



Bank Polski

iPKO biznes input file
structure - international
transfers (MT103 / CSV
/ XML ISO20022)

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General information

This document describes in detail the structure of PLA/MT103, CSV, XML ISO20022 files, i.e. electronic file formats that can be used in iPKO Biznes to place individual or bulk international transfer orders and split transfers, which are then handled by the system as “transfer batches”.

PLA / 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 each order
- Lines in the file are separated by a line ending character <CR><LF> (= Hex 13 + Hex 10)
- No line can consist only of a space or <CR><LF>
- No line can start with “-” (dash), unless preceded by a space.
- Code page – IBM-852
- Permitted characters include: 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 Ā 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 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.

File format description

The following payment orders are supported:

- International transfer,
- Split transfer.

Format description:

X – alphanumeric character

N – number

F – fixed length

V – variable length

For example, X(3)F 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

PLA / MT103 file structure

a) International transfer:

NUMBER OF FIELD	DESCRIPTION OF FIELD	M/O	FORMAT
:1:	Sender's reference	M	X(16) V
:2:	The sum of orders put in the file (regardless of the 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:	SWIFT code of the sender's bank	O	X(11) V
:5:	Sender's name and address. Data can be saved in several lines. Each line must be separated by a line ending character <CR><LF>.	M	4*X(35) V
:7:	File name	M	X(12) V

Example of a file header:

```
:01:12345678
:02:1000.99
:03:36
:04:BPKOPLPW
:05:KLIENT TESTOWY
PUŁAWSKA 15
02-515 WARSZAWA
POLSKA
:07:PRZELEWY.TXT
```

NUMBER OF FIELD	DESCRIPTION OF FIELD	M/O	FORMAT
:1:F01	1:F01xxxxxxxxxxxbbbbttttt xxxxxxxxxxx SWIFT code of the sender's bank (unit number in KIR X(8) format + a fixed value "XXXX") bbbb message sequence number (automatically created using digits from the 0001-9999 range) ttttt message number of an order in the dispatch (automatically created using digits from the 000001 - 999999 range)	M	{1:F01 xxxxxxxxxxxbbbbttttt}
2:I100	2:I100xxxxxxxxxxxxy xxxxxxxxxxx counterparty bank's SWIFT code y payment type - fixed N value	M	{2:I100xxxxxxxxxxx xY 1}
4:	Beginning of order details	M	{4:
:20:	Sender's reference	O	X(16) 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:	Sender's name and address (lines of up to 35 characters each separated by <CR><LF>)	M	4*35(X) V
:52D:	Additional payment details: sender's account, account for charges, counter-currency code, statistical code (14 digits), counterparty's country code, counterparty's bank code		
Subfield 1:	Sender's account <CR><LF>	M	N(34) V
Subfield 2:	Account for charges (costs) <CR><LF>	O	N(34) V
Subfield 3:	ISO code for the base currency (PLN) Amount in the base currency (Decimal part (2 digits), separated by ","(comma))	M	X(3) F N(15) V
Subfield 4:	Statistical code Fixed value: space (ASCII 32) Counterparty's country code Fixed value: space (ASCII 32) Counterparty's bank country code	M	N(14) V X(1) X(2) F X(1) X(2) F
:57A:	SWIFT code of the counterparty's bank or counterparty's bank identifier.	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 is ignored.	O	4*X(35) V
:59:	Counterparty's account number, name and address		
Subfield 1:	"/" (Slash)	M	X(1) F
Subfield 2:	Counterparty's account number. Space characters will be removed.	M	X(34) V
Subfield 3:	<CR><LF> Counterparty's name and address (max. 4 lines of 35 characters each. Individual lines are separated by <CR><LF>)	M	4*X(35) V

:70:	Payment details (max. 4 lines of 35 characters each. Individual lines are separated by <CR><LF>) For split transfers, payment details take a specific format consisting of a string of characteristic markers /VAT/.../IDC/.../INV/... /TXT/... - (more details are provided further on in this document).	M	4*X(35) V
:71A:	Cost settlement BN1: 0 Charges collected by the sender's bank are paid by the sender; other costs are charged to the beneficiary of the payment BN2: 1 bank charges are charged to the counterparty OUR: 2 all costs are borne by the sender. The following mapping will be used to recognise cost settlements: BN1 = SHA BN2 = BEN OUR = OUR	M	X(3) F
:72:	Payment instruction (6 lines) Individual lines are separated by <CR><LF>. Indicators (max. four of two digits, 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, Subfield 1: Interlocutor Subfield 2: Additional information for field :52D: (max. four lines separated by <CR><LF>).	M O O	4*N(2) F X(35) V 4*35(X) V
:77B:	In the case of a split transfer, the field value is VAT53	O	3*35(X)
-}	End of order details	M	-}

The above sequence of subfields and their markers is mandatory.

Example transactions:

Example information about an order:

```
{1:F010205561XXXX0001000001}{2:1100BPKOXXXXN1}{4:
:20:REF0331142703000
:32A:120112EUR37,15
:50:KLIENT TESTOWY
PUŁAWSKA 15
02-515 WARSZAWA
:52D:0410205561000030000000000000
0410205561000030000000000000
PLN105,49
DE DE
:57A:BPKOXXXX
:59:/DE0000000001000000000
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 orders in a message file – file with one transaction:

```
: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 orders in the message file – file with two transactions:

```
: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:/DE000000000100000000
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
-}

```

b) Split transfer

Changes for transactions imported as a split payment will be based on the value in field 77B. In this case, optionality is accepted for field :77B: Regulatory Reporting. This means that:

- if the above field is not included in the file with transactions, the import will be successful – the file will be uploaded without changes;
- if field :77B: appears in the file with no data (empty field) or with a value other than VAT53, it will be ignored and the transaction will be uploaded as before;
- if the field is populated with VAT53, the data structure in field :70: will be verified in terms of data specific to the split transfer (in accordance with the table below). If the structure of field :70: is not maintained, it will be communicated as an import error. Considering the fact that the /TXT/ marker in field:70: is optional – i.e. it can appear in the purpose structure with no value in the field (blank), or the marker may not be present in field :70: at all.

:70:	/VAT/ – an amount expressed in zlotys and groszy, the separator is a comma “,”	M	N(10),N(2)
	/IDC/ – the number used for identifying a goods or services provider for tax purposes	M	X(14) V
	/INV/ – number of the VAT invoice for which the payment is made	M	X(14) V
	/TXT/ – free-text field	O	X(33) V
:77B:	In the case of a split transfer, the field value is VAT53	O	3*35(X)

The above sequence of subfields and their markers is mandatory.

Example split transfer

Example of orders in the message file – file with one split transfer

```

:01:REF0610123141003
:02:1230.00
:03:3
:04:BPKOPLPW
:05:PKO BANK POLSKI
PUŁAWSKA 15
02-515 WARSZAWA
:07:11061003.TXT
{1:F0110203437XXX0003000001}{2:I100ABOCCNB}190XN1}{4:
:20:REF0331142703000
:32A:140314PLN1500,00
:50: KLIENT TESTOWY
UL. RZEPECKIEGO 1013
05-311 DĘBE WIELKIE
:52D:34102055610000310203596665
34102055610000310203596665
PLN1230,00
PL PL
:57A:CITIPLPX
:59:/10103000190109851198520017
ODBIORCA TESTOWY CO. LTD
UL. DĘGA 123/83, WARSZAWA-
WESOŁA
:70:/VAT/260,00/IDC/5250007738
/INV/FKV-7652/2018/TXT/TEKST
DOWOLNY
:71A:BN1
:72:00 00 00 00
/000/INNE
:77B:VAT53

```

-}

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 in the file are separated by a line ending character <CR><LF> (= Hex 13 + Hex 10)
- No line can consist only of a space or <CR> and <LF>.
- Each line that is not empty contains one transaction,
- Individual fields in the line are separated by a semicolon,
- Permitted characters include: 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,
- Text fields can be put in double quotation marks.

File format description

Format description:

X – alphanumeric character

N – number

F – fixed length

V – variable length

For example, X(3) F 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 NUMBER	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 is a digit (Y for a year, M for a month, D for a day)	M	X(10)
2	Amount	Decimal separator: comma or period. Lack of a separator permitted. 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	Sender's account number	Permitted NRB or IBAN account structure (26 characters and 28 characters, respectively)	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
6	Beneficiary's bank country code	ISO country code	M	X(2) F
7	Counterparty's account number	Beneficiary's full account number. Any spaces used in the field will be removed when importing the order	M	X(34) V
8	Beneficiary's data	Counterparty's name and address. Individual subfields separated by " " (pipe). If there are no	M	3*X(35) V

		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.		
9	Sender's reference	This field cannot contain Polish diacritics.	O	X(35) V
10	Beneficiary's country	ISO country code	M	X(2) F
11	Account for charges	Account to cover charges (costs)	M	X(34) V
12	Instructions concerning charges	Permitted values (synonyms): 0 = '0' = BN1 = SHA Charges collected by the sender's bank are paid by the sender; other costs are charged to the beneficiary of the payment 1 = '1' = BN2 = BEN bank charges are charged to the counterparty 2 = '2' = OUR = OUR all costs are borne by the sender	M	X(3) V
13	Payment details	Individual subfields separated by " " (pipe). 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

Note: fields 1, 4 and 11 are mandatory, but the system will allow the transaction to be imported with empty values provided that an option to overwrite them is checked on the file import screen in iPKO Biznes.

Example transactions:

Foreign transaction:

2013-03-15;99;EUR;13102055900000080281001014;BPKOXXXX;DE;DE0000000001000000000;Testklient|test|Berlin;Referencje;DE;13102055900000080281001014;SHA;Payment|Invoice 1234|Details|Details2;

XML ISO20022 file structure

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

- domestic (including internal) transfers
- tax transfers
- SEPA transfers
- international transfers executed otherwise than by SEPA
- Split transfers.

Notation used

ELEMENT NAME	DESCRIPTION
XML element	Specifies the name of an XML element. Label names used follow the ISO20022 standard. Nesting is shown using the + signs.
Field status	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 YYYY-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: - Polish diacritics / - ? : () . , ' + Space
Non-described fields	Fields without descriptions will be ignored.
Fields appearing 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 from a single order takes precedence.
Message blocks	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 "Message Identification" field.

Message structure

ELEMENT NAME	CHARACTERISTIC
--------------	----------------

Group Header	<p>block required appears only once contains a message header consisting of a date and a unique identifier.</p>
Payment Information	<p>block required can appear many times contains transactions as part of payments from one account debited contains the execution date common to all transfers within the block can contain an account for settlement of charges 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</p>
Transaction Information	<p>block required can appear many 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 charges for a single transaction (takes precedence over the marker in Payment Information) can contain the party who will cover the charges 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)</p>

Recognition of transaction types

ELEMENT NAME	CHARACTERISTIC
Domestic transfer	<p>Polish bank code (5th and 6th letter are PL) in one of the following fields:</p> <p>+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI</p> <p>Or a sort code in field:</p> <p>+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld +++++Mmbld</p> <p>and currency: PLN.</p>
International transfer	<p>Foreign bank code required (5th and 6th letter other than PL) in field:</p> <p>+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI</p> <p>Or</p> <p>Polish BIC (other than PKO BIC) in field:</p> <p>+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI</p> <p>Or</p> <p>9-digit fedwire code/ ABA Code in field:</p> <p>+PmtInf ++CdtTrfTxInf</p>

	<p>+++CdtrAgt ++++FinInstnId +++++ClrSysMmbld +++++Mmbld</p> <p>And a currency other than PLN</p>
SEPA transfer	<p>Unless indicated otherwise on the import screen, a fixed "SEPA" value is required in the marker +PmtInf ++PmtTpInf +++SvcLvl ++++Cd (if the marker is to relate to all transfers within the block)</p> <p>Or +PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd (if the marker is to relate to a single transaction)</p> <p>Account number required in the IBAN format: +PmtInf ++CdtTrfTxInf +++CdtAcct ++++Id +++++IBAN</p> <p>EUR currency required: '+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt</p> <p>SHAR cost clause required: +PmtInf ++ChrgBr (if the marker is to relate to all transfers within the block)</p> <p>or +PmtInf ++CdtTrfTxInf +++ChrgBr (if the marker is to relate to a single transaction)</p>
Tax transfers	<p>Parameters as for domestic transfers, and in addition:</p> <p>"TAXS" value in field +PmtInf ++CdtTrfTxInf +++ PmtTpInf ++++CtgyPurp +++++Cd</p>
Split transfer	<p>Parameters as for domestic transfers, and in addition:</p> <p>"VATX" value in field +PmtInf ++CdtTrfTxInf +++ PmtTpInf ++++CtgyPurp +++++Cd</p>

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	Validation of the following structure: - channel identifier (X (3)) - for iPKO Biznes always has an IPB value; - date of placing the order, YYYYMMDD format - unique identifier of the message as part of day (9(8)), format: nnnnnnnn);
Block creation date and time GroupHeader/CreationDateTime	+GrpHdr ++CreDtTm	ISO DateTime	M	
Number of orders in the block GroupHeader/NumberOfTransactions	+GrpHdr ++NbOfTxS	15d	M	Validation if the number specified agrees the number of transfers in the file.
Sender's identifier GroupHeader/InitiatingParty/Identification/PrivateIdentification/Other/Id entification 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 populated. Sender's identifier

Format - Payment Information

FIELD NAME	ELEMENT NAME XML	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 mark 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 values are filled, 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.
Sender's name PaymentInformation/Debtor/Name	+PmtInf ++Dbtr +++Nm	70x	M	
Sender's account number in the 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.
Sender's account number in the BBAN format PaymentInformation/DebtorAccount/Identification/BBAN	+PmtInf ++DbtrAcct +++Id ++++Othr	26!n	C	One of two account types is required: IBAN or BBAN. If both values are specified, IBAN takes precedence.

identification/Other/Identification	++++Id			
Sender'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.
Sender's sort code DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification	+PmtInf ++DbtrAgt +++ClrSysMmbld ++++Mmbld	8!n	C	One of two identifiers is required: BIC or sort code.
Cost clause PaymentInformation/ChargeBearer	+PmtInf ++ChrgBr	4!a	C	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. Possible values: DEBT – the sender covers the charges of the sender's bank and third party banks (OUR) DEBT – the beneficiary covers the charges of the sender's bank and third party banks (BEN) SHAR – the sender covers the charges of the sender'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 charge 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 charge will be collected from the account used for making the transfer. If both values are specified, IBAN takes precedence.

Format – Transaction Information

FIELD NAME	ELEMENT NAME XML	Format	M/O/C	ADDITIONAL INFORMATION
End-To-End identifier (Sender's reference) PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification	+PmtInf ++CdtTrfxInf +++PmtId ++++EndToEndId	35x	M	If not filled in, "not provided" should be specified in the field. Polish diacritics are not permitted.
SEPA transfer mark PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Code	+PmtInf ++CdtTrfxInf +++PmtTpInf ++++SvcLvl ++++Cd	4!n	C	SEPA value. 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.
Order category PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose/Code	+PmtInf ++CdtTrfxInf +++PmtTpInf ++++CtgyPurp ++++Cd	4!a	C	Permitted values: TAXS – for tax transfers
Transaction amount and currency PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount	+PmtInf ++CdtTrfxInf +++Amt ++++InstdAmt	18d 3!a	M M	The currency is extracted from the CCy attribute. Amount validations: – 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 – In the case of a split payment

				<p>transaction, enter the gross amount.</p> <p>Currency validations:</p> <ul style="list-style-type: none"> - ISO4217 compliant - PLN required for transfers to the tax office - EUR required for SEPA transfers - Must be different than PLN for international transfers - PLN required for split transfers
Negotiable transaction marker	+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 filled (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 values are filled, the value specified at the transfer takes precedence.</p> <p>Possible values:</p> <p>DEBT - the sender covers the charges of the sender's bank and third party banks (OUR)</p> <p>DEBT - the beneficiary covers the charges of the sender's bank and third party banks (BEN)</p> <p>SHAR - the sender covers the charges of the sender's bank and the beneficiary covers the charges of third party banks (SHA)</p>
Counterparty's bank's BIC	+PmtInf ++CdtTrfTxInf +++CdtAgt ++++FinInstnId +++++BICFI	4!a2!a2!c[3!c]	C	<p>For international transfers (except SEPA transactions), one of two identifiers is required: BIC or sort code.</p>
Counterparty's bank's sort code	+PmtInf ++CdtTrfTxInf +++CdtAgt +++ClrSysMmbld ++++Mmbld	35x	C	<p>For international transfers (except SEPA transactions), one of two identifiers is required: BIC or sort code.</p>
Counterparty's name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	70x	M	
Counterparty's address	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++AdrLine	35x	O	
Counterparty's country	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	ISO 3166, Alpha-2 code	C	<p>Mandatory for international and SEPA transfers.</p>
Counterparty's account number	+PmtInf ++CdtTrfTxInf +++CdtAcct ++++Id +++++IBAN	28x 34x	M	<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>
Or	+PmtInf ++CdtTrfTxInf +++CdtAcct ++++Id			

	+++++Othr +++++Id			
Identifier number (tax transfer) PaymentInformation/CreditTransferTransactionInformation/Tax/Debtor/RegistrationIdentification	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr +++++RegnId	1!x34x	C	Mandatory for tax transfers. The first symbol in the field indicates the type of identifier used: R – REGON (statistical information number) P – PESEL (personal identification number) N – NIP (tax identification number) 1 – Identity card 2 – Passport 3 – other type The consecutive 34 characters contain the identifier's serial number.
Payment period (tax transfer) PaymentInformation/CreditTransferTransactionInformation/Tax/Record/Type	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++Tp	35x	C	The payment period should be given in the following format: first, two digits (last two digits of the year), then one of the letters: M, P, R, K, D, J (which means: month, half-year, year, quarter, decade of the month, day of the month), followed by the number of the relevant period (month – 01, ..., 12; half-year – 01 or 02; year – nothing, quarter – 01, ..., 04; decade – decade number 01, 02 or 03 and then a month number 01, ..., 12; day – day number 01, ..., 31 followed by a month number 01, ..., 12).
Form type (tax transfers) PaymentInformation/CreditTransferTransactionInformation/Tax/Record/FormsCode	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++FrmsCd	35x	C	Tax form number (e.g. PIT37).
Obligation identifier (tax transfer) PaymentInformation/CreditTransferTransactionInformation/Tax/Record/AdditionalInformation	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++AddtlInf	140x	C	
Non-structural transaction title PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	140x	C	Max. 140 characters for domestic transfers. Max. 137 characters for international transfers. The field is mandatory for domestic transfers (excluding transfers to the tax office) and for foreign transfers and SEPA transfers. For orders in the form of a split payment, the field is built using code words: /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x 1. /VAT/ – VAT amount, in the range from 0.01 to 9999999999.99 and not greater than the gross amount of the transfer (mandatory field); 2. /IDC/ – tax identification number of the VAT payer – invoice issuer (mandatory field); 3. /INV/ – VAT invoice number (mandatory field); 4. /TXT/ – payment description (optional field).

Example transactions

SEPA transfer

```

<?xml version="1.0" encoding="utf-8"?>
<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">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>IPB2016101900000005</MsgId>
      <CreDtTm>2016-06-29T11:40:10.0836665+01:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Id>
          <PrvtId>
            <Othr>
              <Id>36826030</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>1081093130</PmtInfId>
      <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>GB00000000000000000000</IBAN>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>Title</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInittn>
</Document>

```

Domestic and tax transfer 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">
<CstmrCdtTrfIntr>
<GrpHdr>
  <MsgId>IPB2016101300000001</MsgId>
  <CreDtTm>2016-10-13T08:40:10.0836665+01:00</CreDtTm>
  <NbOfTxs>2</NbOfTxs>
  <InitgPty>
    <Id>
      <PrvtId>
        <Othr>
          <Id>24425282</Id>
        </Othr>
      </PrvtId>
    </Id>
  </InitgPty>
</GrpHdr>

  <PmtInf>
    <PmtInflId>1081093130</PmtInflId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>2016-10-13</ReqdExctnDt>
    <Dbtr>
      <Nm>Firma</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <Othr>
          <Id>000000000000000000000000</Id>
        </Othr>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <ClrSysMmbld>
          <Mmbld>10205561</Mmbld>
        </ClrSysMmbld>
      </FinInstnId>
    </DbtrAgt>

    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>0123456</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="PLN">26.50</InstdAmt>
      </Amt>
      <CdrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <Mmbld>10205561</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </CdrAgt>
      <Cdr>
        <Nm>Nazwa odbiorcy</Nm>
        <PstlAdr>
          <AdrLine>Adres odbiorcy</AdrLine>
        </PstlAdr>
      </Cdr>
      <CdrAcct>
        <Id>
          <Othr>
            <Id>000000000000000000000000</Id>
          </Othr>
        </Id>
      </CdrAcct>
      <RmtInf>
        <Ustrd>Tytuł transakcji</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>

    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId> Referencje zleceniodawcy </EndToEndId>
      </PmtId>
    </CdtTrfTxInf>
  </PmtInf>
</CstmrCdtTrfIntr>

```

```

    <PmtTplnf>
      <CtgyPurp>
        <Cd>TAXS</Cd>
      </CtgyPurp>
    </PmtTplnf>
    <Amt>
      <InstdAmt Ccy="PLN">216.01</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <ClrSysMmbld>
          <Mmbld>00000000</Mmbld>
        </ClrSysMmbld>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Urzqd Skarbowy</Nm>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>PL00000000000000000000000000000000 </IBAN>
      </Id>
    </CdtrAcct>
    <Tax>
      <Dbtr>
        <RegId>1APJ000000</RegId>
      </Dbtr>
      <Rcrd>
        <Tp>16M09</Tp>
        <FrmsCd>PIT-36</FrmsCd>
      </Rcrd>
    </Tax>
  </CdtTrfxInf>
</PmtInf>
</CstmrCdtTrfInItN>
</Document>

```

Split transfer

```

<?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>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Id>
          <PrvtId>
            <Othr>
              <Id>24425282</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>1081093130</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2016-10-13</ReqdExctnDt>
      <Dbtr>
        <Nm>Firma ABS</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>371020556100000000000000000000</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>

```

```
                <ClrSysMmbld>
                    <Mmbld>10205561</Mmbld>
                </ClrSysMmbld>
            </FinInstnId>
        </DbtrAgt>
    <CdtTrfxInf>
        <PmtId>
            <EndToEndId>Ref.7653/321IDF44</EndToEndId>
        </PmtId>
        <PmtTpInf>
            <CtgyPurp>
                <Cd>VATX</Cd>
            </CtgyPurp>
        </PmtTpInf>
        <Amt>
            <InstdAmt Ccy="PLN">123.00</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <ClrSysMmbld>
                    <Mmbld>10205561</Mmbld>
                </ClrSysMmbld>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>Nazwa firmy Sp. z o.o.</Nm>
            <PstlAdr>
                <AdrLine>Adres odbiorcy</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <Othr>
                    <Id>52102055610000000000000731</Id>
                </Othr>
            </Id>
        </CdtrAcct>
        <RmtInf>
            <Ustrd>/VAT/23,00/IDC/5000000007/INV/FK 1/2018/04/28-7/TXT/Tekst</Ustrd>
        </RmtInf>
    </CdtTrfxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</Document>
```