PKO Bank Polski

Output File Structure
File Reports
iPKO biznes
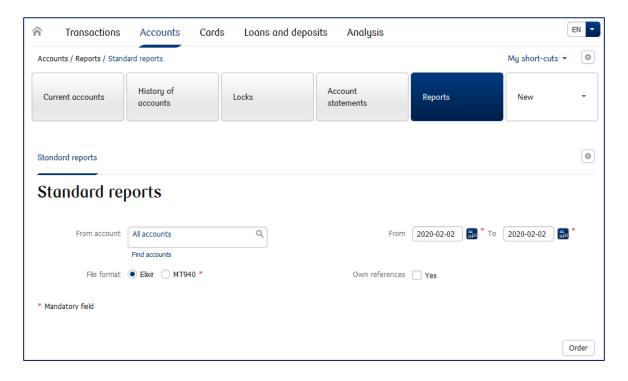
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General information

This document is intended for Clients wishing to create an interface between the iPKO biznes system and their own financial and booking systems to automatically book operations into individual accounts. It specifies the format of statement files with overviews of operations in the MT940 and Elixir formats, made available to Clients through the bank's web application.

This document describes the structure of output files available for downloading on the file reports functionality level in the iPKO biznes application. Files that comply with the specification below can be downloaded from the iPKO biznes system from the menu Accounts [Rachunki] -> Reports [Raporty]-> Standard reports [Raporty standardowe].

Standard file reports are generated in one of two formats:
· Elixir,
· MT940.

Standard reports are available for a maximum period of one year. Reports can be downloaded for up to 3 months at a time.

MT940 File Report

- Files with a .txt extension are text files to be opened using standard text editing software, such as notepad or WordPad.
- The report file generated lists operations for each business day separately. Operations made on weekends or holidays are available in the file generated for the next business day.
- Character coding – CP852 code page.
- MT940 record starts with the character <CR / LF> (hex 0x0D and 0x0A)

NUMBER OF FIELD	DESCRIPTION OF FIELD	REMARKS
	Empty line	<CR/LF>
:20:	Fixed value: 'MT940'	5 characters
:25:	Country code and account ID: /CZSSBBBBBBBBRRRRRRRRRRRR where: CZ – country code as per ISO, SS – check digits N(2), BBBBBBBB – BNo. Domestic bank unit ID (format: N(8)), RRRRRRRRRRRR – AID account ID at the bank (format X(12)).	25 characters
:28C:	Statement number	Sequential number in a given year, max. 3 characters
:60F:	Opening account balance. The field comprises the following elements:	14 to 28 characters
	1. Balance ID 'D' (Debit) – negative balance 'C' (Credit) – positive or zero balance.	1 character
	2. Balance date in the YYMMDD format	6 characters
	3. Currency code (e.g. 'PLN')	3 characters
	4. Balance amount. (Amount with decimal fraction (2 digits), separated with ',' (comma))	Max. 18 characters
:61: (line 1)	Description of the operation.	43 to 57 characters
	1. Currency date YYMMDD	6 characters
	2. Date of operation at the bank MMDD	4 characters
	3. Operation ID: 'C' or 'D' value	1 character
	4. Operation amount (Amount with decimal fraction (2 digits), separated with ',' (comma))	Max 15 characters
	5. Fixed value 'N'	1 character
	6. Operation code in the Bank's central system.	3 characters
	7. Fixed value 'NONREF//'	8 characters
	8. Operation number and group number (8 characters each)	last 16 digits from TRID number
:61: (line 2)	1. Operation code in the Bank's central system.	Total of 5 characters
	Fixed value: space (ASCII 32)	
	2. Operation type (1 for non-booking operations, 0 –for booking operations)	
:86:	1. Fixed value '020~00'	Total of 9 characters (space before the code)

(line 1)		
	2. Operation code in the Bank's central system.	
:86: (subsequent lines for each subfield –format X(27)) Marked subfield numbers are preceded with '~' (tilde)	Subfield 20 to 25 – Transaction purpose	Up to 27 characters per field. If a particular field is not empty (not applicable to the subfield ~20), the preceding field has a length of 27 characters (including spaces). The fields are always present in the statement, even if they are empty. The purpose phrase may occupy six lines. If the purpose phrase occupies fewer lines, the other lines have a fixed value: ASCII 255.
	Subfield 26 – Own references or References E2E / Symbols VS, KS, SS (for one-time transfers and SEPA CT operations)	Up to 27 characters in a subfield. For one time (domestic) transfers, transfers to own accounts, transfers to a foreign branch in Bratislava and Direct Debits: 1. when one of the symbols VS, SS, KS was given during registration of the operation, the subfield will be filled with a reference created by joining the values of individual symbols 2. if during the operation registration the own references were provided, the subfield will contain the own references 3. when both the specific symbols and the own references were provided during the registration of the operation, the subfield will contain the specific symbols provided in the structure as above. For SEPA CT operations: 1. when one of the symbols VS, SS, KS was given during registration of the operation, the subfield will be filled with a reference created by joining the values of individual symbols 2. if E2E References were provided during registration of the operation, the subfield will contain E2E References. For other operations, the subfield will be filled in with the value provided during registration of the operation as "Own references". If no data is available, the subfield contains a fixed value: ASCII 255
	Subfield 27 - continuation of the value from subfield ~26	Up to 27 characters in the subfield.
	Subfield 28 - Fixed value: (ASCII 255)	
	Subfield 29 - Fixed value: (ASCII 255)	
	Subfield 30 - Counterparty's bank number	Counterparty's bank unit identifier 8-digit bank settlement number (for domestic payments). If no data is available, the subfield contains a fixed value: ASCII 255
	Subfield 31 - Counterparty's account number	Counterparty's account identifier in the contractor's bank. If no data is available, the subfield contains a fixed value: ASCII 255
	Subfields 32 and 33 - Name and address of the counterparty	When the name and address of the counterparty fit in one subfield, the other subfield contains a fixed value: ASCII 255. Data on the counterparty are optional for operations that by definition do not require their entry. When both subfields are empty, they contain a fixed value: ASCII 255.
	Subfield 34 - Own references	If in the ~26, ~27 fields the value of the field "Own references" is given, then the subfields ~34 and

			~35 contain a fixed value: ASCII 255, otherwise the fields will be filled in with the value of "Own references"
		Subfield 35 - Continuation of values from subfield ~ 34	Up to 8 characters in subfield.
		Subfield 38 - counterparty's IBAN	If no data is available, the subfield contains a constant value: ASCII 255
		Subfield 60 - date of document	
		Subfield 63 - Fixed value: 'SWRK' + space (ASCII 32) + SWRK number	If there is no SWRK number, the subfield contains a constant value: ASCII 255.
:62F:		Closing balance	14 and 28 characters
		1. Balance ID ('C' or 'D')	1 character
		2. Balance date in the YYMMDD format	6 characters
		3. Account currency code	3 characters
		4. Balance amount (Amount with decimal fraction (2 digits), separated with ',' (comma)	Max. 18 characters
:64:		Current balance	14 and 28 characters
		1. Balance ID ('C' or 'D')	1 character
		2. Balance date in the YYMMDD format	6 characters
		3. Account currency code	3 characters
		4. Balance amount (Amount with decimal fraction (2 digits), separated with ',' (comma)	Max. 18 characters
		Fixed value '-' (dash)	

Information presentation in the MT940 block

:20: Fixed value MT940
:25: Country code and account ID
:28C: Statement number
:60F: Opening account balance (balance ID, statement date, currency code, and balance amount)
:61: line 1 – Operation Description (currency date, bank operation date, credit/debit operation, operation amount, Fixed value "N", operation code in the Bank's central system., fixed value "NONREF//", operation number)
line 2 (operation code in the Bank's central system.)
:86: line 1 (fixed value 020~00, operation code in the Bank's central system.)
~20 subfield 20 (Transaction purpose)
~21 subfield 21 (Transaction purpose)
~22 subfield 22 (Transaction purpose)
~23 subfield 23 (Transaction purpose)
~24 subfield 24 (Transaction purpose)
~25 subfield 25 (Transaction purpose
~26 subfield 26 (Own references or References E2E/Specific symbols)
~27 subfield 27 (Own references or References E2E/Specific symbols)
~28 subfield 28 (Fixed value: ASCII 255)
~29 subfield 29 (Fixed value: ASCII 255)
~30 subfield 30 (Counterparty bank number)
~31 subfield 31 (Counterparty account number)
~32 subfield 32 (Counterparty name and address)
~33 subfield 33 (Counterparty name and address)
~34 subfield 34 (Own references)

~35 subfield 35 (Own references)
~38 subfield 38 (Counterparty IBAN)
~60 subfield 60 (document date)
~63 subfield 63 (SWRK number)
:62F: Closing balance (balance ID, balance date, account currency code, and balance amount)
:64: Current balance (balance ID, balance date, account currency code, and balance amount)
- Fixed value (dash)

Exemplary records

SEPA transfer with E2E References

```
:20:MT940
:25:/CZ0717770000000200001892
:28C:38
:60F:C191121EUR411216,73
:61:1911211121D100,25NU37NONREF//3253600300000096
U37 0
:86:020~00U37
~20FAKTURA NR 125 ZAPLATA ZA U
~21SLUGI FINANSOWE
~22·
~23·
~24·
~25·
~26REF012321
~27·
~28·
~29·
~30·
~31·
~32BAZAY CO. UL. KROTKA 2 00-1
~3323 WARSZAWA
~34·
~35·
~38DK9220000377133862
~60·
~63·
:62F:C191121EUR411116,48
:64:C191121EUR411116,48
-
```

SEPA transfer with Specific Symbols

```
:20:MT940
:25:/CZ0717770000000200001892
:28C:38
:60F:C191121EUR1056488,60
:61:1911211121D15250,74NU37NONREF//3253600300000096
U37 0
:86:020~00U37
~20FAKTURA NR 125 ZAPLATA ZA U
~21SLUGI FINANSOWE
~22·
~23·
~24·
~25·
~26 V1234567890S1234567890K1234
~27567890
~28·
```

```
~29·
~30·
~31·
~32BAZAY CO. UL. KROTKA 2 00-1
~3323 WARSZAWA
~34·
~35·
~38DK9220000377133862
~60·
~63·
:62F:C191121EUR1041237,86
:64:C191121EUR1041237,86
-
```

Transfer to own account with Own references and Specific symbols

```
:20:MT940
:25:/CZ0717770000000200001892
:28C:38
:60F:C191121EUR1056488,60
:61:1911211121D10000,00NS50NONREF//3250500300003700
S50 0
:86:020~00S50
~20TYTUL PRZELEWU SRODKU NA RA
~21CHUNEK WLASNY
~22·
~23·
~24·
~25·
~26KS:1234 SS:1234567890 VS:12
~2734567890
~28·
~29·
~3017770000
~31000200001905
~32PRZEDSIEBIORSTWO PRODUKCYJN
~33E ASKUPU UL. KWIATOWA 11 04
~34REFWLASNE0123
~35·
~38CZ4417770000000200001905
~60·
~63·
:62F:C191121EUR1046488,60
:64:C191121EUR1046488,60
-
```

Elixir File Report

- · Files with operations for a given account are structured as CSV files for communication with the ELIXIR system.
- · Files with a .txt extension are text files to be opened using standard text editing software, such as notepad or WordPad.
- · The report file generated lists operations for each business day separately. Operations made on weekends or holidays are available in the file generated for the next business day.
- · Set and record format details:
- · The file does not have a header or a footer.

- · Character coding – ANSI - Windows-1250 code page
- · Fields are separated with a comma (HEX: 2C)
- · Each record is ended with CRLF digits (HEX:0D0A).
- · Data fields take the format of YYYYMMDD
- · Numerical fields (N) have leading zeroes.
- · Character fields (Z) – are limited by inverted commas (HEX:22).
- · Trailing spaces are optional.
- · The line separator in a field is "|" (HEX:7C).
- · Amount fields – the amount is given in cents.

Elixir data structure

Symbols used in the description:
- · The record contains numerical fields (N),
- · character fields (Z),
- · amount fields (K),
- · date fields (D).

NUMBER OF FIELD	TYPE OF DATA	CONTENT OF FIELD	DESCRIPTION OF FIELD CONTENT
1	N	Message type	Fixed value: For a debit transaction: message type 222, For a credit transaction: message type 111.
2	D	Currency date	YYYYMMDD
3	K	Amount (in hundredth parts of currency units)*	Up to 15 digits, no leading zeroes
4	N	Sender branch sort code (not filled in for cash payments)	8 digits; for cash payments, commission fees, and other operations not originating from the sender's account - the field is empty
5	N	Branch sort code - own account	8 digits (sort code of the account for which the report is retrieved)
6	Z	Counterparty account (not filled in for cash payment)	Counterparty IBAN account number; for cash payments and other operations not originating from the sender's account -the field contains exclusively ""
7	Z	Account number - own account	24-digit IBAN number (number of the account for which the report is retrieved)
8	Z	Name and address	4 subfields (sections of up to 35 characters), separated with | (pipe) For following transactions: -a debit transaction –the field contains the name and address of the transfer addressee. -a credit transaction –the field contains the name and address of the transfer sender.
9		Not used	Regardless of the operation type (credit or debit), the file will have4 empty subfields (sections of up to 35 characters), separated with | (pipes) – no data in the file
10		Not used	00000000 (fixed value)
11	N	Branch sort code - own account	8 digits
12	Z	Additional information: transaction purpose	4 sections of up to 35 characters, separated with | (pipes), limited by " signs

13	Z	Empty	Empty fields contain "" only
14	Z	Operation identifier number	16 digits
15	Z	Empty	Empty fields contain "" only
16	Z	Interbank information	3 sections separated by | (pipe). The first subfield of field 16 can have a mnemonic ID= followed by 7,16, 20 or 22 characters (Counterparty number for SWRK operations only, for other operations the field is empty). The second subfield of field 16 following | (pipe): For one time (domestic) transfers, transfers to own accounts, transfers to a foreign branch in Bratislava: 1. when one of the symbols VS, SS, KS was given during registration of the operation, the subfield will be filled with a reference created by joining the values of individual symbols 2. if during the operation registration the own references were provided, the subfield will contain the own references 3. when both the specific symbols and the own references were provided during the registration of the operation, the subfield will contain the own references. For SEPA CT operations: 1. when one of the symbols VS, SS, KS was given during registration of the operation, the subfield will be filled with a reference created by joining the values of individual symbols 2. if E2E References were provided during registration of the operation, the subfield will contain E2E References. For other operations, the subfield will be filled in with the value provided during registration of the operation as "Own references". The third subfield may contain Specific symbols If no data is available, the subfield is empty and takes the value "".

Payer and payment details are given by filling in the first subfield to the maximum extent possible, and if the title is too long, the rest is moved to the next subfield.

Exemplary records

Below are the examples of records in the Elixir format (to make verification easier, each of the records is presented separately).

Transfer with E2E References

222,20191121,10025,,17770000,"DK9220000377133862","CZ0717770000000200001892","BAZAY CO. UL. KROTKA 2 00-123 WARSZ|AWA||","|||",00000000,17770000,"FAKTURA NR 125 ZAPLATA ZA USLUGI FI|NANSOWE||","","3253600300000096","","|REF012321|"

Transfer with Specific symbols

222,20191121,1525074,,17770000,"DK9220000377133862","CZ0717770000000200001892","BAZAY CO. UL. KROTKA 2 00-123 WARSZ|AWA||","|||",00000000,17770000,"FAKTURA NR 125 ZAPLATA ZA USLUGI FI|NANSOWE||","","3253600300000096","","|V1234567890S1234567890K1234567890|"

Transfer to own account with own references and Specific symbols

222,20191121,1000000,17770000,17770000,"CZ4417770000000200001905","CZ0717770000000200001892
","PRZEDSIEBIORSTWO PRODUKCYJNE ASKUPU| UL. KWIATOWA 11 04-
620||","|||",00000000,17770000,"TYTUL PRZELEWU SRODKOW NA RACHUNEK
W|LASNY||","","3250500300003700","","|REFWLASNE0123|KS:2222222 SS:3333333 VS:1111111"