

Format and structure of items and data files

Version 7

effective from 1 November 2018

CONTENTS

1	Data file.....	3
1.1	Data file structure	3
1.2	Data file types	3
1.2.1	Input data file	3
1.2.2	Output data file.....	4
2	Item structure.....	5
2.1	Admissible characters	5
2.2	Item structure	5
3	Field description	7
3.1	Item field and sub-field	7
3.2	Modulo 11 account number security.....	15
4	Overview of item types.....	16
4.1	Accounting items.....	16
4.1.1	Customer bilateral no-priority items.....	16
4.1.2	Customer trilateral no-priority items	17
4.1.3	Bilateral priority items	17
4.1.4	Bank trilateral priority items.....	17
4.2	Non-accounting items.....	18
4.2.1	Bilateral no-priority items.....	18
4.3	Blocking items	18
4.3.1	Bilateral priority items	18
4.4	Control and information items	19
5	Meaning of bank identity codes in individual item types	20
6	Order of item fields.....	22
7	Movement recording scheme	24
8	Item processing procedure.....	25
8.1	Graphic symbols used to depict item flows.....	25
8.2	Payment initiated by payer – item group: 01, 11, 14, 21, 61, 64, 71, 74	25
8.2.1	Flow diagram for Item Types 01, 71, 61, or 11, 71, 61, or 21, 71, 61:	25
8.2.2	Flow diagram for Item Type 02:	26
	26	
8.3	Payment initiated by beneficiary – item group: 12, 13, 32, 33, 62, 63, 72, 73, 82, 83, 55, 85.....	27
8.3.1	Flow diagram for Item Types 32, 82:	27
8.3.2	Flow diagram for Item Types 12, 72, 62:	27
8.3.3	Flow diagram for Item Types 55, 85:	28
8.4	Trilateral items – item group: 15, 16, 17, 18, 25, 26, 35, 37, 45, 65, 67, 68, 69, 05, 75, 77.....	29
8.4.1	Flow diagram for Item Types 35, 15, 16, 75, 65, 66:	29
8.5	Request for funds blocking – item group: 44.....	30
8.5.1	Flow diagram for Item Types 44, 84:	30
9	Interbank payment processing flow diagram.....	31
9.1	Payment initiated by payer (Item Types: 01/(61, 71), 11/(61, 71), 14/(64, 74), 21/(61, 71))	31
9.1.1	Instant payment (item type: 02).....	32

Czech National Bank

9.2 Payment initiated by beneficiary (Item Types: 32/12/(62, 72, 82), 33/13/(63, 73, 83), 55/(85)) 33

9.3 Trilateral items (Item Types: 35/15/16/(65, 66, 75), 37/17/18/(67, 68, 77), 45/05/25/26/(65, 66, 69, 75))..... 33

9.4 Request for funds blocking (Item Types: 44/(84)) 35

1 Data file

The system participant and the operator exchange payment orders and other information in the form of data file items. This annex describes the structure of data files as well as the types of items and processing procedures.

1.1 Data file structure

Data file items are divided into logical blocks. Each logical block contains at least one item and ends with Control Item 51. Input data files can contain several logical blocks, while output data files contain a single logical block only.

The last item in a data file is followed by the EOF sign (ASCII hex "1A"). Data after the EOF sign are not processed.

1.2 Data file types

There are input data files, submitted by the participant into CERTIS, and output data files, submitted by CERTIS to participants. Both input and output data files can be priority (containing only priority items) and non-priority (containing only non-priority items). The last non-priority data file of the accounting day for each participant contains items with a summary settlement report.

Size of an input data file must not exceed 10 MB. Output data files created by CERTIS may contain 30,000 items maximally. Output data files are available in CERTIS for 10 calendar days.

1.2.1 Input data file

The participant's first identity code in the item heading must be identical to the participant's identity code which the data file submits to CERTIS.

The date in the individual items must be the same throughout a single logical block. The data in the item heading must not be higher than the date of the accounting day on which the item is processed in CERTIS and must not be lower by more than ten calendar days.

The sequence of the items' input identification numbers must not be broken within a logical block. The input identification number of Control Item 51 may be zero.

Where the input identification number of the control item is other than zero, it must not break the numbering sequence.

Item date and item input identification number must be unique for each participant's input item.

The items' output identification number is filled with zeros.

1.2.2 Output data file

The participant's second identity code in the item heading contains the identity code of the participant receiving the item.

The date of creation of an output item is the same as the date of creation of the respective input item. The date of processing of items in CERTIS is stated in the item creation date in Control Item 51.

The sequence of output identification numbers is assigned by CERTIS. Non-priority items are numbered from 1, priority items from 5,000,001 and items 44 and 84 from 9,000,001 every day Both the input and output identification numbers of Control Item 51 are zero.

Output items 44 and 84 are always created as a separate output data file in which other types of items are not allowed.

2 Item structure

2.1 Admissible characters

The items are submitted in alphanumeric form. The ASCII code is used for all file types.

Admissible characters are listed in the following table:

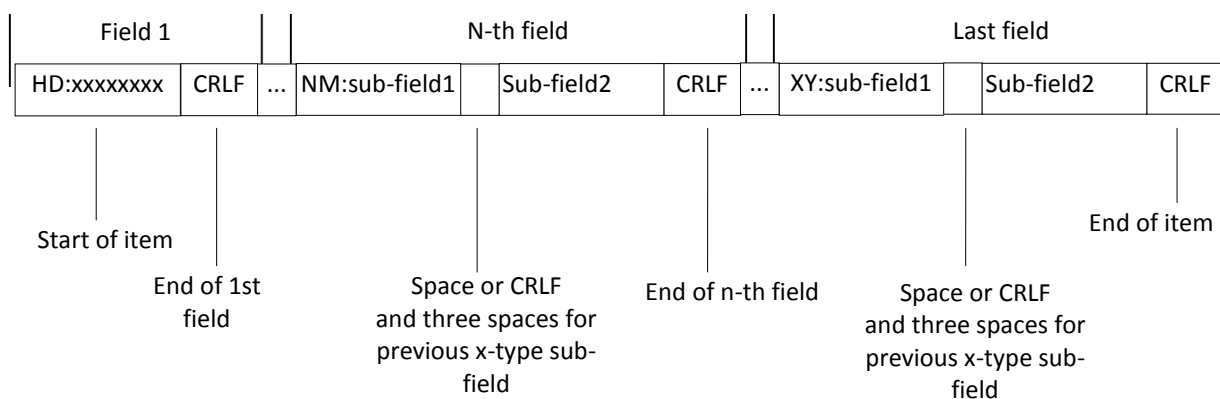
	0	1	2	3	4	5	6	7	8	9	A	B	C	D	E	F
0											LF			CR		
1											EOF					
2	SP	!	"	#	\$	%	&	'	()	*	+	,	-	.	/
3	0	1	2	3	4	5	6	7	8	9	:	;	<	=	>	?
4	@	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
5	P	Q	R	S	T	U	V	W	X	Y	Z	[\]	^	_
6	`	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
7	p	q	r	s	t	u	v	w	x	y	z	{		}	~	
8		ü	é		ä	û									Ä	
9	É	Í	Í	ô	ö	Ł	ł			Ö	Ü	ř	ť			č
A	á	í	ó	ú			Ž	ž					Č	š		
B						Á		Ě								
C																
D			Ď		ď	Ň	í		ě							Ů
E	Ó		Ô			ň	Š	š	Ř	Ú	ř		ý	Ý		
F													Ř	ř		

2.2 Item structure

The individual items consist of fields. Each field starts with a field identifier and ends with a separator. The field identifier consists of two characters that determine the field type and ends with a “colon” sign. The field identifier is placed at the start of the item or after the previous field’s separator. The character pair CRLF is used as the field separator. Each items starts with the HD field (item heading).

Individual fields are divided into sub-fields. A space is used as the separator between sub-fields. For x-type sub-fields, where a space can be part of the field, the character pair CRLF and three spaces are used as the separator.

The individual sub-fields in a field are mandatory or optional (see Section 3, p. 7). Where an optional sub-field (or more than one optional sub-field) which is the last sub-field in a field is not present in the item, the separator separating this sub-field from the previous sub-field may be dropped.



3 Field description

3.1 Item field and sub-field

Explanatory notes to the sub-field character and format:

Explanatory notes to sub-field designations:

- M** - mandatory
- O** - optional

The length of the sub-field is expressed using digits:

- nn** - maximum length
- (nn)** - fixed length

Sub-field types:

- n** - only numeric (0–9; for a fixed length, zeros are added to the sub-field on the left side)
- a** - alphanumeric (A–Z, a–z (characters of the English alphabet), 0–9)
- x** - any admissible character except for CR, LF, EOF

The identity code of the system participant is the four-numeric code by which it is identified in the List of CERTIS participants. The identity code always has a fixed length and is completed with zeros on the left-hand side. An identity code sub-field that is not used (depending on item type) should be filled with zeros.

HD: Item heading

- M (2)n item type
- M (8)n item creation date (in YYYYMMDD format), this sub-field shows the accounting day in the item 02
- M (7)n participant's first identity code (see Section 1.2.1 and Section 5)
- M (7)n input identification number of item (determined by submitting participant), the sub-field is filled by the nulls in the item 02
- M (7)n participant's second identity code (see Section 1.2.2 and Section 5).
- M (7)n output identity number of item (assigned by CERTIS)
- M (7)n participant's third identity code (see Section 5)

KC: Amount

- M 15n amount; last two positions are decimals of relevant currency unit
in non-accounting item 32 the amount must not be higher than 100000000000 (CZK 1 billion)
in the blocking item 44 this field contains an amount to be blocked
- M (8)n date (in YYYYMMDD format).
In the case of accounting items (types 01, 11, 12, 13, 14 and 21), this sub-field shows the date of debiting the account of the payer or the date of creating the item. For item 02 this sub-field shows the accounting day in what was the payment settled. For third-party items (types 35, 37 and 45), this sub-field shows the item creation date. For these items no future day may be shown.
In the case of non-accounting items (types 32 and 33), this sub-field shows the required maturity date. Such date must not be higher than the date of the current accounting day by more than 30 days. For the type 55 information item, this sub-field shows the date that is the same as the figure in this sub-field for item type 32 or 33 to which item type 55 responds.
- M (3)a ISO currency code

ID: Primary document identification

- M (8)n date of primary document processing (in YYYYMMDD format)
- M 13a primary document identification

ID datum: is created by the participant that created the item. It is used for identification of the payment document based on which the given item was created. ID field: contains the date and alphanumeric datum that uniquely identifies the payment documents intraday. The CERTIS System does not check this uniqueness.

For items that respond to received items, the datum in the ID field: is taken from the original items.

EC: Constant symbol

M 10n constant symbol

EC: information according to the agreement between the payer and the payee. In case of cancellation in frame of corrective settlement (item type 33/13) constant symbol 5 is used. In case of return of payment where the payee's account does not exist constant symbol 6 is used. In case of return of direct debit transaction¹ (item type 33/13) constant symbol 7 is used. The CERTIS System does not check these numbers.

In case the item has been blocked due to the presence of the account number (of payer or beneficiary) on the check-list (of payers or beneficiaries) and consequently rejected for the same reason the value of the EC field is set to the 9999999999 (ten nines).

UD: Debit account

O 6n first part of account number (usually a prefix), secured by modulo 11 (see Section 3.2)

M 10n second part of account number, secured by modulo 11 (see Section 3.2); this part of the account number must be other than zero

O 20x abbreviated account name

UD: for accounting items contains the account number and the direct participant's (payer's) client account name, the client account name of debtor is mandatory for customer items (type 01, 02, 11, 12, 13, 14)²; for non-accounting items, it contains the account number of the client from whose account the amount is to be debited.

¹ The return of direct debit transaction is in relation to the application of the procedure according to § 176 of the Payment System Act.

² The client account name of debtor is mandatory in the customer items (type 01, 11, 12, 13, 14) from the 1 March 2019.

Czech National Bank

UK: Credit account

- O 6n first part of account number (usually a prefix), secured by modulo 11 (see Section 3.2)
- M 10n second part of account number, secured by modulo 11 (see Section 3.2); this part of the account number must be other than zero
- O 20x abbreviated account name

For accounting items and non-accounting items the UK: field contains the direct participant's (beneficiary's) client account to be credited; the client account name of the creditor is mandatory in the item 32 (Request for direct debit)³; for blocking items it contains the account on which the amount is to be blocked.

AK: Specific symbol

- M 10n specific symbol

AK: information according to the agreement between the payer and the payee.

DI: Debit identification

- M 35x designation of payer
- O 35x designation of payer
- O 35x designation of payer
- O 35x designation of payer

Serves as additional information on the direct participant's (payer's) client account. The client's name, street and house number and postcode and the code of the post office of delivery are usually stated.

KI: Credit identification

- M 35x designation of beneficiary
- O 35x designation of beneficiary

³The client account name of the creditor is mandatory in item 32 (Request for direct debit) from the 1 March 2019.

Czech National Bank

O 35x designation of beneficiary

O 35x designation of beneficiary

Serves as additional information on the direct participant's (beneficiary's) client account. The client's name, street and house number and postcode and the code of the post office of delivery are usually stated.

ZK: Variable symbol

M 10n variable symbol

ZK: information according to the agreement between the payer and the payee.

ZP: ZP field

M 35x text

O 35x text

O 35x text

O 35x text

Field may contain any text. The item 02 contains the identification of the instant payment (XID) in this sub-field.

AV: Message for the client

M 35x text

O 35x text

O 35x text

O 35x text

Used for submission of additional information between participants' clients.

S0: Sum for Item Types 01, 05

M 7n number of items

M 17n sum of amounts

S1: Sum for Item Types 11, 12, 13, 14, 15, 16, 17, 18

M 7n number of items

M 17n sum of amounts

S2: Sum for Item Types 21, 25, 26

M 7n number of items

M 17n sum of amounts

S3: Sum for Item Types 32, 33, 35, 37

M 7n number of items

M 17n sum of amounts

S4: Sum for Item Types 44, 45

M 7n number of items

M 17n sum of amounts

S5: Sum for Item Types 55

M 7n number of items

M 17n sum of amounts

S6: Sum for Item Types 61, 62, 63, 64, 65, 66, 67, 68, 69

M 7n number of items

M 17n sum of amounts

S7: Sum for Item Types 71, 72, 73, 74, 75, 77

M 7n number of items

M 17n sum of amounts

S8: Sum for Item Types 82, 83, 85

M 7n number of items

M 17n sum of amounts

IN: Validity interval of Control Item 51

M 7n start value of input (output) identification number

M 7n end value of input (output) identification number, excluding Control Item 51

ZV: Summary settlement report heading

M (3)a currency

M 7n direct participant's identity code

M (1)n account code – "0" for asset account, "1" for memorandum account (for non-accounting items)

M (8)n date of the summary report (in YYYYMMDD format)

M 3n serial number of summary report since start of year

M 4n serial number of summary report intraday

M 17n account balance

M (1)x balance sign (+ or -)

M (1)a type of balance- "R" for initial balance, "A" for continuous balance

KV: End of summary settlement report

M 7n total number of items

M 17n total debit movements

M (1)x sign of debit movements

M 17n total credit movements

M (1)x sign of credit movements

M 17n new balance

M (1)x sign of new balance

M (1)a type of balance - "R" for end balance, "A" for continuous balance

PV: Summary settlement report item

M	(3)a	currency
M	7n	direct participant's identity code
M	(2)n	type of item to which this summary report item relates
M	7n	number of items
M	17n	sum of debit movements
M	(1)x	sign of debit movements
M	17n	sum of credit movements
M	(1)x	sign of credit movements

DO: Limit time for settlement

M	(4)n	Limit time for settlement
---	------	---------------------------

Information about time (HHMM) by which the item can be settled. After this time, the item is rejected. The rejected item submitted in output file as of the same type as the item rejected for non-sufficient funds.

3.2 Modulo 11 account number security

Account numbers are secured according to the following algorithm pursuant to the Decree No. 169/2011 Coll, on the rules for the creation of account numbers for making payments:

Algorithm of **ABCDEFGHIJ** checks on modulo 11:

Digit	A	B	C	D	E	F	G	H	I	J
n	10	9	8	7	6	5	4	3	2	1
Weight s^4	6	3	7	9	10	5	8	4	2	1

where **n** is the position of the digit in the relevant part of the client account identifier (counted from the right).

The weights are assigned to the digits in the individual positions from the right.

ABCDEFGHIJ is secured by modulo 11 if the sum **S** is exactly divisible by 11, while

$$S = J*1 + I*2 + H*4 + G*8 + F*5 + E*10 + D*9 + C*7 + B*3 + A*6$$

⁴ Weights obtained as difference between n-th square of 2 and nearest lower multiple of 11.

4 Overview of item types

An item type is a two-digit number. Admissible item types are shown in following tables, where the designation “input” or “output” relates to CERTIS.

The tables show which input items CERTIS uses to create individual output items and to whom such items are transmitted.

Customer item is the item, in which the account on the side payer and/or payee is the account of the customer or the item that is related to the customer item. Bank item is the item, in which the account on the side payer and payee is not the account of the customer.

4.1 Accounting items

4.1.1 Customer bilateral no-priority items

Input items	Item description	Output item		
		For the beneficiary	For the sender – payment refused	
		Payment made	Formal error	Lack of funds
11	Credit transfer	11	71	61
12	Direct debit	12	72	62
13	Credit transfer cancellation or return of direct debit ¹	13	73	63
14	Direct debit cancellation ⁵	14	74	64
-	Instant payment ⁶	02	-	-

Only a direct participant may send the input item.

⁵ Direct debit cancellation (the item HD:14) can be used in the reaction to the direct debit (the item HD:12) in cases, when the item HD:12 is not able to place on the account of payee. Direct debit cancellation can be used at the initiative of the beneficiary's bank.

⁶ The item 02 is based on the instant payment and it is created by the XAMOS System.

4.1.2 Customer trilateral no-priority items

Input item	Item description	Output item				
		For the payer		For the beneficiary		For the sender
		Payment made	Lack of funds	Payment made	Lack of funds	Payment refused formal error
35	Credit transfer	15	65	16	66	75
37	Credit transfer cancellation	17	67	18	68	77

A direct participant or a third party may send the input item.

4.1.3 Bilateral priority items

Input item	Item description	Output item		
		For the beneficiary	For the sender – payment refused	
		Payment made	Formal error	Lack of funds
21	Credit transfer (banking item)	21	71	61
01	Credit transfer (customer item)	01	71	61

Only a direct participant may send the input item.

4.1.4 Bank trilateral priority items

Input item	Item description	Output item						
		For the payer		For the beneficiary		For the sender		
		Payment made	Lack of funds	Payment made	Lack of funds	Payment made	Lack of funds	Payment refused formal error
45	Credit transfer	25	65	26	66	05	69	75

A direct participant or a third party may send the input item. A direct participant does not receive confirmation of payment (Item 05) or of payment refused due to lack of funds (Item 69).

4.2 Non-accounting items

4.2.1 Bilateral no-priority items

Input item	Item description	Output item	
		For the beneficiary	For the sender – payment refused
		Payment made	Formal error
32	Request for direct debit ⁷	32	82
33	Request for credit transfer cancellation or for return of direct debit	33	83
55	Refusal to make payment based on request for direct debit or for request for credit transfer cancellation or for return of direct debit	55	85

Only a direct participant may send the input item.

Item type 33 may be sent by the participant only in the case of request for cancellation according to the Rules of Corrective Settlement pursuant to Head II Part three of the Rules of CERTIS or in the case of request for return of direct debit if this return is agreed with a direct participant of direct debit receiver¹.

4.3 Blocking items

4.3.1 Bilateral priority items

Input item	Item description	Output item	
		For the beneficiary	For the sender – formal error
44	Request for funds blocking	44	84

Only a direct participant may send the input item.

⁷ If the amount in request for direct debit will be higher than CZK 1 billion the item will be rejected with formal error.

4.4 Control and information items

Input item	Item description	Output item
		For the beneficiary
51	Control item	-
-	Control item	51
-	Summary settlement report	52

A direct participant or a third party may send Control Item 51.

5 Meaning of bank identity codes in individual item types

Input item code	Participant's identity code			Output item code	Participant's identity code		
	First	Second	Third		First	Second	Third
01 11, 12, 13, 14 21	A	B	–	01 11, 12, 13, 14 21	A	B	–
				71, 72, 73, 74 61, 62, 63, 64	A	A	B

A – payer's identity code

B – beneficiary's identity code

Input item code	Participant's identity code			Output item code	Participant's identity code		
	First	Second	Third		First	Second	Third
32, 33	A	B	–	32, 33	A	B	–
				82, 83	A	A	B
55	B	A	–	55	B	A	–
				85	B	B	A

A – future beneficiary's identity code

B – future payer's identity code

Input item code	Participant's identity code			Output item code	Participant's identity code		
	First	Second	Third		First	Second	Third
35, 37	T	A	B	15, 65, 17, 67	T	A	B
				75, 77	A	T	B
				16, 66, 18, 68	T	B	A

A – payer's identity code

B – beneficiary's identity code

T – trilateral item sender's identity code

Input item code	Participant's identity code			Output item code	Participant's identity code		
	First	Second	Third		First	Second	Third
45	T	A	B	25, 65	T	A	B
				05, 69, 75	A	T	B
				26, 66	T	B	A

A – payer's identity code

B – beneficiary's identity code

T – trilateral item sender's identity code

Input item code	Participant's identity code			Output item code	Participant's identity code		
	First	Second	Third		First	Second	Third
44	A	B	–	44	A	B	–
				84	A	A	B

A – item sender's identity code

B – item beneficiary's identity code

Input item code	Participant's identity code			Output item code	Participant's identity code		
	First	Second	Third		First	Second	Third
51	A	X	–	–	–	–	–
–	–	–	–	51	X	B	–
–	–	–	–	52	X	B	–

A – item sender's identity code

B – item beneficiary's identity code

X – CERTIS identity code

Input item code	Participant's identity code			Output item code	Participant's identity code		
	First	Second	Third		First	Second	Third
–	–	–	–	02	A	B	–

A – instant payment sender's identity code

B – instant payment beneficiary's identity code

6 Order of item fields

The order of the fields in individual item types which is given in this section is mandatory. Mandatory fields are marked M and optional ones O.

Item Type 0x, 1x, 2x, 3x, 44, 45, 55, 6x, 7x, 8x

Field	Mandatory /optional	Description
HD:	M	item heading
KC:	M	amount
ID:	M	primary document identification
UD:	M	debit account
DI:	O	debit information
UK:	M	credit account
AK:	O	specific symbol
KI:	O	credit identification
EC:	O	constant symbol
ZK:	O	variable symbol
ZP:	O	ZP field
AV:	O	message for client
DO	O ¹⁾	Limit time for settlement

Notes: 1) The field can be presented only in input items 21 and 45.

Item Type 51 – Control Item

Field	Mandatory /Obligatory	Description
HD:	M	item heading
IN:	M	Control Item 51 validity interval
S0:	O	sum for Item Type 0x
S1:	O	sum for Item Type 1x
S2:	O	sum for Item Type 2x
S3:	O	sum for Item Type 3x
S4:	O	sum for Item Type 4x

Czech National Bank

S5:	O	sum for Item Type 5x
S6:	O	sum for Item Type 6x
S7:	O	sum for Item Type 7x
S8:	O	sum for Item Type 8x

Where a control sum is not shown for a given item type, it is considered to be zero.

Item Type 52 – Summary settlement report

Field	Mandatory /optional	Description
HD:	M	item heading
ZV:	M	summary report heading
PV:	O ¹⁾	summary report item, this field must not repeat more than 10 times
KV:	M	end of summary report

Notes: 1) If participant has no intraday turnover, PV field is not shown.

7 Movement recording scheme

The following table shows the scheme of the recording of individual types of items in debit/credit movements on the payer's and beneficiary's CERTIS accounts.

Input item type	Payer's turnovers		Beneficiary's turnovers	
	Debit	Credit	Debit	Credit
01, 11, 21, 12, 02	+			+
13, 14		-	-	
32 ^{*)}		+	+	
33 ^{*)}	-			-
35, 45	+			+
37		-	-	

^{*)}Note: In Item Types 32 and 33, "Payer's movements" refer to the participant that sent the item. These items are registered for Item 52.

Explanatory notes:

- + movements increase by amount of item
- movements decreased by amount of item

8 Item processing procedure

8.1 Graphic symbols used to depict item flows

Symbols used

Participant's identity code AAA (BBB, CCC)

Input identification number (determined by aaa (bbb, ccc) sender)

Output identification number (determined by xxx CERTIS)

Direction of item flows 

Refused items:

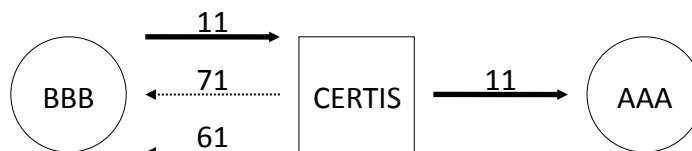
- Formal error 

- Lack of funds, Checklist 

Instant payment 

8.2 Payment initiated by payer – item group: 01, 11, 14, 21, 61, 64, 71, 74

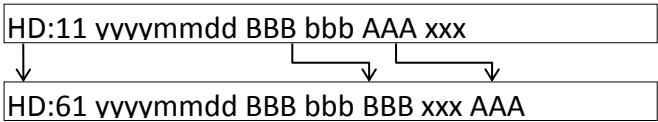
8.2.1 Flow diagram for Item Types 01, 71, 61, or 11, 71, 61, or 21, 71, 61:



Participant BBB (the payer) creates Item Type 11 for participant AAA (the beneficiary).

CERTIS accepts Item Type 11 and checks it. If there are sufficient funds on participant BBB's account to cover the payment, the item is recorded on the accounts of both participants (see Section 7). The output identification number is entered in the item heading (HD:) and the item is transmitted to participant AAA.

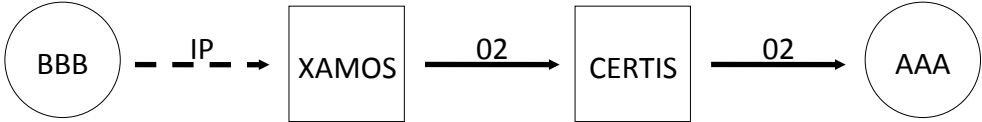
If there are insufficient funds on participant BBB’s account to cover the payment, CERTIS changes Item Type 11 to Item Type 61 and returns the item to participant BBB. The item 61 is used in the situation of the rejection of the payment when the payee/payer account is listed in the Checklist. In this case the payment is returned with the EC: 9999999999. The output identification number is again entered in the item heading (HD:) and the rest of the item is changed as follows:



The procedure is the same in the event of a formal error for Item Type 11, except that the output item has code 71.

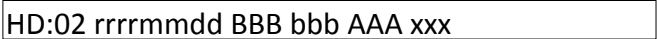
The procedure for processing this item group is shown in Section 9.1.

8.2.2 Flow diagram for Item Type 02:



Participant BBB (the payer) creates an instant payment for participant AAA (the beneficiary). XAMOS accepts the instant payment and checks it. If there are sufficient funds on the account to cover the payment, it decides to make it. The item is recorded on the accounts of both participants (see Section 7).

CERTIS creates a type 02 output item and enters the accounting day, the code of the payer’s bank, the zero input serial number (always 0000000), the code of the beneficiary’s bank and the output identification number in the item heading (HD:) and the item is transmitted to participant AAA.



8.3 Payment initiated by beneficiary – item group: 12, 13, 32, 33, 62, 63, 72, 73, 82, 83, 55, 85

8.3.1 Flow diagram for Item Types 32, 82:



Participant BBB (the payer) creates Item Type 32 for participant AAA (the beneficiary).

```
HD:32 yyyymmdd BBB bbb AAA
```

CERTIS accepts Item Type 32 and checks it formally. The output identification number is entered in the item heading (HD:) and the adjusted item is transmitted to participant AAA.

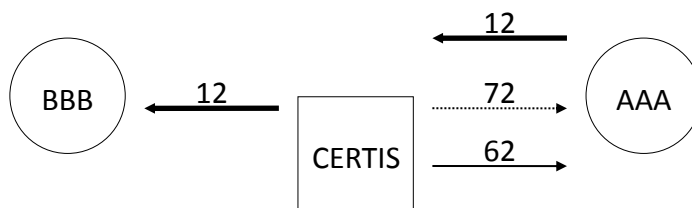
```
HD:32 yyyymmdd BBB bbb AAA xxx
```

If there is a formal error in Item Type 32, Item Type 32 is changed to Item Type 82 and the latter is returned to participant BBB. The output identification number is entered in the item heading (HD:) and the rest of the item is changed as follows:

```

HD:32 yyyymmdd BBB bbb AAA xxx
|
v
HD:82 yyyymmdd BBB bbb BBB xxx AAA
  
```

8.3.2 Flow diagram for Item Types 12, 72, 62:



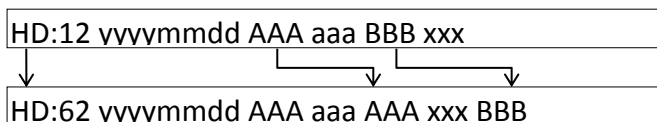
Based on Item Type 32, participant AAA (the payer) creates Item Type 12 for participant BBB.

```
HD:12 yyyymmdd AAA aaa BBB
```

CERTIS accepts Item Type 12 and checks it. If there are sufficient funds on participant AAA's account to cover the payment, the item is recorded on the accounts of both participants (see Section 7). The output identification number is entered in the item heading (HD:) and the item is transmitted to participant BBB (the beneficiary).

```
HD:12 yyyymmdd AAA aaa BBB xxx
```

If there are insufficient funds on participant AAA's account to cover the payment, CERTIS changes Item Type 12 to Item Type 62 and returns the item to participant AAA. The item 62 is used in the situation of the rejection of the payment when the payee/payer account is listed in the Checklist. In this case the payment is returned with the EC: 9999999999. The output identification number is again entered in the item heading (HD:) and the rest of the item is changed as follows.

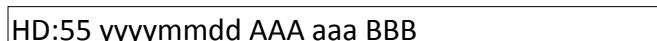


The procedure is the same in the event of a formal error for Item Type 12, except that the output item has code 72.

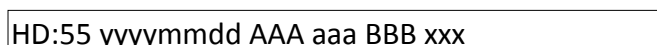
8.3.3 Flow diagram for Item Types 55, 85:



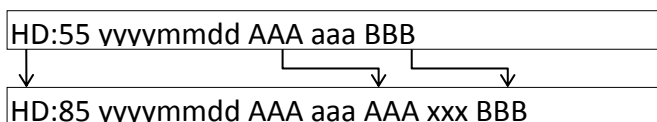
If the payer (client) refuses to, or cannot, make the payment based on a request for payment (Item Type 32), the payer creates Item Type 55.



CERTIS accepts Item Type 55 and checks it formally. The output identification number is inserted into the item heading (HD:) and the item is transmitted to participant BBB (the beneficiary).



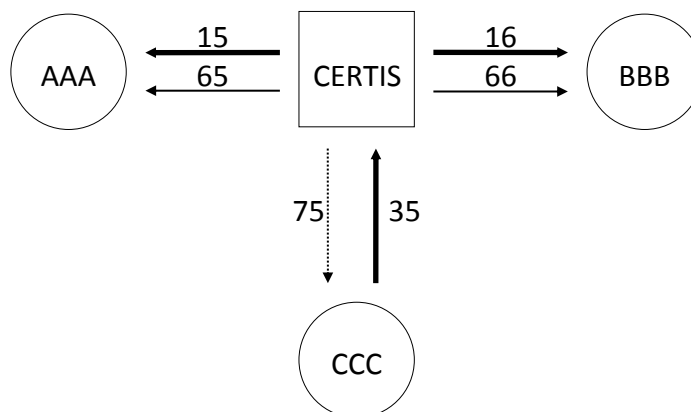
If there is a formal error in Item Type 55, the item type changes to 85 and is returned to participant AAA. The output identification number is entered in the item heading (HD:) and the rest of the item is changed as follows:



The procedure for processing this item group is shown in Section 9.2.

8.4 Trilateral items – item group: 15, 16, 17, 18, 25, 26, 35, 37, 45, 65, 67, 68, 69, 05, 75, 77

8.4.1 Flow diagram for Item Types 35, 15, 16, 75, 65, 66:



The CCC participant creates Item Type 35 for CERTIS, stating the identification code of the payer (AAA) and the identification code of the beneficiary (BBB):

```
HD:35 yyyyymmdd CCC ccc AAA BBB
```

CERTIS accepts Item Type 35 and checks it. If there are sufficient funds on participant AAA's account to cover the payment, the item is recorded on the accounts of the both participants (see Section 7) and CERTIS creates two output items. Output identification numbers are entered in the headings of these items (HD:).

Item Type 15 is created for the payer:

```
HD:15 yyyyymmdd CCC ccc AAA xxx BBB
```

Item Type 16 is created for the beneficiary:

```
HD:16 yyyyymmdd CCC ccc BBB xxx AAA
```

If there are insufficient funds on participant AAA's account to cover the payment, two output items are created, which are for information only. Output identification numbers are entered in the headings of these items (HD:).

Item Type 65 is created for the payer:

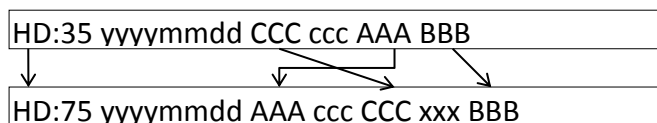
```
HD:65 yyyyymmdd CCC ccc AAA xxx BBB
```

Item Type 66 is created for the beneficiary:

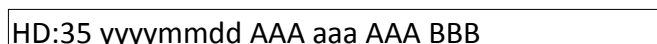
```
HD:66 yyyyymmdd CCC ccc BBB xxx AAA
```

Czech National Bank

If there is a formal error in Item Type 35, Item Type 35 is changed to Item Type 75 and is returned to the participant (CCC). The output identification number is entered in the item heading (HD:) and the rest of the item changes as follows:



Participant CCC can be also a payer. In this case, the format of the item heading will be as follows:

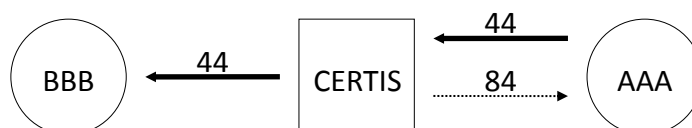


The procedure for processing Item Type 45 is the same as that for processing Item Type 35. In this case, unlike for the processing of Item Type 35, the third-party sender of the item receives Item Type 05 if there are sufficient funds on payer AAA's account to cover the payment, or Item Type 69 if there are insufficient funds.

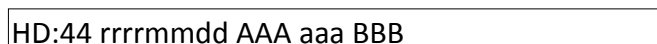
The procedure for processing this item group is shown in Section 0.

8.5 Request for funds blocking – item group: 44

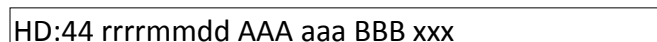
8.5.1 Flow diagram for Item Types 44, 84:



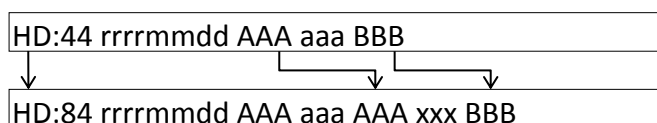
Participant AAA creates an Item Type 44 in order to block the funds on the beneficiary's account of BBB.



CERTIS accepts Item Type 44 and checks it. The output identification number is entered in the item heading (HD:) and the item is transmitted to participant BBB.



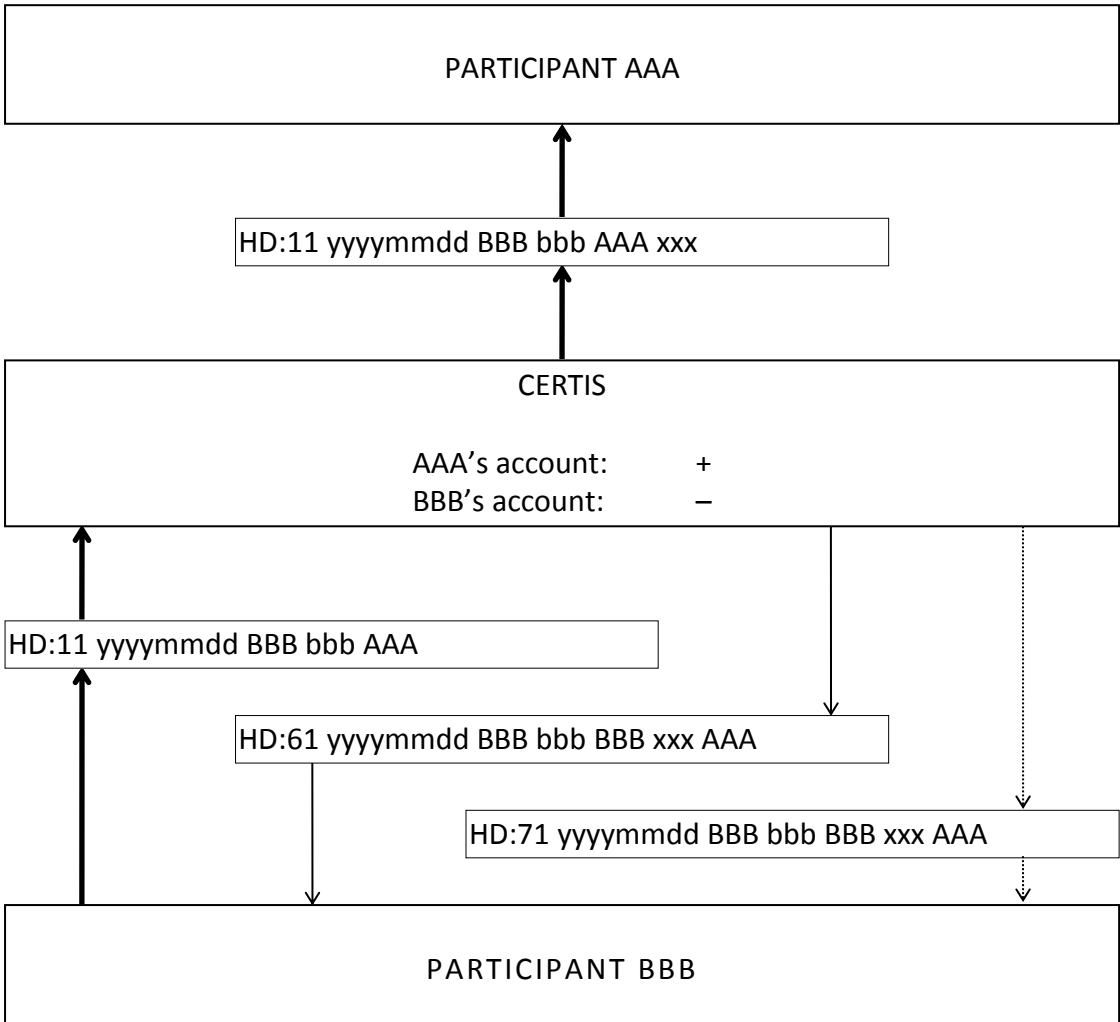
If there is a formal error in Item Type 44, Item Type 44 is changed to Item Type 84 and is returned to the participant AAA. The output identification number is entered in the item heading (HD:) and the rest of the item changes as follows:



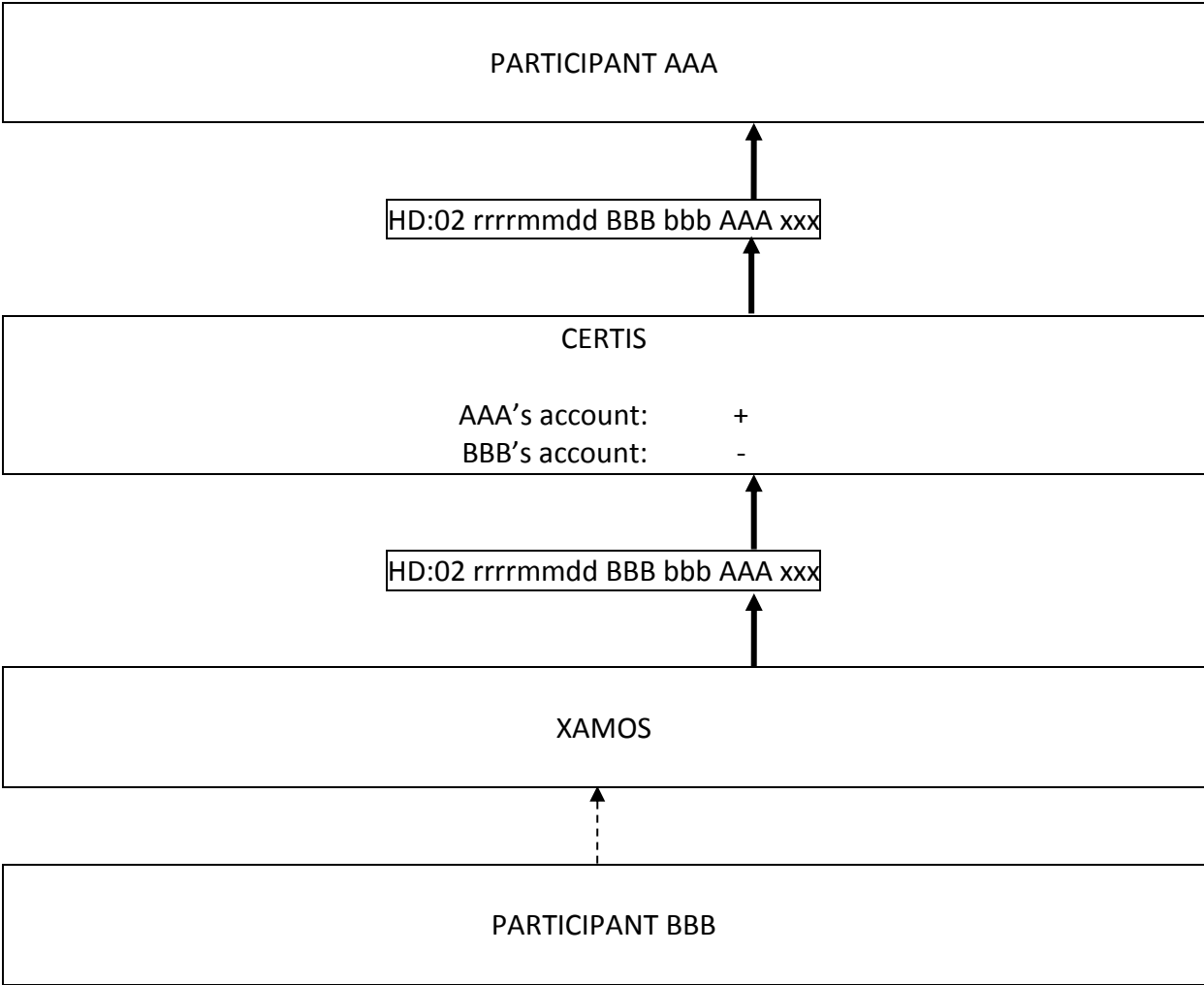
The procedure for processing this item group is shown in Section 9.4.

9 Interbank payment processing flow diagram

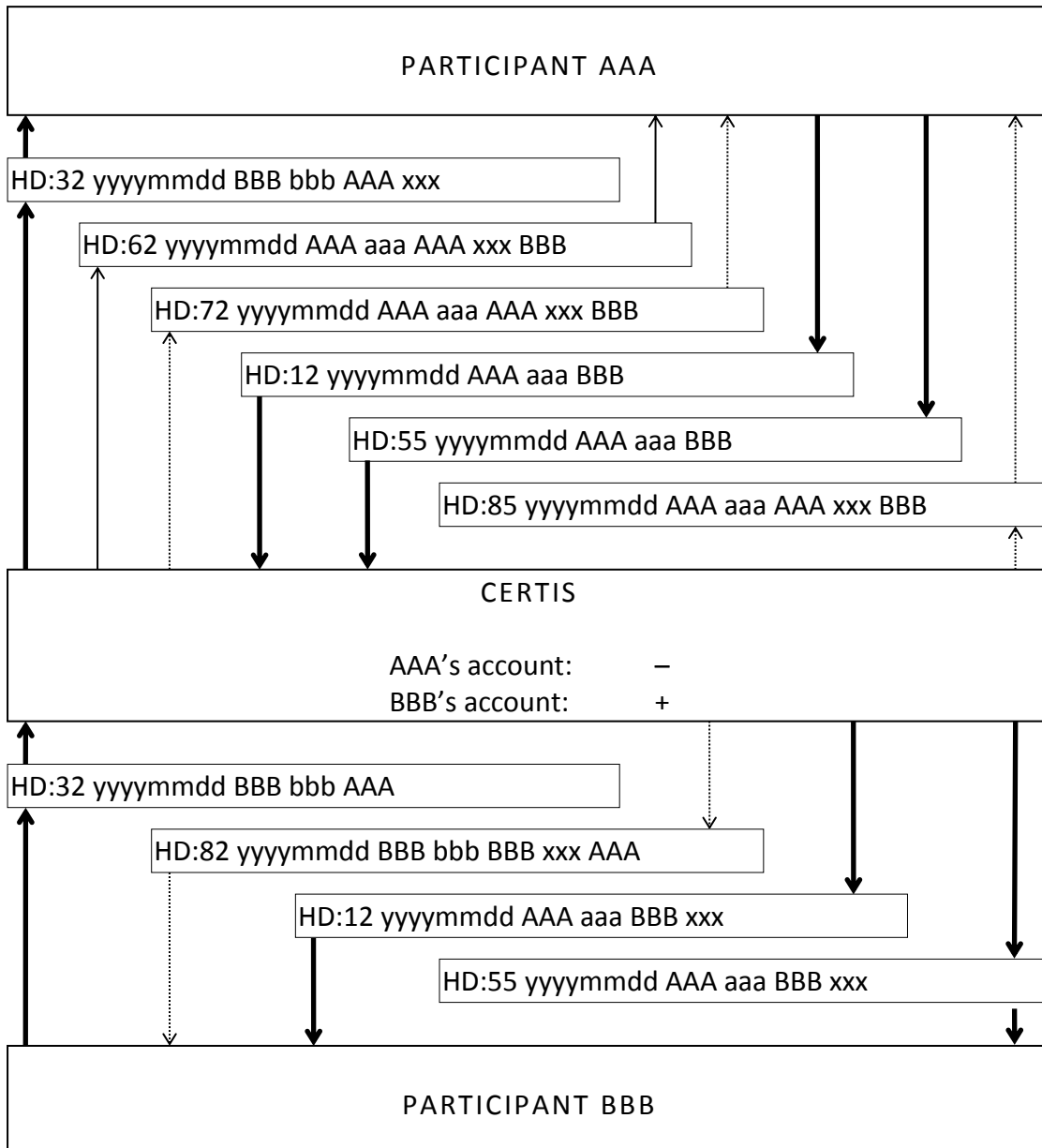
9.1 Payment initiated by payer (Item Types: 01/(61, 71), 11/(61, 71), 14/(64, 74), 21/(61, 71))



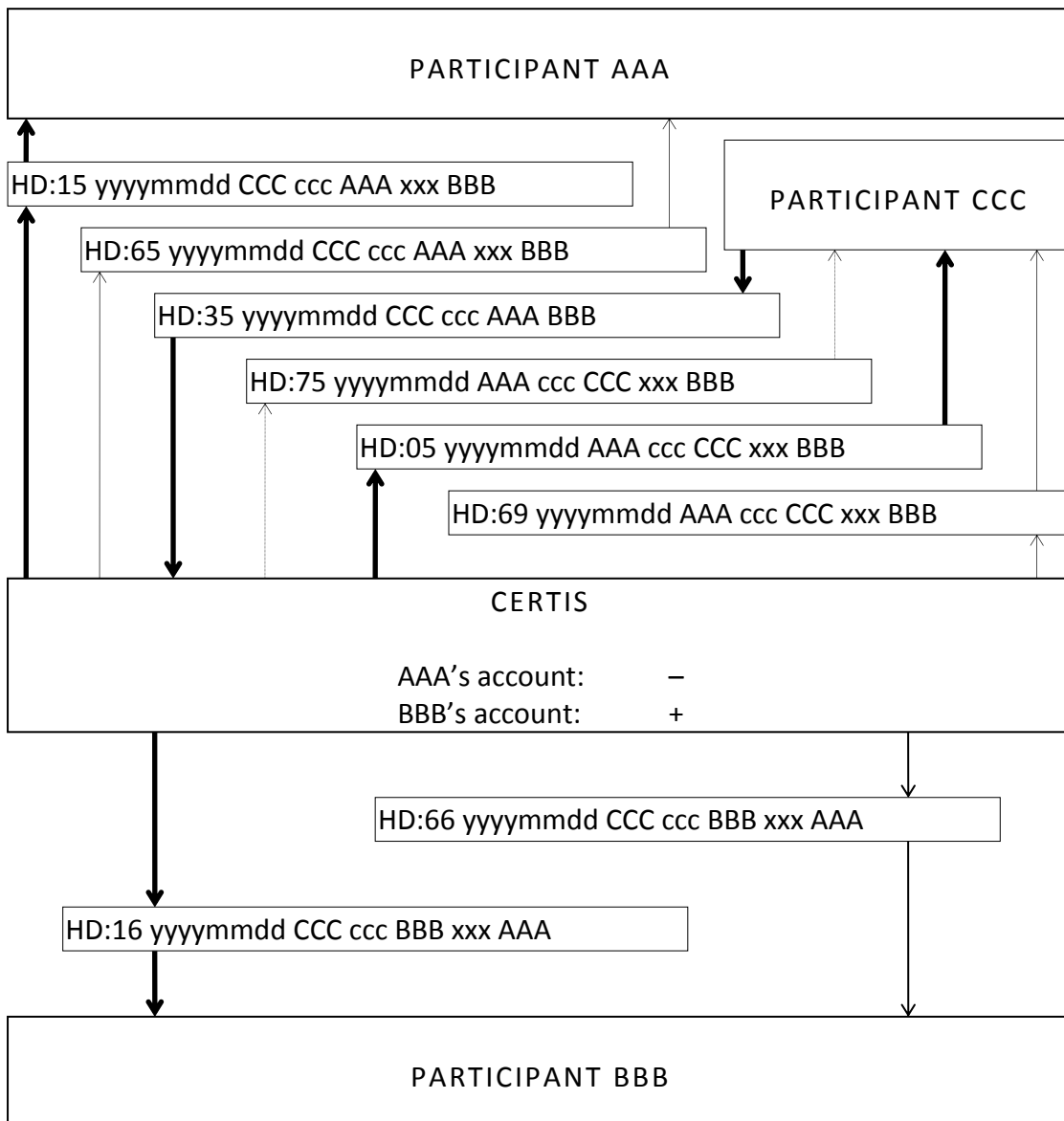
9.1.1 Instant payment (item type: 02)



9.2 Payment initiated by beneficiary (Item Types: 32/12/(62, 72, 82), 33/13/(63, 73, 83), 55/(85))



9.3 Trilateral items (Item Types: 35/15/16/(65, 66, 75), 37/17/18/(67, 68, 77), 45/05/25/26/(65, 66, 69, 75))



9.4 Request for funds blocking (Item Types: 44/(84))

