Entering the variable, constant, and specific symbols on payments from other countries to the Czech Republic
A CNB and CBA Recommendation

If the payment recipient in the Czech Republic requires the payer to state a **variable, constant, and/or specific symbol** on a payment (payment order), and when paying from his account abroad, the payer will write the symbols for his bank (abroad) in the field designed for a text message for the recipient (the box labelled "Box 70"). This entry has various names on the order forms of foreign banks, such as Remittance information, Remittance data, field 70, etc. The variable symbol should be stated in the following format:

/VS/nnn

Where **nnn** is the variable symbol, i.e., a one to a ten-digit number.
The constant symbol (**/KS/nnn**) and the specific symbol (**/SS/nnn**) are treated similarly.

The following rules apply to the entering of symbols:
− The characters /XX/nnn are entered immediately one after another, without spaces;
− If a character follows after nnn, it must not be a number;
− Not all symbols need to be stated;
− The order of symbols is at the client's choice;
− Other text can be written in Box 70;
− Symbols can be placed anywhere in Box 70;
− If Box 70 is divided into lines of 35 characters, it is advisable for that the inscription of the symbol not run on to the next line.

The recipient's bank in the Czech Republic will state the entire contents of Box 70 unaltered in the statement of the recipient's account, as a text message (so-called AV box, marked AV:, text message, etc.).
If symbols are written in the text report in the above-noted manner, the recipient's bank will state them in the boxes for symbols in the statement, if possible.

Example 1:
`/KS/54321 /VS/12343ab/SS/76`
The statement will show the constant symbol 54321, the variable symbol 12343, and the specific symbol 76.

Example 2:
`Insurance payment /VS/7704264000/KS/54321. Insurance for last month.`
The statement will show the constant symbol 54321, and the variable symbol 7704264000.

Example 3 (multi-line method - 3 lines used)
`Insurance payment /SS/770426400054`
`/VS/54321. Insurance for last month.`
The statement will show the variable symbol 54321 and the specific symbol 7704264000, i.e., only the first 10 digits after /SS/ .

Example 4 (multi-line method - 3 lines used)
`House insurance payment /SS/77042`
`6400054/VS/54321 1,320. Insurance for last month.`

The statement will show the variable symbol 54321 and the specific symbol 7704264000, i.e., only the first 10 digits after /SS/ .

_____

1 Or a foreign-currency payment within the Czech Republic