

Entering of Variable, Constant and Specific Codes for Payments from Abroad to the Czech Republic

(joint recommendation of the CNB and the Czech Banking Association)

If the payment recipient in the Czech Republic requires the remitter to enter variable, constant and/or specific codes in the payment order, and if the remitter is paying from an account abroad¹, the remitter should enter the code(s) in the payment order for his bank (abroad) in the field reserved for the text message for the recipient (“field 70”). This field has various names on foreign banks’ payment orders, e.g. remittance information, remittance data, field 70, etc. The variable code should be entered as

/VS/nnn

where nnn is the variable code, i.e. a number of one to ten digits.

The constant and specific codes are entered analogously (**/KS/nnn** and **/SS/nnn** respectively).

The following rules apply for entering codes:

- the characters **/XX/nnn** should be entered without spaces,
- if nnn is followed by another character, that character must not be a number,
- it is not mandatory to enter all the codes,
- the codes may be entered in any order,
- field 70 may also include other text,
- the codes may be entered anywhere in field 70,
- if field 70 is divided into lines of 35 characters, it is better if the code does not run on to the next line.

The recipient’s bank in the Czech Republic will include the whole unmodified field 70 in the recipient’s account statement as a text message (in the “AV field”, labelled as AV:, text message, etc.).

If the codes are entered in the text message in the format described above, the recipient’s bank will include them to the extent possible in the code fields on the statement of account.

Example 1:

/KS/54321 /VS/12343ab/SS/76

The account statement will include the constant code 54321, the variable code 12343 and the specific code 76.

Example 2:

Insurance payment /VS/7704264000/KS/54321. Insurance for last month.

The account statement will include the constant code 54321 and the variable code 7704264000.

Example 3 (multiple-line format – three lines used):

**Insurance payment /SS/770426400054
/VS/54321. Insurance for last
month.**

¹ or in the case of a foreign currency payment within the Czech Republic

The statement of account will include the variable code 54321 and the specific code 7704264000, i.e. only the first ten digits following /SS/.

Example 4 (multiple-line format – three lines used):

House insurance payment /SS/77042
6400054/VS/54321 1320,-. Insurance
for last month.

The statement of account will include the variable code 54321 and the specific code 7704264000, i.e. only the first ten digits following /SS/.