



Bank Polski

Input File Structure
iPKO biznes – Virtual accounts

The Virtual accounts service is the identification of incoming payments based on the unique identifier of the recipient/counterparty or payment placed in the bank account number.

The input file must be a text file, contain at least 2 lines:

- the first with a header
- the second with the debtor's number

The following data structure is required within the input file:

- first line: OOOOOOON
- other lines: D

where:

OOOOOON - branch number of the Bank PKO BP (102xxxxx) or exNordea (1440xxxx)

N - Service identifier (visible in the 'Virtual accounts service details' section) from 0 to 4 characters for PKO BP, respectively, or exNordea identifier (4, 5 or 8 characters)

D - debtor's number, respectively, for PKO BP from 12 to 16 characters, for exNordea - 7, 11 or 12 characters)

The sum of the number of N and D characters is 16 (exNordea exception, when N has 8 characters, then the sum must be 15).

The generator can handle both <CR> <LF> and <LF> line breaks.

The generator analyzes the header line to determine the Service ID. If it detects an error, it returns the code and stops processing. If the data in the header has been specified correctly and the Service Identifier (N) has been determined, the generator parses the successive lines in the file according to the determined Service Identifier.

The generator does not check:

- whether the virtual accounts service has been registered for the designated virtual account number (i.e. whether the service identifier is active),
- duplicate debtors' numbers in the file

Example:

```
102055612510
123456789012
0008
99
1
8000000000
5556000
20003
999999999999
88888
```

Result list for the example above:

```
79 1020 5561 2510 1234 5678 9012
58 1020 5561 2510 0000 0000 0008
```

26 1020 5561 2510 0000 0000 0099
53 1020 5561 2510 0000 0000 0001
11 1020 5561 2510 0080 0000 0000
35 1020 5561 2510 0000 0555 6000
95 1020 5561 2510 0000 0002 0003
18 1020 5561 2510 9999 9999 9999
78 1020 5561 2510 0000 0008 8888