Bankowość
Korporacyjna
i Inwestycyjna

Bank Polski

pain.001.001.09 File Structure

Table of contents

General information

This document describes the structure of the pain.001.001.09 file, which can be used to import transfers into the PKO Bank Polski online banking for medium and large enterprises (PKO Biznes).

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 domestic, foreign and Intra-Bank transfers,
- 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,
- Supported character encoding: UTF-8,
- The file may have any name.

Allowed characters in the file

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

/ - ( ) . ,

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.

[1*..1] – indicates a mandatory field that occurs only once. The additional asterisk (*) indicates that the field is subject to an additional comment, or business rule marked with the same symbol elsewhere in the documentation.

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., domestic transfer, foreign 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 PKO Bank Polski online banking. In such a case, the type is selected on the system screen.

Transfer type	Field at the payment block leve <PmtInf>	Field at the transfer level <CdtTrfTxInf>
SEPA transfer	<PmtTpInf><SvcLvl><Cd>SEPA</Cd> or <PmtTpInf><SvcLvl><Prtry>7</Prtry>	<CdtTrfTxInf><PmtTpInf><SvcLvl><Cd>SEPA</Cd> or <CdtTrfTxInf><PmtTpInf><SvcLvl><Prtry>7</Prtry>
SEPA Instant Payment	<PmtTpInf><SvcLvl><Cd>INST</Cd> or <PmtTpInf><SvcLvl><Prtry>8</Prtry> OR <PmtTpInf><SvcLvl><Cd>SEPA</Cd> and at the same time <PmtTpInf><LclInstrm><Cd>INST</Cd>	<CdtTrfTxInf><PmtTpInf><SvcLvl><Cd>INST</Cd> or <CdtTrfTxInf><PmtTpInf><SvcLvl><Prtry>8</Prtry> OR <CdtTrfTxInf><PmtTpInf><SvcLvl><Cd>SEPA</Cd> and at the same time <CdtTrfTxInf><PmtTpInf><LclInstrm><Cd>INST</Cd>
Foreign transfer	<PmtTpInf><SvcLvl><Prtry>9</Prtry>	<CdtTrfTxInf><PmtTpInf><SvcLvl><Prtry>9</Prtry>
Foreign transfer (automatic mode)*	<PmtTpInf><SvcLvl><Prtry>10</Prtry>	<CdtTrfTxInf><PmtTpInf><SvcLvl><Prtry>10</Prtry>
SWIFT GPI foreign transfer	<PmtTpInf><SvcLvl><Prtry>11</Prtry>	<CdtTrfTxInf><PmtTpInf><SvcLvl><Prtry>11</Prtry>
Sent transfer	<PmtTpInf><SvcLvl><Prtry>12</Prtry>	<CdtTrfTxInf><PmtTpInf><SvcLvl><Prtry>12</Prtry>
Regis transfer	<PmtTpInf><SvcLvl><Prtry>13</Prtry>	<CdtTrfTxInf><PmtTpInf><SvcLvl><Prtry>13</Prtry>

* The PKO Bank Polski online banking will automatically determine the type of foreign 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	2026-04-05T15:23:11
++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>2026-05-10T16:10:02</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. Collective posting applies to foreign transfers, excluding Intra-Bank transfers and PLN Foreign transfers to Poland. 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 foreign transfers. It does not apply to Sent and Regis transfers, Intra-Bank transfers, PLN Foreign transfers to Poland, SEPA Instant Payments, or SWIFT GPI transfers (which are always executed in Overnight mode).	Allowed values: NORM HIGH

			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. NORM = Tomnext (D+1) 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 PKO Bank Polski online banking, 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 an 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 transfer 8 = SEPA Instant Payment 9 = foreign transfer 10 = foreign transfer (automatic mode) 11 = SWIFT GPI foreign transfer 12 = Sent transfer 13 = Regis transfer In the case of PKO Bank Polski online banking, 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 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.	2026-04-05
++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)	RO00BPKO0000111122223333
++DebtorAgent	<DbtrAgt>	[1..1]		
+++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
++++BICFI	<BICFI>	[1..1]	BIC code of PKO Bank Polski S.A. Varsovia, Sucursala Bucuresti ISO 9362, 8 or 11 characters	BPKOROBU
++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	5

			text{1,70}	
++++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]	*If the <Id> element is used, one of the following identification types must be provided: • <OrgId> for a legal entity (organisation), or • <PrvtId> for an individual person.	
++++OrganisationIdentification	<OrgId>	[1*..1]	*Only one organisation identifier may be provided within the <OrgId> element (e.g. LEI or CUI). Multiple identifiers are not allowed.	
+++++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	14930014UKLVMY22DS11
+++++Other	<Othr>	[1*..1]		
++++++Identification	<Id>	[1*..1]	Other identifier of a legal entity, e.g., CUI. text{1,35}	
++++PrivateIdentification	<PrvtId>	[1*..1]		
+++++Other	<Othr>	[1*..1]		
++++++Identification	<Id>	[1*..1]	Other identifier of a natural person, e.g. CNP.	

			text{1,35}	
++ChargeBearer	<ChrgBr>	[0..1]	Cost clause, field ignored for Sent and Regis transfers, Intra-Bank transfers and PLN Foreign transfers to Poland. A clause provided at the individual transaction level overrides this value. If an foreign transfer is declared and the field is missing, the value SHA is applied.	Allowed values: DEBT CRED SHAR SLEV
++ChargesAccount	<ChrgsAcct>	[0..1]	Applies only to foreign transfers, excluding Intra-Bank transfers and PLN Foreign transfers to Poland.	
+++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)	RO00BPKO0000111122 223333

Example of PaymentInformation <PmtInf>

```
<PmtInf>
	<PmtInfId>A1234</PmtInfId>
	<PmtMtd>TRF</PmtMtd>
	<PmtTpInf>
		<SvcLvl>
			<Prtry>12</Prtry>
		</SvcLvl>
	</PmtTpInf>
	<ReqdExctnDt>
		<Dt>2026-04-05</Dt>
	</ReqdExctnDt>
	<Dbtr>
```

```xml
        <Nm>Company name</Nm>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN> RO00BPKO0000111122223333</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BICFI>BPKOROBU</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]	Client-assigned transaction identifier. 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. text{1,35}	A12345 NOTPROVIDED
++PaymentTypeInformation	<PmtTpInf>	[1..1]		
+++InstructionPriority	<InstrPrty>	[0..1]	The value specifies the execution mode for foreign transfers. It does not apply to Sent and Regis transfers, Intra-Bank transfers or PLN Foreign Transfers to Poland, SEPA Instant Payment, SWIFT GPI transfers (which are always Intra-Bank transfers 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. NORM = Tomnext (D+1) HIGH = Overnight (D+0) CodeSet	Allowed values: NORM HIGH

+++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 PKO Bank Polski online banking, 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 an 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 transfer 8 = SEPA Instant Payment 9 = foreign transfer 10 = foreign transfer (automatic mode) 11 = SWIFT GPI foreign transfer 12 = Sent transfer 13 = Regis trensfer In the case of PKO Bank Polski online banking, 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 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
+++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 Payment. 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 XML attribute: Ccy	InstdAmt Ccy="RON">123.70
++ExchangeRateInformation	<XchgRateInf>	[0..1]		
+++ContractIdentification	<CtrctId>	[0..1]	The field specifies the indicator of a negotiated transaction for foreign	Allowed values: true

			transfers. The field does not apply to Sent and Regis transfers, SEPA Instant Payments, Intra-Bank transfers and PLN Foreign Transfers to Poland:. true = negotiated transaction false = non-negotiated transaction If the field is missing in the file, the transaction is not negotiated by default. text{1,35}	false
++ChargeBearer	<ChrgBr>	[0..1]	Cost clause, field ignored for Sent and Regis transfers, Intra-Bank transfers and PLN Foreign transfers to Poland. A clause provided at the individual transaction level overrides this value. If an foreign transfer is declared and the field is missing, the value SHA is applied.	Allowed values: DEBT CRED SHAR SLEV
++UltimateDebtor	<UltmtDbtr>	[0..1]	**Note:** the field is currently not supported. The Bank will announce its availability in a communication.	
+++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]	* If the <Id> element is used, one of the following identification types must be provided: • <OrgId> for a legal entity (organisation), or • <PrvtId> for an individual person.	
++++OrganisationIdentification	<OrgId>	[1*..1]	* Only one organisation identifier may be provided within the <OrgId> element (e.g. LEI or CUI). Multiple identifiers are not allowed.	
+++++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	14930014UKLVMY22DS11
+++++Other	<Othr>	[1*..1]		
++++++Identification	<Id>	[1*..1]	Other identifier of a legal entity, e.g., CUI. text{1,35}	
++++PrivateIdentification	<PrvtId>	[1*..1]		
+++++Other	<Othr>	[1*..1]		
++++++Identification	<Id>	[1*..1]	Other identifier of a natural person, e.g. CNP text{1,35}	

++CreditorAgent	<CdtrAgt>	[1*..1]	*Field required for foreign transfers, excluding SEPA and SEPA Instant Payments.	
+++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
++++BICFI	<BICFI>	[1*..1]	SWIFT code, 8 or 11 characters.	BPKOROBU
++++ClearingSystemMemberIdentification	<ClrSysMmbId>	[1*..1]		
+++++MemberIdentification	<MmbId>	[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:** 1. In the case of Intra-Bank transfers and PLN Foregin transfers to Poland, the PostalAddress block is not required. All provided data will be ignored. 2. In the case of all other types of transfers, the PostalAddress block is required.	
++++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 text{1,70}	2
++++PostBox	<PstBx>	[0..1]	P.O. Box text{1,16}	123 99-515
++++Room	<Room>	[0..1]	Room number	11

			text{1,70}	
++++PostCode	<PstCd>	[0..1]	Postal code text{1,16}	99-515
++++TownName	<TwnNm>	[1..1]	City name 1. 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. 2. 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 1. 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. 2. In the case of all other types of transfers, the field is required. CodeSet, ISO 3166, Alpha-2 code	PL

++++AddressLine	<AdrLine>	[0..1]	Address data of the transfer beneficiary. The AddressLine field can currently be used for 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]	* If the <Id> element is used, one of the following identification types must be provided: • <OrgId> for a legal entity (organisation), or • <PrvtId> for an individual person.	
++++OrganisationIdentification	<OrgId>	[1*..1]	* Only one organisation identifier may be provided within the <OrgId> element (e.g. LEI or CUI). Multiple identifiers are not allowed.	
+++++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., CUI. Mandatory field for tax transfers to Sent and Regis systems. text{1,35}	
++++PrivateIdentification	<PrvtId>	[1*..1]		
+++++Other	<Othr>	[1*..1]		
++++++Identification	<Id>	[1*..1]	Other identifier of a natural person, e.g. CNP. text{1,35}	
+++ContactDetails	<CtctDtls>	[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.	RO
++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)	RO11BPKO0000111122223333
++++Other	<Othr>	[1*..1]		
+++++Identification <Id>	<Id>	[1*..1]	An account number in a format other than IBAN. Applies to foreign 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]	Utimate Creditor name text{1,70}	Company name
+++PostalAddress	<PstlAdr>	[0..1]		
++++StreetName	<StrtNm>	[0..1]	Utimate Creditor's street name text{1,70}	Świętokrzyska
++++BuildingNumber	<BldgNb>	[0..1]	Utimate Creditor's building number text{1,16}	36
++++Room	<Room>	[0..1]	Utimate Creditor's room number text{1,70}	5
++++PostCode	<PstCd>	[0..1]	Utimate Creditor's postal code text{1,16}	00-116
++++TownName	<TwnNm>	[0..1]	Utimate Creditor's city text{1,35}	Warszawa
++++Country	<Ctry>	[0..1]	Utimate Creditor's country ISO 3166, Alpha-2 code	PL
+++Identification	<Id>	[0..1]	* If the <Id> element is used, one of the following identification types must be provided: • <OrgId> for a legal entity (organisation), or • <PrvtId> for an individual person.	
++++OrganisationIdentification	<OrgId>	[1*..1]	* Only one organisation identifier may be provided within the <OrgId> element (e.g. LEI or CUI). Multiple identifiers are not allowed.	
+++++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	14930014UKLVMY22DS11

			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	
+++++Other	<Othr>	[1*..1]		
++++++Identification	<Id>	[1*..1]	Other legal entity identifier, e.g. CUI text{1,35}	
++++PrivateIdentification	<PrvtId>	[1*..1]		
+++++Other	<Othr>	[1*..1]		
++++++Identification	<Id>	[1*..1]	Other natural person identifier, e.g. CNP. text{1,35}	
++Purpose	<Purp>	[0..1]		
+++Code	<Cd>	[1..1]	Purpose code of the instruction. Additional information for SEPA transfers and SEPA Instant Payments 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
++RelatedRemittanceInformation	<RltdRmtInf>	[0..1]		

+++RemittanceIdentification	<RmtId>	[1..0]	ANAF code, for Sent and Regis tax transfers. text{1,35}	99912345678900123456789
++RemittanceInformation	<RmtInf>	[1..1]		
+++Unstructured	<Ustrd>	[1*..1]	Transfer title. For transfers to, among others, UAE, Bahrain, China, Malaysia – additional information is provided in the next section. **Note**: In the case of tax transfers to Sent and Regis system, the field may contain a maximum of 89 characters. text{1,140}	Payment of an invoice

Example of CreditTransferTransactionInformation <CdtTrfTxInf>

```
<CdtTrfTxInf>
	<PmtId>
		<InstrId>A12345</InstrId>
		<EndToEndId>NOTPROVIDED</EndToEndId>
	</PmtId>
	<PmtTpInf>
		<SvcLvl>
			<Prtry>12</Prtry>
		</SvcLvl>
	</PmtTpInf>
	<Amt>
		<InstdAmt Ccy="RON">123.70</InstdAmt>
	</Amt>
	<Cdtr>
		<Nm>Company name</Nm>
		<PstlAdr>
			<StrtNm>Blvd. Iancu de Hunedoara</StrtNm>
```

```xml
                <BldgNb>48</BldgNb>
                <PstCd>011745</PstCd>
                <TwnNm>Bucuresti</TwnNm>
                <Ctry>RO</Ctry>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN> RO00XXXX0000111122223333</IBAN>
            </Id>
        </CdtrAcct>
        <RmtInf>
            <Ustrd>Payment of an invoice</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 foreign transfer should be executed using a negotiated exchange rate. The field does not apply to Intra-Bank transfers, Sent and Regis transfers, SEPA Instant Payments or PLN Foreign Transfers to Poland. 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:

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

Applies to foreign transfer, Sent and Regis 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	<CtctDtls>
++++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 transfers - Documents and information - PKO Bank Polski Sucursala București

Information on ISO 20022 (PL) - https://www.pkobp.pl/korporacje/pomoc-kontakt/iso-20022

Payment Service Providers (payments "on behalf of") - https://www.pkobp.pl/en/ipko-biznes-online-banking/payment-service-providers

SWIFT codes (instruction category code, instruction purpose code) - https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets

Sent transfer example


```xml
<?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>2026-03-19T10:10:02</CreDtTm>
			<NbOfTxs>1</NbOfTxs>
			<InitgPty>
				<Nm>PKO Bank Polski</Nm>
			</InitgPty>
		</GrpHdr>
		<PmtInf>
			<PmtInfId>A1234</PmtInfId>
			<PmtMtd>TRF</PmtMtd>
			<BtchBookg>false</BtchBookg>
			<PmtTpInf>
				<SvcLvl>
					<Prtry>12</Prtry>
				</SvcLvl>
			</PmtTpInf>
			<ReqdExctnDt>
				<Dt>2026-03-20</Dt>
			</ReqdExctnDt>
			<Dbtr>
				<Nm>PKO Bank Polski</Nm>
			</Dbtr>
			<DbtrAcct>
```

```
        <Id>
            <IBAN>RO00BPKO0000111122223333</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BICFI>BPKOROBUXXX</BICFI>
        </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
        <PmtId>
            <InstrId>A12345</InstrId>
            <EndToEndId>NOTPROVIDED</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="RON">2.01</InstdAmt>
        </Amt>
        <Cdtr>
            <Nm>Company name</Nm>
            <PstlAdr>
            <TwnNm>Bucuresti</TwnNm>
      <Ctry>RO</Ctry>
            </PstlAdr>
            <Id>
                <OrgId>
                    <Othr>
                        <Id>52054532</Id>
                    </Othr>
                </OrgId>
            </Id>
```

```
                </Cdtr>
                <CdtrAcct>
                    <Id>
                        <IBAN>RO11XXXX0000111122224444</IBAN>
                    </Id>
                </CdtrAcct>
                <RmtInf>
                    <Ustrd>Payment title</Ustrd>
                </RmtInf>
            </CdtTrfTxInf>
        </PmtInf>
    </CstmrCdtTrfInitn>
</Document>
```


SEPA transfer example


```
<?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>2026-03-10T16:10:02</CreDtTm>
            <NbOfTxs>1</NbOfTxs>
            <InitgPty>
                <Nm>PKO Bank Polski</Nm>
            </InitgPty>
        </GrpHdr>
        <PmtInf>
            <PmtInfId>A1234</PmtInfId>
```

```
<PmtMtd>TRF</PmtMtd>
<BtchBookg>false</BtchBookg>
<PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
    <SvcLvl>
        <Prtry>7</Prtry>
    </SvcLvl>
</PmtTpInf>
<ReqdExctnDt>
    <Dt>2026-03-12</Dt>
</ReqdExctnDt>
<Dbtr>
    <Nm>PKO Bank Polski</Nm>
</Dbtr>
<DbtrAcct>
    <Id>
        <IBAN>RO00BPKO0000111122223333</IBAN>
    </Id>
</DbtrAcct>
<DbtrAgt>
    <FinInstnId>
        <BICFI>BPKOROBUXXX</BICFI>
    </FinInstnId>
</DbtrAgt>
<ChrgsAcct>
    <Id>
        <IBAN>RO00BPKO0000111122223333</IBAN>
    </Id>
</ChrgsAcct>
<CdtTrfTxInf>
```

<PmtId>
<InstrId>A12345</InstrId>
<EndToEndId>NOTPROVIDED</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>Finance Department</Dept>
<SubDept>International Payments SubDepartment</SubDept>
<StrtNm>Avenue des Lila</StrtNm>
<BldgNb>11</BldgNb>
<BldgNm>SkySawa</BldgNm>
<Flr>22</Flr>
<PstBx>333 33-333</PstBx>

```
                        <Room>44</Room>
                        <PstCd>55-555</PstCd>
                        <TwnNm>Paris</TwnNm>
                        <TwnLctnNm>6th Arrondissement</TwnLctnNm>
                        <DstrctNm>Paris</DstrctNm>
                        <CtrySubDvsn>Île-de-France</CtrySubDvsn>
                        <Ctry>FR</Ctry>
                    </PstlAdr>
                    <Id>
                        <OrgId>
                            <LEI>14900000UDLVMY22KS22</LEI>
                        </OrgId>
                    </Id>
                </Cdtr>
                <CdtrAcct>
                    <Id>
                        <IBAN>FR76300011119000020418012391</IBAN>
                    </Id>
                </CdtrAcct>
                <Purp>
                    <Cd>SPLT</Cd>
                </Purp>
                <RmtInf>
                    <Ustrd>Payment for invoice no. 123</Ustrd>
                </RmtInf>
            </CdtTrfTxInf>
        </PmtInf>
    </CstmrCdtTrfInitn>
</Document>
```