



Bank Polski

iPKO biznes Input File
Structure – International
Transfers (MT103 / CSV
/ XML ISO20022)

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General Information

This document presents details of the structure of PLA/MT103, CSV, XML ISO20022 files, that is the formats of electronic files with the use of which one can submit, via iPKO biznes, individual or bundled international transfer orders, which are then handled by the systems as „Transfer batches”.

PLA / MT103 File Structure

The file structure and file name should satisfy the following requirements:

- The file can have any name
- No single file can contain more than 5,000 records
- The file contains a header and information about the individual instructions
- The lines are separated by line break characters <CR><LF> (= Hex 13 + Hex 10)
- No line can consist of a space or <CR><LF> alone
- No line can begin in the „-” (dash) character unless it is preceded by a space.
- Code page – IBM-852
- Permitted characters set: 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 q ć ę ł ń ó ś ź ż 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 Ć Ę Ł Ń Ó Ś Ź Ż 0 1 2 3 4 5 6 7 8 9 / - ? : () . , ' + { } CR LF Space
- Curly brackets cannot be used in the text of the message but can only be used as separators of message blocks
- If a disallowed character appears in the message (other than listed above), it will be deleted from the message.

Description of File Format

The following payment orders are supported:

International transfer.

Format description:

X - alpha-numeric character

N - numeral

F - fixed length

V - variable length

For example, X(3) means an alpha-numeric field of a fixed length of 3 characters.

Contents of the columns in the format description:

M / O = field type

M = mandatory

O = optional

PLA / MT103 File Structure

FIELD NO.	FIELD DESCRIPTION	M/O	FORMAT
:1:	Originator's references	M	X(16) V
:2:	Sum-total of the amounts of the orders included in the file (regardless of the currency).The amount with a decimal fraction (2 numerals), separated with ',' (comma).	M	N(17) V
:3:	Number of payment orders	M	N(5) V
:4:	Originator 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 with the line break character <CR><LF>.	M	4*X(35) V

:7:	File name	M	X(12) V
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Example of file header:

```
:01:12345678
:02:1000,99
:03:36
:04:BPKOPLPW
:05:KLIENT TESTOWY
PUŁAWSKA 15
02-515 WARSZAWA
POLSKA
:07:PRZELEWY.TXT
```

FIELD NO.	FIELD DESCRIPTION	M/O	FORMAT
:1:F01	1:F01xxxxxxxxxxxxbbbbbttttt xxxxxxxxxxxxx Originator bank's SWIFT code (entity number in the KIR X(8) format + a fixed value of 'XXXX') bbbbb message serial number (generated automatically from the range 0001 - 9999) ttttt serial number of the order in the message (generated automatically from the range 000001 - 999999)	M	{1:F01 xxxxxxxxxxxxbbbbbttttt}
2:I100	2:I100xxxxxxxxxxxxxy xxxxxxxxxxxxx counterparty bank's SWIFT code y payment type - fixed value of N	M	{2:I100xxxxxxxxxxxxx xY 1}
4:	Beginning of order details	M	{4:
:20:	Originator's references	O	X(16) V
:32A:	Value date (YYMMDD), Currency code (ISO), Amount (decimal fraction (2 numerals), separated with ',' (comma))	M	N(6) F X(3) F N(15) V
:50:	Originator's name and address (lines containing max 35 chars. separated with <CR><LF>)	M	4*35(X) V
:52D:	Additional payment data: originator account, fee account, opposite currency code, statistical code (14 numerals), counterparty country code, counterparty bank code		
Sub-field 1:	Originator account <CR><LF>	M	N(34) V
Sub-field 2:	Fee account (for costs) <CR><LF>	O	N(34) V
Sub-field 3:	Primary currency ISO code (PLN) Amount in primary currency (decimal fraction (2 numerals), separated with ',' (comma))	M	X(3) F N(15) V
Sub-field 4:	Statistical code Fixed value: space (ASCII 32) Counterparty country code Fixed value: space (ASCII 32) Counterparty bank country code	M	N(14) V X(1) X(2) F X(1) X(2) F
:57A:	Counterparty bank SWIFT code or counterparty bank ID.	M	X(11) V
:57D:	Counterparty bank name and address. The order will only be executed on the basis of the value of field 57A, field 57D is ignored.	O	4*X(35) V
:59:	Counterparty account number, name and address		
Sub-field 1:	'/' (slash)	M	X(1) F
Sub-field 2:	Counterparty 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. The lines are separated with <CR><LF>)	M	4*X(35) V
:70:	Payment details (max. 44 lines of 35 characters. The lines are separated with <CR><LF>)	M	4*X(35) V
:71A:	Cost settlement	M	X(3) F

	BN1: 0 The fees charged by the originator bank are paid by the originator, other costs are borne by the beneficiary of the payment BN2: 1 bank fees charged to the counterparty OUR: 2 all costs borne by the originator. The following mapping will be used in the cost settlement recognition: BN1 = SHA BN2 = BEN OUR = OUR			
:72:	Sub-field 1: Sub-field 2: Sub-field 3-6 :	Payment instruction (6 lines) The lines are separated with <CR><LF>. Directions (max. four double-digit separated with a space (ASCII 32)) 01 Payment for counterparty only, 02 Payment by cheque only, 04 Payment only upon identification, 06 Advise counterparty bank by phone, 07 Advise counterparty bank by fax, 09 Advise counterparty by phone, 10 Advise counterparty by fax. Interlocutor Additional information re. field :52D: (max. four lines separated with <CR><LF>).	M O O	4*N(2) F X(35) V 4*35(X) V
-}	End of payment details	M	-}	

The above sequence of the sub-fields and their designations are mandatory.

Example of operation

Example of information concerning an instruction:

```
{1:F010205561XXXX0001000001}{2:I100BPKOXXXXXN1}{4:
:20:REF0331142703000
:32A:120112EUR37,15
:50:KLIENT TESTOWY
PUŁAWSKA 15
02-515 WARSZAWA
:52D:0410205561000030000000000000
0410205561000030000000000000
PLN105,49
DE DE
:57A:BPKOXXXX
:59:/DE00000000001000000000
ODBIORCA TESTOWY
ULTESTSTRASSE 00
02625 BAUTZEN
:70: ROZLICZENIE
FV15000 EUR DATE 11 01 2012
DETAILS
:71A:BN1
:72:00 00 00 00
/000/INNE
-}
```

Example of instructions in a message file – File with one operation:

```
:01:12345678
:02:37,15
:03:1
:04:BPKOPLPW
:05:KLIENT TESTOWY
PUŁAWSKA 15
02-515 WARSZAWA
POLSKA
:07:PRZELEWY.TXT
{1:F010205561XXXX0001000001}{2:I100BPKOXXXXXN1}{4:
:20:REF0331142703000
:32A:120112EUR37,15
:50:KLIENT TESTOWY
PUŁAWSKA 15
02-515 WARSZAWA
```

:52D:04102055610000300000000000
04102055610000300000000000
PLN105,49
DE DE
:57A:BPKOXXXX
:59:/DE00000000001000000000
ODBIORCA TESTOWY
UL.TESTSTRASSE 00
02625 BAUTZEN
:70: ROZLICZENIE
FV15000 EUR DATE 11 01 2012
DETAILS
:71A:BN1
:72:00 00 00 00
/000/INNE
-}

Example of instructions in a message file – File with two operations:

:01:12345678
:02:74,30
:03:2
:04:BPKOPLPW
:05:KLIENT TESTOWY
PUŁAWSKA 15
02-515 WARSZAWA
POLSKA
:07:PRZELEWY.TXT
{1:F010205561XXXX0002000001}{2:I100BPKOXXXXXN1}{4:
:20:REF0331142703000
:32A:120112EUR37,15
:50:KLIENT TESTOWY
PUŁAWSKA 15
02-515 WARSZAWA
:52D:04102055610000300000000000
04102055610000300000000000
PLN105,49
DE DE
:57A:BPKOXXXX
:59:/DE00000000001000000000
ODBIORCA TESTOWY
UL.TESTSTRASSE 00
02625 BAUTZEN
:70: ROZLICZENIE
FV15000 EUR DATE 11 01 2012
DETAILS
:71A:BN1
:72:00 00 00 00
/000/INNE
-}{1:F010205561XXXX0002000002}{2:I100BPKOXXXXXN1}{4:
:20:REF0331142703000
:32A:120112EUR37,15
:50:KLIENT TESTOWY
PUŁAWSKA 15
02-515 WARSZAWA
:52D:04102055610000300000000000
04102055610000300000000000
PLN105,49
DE DE
:57A:BPKOXXXX
:59:/DE00000000001000000000
ODBIORCA TESTOWY
UL.TESTSTRASSE 00
02625 BAUTZEN
:70: ROZLICZENIE
FV15000 EUR DATE 11 01 2012
DETAILS2
:71A:BN1
:72:00 00 00 00
/000/INNE
-}

CSV File Structure (International Transfer)

The file structure and file name should satisfy the following requirements:

- The file can have any name.
- Code page, consistent with the ones now supported by iPKO biznes (ISO8859-2, CP-852, CP-1250, UTF-8)
- The file does not have a header or a footer,
- The lines are separated by the line break character <CR><LF> (= Hex 13 + Hex 10),
- No line should be made up of a space or <CR> and <LF> alone,
- Each non-empty line contains one transaction,
- Individual fields in the line are separated with a colon,
- Permitted characters set: 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 q ć ę ł ó ś ź Ż 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 Ą Ć Ę Ł Ń Ō Š Ž 0 1 2 3 4 5 6 7 8 9 / - ? : () . , ' + { } CR LF Space,
- It is permitted to put text fields in inverted commas,

Description of File Format

Format description:

X - alpha-numeric character

N - numeral

F - fixed length

V - variable length

For example, X(3) means an alpha-numeric field of a fixed length of 3 characters

Contents of the 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	Value date	The field can have the following values: YYYY-MM-DD, YYYYMMDD, YYMMDD. where: Y,M,D are numerals (Y – year numerals, M – month numerals, D – day numerals)	M	X(10)
2	Amount	Decimal separator: comma or dot. It is permitted to use no separator. Then it will be assumed that no decimal fraction was stated.	M	N(15)
3	Currency	X(3)F Currency code ISO (three-character). Only capitals allowed.	M	X(3) F
4	Originator account number	The NRB (26 characters) or the IBAN (28 characters) account structure permitted.	M	X(34) V
5	Beneficiary bank code SWIFT / ABA	8 or 11 characters denoting the Beneficiary bank code	M	X(11) V
6	Beneficiary bank country	Country ISO code	M	X(2) F
7	Counterparty account number	Full number of beneficiary account. Spaces, if any, included in the field will be deleted during the order import operation	M	X(34) V
8	Beneficiary data	Counterparty name and address. The sub-fields are separated with the pipe „ ” character. If no separators are used and provided the value is no longer than 105 characters, during the import the field will be mapped to 35-character	M	3*X(35) V

		sub-fields of the Beneficiary name and address.		
9	Originator's references	The field cannot contain the Polish diacritical marks.	O	X(35) V
10	Beneficiary country	Country ISO code	M	X(2) F
11	Fee account	Fee account (for costs)	M	X(34) V
12	Fee instructions	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	M	X(3) V
13	Payment details	The sub-fields are separated with the pipe „ ” character. If no separators are used and provided the value is no longer than 140 characters, during the import the field will be mapped to 35-character sub-fields of payment details.	M	4*X(35) V

NB: fields 1, 4 and 11 are mandatory but the system will permit uploading operations with empty values provided that the overwrite option is selected on the iPKO biznes file import screen.

Example of operation

International transaction:

2013-03-15;99;EUR;13102055900000080281001014;BPKOXXXX;DE;DE00000000001000000000;Testklient|test|Berlin;Referencje;DE;13102055900000080281001014;SHA;Payment|Invoice 1234|Details|Details2;

XML ISO20022 File Structure

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

- Domestic transfer (including internal payment),
- Tax transfer,
- Transfer to Social Security Institution (ZUS),
- SEPA transfer,
- International transfer executed otherwise than SEPA.

Notation

ELEMENT NAME	DESCRIPTION
XML Element	Defines the name of the XML element. Label names from the ISO20022 standard are used. Nests are marked with the + character
Mandatoriness	M = mandatory O = optional C = conditional
Field Format	n - only numerals (0-9) allowed a - only capitals (A-Z) allowed x - any character c - only capitals (A-Z) and numerals (0-9) allowed d - decimal number ! - fixed length [] - optional value
Date Format	ISO Date YYYY-MM-DD ISO DateAndTime YYYY-MM-DDThh:mm:ss
Permitted Characters	The following characters are permitted in the text of the order: - lowercase and uppercase characters, - numerals, - special characters: - Polish diacritical marks / - ? : () . , ' + Space
Unidentified Fields	Unidentified fields will be ignored
Fields existing on two levels	If the field exists at the level of payments and individual orders, it is enough for one field to be filled. The value stated in the individual order will have priority.
Message blocks	Information about individual transactions on the account is grouped in blocks which should satisfy the following conditions: - every block consists of a header and at least one record, - every block is assigned a unique identifier. The identifier will appear in the header of each block in the „Message identification” field.

Message Structure

ELEMENT NAME	CHARACTERISTICS
Group Header	mandatory block occurs only once contains the message header comprised of the date and the unique identifier.
Payment Information	mandatory block may occur multiple times contains a transaction as part of payment from one source (debited) account contains the execution date common for all the transfers included in the block may contain the account to settle the fees for all the transfers in the block may specify the party paying the costs of all the transfers in the block may contain the SEPA code for all the transfers in the block
Transaction Information	mandatory block may occur many times within one block of Payment Information type. contains the data of the other party to a single transaction may contain the account to settle the fees for a single transaction (has priority over the designation in Payment Information) may specify the party paying the costs of a single transaction (has priority over the designation in Payment Information) may contain the SEPA code for a single transaction (has priority over the designation in Payment Information)

Transaction Type Recognition

ELEMENT NAME	CHARACTERISTICS
Domestic Transfer	Polish bank code (the 5th and the 6th letter read PL) in one of the field: +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI Or the clearing number in the field: +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId +++++MmbId And currency: PLN.
International Transfer	Foreign bank code required (the 5th and the 6th letter are other than PL) in the field +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI Or A Polish BIC (other than PKO's BIC) in the field: +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI

	Or 9-digit fedwire / ABA Code in the field: +PmtInf ++CdtTrfTxInf +++CdtAgt ++++FinInstnId +++++ClrSysMmbld +++++Mmbld And a currency other than PLN
SEPA Transfer	Unless specified in the import screen, the fixed value 'SEPA' is required in the code +PmtInf ++PmtTpInf +++SvcLvl ++++Cd (if the code is to apply to all the transfers in a block) Or +PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd (if the code is to apply to a single transaction) Bank account in the IBAN format required: +PmtInf ++CdtTrfTxInf +++CdtAcct ++++Id +++++IBAN EUR currency required: '+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt SHAR cost clause required: +PmtInf ++ChrgBr (if the code is to apply to all the transfers in a block) or +PmtInf ++CdtTrfTxInf +++ChrgBr (if the code is to apply to a single transaction)
Tax Transfer	The same parameters as in a domestic transfer, plus: Value 'TAXS' in the field +PmtInf ++CdtTrfTxInf +++ PmtTpInf ++++CtgyPurp +++++Cd
Transfer to Social Security Institution (ZUS)	The same parameters as in a domestic transfer, plus: Value 'SSBE' in the field +PmtInf ++CdtTrfTxInf +++ PmtTpInf ++++CtgyPurp +++++Cd

File Format- Group Header

FIELD NAME	XML ELEMENT NAME	Format	M/O/C	ADDITIONAL INFORMATION
Unique Message identifier GroupHeader/MessageIdentification	+GrpHdr ++MsgId	35x	M	Validation of the following structure: - channel identifier (X(3)) – always IPB for iPKO; - order submission date,YYYYMMDD format ; - unique message identifier within the day (9(8)), nnnnnnnn format);
Block Creation Date And Time GroupHeader/CreationDateTime	+GrpHdr ++CreDtTm	ISO DateTime	M	
Number Of Transactions In Block GroupHeader/NumberOfTransactions	+GrpHdr ++NbOfTxs	15d	M	Validation of the consistency of the stated number with the number of transfers in the file.
Originator 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 in. Originator identifier

Format – Payment Information

FIELD NAME	XML ELEMENT NAME	Format	M/O/C	ADDITIONAL INFORMATION
Unique Payment Identifier PaymentInformation/PaymentInformationIdentification	+PmtInf ++PmtInfId	35x	M	
Payment Type PaymentInformation/PaymentMethod	+PmtInf ++PmtMtd	3!a	M	Fixed value required: TRF
SEPA Transfer Code PaymentInformation/PaymentTypeInformation/ServiceLevel/Code	+PmtInf ++PmtTpInf +++SvcLvl ++++Cd	4c	C	SEPA value. The field exists on the payment level or the individual transfer level. If all the fields are filled, the value related to the transfer prevails.
Execution Date PaymentInformation/RequestedExecutionDate	+PmtInf ++ReqdExctnDt	ISO Date	M	Execution date of all the transactions ordered within one payment.
Originator Name PaymentInformation/Debtor/Name	+PmtInf ++Dbtr +++Nm	70x	M	
Originator Account Number in IBAN format	+PmtInf ++DbtrAcct	28x	C	One of the two account types required: IBAN or BBAN. If both are specified, IBAN

PaymentInformation/DebtorAccount/Identification/IBAN	+++Id ++++IBAN			is primary.
Originator Account Number in BBAN format PaymentInformation/DebtorAccount/Identification/Other/Identification	+PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	26!n	C	One of the two account types required: IBAN or BBAN. If both are specified, IBAN is primary.
Originator Bank BIC DebtorAgent/FinancialInstitutionIdentification/BICFI	+PmtInf ++DbtrAgt +++FinInstnId ++++BICFI	4!a2!a2!c[3!c]	C	One of two identifiers is required: either BIC or the clearing number.
Originator Clearing Number DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification	+PmtInf ++DbtrAgt +++ClrSysMmbld ++++Mmbld	8!n	C	One of two identifiers is required: either BIC or the clearing number.
Cost Clause PaymentInformation/ChargeBearer	+PmtInf ++ChrgBr	4!a	C	The field exists on the payment level or the individual transfer level. If all the fields are filled, the value related to the transfer prevails. Possible values: DEBT – the originator covers the costs of the originator bank and third-party banks (OUR) CRED – the beneficiary covers the costs of the originator bank and third-party banks (BEN) SHAR – the originator covers the costs of the originator bank while the beneficiary covers the costs of third-party banks (SHA)
Fee and Commission Account in IBAN Format PaymentInformation/ChargesAccount/Identification/IBAN	+PmtInf ++ChrgsAcct +++Id ++++IBAN	28x	O	If the field is not filled with IBAN or BBAN format number, the source account of the transfer will be debited. If both are specified, IBAN is the primary one.
Fee and Commission Account in BBAN format PaymentInformation/ChargesAccount/Identification/Other/Identification	+PmtInf ++ChrgsAcct +++Id ++++Othr +++++Id	26!n	O	If the field is not filled with IBAN or BBAN format number, the source account of the transfer will be debited. If both are specified, IBAN is the primary one.

Format – Transaction Information

FIELD NAME	XML ELEMENT NAME	Format	M/O/C	ADDITIONAL INFORMATION
End-To-End identifier (Originator's own references) PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	35x	M	If not provided, enter 'not provided' in the field. No Polish diacritical marks allowed.
SEPA Transfer Marker PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInfo/ServiceLevel/Code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	4!n	C	Value: SEPA. The field exists at the level of payment of an individual transfer. If both are provided, the value next to the transfer prevails.
Transfer Category PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInfo	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++CtgyPurp	4!a	C	Permitted values: TAXS – for tax transfers SSBE – for social security transfers

Information/CategoryPurpose/Code	++++Cd			
Transaction Amount and Currency PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	18d 3!a	M M	Currency retrieved from the CCy attribute. Amount validation: - Higher than zero, - The decimal part is separated with a point - Cannot exceed 999,999,999,999.99 Currency validation: - Consistent with ISO4217. - For ZUS and tax transfers, PLN required, - For SEPA transfers, EUR required, - For international transfers, other than PLN.
Negotiable Transaction Marker PaymentInformation/CreditTransferTransactionInformation/ExchangeRateInformation/ContractIdentification	+PmtInf ++CdtTrfTxInf +++XchgRateInf ++++CtrctId	35x	C	If the field is empty, the transaction is marked as non-negotiable. If the field is not empty (any value), the transaction is marked as negotiable.
Cost Clause PaymentInformation/CreditTransferTransactionInformation/ChargeBearer	+PmtInf ++CdtTrfTxInf +++ChrgBr	4!a	C	The field exists on the payment level or the individual transfer level. If all the fields are filled, the value related to the transfer prevails. Possible values: DEBT – the originator covers the costs of the originator bank and third-party banks (OUR) CRED – the beneficiary covers the costs of the originator bank and third-party banks (BEN) SHAR – the originator covers the costs of the originator bank while the beneficiary covers the costs of third-party banks (SHA)
Counterparty Bank BIC PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/BICFI	+PmtInf ++CdtTrfTxInf +++CdtAgt ++++FinInstnId ++++BICFI	4!a2!a2!c[3!c]	C	One of two identifiers is required for international transfers (other than SEPA): BIC or the clearing number.
Counterparty Bank Clearing Number PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification	+PmtInf ++CdtTrfTxInf +++CdtAgt +++ClrSysMmbld ++++Mmbld	35x	C	One of two identifiers is required for international transfers (other than SEPA): BIC or the clearing number.
Counterparty Name PaymentInformation/CreditTransferTransactionInformation/Creditor/Name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	70x	M	
Counterparty Address PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressLine	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr ++++AdrLine	35x	O	
Counterparty Country PaymentInformation/CreditTransferTransactionInformation/Creditor/CountryOfResidence	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	ISO 3166, Alpha-2 code	C	Required for international transfers and SEPA transfers.
Counterparty Account Number PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/IBAN	+PmtInf ++CdtTrfTxInf +++CdtAcct ++++Id ++++IBAN	28x 34x	M	IBAN required for SEPA transfers. For other transfers, it is IBAN, BBAN or, in the case of international transfers, any format. If IBAN and other format are both provided, IBAN will prevail.

Or PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Identification	Or +PmtInf ++CdtTrfTxInf +++CdtAcct ++++Id +++++Othr ++++++Id			
Payer NIP (transfer to ZUS) PaymentInformation/CreditTransferTransactionInformation/Tax/Debtor/TaxIdentification	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr +++++TaxId	35x	C	The field is required for payments to the Social Security Institution (ZUS). A series of numerals, no hyphens.
Identification number (tax transfer and secondary identifier for ZUS transfers) PaymentInformation/CreditTransferTransactionInformation/Tax/Debtor/RegistrationIdentification	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr +++++RegnId	1x34x	C	The field is required for payments to the Social Security Institution (ZUS) and tax transfers. The first symbol in the field indicates the type of identifier used: R - REGON, P - PESEL, N - NIP 1 - Personal ID, 2 - Passport, 3 - other type The 34 characters make up the serial number of the identifier.
Payment Period (tax transfer) PaymentInformation/CreditTransferTransactionInformation/Tax/Record/Type	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++Tp	35x	C	The payment period should be stated in the following format: first two numerals (the last two digits in the year), then one of the letters M,P,R,K,D,J (meaning the month, half-year, year, quarter-year, ten days of a month or a day of the month), and then the number of the relevant period (month - 01, ..., 12; half-year 01 or 02; year - nothing, quarter-year - 01, ..., 04; ten days - number of ten-day period 01, 02 or 03, then the number of the month 01, ..., 12; day - day number 01, ..., 31 and the number of the month 01, ..., 12).
Form Type (tax transfer) PaymentInformation/CreditTransferTransactionInformation/Tax/Record/Form sCode	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++FrmsCd	35x	C	Tax return form code (e.g.. PIT37).
Obligation identifier (tax transfer) PaymentInformation/CreditTransferTransactionInformation/Tax/Record/AdditionalInformation	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++AddtlInf	140x	C	
Unstructured Transaction Title PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	140x	C	For domestic transfers, max. 140 characters. For international transfers, max. 137 characters. The field is mandatory for domestic transfers (other than to ZUS and tax transfers) and international as well as SEPA transfers.
Structured Title(transfer to ZUS) PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation/Number	+PmtInf ++CdrTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf ++++++Nb	35x	C	Field required for transfers to ZUS. Payment type, Declaration, Declaration number (without separators)
Structured Title (transfer to ZUS) PaymentInformation/CreditTransferTransactionInformation/RemittanceInform	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd	140x	C	Field required for transfers to ZUS. Decision number/Agreement/Enforcement Title

ation/Structured/ReferredDocumentInformation/AdditionalRemittanceInformation	+++++RfrdDocInf +++++AddtlRmtInf			
--	-------------------------------------	--	--	--

Example of transaction

SEPA transfer

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.001.001.07" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:2002:tech:xsd:pain.001.001.07
pain.001.001.07.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>IPB2016101900000005</MsgId>
      <CreDtTm>2016-06-29T11:40:10.0836665+01:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Id>
          <PrvtId>
            <Othr>
              <Id>36826030</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfd>1081093130</PmtInfd>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2016-06-29</ReqdExctnDt>
      <Dbtr>
        <Nm>Name</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL000000000000000000000000</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>BPKOPLPW</BICFI>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>123456</EndToEndId>
        </PmtId>
        <PmtTpInf>
          <SvcLvl>
            <Cd>SEPA</Cd>
          </SvcLvl>
        </PmtTpInf>
        <Amt>
          <InstdAmt Ccy="EUR">26</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BICFI>BOFAGB22XXX</BICFI>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Name</Nm>
          <PstlAdr>
            <AdrLine>Address</AdrLine>
          </PstlAdr>
          <CtryOfRes>GB</CtryOfRes>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>GB0000000000000000000000</IBAN>
          </Id>
        </CdtrAcct>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```

    <RmtInf>
      <Ustrd>Title</Ustrd>
    </RmtInf>
  </CdtTrfXInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

Domestic transfer, tax transfer and transfer to ZUS in one file

```

<?xml version="1.0" encoding="iso-8859-2"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.07" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.07 pain.001.001.07.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>IPB2016101300000001</MsgId>
      <CreDtTm>2016-10-13T08:40:10.0836665+01:00</CreDtTm>
      <NbOfXs>3</NbOfXs>
      <InitgPty>
        <Id>
          <PrvtId>
            <Othr>
              <Id>24425282</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>

    <PmtInf>
      <PmtInfId>1081093130</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2016-10-13</ReqdExctnDt>
      <Dbtr>
        <Nm>Firma</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>00000000000000000000000000000000</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <Mmbld>10205561</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>

      <CdtTrfXInf>
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        </PmtId>
        <Amt>
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        </Amt>
        <CdtrAgt>
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              <Mmbld>10205561</Mmbld>
            </ClrSysMmbld>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
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          <PstlAdr>
            <AdrLine>Adres odbiorcy</AdrLine>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>00000000000000000000000000000000</Id>
            </Othr>
          </Id>
        </CdtrAcct>
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    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>

```

```

        </CdtrAcct>
        <RmtInf>
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        </RmtInf>
    </CdtTrfXInf>

    <CdtTrfXInf>
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        </PmtId>
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            </CtgyPurp>
        </PmtTpInf>
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        </Amt>
        <CdtrAgt>
            <FinInstnId>
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                    <Mmbld>10205561</Mmbld>
                </ClrSysMmbld>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>Zakład Ubezpieczeń Społecznych</Nm>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>PL000000000000000000000000</IBAN>
            </Id>
        </CdtrAcct>
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            <Dbtr>
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                <RegnId>1APJ000000</RegnId>
            </Dbtr>
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            <Strd>
                <RfrdDocInf>
                    <Nb>S20161001</Nb>
                </RfrdDocInf>
            </Strd>
        </RmtInf>
    </CdtTrfXInf>

    <CdtTrfXInf>
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            <EndToEndId> Originator's references </EndToEndId>
        </PmtId>
        <PmtTpInf>
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            </CtgyPurp>
        </PmtTpInf>
        <Amt>
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        </Amt>
        <CdtrAgt>
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                <ClrSysMmbld>
                    <Mmbld>00000000</Mmbld>
                </ClrSysMmbld>
            </FinInstnId>
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        <Cdtr>
            <Nm>Urząd Skarbowy</Nm>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>PL000000000000000000000000 </IBAN>
            </Id>
        </CdtrAcct>
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            <Dbtr>

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```

                                <RegnId>1APJ000000</RegnId>
                                </Dbtr>
                                <Rcrd>
                                    <Tp>16M09</Tp>
                                    <FrmsCd>PIT-36</FrmsCd>
                                </Rcrd>
                            </Tax>
                        </CdtTrfTxInf>
                    </PmtInf>
                </CstmrCdtTrfInitn>
            </Document>

```