



Bank Polski

PKO Bank Polski S.A.
pobočka zahraničnej banky
– Data import formats CSV,
MT103, XML ISO20022

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CSV file structure (international transfer)

The file structure and name should meet the following requirements:

- The file can have any name.
- Code page, as currently supported by iPKO biznes (ISO8859-2, CP-852, CP-1250, UTF-8);
- The file has no header or footer line;
- Lines are separated by the line break character <CR> <LF> (= Hex 13 + Hex 10);
- No line should consist only of a space or <CR> and <LF>;
- Each non-empty line contains one transaction;
- Individual fields in the line are separated by a semicolon;
- Permitted character sets: 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 / - ? : () . , ' + { } CR LF Space
- Text fields can be put in quotation marks.
- Diacritical characters will be converted to regular characters.

File format description

Format description:

X – alphanumeric character

N – number

F – fixed length

V – variable length

For example, X (3) means an alphanumeric field with a fixed length of 3 characters

Content of columns in the format description:

M / O = field type

M = mandatory

O = optional

CSV file structure

FIELD NO.	FIELD	FIELD DESCRIPTION	M/O	FORMAT
1	Currency date	The field may have the following values: YYYY-MM-DD, YYYYMMDD, YYMMDD. where: Y, M, D are digits (Y for year, M for month, D for day)	M	X(10)
2	Amount	Decimal separator: comma or period. It is permitted to not use a separator. In such a case, it will be assumed that no decimal part has been provided.	M	N(15)
3	Currency	X(3)F ISO currency code (three characters). Only upper case letters are permitted.	M	X(3) F
4	Originator's account number	The account in the IBAN format The spaces, if any, contained in the field will be deleted during the import operation.	M	X(34) V
5	Beneficiary's bank code SWIFT / ABA	8 or 11 characters for the beneficiary's bank code	M	X(11) V

Call-in line (Monday to Friday, 8:00-18:00) : **SK 0 800 049 028** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

6	Beneficiary's bank country	ISO country code 3166-1 alfa 2 eg. SK	O	X(2) F
7	Counterparty's account number	The account in the IBAN format The spaces, if any, contained in the field will be deleted during the import operation.	M	X(34) V
8	Counterparty's data	Counterparty's name and address. Subfields are separated by " ". If there are no separators, and unless the value is not longer than 105 characters, during the import the field will be mapped to the 35-character subfields of the beneficiary's name and address.	M	3*X(35) V
9	Originator's references	<p>The field cannot contain diacritical characters. If they occur, they will be changed to ordinary ones, e.g. Ž to Z.</p> <p>If the transaction is imported to the Slovak account and the field contains specific symbols according to the scheme *"/VSxxxxxxxx/SSxxxxxxxx/KSxxx" where the separator is the "/" character and the data are written in one string and fields of variable length, i.e. VS to 10 characters, SS up to 10 characters and KS up to 4 characters, are filled with digits from the 0-9 range and their maximum number of characters is 33, these data are saved in dedicated fields:</p> <p>Variable symbol (VS) - N (10) V Constant symbol (SS) - N (10) V Specific symbol (KS) - N (4) V</p> <p>Example 1 Entry for transactions on Slovak accounts with dedicated fields of specific symbols: /VS1234567890/SS1234567890/KS0000</p> <p>Example 2 Entry for foreign and SEPA transactions other than to Slovak accounts: Ref E2E 11/234/20200125</p> <p>If there is no SEPA tag or the data in the field is not in the correct schema *, then the data is stored as own references or E2E (references) also for Slovak accounts.</p>	O	X(35) V
10	Beneficiary's country	ISO country code 3166-1 alfa 2 eg. SK	O	X(2) F
11	Fee for account	Fee for account (for costs) in the IBAN format	M	X(34) V
12	Fee instructions	<p>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 blank, the system will pass the SHA clause (SLEV = SHA), this only applies to SEPA imports. When SEPA is unchecked, the SLEV value is not supported.</p>	M	X(3) V
13	Payment details	Subfields are separated by " ". If there are no separators, and unless the value is not longer than 140 characters, during the import the field will be mapped to the 35-character subfields of payment details.	M	4*X(35) V

Attention !

Fields 1 (Value date), 4 (account number of the payer) and 11 (account for charges) are mandatory, but the system will allow import operations with empty values, provided that the overwriting option is selected on the "Transaction import" screen for files at iPKO biznes.

Examples of CSV orders

Example 1 - foreign order with own reference

2019-12-20;100.30;USD;SK078450000000200001892;CHASUS33;US;1234567;Kontrahent name|kontrahent
adress1|kontrahent adres2;Ref/VS111111 /SS333333 /KS4444;US;SK078450000000200001892;OUR;
Payments title1| payments title2|paymets title3|payments title4

Example 2 - SEPA order with own reference

20191220;100,30;EUR;SK078450000000200001892;HELADEFFXXX;DE;DE10100100000011000011;
Kontrahent name|kontrahent address1|kontrahen adres2 ; Ref E2E 11/234/20200125
;US;SK078450000000200001892;SHA; Payments title1| payments title2|paymets title3|payments title4

Example 3 - order for a Slovak account, taking into account specific symbols

191224;100;EUR;SK078450000000200001892;BPKOSKB0XXX;SK;SK568450000000200001980;"
Kontrahentname|kontrahentaddress1|kontrahentadres2"/VS1111111111/SS2222222222/KS4444;SK;SK078
4500000000200001892;SHA; Payments title1| payments title2|paymets title3|payments title4

Example 4 - order on a Slovak account with own reference without specific symbols

20191224;104;EUR;SK078450000000200001892;BPKOSKB0XXX;SK;SK418450000000200001841;"
Kontrahentname|kontrahentaddress1|kontrahentadres2";Ref E2E
11/234/20200125;SK;SK078450000000200001892;SHA; Payments title1| payments title2|paymets
title3|payments title4

MT103 File structure

The file structure and name should meet the following requirements:

- The file can have any name
- A single file cannot contain more than 5000 records;
- The file contains a header and information about individual instructions
- Lines are separated by the line break character <CR> <LF> (= Hex 13 + Hex 10);
- No line can consist only of a space or <CR> and <LF>;
- No line can start with "-" (dash), unless preceded by a space;
- Code page, as currently supported by iPKO biznes (ISO8859-2, CP-852, CP-1250, UTF-8);
- Permitted character sets: 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 / - ? : () . , ' + { } CR LF Space
- Curly brackets cannot be used in the message text. They can be used only as message block separators;
- Any prohibited characters (other than included in the list above) will be removed from the message.
- Diacritical characters will be converted to regular characters.

File format description

Format description:

X - alphanumeric character

N - number

F - fixed length

V - variable length

For example, X (3) means an alphanumeric field with a fixed length of 3 characters

Content of columns in the format description:

M / O = field type

M = mandatory

O = optional

MT103 File structure

FIELD FIELD

No.	DESCRIPTION	M/O	FORMAT
:1:	Originator's references	M	X(16) V
:2:	Aggregate amount of orders contained in the file (regardless of currency). An amount with a decimal part (2 digits), separated by "," (comma).	M	N(17) V
:3:	Number of payment orders	M	N(5) V
:4:	Contracting authority bank's SWIFT code	O	X(11) V
:5:	Originator's name and address The data may be recorded in several lines. Each line must be separated by a line break character <CR><LF>.	M	4*X(35) V
:7:	File name	M	X(12) V

FIELD FIELD

No.	DESCRIPTION	M/O	FORMAT
:1:F01	1:F01xxxxxxxxxxxbbbttttt xxxxxxxxxxx = Contracting authority bank's SWIFT code (unit number in KIR X(8) format + a fixed value "XXXX") bbb message serial number (generated automatically using digits from the 0001-9999 range) ttttt serial number of the order in the message (generated automatically using digits from the 000001-999999 range)	M	{1:F01 xxxxxxxxxxxbbbttttt tt}
2:100	2:100xxxxxxxxxxx xxxxxxxxxxx counterparty bank's SWIFT code payment type – fixed N value	M	{2:100xxxxxxxxxxx xY 1}
4:	Beginning of order details	M	{4:
:20:	Originator's references, E2E or specific symbols VS / KS / SS * * If the transaction is imported to a Slovak account and the field contains symbols specific to the scheme *: 20: / VSNNNNNNNNNNN / SSNNNNNNNNNNN / KSNNNN", where the separator is the "/" character and the data is written in one string and fields with a variable length, i.e. VS up to 10 characters, SS up to 10 characters and KS up to 4 characters, are filled with digits from the range 0-9 and their maximum number of characters is 33, these data are saved in dedicated fields: Variable symbol (VS) - N (10) V Constant symbol (SS) - N (10) V Specific symbol (KS) - N (4) V Example 1: Entry for transactions on Slovak accounts with dedicated fields for specific symbols: 20: / VS1234567890 / SS1234567890 / KS0000 Example 2: Entry for foreign and SEPA transactions in one field "References". : 20: Ref E2E 11/234/20200125 If there is no SEPA tag or the data in the field is not in the correct schema *, the data is saved as own references or E2E (references).	O	X(35) V
:32A:	Value date (YYMMDD), Currency code (ISO), Amount (decimal part (2 digits), separated by ","(comma))	M	N(6) F X(3) F N(15) V
:50:	Originator's name and address (lines of up to 35 characters, each separated by <CR><LF>)	M	4*35(X) V
:52D:	Additional payment details: originator's account, fee account, opposite currency code, statistical code (14 digits), counterparty's country code, counterparty's bank code Sub-field 1: Originator's account <CR> <LF>	M	N(34) V or X(17) V

Call-in line (Monday to Friday, 8:00-18:00) : SK 0 800 049 028 *charge as per the operator's price list; selection options: 0 - connection with a consultant at the Corporate Customer Centre; 1 - connection with the Electronic Banking Support Team; 2 - setting the PIN for a card.

Sub-field 2:	Fee account (for costs) <CR><LF>	O	N(34) V or X(17) V
Sub-field 3:	Primary currency ISO code (PLN) Amount in primary currency (decimal part (2 digits), separated by “,”(comma)) Ignored field	M	X(3) F N(15) V
Sub-field 4:	Statistical code Value fixed: space (ASCII 32) Counterparty's country code Value fixed: space (ASCII 32) Context of the counterparty bank's country Ignored field	M	N(14) V X(1) X(2) F X(1) X(2) F
:57A:	Counterparty bank's SWIFT or ID code, or	M	X(11) V
:57D:	Counterparty's bank name and address. The order is executed only on the basis of the value in the 57A field; the 57D field will be ignored.	O	4*X(35) V
:59:	Sub-field 1: Counterparty's account number, name and address '/' (slash)	M	X(1) F
	Sub-field 2: Counterparty's account number Spaces will be deleted <CR><LF>	M	X(34) V
	Sub-field 3: Counterparty name and address (max. 44 lines of 35 characters each. Individual lines are separated by <CR><LF>)	M	3*X(35) V
:70:	Payment details (max. 44 lines of 35 characters each. Individual lines are separated by <CR><LF>)	M	4*X(35) V
:71A:	Cost settlement BN1: 0 The fees charged by the originator's bank are paid by the originator, other costs are borne by the beneficiary of the payment BN2: 1 bank fees are charged to the counterparty OUR: 2 all costs are borne by the originator. The following mapping will be used to recognise cost settlements: BN1 = SHA BN2 = BEN OUR = OUR	M	X(3) F
:72:	Sub-field 1: Payment instruction (6 lines) Individual lines are separated by <CR><LF>. Directions (max. four two-digit values separated by a space (ASCII 32) 01 Payment for the counterparty only, 02 Payment by cheque only, 04 Payment only after identification, 06 Notification to the counterparty bank by phone, 07 Notification to the counterparty bank by fax, 09 Notification to the counterparty by phone, 10 Notification to the counterparty by fax.	M	4*N(2) F
	Sub-field 2: Caller	O	X(35) V
	Sub-field 3-6 : Additional information re. field :52D: (max four lines separated with <CR><LF>).	O	4*35(X) V
-}	End of payment details	M	-}

MT103 order example

:01:1234567890
:02:200,00
:03:2
:04:BPKODEFF
:05:ORIGINATOR'S NAME AND ADDRESS
:07:
{1:F013060XXXXXXXXX0000000001}{2:I1000BPKOXXXXXN1}{4:
:20:201811150001
:32A:181115EUR0000100,00
:50: ORIGINATOR'S NAME AND ADDRESS 1
ORIGINATOR'S NAME AND ADDRESS 2
ORIGINATOR'S NAME AND ADDRESS 3
:52D: DE00000000000000000000
DE00000000000000000000PLN400,00
PL PL
:57A:BPKOPLPW
:57D:PKO BANK POLSKI
X
X
X
:59:/PL341020000000000000000005
BENEFICIARY'S NAME AND ADDRESS 1
BENEFICIARY'S NAME AND ADDRESS 2
X
X
:70:PAYMENT DETAILS 1
PAYMENT DETAILS 2
PAYMENT DETAILS 3
:71A:BN1
:72:01 00 00 00
-}{1:F013060XXXXXXXXX0000000001}{2:I1000BPKOXXXXXN1}{4:
:20:201811150001
:32A:181115PLN0000100,00
:50:ORIGINATOR'S NAME AND ADDRESS 1
ORIGINATOR'S NAME AND ADDRESS 2
ORIGINATOR'S NAME AND ADDRESS 3
:52D: DE96501000000000000000
DE96501000000000000000
PLN400,00
PL PL
:57A:BPKOPLPW
:57D:PKO BANK POLSKI
X
X
X
:59:/PL341020000000000000000005
BENEFICIARY'S NAME AND ADDRESS 1.
BENEFICIARY'S NAME AND ADDRESS 2
X
X

:70:PAYMENT DETAILS 1
PAYMENT DETAILS 2
PAYMENT DETAILS 3
:71A:BN1
:72:01 00 00 00
-}

XML ISO20022 File structure

The XML ISO20022 (pain.001.001.07 and pain 001.001.03) format is used for executing the following types of transfer orders:

- SEPA transfer
- International transfers executed otherwise than by SEPA.
- Diacritical characters will be converted to regular characters.

Notations

ELEMENT NAME	DESCRIPTION
XML Element	Defines the name of the XML element. Label names used follow the ISO20022 standard. Nesting is shown using the + signs.
Mandatory?	M = mandatory O = optional C = conditional
Field format	n - only digits are permitted (0-9) a - only upper case letters are permitted (A-Z) x - any character c - only upper case letters and digits are permitted (A-Z), (0-9) d - decimal number ! - fixed length [] - optional value
Date format	ISO date RRRR-MM-DD ISO DateAndTime YYYY-MM-DDThh: mm: ss
Permitted characters	An order can contain the following characters: - upper and lower case letters; - digits; - special characters: - diacritics marks / -? : () . , "+ Space
Unidentified fields	Unidentified fields will be ignored
Field existing on two levels	If a field is present at the level of payments and individual orders, only one of these fields needs to be populated. The value entered in the individual order takes precedence.
Blocks of messages	Information about individual transactions in the account is grouped into blocks, which should meet the following conditions: - each block consists of a header and at least one record; - each block has a unique identifier assigned. The identifier appears in the header of each block in the "Identification Message" field.

Message structure

ELEMENT NAME	CHARACTERISTIC
Group header	mandatory block appears only once contains a message header consisting of a date and a unique identifier.
Payment information	mandatory block can appear multiple times contains transactions as part of payments from one source (debited) account contains the execution date common to all transfers within the block can contain an account for settlement of fees for all transfers within the block can indicate who will cover the charges for all transfers within the block can contain a SEPA marker for all transfers within the block
Transaction information	mandatory block can appear multiple times within a single block of Payment Information type. contains data of the other party to a single transaction can contain an account for settlement of fees for a single transaction (takes precedence over the marker in Payment Information) can contain the party who will cover the fees for a single transaction (takes precedence over the marker in Payment Information) can contain the SEPA marker for a single transaction (takes precedence over the marker in Payment Information)

Recognition of transaction types

ELEMENT NAME	CHARACTERISTIC
SEPA transaction	<p>Unless indicated otherwise on the import screen, a fixed "SEPA" value is required in the marker</p> <p>+ PmtInf ++ PmtTpInf +++ SvcLvl ++++ Cd (if the marker is to relate to all transfers within the block)</p> <p>Or</p> <p>+ PmtInf ++ CdtTrfTxInf +++ PmtTpInf ++++ SvcLvl +++++ Cd (if the marker is to relate to a single transaction)</p> <p>Account number required in the IBAN format:</p> <p>+ PmtInf ++ CdtTrfTxInf +++ CdtAcct ++++ Id +++++ IBAN</p> <p>EUR currency required:</p> <p>"+ PmtInf ++ CdtTrfTxInf +++ Amt ++++ InstdAmt</p> <p>SHAR clause required:</p> <p>+ PmtInf ++ ChrgBr (if the marker is to relate to all transfers within the block)</p> <p>or</p> <p>+ PmtInf ++ CdtTrfTxInf +++ ChrgBr</p>

(if the marker is to relate to a single transaction)

File format - group header

FIELD NAME	XML ELEMENT NAME	FORMAT	M/O/C	ADDITIONAL INFORMATION
Unique identifier of the message GroupHeader / MessageIdentification	+GrpHdr ++MsgId	35x	M	Ignored value. The tag is mandatory, but can be populated with any value.
Block creation date and time GroupHeader / CreationDateTime	+GrpHdr ++CreDtTm	ISO DateTime	M	Ignored value. The tag is mandatory, but can be populated with any value.
Number of transactions in a block Group header / number of transactions	+GrpHdr ++NbOfTxs	15d	M	Validation if the number entered is consistent with the number of transfers in the file.
Supplier's identifier GroupHeader/InitiatingParty/Identification/PrivateIdentification/Other/Identification OR GroupHeader/InitiatingParty/Identification/OrganisationIdentification/Other/Identification	+GrpHdr ++InitgPty +++Id ++++PrvtId ++++Othr ++++Id or +GrpHdr ++InitgPty +++Id ++++OrgId ++++Othr ++++Id	8n	M	One of the fields must be filled out. Initial identifier Ignored value. The tag is mandatory, but can be populated with any value.

Format - Payment Information

FIELD NAME	XML ELEMENT NAME	Format	M/O/C	ADDITIONAL INFORMATION
Unique payment identifier PaymentInformation/PaymentInformationIdentification	+PmtInf ++PmtInfId	35x	M	Ignored value. The tag is mandatory, but can be populated with any value.
Payment Type PaymentInformation/PaymentMethod	+PmtInf ++PmtMtd	3!a	M	Fixed value required: TRF
SEPA transaction code PaymentInformation/PaymentTypeInformation/ServiceLevel/Code	+PmtInf ++PmtTpInf +++SvcLvl ++++Cd	4c	C	SEPA value. The field appears at the level of payment or an individual transfer. If both fields are populated, the value specified at the transfer takes precedence.
Execution date PaymentInformation/RequestedExecutionDate	+PmtInf ++ReqdExctnDt	ISO Date	M	Execution date for all transactions instructed within a particular payment.
Originator's name PaymentInformation/Debtor/Name	+PmtInf ++Dbtr +++Nm	70x	M	Ignored value. The tag is mandatory, but can be populated with any value.

Originator's account number in IBAN format PaymentInformation/DebtorAccount/Identification/IBAN	+PmtInf ++DbtrAcct +++Id ++++IBAN	28x	C	One of two account types is required: IBAN or BBAN. If both values are specified, IBAN takes precedence.
Originator's account number in the BBAN format PaymentInformation/DebtorAccount/Identification/Other/Identification	+PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	26!n	C	One of two account types is required: IBAN or BBAN. If both values are specified, IBAN takes precedence.
Originator's bank BIC code DebtorAgent/FinancialInstitutionIdentification/BICFI	+PmtInf ++DbtrAgt +++FinInstnId ++++BICFI	4!a2!a2!c[3!c]	C	One of two identifiers is required: BIC or sort code. BICFI=BIC
Supplier's sort code DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification	+PmtInf ++DbtrAgt +++ClrSysMmbld ++++Mmbld	8!n	C	One of two identifiers is required: BIC or sort code.
Clause cost PaymentInformation/ChargeBearer	+PmtInf ++ChrgBr	4!a	C	The field appears at the level of payment or an individual transfer. If both fields are populated, the value specified at the transfer takes precedence. Possible values: DEBT - the originator covers the charges of the originator's bank and third party banks (OUR) CRED - the beneficiary covers the charges of the originator's bank and third party banks (BEN) SHAR - the originator covers the charges of the originator's bank and the beneficiary covers the charges of third party banks (SHA)
Account for fees and charges in the IBAN format PaymentInformation/ChargesAccount/Identification/IBAN	+PmtInf ++ChrgsAcct +++Id ++++IBAN	28x	O	If the field is not populated, both for the IBAN and BBAN formats, the fee will be collected from the account used for making the transfer. If both values are specified, IBAN takes precedence.
Account for fees and charges in the BBAN format PaymentInformation/ChargesAccount/Identification/Other/Identification	+PmtInf ++ChrgsAcct +++Id ++++Othr +++++Id	26!n	O	If the field is not populated, both for the IBAN and BBAN formats, the fee will be collected from the account used for making the transfer. If both values are specified, IBAN takes precedence.

Format - transaction information

FIELD NAME	XML ELEMENT NAME	FORMAT	M/O/C	ADDITIONAL INFORMATION
End-To-End identifier (Originator's reference) PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	35x	M	As part of the pain.001 and pain.008 import, in the E2E ID <EndToEndId> tag, and in the other formats, in the Ordering party's own references field (including O / SK transborder, the customer's own references or specific symbols in the structure written with one string, e.g. /

				<p>VS1234567890 / SS1234567890 / KS1234, where "/ VS [n10] / SS [n10] / KS [n4]", values are transferred preceded by a label in the form:</p> <ul style="list-style-type: none"> • / VS [n10] - variable symbol, • / KS [n4] - constant symbol, • / SS [n10] - specific symbol, <p>where in the absence of completion of any of the symbols, e.g. / VS012345 / SS / KS0308, the values are transferred preceded by a label in the form:</p> <ul style="list-style-type: none"> • / VS [n10] - variable symbol, • / KS [n4] - constant symbol, <p>The field is used to handle the payer's own references. The value "NOT PROVIDED" means that the field is empty.</p>
SEPA transfer mark	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl ++++Cd	4!n	C	<p>Value: SEPA.</p> <p>The field appears at the level of payment or an individual transfer. If both values are filled, the value specified at the transfer takes precedence.</p>
Transaction category	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++CtgyPurp ++++Cd	4!a	C	<p>Illegal values: TAXS - for tax transfers</p>
Transaction amount and currency	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	18d 3!a	M M	<p>Currency was extracted from the CCy attribute.</p> <p>Amount validation:</p> <ul style="list-style-type: none"> - Greater than zero - The integer part of the amount is separated from the decimal part by a dot - May not be greater than 999 999 999 999.99 <p>Currency validations:</p> <ul style="list-style-type: none"> - ISO4217 compliant - EUR required for SEPA transfers
Transferable transaction tag	+PmtInf ++CdtTrfTxInf +++XchgRateInf ++++CtrctId	35x	C	<p>If the field is empty, the transaction is marked as non-negotiable.</p> <p>If the field is populated (with any value), the transaction is marked as negotiable.</p>
Cost clause	+PmtInf ++CdtTrfTxInf +++ChrgBr	4!a	C	<p>The field appears at the level of payment or an individual transfer. If both fields are populated, the value specified at the transfer takes precedence.</p> <p>Possible values:</p> <p>DEBT - the originator covers the charges of the originator's bank and third party banks (OUR)</p> <p>CRED - the beneficiary covers the charges of the originator's bank and third party banks (BEN)</p> <p>SHAR - the originator covers the charges of the originator's bank and the beneficiary</p>

				<p>covers the charges of third party banks (SHA)</p> <p>SLEV - the admissible value for the SEPA mode means the transfer of a transaction with the SHAR clause.</p> <p>If a SEPA transfer is ordered, the field may not appear in the file at all, or may be empty. In such a case the SHAR clause will be passed on.</p> <p>If the transaction is not SEPA marked, the field is still required</p>
<p>Counterparty bank's BIC</p> <p>PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/BICFI</p>	<p>+PmtInf ++CdtTrfTxInf +++CdtAgt ++++FinInstnId ++++BICFI</p>	<p>4!a2!a2!c[3!c]</p>	<p>C</p>	<p>For international transfers (except SEPA transactions), one of two identifiers is required: BIC or sort code. BICFI = BIC</p>
<p>Counterparty bank's sort code</p> <p>PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification</p>	<p>+PmtInf ++CdtTrfTxInf +++CdtAgt +++ClrSysMmbld ++++Mmbld</p>	<p>35x</p>	<p>C</p>	<p>For international transfers (except SEPA transactions), one of two identifiers is required: BIC or sort code.</p>
<p>Counterparty's name</p> <p>PaymentInformation/CreditTransferTransactionInformation/Creditor/Name</p>	<p>+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm</p>	<p>70x</p>	<p>M</p>	<p>Name of the contractor (recipient)</p>
<p>Counterparty's address</p> <p>PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressLine</p>	<p>+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr ++++AdrLine</p>	<p>35x</p>	<p>O</p>	<p>Contractor (recipient) address, city, street</p>
<p>Counterparty's country</p> <p>PaymentInformation/CreditTransferTransactionInformation/Creditor/CountryOfResidence</p>	<p>+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes</p>	<p>ISO 3166, Alpha-2 code</p>	<p>M</p>	<p>Counterparty's country, required for international transfers and SEPA transfers.</p>
<p>Counterparty's account number</p> <p>PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/IBAN</p> <p>Or</p> <p>PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Identification</p>	<p>+PmtInf ++CdtTrfTxInf +++CdtAcct ++++Id ++++IBAN</p> <p>Or</p> <p>+PmtInf ++CdtTrfTxInf +++CdtAcct ++++Id ++++Othr ++++Id</p>	<p>28x 34x</p>	<p>M</p>	<p>IBAN required for SEPA transfers. For other transactions: IBAN, BBAN are required, or any format in the case of international transfers. If IBAN and another format have been provided, IBAN takes precedence.</p>
<p>Non-structural transaction title</p> <p>PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured</p>	<p>+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd</p>	<p>140x</p>	<p>C</p>	<p>In the case of domestic transfers, max. 140 characters. In the case of international transfers, max. 137 characters.</p> <p>The field is mandatory for domestic transfers (other than tax transfers) and international and SEPA transfers.</p>

				For SEPA implementation, the field may be blank or not present in the file.
--	--	--	--	---

Example SEPA payment:

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        </Id>
      </DbtrAcct>
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        </FinInstnId>
      </DbtrAgt>
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        </PmtTpInf>
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        <BICFI>GEBABEBBXXX</BICFI>
    </FinInstnId>
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    </PstlAdr>
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</Cdtr>
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        <IBAN>BE28001111111110</IBAN>
    </Id>
</CdtrAcct>
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</CstmrCdtTrfInItN>
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