

**FORMAT
FOR DELIVERY OF STATEMENTS
BY ELECTRONIC MEDIA**

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FORMAT FOR DELIVERY OF STATEMENTS BY ELECTRONIC MEDIA

The format for the delivery of statements to bank clients by means of electronic media is used for the delivery of data about transaction account movements and balances and other required information.

The file for delivery of statements to clients by electronic media is formed by the bank or by FINA.

The file containing statements which is transmitted to clients can be used for one or more client transaction accounts (if statements are delivered to clients by FINA, they are formed in the file regardless of whether they are issued by different banks).

When the client receives a file with statements for several transaction accounts kept with several banks, several data groups (statements) are formed for:

- capturing data for several transaction accounts
- capturing data periodically or on request – for several "daily" movements (option: for several daily movements in several transaction accounts). In this case, a "group" is formed for each date on which there were movements recorded in the client's transaction account; groups are always sorted by the transaction account.

DETAILS

- Codepage of records: 1250
- Format of file records: TEXT – ASCII
- File record length: 1000 characters
- Each record in the file ends with the code sequence CR+LF
- Each file contains a footer record type "999" with the length of 1.000

TYPES OF RECORDS IN FILE

Electronic statements must contain the following record types:

- record type 900 – label
- record type 903 – header record of data group
- record type 905 – single transaction record
- record type 907 – footer record of data group
- record type 909 – footer record of package

The statement of the transaction account balance transmitted by electronic medium represents a logical unit, and it contains the following obligatory elements:

- header record of data group (record type 903)
- records for single transactions – payment orders (record type 905)
- header record of data group (record type 907).

LEGEND

- M** mandatory data
- O** optional data
- V** variable, dependent on other data
- N** numeric field, digits from 0 to 9
- C** alphanumeric characters – letters and digits from 0 to 9

GENERAL REMARKS

- Recommended file name is „**MNOIB.YYYYMMDD**“ (OIB is customer's tax number, the so-called „personal identification number“) or, if the customer has no OIB, then file name is „**MNMATBR.YYYYMMDD**“
- The 'LABEL' record appears only once at the beginning of the file as the first record in the file
- All numeric fields are completed right-aligned with leading zeros, if the data item is shorter than the field length. If the value is not known, all zeros are inserted in the field line for the entire length.
- Alphanumeric fields (letters and digits from 0 to 9) are completed left-aligned, with blanks added in the remaining part of the field, if the value is shorter than the field length

Content of record type „900“ – package record – „LABEL“

The 'LABEL' record appears only once at the beginning of the file as the first record in the file.

CONTENT FOR RECORD TYPE „900“ – package record – „LABEL“								
No.	FIELD NAME	FIELD DESCRIPTION	Mandatory/Optional	TYPE	FROM	TO	LENGTH-number of places	NOTE
1.	IZ900DVBDIPOS	VBDI – deposit institution code number of sending bank	M	N	1	7	7	Enter the banks' bank code number (VBDI)
2.	IZ900NAZBAN	Bank name	M	C	8	57	50	Enter name of bank
3.	IZ9000OIBBNK	OIB of the bank	M	N	58	68	11	Enter OIB of bank
4.	IZ900VRIZ	Type of statement	O	N	69	72	4	Enter 1000 to specify field length or position where the record type is located (IZ900TIPSL)
5.	IZ900DATUM	Processing date – current date YYYYMMDD	M	C	73	80	8	Enter the date of creating the electronic statement in the format YYYYMMDD
6.	IZ900REZ2	Reserve	O	C	81	997	917	
7.	IZ900TIPSL	Record type	M	N	998	1000	3	

Content of record type „903“ – header record for data group

Data items which define the group:

- account of the transaction account holder
- statement date
- statement number
- statement sub-number
- transaction account currency

The correctness of transmission and receipt is validated on package level for the whole group using the „sequential number of group in package “ (field IZ903BR GRU).

For each following „group“ this data item is incremented by 1. If there are any differences, a section of the package from the last correctly concluded group record is not accepted as being correct.

Content of record type „903“ – header record for data group

No.	FIELD NAME	FIELD DESCRIPTION	Mandatory/ Optional	TYPE	FROM	TO	LENGTH- number of places	NOTE
1.	IZ903VBDI	Bank code number	M	N	1	7	7	
2.	IZ903BIC	BIC – Bank identification code	O	C	8	18	11	
3.	IZ903RACUN	Client's transaction account	M	C	19	39	21	
4.	IZ903VLRN	Transaction account currency	M	C	40	42	3	
5.	IZ903NAZKLI	Customer's name	M	C	43	112	70	
6.	IZ903SJEDKLI	Customer's registered seat	M	C	113	147	35	
7.	IZ903MB	Comapny registration number	O	N	148	155	8	
8.	IZ903OIBKLI	Customer's tax number-OIB	O	N	156	166	11	
9.	IZ903RBIZV	Sequential number of statement	M	N	167	169	3	
10.	IZ903PODBR	Statement sub-number	M	N	170	172	3	
11.	IZ903DATUM	Statement date	M	N	173	180	8	Displayed in YYYYMMDD format
12.	IZ903BRGRU	Sequential number of group in package	M	N	181	184	4	

13.	IZ903VRIZ	Statement type	M	N	185	188	4	Enter specifier 1000
14.	IZ903REZ	Reserve	O	C	189	997	809	
15.	IZ903TIPSL	Record type	M	N	998	1000	3	

Content of record type „905“ – single transaction record

A single (executed) transaction is any payment order to debit or credit a transaction account of the recipient of the electronic statement sent by means of electronic media.

Content of record type „905“ – single transaction record								
No.	FIELD NAME	FIELD DESCRIPTION	Mandatory/Optional	TYPE	FROM	TO	LENGTH-number of places	NOTE
1.	IZ905OZTRA	Transaction identifier	M	N	1	2	2	<p>- Enter „10“ or „20“ to denote the type of transaction to provide the transaction account holder with explanation regarding the transaction identifier</p> <p>- execution of order „DEBIT TO“ the transaction account (DEBIT) is denoted in the single transaction record by transaction identifier „10“. In this case, the payee's transaction account is specified in the field „IZ905RNPRPL“</p> <p>- execution of order „CREDIT TO“ the user's transaction account (CREDIT) is denoted in the single transaction record by transaction identifier „20“. In this case, the payer's transaction account is specified in the field „IZ905RNPRPL“</p>

2.	IZ905RNPRPL	Account of payee-payer	M	C	3	36	34	
3.	IZ905NAZPRPL	Name of payee-payer	M	C	37	106	70	
4.	IZ905ADRPRPL	Address of payee-payer	O	C	107	141	35	
5.	IZ905SJPRPL	Seat of payee-payer	O	C	142	176	35	
6.	IZ905DATVAL	Value date (YYYYMMDD)	M	C	177	184	8	Shown in format YYYYMMDD
7.	IZ905DATIZVR	Execution date (YYYYMMDD)	M	C	185	192	8	Shown in format YYYYMMDD
8.	IZ905VLPL	Currency	O	C	193	195	3	
9.	IZ905TECAJ	Exchange rate	O	N	196	210	15	9+6 characters – 6 of them are decimal places
10.	IZ905PREDZNVL	The sign is „+“, and in case of reversal,	O	C	211	211	1	
11.	IZ905IZNOSPVALUTE	Amount in currency of coverage deposit	O	N	212	226	15	
12.	IZ905PREDZNVL	The sign is „+“, and in case of reversal,	M	C	227	227	1	
13.	IZ905IZNOSPVALUTE	Amount	M	N	228	242	15	Amount in the currency of transaction account from field IZ903VLRN Up to 15 characters allowed – whole number of 13 digits + 2 decimal places (without a delimiter)
14.	IZ905PNBPL	Payer reference number	O	C	243	268	26	
15.	IZ905PNBPR	Payee reference number	O	C	269	294	26	
16.	IZ905SIFNAM	External (payment purpose) code	O	N	295	298	4	Transaction purpose code according to ISO standard 20022 is displayed
17.	IZ905OPISPL	Payment details	O	C	299	438	140	
18.	IZ905IDTRFINA	Transaction identifier – initiated in FINA	O	C	439	480	42	Enter identifier of the transaction initiated in FINA – number for complaint

19.	IZ905IDTRBAN	Transaction identifier - initiated outside FINA	M	C	481	515	35	Enter bank transaction identifier
20.	IZ905REZ2	Reserve	O	N	516	997	482	
21.	IZ905TIPSL	Record type	M	N	998	1000	3	

Content of record type „907“ – footer record for data group

It is used to confirm that single records (items) belong to a certain data group and to verify completeness of data transfer from the group. It contains cumulative data for executed individual transactions. The data item „amount“ from individual records is cumulated according to the transaction type identifier.

The user's transaction account (field „IZ903RACUN“ in the format of record type „903“, field „IZ907RACUN“ in the format of record type „907“) is debited with the sum in the field „IZ907KDUGU“, and credited with the amount in the field „IZ907KPOTR“.

For all individual transactions designated by identifier „10“, a cumulative debit volume is formed (value from field IZ907KDUGU) and for all individual transactions with identifier „20“, cumulative credit volume is formed (value from field IZ907KPOTR).

The sum of all amounts of individual items according to the method described must correspond to the content of the respective fields.

The correctness of transfer and receipt is verified on the data group level by matching the actual number of items against the content of the field „IZ907BRSTA“.

The correctness of transfer or receipt on the whole group package level is verified using the data item („sequential number of group in package“ field „IZ907BRGRU“. For each following „group“ this data item is incremented by 1. If there are any differences, a section of the package from the last correctly concluded group record is not accepted as being correct.

CONTENT OF RECORD TYPE „907“ – footer record of data group

No.	FIELD NAME	FIELD DESCRIPTION	Mandatory/Optional	TYPE	FROM	TO	LENGTH-number of places	NOTE
1.	IZ907RAČUN	Client's transaction account	M	C	1	21	21	
2.	IZ907VLRN	Transaction account currency	M	C	22	24	3	
3.	IZ907NAZKLI	Client name	M	C	25	94	70	
4.	IZ907RBIZV	Sequential number of the statement	M	N	95	97	3	

5.	IZ907PRRBIZV	Sequential number of previous statement	O	N	98	100	3	
6.	IZ907DATUM	Statement date	M	N	101	108	8	Shown in format YYYYMMDD YYYYMMDD
7.	IZ907DATPR SAL	Date of previous balance (YYYYMMDD)	O	C	109	116	8	Shown in format YYYYMMDD
8.	IZ907PPPOS	Sign in front of previous balance amount	M	C	117	117	1	
9.	IZ907PR SAL	Previous balance	M	N	118	132	15	
10.	IZ907PREREZ	Sign in front of reservation amount	O	C	133	133	1	
11.	IZ907IZNREZ	Reservation amount	O	N	134	148	15	
12.	IZ907DATOKV	Authorized overdraft date (YYYYMMDD)	O	C	149	156	8	
13.	IZ907IZNOKV	Authorized overdraft (credit line)	O	N	157	171	15	
14.	IZ907IZNZAPSR	Garnished amount	O	C	172	186	15	
15.	IZ907PRASPSTA	Sign in front of available balance amount	O	C	187	187	1	
16.	IZ907IZNRASP	Available balance	O	N	188	202	15	
17.	IZ907PDUGU	Sign in front of total debit volume	M	C	203	203	1	
18.	IZ907KDUGU	Total debit volume	M	N	204	218	15	
19.	IZ907PPOTR	Sign in front of total credit volume	M	C	219	219	1	
20.	IZ907KPOTR	Total credit volume	M	N	220	234	15	
21.	IZ07PRNOS	Sign in front of new balance amount	M	C	235	235	1	
22.	IZ907KOSAL	New balance	M	N	236	250	15	
23.	IZ907BRGRU	Sequential number of group in package	O	N	251	254	4	
24.	IZ907BRSTA	Number of items in group	O	N	255	260	6	
25.	IZ907TEKST	Text message	O	C	261	680	420	Single row entry

26.	IZ907REZ2	Reserve	O	C	681	997	317	
27.	IZ907TIPSL	Record type	M	N	998	1000	3	

Content of identifiers for RECORD TYPE „909“ – footer record of package

Record type 909 defines the end of format (PACKAGE) and appears once at the end of the file. If this record type does not exist in the file after the final transcription or the completed package transfer session, the package has not been properly received and the transcription (session) must be repeated.

The footer record of the package contains data from the „PACKAGE RECORD (LABEL)“ and they are complemented with the number of groups in the package and the total number of items of all types contained in the package.

CONTENT OF IDENTIFIERS FOR RECORD TYPE „909“ – footer record of package								
No.	FIELD NAME	FIELD DESCRIPTION	Mandatory/Optional	TYPE	FROM	TO	LENGTH-number of places	NOTE
1.	IZ909DATUM	Processing date	M	N	1	8	8	Entry in YYYYMMDD format
2.	IZ909UKGRU	Total number group/package	M	N	9	13	5	
3.	IZ909UKSLG	Total number record/package	M	N	14	19	6	
4.	IZ909REZ3	Reserve	O	C	20	997	978	
5.	IZ909TIPSL	Record type	M	N	998	1000	3	

Content of identifier for record type „999“ – footer record for file

The footer record type 909 is followed by record type 999.

CONTENT OF IDENTIFIERS FOR RECORD TYPE „999“ – footer record of file								
No.	FIELD NAME	FIELD DESCRIPTION	Mandatory/Optional	TYPE	FROM	TO	LENGTH-number of places	NOTE
1.	IZ999REZ1	Reserved positions	O	C	1	997	997	
2.	IZ999TIPSL	Record type-identifier 999	M	C	998	1000	3	