CFD File Format

USAGE GUIDE FOR CREDIT TRANSFER AND DIRECT DEBIT

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CFD File Format- Usage Guide for Credit Transfer and Direct Debit

1 Introduction

This usage guideline describes how the CFD file format can be used to initiate Czechian domestic credit transfers and direct debits.
The file format can be uploaded in the channels:
- InsideBusiness Payments
- InsideBusiness Connect
- SwiftNet/FileAct
- Ebics Global

1.1 General info about the CFD format

- A CFD file contains one or more payment blocks followed by a trailer block.
- A payment block can contain details of a credit transfer or a direct debit.
- A CFD file may contain a mix of both credit transfer payment blocks and direct debit payment blocks.
- A block contains multiple sections each starting with a unique identifying tag.
- A section can contain multiple items. Items are by default separated by a space.
- Items in some sections however are separated by a <CR><LF> symbol. This is indicated in the format layout in paragraph 2 and 3.
- In case the first item in a section is optional and omitted, the first character after the tag has to be a space to indicate that the section starts with the second item.
- Payment blocks can be separated by an empty line, but this is not mandatory.
- The following characters are supported:
  a b c d e f g h i j k l m n o p q r s t u v w x y z
  A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
  0 1 2 3 4 5 6 7 8 9
  / - ? : ( ) . , ' +
  Space
- Files in CFD format must use CP912/ISO-8859-2 encoding
- InsideBusiness Payments automatically replaces non-supported characters in payment files that are imported via file import.

2 Format Layout

	Payment block		
Tag	Field name	Description	Comments
HD:	**Payment type**	M 2 n	01 for urgent Credit Transfer, 11 for regular CT, 32 for Direct Debit
	Date of order	M 6 n	Requested execution date in form YYMMDD
	Bank code of ordering party	M 4 n	Bank code of the ordering party
	Serial number	M 6 n	Number of the payment. First payment is number 0. Allowed values 0-999999
	Bank code counterparty	M 4 n	Bank code of the counterparty
KC:	**Amount**	M 17 n	Amount without delimiter
	Null field	M 6 n	Contains 000000
	Currency code	M 3 a	Contains CZK
UD:	**Debtor party account pre-fix**	O 6 n	Pre-fix of the debtor account. Space if not provided
	Debtor account number	M 10 n	The domestic account number of the debtor
	Description of the debtor account	O 20 a	Description of the debtor account
DI:	**Debtor description 1**	M 35 a	Name of the debtor. Subfields in this section are separated by <CR><LF> instead of space
	Debtor description 2-3	O 2x35 a	Address of debtor
	Debtor description 4	O 35 a	Town of debtor
UK:	**Creditor account pre-fix**	O 6 n	Pre-fix of the creditor account. Space if not provided
	Creditor account number	M 10 n	Domestic account number of the creditor
	Description of the creditor account	O 20 a	Description of the creditor account
AK:	**Specific Symbol**	M 10 n	Specific symbol for this payment. The tag is mandatory, but does not have to contain data.
KI:	**Creditor description 1**	M 35 a	Name of creditor. Subfields in this section are

			separated by <CR><LF> instead of space
	Creditor description 2-3	O 2x35 a	Address of creditor
	Creditor description 4	O 35 a	Town of creditor
EC:	**Constant symbol**	M 4 n	Constant symbol of this payment. The tag is mandatory, but does not have to contain data.
ZK:	**Variable symbol**	M 10 n	Variable symbol for this payment. The tag is mandatory, but does not have to contain data.
AV:	**Supplementary information 1**	M 35 a	Remittance information. Subfields in this section are separated by <CR><LF> instead of space. The Tag is mandatory, but does not necessarily have to contain data.
	Supplementary information 2-4	O 3x35 a	Remittance information

Trailer block			
S1:	**Total count of credit transfers**	M 9 n	Total number of credit transfers in the file
	Total amount of credit transfers	M 15 n	Total sum of all credit transfer amounts in the file, without delimiter
S3:	**Total count of direct debits**	M 9 n	Total number of direct debits in the file
	Total amount of direct debits	M 15 n	Total sum of all direct debit amounts in the file, without delimiter

Abbreviations in the table

M = Mandatory
O = Optional
a = Alphanumerical (a-z, A-Z, 0-9, /-+)
n = Numerical 0-9

3 Example

```
HD:11 230131 3500 0000000 2700
KC:25446100 000000 CZK
UD: 1000547000 AMREST S.R.O.
DI:AMREST S.R.O.
UK: 1387934477 SNOWMANSPORT S.R.O.
AK:0
KI:SNOWMANSPORT S.R.O.
RUDNA
3114/114
OSTRAVA
EC:0308
ZK:4110016410
AV:DOC. CZ1020000066362022
NAJEM SLUZBY MARKETING 1/22
0010045063
HD:32 230131 2700 0000000 3500
KC:56565687 000000 CZK
UD: 1387934477 SNOWMANSPORT S.R.O.
DI: SNOWMANSPORT S.R.O.
RUDNA 3114/114
OSTRAVA
CZECH REPUBLIC
UK: 1000547000 AMREST S.R.O.
AK:6777667123
KI: AMREST S.R.O.
EC:0418
ZK:1100033001
AV:INVOICE 2201001111
S1:1 25446100
S3:1 56565687
```