



Bank Polski

iPKO biznes
pain.001.001.09 structure

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General information

This document describes the structure of the pain.001.001.09 file, which can be used to import transfers into the iPKO biznes electronic banking system.

File parameters

- The pain.001.001.09 format is based on the ISO 20022 standard,
- The imported file must comply with the pain.001.001.09.xsd schema
<https://www.iso20022.org/iso-20022-message-definitions>
- The format allows importing SEPA credit transfers, SEPA Instant payments and international transfers; it does not support SEPA Direct Debit,
- It is possible to specify the booking type: single or collective,
- A single file may contain different types of transfers,
- We recommend including a maximum of 5000 transfers per file,
- Maximum file size: 99 MB,
- The supported character encoding is UTF-8 for iPKO biznes and UTF-8 with BOM for iPKO biznes Integra.
- The file may have any name.

Allowed characters in the file

abcdefghijklmnopqrstuvwxyz

ABCDEFGHIJKLMNOPQRSTUVWXYZ

0123456789

/ - () . ,

Space

@ – only in the email address field.

Some fields, such as the LEI code, may have more restrictive validations than those listed above. Such information is provided in the descriptions of the respective fields.

Structure of an XML file

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.

SEQ	Name of the XML tag / element	Number of occurrences, requirement level	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.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	[1..1]	Message root
3	<CstmrCdtTrfInitn>	[1..1]	Line opening the payment blocks section
4	<GrpHdr>	[1..1]	Line opening the header
5	</GrpHdr>	[1..1]	Line closing the header
6	<PmtInf>	[1..*]	Line opening the payment block
7	<CdtTrfTxInf>	[1..*]	Line opening the single transaction section
8	</CdtTrfTxInf>	[1..*]	Line closing the single transaction section
9	</PmtInf>	[1..*]	Line closing the payment block
10	</CstmrCdtTrfInitn>	[1..1]	Line closing the payment blocks section
11	</Document>	[1..1]	End of file

Defining types of transfers

Defining types of transfers (e.g., SEPA transfer, SEPA Instant payment, international transfer, etc.) can be done at the payment block level as well as at the individual transfer level. If both values are provided, the value at the individual transfer level takes priority.

You may omit specifying the transfer type in the file when importing into the iPKO biznes system. In such a case, the type is selected on the system screen.

Transfer type	Field at the payment block leve <PmtPlnf>	Field at the transfer level <CdtTrfTxInf>
SEPA Credit Transfer	<PmtPlnf><SvcLvl><Cd>SEPA</Cd> or <PmtPlnf><SvcLvl><Prtry>7</Prtry>	<CdtTrfTxInf><PmtPlnf><SvcLvl><Cd>SEPA</Cd> or <CdtTrfTxInf><PmtPlnf><SvcLvl><Prtry>7</Prtry>
SEPA Instant Payment (TIPS)*	<PmtPlnf><SvcLvl><Cd>INST</Cd> or <PmtPlnf><SvcLvl><Prtry>8</Prtry> OR <PmtPlnf><SvcLvl><Cd>SEPA</Cd> and at the same time <PmtPlnf><LclInstrm><Cd>INST</Cd>	<CdtTrfTxInf><PmtPlnf><SvcLvl><Cd>INST</Cd> or <CdtTrfTxInf><PmtPlnf><SvcLvl><Prtry>8</Prtry> OR <CdtTrfTxInf><PmtPlnf><SvcLvl><Cd>SEPA</Cd> and at the same time <CdtTrfTxInf><PmtPlnf><LclInstrm><Cd>INST</Cd>
international transfer	<PmtPlnf><SvcLvl><Prtry>9</Prtry>	<CdtTrfTxInf><PmtPlnf><SvcLvl><Prtry>9</Prtry>
International transfer (automatic mode)**	<PmtPlnf><SvcLvl><Prtry>10</Prtry>	<CdtTrfTxInf><PmtPlnf><SvcLvl><Prtry>10</Prtry>
SWIFT GPI international transfer	<PmtPlnf><SvcLvl><Prtry>11</Prtry>	<CdtTrfTxInf><PmtPlnf><SvcLvl><Prtry>11</Prtry>

* The bank will inform about the availability of the transfer in a notice published on the bank's website

** The iPKO biznes system will automatically determine the type of international transfer and its execution mode.

GroupHeader <GrpHdr>

Number of occurrences: [1..] – means the field is required. [0..] – optional field. [1..*] – the field may appear multiple times. [1..1] – the field appears only once within a given section. [0-9]{1,15} – means that digits from 0–9 are allowed, minimum one digit, maximum fifteen.

Field name	XML tag	Number of occurrences	Additional information	Sample value
+Group Header	<GrpHdr>	[1..1]		
++Message Identification	<MsgId>	[1..1]	File identifier containing the transactions. Any string of characters. The value is not validated by the Bank. text{1,35}	A1234
++CreationDateTime	<CreDtTm>	[1..1]	Creation date of the file. Format: YYYY-MM-DDTHH:MM:SS	2025-12-05T15:23:11
++NumberOfTransactions	<NbOfTxs>	[1..1]	Number of transactions in the file. The number of transactions in the file is not validated.	11
++InitiatingParty	<InitgPty>	[1..1]		
+++Name	<Nm>	[1..1]	Name of the ordering party. The value is not validated, but it is required. text{1,70}	Company name

Example of Message root + Group Header

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInItN>
    <GrpHdr>
      <MsgId>A12345</MsgId>
      <CreDtTm>2025-05-10T16:10:02</CreDtTm>
      <NbOfTxs>11</NbOfTxs>
      <InitgPty>
        <Nm> Company name </Nm>
      </InitgPty>
    </GrpHdr>
```

Payment block - PaymentInformation <PmtInf>

A block containing transactions includes a set of transfers that debit a single account.

Field name	XML tag	Number of occurrences	Additional information	Sample value
+PaymentInformation	<PmtInf>	[1..*]		
++PaymentInformationIdentification	<PmtInfId>	[1..1]	Transaction batch identifier. Any string of characters. The value is not validated by the Bank. text{1,35}	A1234
++PaymentMethod	<PmtMtd>	[1..1]	Required constant value: TRF CodeSet	TRF
++BatchBooking	<BtchBookg>	[0..1]	The field allows defining the booking type – analytical or collective. If the field is not present (it is optional), the batch will be posted analytically. Possible values: false – analytical posting true – collective posting Note – uppercase letters should not be used.	Allowed values: true false
++PaymentTypeInformation	<PmtTpInf>	[0..1]	Note: data at the individual transaction level has higher priority and overrides the value from the payment block.	
+++InstructionPriority	<InstrPrty>	[0..1]	The value specifies the execution mode for international transfers. It does not apply to, SEPA Instant Payments, Intra-Bank transfers PLN foreign transfers to Poland or SWIFT GPI transfers (which are always executed in Overnight mode).	Allowed values: NORM HIGH

			<p>If the field is missing in the file, SPOT (D+2) will be applied, and in the case of SEPA, Tomnext (D+1) will be used.</p> <p>NORM = Tomnext (D+1) HIGH = Overnight (D+0) CodeSet</p>	
+++ServiceLevel	<SvcLvl>	[1*..1]	<p>*Specifying the transfer type is required. You may provide the value at the payment block level or at the transfer details level. In the case of iPKO biznes, you may omit specifying the transfer type in the file and enter the value directly in the system screen.</p>	
++++Code	<Cd>	[1*..1]	<p>The field allows declaring a SEPA transfer or SEPA Instant Payment (INST). Additionally, the field allows declaring a SEPA transfer executed in express mode (Overnight D+0). In such a case, the value URGP must be provided.</p> <p>You may use this field or the field below. CodeSet</p>	<p>Allowed values: SEPA INST URGP</p>
++++Proprietary	<Prtry>	[1*..1]	<p>Using this field, the transfer type is specified. 7 = SEPA Credit Transfer 8 = SEPA Instant Payment 9 = SWIFT International transfer 10 = SWIFT international transfer (automatic mode) 11 = SWIFT GPI international transfer In the case of iPKO biznes, the field may be omitted in the file and the value can be selected on the transfer import screen. text{1,35}</p>	<p>Sample values: 7 8 9 etc.</p>
+++LocalInstrument	<LclInstrm>	[0..1]		

++++Code	<Cd>	[1..1]	Using this field, the transfer type can be specified as a SEPA Instant Payment. In such a case, the value SEPA must be provided in the <SvcLvl><Cd> field, and at the same time the value INST must be provided in <LclInstrm><Cd>.	INST
++RequestedExecutionDate	<ReqdExctnDt>	[1..1]		
+++Date	<Dt>	[1..1]	Execution date of the transaction block, in the format YYYY-MM-DD. A past date will be replaced with the current date.	2025-12-05
++Debtor	<Dbtr>	[1..1]		
+++Name	<Nm>	[1..1]	Debtor name text{1,140}	Company name
++DebtorAccount	<DbtrAcct>	[1..1]		
+++Identification	<Id>	[1..1]		
++++IBAN	<IBAN>	[1..1]	Debited account – IBAN format IBAN (ISO 13616)	SK0784500000002000 01111
++DebtorAgent	<DbtrAgt>	[1..1]		
+++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
++++BICFI	<BICFI>	[1..1]	BIC code of PKO Bank Polski or its foreign branch ISO 9362 8 or 11 characters	BPKOSKBB
++UltimateDebtor	<UltmtDbtr>	[0..1]	Note: the field is currently not supported. The Bank will announce its availability in a communication. Data at the individual transaction level overrides this section.	
+++Name	<Nm>	[1..1]	Ultimate debtor name. text{1,70}	Company name
+++PostalAddress	<PstlAdr>	[0..1]		
++++StreetName	<StrtNm>	[0..1]	Ultimate Debtor's street name text{1,70}	Świętokrzyska

++++BuildingNumber	<BldgNb>	[0..1]	Ultimate Debtor's building number text{1,16}	36
++++Room	<Room>	[0..1]	Ultimate Debtor's room number text{1,70}	5
++++PostCode	<PstCd>	[0..1]	Ultimate Debtor's postal code text{1,16}	02-515
++++TownName	<TwnNm>	[0..1]	Ultimate Debtor's city text{1,35}	Warszawa
++++Country	<Ctry>	[0..1]	Ultimate Debtor's country ISO 3166, Alpha-2 code	PL
+++Identification	<Id>	[0..1]		
++++OrganisationIdentification	<Orgld>	[1*..1]	*Placing the tag means that at least one identifier must be provided. It is possible to provide two identifiers within <Orgld>, for example LEI and NIP.	
+++++LEI	<LEI>	[1*..1]	LEI code is a 20-character alphanumeric unique identifier of a legal entity. LEI field specification: [A-Z0-9]{18,18}[0-9]{2,2} ISO 17442 standard. Allowed characters a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9 ISO 17442	14930014UKLVMY22DS 11
+++++Other	<Othr>	[1*..1]		
+++++Identification	<Id>	[1*..1]	Other identifier of a legal entity, e.g., NIP. text{1,35}	525-000-77-38
++++PrivatIdentification	<Prvtld>	[1*..1]		
+++++Other	<Othr>	[1*..1]		

+++++Identification	<Id>	[1*..1]	Other identifier of a natural person, e.g., PESEL text{1,35}	
++ChargeBearer	<ChrgBr>	[0..1]	Cost clause, field ignored for PLN foreign transfers to Poland and Intra-Bank transfers. A clause provided at the individual transaction level overrides this value. If an international transfer is declared and the field is missing, the value SHAR is applied.	Allowed values: DEBT CRED SHAR SLEV
++ChargesAccount	<ChrgsAcct>	[0..1]	Applies only to international transfers.	
+++Identification	<Id>	[1..1]		
++++IBAN	<IBAN>	[1..1]	Fee account – IBAN format The account specified at the individual transaction level overrides this value. If the field is missing, the system will use the account from the <DbtrAcct> field for charging fees. IBAN (ISO 13616)	SK0784500000002000 01111

Example of PaymentInformation <PmtInf>

```

<PmtInf>
  <PmtInflId>A1234</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Prtry>7</Prtry>
    </SvcLvl>
  </PmtTpInf>
  <ReqdExctnDt>

```

```
<Dt>2025-12-05</Dt>
</ReqdExctnDt>
<Dbtr>
  <Nm>Company name</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN> SK078450000000200001111</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>BPKOSKBB</BICFI>
  </FinInstnId>
</DbtrAgt>
```

Transfer details - CreditTransferTransactionInformation <CdtTrfTxInf>

Section contains the data of individual transfers.

Field name	XML tag	No. of occurrences	Additional information	Sample value
+CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..*]		
++PaymentIdentification	<PmtId>	[1..1]		
+++InstructionIdentification	<InstrId>	[0..1]	Transaction identifier assigned by the client. It is required for transaction status verification by iPKO biznes Integra. text{1,35}	A12345
+++EndToEndIdentification	<EndToEndId>	[1..1]	Reference number of the transaction. Since the field is required, if no number is available, the phrase NOTPROVIDED may be entered. If the SEPA credit transfer is declared and the field is populated in accordance with the following standard: /VS – fixed identifier Up to 10 numeric characters (Variable Symbol) /SS – fixed identifier Up to 10 numeric characters (Constant Symbol) /KS – fixed identifier Up to 4 numeric characters (Specific Symbol)	A12345 NOTPROVIDED Example of specific symbols: /VS1234567890/SS1 234567890/KS0000

			<p>Maximum total length: 33 characters</p> <p>Example:</p> <p>/VSxxxxxxxxx/SSxxxxxxxxx/KSxxxx</p> <p>If the format is compliant with the above standard, the symbols will be stored in the corresponding dedicated fields:</p> <p>Variable Symbol (VS) – N(10)V Constant Symbol (SS) – N(10)V Specific Symbol (KS) – N(4)V</p> <p>If the data does not meet the specified standard, it will be recorded in the reference field.</p> <p>text{1,35}</p>	
++PaymentTypeInformation	<PmtTplnf>	[1..1]		
+++InstructionPriority	<InstrPrty>	[0..1]	<p>The value specifies the execution mode for international transfers. It does not apply to, SEPA Instant Payments, Intra-Bank transfers, PLN foreign transfers to Poland or SWIFT GPI transfers (which are always executed in Overnight mode). If the field is missing in the file, SPOT (D+2) will be applied, and in the case of SEPA, Tomnext (D+1) will be used.</p> <p>NORM = Tomnext (D+1)</p>	<p>Allowed values:</p> <p>NORM HIGH</p>

			HIGH = Overnight (D+0) CodeSet	
+++ServiceLevel	<SvcLvl>	[1*..1]	**Specifying the transfer type is required. You may provide the value at the payment block level or at the transfer details level. In the case of iPKO biznes, you may omit specifying the transfer type in the file and enter the value directly in the system screen.	
++++Code	<Cd>	[1*..1]	The field allows declaring a SEPA transfer or SEPA Instant Payment(INST). Additionally, the field allows declaring a SEPA transfer executed in express mode (Overnight D+0). In such a case, the value URGP must be provided. You may use this field or the field below. CodeSet	Allowed values: SEPA INST URGP
++++Proprietary	<Prtry>	[1*..1]	Using this field, the transfer type is specified. 7 = SEPA Credit Transfer 8 = SEPA Instant Payment 9 = SWIFT International transfer 10 = SWIFT international transfer (automatic mode) 11 = SWIFT GPI international transfer In the case of iPKO biznes, the field may be omitted in the file and the value can be selected on the transfer import screen. text{1,35}	Sample values: 7 8 9 etc.
+++LocalInstrument	<LclInstrm>	[0..1]		

++++Code	<Cd>	[1..1]	Using this field, the transfer type can be specified as an instant SEPA transfer. In such a case, the value SEPA must be provided in the <SvcLvl><Cd> field, and at the same time the value INST must be provided in <LclInstrm><Cd>.	INST
+++CategoryPurpose	<CtgyPurp>	[0..1]	* Placing the tag means that either the category code OR the category identifier must be provided.	
++++Code	<Cd>	[*1..1]	Category code of the instruction type – additional data for SEPA transfers and SEPA Instant Payment. A 4-character code. CodeSet text{4,4}	Sample values: DIVI OTHR TAXS
++++Proprietary	<Prtry>	[*1..1]	Identifier of the instruction type category – additional data for SEPA transfers and SEPA Instant Payments. text{1,35}	A12345
++Amount	<Amt>	[1..1]		
+++InstructedAmount	<InstdAmt>	[1..1]	Amount of the instruction and currency. Decimal separator: . (dot) A maximum of 2 digits after the separator is allowed. Currency code – ISO 4217. Minimum value: 1.00. An exception applies to JPY and HUF, where the minimum value is 100. Amount ISO 4217	InstdAmt Ccy="EUR">123.70

			XML attribute: Ccy	
++ExchangeRateInformation	<XchgRateInf>	[0..1]		
+++ContractIdentification	<CtrctId>	[0..1]	<p>The field specifies the indicator of a negotiated transaction for international and SEPA credit transfers. The field does not apply to SEPA Instant Payments, Intra-Bank transfers and PLN foreign transfers to Poland.</p> <p>true = negotiated transaction false = non-negotiated transaction</p> <p>If the field is missing in the file, the transaction is not negotiated by default.</p> <p>text{1,35}</p>	<p>Allowed values: true false</p>
++ChargeBearer	<ChrgBr>	[0..1]	<p>Cost clause, field ignored for Intra-Bank transfers and PLN foreign transfers to Poland. A clause provided at the individual transaction level overrides this value.</p> <p>If an international transfer is declared and the field is missing, the value SHAR is applied.</p>	<p>Allowed values: DEBT CRED SHAR SLEV</p>
++UltimateDebtor	<UltmtDbtr>	[0..1]	<p>Note: the field is currently not supported. The Bank will announce its availability in a communication.</p>	
+++Name	<Nm>	[1..1]	<p>Ultimate debtor name. text{1,70}</p>	Company name
+++PostalAddress	<PstlAdr>	[0..1]		
++++StreetName	<StrtNm>	[0..1]	<p>Ultimate Debtor's street name text{1,70}</p>	Świętokrzyska
++++BuildingNumber	<BldgNb>	[0..1]	<p>Ultimate Debtor's building number</p>	36

			text{1,16}	
++++Room	<Room>	[0..1]	Ultimate Debtor's room number text{1,70}	5
++++PostCode	<PstCd>	[0..1]	Ultimate Debtor's postal code text{1,16}	02-515
++++TownName	<TwnNm>	[0..1]	Ultimate Debtor's city text{1,35}	Warszawa
++++Country	<Ctry>	[0..1]	Ultimate Debtor's country ISO 3166, Alpha-2 code	PL
+++Identification	<Id>	[0..1]		
++++OrganisationIdentification	<OrgId>	[1*..1]	*Placing the tag means that at least one identifier must be provided. It is possible to provide two identifiers within <OrgId>, for example LEI and NIP.	
+++++LEI	<LEI>	[1*..1]	LEI code is a 20-character alphanumeric unique identifier of a legal entity. LEI field specification: [A-Z0-9]{18,18}[0-9]{2,2} ISO 17442 standard. Allowed characters a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9 ISO 17442	14930014UKLVMY22 DS11
+++++Other	<Oth>	[1*..1]		
+++++Identification	<Id>	[1*..1]	Other identifier of a legal entity, e.g., NIP. text{1,35}	525-000-77-38

++++PrivateIdentification	<PrvtId>	[*1..1]		
+++++Other	<Othr>	[*1..1]		
+++++Identification	<Id>	[*1..1]	Other identifier of a natural person, e.g., PESEL text{1,35}	
++CreditorAgent	<CdtrAgt>	[1*..1]	*Field required for international transfers, excluding SEPA and SEPA Instant Payments.	
+++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
++++BICFI	<BICFI>	[1*..1]	SWIFT code, 8 or 11 characters.	BPKOSKBB
++++ClearingSystemMemberIdentification	<ClrSysMmbld>	[1*..1]		
+++++MemberIdentification	<Mmbld>	[1..1]	ABA/FW code (routing number) – 9-digit code identifying a financial institution in the USA. text{1,35}	063100277
++Creditor	<Cdtr>	[1..1]		
+++Name	<Nm>	[1..1]	Name of the transfer beneficiary text{1,70}	Company name
+++PostalAddress	<PstlAdr>	[1..1]	Note: the fields do not apply to PLN foreign transfers to Poland and Intra-Bank transfers. In these cases the AdressLine field must be used. Information about the possibility of using structured fields, will be provided in a separate communication.	
++++Department	<Dept>	[0..1]	Department text{1,70}	Department
++++SubDepartment	<SubDept>	[0..1]	SubDepartment text{1,70}	SubDepartment
++++StreetName	<StrtNm>	[0..1]	Street name text{1,70}	Świętokrzyska
++++BuildingNumber	<BldgNb>	[0..1]	Building number text{1,16}	36
++++BuildingName	<BldgNm>	[0..1]	Building name text{1,35}	SkySawa
++++Floor	<Flr>	[0..1]	Floor number	2

			text{1,70}	
++++PostBox	<PstBx>	[0..1]	P.O. Box text{1,16}	123 99-515
++++Room	<Room>	[0..1]	Room number text{1,70}	11
++++PostCode	<PstCd>	[0..1]	Postal code text{1,16}	99-515
++++TownName	<TwnNm>	[1..1]	City name In the case of Intra-Bank transfers and PLN Foreign transfers to Poland, the field is not required, provided that no other tag in the PostalAddress block has been filled in. In the case of all other types of transfers, the field is required. text{1,35}	Warszawa
++++TownLocationName	<TwnLctnNm>	[0..1]	Town Location Name text{1,35}	Warszawa
++++DistrictName	<DstrctNm>	[0..1]	District name text{1,35}	Wola
++++CountrySubDivision	<CtrySubDvsn>	[0..1]	Country Sub Division text{1,35}	Mazowieckie
++++Country	<Ctry>	[1..1]	Country In the case of Intra-Bank transfers and PLN foreign transfers to Poland, the field is not required, provided that no other tag in the PostalAddress block has been filled in. In the case of all other types of transfers, the field is required.	PL

			CodeSet ISO 3166, Alpha-2 code	
++++AddressLine	<AdrLine>	[0..1]	Address data of the transfer beneficiary. Applies to Intra-Bank transfers and PLN foreign transfers to Poland. It is forbidden to use the <AdrLine> tag together with structured fields in the <PstlAdr> block. text{1,70}	Warszawa, 00-116, Świętokrzyska
+++Identification	<Id>	[0..1]	* Placing the tag means that at least one identifier must be provided. It is possible to provide two identifiers within <OrgId>, for example LEI and NIP.	
++++OrganisationIdentification	<OrgId>	[1..1]		
+++++LEI	<LEI>	[0..1]	LEI code is a 20-character alphanumeric unique identifier of a legal entity. LEI field specification: [A-Z0-9]{18,18}[0-9]{2,2} ISO 17442 standard. Allowed characters a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9 ISO 17442	14930014UKLVMY22 DS11

+++++Other	<Othr>	[0..1]		
+++++Identification	<Id>	[1..1]	Other identifier of a legal entity, e.g., NIP. text{1,35}	525-000-77-38
+++ContactDetails	<CtctDtIs>	[0..1]		
++++EmailAddress	<EmailAdr>	[0..1]	It is possible to provide an email address to which the PDF confirmation of the executed transfer will be sent. You can add up to 5 addresses, separating them with a comma.	name@pkobp.pl, name2@pkobp.pl
++++EmailPurpose	<EmailPurp>	[1..1]	The field specifies the correspondence language for the transfer confirmations. A 2-letter ISO country code must be entered. Only one value can be provided.	PL
++CreditorAccount	<CdtrAcct>	[1..1]		
+++Identification	<Id>	[1*..1]	* It is required to fill in either the <IBAN> tag or the <Id> tag. You cannot provide both values.	
++++IBAN	<IBAN>	[1*..1]	Beneficiary's account number IBAN (ISO 13616)	SK07845000000002 00001111
++++Other	<Othr>	[1*..1]		
+++++Identification <Id>	<Id>	[1*..1]	An account number in a format other than IBAN. Applies to international transfers sent to countries that use a different bank account format. text{1,35}	
++UltimateCreditor	<UltmtCdtr>	[0..1]	Note: this field is currently not supported. The bank will inform you in a communication when it becomes available.	
+++Name	<Nm>	[1..1]	Ultimate Creditor's name text{1,70}	Company name
+++PostalAddress	<PstlAdr>	[0..1]		
++++StreetName	<StrtNm>	[0..1]	Ultimate Creditor's street	Świętokrzyska

			text{1,70}	
++++BuildingNumber	<BldgNb>	[0..1]	Ultimate Creditor's building number text{1,16}	36
++++Room	<Room>	[0..1]	Ultimate Creditor's room text{1,70}	5
++++PostCode	<PstCd>	[0..1]	Ultimate Creditor's postal code text{1,16}	00-116
++++TownName	<TwnNm>	[0..1]	Ultimate Creditor's city text{1,35}	Warszawa
++++Country	<Ctry>	[0..1]	Ultimate Creditor's country ISO 3166, Alpha-2 code	PL
+++Identification	<Id>	[0..1]	* Placing this tag indicates the requirement to provide at least one identifier. It is possible to provide two identifiers within the <OrgId> tag, for example LEI and NIP.	
++++OrganisationIdentification	<OrgId>	[1..1]		
+++++LEI	<LEI>	[1*..1]	<p>LEI code is a 20-character alphanumeric unique identifier of a legal entity.</p> <p>LEI field specification: [A-Z0-9]{18,18}[0-9]{2,2} ISO 17442 standard.</p> <p>Allowed characters a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9 ISO 17442</p>	14930014UKLVMY22 DS11
+++++Other	<Othr>	[1*..1]		
+++++Identification	<Id>	[1*..1]	Other legal entity identifier, e.g. NIP.	525-000-77-38

			text{1,35}	
++++PrivateIdentification	<PrvtId>	[1*..1]		
+++++Other	<Othr>	[1*..1]		
++++++Identification	<Id>	[1*..1]	Other natural person identifier, e.g. PESEL. text{1,35}	
++Purpose	<Purp>	[0..1]		
+++Code	<Cd>	[1..1]	Purpose code of the instruction. Additional information for SEPA transfers and SEPA Instant Payment specifying the reason for the transaction. The code must be 4 characters long. ExternalPurpose1Code	Sample values: TAXS PENS SPLT
++RegulatoryReporting	<RgltryRptg>	[0..1]	Note: this field is currently not supported. The bank will inform you in a communication when it becomes available.	
+++Details	<Dtls>	[0..1]		
++++Information	<Inf>	[0..1]	Payment purpose code. Required for transfers to certain countries, including: UAE, Myanmar, Malaysia, Bahrain. Also required for transactions in CNY. Up to 3 codes may be provided, separated by commas. text{1,35}	Sample values: ACM 12400
++RemittanceInformation	<RmtInf>	[1..1]	* Field required, except for a tax payment transfer.	
+++Unstructured	<Ustrd>	[1*..1]	Transfer title. For transfers to, among others, UAE, Bahrain, China, Malaysia –	Payment of an invoice

			additional information is provided in the next section. text{1,140}	
--	--	--	--	--

Example of CreditTransferTransactionInformation <CdtTrfTxInf>

```

<CdtTrfTxInf>
  <PmtId>
    <InstrId>A12345</InstrId>
    <EndToEndId>NOTPROVIDED</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <SvcLvl>
      <Prtry>7</Prtry>
    </SvcLvl>
    <CtgyPurp>
      <Cd>OTHR</Cd>
    </CtgyPurp>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">10.50</InstdAmt>
  </Amt>
  <Cdtr>
    <Nm>Company name</Nm>
    <PstlAdr>
      <StrtNm>StreetName</StrtNm>
      <BldgNb>36</BldgNb>
      <PstCd>99-515</PstCd>
      <TwnNm>Warsaw</TwnNm>
      <Ctry>FR</Ctry>
    </PstlAdr>
  </Cdtr>
</CdtTrfTxInf>

```

```
<OrgId>
  <LEI>14900000UDLVMY22KS22</LEI>
</OrgId>
</Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>FR76300030079000020000000000</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Payment for invoice no.123</Ustrd>
</RmtInf>
</CdtTrfTxInf>
```

Other information

Payment purpose code — transfers sent to certain countries

Additional requirements for transfers to the UAE (United Arab Emirates), Malaysia, Bahrain, Myanmar (Burma), and China. When making transfers to the above-mentioned countries, it is required to specify the appropriate payment purpose code in the transfer title:

<Ustrd>INVOICE 123456 /GDS/ </Ustrd>

NOTE: Remember to include the payment purpose code to avoid the transfer being rejected.

The code must be placed between slashes, e.g., /GDS/. You may provide up to 3 codes, separating them with spaces, e.g. /GDS/ /ATS/ /FIS/

You can obtain the list of codes from your Advisor.

Collective booking

The format allows specifying the booking type of the batch. The parameter is located at the payment block level. If the field is not present in the file, the system will by default mark the batch as booked analytically.

Name	XML Tag
+PaymentInformation	<PmtInf>
(...)	
++BatchBooking	<BtchBookg>

Possible values for the <BtchBookg> field:

false – analytical booking

true – collective booking

Negotiated transactions

The format allows specifying whether an international transfer should be executed using a negotiated exchange rate. The field does not apply to SEPA Instant Payments, PLN foreign transfers to Poland and Inter-Bank transfers. If the field is not present, the transaction is not negotiated by default.

Name	XML Tag
+CreditTransferTransactionInformation	<CdtTrfTxInf>
(...)	
++ExchangeRateInformation	<XchgRateInf>
+++ContractIdentification	<CtrctId>

Possible values:

true = negotiated transaction

false = non-negotiated transaction

LEI of the transfer beneficiary

The LEI code is becoming an increasingly commonly used identifier of a legal entity when executing transfers. It is a 20-character company number recognized within the EU.

Name	XML Tag
+CreditTransferTransactionInformation	<CdtTrfTxInf>
(...)	
++Creditor	<Cdtr>
(...)	
+++Identification	<Id>
++++OrganisationIdentification	<OrgId>
+++++LEI	<LEI>

LEI field specification: [A-Z0-9]{18,18}[0-9]{2,2}

Value compliant with ISO 17442.

Allowed characters:

abcdefghijklmnopqrstuvwxyz

ABCDEFGHIJKLMNOPQRSTUVWXYZ

0123456789

Applies to SEPA credit transfers, SEPA Instant Payments and international transfers.

Email address for transfer confirmation

It is possible to provide an email address to which the confirmation of the executed transfer will be sent.

Name	XML Tag
+CreditTransferTransactionInformation	<CdtTrfTxInf>
(...)	
++Creditor	<Cdtr>
(...)	
+++ContactDetails	<CtctDtIs>
++++EmailAddress	<EmailAdr>

You can provide up to 5 addresses. The field allows entering email addresses. Email addresses must be separated by a comma ","

e.g.

name@pkobp.pl, name2@pkobp.pl

Useful links

[Information on international transfers \(SK\)](#)

[Information on ISO 20022 \(PL\)](#)

[SWIFT codes \(instruction category code, instruction purpose code\)](#)

Example of SEPA transfer

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
  <CstmrCdtTrfInittn>
```

```
    <GrpHdr>
```

```
      <MsgId>A12345</MsgId>
```

```
      <CreDtTm>2026-04-10-10T16:10:02</CreDtTm>
```

```
      <NbOfTx>11</NbOfTx>
```

```
      <InitgPty>
```

```
        <Nm>PKO Bank Polski</Nm>
```

```
      </InitgPty>
```

```
    </GrpHdr>
```

```
    <PmtInf>
```

```
      <PmtInflId>A1234</PmtInflId>
```

```
      <PmtMtd>TRF</PmtMtd>
```

```
      <BtchBookg>>false</BtchBookg>
```

```
      <PmtTpInf>
```

```
        <InstrPrty>HIGH</InstrPrty>
```

```
        <SvcLvl>
```

```
          <Prtry>7</Prtry>
```

</SvcLvl>
</PmtTpInf>
<ReqdExctnDt>
 <Dt>2026-04-10</Dt>
</ReqdExctnDt>
<Dbtr>
 <Nm>Debtor name</Nm>
</Dbtr>
<DbtrAcct>
 <Id>
 <IBAN> SK078450000000200001111</IBAN>
 </Id>
</DbtrAcct>
<DbtrAgt>
 <FinInstnId>
 <BICFI>BPKOSKBB</BICFI>
 </FinInstnId>
</DbtrAgt>
<ChrgsAcct>
 <Id>
 <IBAN> SK078450000000200001111</IBAN>

```
</ld>
</ChrgsAcct>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>A12345</InstrId>
    <EndToEndId>/VS1234567890/SS1234567890/KS0000</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
    <SvcLvl>
      <Prtry>7</Prtry>
    </SvcLvl>
    <CtgyPurp>
      <Cd>OTHR</Cd>
    </CtgyPurp>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">55.55</InstdAmt>
  </Amt>
  <XchgRateInf>
    <CtrctId>true</CtrctId>
  </XchgRateInf>
```

<ChrgBr>SHAR</ChrgBr>

<Cdtr>

<Nm>Company name</Nm>

<PstlAdr>

<Dept>Department</Dept>

<SubDept>SubDepartment</SubDept>

<StrtNm>StreetName</StrtNm>

<BldgNb>36</BldgNb>

<BldgNm>SkySawa</BldgNm>

<Flr>2</Flr>

<PstBx>123 99-515</PstBx>

<Room>11</Room>

<PstCd>99-515</PstCd>

<TwnNm>Warsaw</TwnNm>

<TwnLctnNm>TownLocationName</TwnLctnNm>

<DstrctNm>Warsaw</DstrctNm>

<CtrySubDvsn>CountrySubDivision</CtrySubDvsn>

<Ctry>PL</Ctry>

</PstlAdr>

<Id>

<OrgId>

<LEI>14900000UDLVMY22KS22</LEI>

</OrgId>

</Id>

<CtctDtIs>

<EmailAdr>name@domena.pl</EmailAdr>

</CtctDtIs>

</Cdtr>

<CdtrAcct>

<Id>

<IBAN>SK3112000000198742637541</IBAN>

</Id>

</CdtrAcct>

<Purp>

<Cd>SPLT</Cd>

</Purp>

<RmtInf>

<Ustrd>Payment for invoice no. 123</Ustrd>

</RmtInf>

</CdtTrfTxInf>

</PmtInf>

</CstmrCdtTrfInItN>

</Document>