

CFA Data Structure

Document version 2.1

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The data structure describes *.CFA files.

1. Basic rules

- › The extension of a foreign payments file is always *.CFA.
- › Payment files do not contain any headers.
- › Each file can contain up to 999,999 payments (unless otherwise specified by the bank).
- › The file encoding is **ANSI**, the character set is **CP 852 (Latin2)**.
- › The file may contain uppercase letters only.
- › Except for the first row and field :72:, the file must not contain empty rows (spaces are also considered empty rows).
- › Payments are separated from each other only by "\$" (without separators <CR><LF> before or after), as shown in the examples.

PSD2 (Payment Services Directive (2015/2366/EU))

- › The country of the beneficiary's bank is within the EU/EEA.
- › As of 13 January 2018, it is possible to place foreign payments in any currency within the EU/EEA only with the **BN1** fee type in field **:71A:**.

Euro payment

When placing Euro payments, the format must meet the following requirements (in addition to what is prescribed below):

- › Payment amount up to 50,000 EUR;
- › Payment currency is EUR;
- › Beneficiary's country within the EU/EEA;
- › Beneficiary's account number in IBAN format;
- › SWIFT address of the beneficiary's bank in field :57A:;
- › No bank address in field :57D: (subfields 3 and 4);
- › Allocation of charges in field :71A: must be **BN1**.

RF: field (Payment processing status)

Field "RF:", including subfield 1, must not be included unless it is supported by your bank and you have verified its use with your bank beforehand.

When using field "RF:", the value in the subfield for each outgoing payment must always be unique. This means that it must not be repeated. For import, the value of field "RF:" is ignored and completed by the application, see the description below.

Field "RF:" is generated in the output file automatically **ONLY** in MultiCash Classic version 3.2× or higher or MC Transfer version 3.2× or higher with the payment module, and **ONLY** when using the "Enable processing status" parameter in the supporting bank database.

If you are sending a file to a bank that supports field "RF:" directly, without import into the payment module, it must be generated by your information system in the format described below, provided that it must be ensured that the identifier for each outgoing payment is unique.

The content of field "RF:" is not forwarded to statements.

RF:	Field identification
M	Constant
CFA	Payment type (CFA)
A	Module A = CZA
YYYY	Year
MM	Month
DD	Day
hh	Hour
mm	Minute
ss	Second
nnnnnnnnn	Reference
aaaaaaaa	Code
CFA example	:RF:MCFAA2019021717592900000000800000000

2. Payment file structure

Meanings of columns:

Description	Description of subfields
R / O	Required and optional fields R = required field O = optional field R* = conditionally required field (see the particular field note for more information)
Format	Field length and format n = numeric a = alphanumeric d = date field in YYMMDD format f = fixed field length v = variable field length
Default value	Where a field is not populated by the user, the specified default value will be used.
Note	Additional information

2.1 Payment file header structure

Field	Subfield	Description	R / O	Format	Note
<CR><LF>:01:			R	4 a f	
	Subfield 1	Client reference	O	16 a v	For internal use only. The provided information is not transmitted to the bank.
<CR><LF>:02:			R	4 a f	
	Subfield 1	Total sum of all payments, regardless of different currencies. Amount including two decimals, always separated by a decimal comma.	R	17 n f	The field must have a fixed length of 17 characters; it can be filled up with spaces from the right.
<CR><LF>:03:			R	4 a f	
	Subfield 1	Number of payments contained in the file	R	5 n f	The field must have a fixed length and be right-aligned, filled with leading zeros.
<CR><LF>:04:			R	4 a f	
	Subfield 1	SWIFT address of the originator's bank	O	8/11 a f	Exactly 8 or 11 characters; the field cannot contain spaces.
<CR><LF>:05:			R	4 a f	Max. 4 rows of 35 characters each. Rows are separated by <CR><LF>; if a row is used, it must not be empty or contain only spaces.
	Subfield 1	Originator name (row 1)	R	35 a v	The subfield must not be empty or contain only spaces. If the payment file contains payments from more than one originator, this field will be the same as :50: of the first payment in the file.
		Originator name/address continued (row 2)	O	35 a v	If the payment file contains payments from more than one originator, this field will be the same as :50: of the first payment in the file.
		Originator name/address continued (row 3)	O	35 a v	If the payment file contains payments from more than one originator, this field will be the same as :50: of the first payment in the file.
		Originator name/address continued (row 4)	O	35 a v	If the payment file contains payments from more than one originator, this field will be the same as :50: of the first payment in the file.
<CR><LF>:07:			R	4 a f	
	Subfield 1	File name	R	12 a v	

2.2 Payment header structure

{1:F01XXXXXXXXAXXXBBBBTTTTT}{2:I100XXXXXXXXAXXXY1}{4:

{1:F01	Constant – Basic header block
XXXXXXXXAXXX	First four digits = originator bank code – rest exactly „XXXXXXX“
BBBB	File serial number of the day (0 – 9999)
TTTTTT}	Serial number of payment in the file (0 – 999999)
{2:I100	Constant – Application header block
XXXXXXXXAXXX	SWIFT address of the beneficiary's bank, 8/11 characters (separator "A" after the eighth SWIFT character). If SWIFT is not provided, the beneficiary's bank code from IBAN will be stated here. If IBAN is not provided, the beneficiary's bank code will be stated here.
Y	Payment type supported by Raiffeisenbank a.s.
N	Standard processing
	Payment type not supported by Raiffeisenbank a.s.
U	Telex or SWIFT urgent payments
A	Payment by cheque, free type of distribution
B	Payment by cheque, registered mail
C	Payment by cheque, urgent
D	Payment by cheque, registered mail and urgent
E	Payment by cheque to beneficiary
F	Payment by cheque to beneficiary, registered mail
G	Payment by cheque to beneficiary, urgent
H	Payment by cheque to beneficiary, registered mail and urgent
	If you have installed the payment priorities add-on module (you can check this information with your bank or Management Data Praha), the application will also support the following payment types:
S	Express payments
P	PRIEURO payments
1}	Constant – End of application header block
{4:	Constant – Start of text block

2.3 Payment header structure

Field	Subfield	Description	R / O	Format	Default value	Note
<CR><LF>:20:			R	4 a f		
	Subfield 1	Client reference	R	16 a f		The field must have a fixed length of 16 characters; it can be filled up with spaces from the right.
<CR><LF>:RF:			R*	4 a f		* This field must not be included if your bank does not support it! See description above.
	Subfield 1	Payment processing status	R*	4 n v		* This subfield must not be included if your bank does not support it! See description above.
<CR><LF>:32A:			R	5 a f		
	Subfield 1	Payment due date	R	6 d f		Format: YYMMDD
	Subfield 2	ISO currency code for the following amount	R	3 a f		
	Subfield 3	Amount	R	15 n v		Amount including two decimals, always separated by a decimal comma.
<CR><LF>:50:			R	4 a f		Max. 4 rows of 35 characters each. Rows are separated by <CR><LF>; if a row is used, it must not be empty or contain only spaces.
	Subfield 1	Originator name	R	35 a v		The first row must not be empty or contain only spaces.
		Originator name/address continued	O	35 a v		
		Originator name/address continued	O	35 a v		
		Originator name/address continued	O	35 a v		

<CR><LF>: 52D:			R	3 a f		
	<i>Subfield 1</i>	Originator account Account prefix and number	R	6+10 n f		Prefix + account number with leading zeros
	<CR><LF> <i>Subfield 2</i>	Originator charges account Account prefix and number	R	6+10 n f		Prefix + account number with leading zeros
	<CR><LF> <i>Subfield 3</i>	ISO code of the originator ac- count currency	R	3 a f		
		<Space>	R	1 a f		
		ISO code of the originator charg- es account currency	R	3 a f		
	<CR><LF> <i>Subfield 4</i>	Payment title	R	3 n f	000	If the payment does not contain a payment title, this field will contain three zeros (see example below). A list of payment titles is available on the CNB website.
		<Space>	R	1 a f		
		ISO code of beneficiary's country	R	2 a f		
		<Space>	R	1 a f		
		ISO code of beneficiary bank's country	R	2 a f		
<CR><LF>: 57A:			R	5 a f		
	<i>Subfield 1</i>	SWIFT address of beneficiary bank	O	11 a f		If SWIFT has 8 characters, three spaces are added from the right.
<CR><LF>: 57D:			R	5 a f		Max. 4 rows of 35 characters each. Rows are separated by <CR><LF>; if a row is used, it must not be empty or contain only spaces.
		Name of beneficiary bank (row 1)	R	35 a v		
		Name of beneficiary bank continued (row 2)	O	35 a v		
		Street of beneficiary bank (row 3)	R	35 a v		Rows 3 and 4 are required, they must not be empty or contain only spaces.
		Town of beneficiary bank (row 4)	R	35 a v		On the contrary, these two rows must not be used for the EURO payment format! See description above.
<CR><LF>: 59:			R	4 a f		
	<i>Subfield 1</i>	Fixed slash "/" separator	R	1 a f		
	<i>Subfield 2</i>	Beneficiary account number	R	34 a v		
		Beneficiary name (row 1)	R	35 a v		
	<CR><LF> <i>Subfield 3</i>	Beneficiary name/address con- tinued (row 2)	O	35 a v		Rows are separated by <CR><LF>. The first row in subfield 3 must not be empty or contain only spaces.
		Beneficiary name/address con- tinued (row 3)	O	35 a v		Rows 2 - 4 (if used) must not be empty or contain only spaces.
		Beneficiary name/address con- tinued (row 4)	O	35 a v		
<CR><LF>: 70:			O	4 a f		Max. 4 rows of 35 characters each. Rows are separated by <CR><LF>; if a row is used, it must not be empty or contain only spaces.
	<i>Subfield 1</i>	Purpose of payment (row 1)	O	35 a v		
		Purpose of payment (row 2)	O	35 a v		
		Purpose of payment (row 3)	O	35 a v		
		Purpose of payment (row 4)	O	35 a v		

<CR><LF>:71A:			R	5 a f		
	Subfield 1	Foreign payment charges BN1- Shared bank charges: originator pays the charges of own bank/ beneficiary pays the charges of own bank. OUR- All expenses borne by originator. BN2- All expenses borne by beneficiary.	R	3 a f		If the payment meets the conditions of PSD2, this field must state BN1 (the rules for filling this field are listed at the beginning of the document). OUR and BN2 charges can only be used for payments outside the EU/EEA. When selecting BN2 , field :52D; subfield 2 will contain zeros only (see example below).
<CR><LF>:72:			R	4 a f		
	Subfield 1	Instruction (max. 4 keys of the following meaning): 01 - Payment to beneficiary only 02 - Payment by cheque only 04 - Payment only after identification 06 - Telephone advice to beneficiary bank 07 - Fax advice to beneficiary bank 09 - Telephone advice to beneficiary 10 - Fax advice to beneficiary	R	4*2 n f	00 00 00 00	Two-digit numeric codes separated by space (ASCII DEC 32). If the particular fields are not populated in the application, zeros are generated in the output file.
	<CR><LF> Subfield 2	Contact person	R	35 a f		Subfield 2 is required and must have a fixed length of 35 characters (it can be filled up with spaces from the right). If the subfield is not filled in, it must contain 35 spaces.
	<CR><LF> Subfield 3	Extended reporting text supplementing field :52D; subfield 4	R	35 a f		Payment title description Subfield 3 is required and must have a fixed length of 35 characters (it can be filled up with spaces from the right). If the subfield is not filled in, it must contain 35 spaces.
	<CR><LF> Subfield 4	Statistics (row 1)	O	35 a f		Maximum 3 rows, 35 characters per row, separated by <CR><LF>. *) Subfield specifics for RAIFFEISENBANK A.S.
		Statistics (row 2)	O	35 a f		
		Statistics (row 3)	O	35 a f		
<CR><LF>-}			R	2 a f		End of file

- i The "Statistics" subfield is used to inform Raiffeisenbank a.s. in the event of a request for special payment processing:
- Instruction for urgent payment /**URGENT**/, i.e. slash text URGENT slash (without any spaces)
 - Instruction for agreed rate /**KURZ**/, i.e. slash text KURZ slash (without any spaces)
 - Instruction for urgent payment and agreed rate /**URGENT//KURZ**/ (without any spaces)
 - Correspondent bank instructions

3. Examples of outgoing foreign payments

In the examples below, " | " represents a space.

Example of an outgoing foreign payment:

```
:01:
:02:10,00|||||
:03:00001
:04:RZBCCZPP
:05:ORIGINATOR-NAME-AAA
ORIGINATOR -STREET
ORIGINATOR -TOWN
:07:19021701.CFA
{1:F015500XXXAXXX0007000001}{2:1100RZBCCZPPAXXXN1}{4:
:20:|||||
:32A:190217CZK10,00
:50:ORIGINATOR-NAME-AAA
ORIGINATOR -STREET
ORIGINATOR -TOWN
:52D:0000001111111111
0000001111111111
CZK|CZK
000|CZ|CZ
:57A:RZBCCZPP
:57D:RAIFFEISENBANK-A.S.
BENEFICIARY-BANK-STREET
BENEFICIARY-BANK-TOWN
:59:/CZ1511000000001122334455
BENEFICIARY-NAME
BENEFICIARY-STREET
BENEFICIARY-TOWN
:70:PAYMENT-PURPOSE-1
PAYMENT-PURPOSE -2
PAYMENT-PURPOSE - 3
PAYMENT-PURPOSE -4
:71A:BN1
:72:00|00|00|00
|||||
|||||
STATISTICS-1
STATISTICS-2
STATISTICS-3
-}
```

File containing payments from multiple originators:

```
:01:
:02:350,00|||||
:03:00002
:04:RZBCCZPP
:05:ORIGINATOR-NAME-AAA
ORIGINATOR -STREET
ORIGINATOR -TOWN
:07:19021702.CFA
{1:F015500XXXAXXX0008000001}{2:1100RZBCCZPPAXXXN1}{4:
:20:|||||
:32A:190217CZK150,00
:50:ORIGINATOR-NAME-AAA
ORIGINATOR -STREET
ORIGINATOR -TOWN
:52D:0000001111111111
0000001111111111
CZK|CZK
000|CZ|CZ
:57A:RZBCCZPPXXX
:57D:RAIFFEISENBANK-A.S.
BENEFICIARY-BANK-STREET
BENEFICIARY-BANK-TOWN
:59:/CZ1555000000001122334455
BENEFICIARY-NAME
:70:PAYMENT-PURPOSE
:71A:BN1
:72:00|00|00|00
|||||
|||||
-}$ {1:F015500XXXAXXX0008000002}{2:1100RZBCCZPPAXXXN1}{4:
:20:|||||
:32A:190217USD200,00
:50:ORIGINATOR-NAME-BBB
:52D:0000002222222222
0000002222222222
EUR|EUR
000|CZ|CZ
:57A:RZBCCZPP|||
:57D:RAIFFEISENBANK-A.S.
BENEFICIARY-BANK-STREET
BENEFICIARY-BANK-TOWN
:59:/CZ1555000000006677889900
BENEFICIARY-NAME
BENEFICIARY-STREET
BENEFICIARY-TOWN
:71A:BN1
:72:00|00|00|00
|||||
|||||
-}
```

Example of payment with BN2 charges:

```
:01:
:02:200,00|||||
:03:00001
:04:RZBCCZPP
:05:ORIGINATOR-NAME-BBB
:07:19021703.CFA
{1:F015500XXXAXXX0005000001}{2:100XXXXXXXXAXXXN1}{4:
:20:|||||
:32A:190217USD200,00
:50:ORIGINATOR-NAME-BBB
:52D:000000111111111
0000000000000000
EUR|EUR
000|US|US
:57A:
:57D:BANK-US
BENEFICIARY-BANK-STREET
BENEFICIARY-BANK-TOWN
:59:/22-33333333-44444
BENEFICIARY-NAME
:71A:BN2
:72:00|00|00|00
|||||
|||||
-}
```

Example of payment with processing status:

```
:01:
:02:200,00|||||
:03:00001
:04:RZBCCZPP
:05:ORIGINATOR-NAME-BBB
:07:19021704.CFA
{1:F015500XXXAXXX0009000001}{2:100RZBCCZPPAXXXN1}{4:
:20:REFERENCE|||||
:RF:MCFAA2019021722372500000001600000000
:32A:190217USD200,00
:50:ORIGINATOR-NAME-BBB
:52D:000000111111111
000000111111111
EUR|EUR
110|CZ|CZ
:57A:RZBCCZPP|||
:57D:RAIFFEISENBANK|A.S.
BENEFICIARY-BANK-STREET
BENEFICIARY-BANK-TOWN
:59:/CZ1550000000006677889900
BENEFICIARY-NAME
:71A:BN1
:72:00|00|00|00
CONTACT-PERSON|||||
EXPORT-GOODS|||||
-}
```

Example of outgoing payment including line break characters:

```
:CRLF
:01 :CRLF
:02:10,00CRLF
:03:00001CRLF
:04:RZBCCZPPCRLF
:05:ORDERING-PARTY-NAME AACRLF
STREET-ORDERING-PARTYCRLF
TOWN-ORDERING-PARTYCRLF
:07:19021701.CFACRLF
{1:F015500XXXAXXX0007000001}{2:100RZBCCZPPAXXXAXXXN1}
{4:CRLF
:20:CRLF
:32A:190217CZK10,00CRLF
:50:ORDERING-PARTY-NAME AACRLF
STREET-ORDERING-PARTYCRLF
TOWN-ORDERING-PARTYCRLF
:52D:0000001111111111CRLF
0000001111111111CRLF
CZK CZKCRLF
:57A:RZBCCZPPCRLF
:57D:RAIFFEISENBANK-A.S.CRLF
STREET-BENEFICIARY-BANKCRLF
TOWN-BENEFICIARY-BANKCRLF
:59:/CZ151000000001122334455CRLF
BENEFICIARY-NAMECRLF
STREETCRLF
TOWNCRLF
:70:PAYMENT-DETAILS-1CRLF
PAYMENT-DETAILS-2CRLF
PAYMENT-DETAILS-3CRLF
PAYMENT-DETAILS-4CRLF
:71A:BN1CRLF
:72:00 00 00 00CRLF
CRLF
CRLF
STATISTICS-1CRLF
STATISTICS-2CRLF
STATISTICS-3CRLF
- }
```