

Payment Files and Account Statements Specifications

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I. SPECIFICATIONS FOR PAYMENT FILES IN CSV FORMAT

Only the European .csv type of the file having the semicolon separator (;)

To save the .csv file directly from excel having the (;) separator, you can set this separator in your operating system at the **List separator** parameter.

For the Windows operating system, this parameter can be found in **Control Panel**, at the **Region and Language** section and then to click the Additional Settings button. After this modification, you must save it using the **Apply** button.

The .csv payment files must contain in the first line the column names (the header).

The structure of the .csv file that will be imported for domestic payments in RON is different from the structure of the .csv file that will be used for importing international payments or national payments in foreign currency.

For domestic payments in RON, the following columns must be contained:

Banca platitor;IBAN Platitor;Nume platitor;Cod fiscal platitor;Banca beneficiar;IBAN Beneficiar;Nume Beneficiar;Cod fiscal beneficiar;Numar OP;Data;Valuta (RON);Suma;Detalii 1;Detalii 2;Detalii 3;Detalii 4;Urgent;Plata buget

For international payments and national payments in foreign currencies, the columns are:

SWIFT platitor;IBAN platitor;Nume platitor;Cod fiscal platitor;SWIFT beneficiar;Cont beneficiar;Nume beneficiar 1;Nume beneficiar 2;Strada beneficiar;Oras beneficiar;Tara beneficiar;Nume banca beneficiar 1;Tara banca beneficiar;Numar OP;Data;Valuta;Suma;Detalii 1;Detalii 2;Detalii 3;Detalii 4;Tip comision;Plata urgenta

All these columns must be included into the file to be imported.

For the .csv file that will be used for the domestic payments in RON, columns from the header have following explanation:

Note: For the columns colored in **red** values are mandatory, while for those in **blue** values are optional. All the below columns must be part of the payment file.

Name of the field	Description
Banca platitor	Is always BRDE.
IBAN platitor	Contains the IBAN account opened at BRD, the one that you want to pay from.

Nume platitor	Is the name of the ordering party, the one who owns the ordering party account. Can have maximum 35 characters.
Cod fiscal platitor	Is the fiscal code of the ordering party.
Banca beneficiar	Is the string starting at the 5 th char and ending with the 8 th char of the IBAN beneficiary account. For example, BRDE for the beneficiaries accounts opened at BRD, TREZ for the treasury accounts and BACX for the Unicredit accounts, etc.
IBAN Beneficiar	Contains the IBAN account of the beneficiary (payee).
Nume Beneficiar	Will be filled with the name of the payment's beneficiary (payee). It could have up to 35 characters.
Cod fiscal beneficiar	Contains the fiscal code of the beneficiary. It is mandatory only for the Treasury payments field.
Numar OP	To be completed with the order number. Can contain up to 16 digits.
Data	When importing the file, the date which will be specified in the First Execution Date field in the File Import page will be set as the requested execution date. The values in this column will be left blank.
Valuta (RON)	It's always RON.
Suma	Contains the amount of the order having the comma (,) as decimal separator. The decimals must have exactly 2 digits.
Detalii 1	First field of details is mandatory only for the treasury payments . Can contain up to 35 characters.
Detalii 2	Second field of details. Can contain up to 35 characters.
Detalii 3	Third field of details. Can contain up to 35 characters.
Detalii 4	Forth field of details. Can contain up to 35 characters.
Urgent	The order will be set as urgent if the value Yes is written. If no value is set, then the order will be considered non-urgent.
Plata buget	Yes means budget payment and it's mandatory for treasury payments . If it's not completed, it means that is a non-budgetary payment. For all budgetary payments, having TREZ on the 5 th -> 8 th positions of the IBAN account, you should specify the Yes value.

For the .csv file that will be used for the international payments or for national payments in foreign currencies, columns from the header have following explanation:

Field Name	Description
SWIFT platitor	Is always BRDE.
IBAN platitor	Contains the IBAN account opened at BRD, the one that you want to pay from.
Nume platitor	Is the name of your company, the one who owns the ordering party account, having maximum 35 characters.

Cod fiscal platitor	Is the ordering party fiscal code.
SWIFT beneficiar	The SWIFT code of the beneficiary's bank.
Cont beneficiar	Contains the account of the beneficiary (payee). For the beneficiaries that are in the countries that are using IBAN accounts, this format will be used.
Nume beneficiar 1	Will be filled with the name of the payment's beneficiary (payee). It could have up to 35 characters.
Nume beneficiar 2	Will be filled with that part of the beneficiary's name that exceeds 35 characters, beginning with the 36 th char.
Strada beneficiar	It contains the street from the partner's address. Can have no more than 35 characters. This information is mandatory for payments in USD or that are processed through/on the US territory or where the partners are American citizens or US registered companies.
Oras beneficiar	Town from the beneficiary's address. It could have up to 35 characters. This information is mandatory for payments in USD or that are processed through/on the US territory or where the partners are American citizens or US registered companies.
Tara beneficiar	Is the country of the beneficiary. The ISO code of the country will be used (ex: DE for Germany, FR for France, US for United States, etc.) This information is mandatory for payments in USD or that are processed through/on the US territory or where the partners are American citizens or US registered companies.
Nume banca beneficiar 1	Will be filled with the name of the payment's beneficiary (payee). It could have up to 35 characters.
Tara banca beneficiar	Is the country of the beneficiary bank. The ISO code of the country will be used (ex: DE for Germany, FR for France, US for United States, etc.)
Numar OP	Is the order payment number. A numeric field.
Data	When importing the file, the date which will be specified in the First Execution Date field in the File Import page will be set as the requested execution date. The values in this column will be left blank.
Valuta	ISO Code for the currency of the transfer.
Suma	The amount of the transfer having comma (,) or point (.) as separator, depending on the choice made in user profile. Thousands separators will not be used. Decimals must have exactly 2 digits.
Detalii 1	First field of details for the transaction having maximum 35 characters.
Detalii 2	Second field of details for the transaction having maximum 35 characters.
Detalii 3	Third field of details for the transaction having maximum 35 characters.
Detalii 4	Fourth field of details for the transaction having maximum 35 characters.
Tip comision	It will be filled mandatory with the fee's type. Depending on the linking they have with the SWIFT fee's types, these have the following values: BN1=SHA; OUR=OUR; BN2=BEN. Linking it with the values in the XML messages, these values have the following meaning: BN1 = SLEV, OUR = DEBT si BN2 = CRED.

Plata urgente	Will be filled with YES for payments that will require high priority (urgent payments).
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Note: According to regulations, the processing of payment orders in foreign currency with fee option "BEN" is not permitted in the European Union (EU) or European Economic Area (EEA). Thus, in case of payments mentioned above, we reserve the right to process the payment order with "SHA" option.

For all the SEPA payments, any type of fee that is filled will be replaced by BRD with the SLEV option (service level) meaning that the fees will be paid separately by the ordering party and the payee. The payee will pay for*

the fees requested by its payment service provider, while the ordering party will pay for the fees requested by its payment service provider.

II. ACCOUNT STATEMENT FILES SPECIFICATIONS

The file for the account statement (STA) is based on the international standard SWIFT MT940.

General considerations:

- The decimal separator is a comma “,”
- There is no separator for thousands
- The amount to be paid is never displayed with a minus
- The currency is encoded as standard ISO 4217

Field ID	Field name	Content and examples
:20:	BRD client ID	16 numerical characters
:25:/	IBAN account	35 alphanumerical characters
:28:	Statement number / account number in the bank registry	5 numerical characters / 5 numerical characters Statement number is numbered after the Iulian calendar.
:60F:	Initial balance	(Type D/C)(date yymmdd currency)(amount with 2 decimals)
:61: Line 1	Operation	(date currency yymmdd)(execution date mmdd)(type D/C/RD/RC)(amount)(transaction reference ¹) yy - year; mm - month; dd - day.
:61: Line 2	Operation details	The details are afterwards divided into fields of 27 characters (please view +23,+24,+25,+26,+27, +29, +29)

¹ After the amount with 2 decimals and the N character permanently present, BRD provides you 6 SWIFT transaction codes:

1. COM - for the commission (it includes the POS commissions)
2. INT - paid and received interest
3. FEX - foreign exchange
4. LDP - deposit creation
5. MSC - cash or deposit withdrawal
6. TRF - transfer (incomings and payments)

After the transaction code the type of document on which the operation relies on is present (OPH, NC, FV, CEB, BLO etc.), followed by the reference number of the document. The type of document along with its number forms the transaction reference.

The full transaction references list can be found in Appendix 3.

In the operation reference 2 characters are included « / » (« // ») on the 17 and 18 positions if the result of summing the number of characters needed for the type of document is higher than 16. After inserting the 2 slash characters (//) the seventeenth character will be introduced.

		from the :86: field). / Document no from the line 1 61 field for international payments/collections.
:86:	Detailed information per operation	Content explained in annexes: - Appendix 1 for payments and collections in RON - Appendix 2 for payments and collections in foreign currency
:62F:	Final balance	(Type D/C)(date yymmdd)(currency)(amount with 2 decimals)
:64:	Available balance	(Type D/C)(date yymmdd)(currency)(amount with 2 decimals)
:86: Lines 1 - 6	Statement details	<p>Up to 6 lines of information can be filled into the 86 field of the statement, corresponding to the different values, depending on the account type for which the statement was issued. The account type is defined by the 12 & 13th characters from the IBAN account (like SV, BL, TD, and so on) There are 7 possible lines but no more than 6 will be displayed:</p> <p>Unused credit at dd/mm/yyyy: (amount*) \ Blocked amount at dd/mm/yyyy: (amount*) \ Total amount due: (amount*) \ Granted Limit: (amount*) \ NBR Exchange Rate: (ExchRate**) \ Loan Approval Date: dd/mm/yyyy \ Next Payment Due Date: dd/mm/yyyy \ LC limit at dd/mm/yyyy: (amount*) \ The last line filled in the 86 field will be displayed without the „\” sign at the end.</p> <p>* - amount with 2 decimals, separated by comma and without thousands separator. ** - the NBR exchange rate will be filled with 4 or more decimals after comma (,), depending on the currency. Date is set in the dd/mm/yyyy format.</p> <p>NBR exchange rate will be displayed only for the accounts having the currency different from RON. Filling these lines in the 86 field of the statement can be made at request.</p> <p>Depending on the account type, the information can be filled in the 86 field of the statement are:</p> <p>TD account :86:Unused credit at dd/mm/yyyy: (amount*) \ Blocked amount at dd/mm/yyyy: (amount*) \ NBR Exchange Rate: (ExchRate**)</p> <p>BL account :86:Unused credit at dd/mm/yyyy: (amount*) \ Blocked amount at dd/mm/yyyy: (amount*) \ Loan Approval Date: dd/mm/yyyy \ Granted Limit: (amount*) \ Next Payment Due Date: dd/mm/yyyy \ </p>

		<p>NBR Exchange Rate: (ExchRate**)</p> <p>DD account :86:Unused credit at dd/mm/yyyy: (amount*) \ Blocked amount at dd/mm/yyyy: (amount*) \ Total amount due: (amount*) \ NBR Exchange Rate: (ExchRate**)</p> <p>LC account :86:LC limit at dd/mm/yyyy: (amount*) \ Blocked amount at dd/mm/yyyy: (amount*) \ Loan Approval Date: dd/mm/yyyy \ Granted Limit: (amount*) \ Next Payment Due Date: dd/mm/yyyy \ NBR Exchange Rate: (ExchRate**)</p> <p>SA account 86:Unused credit at dd/mm/yyyy: (amount*) \ Blocked amount at dd/mm/yyyy: (amount*) \ Total amount due: (amount*) \ NBR Exchange Rate: (ExchRate**)</p> <p>SV account :86: Unused credit at dd/mm/yyyy: (amount*) \ Blocked amount at dd/mm/yyyy: (amount*) \ Total amount due: (amount*) \ Granted Limit: (amount*) \ NBR Exchange Rate: (ExchRate**)</p> <p>Sample filling of the 86 field of the statement: :86: Unused credit at 09/11/2020: 1000000,00 \ Blocked amount at 09/11/2020: 57,12 \ Loan Approval Date: 02/04/2014 \ or Total amount due: (amount*) \ Granted Limit: 2141675,00 \ Next Payment Due Date: 02/12/2020 \ NBR Exchange Rate: 4,87431</p>
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Appendix 1- RON payments and collections general considerations

Field ID	Field name	Content
:86: Line 1	Detailed information/operation	<p>“000” - business code</p> <p>(+20) title to describe the transaction type - maximum 16 alphanumerical characters</p> <p>(+30) NBR code for the beneficiary bank in case of payments and the ordering bank in case of incomings; fixed length - 9 characters</p> <p>(+31) IBAN beneficiary account for payments and payer IBAN for incomings where it can be provided</p> <p>Fields +30 and +31 are optional and standard (only where the information exist or can be provided)</p>
:86:		(+32) beneficiary name for payments or payer name for incomings

Line 2		<p>(+33) beneficiary CUI (fiscal code) for payments or payer for incomings - maximum 27 characters</p> <p>Line +33 is optional (if the CUI/CNP is not available, the character '/' is transmitted). Filling the fiscal code in this line will be made after requesting it to the bank officer.</p> <p>Following the GDPR Regulation, the personal identification number (CNP) is not transmitted in the statements.</p>
:86: Maximum 5 lines	Payment details	<p>(+23) transaction details</p> <p>(+24) transaction details</p> <p>(+25) transaction details</p> <p>(+26) transaction details</p> <p>(+27) transaction details</p> <p>(+28) transaction details</p> <p>(+29) transaction details</p> <p>Maximum 27 characters for each of the fields above.</p>

Appendix 2 - Foreign currency payments and collections general considerations

Field ID	Field name	Content
:86: Line 1	Detailed information/operation	<p>"000" - business code</p> <p>(+20) informative transaction description - maximum 16 alphanumerical characters</p>
:86: Line 2		<p>(+21) beneficiary name external payments - maximum 27 characters</p> <p>(+31) IBAN beneficiary account for payments and payer IBAN for incomings where it can be provided</p>
:86: Maximum 5 lines	Payment details	<p>(+22) external payment reference (SWIFT code + ISO currency code + transfer amount) - maximum 30 characters</p> <p>(+23) transaction details</p> <p>(+24) transaction details</p> <p>(+25) transaction details</p> <p>(+26) transaction details</p> <p>(+27) transaction details</p> <p>(+28) transaction details and the forex rate used to execute the payment</p> <p>(+29) continue of the forex rate used to execute the payment</p> <p>Maximum 27 characters for each of the fields above.</p> <p>In the paragraphs from +23 to +29: the transaction details, information regarding the amount of beneficiary/ordering party for international payments/collections and the foreign exchange rate used to convert into the currency of payments for the transactions that are implying this operation will be supplied.</p>

Appendix 3 - The full list of transaction's references:

Reference	Details
COM	Commission (general)
COMBLO	Promissory note's collection/payment commission
COMCBV	Cheque delivery at collection commission
COMCEB	Cheque commission
COMCRD	Card management commission
COMCSV	Digipass (token - BRDOffice) utilisation commission
COMDPE	Commission for international payment
COMFV	Commission for cash collection deposit into account
COMNC	Different commissions (pos collections, account management, robo collection, atm withdrawal, etc.)
COMNCF	Intrabanking payment between same customer's accounts commission
COMNCS	Automatic transfer commission
COMOMT	Commission for payment/collection of high value payment (>=50.000 RON) at/from Tresory
COMOMV	Commission for payment/collection of high value payment (>=50.000 RON)
COMOP	Commission e-commerce collection or ATM withdrawal
COMOPH	Commission for payment/collection of small value payment (<50.000 RON)
COMOPT	Commission for payment/collection of small value payment (<50.000 RON) to/from Tresory
COMOPU	Urgent payment commission
COMRN	Cash withdrawal commission
FEXCSV	Foreign exchange
INTNC	Interest received/payed
LDP	Creation/Closure of Deposit, depending of the sign of operation (D/C,-/+)
MSCCDC	Opening and crediting the current account
MSCFV	Cash collection deposit into the current account
MSCRN	Withdrawal of cash at the counter (desk)
TRF	Banking transfer (general)
TRFACV	Collection/payment from/in the credit line
TRFAPT	Invoices collection thru Robo (Automatic Payment Terminal)
TRFBLO	Collection/payments promissory note
TRFCCR	Covering the credit
TRFCDC	Transfer of guarantee letters
TRFCEB	Collection/Payment of cheque
TRFCIC	Collection From Blocked Money Account (Garnishments, etc.)
TRFDDI	Collection from direct debit
TRFDPE	Outside Romania Payment/Collection
TRFFV	Collection thru cash deposit into account
TRFNC	Various transfers (general)
TRFCSV	Commission for cash/values collection
TRFNCSO	Collection/payment thru standing order

TRFOMT	Collection/payment thru high value payment order from/in the Tresory (equal or
TRFOMV	Collection/payment thru great value payment order
TRFOP	Payment/collection with card or ATM withdraw
TRFOPH	Collection/payment thru small value payment (under 50.000 RON)
TRFOPT	Collection/payment thru small value payment (under 50.000 RON)
TRFOPU	Urgent payment order
TRFOPV	Collection/Payment thru foreign currency paymentorder
TRFPOS	Robo's (Automatic payment terminal) and POS (Point Of Sale) Collection

III. SPECIFICATIONS FOR IMPORTING BENEFICIARIES IN .CSV FORMAT

The files structures for importing beneficiaries can be customized with the help of the Administration -> CSV Definitions -> Romanian Domestic Beneficiaries / International Payments Beneficiaries menus.

If you import domestic beneficiaries, you must import at least the Name and IBAN account fields which are mandatory for RON national beneficiaries.

To import international beneficiaries, you must import at least the following mandatory fields: Name, Beneficiary street, Beneficiary town, SWIFT Code, Bank Name and Account Number.

Considering the fields that have been selected in parameters, a CSV file having the comma (,) as separator will be imported.

To save the .CSV file directly from excel having comma as the separator, you must setup the comma separator in your operating system at the <List separator> parameter.

In Windows, this parameter can be found in **Control Panel**, at the **Region an Language** item and then clicking on the **Additional Settings** button. After the setting of the parameter, the button **Apply** must be pressed.

The column names for the imported fields will not be defined inside the file.

The values inside the .csv file will be separated using comma, without introduction of any spaces near the separator, For example, for a import of nationals beneficiaries in RON, having only the mandatory fields selected, inside the .csv file, the data will be separated like this:

```
TRANSILVANIA BANK BENEFICIARY,RO34BTRLXXX01202B41558XX
BANCPOST BANK BENEFICIARY,RO35BPOSXXX06104383RON01
```

NOTE: * SEPA payments are those transfer credit transactions that are made in euro inside EU (European economical area), with normal priority.