



PRIVREDNA BANKA ZAGREB

PBZCOM@NET

Electronic communication service through
Internet

Format of bulk order data for electronic transfer

PBZ je član grupe **INTESA**  **SANPAOLO**

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Client bulk order - Fina format

The clients of Privredna banka Zagreb d.d. which contracted PBZCOM@NET service can submit the data from the payment order as a bulk order file in electronic form. For such a reason, the former Fina bulk order format has been taken-over.

How to send a bulk order to the Bank

A bulk order file in a format as described hereunder shall be satisfactorily digitally signed and sent to the Bank by e-mail to the address zbrojni.nalog@pbz.hr.

The procedure of generation of a bulk order file in a correct format is usually possible in the client's bookkeeping software. Privredna banka Zagreb does not provide a software for such a purpose to the clients neither shall be responsible for correctness of the format of a bulk order file which is sent to the client.

After the file has been created, it shall be satisfactorily electronically signed. "Satisfactorily" means that it shall be signed by the persons who are the authorised signatories in the PBZCOM@NET system so the bulk order can be ready for execution. Thereby necessary will be:

- at least on signature of a superuser
- at least one signature of independent signatory
- at least one signature of a left side signatory in combination with at least one signature of a right side or independent signatory. In this case, the left signatory and right signatory shall not be the same person.

Electronic signing of the file is executed by the software of the programmes PBZ Potpis datoteka or PBZ eUred. The detail instructions for such programmes are a part of a separate document.

The same software, after the files have been signed, prepares the file for transfer (attributed is the extension *.pbz* or *.enc*). Such prepared file shall be sent to the e-mail address zbrojni.nalog@pbz.hr as an attachment.

The user is notified on the phases of receiving of a bulk order by e-mail.

When the bulk order has been uploaded, the phases of its execution can be monitored through the PBZCOM@NET application. All individual orders within one bulk order, after having been received, are treated as if they were delivered individually. That means that they can be seen, subject to the execution phase, in the orders under execution (in the status of execution operator or as superuser) or in turnover on account (in the status of report operator).

The additional possibility of browsing of sent bulk orders is also thorough special parts of the application created specially for such a purpose. There is a key ZBROJNI NALOZI on the operator's screen. By clicking on this key, the list of bulk orders received by the Bank will be opened. At this place, individual bulk order can be selected and we can see the groups within the respective bulk order (key GRUPE UNUTAR) and also the orders within individual group (key NALOZI UNUTAR). By clicking on the key ODBIJENI UNUTAR we can browse all rejected orders within one bulk order.

File format

- Recommended file name is **MMddmmgg.ZAP** (identifier "**ddmmgg**" is the date of file sending to the Bank)
- Format of the record in the file: **TEKST – ASCII**
- Fixed record length: **250 characters**
- Each individual record in the file is concluded with the code sequence **CR LF** (DOS format)

The file of a bulk order contains three types of records:

- Record type "0" (contains the LABEL) – Occurs **only once** at the beginning of the file, as the first record in the file, and contains the information on the sender
- Record type "9" (contains the LEADING RECORD of a logical unit) – There can be more than one logical unit. Each logical unit contains one leading Record type "9" (debit account) and individual orders registered by the record type "1" (credit account). One file can contain more than one different debit accounts (Record type "9") with attached records of individual orders (Record type "1").
- Record type "1" (contains the record of INDIVIDUAL ORDER – account of recipient and other payment data).

Identifiers of field format:

- **D**: date (according to the format indicated in the note)
- **N**: numerical data (to be filled-in with numerals 0-9 from the right to the left, amended with zeros)
- **Z**: digital data (to be filled in with digits 0-9 from the left to the right, amended with blanks)
- **A**: alphanumerical data (to be filled-in with the Croatian alphabet and special digits from the left to the right, amended with blanks)

General notes for filling-in of the bulk order format

- Optional date or numerical fields are filled-in until the set length
- Optional digital or alphanumerical fields are filled-in until the set length

Record type "0"

No.	Field description	Type	Length	Obligatory	Note
1	Operating number of Fina branch	Z	5	-	
2	Account of the principal (former construction)	Z	13	-	Empty
3	Name of the principal	A	50	+	
4	Head Office of the principal	A	10	+	
5	Date of delivery of a bulk order (DDMMGG)	D	6	+	Actual date of sending to the Bank in abridged format (two digits for a year). After 8:00 p.m. the following work day is registered (work days are Monday – Friday and Saturday)
6	Package sequence order	N	3	-	
7	Address code of the principal	N	7	-	Obligatorily empty
8	Type of code page	N	1	-	
9	Type of digital signature	N	2	-	
10	Source of document	N	3	+	To be filled-in fixed "701"
11	Leading number of a deposit institution	Z	7	+	Leading number of Privredna banka Zagreb, "2340009"
12	Account of the principal	Z	18	+	Account without leading number of a deposit institution, for instance "1123456789"
13	Empty	A	116	-	
14	Widened date of bulk order delivery (DDMMGGGG)	D	8	+	The same date as in field 5, in a widened format (four digits for a year)
15	Record type	N	1	+	Fixed "0"

Record type "9"

No.	Field description	Type	Length	Obligatory	Note
1	Operating number of Fina branch	N	5	-	Out of use
2	Account of the payer (former construction)	Z	13	-	Obligatorily empty
3	Name of the payer	A	50	+	
4	Head Office of the payer	A	10	+	
5	Total amount	N	15	+	Amount in lipa with leading zeros, for instance, =135,79 shall be entered as "00000000013579". The amount shall be equal to the sum of the amounts of individual transactions in related records of type 1
6	Total number of orders	N	5	+	Number of related records of type 1
7	Leading number of a deposit institution	Z	7	+	Leading number of Privredna banka Zagreb d.d, fixed "2340009"
8	Account of the payer	Z	18	+	Account without leading number, for instance "1123456789"
9	Value date (DDMMGGGG)	D	8	+	Value date of payment, date with which we the payment is wished to be effected. The date may not be before the date of bulk order delivery (in record type 0)
10	Empty	A	118	-	
11	Record type	N	1	+	Fixed "9"

Record type "1"

No.	Field description	Type	Length	Obligatory	Note
1	Operating number of Fina branch	N	5	-	
2	Account of the recipient (former construction)	Z	13	-	Obligatorily empty
3	Name of the recipient	A	50	+	
4	Head Office of the recipient	A	10	-	
5	Number of model of debit remittance advice	N	2	+	
6	Debit remittance advice	A	22	-/+	Filling-in depends on the model of debit remittance advice (field 5)
7	Purpose of remittance	A	36	+	
8	Mark of reference	A	2	+	See the code file enclosed hereunder
9	Debit code	N	2	+	Code of the cash flow (see the code file enclosed hereunder)
10	Credit code	N	2	+	Code of the cash flow (see the code file enclosed hereunder)
11	Amount	N	13	+	Amount in lipa with leading zeros, for instance, =123,45 shall be entered as "000000012345"
12	Number of model of credit remittance advice	N	2	+	
13	Credit remittance advice	A	22	-/+	Popunjenost ovisi o modelu poziva na broj odobrenja (field 12)
14	Leading number of deposit institution of recipient	Z	7	+	Leading number of the bank in which the account of the recipient is kept
15	Account of the recipient	Z	18	+	Account without leading number of a deposit institution, for instance "1123456789"
16	Mark of priority	N	2	-	Out of use
17	Empty	A	41	-	
18	Record type	N	1	+	Fixed "1"

Review and contents of cash flows codes

<i>Receipts (credit codes)</i>	
10	Receipts from regular retail operations
11	Receipts from sales of products, material, merchandise, services and financing of public needs
12	Receipts from budgets and funds
13	Received loans and borrowings
14	Receipts from securities and set-offs – compensation
17	Collections of legal entities from citizens on other basis
18	Released funds of facilities and other returned own funds
19	Other receipts
<i>Expenditures (debit codes)</i>	
30	Payment to legal entities for procurement of material, services and merchandise
31	Payments to citizens for products, services and other
32	Expenditures for authors' fees, temporary service contracts and other material rights of the employees from labour contracts
35	Paid interest, insurance and the like
38	Profit tax
39	Taxes, surtaxes, contributions on income on other receipts from physical persons
40	Paid net wage and allowances for wages
41	Contributions from wages and on wages
42	Taxes and surtaxes on income from wages
43	Payments to citizens on the basis of social insurance, solidarity, war veterans rights and other
51	Value added tax, other taxes, fees and the like
70	Payments for investment between legal entities
72	Other fees to citizens from the investors' funds
84	Funds transferred to legal entities in the area of education, health protection, social care and other social activities
93	Repaid borrowings and loan repayments
97	Payments to clients on the other bases
98	Investment of the own funds
99	Other allocation of funds between legal entities

Review of connection reference marks

<i>Code</i>	<i>Description</i>
01	Payment on the basis of invoice
02	Transfer of advance
03	Cheque collection
04	Payment of the liability covered by guarantee
05	P/N collection
06	Payment of sales proceeds
07	Payment on the basis of financial investment
08	Payment of legal obligations
09	Payment on the basis of insurance
10	Payment to budget or funds
12	Payment of liabilities at time of wage payment
14	Collection of due liability from the guarantor's funds
15	P/N collection from the funds of guarantor per avail
16	Payment of citizens and payment for citizens
17	Mbcard - payment of executed purchase
18	Mbcard – collection of cards use fees
19	Nbh – purchase of foreign exchange and repurchase 292045-rn
20	Interest
25	Payment by endorsement
29	<i>(Credit reversal entry)</i>
30	Payment to debit non-resident account
31	Payment to credit non-resident account
33	<i>(Text description of remittance purpose)</i>
35	Teller cash proof
50	Payment on the basis of loan
51	Payment of stocks or shares
52	Purchase of securities
60	Reporting of deposits
65	Reporting of withdrawals
66	Reverse entry of orders (credits and debits)
67	<i>(Other internal orders)</i>
68	<i>(payment orders between the participants raised by Fina on the basis of contractual authorities)</i>
70	Collection on the basis of enforceable rulings and decisions
71	Forced collection on the basis of court and other decisions

<i>Code</i>	<i>Description</i>
72	Deposit for solidary and humanitarian purposes
73	Deposit for solidary and humanitarian purposes
74	Deposit of the loan for financing of public needs
75	<i>(Orders for allocation of funds from the deposit account 833 raised by on the basis of contractual authorities)</i>
76	Allocation of funds from bulk and transfer accounts
77	Funds transfer to deposit
78	Payment from deposit
80	<i>(Inclusion and exclusion of funds in the bank's of savings bank's deposit)</i>
81	Funds transfer for payment under the authorisation and for the account of the participants in payment transactions
82	Payment under the authorisation and for the account of the participants in payment transactions
83	Payment of fee to Fina
84	Payment of bank commission
85	Funds transfer between di and business units
87	Funds transfer from the accounts of citizens
88	<i>(Name and place of payer and purpose of payment)</i>
89	Funds transfer on the account of the same participant
90	Set-off
92	<i>(Debit reversal entry)</i>
93	Credit of CNB funds
94	Refund of CNB funds
95	Credit of overnight loan
96	Refund of overnight loan
97	Allocation of obligatory reserve or subscription of treasury bills