



MT103 Formatting Requirements

Status M/O/C	Field	Field Name	Content	Comments
M	20	Sender's Reference	16x	According to SWIFT standards
M	23B	Bank Operation Code	4!c	CRED
O	23E	Instruction Code	4!c[/30x]	According to SWIFT standards
C	26T	Transaction Type Code	3!c	Mandatory if the agreement between PKO and sending bank, otherwise - blank
M	32A	Value Date/ Currency/ Interbank Settled Amount	6!n3!a15d	According to SWIFT standards PKO does not accept backward Value Dates.
C	33B	Currency/ Instructed Amount	3!a15d	According to SWIFT standards
C	36	Exchange Rate	12d	According to SWIFT standards
M	50A or	Ordering Customer	1.Line Account number 2.Line Code BIC/BEI	According to SWIFT standards  Account number only in IBAN format or in BBAN format (domestic payments). In case of lack of IBAN format or in BBAN format (domestic payments) PKO reserves the right to make investigation in order to obtain an account number as well as to charge with additional investigation fee.  <b>The Name of ordering customer is required.</b> In case of lack of ordering customer's IBAN, ordering customer's full name and address is required. In case of lack of a/m information that identifies ordering customer, PKO reserves the right to cancel the payment order and deduct charges from the returned amount.
	50K		1.Line Account number 2-5.Line name and address of ordering customer	
C	52A or	Ordering Institution	1.Line Account number 2.Line Code BIC	According to SWIFT standards Preferred option A.
	52D		1.Line Account number 2-5.Line name and address of ordering institution	
C	53A or	Sender's Correspondent	1.Line Account number 2.Line Code BIC	According to SWIFT standards If fulfillment of the field is mandatory: – option A or – option B or D with indication of PKO Nostro account number or Loro account – number with PKO is required.  In case of option B or D without PKO Nostro account number PKO or Loro account number with PKO, non-STP fee is applied.  In case of incorrect data concerning correspondent bank, PKO reserves the right to return the payment order and deduct charges from the returned amount.
	53B or		1.Line Account number 2.Line location	
	53D		1.Line Account number 2-5. Line Name and address	



Bank Polski

C	54A or	Receiver's Correspondent	1.Line Account number 2.Line Code BIC	According to SWIFT standards If fulfillment of the field is mandatory: – option A or – option B or D with indication of PKO Nostro – account number or Loro account number with PKO is required. In case of option B or D without PKO Nostro account number or Loro account number with PKO, non-STP fee is applied. In case of incorrect data concerning correspondent bank PKO reserves the right to return the payment order and deduct its charges from the returned amount.
	54B or		1.Line-Account number 2.Line- location	
	54D		1.Line-Account number 2-5. Line-Name and address	
C	55A or	Third Reimbursement Institution	1.Line Account number 2.Line Code BIC	According to SWIFT standards If fulfillment of the field is mandatory: – option A or – option B or D with indication of PKO Nostro account number or Loro account Number is required. In case of option B or D without PKO Nostro account number or Loro account number with PKO, non-STP fee is applied. In case of incorrect data concerning correspondent bank PKO reserves the right to return the payment order and deduct charges from the returned amount.
	55C or		1.Line Account number 2.Line location	
	55D		1.Line Account number 2-5. Line Name and address	
C	56A or	Intermediary Institution	1.Line Account number 2.Line code BIC	According to SWIFT standards If fulfillment of the field is required it should be filled in with option A only.
	56C or		1.Line-Account number	
	56D		1.Line-Account number 2-5. Line-Name and address	
C	57A or	Account With Institution	1.Line Account number 2.Line code BIC	If the payment order is intended for other domestic bank field 57 should be filled in with option A only, otherwise non-STP fee is applied.  Payments intended for PKO customers: – field 57 can be blank or – filled in with option A or – option B, C or D with indication of PKO branch clearing number (8 digits always starting with "102")  <b>Note!</b> PKO intermediates in execution of payment in EUR and in other currencies of EU countries in favour of other domestic bank according to special agreement between PKO and sending or receiving institution.
	Or		1.Line Account number 2.Line location	
	57C or		1.Line Account number	
	57D		1.Line Account number 2-5. Line Name and address	



Bank Polski

M	59A or no letter option	Beneficiary Customer	1.Line Account number 2.Line Code BIC/BEI	According to SWIFT standards <b>In an account line exclusively beneficiary's account number in IBAN format.</b>
	59		1.Line Account number 2-5. Line Name and address	<p><i>PKO customer</i></p> <p>If an account number is incorrect or given in other than IBAN format - PKO returns payment and reserves the rights to deduct charges from the returned amount.</p> <p><b>Note!</b> PKO executes payment order containing beneficiary's account number exclusively on base of identification of beneficiary's account number in IBAN format or in BBAN format (for domestic payments).</p> <p>In case of lack of beneficiary's account number, payment order may be executed by PKO on a base of BIC code of PKO or PKO branch clearing number indicated in field 57 and provided that full beneficiary's identification data are given in a payment order. This possibility concerns only private individuals.</p> <p><i>Customer of other bank</i></p> <p>Payment order in PLN in favour of other bank's customer is executed by PKO provided that payment order contains correct account number in IBAN format or in BBAN format (for domestic payments), otherwise the payment order is returned and the charges is deducted from the returned amount.</p> <p>In case a payment order is to be executed through domestic clearing systems in PLN and beneficiary's bank in field 57 and beneficiary's bank deduced from beneficiary's account number in field 59 differs PKO executes payment on the basis of beneficiary's bank identified from beneficiary's account number. Non-STP fee is applied in that case.</p> <p>In case a payment order is in other currency than PLN, it is sent to a beneficiary's bank provided that a beneficiary's bank is unambiguously given in field 57 of the payment order. If a beneficiary's bank is given in other option than option A, non-STP fee is applied.</p> <p><b>Note!</b> PKO acts as an intermediary according to information given for field 57.</p> <p><b>The name of a beneficiary is required.</b> In case of lack of beneficiary's account number the full name and address of beneficiary is required. When beneficiary's identification data is missed, PKO reserves the rights to return a payment order and deduct charges from the returned amount.</p>
O	70	Remittance Information	4*35x	According to SWIFT standards
M	71A	Details of Charges	3!a	OUR/SHA/BEN
C	71F	Sender's Charges	3!a15d	According to SWIFT standards Mandatory if BEN in 71A. Optional if SHA in 71A
C	72	Sender to Receiver Information	6*35x	Required exclusively when bilateral agreement with PKO. PKO does not forward to other domestic banks information indicated in this field in case of execution of the payment order through domestic clearing systems in PLN or in EUR.