

**FORMAT
FOR DELIVERY OF STATEMENTS TO CLIENTS
ON ELECTRONIC MEDIA**

To be applied as of 4th June 2012

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FORMAT FOR DELIVERY OF STATEMENTS TO CLIENTS ON ELECTRONIC MEDIA

The format for the delivery of statements to banks' clients on electronic media serves for the delivery of data on the movements and balances in transaction account, as well as of additional required data.

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

The file with statements delivered to clients can be used for one or more client's transaction accounts (if the statements are delivered to clients by FINA, statements are formed in the data file regardless of whether the statements are issued by different banks).

If the bank's client is supplied with the file containing statements for more transaction accounts open in several banks, more data (statement) groups are formed for:

- taking over the data for more transaction accounts
- taking over the data periodically or on request – for more "daily" turnovers (option: for more daily turnovers for more transaction accounts). In this case for each date when a client's transaction account recorded a movement, formed is the "group; the groups are always sorted by the transaction account.

DETAILS

- Code record page is 1250
- Record format in the file is: TEKST – ASCII
- Data file record has the length of 1000 characters
- Each individual record is terminated with a code sequence CR+LF
- Each file contains the terminal record type "999" in the length of 1.000

TYPES OF RECORD IN THE FILE

It is mandatory for the statement on electronic media to contain the following record types:

- record type 900 – label
- record type 903 – data group head record
- record type 905 – single transaction record
- record type 907 – data group terminal record
- record type 909 – package terminal record
- record type 999 – terminal record of data file

The statement on the balance in transaction account on electronic media constitutes a "logical unity", which is bound to contain:

- data group head record (record type 903)
- single transactions records – payment orders (record type 905)
- data group terminal record (record type 907).

LEGEND

- M** mandatory data
- O** optional data
- N** numeric – numeric field, digits from 0 to 9
- C** alphanumeric – letters and digits from 0 to 9

GENERAL REMARKS

- The recommended file name is „**MNOIB.YYYYMMDD**“ (where OIB [Tax Number] is the data referring to client's Tax Number) or in case when the client does not have the Tax Number, then „**MNMATBR.GGGGMMDD**“ (MNIDNO.YYYYMMDD)
- The record 'LABEL' appears only once at the beginning of the file as the first record therein
- All numeric fields are filled on the right side in line with head zeros, if the data is shorter than the field length. If the data is not known, all zeros are filled in the field length
- Alphanumeric fields (letters and digits from 0 to 9) are filled on the left in line and henceforth blanks are left if the data is shorter than the length of the field

Contents of the RECORD TYPE „900“ – package record – „LABEL“

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

CONTENTS OF RECORD TYPE „900“ – package record – „LABEL“								
NO.	FIELD NAME	FIELD DESCRIPTION	Mandatory/Optional	TYPE	FROM	TO	LENGTH	NOTE
1.	IZ900DVBDIPOS	DI – sender's (bank) number	M	N	1	7	7	Entered is the bank number
2.	IZ900NAZBAN	Bank name	M	C	8	57	50	Entered is the bank name
3.	IZ9000OIBBNK	Bank OIB	M	N	58	68	11	Entered is the bank OIB
4.	IZ900VRIZ	Type of statement	O	N	69	72	4	Entered is 1000 and it denotes the record length, i.e. position in which the record type is located (IZ900TIPSL)
5.	IZ900DATUM	Processing date – current date YYYYMMDD	M	C	73	80	8	Entered is the date of creating the statement on electronic media in the format YYYYMMDD
6.	IZ900REZ2	Reserve	O	C	81	997	917	
7.	IZ900TIPSL	Record type	M	N	998	1000	3	

Record contents for the RECORD TYPE „903“ – data group head record

The data determining the group are:

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

Control of transfer correctness i.e. receipt at the level of packages for the whole group is carried out through the data „ordinal number of the group in the package“ (field IZ903BR GRU).

For each following „group“, this data changes with increment „1“, and if there is a difference, a part of the package from the last correctly concluded group record will not be accepted as correct.

CONTENTS OF RECORD FOR THE RECORD TYPE „903“ – data group head record

NO.	FIELD NAME	FIELD DESCRIPTION	Mandatory / Optional	TYPE	FROM	TO	LENGTH	NOTE
1.	IZ903VBDI	Bank 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	Client's name	M	C	43	112	70	
6.	IZ903SJEDKLI	Client's head office	M	C	113	147	35	
7.	IZ903MB	Company registration number	O	N	148	155	8	
8.	IZ903OIBKLI	Client's tax number	O	N	156	166	11	
9.	IZ903RBIZV	Statement ordinal number	M	N	167	169	3	
10.	IZ903PODBR	Statement subordinal number	M	N	170	172	3	
11.	IZ903DATUM	Statement date	M	N	173	180	8	Displayed in YYYYMMDD format
12.	IZ903BRGRU	Package group ordinal number	M	N	181	184	4	
13.	IZ903VRIZ	Statement type	M	N	185	188	4	Entered is the denotation 1000
14.	IZ903REZ	Reserve	O	C	189	997	809	

15.	IZ903TIPSL	Record type	M	N	998	1000	3	
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Record contents for RECORD TYPE „905“ – single transaction record

A single (performed) transaction implies every single order for crediting or debiting the transaction account of the statement user on electronic media.

RECORD CONTENTS FOR RECORD TYPE „905“ – single transaction record

NO.	FIELD NAME	FIELD DESCRIPTION	Mandatory/ Optional	TY PE	FR OM	TO	LENGTH	NOTE
1.	IZ905OZTRA	Transaction denotation	M	N	1	2	2	<p>- entered is the data „10“ or „20“ as the denotation of the transaction type, providing so the transaction account holder with the explanation to the transaction type denotation</p> <p>- the execution of order „AT THE EXPENSE OF“ the user's transaction account (DEBIT) is denoted in the single transaction record with the transaction denotation „10“. Then the payee's transaction account is specified in the field „IZ905RNPRPL“</p> <p>- the execution of order „IN FAVOUR OF“ the user's transaction account (CREDIT) is denoted in the single transaction record with the transaction denotation „20“. Then the payer's transaction account is specified in the field „IZ905RNPRPL“</p>
2.	IZ905RNPRPL	Payee's/payer's account	M	C	3	36	34	
3.	IZ905NAZPRPL	Payee's/payer's name	M	C	37	106	70	

4.	IZ905ADRPRPL	Payee's/payer's address	O	C	107	141	35	
5.	IZ905SJRPL	Payee's/payer's head office	O	C	142	176	35	
6.	IZ905DATVAL	Value date (YYYYMMDD)	M	C	177	184	8	It is displayed in YYYYMMDD format
7.	IZ905DATIZVR	Execution date (YYYYMMDD)	M	C	185	192	8	It is displayed in YYYYMMDD format
8.	IZ905VLPL	Currency of payment	M	C	193	195	3	
9.	IZ905TECAJ	Exchange rate	O	N	196	201	15	9+6 characters – 6 are decimals
10.	IZ905PREDZN	The sign is „+“, and in case of cancellation entered is „-“	O	C	211	211	1	
11.	IZ905IZNOSP VALUTE	Amount before currency calculation	O	N	212	226	15	Entered in case of international payments
12.	IZ905PREDZN	The sign is „+“, and in case of cancellation entered is „-“	M	C	227	227	1	
13.	IZ905IZNOS	Amount	M	N	228	242	15	
14.	IZ905PNBPL	Debit reference number (payer remittance advice)	O	C	243	268	26	
15.	IZ905PNBPR	Credit reference number (payee remittance advice)	O	C	269	294	26	
16.	IZ905SIFNAM	External purpose code	O	N	295	298	4	Displayed is the transaction external purpose code as per ISO standard 20022
17.	IZ905OPISPL	Payment description	O	C	299	438	140	
18.	IZ905IDTRFINA	Transaction identifier – initiated at FINA	O	C	439	480	42	Entered is the identifier of transaction initiated at FINA – complaint number
19.	IZ905IDTRBAN	Transaction identifier – initiated outside FINA	M	C	481	515	35	Entered is the bank transaction identifier
20.	IZ905REZ2	Reserve	O	N	516	997	482	
21.	IZ905TIPSL	Record type	M	N	998	1000	3	

Record contents for RECORD TYPE „907“ – data group terminal record

It is used to confirm the affiliation of single records (paragraphs) to a particular data group, and to control the completeness of data transfer from the group. It contains cumulative data for effected single transactions. Cumulated is the data „amount“ from single records (paragraphs) according to transaction type denotation.

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 amount in the field „IZ907KDUGU“, and credited with the amount in the field „IZ907KPOTR“.

For all individual transactions marked „10“ formed is the cumulative debit turnover (data in IZ907KDUGU), and for all individual transactions marked „20“ formed is the cumulative credit turnover (data in the field IZ907KPOTR).

The sum of all amounts in individual items according to the described manner should match the contents of the mentioned fields.

The control of the transfer correctness, i.e. of the receipt at the level of data group, is run by comparing the actual number of paragraphs with the contents of the field „IZ907BRSTA“.

The control of the transfer correctness, i.e. of the receipt at the level of the package for the whole group is run through the data („ordinal number of the group in the package“ field „IZ907BRGRU“). For each following „group“ this data changes with the increment „1“, and if there is a difference, a part of the package from the last correctly closed group record will not be accepted as accurate.

RECORD CONTENTS FOR RECORD TYPE „907“– data group terminal record

NO.	FIELD NAME	FIELD DESCRIPTION	Mandatory/ Optional	TYP E	FRO M	TO	LENGTH	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's name	M	C	25	94	70	
4.	IZ907RBIZV	Statement ordinal number	M	N	95	97	3	
5.	IZ907PRRBIZV	Previous Statement ordinal number	O	N	98	100	3	
6.	IZ907DATUM	Statement date	M	N	101	108	8	Displayed in YYYYMMDD format
7.	IZ907DATPRSA	Previous balance date (YYYYMMDD)	O	C	109	116	8	Displayed in YYYYMMDD format

8.	IZ907PPPOS	Previous balance sign	M	C	117	117	1	
9.	IZ907PRSAL	Previous balance	M	N	118	132	15	
10.	IZ907PREREZ	Provisions sign	O	C	133	133	1	
11.	IZ907IZNREZ	Provisions amount	O	N	134	148	15	
12.	IZ907DATOKV	Authorised overdraft date (GGGMMDD)	O	C	149	156	8	
13.	IZ907IZNOKV	Authorised overdraft (revolving facility)	O	N	157	171	15	
14.	IZ907IZNZAPSR	Amount of attached funds	O	C	172	186	15	
15.	IZ907PRASPSTA	Sign of available balance	O	C	187	187	1	
16.	IZ907IZNRASP	Amount of available balance	O	N	188	202	15	
17.	IZ907PDUGU	Sign of total debit turnover	M	C	203	203	1	
18.	IZ907KDUGU	Total debit turnover	M	N	204	218	15	
19.	IZ907PPOTR	Sign of total credit turnover	M	C	219	219	1	
20.	IZ907KPOTR	Total credit turnover	M	N	220	234	15	
21.	IZ07PRNOS	Sign of new balance	M	C	235	235	1	
22.	IZ907KOSAL	New balance	M	N	236	250	15	
23.	IZ907BRGRU	Ordinal number of group in package	O	N	251	254	4	
24.	IZ907BRSTA	Number of paragraphs in group	O	N	255	260	6	
25.	IZ907TEKST	Text message	O	C	261	680	420	Entered in one line
26.	IZ907REZ2	Reserve	O	C	681	997	317	
27.	IZ907TIPSL	Record type	M	N	998	1000	3	

Denotation contents for RECORD TYPE „909“ – package terminal record

The record type 909 determines the end of format (PACKAGE) and appears once at the end of data file. If, after the final transmission, i.e. completed package transmission "session" this type of record does not exist in the file, it means that the package has not been properly received and the session should be repeated.

The closing package record contains the data from „PACKAGE RECORD (LABEL)“ supplemented with the data on the number of groups in the package and total number of items of all types contained in the package.

DENOTATION CONTENTS FOR RECORD TYPE „909“ – package terminal record								
NO	FIELD NAME	FIELD DESCRIPTION	Mandatory/Optional	TYP EP	FRO M	TO	Length	Note
1.	IZ909DATUM	Processing date	M	N	1	8	8	Entered in the format: YYYYMMDD
2.	IZ909UKGRU	Total number of groups/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	

Denotation contents for RECORD TYPE „999“ – package terminal record

After the closing record type 909 comes the record type 999.

DENOTATION CONTENTS FOR RECORD TYPE „999“ – file terminal record								
NO	FIELD NAME	FIELD DESCRIPTION	Mandatory/Optional	TY PE P	FRO M	TO	Length	Note
1.	IZ999REZ1	Reserved length	O	C	1	997	997	
2.	IZ999TIPSL	Record type – denotation 999	M	C	998	1000	3	