Format description of SKA Payment File for Cross-Border Payments of the MultiCash Program

Date	Version of the document	Description of the changes
1.4.2026	v2	• Recommendation not to use diacritics in the payment file • Field :57A: change from an optional to a mandatory parameter • Field :59: addition of format rules of Subfield 3 • Field :71A: revision of the description • Field :72: revision of the description of Subfield 3 • Field :70: removal of the option for urgent Cross-Border Payments using the text "SKA URGENT"; for marking an urgent payment, the standard method in the order header is used instead, i.e. "Telex payment" or "urgent SWIFT"

The file extension of the payment file that the program automatically assigns and imports is always **".SKA"**.

Each Cross-Border Payments file starts with a file header (Header).

Each Cross-Border Payments file may contain multiple payment orders.

Diacritics in the payment file use CP 852 (Latin2) encoding. However, we recommend not using characters with diacritics.

The file must not contain any empty lines, except for field :72:.

Meaning of columns:

M / O = completion of a field
M = mandatory
O = optional

L / T = length of a field and data type
n = numeric 0 - 9
a = alphanumeric
F = fixed field length
V = variable length

The structure of the file header:

Content	**M / O**	**L / T**
<CR><LF>:01: Payer's reference	**M** M	**4 a F** 16 a V
<CR><LF>:02: Total amount of all orders, regardless of currencies	**M** M	**4 a F** 17 n V
<CR><LF>:03: Number of orders in the file	**M** M	**4 a F** 5 n F
<CR><LF>:04: Payer's bank Swift address	**M** M	**4 a F** 11 a F
<CR><LF>:05: Payer's name and address max. 4 rows, 35 characters/row, separated by <CR><LF>	**M** M	**4 a F** 4*35 a V
<CR><LF>:07: Name of the file SKA	**M** M	**4 a F** 12 a V

Structure of the payment order header:

{1:F01xxxxxxxxAxxxbbbbttttttt}{2:I100xxxxxxxxAxxxy1}{4:

where

{**1:F01**	**Constant** Basic Header Block
xxxxxxxxAxxx	First four characters = payer's bank code Rest = XXXXAXXX
bbbb	File number (generated by the program from 0 to 999)
ttttt}	Transaction number (increasing from 0 - 999999)
{**2:I100**	**Constant** Application Header Block
xxxxxxxxAxxx	Beneficiary`s bank Swift address
y	payment type code

N	00	Standard transfer
U	10	Telex payment or SWIFT express

Codes not supported in SLSP:

A	20	cheque; delivery method not specified
B	21	cheque; registered delivery
C	22	cheque; express delivery
D	23	cheque; registered and express delivery
E	30	cheque payable to the drawer
F	31	cheque payable to the drawer; registered delivery
G	32	cheque payable to the drawer; express delivery
H	33	cheque payable to the drawer; registered and express delivery

1}	**Constant** End of Application Header Block
{**4:**	**Constant** Text Block

The structure of the Text Block (a payment order):

	Export from MCC		**Import to MCC**	
Content	**M/O**	**L / T**	**M/O**	**L / T**
<CR><LF>:20:	**M**	**4 a F**	O	**4 a F**
Payer's reference – in SLSP Telephone contact If the reference is missing 16 blanks will be filled in.	M	16 a F	M	16 a F
<CR><LF>:32A:	**M**	**5 a F**	M	**5 a F**
Subfield 1: Order's value date (YYMMDD)	M	6 n F	M	6 n F
Subfield 2: ISO code of the amount's currency	M	3 a F	M	3 a F
Subfield 3: Amount incl. 2 decimals, which are always separated by decimal separator	M	15 n V	M	15 n V
<CR><LF>:50:	**M**	**4 a F**	**M**	**4 a F**
Payer max. 4 rows, 35 characters/row, separated by <CR><LF>	M	4*35 a V	M	4*35 a V

<CR><LF>:52D: *Subfield 1:* Payer's account number in format BBAN Account prefix and account number <CR><LF> *Subfield 2:* Charges account number in format BBAN Account prefix and account number <CR><LF> Subfield 3: Payer's account currency ISO code <Blank> Payer's charges account currency ISO code <CR><LF> *Subfield 4:* Statistical code <Blank> Beneficiary's country ISO code <Blank> Beneficiary's bank country ISO code	**M** M M M M M M M	**5 a F** 6 + 10 n F 6 + 10 n F 3 a F 3 a F 3 n F 2 a F 2 a F	**M** M M M M M M M	**5 a F** 6 + 10 n F 6 + 10 n F 3 a F 3 a F 3 n F 2 a F 2 a F
<CR><LF>:57A: Beneficiary`s bank Swift address (8 or 11 characters)	**M** M	**5 a F** 8(11) a F	**M** M	**5 a F** 8(11) a F
<CR><LF>:57D: Beneficiary`s bank name max. 2 rows, 35 characters/row, separated by <CR><LF> Beneficiary`s bank address max. 2 rows, 35 characters/row, separated by <CR><LF>	**M** M M	**5 a F** 2*35 a V 2*35 a V	**M** M M	**5 a F** 2*35 a V 2*35 a V
<CR><LF>:59: *Subfield 1:* Hyphen "/" *Subfield 2:* Beneficiary`s account number <CR><LF> *Subfield 3:* Beneficiary`s name max. 2 rows, 35 characters/row, separated by <CR><LF> Beneficiary`s address max. 2 rows, 35 characters/row, separated by <CR><LF> **Detailed information regarding how to complete this field is provided below this table.**	**M** M M M O	**4 a F** 1 a F 34 a V 2*35 a V 2*35 a V	**M** M M M O	**4 a F** 1 a F 34 a V 2*35 a V 2*35 a V
<CR><LF>:70: Payment details max. 4 rows, 35 characters/row, separated by <CR><LF> Code word placed without quotation marks in any row of this field means: • **INDIV** – order with conversion with individual conditions (remark: Treasury Master Agreement is required) • **TGT2** – Priority payment (The payment must also be marked in the header as “Telex payment” or “urgent SWIFT”)	**M** M	**4 a F** 4*35 a V	**O** O	**4 a F** 4*35 a V

<CR><LF>:71A: Charging of fees BN1: SLSP fees are paid by the payer, and fees of other banks involved in processing the payment are paid by the beneficiary (SHA/SHAR). OUR: Fees of all banks involved in processing the payment are paid by the payer (OUR/DEBT). BN2: All fees of banks involved in processing the payment are paid by the beneficiary (BEN/CRED) (**not supported or executed by SLSP**).	**M** M	**5 a F** 3 a F	**M** M	**5 a F** 3 a F
<CR><LF>:72: *Subfield 1:* Instructions – parameter not supported by SLSP, can be filled with the default string “00 00 00 00” max. 4 keys, 2-digit numeric code, separated by <Blank> 01 Payment only for beneficiary 02 Payment only with check 04 Payment only after identification 06 The beneficiary`s bank should be informed by phone 07 The beneficiary's bank should be informed by fax 09 The beneficiary should be informed by phone 10 The beneficiary should be informed by fax <CR><LF> *Subfield 2:* Contact person <CR><LF> *Subfield 3:* The value is a textual description of the code of Subfield 4 (Payment Title) according to the Payment Title code list. *Subfield 4 - 6:* not supported by SLSP Instructions for the bank max. 3 rows, 35 characters/row, separated by <CR><LF>	**M** M M M O	**4 a F** 4*2 n F 35 a F 35 a F 3*35 a V	**M** M M M O	**4 a F** 4*2 n F 35 a F 35 a F 3*35 a V

Rules for Specifying the Beneficiary Name and Address (Subfield 3 of Field :59:)

To ensure the correct processing of cross-border payments after the discontinuation of support for the unstructured beneficiary’s address, it is necessary, when preparing **the SKA payment file** in older versions of the MultiCash application (versions 3.x and 4.x), to comply with the following rules.

The effective date of these rules will be announced in accordance with the decision of SWIFT, TARGET, and the European Payments Council (EPC) regarding the date of the discontinuation of support for the unstructured beneficiary address format.

- Structure of field :59: beneficiary’s name and address
  The field must always contain 4 lines in the following order (max. 35 characters/row):
  1. row – Beneficiary’s name
  2. row – Beneficiary’s name (second row of the name)
  3. row – Street and building number
  4. row – Town

- If no value is provided in the 2nd row (Beneficiary’s Name) and/or in the 3rd row (Street and building number), the respective row must be populated with a period character "." (without quotation marks) as a placeholder. To ensure correct address processing, the 4th row (Town) must always contain the town name.

- If the 4th row (Town) contains the town name together with the postal code (ZIP code), the following format must be observed:
  - the postal code must be stated without spaces,
  - there must be one space between the postal code and the town name.

The same rule must also be applied when **manually entering a payment order directly into the Cross-Border Payment** form in the SKA module of the MultiCash Client application.

Example No. 1 – All mandatory rows of the beneficiary's name and address are completed (subfield 3 of field :59:)

:01:
:02:123,50
:03:00001
:04:GIBASKBX
:05:PAYER NAME ROW 1
PAYER NAME ROW 2
PAYER STREET 123
PAYER TOWN
:07:26033001.SKA
{1:F010900XXXXAXXX0003000001}{2:I100GIBACZPXAXXXN1}{4:
:20:0256018425
:32A:260330USD123,50
:50:PAYER NAME ROW 1
PAYER NAME ROW 2
PAYER STREET 123
PAYER TOWN
:52D:0000000000000123
0000000000000123
EUR EUR
120 CZ CZ
:57A:GIBACZPX
:57D: BENEFICIARY BANK NAME
BENEFICIARY BANK STREET
BENEFICIARY BANK TOWN
:59:/CZ0708000000000005444612
BENEFICIARY NAME ROW 1
BENEFICIARY NAME ROW 2
BENEFICIARY STREET 321
BENEFICIARY TOWN
:70:REMITTANCE INFORMATION ROW 1
REMITTANCE INFORMATION ROW 2
REMITTANCE INFORMATION ROW 3
REMITTANCE INFORMATION ROW 4
:71A:BN1
:72:00 00 00 00
CONTACT PERSON NAME
IMPORT OF GOODS
-}

Example No. 2 – Mandatory empty rows for the beneficiary's name and address replaced with the character "." (subfield 3 of field :59:)

:01:
:02:123,50
:03:00001
:04:GIBASKBX
:05:PAYER NAME ROW 1
PAYER NAME ROW 2
PAYER STREET 123
PAYER TOWN
:07:26033001.SKA
{1:F010900XXXXAXXX0003000001}{2:I100GIBACZPXAXXXN1}{4:
:20:0256018425
:32A:260330USD123,50
:50:PAYER NAME ROW 1
PAYER NAME ROW 2
PAYER STREET 123
PAYER TOWN
:52D:0000000000000123
0000000000000123
EUR EUR
120 CZ CZ

:57A:GIBACZPX
:57D: BENEFICIARY BANK NAME
BENEFICIARY BANK STREET
BENEFICIARY BANK TOWN
:59:/CZ0708000000000005444612
BENEFICIARY NAME ROW 1
.
.
BENEFICIARY TOWN
:70:REMITTANCE INFORMATION ROW 1
REMITTANCE INFORMATION ROW 2
REMITTANCE INFORMATION ROW 3
REMITTANCE INFORMATION ROW 4
:71A:BN1
:72:00 00 00 00
CONTACT PERSON NAME
IMPORT OF GOODS
-}

Example No. 3 – Town in the beneficiary's address stated as a combination of postal code and town (subfield 3 of field :59:)

:01:
:02:123,50
:03:00001
:04:GIBASKBX
:05:PAYER NAME ROW 1
PAYER NAME ROW 2
PAYER STREET 123
PAYER TOWN
:07:26033001.SKA
{1:F010900XXXXAXXX0003000001}{2:I100GIBACZPXAXXXN1}{4:
:20:0256018425
:32A:260330USD123,50
:50:PAYER NAME ROW 1
PAYER NAME ROW 2
PAYER STREET 123
PAYER TOWN
:52D:0000000000000123
0000000000000123
EUR EUR
120 CZ CZ
:57A:GIBACZPX
:57D: BENEFICIARY BANK NAME
BENEFICIARY BANK STREET
BENEFICIARY BANK TOWN
:59:/CZ0708000000000005444612
BENEFICIARY NAME ROW 1
BENEFICIARY NAME ROW 2
BENEFICIARY STREET 321
03601 BENEFICIARY TOWN
:70:REMITTANCE INFORMATION ROW 1
REMITTANCE INFORMATION ROW 2
REMITTANCE INFORMATION ROW 3
REMITTANCE INFORMATION ROW 4
:71A:BN1
:72:00 00 00 00
CONTACT PERSON NAME
IMPORT OF GOODS
-}