



Bank Polski

PKO Bank Polski S.A.
Varsovia, Sucursala
Bucuresti iPKO biznes – in
the Romanian branch. Data
import format ELIXIR-O

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ELIXIR-O Format Description and structure

File structure

The file name and structure should meet the following requirements:

- The files can have any name;
- A single file cannot contain more than 5000 records;
- The files have no header or footer line;
- Each line in the file corresponds to a single payment order; individual records are separated by a line break character <CR><LF> (= Hex 13 + Hex 10);
- Each record contains a set of fields separated by commas (,) (Hex 2C);
- Code page – as currently supported by iPKO biznes: (UTF8, CP852, ISO-8859-2, CP1250).
- All diacritical marks will be converted to regular;
- Descriptions, titles and other text data are put between double quotation (") (Hex 22);
- Where a text field (such as Payment details) consists of more than one part, (|) (Hex 7C) is used to separate them;
- None of the above format setting characters may be used in individual fields.

Format structure

Content of columns in the format description:

M / O	=	M - mandatory, O - optional
Format	=	field length and type
n	=	numerical field
a	=	alphanumeric field (with special characters)
d	=	data in the format defined in the import/export template
F	=	fixed length field
V	=	variable length field

FIELD NO.	FIELD DESCRIPTION	M/O	FORMAT
1.	Message type: 110 = domestic RON transfer to Romania 410 = international transfer, including SEPA, transfer within the PKO BP SA. group	M	3 n F
2.	Payment date in the YYYYMMDD format (Y-year, M-month, D-day)	M	8 d F
3.	Payment amount in bani. No decimal separators. (if for example the EURO zone – value expressed in cents) If field 1 = 110 RON is the default value If field 1 = 410 currency value in accordance with box 16 in line 2. Warning: For high-volume orders, orders will be executed with ReGIS system.	M	15 n V
4.	Sender's bank code - field must exist but content is ignored.	M	8 n V
5.	For message type 110: 0 – normal, 2 – urgent,	M	1 n V

Call-in line (Monday – Friday 9.00-19.00 Romanian time): RO: 800 890 640, PL: +48 61 855 94 13 charge as per the operator's price list

	<p>For message type 410 Null - empty 0 - Foreign 6 - SEPA Attention ! Regardless of the completed field no. 5 while importing in iPKO biznes, the "Filling in data" screen will also be displayed, where you must select the appropriate values, such as: Transfer type, Execution mode, Negotiated transaction, Account for the settlement of fees and commissions. After completing the data, accept by selecting the "Import" button. The presentation is presented under the table on Screen 1 "Data completion".</p>		
6.	<p>Sender's account in IBAN format Account to be charged = account to be charged fees and commissions</p>	M	34 a V
7.	Counterparty account in IBAN format	M	34 a V
8.	<p>Sender's name and address Individual lines are separated by " ". Lines 1 and 2 - name, lines 3 and 4 - address Value ignored. The field is required, but can be filled with any value.</p>	M	4*35 a V
9.	<p>The name and address of the counterparty - 105 characters. Individual lines 1, 2 and 3 are separated by " ". For message type 110, in case of SENT transfers, the name can consists of up to 35 characters.</p>	M	3*35 a V
10.	<p>For message type 110: Unused, value 0</p> <p>For message type 410: Permitted values (synonyms): 0 = "0" = BN1 = SHA The fees charged by the originator's bank are paid by the originator, other costs are borne by the beneficiary of the payment. 1 = "1" = BN2 = BEN bank fees charged to the counterparty. 2 = "2" = OUR = OUR all costs borne by the originator.</p> <p>If SEPA is selected the field may be empty, the system will pass on the SHA clause. The SLEV = SHA value mapping will be added, however, this only applies to SEPA import. When SEPA is not checked, SLEV is not supported.</p>	M	4 n V
11.	Counterparty Bank Code - the field must exist but the content is ignored.	M	8 n V
12.	<p>Title - payment details. Individual lines are separated by " ". ATTENTION! For message type 110, in tax transfers (to „TREZ”), the Title field may consist of up to 89 characters.</p>	M	4*35 a V
13.	Empty field - must exist but content is ignored	M	2*2 a F
14.	Empty field - must exist but content is ignored	M	2*2 a F

15.	Additional identification: Field content ignored	M	2 a F
16.	<p>For message type 110 – domestic transfers to Romania in RON and internal transfers within PKO Banku Polskiego S.A. Varsovia, Sucursala Bucuresti: Individual subfields are separated by the " " character.</p> <hr/> <p>- Subfield 1 Optional It may contain a custom reference according to the sender. ATTENTION! In case of domestic transfers (to SENT and ReGIS systems), field is ignored and the value NOTPROVIDED is entered.</p> <hr/> <p>- Subfield 2 Optional Counterparty CNP/CUI, 2 characters minimum, up to 13 characters. ATTENTION! In tax transfers (to „TREZ”), entering Counterparty CNP/CUI is mandatory,</p> <hr/> <p>- Subfield 3 Optional 23-digit ANAF code. Numeric Subfield used in case of tax transfers (to „TREZ”).</p> <p>For message type 410: Field mandatory: information client – bank Individual subfields are separated by the " " character.</p> <hr/> <p>- Subfield 1 Optional It may contain a Custom Reference in the 35 a V format (The "Own Reference" field does not support special characters, except for the characters: / -?: (), Space).</p> <hr/> <p>- Subfield 2 is required. The acceptable format is 3aF. Currency code entry: WAL:<three letter currency code>, eg WAL:USD</p> <hr/> <p>- Subfield 3 is required. The acceptable format is AA/SXXXXXXXXXX whereas: AA is the ISO code of the beneficiary country /S is a fixed parameter XXXXXXXXXX stands for SWIFT/ABA code, takes 8, 9 or 11 alphanumeric characters. In sub-field 3, the bank code is required, unless the transfer is marked as SEPA, in which case sub-field 3 is not required. If there is a PKO bank code in subfield 3, a transborder transfer is created.</p> <hr/>	<p>M</p> <p>O</p> <p>O</p> <p>O</p> <p>M</p> <p>O</p> <p>M</p> <p>M</p>	<p>4*35 a V</p> <p>35 a V</p> <p>13 a V</p> <p>23 n F</p> <p>35 a V</p> <p>3 a F</p> <p>ISO country code/S8a or /S9a or /S11a</p>

	- Subfield 4 is optional. Acceptable format is AA. ISO country code of the beneficiary's bank, 2 capital letters, eg RO.	0	ISO country code
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Screen 1 „Complement data”

Complement data

Transfer type

Set automatically

*

?

Execution mode

Normal mode (D+2, Spot)

*

Negotiable transaction

No

*

Changing the charge account

Select account

Find account

*

* Mandatory field

Back

Import

Completarea datelor

Tip de transfer

Setați automat

*

?

Modul de execuție

Mod normal (D+2, Spot)

*

Tranzacție negociată

Nu

*

Modificarea contului de încărcare

Selectați un cont

Căutați cont

*

* Câmp obligatoriu

Retur

Import

Examples:

Example 1- an order in the PKO Bank Polski SA group

410,20250401,1300,BPKO,0,"RO07BPKO0000000200001111","PL60102055610000311111111111","OwnNameP1|OwnNameP2|OwnAddressP3|OwnAddressP4"," BeneficiaryNameP1| BeneficiaryNameP2| BeneficiaryAddressP3","0",00000000," PaymentTitleP1|P2|P3|P4","","","","OWN REFERENCES|WAL:EUR|PL/SBPKOPLPW|PL"

Example 2 – domestic order

110,20250401,67,BPKO,0,"RO30BPKO6601020000001111","RO72INGB0000999905271111","OwnNameP1|OwnNameP2|OwnAddressP3|OwnAddressP4"," BeneficiaryNameP1| BeneficiaryNameP2|BeneficiaryAddressP3",0,0,"ZEWNETRZNY RO|format ELIXIR|","","","","Referențe własne 1234567|RO43853427|

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Example 3 – foreign order

410,20250401,1100, 10201026,,"RO07BPKO0000000200001111","5551234","
OwnNameP1|OwnNameP2|OwnAddressP3|OwnAddressP4"," BeneficiaryNameP1| BeneficiaryNameP2|
BeneficiaryAddressP3","0",00000000," PaymentTitleP1|P2|P3|P4","","","","Ref |WAL:USD|US/SCHASUS33|US"