt	optional information; it can remain vacant, or not be filled in if at the end of a line

3.1.1. File structure

3.1.1.1. Fixed data position lengths

In this part of the data statement, the lengths of individual positions are strictly observed, the fields are common for all types of Payment Transactions.

Position	Length	Format	Field Description
1	35		Your account number – zeros must be added from the left side to reach 16 characters and spaces must be added from the right side to a total of 35 characters.
36	3		ISO code of the currency of your account.
39	5		Serial number of the item in the statement.
44	5		Serial number of the Gemini electronic statement.
49	8	YYYYMMDD	Date of the statement.
57	8	YYYYMMDD	Date of processing.
65	8	YYYYMMDD	Date of posting.

Position	Length	Format	Field Description
73	2	C,D	Movement type identification: C = credit D = debit
75	15	decpt	Payment Transaction amount.
90	15	decpt, NS	Account balance following the execution of this Payment Transaction. Any negative sign means that the account balance was negative (regardless of whether this negative balance was authorized or an unauthorized overdraft).
105	1		Not used; a space is inserted.
106	4		Numerical designation of transaction type (see point 4.); the content depends on the type of the item, and on the value in position 126.
110	16		References of the payer; the content depends on the transaction type (see point 4.) and on the value in position 126: - GE-FT (Foreign and SEPA payments) – contains the payment reference. - Other – contains the NONREF value.
126	16		Transaction type code – see point 4., column ID for Gemini 4.1 and Gemini 5.0 formats .
142	34		Details depending on transaction type.
176		Delimited subfields	Information field; its content depends on the type of the item and on the value in position 126 (transaction type code): - I-GE-CC, O-GE-CC, PK-XXX, PKF-XXX or JE_BATCH: from position 176, the continuation will be the Domestic Payment Transaction table (see point 3.1.1.2.1); - GE-FT: from position 176, the continuation will be the Foreign and SEPA Payment table (see point 3.1.1.2.2); - Other: from position 176 the continuation will be the Others Transaction table (see point 3.1.1.2.3).

3.1.1.2. Variable data position lengths

- In this part of the data statement, the exact lengths of each position are not mandatory; the length stated is the maximum length of the respective field.
- Fields are separated by ASCII character 04 (TAB).
- Some fields can be empty – in such a case, a sequence of two separator characters is used in order to maintain the sequential number of fields.

3.1.1.2.1. Domestic Payment

Serial number	Maximum length	Format	Field Description
1	1		I = incoming payment O = outgoing payment
2	0		Not used.
3	7		Payer's bank code.
4	7		Beneficiary's bank code.
5	7		Not used.

Serial number	Maximum length	Format	Field Description
6	10		Constant symbol.
7	16		Payer's account number: the first 6 digits are the prefix (6 zeroes for an empty prefix), the other 10 are the account number itself
8	20		Payer's account name.
9	16		Beneficiary's account number: the first 6 digits are the prefix (6 zeroes for an empty prefix), the other 10 are the account number itself.
10	20		Beneficiary's account name.
11	10	opt	Specific symbol, credit transaction.
12	10	opt	Specific symbol, debit transaction.
13	140	opt	If the Details field contains the value "/" this field contains details about the Payment Transaction executed by a payment card, separated by the character "/".
14	140	opt	Not used.
15	10	opt	Variable symbol, credit transaction.
16	10	opt	Variable symbol, debit transaction.
17	140	opt	AV field.

3.1.1.2.2. Foreign and SEPA Payment

Serial number	Maximum length	Format	Field description
1	16		Internal references of the Bank.
2	6	YYMMDD	Payment Transaction execution date.
3	14	decpt	Exchange rate used.
4	3		Currency of the Payment Transaction; the field contains the currency specified in the Payment Order; for Intrabank Orders in Foreign Currency, the field contains the currency of the counterparty's account.
5	17	decpt	Transferred amount: the field contains the amount specified in the Payment Order; for Intrabank Orders in Foreign Currency, the field contains the amount in the currency of the counterparty's account.
6	3		Currency of the charges.
7	0		Charges.
8	0		Not used.
9	0		Not used.
10	0		Not used.
11	0		Not used.
12	0		Not used.
13	0		Not used.

Serial number	Maximum length	Format	Field description
14	0		Not used.
15	15	decpt	Equivalent amount in the currency of the Client's account.
16	15	decpt	Total amount of charges.
17	0	opt	Not used.
18	0		Not used.
19	0		Not used.
20	35		Payer's account number.
21	35	opt	Name and address of the Payer, first part – debit entry.
	105	opt	Name and address of the Payer, first part – credit entry (i.e. 3x35 unseparated characters).
22	0		Not used.
23	0		Not used.
24	35	opt	Message for the Beneficiary, the first part.
25	35	opt	Message for the Beneficiary, the second part.
26	35	opt	Message for the Beneficiary, the third part.
27	35	opt	Message for the Beneficiary, the fourth part.
28	35		Beneficiary's account number.
29	35	opt	Name and address of the Beneficiary, the first part.
30	0		Not used.
31	0		Not used.
32	0		Not used.
33	35		BIC (SWIFT code) of the Beneficiary's bank (for incoming payments, value PMBPCZPP).
34	0		Not used.
35	0		Not used.
36	0		Not used.
37	0		Not used.
38	0		Not used.
39	0		Not used.
40	0		Not used.
41	0		Not used.
42	0		Not used.
43	35		BIC (SWIFT code) of the Payer's bank (for outgoing payments, value PMBPCZPP).
44	0		Not used.
45	0		Not used.

Serial number	Maximum length	Format	Field description
46	0		Not used.
47	0		Not used.
48	200	opt	Extension, additional information (additional information about SEPA payments, counterparty's name and address, etc).

3.1.1.2.3. Other transactions

Serial number	Maximum length	Format	Field description
1	16		Bank's internal reference
2	140	opt	AV field

3.1.2. Example

```

0000001234567890          CZK  1  4202008282020082820200828D      3881.21
39143.23 0303NONREF      PK-POS      //      O600002031700009Test IBS
s.r.o.00/170.61/USD/MILAN TESTER/GMEI UTILITY REG. FEE/212-855-
3593//558387xxxxxx4321/170.61/USD/22.749/20200828/00

0000001234567890          CZK  3  4202008282020082820200828D      30.00    45944.08
2515NONREF      PK-ATM-FEE

0000001234567890          CZK  4  4202008282020082820200828D      1600.00
45974.08 0302NONREF      PK-ATM      //      O600002031700009Test IBS
s.r.o.00/0.00/CZKPETR TESTER/CSOB 0332 PRAHA 1/Praha
1//558387xxxxxx1234/1600/CZK/1/20200828/00

0000001234567890          EUR  2  50202009032020090320200903D      3.22
101994.49 0110BO200903GE444224GE-FT      BO200903GE444224
BO200903GE4442242009031.120000000000USD3.60CZK0.003.220.000000006054990019VÝXXH
MIXXXXV0000006001690135Poxov GxxnPMBPCZP0XXXPMBAPCZPPartnerName:Poxov
GxxnpartnerAddress:Panuskova 1301/4      PANYRKOVA 1123/8      152 00 PRAHA
5 - SMICHOV

0000001234567890          CZK  8  173202008312020083120200901D      36.00
21995091.45 2513NONREF      PK-TRI-FEE

0000001234567890          CZK  1  173202008312020083120200901C      189.64
21995128.09 3201NONREF      INTEREST      Interest      Interest

0000001234567890          CZK  5  173202008312020083120200901D      28.00
21994923.45 3201NONREF      INTEREST      Tax on interest      Tax on interest

0000001234567890          CZK  2  173202008312020083120200831C      5.00
21994938.45 2105NONREF      I-GE-CC      0000000987654321/5500
15500600005514573001Zdeněk Slaný6054990000VÝXXH MIXXXXV0000

```

3.2. Gemini 5.0 format

Specification of the format:

- Text file, code page CP 1250, ANSI character set
- Fixed length of the positions of each of the records
- One line = one Payment Transaction
- Lines are separated by the CR+LF character
- Fields are normally right-aligned (including the BIC field), except for fields such as message for the beneficiary, information for the bank etc., which are left-aligned.

Explanations:

decpt	to separate decimal places, the decimal point/decimal comma must be used in the record
digits	numbers only
lz	zeros added from the left are obligatory
NS	(negative sign) an item may contain a "-" sign; the meaning of the sign depends on the item for which the sign is displayed
opt	optional information; it can remain vacant, or not be filled in if at the end of a line

3.2.1. File structure

3.2.1.1. Part common for all transaction types

Position	Length	Format	Field Description
1	35		Your account number
36	3		ISO code of the currency of your account
39	5		Not used
44	5		Serial number of the Gemini electronic statement
49	8	YYYYMMDD	Date of the statement
57	8	YYYYMMDD	Date of processing
65	8	YYYYMMDD	Date of posting
73	2	C,D	Movement type identification: • C = credit • D = debit
75	15	decpt	Payment Transaction amount
90	15	decpt, NS	Account balance following the execution of this Payment Transaction. Any negative sign means that the account balance was negative (regardless of whether this negative balance was authorized or an unauthorized overdraft).
105	1	opt	Not used; a space is inserted
106	4		Numerical designation of transaction type (see point 4); the content depends on the type of item and on the value in position 126.
110	16		References of the payer; the content depends on the transaction type (see point 4.) and on the value in position 126: • GE-FT (foreign payments) – contains the payment reference, • Other – contain the NONREF value
126	16		Transaction type code – see point 4., column ID for Gemini 4.1 and Gemini 5.0 formats .
142	34		Details depending on transaction type
			Information field; its content depends on the type of the transaction and on the value in position 126 (transaction type code) – see point 3.2.1.2.

3.2.1.2. Other field depending on the transaction type

Other fields are shown depending on the type of transaction and on the value in position 126 (transaction type code):

- I-GE-CC, O-GE-CC, PK-XXX, PKF-XXX or JE_BATCH – from position 176, the continuation will be the “Domestic Payment” table (see point [3.2.1.2.1](#));
- GE-FT – from position 176, the continuation will be the “Foreign and SEPA Payment” table (see point [3.2.1.2.2](#));
- Other – from position 176, the continuation will be “Other transactions” (see point [3.2.1.2.3](#)).

3.2.1.2.1. Domestic payment

Position	Length	Format	Field Description
176	1		I = incoming payment O = outgoing payment
177	2		Not used
179	7		Payer's bank code
186	7		Beneficiary's bank code
193	7		Not used
200	10		Constant symbol
210	16		Payer's account number: the first 6 digits are the prefix (6 zeroes for an empty prefix), the other 10 are the account number itself
226	20		Payer's account name
246	16		Beneficiary's account number: the first 6 digits are the prefix (6 zeroes for an empty prefix), the other 10 are the account number itself
262	20		Beneficiary's account name
282	10	opt	Constant symbol
292	10		Not used
302	140	opt	AV filed – information for the Payer/Beneficiary; card transaction details
442	140	opt	Not used
582	10	opt	Variable symbol
592	10		Not used
602	140	opt	Not used

3.2.1.2.2. Foreign and SEPA payment

Position	Length	Format	Field Description
176	15	opt	Internal references of the Bank
191	6	YYMMDD	Payment Transaction execution date
197	14	decpt	Exchange rate used
211	3		Currency of the Payment Transaction; the field contains the currency specified in the Payment Order; for Intrabank Orders in Foreign Currency, the field contains the currency of the counterparty's account.

Position	Length	Format	Field Description
214	17		Transferred amount: the field contains the amount specified in the Payment Order; for Intrabank Orders in Foreign Currency, the field contains the amount in the currency of the counterparty's account. If the amount is without decimals, no decimal point (.00) or comma (,00) is to be added as a decimal delimiter.
231	3		Currency of the charges
234	15		Not used
249	15		Not used
264	15		Not used
279	15		Not used
294	15		Not used
309	15		Not used
324	15		Not used
339	15		Not used
354	15	decpt	Equivalent amount in the currency of the Client's account
369	15		Total amount of charges. If the amount is without decimals, no decimal point (.00) or comma (,00) is to be added as a decimal delimiter.
384	16		Not used
400	15		Not used
415	15		Not used
430	35		Payer's account number
465	105	opt	Name and address of the Payer
570	105	opt	Message for the Beneficiary
675	35	opt	Message for the Beneficiary, the fourth part – code for charges (SHA, OUR)
710	35		Beneficiary's account number
745	140	opt	Name and address of the Payer
885	35		BIC (SWIFT code) of the Beneficiary's account (for incoming payments this is "PMBAPCZPP")
920	35		BIC (SWIFT code) of the Payer's bank (for outgoing payments, this is "PMBAPCZPP")
955	200	opt	Extension – additional information (charges account, additional information for SEPA payments) Zeros not to be added to reach maximum length

3.2.1.2.3. Other transactions

Serial number	Maximum length	Format	Field description
1	16		Not used
2	140	opt	AV field The minimum length is one character (space), individual parts are separated by the “/” character.

3.2.2. Example

[illegible]

3.3. ABO format – only for exporting items of domestic Payment Transactions

Export of data on **domestic** Payment Transactions in the ABO format can contain up to four types of records:

- a) account statement,
- b) Payment Transactions,
- c) AV1 – AV2 fields,
- d) AV3 – AV4 fields.

Data on Foreign and SEPA Payment can also be exported in the ABO format but the resulting export file may not contain all the required information.

Specification of the format:

- Text file, code page CP 1250, ANSI character set
- One line = one Payment Transaction
- Lines are separated by the CR+LF character

3.3.1. Description of the Account Statement record

Serial number	Length	Format	Field description
1.	3	074	Record type: always "074".
2.	16	NNNNNNNNNNNNNNNN N	Your account number.
3.	20	NNNNNNNNNNNNNNNN NNNNN	Client's short name.
4.	6	DDMMYY	Date of the old balance.
5.	14	NNNNNNNNNNNNNNNN	Amount of the old balance – decimal places are not separated by commas and are always stated.
6.	1	+/-	The sign of the old balance; always indicated as either "+" (plus = positive balance = credit) or "-" (minus = negative balance = debit).
7.	14	NNNNNNNNNNNNNNNN	Amount of the new balance – decimal places are not separated by commas and are always stated.
8.	1	+/-	The sign of the new balance; always indicated as either "+" (plus = positive balance = credit) or "-" (minus = negative balance = debit).
9.	14	NNNNNNNNNNNNNNNN	Total amount of debit items (D).
10.	1	0/-	The sign of the debit items (D) – zero or, in case cancellation prevails, the "-" sign (minus).
11.	14	NNNNNNNNNNNNNNNN	Total amount of credit items (C).
12.	1	0/-	The sign of the credit items (C) – zero or, in case cancellation prevails, the "-" sign (minus).
13.	3	NNN	Serial number of statement.
14.	6	DDMMYY	Date of statement creation.
15.	14	space	14 space characters to unify the length of type 074 and 075 records.

3.3.2. Description of the Payment Transaction in CZK record

Serial number	Length	Format	Field description
1.	3	075	Record type: always "075".
2.	16	NNNNNNNNNNNNNNNN N	Number of your account.
3.	16	NNNNNNNNNNNNNNNN N	Counterparty's account number (Beneficiary's account for outgoing payment or Payer's account for incoming payment). "0" is always stated for charges transactions.
4.	13	NNNNNNNNNNNNNNNN	Not used – zeros are stated.
5.	12	NNNNNNNNNNNNNNNN	Amount – decimal places are not separated by commas and are always stated.

Serial number	Length	Format	Field description
6.	1	N	Accounting code – refers to data under serial number 2 (your account number). The possible values are: 1 = debit item 2 = credit item 4 = cancellation of debit item 5 = cancellation of credit item
7.	10	NNNNNNNNNN	Variable symbol.
8.	10	NNNNNNNNNN	Constant symbol: 1st – 2nd character – zeros 3rd – 6th character sort code of the bank that holds the account specified in field 3 7th – 10th character – constant symbol
9.	10	NNNNNNNNNN	Specific symbol.
10.	6	DDMMYY	Value Date – the date from which the item is included in the account balance for interest calculation.
11.	20	NNNNNNNNNNNNNNNN NNNN	Short name of the counterparty's account, and/or additional data.
12.	1	N	Not used – zero is stated.
13.	4	rmoo	Type of data: - r = code for the currency of the movement item and the statement – always “1” - moo = code for the type of the movement item by the bank numerical code list – a numerical value with a length of 3 characters: - m is “1” for items in CZK, and “0” for items in other currencies - oo is “01” for debit items, and “02” for credit items
14.	6	DDMMYY	Maturity Date/Date of crediting

3.3.3. Description of the Subfield AV1 – AV2 record

The record immediately follows the Payment Transaction in CZK that this record concerns. If the Payment Transaction does not contain these AV fields this line does not appear.

Serial number	Length	Format	Field description
1.	3	078	Record type – always “078”.
2.	35	NNNNNNNNNN...N	AV1 field.
3.	35	NNNNNNNNNN...N	AV2 field.

3.3.4. Description of the Subfield AV3 – AV4 record

The record immediately follows the Payment Transaction in CZK and the subfields AV1 – AV2 that this record concerns. If the Payment Transaction does not contain these AV fields this line does not appear.

3.3.4.1. Content of the record for card transactions

Serial number	Length	Format	Field description
1.	3	079	Record type – always “079”
2.	35	NNNNNNNNN...N	Field content: • PK/ – constant transaction type identifier • encrypted card number /DD.MM.YYYY – transaction date
3.	35	NNNNNNNNN...N	Additional information – Merchant’s name, type of charge, etc.

3.3.4.2. Content of the record for other transactions

Serial number	Length	Format	Field description
1.	3	079	Record type – always “079”.
2.	35	NNNNNNNNN...N	Field AV3.
3.	35	NNNNNNNNN...N	Field AV4.

3.3.5. Example of files in the ABO format

[illegible]

3.4. XML format according to the CBA standard (camt.053)

This is a Czech national statement format based on the ISO 20022 CAMT.053.001.02 standard for account statements.

The format description is available on the website of the Czech Banking Association (CBA), in the section “Codes and standards” under “XML formats for exchanges between banks and clients”¹ – “Camt 053: Electronic account statement 2018 document” and “Camt 052, 053, 086: Transaction codes statement”.

The model statement is available in the “Camt 053: model statement 2018” document.

The XML format following the CBA’s standard uses UTF-8 encoding and the ASCII character set.

3.5. MT940 Customer Statement Message format

The MT940 format is based on the standard international format defined by SWIFT. Its current version is available on www.swift.com under Knowledge Centre – Standards – Standards MT – Publications (category 9). **The Bank does not apply any exemptions from the above standards.** The number of the Client’s own Account is stated in the IBAN format in field 25.

Specification of the format

- Text file, UTF8 coding, ASCII character set.
- Fixed file heading {1:F01PMBPCZPPAXXX9999999999}{2:I940PMBPCZPPXXXN}{4:
- Fixed file trailer: -}
- Every line in the statement ends with the CRLF character.
- The name of the file containing the statement contains the number of the Payment Account in the IBAN format, the currency in which the account is maintained (ISO code), the date of the statement (YYYYMMDD), and the serial number of the statement in the given calendar year.
- The file has the extension .sta.

Explanations:

- Field value:
 - A – alphanumerical
 - N – numerical
 - D – date in the YYMMDD format
- Field count:
 - F – fixed – contains trailing zeros
 - V – variable

3.5.1. File structure

Field code	Mandatory	Value	Length		Description
			Character count	Type	
:20:	Yes	N	10	F	Account number
	Yes	D	6	F	Date of statement
:25:	Yes	A	24	F	Account number in the IBAN format
:28C:	Yes	N	3	F	Serial number of the statement in the respective calendar year
	Yes	A	6	F	“/00001” constant

¹ <https://cbaonline.cz/formaty-xml-pro-vzajemnou-komunikaci-bank-s-klienty>

Field code	Mandatory	Value	Length		Description
			Character count	Type	
:60F:	Yes	A	1	F	Identification of opening balance: • D – debit • C – credit
	Yes	D	6	F	Date of statement
	Yes	A	3	F	Account currency
	Yes	N	18.2	V	Opening balance of the Account
<i>Fields :61: and :86: repeat for each entry in the Account</i>					
:61:	Yes	D	6	F	Maturity date of movement
	Yes	N	4	F	Date of movement settlement
	Yes	A	1	F	Identification of movement type: • D – debit • C – credit
	Yes	N	18.2	V	Entry amount
	Yes	A	4	F	“FMSC” constant
	No	A	16	V	Customer’s reference
	Yes	A	2	F	“/” constant
	No	A	18	V	Bank’s reference
<i>Fields :61: and :86: repeat for each entry in the Account</i>					
:86:	Yes	A		V	Other information • several 65-character lines • description in point 3.5.2
:62F:	Yes	A	1	F	Identification of the closing Accounting balance: • D – debit • C – credit
	Yes	D	6	F	Date of statement
	Yes	A	3	F	Account currency
	Yes	N	18.2	V	Closing balance of the Account
:64:	Yes	A	1	F	Identification of the closing Available balance: • D – debit • C – credit
	Yes	D	6	F	Date of statement
	Yes	A	3	F	Account currency
	Yes	N	18.2	V	Available balance of the Account

3.5.2. Filling field :86:

Data in field :86: is filled depending on the Payment transaction type and on the movement type (debit/credit).

The first three characters always indicate the movement type code:

- 010 – Domestic payment
- 011 – SEPA payment
- 012 – Foreign payment
- 013 – Foreign payment transaction fee
- 020 – Card transaction
- 021 – Money send card transaction
- 022 – Card transaction fee
- 030 – Lending transaction
- 031 – Cash transaction
- 032 – Settled Instant payment
- 100 – Other

For all movement types, the common part is stated first (with indexes ?00 to ?12), followed for each movement type by its specific part (with indexes from ?21 onward).

The formats for field :86: for each movement type are described below. Entries longer than 27 characters are divided into 27-character entries with sequential indexes. Empty (unfilled) items in the entry details are not transmitted to field :86:.

3.5.2.1. Common part

Index	Description	Format
?00	Transaction type details – described in point 4	String 12
?01 – ?02	Bank code	String 35
?03 – ?04	Counterparty's account number	String 35
?05 – ?06	Counterparty's name	String 35
?07 – ?12	Transaction description	String 140

3.5.2.2. Domestic payment

Index	Description	Format
?21	"KS" + Constant symbol	String 12
?22	"VS" + Variable symbol	String 12
?23	"SS" + Specific symbol	String 12
?24 – ?29	Advice	String 140
?30	Currency + Fee currency	String 3 + Decimal 18.2
?31	Fee account in the ABO format	String 17

3.5.2.3. SEPA payment

Index	Description	Format
?21 – ?22	E2E reference	String 35
?23 – ?24	Counterparty's name	String 35
?25 – ?27	Counterparty's address	String 70
?24 – ?29	Advice	String 140

Index	Description	Format
?28	Currency + Amount	String 3 + Decimal 18.2
?27	Advice	String 140
?29	Exchange rate used	Decimal 11.7
?30	Currency + Amount of fees	String 3 + Decimal 18.2
?31	Fee account in the ABO format	String 17

3.5.2.4. Foreign payment

Index	Description	Format
?21 – ?26	Advice	String 140
?27 – ?28	Counterparty's name	String 35
?29 – ?31	Counterparty's address	String 70
?32	Payment reason	String 3
?33	Currency + Amount	String 3 + Decimal 18.2
?34	Exchange rate used	Decimal 11.7
?35	Currency + Amount of fees	String 3 + Decimal 18.2
?36	Fee account in the ABO format	String 17

3.5.2.5. Foreign payment transaction fee

Index	Description	Format
?21	Fee 1 currency + amount	String 3 + Decimal 18.2
?22 – ?23	Fee 1 description	String 35
?24	Fee 2 currency + amount	String 3 + Decimal 18.2
?25 – ?26	Fee 2 description	String 35
?27	Fee 3 currency + amount	String 3 + Decimal 18.2
?28 – ?29	Fee 3 description	String 35
?30	Fee 4 currency + amount	String 3 + Decimal 18.2
?31 – ?32	Fee 4 description	String 35

3.5.2.6. Card transaction

Index	Description	Format
?21	Debit card number	String 16
?22	Holder's name	String 20
?23 – ?24	Merchant's name	String 30
?25	Merchant's address	String 20
?26	Settlement currency + settlement amount	String 3 + Decimal 18.2
?27	Settlement exchange rate	Decimal 11.7
?28	Source currency and transaction amount	String 3 + Decimal 18.2
?29	Exchange rate used	Decimal 11.7

Index	Description	Format
?30	Date of settlement	Date 10

3.5.2.7. Money send card transaction

Index	Description	Format
?21	Debit card number	String 16
?22	Holder's name	String 20
?23 – ?24	Merchant's name	String 30
?25	Settlement currency + settlement amount	String 3 + Decimal 18.2
?26	Settlement exchange rate	Decimal 11.7
?28	Payer's name	String 25
?29 – ?30	Payer's address	String 30
?31	Payer's town	String 25
?32	Payer's state	String 3
?33	Payer's country	String 3

3.5.2.8. Card transaction fee

Index	Description	Format
?21	Debit card number	String 16
?22	Holder's name	String 20

3.5.2.9. Cash transaction

Index	Description	Format
?21	"KS" + Constant symbol	String 12
?22	"VS" + Variable symbol	String 12
?23	"SS" + Specific symbol	String 12

3.5.2.10. Executed Instant payment

Index	Description	Format
?21	"KS" + Constant symbol	String 12
?22	"VS" + Variable symbol	String 12
?23	"SS" + Specific symbol	String 12
?27 – ?29	Advice	String 140
?30	Value date	Date

3.5.3. Example

```
{1:F01PMBPCZPPAXXX9999999999}{2:I940PMBPCZPPXXXXN}{4:
:20:1234567890200811
:25:CZ77600000000001234567890
:28C:144/00001
:60F:C200810CZK22061084,27
```

```

:61:2008110811D2369,14FMSC
:86:031?00TELLER_O?016000?05PPF banka a.s.?07PO2/00015 Cash withdrawal
:61:2008110811D2,22FMSC302.7.4845.2//BO200810GE432929
:86:010?00DOM_OP_11_M?016000?030000009876543210?07BO200810GE43292
9?22VS123
:61:2008110811D29,61FMSC322.7.4822.1//BO200807GE432922
:86:012?00FOR_E_OP_M?01PMBPCZP0XXX?030000001234567890?05VyXXh MiX
XXlav?07INVOICE 2/2020
:61:2008110811C2365,00FMSC//PS200811CC433272
:86:010?00DOM_IN?010800?030000009876543210?05Non existing account.?07P
S200811CC433272?21KS0006?24Return for non existing acc ?25acc.000000-4578457856
:61:2009010831D9,00FMSC//F5477676
:86:100?00PK-SMS-FEE?016000?05PPF banka a.s.?07FEE FOR SMS ADVICE
:61:2009010831D334,80FMSC
:86:100?00INTEREST?016000?05PPF banka a.s.?07Interest
:62F:C200811CZK22060566,98
:64:C200811CZK22060566,98
-}

```

4. Transaction type codes and names

Transaction group		Transaction type				
Code	Name	Unique ID	ID for Gemini 4.1. and Gemini 5.0 formats	Num. code	CBA code for XML format	Name
1	Domestic payment	DOM	DR: O-GE-CC, CR: I-GE-CC	0001	10000301000	Domestic payment – other
		DOM_IN	I-GE-CC	0007	10000107000	Incoming payment (domestic)
		DOM_OP11_E	O-GE-CC	0010	10000101000	Outgoing payment (domestic)
		DOM_OP01_E	O-GE-CC	0011	10000102000	Outgoing payment (domestic EXP)
		DOM_OP_12	O-GE-CC	0012	10000104000	Direct debit (payment)
		DOM_IN_11	I-GE-CC	0013	10000107000	Domestic transaction – incoming standard
		DOM_IN_01	I-GE-CC	0014	10000107000	Domestic transaction – incoming priority
		DOM_IN_12	I-GE-CC	0015	10000103000	Incoming payment (from direct debit)
		DOM_OP_11_SO	O-GE-CC	0016	10000105000	Standing order (payment)
		DOM_OP_11_M	O-GE-CC	0017	10000101000	Outgoing payment (intra)
		DOM_OP_01_M	O-GE-CC	0018	10000102000	Domestic transaction – outgoing priority
		DOM_OP_12_S	O-GE-CC	0019	10000106000	Domestic transaction – outgoing SIPO
		DOM_OP	O-GE-CC	0020	10000101000	Domestic transaction – outgoing
		OP-HELD	DR: O-GE-CC, CR: I-GE-CC	1036	10000301000	Instant payment
		INSTPAY	DR: O-GE-CC, CR: I-GE-CC	1037	10000301000	Instant payment
		DOM_IN_11_M	I-GE-CC	2101	10000107000	Incoming payment (intra)
		DOM_OP_02	O-GE-CC	2102	10000108000	Outgoing payment (instant)
		DOM_OP_02_M	O-GE-CC	2103	10000108000	Outgoing payment (instant intra)
		DOM_IN_02_M	I-GE-CC	2104	10000109000	Incoming payment (instant intra)
		DOM_IN_02	I-GE-CC	2105	10000109000	Incoming payment (instant)

Transaction group		Transaction type				
Code	Name	Unique ID	ID for Gemini 4.1. and Gemini 5.0 formats	Num. code	<u>CBA code for XML format</u>	Name
2	Foreign payment	FOR	GE-FT	0100	<u>10000301000</u>	Foreign transaction – other
		FOR_IN	GE-FT	0101	<u>10000202000</u>	Incoming payment (foreign)
		FOR_OP	GE-FT	0102	<u>10000201000</u>	Foreign transaction – outgoing
		FOR_OP_E	GE-FT	0109	<u>10000201000</u>	Outgoing payment (foreign)
		FOR_OP_M	GE-FT	0110	<u>10000201000</u>	Outgoing payment (intra)
		SCT_E_IN	GE-FT	2201	<u>10000202000</u>	Incoming payment (EUR EEA)
		FOR_E_OP	GE-FT	2202	<u>10000201000</u>	Outgoing payment (EUR EEA)
		FOR_E_OP_M	GE-FT	2203	<u>10000201000</u>	Outgoing payment (intra)
		FOR_E_IN_M	GE-FT	2204	<u>10000202000</u>	Incoming payment (intra)
		FOR_E_II	GE-FT	2205	<u>10000202000</u>	Incoming payment (intra)
		FOR_E_OP_E	GE-FT	5002	<u>10000201000</u>	Outgoing payment (EUR EEA - express)
		FOR_E_IN_E	GE-FT	5003	<u>10000202000</u>	Incoming payment (EUR EEA - express)
3	SEPA payment	SCT_O	GE-FT	0600	<u>10000401000</u>	Outgoing payment (SEPA)
		SCT_IN_D	GE-FT	0601	<u>10000403000</u>	Outgoing payment (intra)
		SCT_I	GE-FT	0602	<u>10000403000</u>	Incoming payment (SEPA)
		SCT_IN_C	GE-FT	0603	<u>10000403000</u>	Incoming payment (intra)
		SCT_I_R	GE-FT	2301	<u>50000201001</u>	Incoming payment (SEPA return)
		SCT_O_R	GE-FT	2302	<u>50000201002</u>	Outgoing payment (SEPA return)
4	Card transaction	PK	PK	0300	<u>30000201000</u>	Card transaction
		PK-ATM	PK-ATM	0302	<u>30000101000</u>	Cash withdrawal (ATM)
		PK-POS	PK-POS	0303	<u>30000201000</u>	Card payment at the merchant
		PK-CASHA	PK-CASHA	0305	<u>30000203000</u>	Cash withdrawal (CA)
		PK-HELD	PK-HELD	0310	<u>30000201000</u>	Card transaction
		PK-MSND	PK-MSND	0311	<u>30000301000</u>	MoneySend transaction
		PK-TRN-CR	PK-TRN-CR	2401	<u>30000301000</u>	Card transaction – credit

Transaction group		Transaction type				
Code	Name	Unique ID	ID for Gemini 4.1. and Gemini 5.0 formats	Num. code	CBA code for XML format	Name
5	Fee	PK-TRNFE	PK-TRNFE	0306	40000502000	Card transaction fee
		PK-CIFE	PK-CIFE	0307	40000503000	Card maintenance fee
		PK-FEEC	PK-FEEC	0308	40000503000	Card services fee
		PK-SIFE	PK-SIFE	0309	40000503000	Card insurance fee
		CHGDOM	CHGDOM	1030	40000104000	Charges (fees) for domestic payments
		CHGFOR	CHGFOR	1031	40000203000	Transaction fees for foreign payments
		CHG191	CHG191	1032	40000203000	Foreign payment charges of foreign banks
		CHGPRO	CHGPRO	1033	40000605000	Fee for PS/payment products
		GE-FEE	GE-FEE	1034	40000605000	Other IB
		GE-FEX	GE-FEX	1035	40000605000	Fees for electronic channels
		CHGFOR_I_E	CHGFOR_I_E	2501	40000202000	Incoming payment (fee)
		CHGFOR_O_E	CHGFOR_O_E	2502	40000201000	Outgoing payment (fee)
		CHGFOR_OI_E	CHGFOR_OI_E	2503	40000201000	Outgoing payment (fee)
		CHGFOR_I	CHGFOR_I	2504	40000202000	Incoming payment (fee)
		CHGFOR_O	CHGFOR_O	2505	40000201000	Outgoing payment (fee)
		CHGFOR_OI	CHGFOR_OI	2506	40000201000	Outgoing payment (fee)
		PK-PDK-FEE	PK-PDK-FEE	2507	40000503000	Debit card issue
		PK-EXP-FEE	PK-EXP-FEE	2508	40000503000	Debit card issue (express)
		PK-PCVL-FEE	PK-PCVL-FEE	2509	40000503000	Permanent card validity cancellation
		PK-PDKD-FEE	PK-PDKD-FEE	2510	40000503000	Debit card issue (duplicate)
		PK-PIN-FEE	PK-PIN-FEE	2511	40000503000	Repeat PIN issue
		PK-PINU-FEE	PK-PINU-FEE	2512	40000503000	PIN unblocking
		PK-TRI-FEE	PK-TRI-FEE	2513	40000503000	Travel insurance
		PK-CMI-FEE	PK-CMI-FEE	2514	40000503000	Card abuse insurance

Transaction group		Transaction type				
Code	Name	Unique ID	ID for Gemini 4.1. and Gemini 5.0 formats	Num. code	CBA code for XML format	Name
5	Fee	PK-ATM-FEE	PK-ATM-FEE	2515	<u>40000501000</u>	Cash withdrawal (fee ATM)
		PK-CA-FEE	PK-CA-FEE	2516	<u>40000501000</u>	Cash withdrawal (fee CA)
		PK-BI-FEE	PK-BI-FEE	2517	<u>40000501000</u>	Balance query at ATM
		PK-SMS-FEE	PK-SMS-FEE	2518	<u>40000503000</u>	Information SMS (card)
		FOR_F_EU	FOR_F_EU	2519	<u>40000301000</u>	Charges (fees) for SEPA payments
		PK-DUPL	PK-DUPL	2520	<u>40000503000</u>	Renewal of Duplicate operation
		OTHER_FEE	OTHER_FEE	2521	<u>40000605000</u>	Other fee
		ACCM_FEE	ACCM_FEE	2522	<u>40000605000</u>	Account management
		STMT_FEE	STMT_FEE	2523	<u>40000605000</u>	Statement fee
		LE_FEE	LE_FEE	2524	<u>40000605000</u>	Other fee
		PK-EPIN-FEE	PK-EPIN-FEE	5004	<u>40000503000</u>	e-PIN re-issuance
		CHGFOR_E_O_E	CHGFOR_E_O_E	5005	<u>40000201000</u>	Outgoing payment (fee <u>-- expressT2</u>)
		CHGFOR_E_I_E	CHGFOR_E_I_E	5006	<u>40000202000</u>	Incoming payment (fee <u>-- expressT2</u>)
6	Lending transaction	LE_TR	LE_TR	1021	<u>90000101000</u>	Lending deal
		OVERDRAFT	OVERDRAFT	2601	<u>90000101000</u>	Overdraft facility
		PAST_DUE	PAST_DUE	2602	<u>90000101000</u>	Loan past due
		LE_GUAR	LE_GUAR	2603	<u>90000101000</u>	Loan under a guarantee
7	Term deposit	<u>TD</u>	<u>TD</u>	<u>1000</u>	<u>90000701000</u>	<u>Term deposit – origination</u>
		<u>TD_TAX</u>	<u>TD_TAX</u>	<u>1001</u>	<u>40000605000</u>	<u>Term deposit – WHT</u>
		<u>TD_PRINC</u>	<u>TD_PRINC</u>	<u>1002</u>	<u>90000701000</u>	<u>Term deposit – principal payout</u>
		<u>TD_INT</u>	<u>TD_INT</u>	<u>1003</u>	<u>90000201000</u>	<u>Term deposit – interest payout</u>
		DL_DEP	DL_DEP	2701	<u>90000101000</u>	Deposit
		DL_DDEP	DL_DDEP	2702	<u>90000101000</u>	Dual deposit
		DL_PNOTE	DL_PNOTE	2703	<u>90000101000</u>	Deposit note

Transaction group		Transaction type				
Code	Name	Unique ID	ID for Gemini 4.1. and Gemini 5.0 formats	Num. code	<u>CBA code for XML format</u>	Name
7	Term deposit	DL_PNOTE_A	DL_PNOTE_A	2704	<u>90000101000</u>	Note
		DL_DEP_A	DL_DEP_A	2705	<u>90000101000</u>	Deposit
		DL_DEP_B	DL_DEP_B	2706	<u>90000101000</u>	Deposit
		<u>DL_DEP_P</u>	<u>DL_DEP_P</u>	<u>2707</u>	<u>90000701000</u>	<u>Term Deposit – principal</u>
		<u>DL_DEP_I</u>	<u>DL_DEP_I</u>	<u>2708</u>	<u>90000701000</u>	<u>Term Deposit – interest</u>
		<u>DL_DEP_T</u>	<u>DL_DEP_T</u>	<u>2709</u>	<u>90000701000</u>	<u>Term Deposit – withholding tax</u>
		<u>DL_DDEP_P</u>	<u>DL_DDEP_P</u>	<u>2710</u>	<u>90000701000</u>	<u>Dual currency deposit – principal</u>
		<u>DL_DDEP_I</u>	<u>DL_DDEP_I</u>	<u>2711</u>	<u>90000701000</u>	<u>Dual currency deposit – interest</u>
		<u>DL_DDEP_T</u>	<u>DL_DDEP_T</u>	<u>2712</u>	<u>90000701000</u>	<u>Dual currency deposit – withholding tax</u>
		<u>DL_PNOTE_P</u>	<u>DL_PNOTE_P</u>	<u>2713</u>	<u>90000701000</u>	<u>Depository note – principal</u>
		<u>DL_PNOTE_I</u>	<u>DL_PNOTE_I</u>	<u>2714</u>	<u>90000701000</u>	<u>Depository note – interest</u>
		<u>DL_PNOTE_T</u>	<u>DL_PNOTE_T</u>	<u>2715</u>	<u>90000701000</u>	<u>Depository note – withholding tax</u>
		<u>DL_DEP_A_P</u>	<u>DL_DEP_A_P</u>	<u>2716</u>	<u>90000701000</u>	<u>Term Deposit – principal</u>
		<u>DL_DEP_A_I</u>	<u>DL_DEP_A_I</u>	<u>2717</u>	<u>90000701000</u>	<u>Term Deposit – interest</u>
		<u>DL_DEP_A_T</u>	<u>DL_DEP_A_T</u>	<u>2718</u>	<u>90000701000</u>	<u>Term Deposit – withholding tax</u>
		<u>DL_DEP_C_P</u>	<u>DL_DEP_C_P</u>	<u>0510</u>	<u>90000701000</u>	<u>Revolving deposit – principal</u>
		<u>DL_DEP_C_I</u>	<u>DL_DEP_C_I</u>	<u>0511</u>	<u>90000701000</u>	<u>Revolving deposit – interest</u>
		<u>DL_DEP_C_T</u>	<u>DL_DEP_C_T</u>	<u>0512</u>	<u>90000701000</u>	<u>Revolving deposit – withholding tax</u>
8	Investment instrument transaction	SECCP	SECCP	0500	<u>90000401000</u>	Securities transaction
		SECCA	SECCA	0501	<u>90000401000</u>	Securities – corporate operations
		SMENP_SELL	SMENP_SELL	0503	<u>90000401000</u>	Promissory note – sell
		SMENP_BUY	SMENP_BUY	0504	<u>90000401000</u>	Promissory note – buy
		<u>CORPA_FEE</u>	<u>CORPA_FEE</u>	<u>0505</u>	<u>90000401000</u>	<u>Corporate action – fee</u>
		<u>CORPA_TAX</u>	<u>CORPA_TAX</u>	<u>0506</u>	<u>90000401000</u>	<u>Corporate action – tax</u>

Transaction group		Transaction type				
Code	Name	Unique ID	ID for Gemini 4.1. and Gemini 5.0 formats	Num. code	CBA code for XML format	Name
8	Investment instrument transaction	<u>CSDR_COLL_C</u>	<u>CSDR_COLL_C</u>	<u>0507</u>	<u>90000701000</u>	<u>Investment instrument – CSDR fee</u>
		<u>CSDR_PAID_C</u>	<u>CSDR_PAID_C</u>	<u>0508</u>	<u>90000701000</u>	<u>Investment instrument – CSDR fee</u>
		SE_INV_SELL	SE_INV_SELL	2801	<u>90000701000</u>	Investment instrument – sale
		SE_INV_BUY	SE_INV_BUY	2802	<u>90000701000</u>	Investment instrument – purchase
		SE_INV_CPN	SE_INV_CPN	2803	<u>90000701000</u>	<u>Corporate action Investment instrument</u> – coupon
		SE_INV_OTH	SE_INV_OTH	2804	<u>90000701000</u>	<u>Corporate action Investment instrument</u> – other
		SE_INV_DIV	SE_INV_DIV	2805	<u>90000701000</u>	<u>Corporate action Investment instrument</u> – dividend
		SE_INV_REDM	SE_INV_REDM	2806	<u>90000701000</u>	<u>Corporate action Investment instrument</u> – redemption
		SE_COLL	SE_COLL	5000	<u>90000701000</u>	Investment instrument - Collateral
9	Cash transaction	DERIVAT	DERIVAT	5001	<u>90000701000</u>	Derivative transaction
		TELLER_I	TELLER_I	0400	<u>20000100000</u>	Cash deposit
10	Other transactions	TELLER_O	TELLER_O	0401	<u>20000200000</u>	Cash withdrawal (teller)
		JE_BATCH	JE_BATCH	0099	<u>10000301000</u>	Other transactions
		UNSP_CR	UNSP_CR	0998	<u>10000107000</u>	Transaction
		UNSP_DR	UNSP_DR	0999	<u>10000101000</u>	Transaction
		GE_SP	GE_SP	1020	<u>10000301000</u>	Sweep
		MID-HELD	MID-HELD	3001	<u>10000301000</u>	Non-card blocking
		INT_TRANS_D	INT_TRANS_D	3002	<u>90000701000</u>	Internal transfer
		INT_TRANS_C	INT_TRANS_C	3003	<u>90000701000</u>	Internal transfer
		OTHER_TRN	OTHER_TRN	3004	<u>90000701000</u>	Other transactions
11	FX deal	CUEX	CUEX	3005	<u>90000701000</u>	Conversion
		DL_FX	DL_FX	3101	<u>90000701000</u>	Foreign exchange deal
		DL_FX_A	DL_FX_A	3102	<u>90000701000</u>	Foreign exchange deal
		DL_FX_B	DL_FX_B	3103	<u>90000701000</u>	Foreign exchange deal

Transaction group		Transaction type				
Code	Name	Unique ID	ID for Gemini 4.1. and Gemini 5.0 formats	Num. code	<u>CBA code for XML format</u>	Name
12	Interest	INTEREST	INTEREST	3201	<u>90000201000</u>	Interest transaction
13	Cash pooling <u>Automated transfer</u>	CASHPOOL	CASHPOOL	3301	<u>90000701000</u>	<u>Automated transfer</u> Cash pooling