

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

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Definitions of abbreviations

Abbreviation	Description
BEST	Standard data format, supported by KB direct banking applications
AV	Message for beneficiary - phrasal description for the beneficiary
BEN	Charge type – paid by the beneficiary
BIC / SWIFT	Bank Identifier Code
FC	Foreign currency
CR	Czech Republic
CS	Constant symbol
DB	Database
DCS	Direct Channel Systems
DP	Domestic payment
EES	European Economic Space
EU	European Union
FILLER	Alphanumeric field that does not used in KBSK (not validated)
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
KBSK	Komerční banka, a foreign bank's branch in the Slovak Republic
NBS	National Bank of Slovakia
OFH (JPÚ)	Other finance house
OUR	Charge type – paid by the payer
PCB	Profibanka - a client application of KB internet banking
Payment Reference	End to End payment reference (in case of SEPA payments)
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.
SEPA Compatible Bank	A bank within the SEPA area pro that has acceded to the SEPA rules
SHA / SLV	Charge type – paid by both
SS	Specific symbol
SW	Software
TH	Transaction history
VS	Variable symbol

1. Introduction

1.1. Purpose of this document

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 KBSK Direct banking services (Profibanka).

The description is divided into the following sections:

- Import
 - format field declarations – Intrabank payment orders within KBSK
 - list of field validations - Intrabank payment orders within KBSK
 - 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

1.2. Characteristics of BEST format

Brief description of the BEST format:

- **BEST format** includes:
 - Intrabank payment orders within KBSK (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 (SEPA flag = „Y“) and only with group of data, which is available 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 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)).

2. Formal check of BEST format

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.
- Zeros are default values for numeric fields.

2.1. Intrabank payment orders within KBSK

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 Payer's comment 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 Debit comment is evaluated first, then the Credit 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: Debit comment = Priority 5, Credit 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
- Allowed Constant symbols according to NBS Notice (for the latest list, see help for Profibanka)
- **Only simple payment orders can be entered:**
 - Payments in FC within KBSK without conversion (both accounts are denominated in the same currency).
 - Payments in FC KBSK with conversion (the accounts are denominated in different currencies).
 - Payments in FC with agreed individual FX rates (FOREX) within KBSK
 - Collections in EUR within KBSK without conversion (both accounts are denominated in the same currency).

Critical information:

Starting from 1 February 2016, FX collections are the only transactions can be imported using the BEST format in the sentence 01. The other payments can be imported only in the XML format:

SEPA payments (SEPA Credit Transfers):

- the XML format pain.001.001.02 (version 02)
- the XML format pain.001.001.03 (version 03)
- the XML format pain.001.001.04 (version 04)

SEPA collections (SEPA Direct Debits):

- the XML format pain.008.001.02 (version 02)

2.1.2. Description of import fields
IMPORT in BEST format (Definitions - data content in the BEST format)

Header: Intrabank payment orders within KBSK:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB service
1.	Type of message	2	0	X(2)	HI
2.	Filler	9	2	X(9)	Alphanumeric field that does not used in KBSK (not validated)
3.	Date of sending	6	11	yymmdd	<ul style="list-style-type: none"> Date of sending (creation) of the file - YYMMDD format. If valid type Creation date = current date (must be equal to the current date). Otherwise only formal validation applied (-31 to +364 days)
4.	File identification	14	17	X(14)	Client's name (not validated)
5.	Filler	35	31	X(35)	Alphanumeric field that does not used in KBSK (not validated)
6.	Filler	3	66	X(3)	Alphanumeric field that does not used in KBSK (not validated)
7.	Filler	282	69	X(282)	Alphanumeric field that does not used in KBSK (not validated)
8.	File sentinel	2	351	X(2)	CRLF

Footer: Intrabank payment orders within KBSK:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB service
1.	Type of message	2	0	X(2)	TI
2.	Filler	9	2	X(9)	Alphanumeric field that does not used in KBSK (not validated)
3.	Date of sending	6	11	yymmdd	Date of sending the medium
4.	Number of payments	6	17	9(6)	Number of payments in the file
5.	Checksum	18	23	9(16)V9(2)	The sum of the Amount field for all payments
6.	Filler	310	41	X(310)	Alphanumeric field that does not used in KBSK (not validated)
7.	File sentinel	2	351	X(2)	CRLF

Data record Intrabank payment orders within KBSK:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB service
1.	Type of record	2	0	X(2)	01
2.	Seq. No.	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). Only SWIFT set characters are allowed.
3.	Creation date	8	7	yyyymmdd	<ul style="list-style-type: none"> Valid date YYYYMMDD If valid. type Creation date= current date (must be equal to the current date). Otherwise, only formal validation applied (-31 to +364 days)
4.	Due date	8	15	yyyymmdd	Required due date. Back value is not permitted
5.	Account currency code	3	23	X(3)	ISO code of the currency
6.	Amount of payment	15	26	9(13)V9(2)	Amount of payment
7.	Operation code	1	41	X(1)	0 - payment, 1 – collection (You can not enter in EUR)
8.	Contra-account currency code	3	42	X(3)	ISO code of the currency
9.	Conversion code	1	45	X(1)	If "P", then amount in contra-account currency, else amount in account currency
10.	CS	10	46	9(10)	Constant symbol - apart from other functions, a requirement for processing priority can be applied
11.	AV message	140	56	X(140)	message for beneficiary
12.	Filler	3	196	X(3)	Alphanumeric field that does not used in KBSK (not validated)
13.	Code of payer's bank	4	199	9(4)	Bank code (only 8100)

14.	Payer's account number	16	203	9(16)	Payer's account number
15.	Payer's VS	10	219	9(10)	Not used
16.	Payer's SS	10	229	9(10)	Not used
17.	Payer's comment	30	239	X(30)	Not validated
18.	Filler	3	269	X(3)	Alphanumeric field that does not used in KBSK (not validated)
19..	Code of beneficiary's bank	4	272	9(4)	Code of beneficiary's bank If contra-account currency FC, the bank must be 8100
20.	Ben. account no.	16	276	9(16)	Beneficiary's account number
21.	Beneficiary's VS	10	292	9(10)	Variable Symbol
22.	Beneficiary's SS	10	302	9(10)	If SS="9999999999", then the beneficiary's name is not displayed in the transaction history EXPORTs
23.	Beneficiary's comment	30	312	X(30)	Beneficiary's comment - apart from other functions, a requirement for processing priority can be applied
24.	Filler	1	342	X(1)	Alphanumeric field that does not used in KBSK (not validated)
25.	Forex	1	343	X(1)	Not used
26.	Filler	7	344	X(7)	Alphanumeric field that does not used in KBSK (not validated)
27.	File sentinel	2	351	X(2)	CRLF

2.1.3. Description of field validations

Required checks:

Only characters allowed for SWIFT may be used in Item sequential number:

abcdefghijklmnopqrstuvwxyz
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 0123456789
 /-?:(),',+
 Space

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

Ser. no.	Field name	Required content
1.	Type of message (required field)	HI
2.	Filler	Alphanumeric field that does not used in KBSK (not validated)
3.	Date of sending (required field)	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	not validated
5.	Filler	Alphanumeric field that does not used in KBSK (not validated)
6.	Filler	Alphanumeric field that does not used in KBSK (not validated)
7.	Filler	Alphanumeric field that does not used in KBSK (not validated)
8.	File sentinel	CRLF

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

Ser. no.	Field name	Required content
1.	Type of message (required field)	TI
2.	Filler	Alphanumeric field that does not used in KBSK (not validated)
3.	Date of sending (required field)	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 entries (required field)	Number of payments in the file equals this value

5.	Checksum (required field)	Sum total of all payments
6.	Filler	Alphanumeric field that does not used in KBSK (not validated)
7.	File sentinel	CRLF

Intrabank payment orders within KBSK - validation table:

Ser. no.	Name	Note
1.	Type of record	01
2.	Seq. No.	Item sequential number generated by the client - must be unique for specific subject on specific creation date. Alphanumeric field.
3.	Creation date	1. Valid date YYYYMMDD 2. 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.	Due date	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	ISO code of the currency 1. In case of spaces or zeros, the currency of the contra-account will be identical to that of the account (except for EUR) 2. If the currency of the account is identical to that of the contra-account (except for EUR), no conversion will be performed in relation to such a payment 3. If the currency of the account is not identical to that of the contra-account, conversion must be performed in relation to such a payment 4. Weak currencies (e.g. HUF, JPY) should be entered without decimals
6.	Amount of payment	1. Numeric 2. Is not 0 3. The last positions must be 00 for weak currencies 4. Weak currencies should be entered without decimals
7.	Operation code	<ul style="list-style-type: none"> 0 - payment, 1 – collection Collection is permitted only for current accounts, which are currently active. Collection within KBSK can also be in foreign currency, on condition both the account and contra-account have the same currency code. (can not be used in local currency)
8.	Contra-account currency code	<ul style="list-style-type: none"> In case of spaces or zeros, the currency of the contra-account will be identical to that of the account (except for EUR) If the currency of the account is identical to that of the contra-account (except for EUR), no conversion will be performed in relation to such a payment If the currency of the contra-account is an FX, the partner's bank code 8100 is allowed. The FOREX Payments will be processed in contra-account currency.
9.	Conversion code	If "P", then amount in contra-account currency, otherwise amount in account currency. Conversion code is not used for FOREX Payments.
10.	Constant symbol	<ul style="list-style-type: none"> 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 KBSK is 5.
11.	AV message	Transmitted to the partner without validations
12.	Filler	Alphanumeric field that does not used in KBSK (not validated)
13.	Code of payer's bank	8100
14.	Payer's account number	Zeros must be added from the left; must not contain a delimiter 1. Numeric field 2. Modulo 11 3. Is not 0 4. Access rights 5. Must not be equal to the contra-account, if it is within KBSK 6. Account status must be active; the type of account must be current account
15.	Payer's variable symbol	Not considered, replaced with beneficiary's VS
16.	Payer's specific symbol	Not considered, replaced with beneficiary's SS
17.	Payer's comment	The text related to the payer, not validated
18.	Filler	Alphanumeric field that does not used in KBSK (not validated)

19.	Code of beneficiary's bank	Included in the library of banks. If contra-account is FC, the contra-account code can only be 8100
20.	Ben. account no.	Zeros must be added from the left; must not contain a delimiter 1. Numeric field 2. Modulo 11 3. not 0
21.	Variable symbol for beneficiary	Numeric (excess positions must be zeroes)
22.	Specific symbol for beneficiary	Numeric
23.	Beneficiary's comment	Text related to the partner
24.	Filler	Alphanumeric field that does not used in KBSK (not validated)
25.	FOREX	Y=payment with agreed rate
26.	Filler	Alphanumeric field that does not used in KBSK (not validated)
27.	File sentinel	CRLF

2.1.4. BEST file example (Intrabank payment orders within KBSK):

```

HI00000000010604          0000000000
01000002001060420010604CZK000000000056700000000000000308
0100000019027378021707206100330000000000
0100000000006930676107206100330000000000
01000012001060420010604CZK000000000015120000000000000308AV      entered      all
0100000019027378021700005254540000000000Entered      description      -      debit
0100000000001190429100005254540000000000
01000032001060420010604CZK000000000053220000000000000308AV      +      entered      debit
0100000019027378021740012065230000000000
2700000000003083000540012065230000000000Entered description - credit
01000042001060420010604CZK000000000053220000000000000308AV      +      entered      credit
0100000019027378021740012065230000000000
2700000000003083000540012065230000000000
01000052001060420010604CZK000000000053220000000000000308
0100000019027378021740012065230000000000
2700000000003083000540012065230000000000
0100000000003083000540012065230000000000Entered description - credit only
01000062001060420010604CZK000000000053220000000000000308
0100000019027378021740012065230000000000Entered      description      -debit      only
2700000000003083000540012065230000000000
01000072001060420010604CZK000000000053220000000000000308
0100000019027378021740012065230000000000Entered      desc.      -      debit      and      credit
2700000000003083000540012065230000000000Entered desc. - debit and credit
TI00000000001060400000700000000000000337920
00000

```

2.2. Foreign payments

2.2.1. General information

- The 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
- **Only simple payment orders can be entered:**
 - Payments made in any currency outside the EEA with the OUR, SHA BEN payment type
 - Payments made in currencies of the EEA member states (e.g. CZK, HUF, PLN, et al.) within the EEA with the SHA payment type

Under the EU PSD2 Directive there is a change in the area of foreign 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

IMPORT in BEST format (Definitions - data content in the BEST format)

Definitions - data content in the BEST format

Header: Foreign payments:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB service
1.	Type of message	2	0	X(2)	HI
2.	Filler	9	2	X(9)	Alphanumeric field that does not used in KBSK (not validated)
3.	Date of sending	6	11	yymmdd	<ul style="list-style-type: none"> • Date of sending (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 identification	14	17	X(14)	Not validated
5.	Filler	35	31	X(35)	Alphanumeric field that does not used in KBSK (not validated)
6.	Filler	3	66	X(3)	Alphanumeric field that does not used in KBSK (not validated)
7.	Filler	813	69	X(813)	Alphanumeric field that does not used in KBSK (not validated)
8.	File sentinel	2	882	X(2)	CRLF

Footer: Foreign payments:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB service
1.	Type of message	2	0	X(2)	TI
2.	Filler	9	2	X(9)	Alphanumeric field that does not used in KBSK (not validated)
3.	Date of sending	6	11	yymmdd	Date of sending
4.	Number of records	6	17	9(6)	Number of payments in the file
5.	Checksum	18	23	9(16)V9(2)	The sum of the Amount field for all payments
6.	Filler	841	41	X841)	Alphanumeric field that does not used in KBSK (not validated)
7.	File sentinel	2	882	X(2)	CRLF

Data record: Foreign payments:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB service
1.	Type of record (required field)	2	0	X(2)	02
2.	Filler	6	2	X(6)	Alphanumeric field that does not used in KBSK (not validated)

3.	Seq. No (required field)	5	8	X(5)	<ul style="list-style-type: none"> Item sequential number generated by the client - must be unique for the current subject on the current creation date. Alphanumeric field. Must not be invalid (invalid characters, empty (spaces), duplicate) Only SWIFT set characters are allowed
4.	Creation date (required field)	8	13	yyyymmdd	<ul style="list-style-type: none"> Valid date YYYYMMDD 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)
5.	Due date (required field)	8	21	yyyymmdd	Required due date. Back value is not permitted
6.	Payment currency code (required field)	3	29	X(3)	ISO currency code (only payments in EUR for SEPA payments)
7.	Amount of payment (required field)	15	32	9(13)V9(2)	Amount
8.	Payer of charges (default: SHA - optional field)	3	47	X(3)	OUR, BEN or SHA. Default SHA. For payments to the EEA, the SHA fee must be set.
9.	Number of account for charges (optional field)	16	50	9(16)	Number of account for charges
10.	ISO currency code of account for charges (optional field)	3	66	X(3)	Account currency code for charges. If not specified, the currency registered in the DB will be taken.
11.	Express payment (default E - optional field)	1	69	X(1)	<ul style="list-style-type: none"> U" urgent. All other Expres
12.	Filler	10	70	9(10)	Alphanumeric field that does not used in KBSK (not validated)
13.	Filler	10	80	9(10)	Alphanumeric field that does not used in KBSK (not validated)
14.	Filler (DS3/SS) assigned by system	10	90	9(10)	Alphanumeric field that does not used in KBSK (not validated)
15.	FOREX	1	100	X(1)	"Y" for forex payments
16.	Filler (FOREX ID)	16	101	X(16)	Alphanumeric field that does not used in KBSK (not validated)
17.	Filler (reserve for full bank code)	3	117	X(3)	Alphanumeric field that does not used in KBSK (not validated)
18.	Code of payer's bank (required field)	4	120	9(4)	Always 8100
19.	Payer's account number (required field)	16	124	9(16)	Account number
20.	Payer's currency (optional field)	3	140	X(3)	Account currency; if not specified, the currency registered in the DB will be taken.
21.	Filler	105	143	X(105)	Alphanumeric field that does not used in KBSK (not validated)
22.	BIC/SWIFT code of beneficiary's bank (optional field)	35	248	X(35)	Partner's bank BIC/SWIFT code - optional field. 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	35 x 4	283	X(140)	Presently not transferred; the address valid for the account is taken
24.	Additional information	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) 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	1	563	X(1)	Assumption "/", no validations

26.	Beneficiary's account (required unless the Payment by cheque sign is used)	34	564	X(34)	Beneficiary's account number Compulsory account in IBAN form for: • EUR payments, whereby the payee's bank country lies within the EEA. • FX payments within KBSK.
27.	Beneficiary's address	35 x 4	598	X(140)	1 st line – name 2 nd line - street (optional for SEPA) 3 rd line - town, postcode (optional for SEPA) 4 th line - country ISO code (for FPO: all fields of beneficiary's address are required)
28.	Beneficiary's bank - address	35 x 4	738	X(140)	Required if the BIC/SWIFT code of the bank is not filled in: 1 st line - name 2 nd line - street (optional) 3 rd line - town, postcode 4 th line - country ISO code, NCC code
29.	Payment by cheque sign (optional field)	1	878	X(1)	"Y" = payment by cheque, other to the account
30.	Filler	1	879	X(1)	Alphanumeric field that does not used in KBSK (not validated)
31.	Filler	2	880	X(2)	Alphanumeric field that does not used in KBSK (not validated)
32.	File sentinel	2	882	X(2)	CRLF

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

The Type 03 record is used to provide the structured address of the beneficiary and the beneficiary's bank for foreign payments.

Ser. no.	Name	Mandatory /Optional	Length	Off set	Format	Data content in the PCB
1.	Type of record	M	2	0	X(2)	03 – the record must follow the corresponding Type 02 record (the Sequential Number is identical).
2.	Filler	O	6	2	X(6)	Not used
3.	Sequential Number	M	5	8	X(5)	Sequence number of the item, identical to the parent Type 02 record.
4.	Beneficiary name	M	140	13	X(140)	
5.	Beneficiary street	M	70	153	X(70)	
6.	Beneficiary building number	O	16	223	X(16)	
7.	Beneficiary postal code	O	16	239	X(16)	
8.	Beneficiary town	M	35	255	X(35)	
9.	Beneficiary region	O	35	290	X(35)	
10.	Beneficiary country	M	2	325	X(2)	ISO country code
11.	Beneficiary bank name	O*	140	327	X(140)	
12.	Bank street	O*	70	467	X(70)	
13.	Bank building number	O	16	537	X(16)	
14.	Bank postal code	O	16	553	X(16)	
15.	Bank town	O*	35	569	X(35)	
16.	Bank region	O	35	604	X(35)	
17.	Bank country	O*	2	639	X(2)	ISO country code
18.	Payer LEI	O	20	641	X(20)	Not used (reserved)
19.	Beneficiary LEI	O	20	661	X(20)	Not used (reserved)
20.	Filler	O	201	681	X(201)	Not used
21.	File sentinel	M	2	882	X(2)	CRLF

* For foreign payments, these fields are not mandatory if the beneficiary bank's **SWIFT/BIC** is provided.

2.2.3. Description of field validations

Required checks:

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

Ser. no.	Field name	Required content
1.	Type of message (required field)	HI
2.	Filler	Alphanumeric field that does not used in KBSK (not validated)
3.	Date of sending (required field)	<ul style="list-style-type: none"> 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	Not validated
5.	Filler	Alphanumeric field that does not used in KBSK (not validated)
6.	Cancellation sign	If "CAN", the file is a cancellation file
7.	Filler	Alphanumeric field that does not used in KBSK (not validated)
8.	File sentinel	CRLF

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

Ser. no.	Field name	Required content
1.	Type of message (required field)	TI
2.	Filler	Alphanumeric field that does not used in KBSK (not validated)
3.	Date of sending (required field)	YYMMDD format; it should equal the 12th to 17th positions in the header and should equal the current date
4.	Number of entries (required field)	Number of payments in the file equals this value
5.	Checksum (required field)	Sum total of all payments
6.	Filler	Alphanumeric field that does not used in KBSK (not validated)
7..	File sentinel	CRLF

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

Ser. No.	Field name	Required content
1.	Type of record (required field)	Must be constant – "02"
2.	Filler	Alphanumeric field that does not used in KBSK (not validated)
3.	Seq. No (required field)	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) Only SWIFT set characters are allowed.
4.	Creation date (required field)	1. valid date YYYYMMDD 2. 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)
5.	Due date (required field)	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 (required field)	ISO code of the currency bankable (marketable) in KBSK

7.	Amount of payment (required field)	<ol style="list-style-type: none"> 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 – optional field)	<p>Applicable: OUR (paid by the payer), SHA (paid by both), BEN (paid by beneficiary). If not filled in or unknown code, SHA will be inserted.</p> <p>The BEN charge cannot be used under the following conditions:</p> <ul style="list-style-type: none"> • the beneficiary's bank country belonging to EES • the currency of a country belonging to EES <p>The OUR payment type can be used for payments made in EUR to EEA member states.</p>
9.	Number of account for charges (optional field)	<ol style="list-style-type: none"> 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)
10.	ISO currency code of account for charges (optional field)	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 – optional field)	<ul style="list-style-type: none"> • U" urgent • All other Expres
12.	Filler	Alphanumeric field that does not used in KBSK (not validated)
13.	Filler	Alphanumeric field that does not used in KBSK (not validated)
14.	Filler	Alphanumeric field that does not used in KBSK (not validated)
15.	FOREX	"Y" – FOREX payment with agreed rate
16.	Filler	Alphanumeric field that does not used in KBSK (not validated)
17.	Filler	Alphanumeric field that does not used in KBSK (not validated)
18.	Code of payer's bank (required field)	8100
19.	Payer's account number (required field)	<ol style="list-style-type: none"> 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)	If specified, the currency code matches the code in the DB at the application server. If not specified, the currency registered in the DB will be taken.
21.	Note	Not taken over and not validated
22.	BIC/ SWIFT code of beneficiary's bank (optional field)	Optional field; if filled in, the code must be in the library of bank SWIFT codes. Required for SEPA. 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	The address related to the account in the DB is taken over, not this one. Not validated
24.	Details of payment	<ul style="list-style-type: none"> • 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	Assumption "/", no validations
26.	Beneficiary's account (required unless the Payment by cheque sign is used)	<p>Existence validation:</p> <ul style="list-style-type: none"> • required field unless the Payment by cheque sign is used • if it is a payment by cheque, it must not be filled in • 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 • The account must be identified in the IBAN format in case of: <ul style="list-style-type: none"> ○ EUR payment whereby the country in which the beneficiary's bank is situated lies in the SEPA Area, ○ FX payment within the bank.

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

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
3. row	Postcode, town 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 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

2.2.4. BEST file example (Foreign Payments):

```

HI
140506Best_ZPL.ikm
02 1 2014050620140506EUR00000000004400SHA0000439502430247EURE0000000000 N
81000000439502430247EUR SOGEFRPPXXX ACN
ULICE 36574 ACNMESTO, 811 09 SK AV FIELD
L1xxxxxxxxxxxxxxxxxxxxxEND35AV FIELD L2xxxxxxxxxxxxxxxxxxxxxEND35AV FIELD L3xxxxxxxxxxxxxxxxxxxxxEND35AV FIELD
L4xxxxxxxxxxxxxxxxxxxxxEND35/FR1420041010050500013M02606 Paul Cevert La Fayette 1 Paris
FR SOCIETE GENERALE 29 BOULEVARD HAUSSMANN PARIS FR //
NN
TI
140506000001000000000000004400
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:

$NB = OB - DT + CT$,

$DT = \text{sum of AMO with AC=0 or 2 (for AC=0 +, AC=2 -)}$,

$CT = \text{sum of AMO with AC=1 or 3 (for AC=1 +, AC=3 -)}$,

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

EXPORT in BEST format (All records have a fixed length of 475 bytes)

Electronic statement

Definitions - data content in the BEST format

Header:

Ser. no.	Name	Length	Off set	Format	Data content in the PCB service
1.	Type of record	2	0	X(2)	HO
2.	Type of format	9	2	X(9)	BEST
3.	Creation date	6	11	yymmdd	System date
4.	DCS channel identification	30	17	X(30)	PB="ProfiBanka-export trans. hist."
5.	Included transactions	30	47	X(30)	<p>"Only accounting transactions" - defines that only transactions affecting the balance and debit and credit turnovers will be selected to the file. (52-type records)</p> <p>"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).</p>

6.	Filler	396	77	X(396)	Spaces
7.	File sentinel	2	473	X(2)	CRLF

Footer:

Ser. no.	Name	Min length	Off set	Format	Data content in the PCB service
1.	Type of record	2	0	X(2)	TO
2.	Filler	9	2	X(9)	Not used = spaces
3.	Creation date	6	11	yymmdd	Date of creating the medium
4.	Number of records	6	17	9(6)	Number of the "52", "53" and "51" records in the file
5.	Checksum	18	23	9(16)V9(2)	The amount of the Total - all 52 and 53 records field
6.	Filler	432	41	X(432)	Presently not used and not checked
7.	File sentinel	2	473	X(2)	CRLF

Turnover record = 51:

Ser. no.	Name	Min length	Off set	Format	Data content in the PCB service
1.	Type of record	2	0	X(2)	51
2.	Client's account number	16	2	9(16)	Account number
3.	Accounting date	8	18	yyyymmdd	Accounting date
4.	Statement number	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	8	29	yyyymmdd	The date of the last movement in the account
6.	Number of payments	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	15	42	9(13)V9(2)	Balance of the last statement
8.	Sign of the old balance	1	57	X(1)	+ or -
9.	New balance	15	58	9(13)V9(2)	Current balance on the date of statement
10.	Sign of the new balance	1	73	X(1)	+ or -
11.	Debit turnovers	15	74	9(13)V9(2)	Calculated only for 52-type records. Debit transactions - Debit cancellation transactions
12.	Sign of debit turnovers	1	89	X(1)	+ or -
13.	Credit turnovers	15	90	9(13)V9(2)	Calculated only for 52-type records. Credit transactions - Credit cancellation transactions
14.	Sign of credit turnovers	1	105	X(1)	+ or -
15.	Account name	30	106	X(30)	Account name
16.	IBAN	24	136	X(24)	Account number in the ccmmbbbbaaaaaaaaaaaaaaaaaa form, where c=country, m=modulo97, a=account, b=bank
17.	Filler	313	160	X(313)	Spaces
18.	End of record	2	473	X(2)	CRLF

Transaction record = 52 or 53:

Ser. no.	Name	Min length	Off set	Format	Data content in the PCB service
1.	Type of record	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	5	2	9(5)	Item number within the statement

3.	Account number	16	7	9(16)	Account number
4.	Contra-account number	16	23	9(16)	Contra-account number
5.	Contra-account bank code	7	39	9(7)	8100 code is used for contra-account bank code for FPO (KB internal accounting and other information is specified in comment 2)
6.	Accounting code	1	46	9(1)	0 = Debit 1 = Credit 2 = Debit cancellation, 3 = Credit cancellation
7.	Currency code	3	47	X(3)	ISO code of the transaction currency
8.	Amount	15	50	9(13)V9(2)	Amount of the transaction in the account currency
9.	Contra-account currency	3	65	X(3)	Currency of the original amount
10.	Original amount	15	68	9(13)V9(2)	Original amount received in KBSK
11.	Filler	3	83	X(3)	Alphanumeric field that does not used in KBSK (not validated)
12.	KBI_ID	31	86	X(31)	Item identification generated in the KBI central accounting system
13.	Variable symbol	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	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	10	137	9(10)	Constant symbol
16.	Specific symbol	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	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	8	167	yyyymmdd	Creation date
19.	Accounting date	8	175	yyyymmdd	Date of processing in KBSK
20.	Deduction date	8	183	yyyymmdd	Date of processing in JPÚ
21.	Value date	8	191	yyyymmdd	Due date
22.	Transaction code	2	199	9(2)	Transaction code in KBI
23.	Seq. No. - the first part of the client ID	3	201	X(3)	The first three positions transferred in the Seq. No. (sequential number) during IMPORTing
24.	Operation code	1	204	9(1)	0=payment, 1=collection
25.	Filler	4	205	xX(4)	Alphanumeric field that does not used in KBSK (not validated)
26.	Comment 1	30	209	X(30)	Debit comment or, for FPO. 1st line (30 bytes) <u>"ucet" - beneficiary's account</u>
27.	Comment 2	30	239	X(30)	Credit comment or, for FPO. 1st line (30 bytes) <u>"bank" - bank SWIFT code or the beneficiary's bank name</u>
28.	AV message	140	269	X(140)	AV message or Details of payment for FPO
29.	System description	30	409	X(30)	System description
30.	Short name	30	439	X(30)	Beneficiary's name
31.	Seq. No. - the second part of the client ID	2	469	X(2)	Spaces or the 4th and 5th position of Seq. No. - sequential number transferred during IMPORTing
32.	SWIFT used	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	1	472	X(1)	Spaces
33.	CRLF	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 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. BEST file example (Electronic Statement):

```

HO          020408
51000019828617029720020404041200204030000500000000046928+000000000031448+000000
000015480+0000000000000000+INTERNET TEST 2
52000010000198286170297500005226705021700001000CZK000000000010000          001-
04042002 1602 602001
00051000000000900000000900010005580000559922000559922200204042002040420020404
2002040465 10000DI2          DI2
PLATBA NA VRUB VAŠEHO ÚĚTU          KLIENT TEST 3
52000020000198286170297000019027378021700008000CZK000000000000301          258-
04042002 1602 000005S7X
000000000500000000900000088880912345679000000001200204042002040420020404200204
049300000000debit comment debet          credit comment          Payment 03,01 to JPU PLATBA NA VRUB
VAŠEHO ÚĚTU          86
52000030000198286170297500005226712029700001000CZK000000000001701          258-
03042002 1602 000005S5X
0000000005000000009000000888809876543190987654319200204022002040420020405200204
039300000000debit comment          credit comment          Payment 17,01 advanced value D+1
          PLATBA NA VRUB VAŠEHO ÚĚTU          KLIENT TEST 7          80
52000040000198286170297000019027378021700008000CZK000000000001701          258-
03042002 1602 000005S5Y
000000000500000000900000088880912345679000000001200204032002040420020404200204
049300000000debit comment          credit comment Pament 17,01 advanced value on holiday
          PLATBA NA VRUB VAŠEHO ÚĚTU          81
52000050000198286170297500005226718025700001000CZK000000000001777          258-
03042002 1602 000005RR0
0000000005000000005000100888809876543190987654319200204032002040420020404200204
0493 00000KLIENT TEST 9
PLATBA NA VRUB VAŠEHO ÚČTU          KLIENT TEST 9
TO          0204080000050000000000000015480

```