



Bank Polski

PKO BP S.A.
SEPA Direct Debit Import
File Format
(pain.008.001.08)

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General information

Import Format Type

This document provides a description of the structure of the pain.008.001.08 file, which can be used to import SEPA Direct Debit orders into PKO Bank Polski online banking for medium and large enterprises.

The format described below complies with the EPC recommendations based on the ISO 20022 XML standard. A detailed description of the format is available at:

<https://www.europeanpaymentscouncil.eu>

The document includes a sample file containing one payment information block (bundle) with one direct debit instruction.

File parameters

- The pain.008.001.08 format is based on the ISO 20022 standard and supports SEPA Direct Debit (SEPA DD, SDD),
- The imported file must comply with the pain.008.001.08.xsd schema available at: <https://www.iso20022.org/iso-20022-message-definitions>
- It is possible to specify the booking type: single booking or collective booking,
- A single file may contain multiple SEPA Direct Debit bundles,
- Maximum file size: 99 MB,
- Supported character encoding: UTF-8,
- The file may have any name.

Allowed characters in the file

abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789
/ - : () . , + Space

XML file Structure

Notation

ISODate = YYYY-MM-DD

ISODateTime = YYYY-MM-DDThh:mm:ss

Notation:

[1..1] – the first digit specifies whether the field is mandatory. 1 means the field is required, 0 means it is optional. The second digit specifies how many times the field may appear in the file. In this case, the field is required and appears exactly once.

[0..1] – indicates an optional field that may appear only once.

[1..*] – indicates a required field. The asterisk (*) means it may appear multiple times.

[*1..1] – indicates a required field. The asterisk (*) means that the file may contain one of the specified elements.

Structure of an XML file:

No.	Name of the XML tag / element	Number of occurrences	Comment
1.	<?xml version="1.0" encoding="UTF-8"?>	[1..1]	Start of file
2.	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08">	[1..1]	Message root
3.	<CstmrDrctDbtInitn>	[1..1]	Line opening the SEPA Direct Debit payment information blocks section
4.	<GrpHdr>	[1..1]	Line opening the header
5.	</GrpHdr>	[1..1]	Line closing the header
6.	<PmtInf>	[1..*]	Line opening the SEPA Direct Debit payment information block
7.	<DrctDbtTxInf>	[1..*]	Line opening the individual SEPA Direct Debit payment section
8.	</DrctDbtTxInf>	[1..*]	Line closing the individual SEPA Direct Debit payment section
9.	</PmtInf>	[1..*]	Line closing the SEPA Direct Debit payment information block
10.	</CstmrDrctDbtInitn>	[1..1]	Line closing the SEPA Direct Debit payment information blocks section
11.	</Document>	[1..1]	End of file

Message Root <CstmrDrctDbtInitn>

Field name	XML Tag	Number of occurrences	Additional information
Message root	<CstmrDrctDbtInitn>	[1..1]	Message root

Group Header <GrpHdr>

Field name	XML Tag	Number of occurrences	Additional information
+Group Header	<GrpHdr>	[1..1]	Group Header
++Message Identification	<MsgId>	[1..1]	Unique identifier of the file containing Direct Debit instructions. Fields validated in terms of file duplicate. text(1,35)
++Creation Date Time	<CreDtTm>	[1..1]	Date and time of message creation. Example 2015-03-20T12:00:00 ISODateTime
++Number of Transactions	<NbOfTxs>	[1..1]	Number of orders contained in the message. Validated field. [0-9]{1,15}
++Control Sum	<CtrlSum>	[1..1]	Total amount of all transactions in the message (e.g. 125.35), excluding the currency. Validated field. [0-9]{1,18}
++Initiating Party	<InitgPty>	[1..1]	
+++Name	<Nm>	[1..1]	Initiating Party name. The value is not validated; however, it must be provided. text(1,70)

Payment block (bundle) - Payment Information <PmtInf>

Field name	XML Tag	Number of occurrences	Additional information
+Payment Information	<PmtInf>	[1..*]	May occur multiple times within a single message.

++Payment Information Identification	<PmtInfId>	[1..1]	Identifier of the bundle that contains all orders for the same account number of the Debtor and payment date. text(1,35)
++Payment Method	<PmtMtd>	[1..1]	Code "DD" (Direct Debit), fixed value, validated field.
++Batch Booking	<BtchBookg>	[0..1]	The field allows defining the booking type. Possible values: - false – analytical posting, - true – collective posting. If the field is not present, the batch will be posted analytically. Note – uppercase letters should not be used.
++Number of Transactions	<NbOfTxs>	[1..1]	Number of orders within a single bundle (within the <PmtInf> tag); validated. [0-9]{1,15}
++Control Sum	<CtrlSum>	[1..1]	Total amount of orders within a single bundle (<PmtInf>), excluding currency; validated. [0-9]{1,18}
++Payment Type Information	<PmtTpInf>	[0..1]	The <PmtTpInf> element must be provided either at this level or at the <DrctDbtTxInf>. level. If provided at both levels, the value specified in <DrctDbtTxInf> takes precedence.
+++Service Level	<SvcLvl>	[1..1]	Service Level
++++Code	<Cd>	[1..1]	Fixed value "SEPA"; validated.
+++Local Instrument	<LclInstrm>	[1..1]	Local Instrument
++++Code	<Cd>	[1..1]	Scheme code. Allowed values: "CORE" or "B2B"; validated. Different values within the <LclInstrm> element are not permitted in a single message.
+++Sequence Type	<SeqTp>	[1..1]	Payment sequence type in bundle. Allowed values: „OOFF“ – one-off payments within the bundle, „FRST“ – first payments within the bundle, „RCUR“ – recurrent payments within the bundle, „FNAL“ – final payments within the bundle.
+++Category Purpose	<CtgyPurp>	[0..1]	* If the <CtgyPurp> element is provided, either <Cd> or <Prtry> must be specified.

++++Code	<Cd>	[*1..1]	Category purpose code; only ISO 20022 codes from the ExternalCategoryPurpose1Code code set are permitted.
++++Proprietary	<Prtry>	[*1..1]	Payment purpose. text(1,35)
++Requested Collection Date	<ReqdColltnDt>	[1..1]	Collection date. Applies to all transactions within the bundle. ISODate
++Creditor	<Cdtr>	[1..1]	
+++Name	<Nm>	[1..1]	Creditor name. text(1,70)
++Creditor Account	<CdtrAcct>	[1..1]	
+++Identification	<Id>	[1..1]	
++++IBAN	<IBAN>	[1..1]	Creditor account number in IBAN format (ISO 13616).
+++Currency	<Ccy>	[0..1]	Currency of the Creditor account. Not validated; provided for information purposes only. Currency code - ISO 4217
++Creditor Agent	<CdtrAgt>	[1..1]	
+++Financial Institution Identification	<FinInstnId>	[1..1]	
++++BICFI	<BICFI>	[1..1]	Creditor bank BIC; value ignored.
++Ultimate Creditor	<UltmtCdtr>	[0..1]	
+++Name	<Nm>	[0..1]	Name of the Ultimate Creditor (related party on whose behalf the collection is made). text(1,70)
+++Identification	<Id>	[0..1]	
++++Organisation Identification	<OrgId>	[*1..1]	If the tag is present, at least one identifier must be provided. One, two or three identifiers may be specified within <OrgId>.
+++++AnyBIC	<AnyBIC>	[0..1]	Ultimate Creditor BIC.
+++++LEI	<LEI>	[0..1]	Ultimate Creditor LEI.
+++++Other	<Othr>	[0..1]	
++++++Identification	<Id>	[1..1]	Other identifier of the Ultimate Creditor. text(1,35)

+++++Scheme Name	<SchmeNm>	[0..1]	Scheme Name
+++++Code	<Cd>	[*1..1]	Only ISO 20022 codes from the ExternalOrganisationIdentification1Code code set are permitted.
+++++Proprietary	<Prtry>	[*1..1]	Identifier name. text(1,35)
++Charge Bearer	<ChrgBr>	[0..1]	Charges applied in accordance with the agreement with the bank. Allowed value: SLEV. Validated if present. Specification of this element at the <PmtInf> level is recommended.
++Creditor Scheme Identification	<CdtrSchmld>	[1..1]	
+++Identification	<Id>	[1..1]	
++++Private Identification	<PrvtId>	[1..1]	
++++Other	<Othr>	[1..1]	
+++++Identification	<Id>	[1..1]	Creditor Identifier assigned by the competent legal authority. text(1,35)
+++++Scheme Name	<SchmeNm>	[1..1]	
+++++Proprietary	<Prtry>	[1..1]	Fixed value "SEPA"; validated and supported.

Direct Debit Transaction Information <DrctDbtTxInf>

Nazwa	XML Tag	Liczba wystąpień	Dodatkowe informacje
++Direct Debit Transaction Information	<DrctDbtTxInf>	[1..*]	May occur multiple times within a payment bundle (<PmtInf>).
+++Payment Identification	<PmtId>	[1..1]	
++++Instruction Identification	<InstrId>	[0..1]	Unique instruction identifier used for identification between the customer and the bank. text(1,35)
++++End to End Identification	<EndToEndId>	[1..1]	Creditor references. If no value is available, "NOTPROVIDED" must be used. text(1,35)

+++Payment Type Information	<PmtTpInf>	[0..1]	The <PmtTpInf> element must be provided either at this level or at the <PmtInf> level. If provided at both levels, the value specified in <DrctDbtTxInf> takes precedence.
++++Service Level	<SvcLvl>	[1..1]	
+++++Code	<Cd>	[1..1]	Fixed value "SEPA"; validated.
++++Local Instrument	<LclInstrm>	[1..1]	
+++++Code	<Cd>	[1..1]	Scheme code. Allowed values: "CORE" or "B2B"; validated. Different values within the <LclInstrm> element are not permitted in a single message.
++++Sequence Type	<SeqTp>	[1..1]	Payment sequence type. Allowed values: • OOFF – one-off payment, • FRST – first payment in a series, • RCUR – recurrent payment, • FNAL – final payment in a series.
++++Category Purpose	<CtgyPurp>	[0..1]	If the <CtgyPurp> element is provided, either <Cd> or a <Prtry> must be specified.
+++++Code	<Cd>	[*1..1]	Category purpose code; only ISO 20022 codes from the ExternalCategoryPurpose1Code code set are permitted.
+++++Proprietary	<Prtry>	[*1..1]	Payment purpose. text(1,35)
+++Instructed Amount	<InstdAmt>	[1..1]	Collection amount in EUR. Must be greater than 0 and not exceed 999,999,999.99, with a maximum of two decimal places. Decimal separator: . (dot). <InstdAmt Ccy="EUR">amount</InstdAmt> [0-9]{1,12}
+++Charge Bearer	<ChrgBr>	[0..1]	Fixed value "SLEV" – charges applied in accordance with the agreement with the bank; validated if present.
+++Direct Debit Transaction	<DrctDbtTx>	[1..1]	
++++Mandate Related Information	<MndtRltdInf>	[1..1]	
+++++Mandate Identification	<MndtId>	[1..1]	Unique mandate reference. Only spaces must not be used. text(1,35)

+++++Date of Signature	<DtOfSgntr>	[1..1]	Mandate signature date. ISODate
+++++Amendment Indicator	<AmdmntInd>	[0..1]	Allowed values: "true" or "false". Use "true" if the mandate has been amended.
+++++Amendment Information Details	<AmdmntInfDtls>	[0..1]	Mandatory if <AmdmntInd> is set to "true". Must not be present if <AmdmntInd> is set to "false".
++++++Original Mandate Identification	<OrgnlMndtId>	[0..1]	Original mandate reference. Mandatory in case of changes to the Mandate Identification field; otherwise not used. text(1,35)
++++++Original Creditor Scheme Identification	<OrgnlCdtrSchm eld>	[0..1]	
+++++++Name	<Nm>	[0..1]	Original Creditor name. Mandatory in case of changes to the Creditor Name field; otherwise not used. text(1,70)
+++++++Identification	<Id>	[0..1]	Mandatory in case of changes to the Creditor Scheme Identification field; otherwise not used.
+++++++Private Identification	<PrvtId>	[1..1]	Mandatory in case of changes to the Creditor Scheme Identification field; otherwise not used.
+++++++Other	<Othr>	[1..1]	Mandatory in case of changes to the Creditor Scheme Identification field; otherwise not used.
+++++++Iden tification	<Id>	[1..1]	Original Creditor Identifier. Mandatory in case of changes to the Creditor Scheme Identification field; otherwise not used. text(1,35)
+++++++Sch eme Name	<SchmeNm>	[1..1]	Mandatory in case of changes to the Creditor Scheme Identification field; otherwise not used.
+++++++Pr oprietary	<Prtry>	[1..1]	Fixed value "SEPA"; validated and supported. Mandatory in case of changes to the Creditor Scheme Identification field; otherwise not used.
++++++Original Debtor Account	<OrgnlDbtrAcct>	[0..1]	Mandatory in case of changes to the Debtor Account field; otherwise not used.
+++++++Identification	<Id>	[1..1]	Mandatory in case of changes to the Debtor Account field; otherwise not used.

+++++++IBAN	<IBAN>	[*1..1]	Original Debtor account number in IBAN format. Used when the new Debtor account is maintained by the same bank. Mandatory in case of changes to the Debtor Account field; otherwise not used.
+++++++Other	<Othr>	[*1..1]	Mandatory in case of a change of the Debtor account servicing bank for changes to the Debtor Account field; otherwise not used.
+++++++Identification	<Id>	[1..1]	Mandatory in case of a change of the Debtor account servicing bank for changes to the Debtor Account field; otherwise not used. Fixed value "SMNDA" (Same Mandate New Debtor Account).
+++++Original Debtor Agent	<OrgnldbtrAgt>	[0..1]	Mandatory in case of a change of the Debtor account servicing bank for changes to the Debtor Account field; otherwise not used.
+++++Financial Institution Identification	<FinInstnId>	[0..1]	
+++++++BICFI	<BICFI>	[0..1]	BIC of the Debtor's bank for the original Debtor account number. Must not be provided if the Original Debtor Account field contains the value "SMNDA".
+++++Electronic Signature	<ElctrncSgntr>	[0..1]	Information related to the electronic signature, including the electronic mandate type and validation references used by the Debtor's bank. Not used for paper mandates. Not supported and ignored. text(1,1025)
+++Debtor Agent	<DbtrAgt>	[1..1]	
++++Financial Institution Identification	<FinInstnId>	[1..1]	
+++++BICFI	<BICFI>	[1..1]	Debtor's bank BIC; value ignored.
+++Debtor	<Dbtr>	[1..1]	
++++Name	<Nm>	[1..1]	Debtor name. text(1,70)
++++Postal Address	<PstlAdr>	[0..1]	Debtor address. If the <PstlAdr> element is used, Town Name and Country must be provided.
+++++Department	<Dept>	[0..1]	Department. text(1,70)

+++++Sub Department	<SubDept>	[0..1]	Subdepartment. text(1,70)
+++++Street Name	<StrtNm>	[0..1]	Street name. text(1,70)
+++++Building Number	<BldgNb>	[0..1]	Building number. text(1,16)
+++++Building Name	<BldgNm>	[0..1]	Building name. text(1,35)
+++++Floor	<Flr>	[0..1]	Floor. text(1,70)
+++++Post Box	<PstBx>	[0..1]	Post Box. text(1,16)
+++++Room	<Room>	[0..1]	Room. text(1,70)
+++++Post Code	<PstCd>	[0..1]	Post code. text(1,16)
+++++Town Name	<TwnNm>	[1..1]	Town name. Mandatory if the <PstlAdr> element is used. text(1,35)
+++++Town Location Name	<TwnLctnNm>	[0..1]	Town location name text(1,35)
+++++District Name	<DstrctNm>	[0..1]	District name. text(1,35)
+++++Country Sub Division	<CtrySubDvsn>	[0..1]	Country Subdivision. text(1,35)
+++++Country	<Ctry>	[1..1]	Debtor country code in accordance with ISO 3166 Alpha-2 (e.g. SK). Mandatory if the <PstlAdr> element is used.
++++Identification	<Id>	[0..1]	
+++++Organisation Identification	<Orgld>	[*1..1]	If the tag is present, at least one identifier must be provided. One, two or three identifiers may be specified within <Orgld>.
++++++AnyBIC	<AnyBIC>	[0..1]	Debtor BIC.

++++++LEI	<LEI>	[0..1]	Debtor LEI.
++++++Other	<Othr>	[0..1]	
+++++++Identification	<Id>	[1..1]	Other Debtor identifier. text(1,35)
+++++++Scheme Name	<SchmeNm>	[0..1]	Additional details for the other Debtor identifier.
+++++++Code	<Cd>	[*1..1]	Only ISO 20022 codes from the ExternalOrganisationIdentification1Code code set are permitted.
+++++++Proprietary	<Prtry>	[*1..1]	Identifier name. text(1,35)
+++++++Issuer	<Issr>	[0..1]	Identifier Issuer. text(1,35)
+++++Private Identification	<PrvtId>	[*1..1]	
+++++Other	<Othr>	[0..1]	
+++++++Identification	<Id>	[1..1]	Unique and unambiguous Debtor identifier. text(1,35)
+++++++Scheme Name	<SchmeNm>	[0..1]	Additional details for the other Debtor identifier.
+++++++Code	<Cd>	[*1..1]	Only ISO 20022 codes from the ExternalOrganisationIdentification1Code code set are permitted.
+++++++Proprietary	<Prtry>	[*1..1]	Identifier name. text(1,35)
+++++++Issuer	<Issr>	[0..1]	Identifier Issuer. text(1,35)
+++Debtor Account	<DbtrAcct>	[1..1]	
++++Identification	<Id>	[1..1]	
+++++IBAN	<IBAN>	[1..1]	Debtor account number in IBAN format.
+++Ultimate Debtor	<UltmtDbtr>	[0..1]	
++++Name	<Nm>	[0..1]	Name of the Ultimate Debtor. text(1,70)
++++Identification	<Id>	[0..1]	

+++++Organisation Identification	<OrgId>	[*1..1]	If the tag is present, at least one identifier must be provided. One, two or three identifiers may be specified within <OrgId>.
++++++AnyBIC	<AnyBIC>	[0..1]	Ultimate Debtor BIC.
++++++LEI	<LEI>	[0..1]	Ultimate Debtor LEI.
++++++Other	<Othr>	[0..1]	
++++++Identification	<Id>	[1..1]	Other Ultimate Debtor identifier. text(1,35)
++++++Scheme Name	<SchmeNm>	[0..1]	Scheme name.
++++++Code	<Cd>	[*1..1]	Only ISO 20022 codes from the ExternalOrganisationIdentification1Code code set are permitted.
++++++Proprietary	<Prtry>	[*1..1]	Ultimate Debtor identifier name. text(1,35)
+++++Private Identification	<PrvtId>	[*1..1]	
+++++Other	<Othr>	[0..1]	
+++++Identification	<Id>	[0..1]	Unique and unambiguous identifier of the Ultimate Debtor. text(1,35)
+++++Scheme Name	<SchmeNm>	[0..1]	Scheme name.
+++++Code	<Cd>	[*1..1]	Only ISO 20022 codes from the ExternalOrganisationIdentification1Code code set are permitted.
+++++Proprietary	<Prtry>	[*1..1]	Ultimate Debtor identifier name. text(1,35)
+++Purpose	<Purp>	[0..1]	
++++Code	<Cd>	[0..1]	Code of the charge purpose. Only ISO 20022 codes from the ExternalPurpose1Code code set are permitted.
+++Remittance Information	<RmtInf>	[1..1]	
++++Unstructured	<Ustrd>	[0..1]	Additional information from the Creditor to the Debtor. Only unstructured remittance information is supported. text(1,140)

Example

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId> A12345</MsgId>
      <CreDtTm>2026-07-09T09:42:13.380</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>23.23</CtrlSum>
      <InitgPty>
        <Nm>Company Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId> A12345.1</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>23.23</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>B2B</Cd>
        </LclInstrm>
        <SeqTp>RCUR</SeqTp>
        <CtgyPurp>
          <Cd>OTHR</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <ReqdColltnDt>2026-07-07</ReqdColltnDt>
      <Cdtr>
        <Nm>CREDITOR NAME</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>DE00000000000000000000</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BICFI>BPKODEF0</BICFI>
        </FinInstnId>
      </CdtrAgt>
      <ChrgBr>SLEV</ChrgBr>
      <CdtrSchmd>
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<Id>
  <PrvtId>
    <Othr>
      <Id>DE53ZZZ71234544444</Id>
      <SchmeNm>
        <Prtry>SEPA</Prtry>
      </SchmeNm>
    </Othr>
  </PrvtId>
</Id>
</CdtrSchmeld>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>A123456</InstrId>
    <EndToEndId> A123456.1</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">23.23</InstdAmt>
  <ChrgBr>SLEV</ChrgBr>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>MANDATE ID 1</MndtId>
      <DtOfSgntr>2015-01-20</DtOfSgntr>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>XXXXXXXX</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>DEBTOR NAME</Nm>
    <PstlAdr>
      <Dept>Banking</Dept>
      <SubDept>Corporate Banking </SubDept>
      <StrtNm>Długa</StrtNm>
      <BldgNb>36</BldgNb>
      <BldgNm>Golden Tower</BldgNm>
      <Flr>13</Flr>
      <PstBx>00-000</PstBx>
      <Room>2</Room>
      <PstCd>00-000</PstCd>
      <TwNnm>Warszawa</TwNnm>
      <TwNlctnNm>Śródmieście</TwNlctnNm>
      <DstrctNm>Warszawa</DstrctNm>
      <CtrySubDvsn>Mazowieckie</CtrySubDvsn>
      <Ctry>PL</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE00000000000000000000</IBAN>
    </Id>

```

```

        </DbtrAcct>
        <RmtInf>
            <Ustrd>SDD Payment 1</Ustrd>
        </RmtInf>
    </DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>

```