

## UniCredit Bank MultiCash import file(s) format

**Dear Customer,**

UniCredit Bank's state of the art electronic banking application BusinessNet Professional and its extension BusinessNet Connect offers you the possibility to easily create your payment orders, with a few clicks by importing payment files.

For an easy migration between products, payment import files in standard MultiCash structure are also accepted for BusinessNet application. This document describes the structure specifications.

We encourage you to also discover BusinessNet proprietary CSV structures. For this file types UniCredit Bank has developed a standard structure and a flexible and tailor made CSV structure for which you can find inside the application the tools that can guide you in creating your own flexible and tailor made CSV structure.

Regardless of the selected structure you must create different files for domestic and foreign payment orders.

### General considerations

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The extension of the file is not relevant

Files must be in ASCII text format.

The file consists of a header and a payments section. File header from :01: to :07: / Payment section from :20: to :72: (to :73: for foreign payments)

Every tag is preceded by „<CR><LF>“ (including the first tag in the file)

The file must end with „<CR><LF>“

The following conventions are used:

m = mandatory - the field must be filled in;

o = optional - the field may be absent

c = conditional - depending on the case can be mandatory or optional;

n = numeric 0 – 9;

a = alphanumeric restricted to A-Z, 0-9;

sf = subfiled

F = fixed field length;

V = variable length;

B = may be left blank.

M = amount (no thousands separator, the accepted decimal separator is comma or dot);

D = date in YYYYMMDD

## Romanian domestic payment (ROI) – import file structure

Tag	Tag Type	Data type and length	Content	Example
The first line is empty, it contains only a <CR><LF>				
:01:	m	8 a V B	File reference no.	:01:06060801
:02:	m	17 n V M	Total amount of transactions in file	:02:100,00
:03:	m	5 n V	Number of payment orders in the file	:03:1
:04:	m	4 a F	Payer bank code - constant "BACX"	:04:BACX
:05:	m	35 a V	sf 1: Payer name	:05:Payer Name
	m	15 n V	sf 2: Payer fiscal code	123456789
	o	35 a V	sf 3: Payer address – field 1	Street Name
	o	35 a V	sf 4: Payer address – field 2	City Name
:06:	m		Empty filed	:06:
:07:	m	12 a V B	Name and extension of the file	:07:RO060801.TXT
	m		Empty filed	
:20:	m	11 n V	Transaction reference no.	:20:12345
:32A:	one row divided in three subfields			:32A:140329RON100,00
	m	6 n F D	sf 1: Processing Date	
	m	3 a F	sf 2: Currency ISO code - constant RON	
	m	17 n V M	sf 3: Payment order amount	
:50:	m	35 a V	sf 1: Payer name	:05:Payer Name
	m	15 n V	sf 2: Payer fiscal code	123456789
	o	35 a V	sf 3: Payer address – field 1	Street Name
	o	35 a V	sf 4: Payer address – field 2	City Name

:52A:/D/	m	24 a F	sf 1: Payer IBAN account number	:52A:/D/RO00BACX0000000000000000
	m	4 a F	sf 2: Payer bank code - constant "BACX"	BACX
:57A:	m	4 a V	Beneficiary bank code	:57A:BACX
:57D:	m	35 a V	sf 1: Beneficiary bank name	:57D:UNICREDIT ROMANIA
	m	35 a V B	sf 2: Beneficiary bank branch	BACXROBU
:59:/	m	24 a F	sf 1: Beneficiary IBAN account number	:59:/RO11BACX0000000000000000
	m	35 a V	sf 2: Beneficiary name – field 1	Beneficiary name
	m	35 a V B	sf 3: Beneficiary name – field 1	Beneficiary surname
	c	13 n V	sf 4: Fiscal code (CUI) or personal identification number (CNP). Mandatory for Budget payments	111111111111
:70:	c**	35 a V (min 8 chars)	sf 1: Details of payment – field 1	:70: Details of payment
	o	35 a V	sf 2: Details of payment – field 2	Details of payment
	o	35 a V	sf 3: Details of payment – field 3	Details of payment
:72:	c	6 or 12 a F	for budget payments is „BUDGET“ for urgent payments is „URGENT“  for urgent budget is „URGENTBUDGET“  for normal transfers field :72: is missing	:72:BUDGET
:20:	o		new order can start with tags :20: to :72:	

Tag :72: applies in case of payments with beneficiary outside UniCredit Bank.

URGENT = Payment will be sent by SWIFT, using REGIS system. Higher fees might be applied.

Example:

```
<CR><LF>
:01:06060801
:02:100,00
:03:1
:04:BACX
:05:PAYER NAME
123456789
STREET NAME
CITY NAME
:06:
:07:RO060801.TXT

:20:12345
:32A:140314RON100,00
:50:PAYER NAME
123456789
STREET NAME
CITY NAME
:52A:/D/RO00BACX0000000000000000
BACX
:57A:BACX
:57D:UNICREDIT ROMANIA BACXROBU
:59:/RO11BACX0000000000000000
BENEFICIARY NAME
BENEFICIARY SURNAME
11111111111111
:70:DETAILS OF PAYMENT
DETAILS OF PAYMENT
DETAILS OF PAYMENT
:72:URGENT
<CR><LF>
```

Life is full of ups and downs.  
We're there for both.

Welcome to  
 **UniCredit Bank**

### Foreign currency payment (ROA) – import file structure

Tag	Tag Type	Data type and length	Content	Example
The first line is empty, it contains only a <CR><LF>				
:01:	m	16 a V B	File reference no.	:01:06060801
:02:	m	15 n V M	Total amount of transactions in file regardless of currencies	:02:100,00
:03:	m	5 n V	Number of payment orders in the file	:03:1
:04:	m	11 a V B	Payer bank code - constant „BACXROBU“	:04:BACXROBU
:05:	m	35 a V	sf 1: Payer name	:05:Payer Name
	m	15 n V	sf 2: Payer fiscal code	123456789
	o	35 a V	sf 3: Payer address – field 1	Street Name
	o	35 a V	sf 4: Payer address – field 2	City Name
:07:	m	12 a V	Name and extension of the file	:07:RO060801.TXT
	<i>order header, one row divided in subfields (sf 1...sf9)</i>			{1:F01BACX 000100000}{2:I100BACXROBU XN1}{4:
{1:F01	m	6 a F	sf 1: Constant basic header start block	
#####	m	12 a F	sf 2: Payer bank code - constant BACX+8 spaces	
####	m	4 n F	sf 3: File number (0...9999)	
#####	m	5 n F	sf 4: Transaction no. in file (0...99999)	
}2:I100	m	8 a F	sf 5: Constant application header	
#####X	m	12 a F	sf 6: Beneficiary bank SWIFT BIC. 12 <sup>th</sup> character is the constant char „X“	
N	m	1 a F	sf 7: Constant payment type „N“ = standard transfer	
1}	m	2 a F	sf 8: Constant application header end block	
{4:	m	3 a F	sf 9: Constant text block start	
:20:	m	16 a V B	Transaction reference no.	:20:12345

:32A:	m m m	D 6 n F 3 a F M 15 n V	one row divided in three subfields sf 1: Processing Date sf 2: Payment currency ISO code sf 3: Payment order amount	:32A:140731USD100,00
:50:	m m o o	35 a V 15 n V 35 a V 35 a V	sf 1: Payer name sf 2: Payer fiscal code sf 3: Payer address – field 1 sf 4: Payer address – field 2	:05:Payer Name 123456789 Street Name City Name
:52D:	m m m m m	24 a F 16 a F 3 a F 15 n V M 5 a F	sf 1: Payer IBAN account number sf 2: Charges account number. Only the last 16 characters of the IBAN account number sf 3: Base currency ISO code,,RON sf 4: Payment amount of in base currency (may be 0,00) sf 5: Beneficiary country ISO 2 digit code (optional=2*space), space, beneficiary bank country ISO 2 digit code	:52D: RO00BACX0000000000000001 0000000000000001 RON0,00 RO RO
:57A:	m	11 a V	Beneficiary bank SWIFT BIC	:57A:BACXROBU
:57D:	m o o o	35 a V 35 a V 35 a V 35 a V	sf 1: Beneficiary bank name and address – field 1 sf 2: Beneficiary bank name and address – field 2 sf 3: Beneficiary bank name and address – field 3 sf 4: Beneficiary bank name and address – field 4	:57D:UniCredit SA Head Office Street Name City Name
:59:/	m m o o o	30 a V 35 a V 35 a V 35 a V 35 a V	sf 1: Beneficiary account number* sf 2: Beneficiary name 1 sf 3: Beneficiary name 2 sf 4: Beneficiary address – field 1 sf 5: Beneficiary address – field 2	:59:/ RO11BACX0000000000000002 Beneficiary name Beneficiary surname Street Name City Name

:70:	m	35 a V	sf 1: Details of payment – field 1 (min 8 chars)	:70: Details of payment
	o	35 a V	sf 2: Details of payment – field 2	Details of payment
	o	35 a V	sf 3: Details of payment – field 3	Details of payment
	o	35 a V	sf 4: Details of payment – field 4	Details of payment
:71A:	m	3 a F	Charges**	:71A:BN1
:73:			Statistical code. Subfields are on one row separated by semicolon „;“ There can be up to 3 statistical code details each on a row. If more than one statistical code is used then all amounts specified as split amounts must add up to the payment order amount.	:73:20,00;20141115;11111111;101040 20,00;20141115;11111111;105050 20,00;20141115;11111111;107060
	o c	15 n VMB	Statistical reporting – filed 1.1 - amount***	
	o	8 n F B	Statistical reporting – filed 1.2 - delivery date in format <b>YYYYMMDD</b>	
	o	7 n V B	Statistical reporting – filed 1.3 - register number	
	o c	6 n F B	Statistical reporting – filed 1.4 - statistical code***	
	o c	15 n VMB	Statistical reporting – filed 2.1 - amount***	
	o	8 n F B	Statistical reporting – filed 2.2 - delivery date in format <b>YYYYMMDD</b>	
	o	7 n V B	Statistical reporting – filed 2.3 - register number	
	o c	6 n F B	Statistical reporting – filed 2.4 - statistical code***	
	o c	15 n VMB	Statistical reporting – filed 3.1 - amount***	
	o	8 n F B	Statistical reporting – filed 3.2 - delivery date in format <b>YYYYMMDD</b>	
	o	7 n V B	Statistical reporting – filed 3.3 - register number	
	o c	6 n F B	Statistical reporting – filed 3.4 - statistical code***	
<CR><LF>-}	m	4 a F	Constant end of text block	-}
\$	c	1 a F	Order separator. Present in case another order is following. The new order starts on the same row with the start marker „{“, and the next order header.	

\* For PSD countries the account must be in IBAN form.

\*\* Charge type details:

BN1 = shared charges

BN2 = all charges are on the beneficiary

OUR = all charges are on the ordering party

Since 01.11.2009 the Payment Service Directive (PSD), issued by European Commission, enforces certain limitation regarding allowed fee types:

PSD payments can only be processed with fee type BN1

PSD payments with foreign exchange (payment currency is different than payer account currency) can be processed with fee types BN1 or OUR.

Non PSD payments can be processed with all fee types: BN1, OUR or BN2.

PDS payments are those payments between countries part of EU or EEA area having payment currency one of these countries currencies.

Countries part of EU or EEA area are: Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, United Kingdom, Czech Republic, Romania, Slovakia, Slovenia, Spain, Sweden, The Netherlands, Hungary..

Currencies of these countries (available for payments for UniCredit Bank): EUR, GBP, CHF, NOK, SEK, DKK, HUF, PLN, RON, CZK, BGN.

\*\*\* If one of the fields Amount or Statistical Code is specified, than the other field becomes mandatory. For additional information please consult Regulation no. 31/ 2011 issued by National Bank of Romania.

**Example:**

```
<CR><LF>
:01:09111706
:02:10,00
:03:1
:04:BACXROBU
:05:PAYER NAME
FISCAL CODE
STREET NAME
CITY NAME
:07:RO111706.TXT
{1:F01BACX 000600000}{2:I100BACXROBU XN1}{4:
:20:6
:32A:141117USD10,00
:50: PAYER NAME
FISCAL CODE
STREET NAME
CITY NAME
:52D: RO00BACX000000000000000001
000000000000000001
RON27,21
RO RO
:57A:BACXROBU
:57D:UNICREDIT BANK ROMANIA
STREET NAME
CITY NAME
:59:/ RO11BACX000000000000000002
BENEFICIARY NAME
BENEFICIARY SURNAME
STREET NAME
CITY NAME
:70: Details of payment 1
Details of payment 2
Details of payment 3
Details of payment 4
:71A:BN1
:73:1,00;;;777777
2,00;;;888888
7,00;;;999999
-}
<CR><LF>
```

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➤ **Please ask your Relationship Manager for further details on how to implement BusinessNet & BusinessNet Connect.**

You can reach us at any time:

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 **UniCredit Bank Romania**

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