PKO Bank Polski

File Reports Structure of
Output Files iPKO biznes
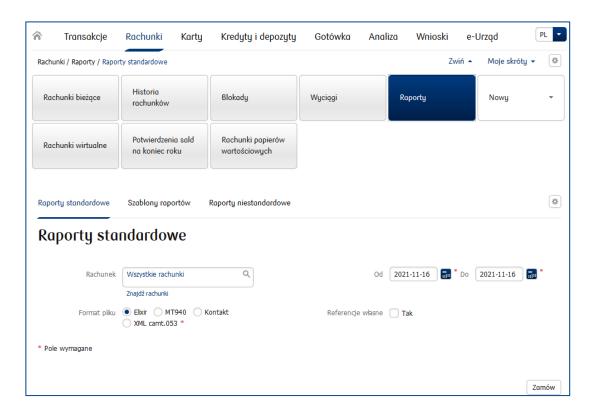
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General information

This document is intended for Clients wishing to create an interface between the iPKO Biznes system and their own financial and booking systems to automatically book operations into individual accounts. It specifies the format of statement files with overviews of operations in the MT940, Elixir, Kontakt and XML camt.053 formats, made available to Clients through the bank's web application.

This document describes the structure of output files available for downloading on the file reports functionality level in the iPKO biznes application. Files that comply with the specification below can be downloaded from the iPKO biznes system from the menu "Rachunki" [Accounts] -> "Raporty" [Reports] -> "Raporty standardowe" [Standard reports].

Standard file reports are generated in one of four formats:
· Elixir,
· MT940, or
· Kontakt (a format compatible with the format of files generated for Clients who previously used the Kontakt e-banking system),
· XML camt.053.

Standard reports are available for a maximum period of one year. Reports can be downloaded for up to 3 months at a time.

If an individualised report is necessary, the iPKO biznes application provides for such an option through activation of the Report Module service. A detailed description of own report generation is presented in the last chapter of this document.

MT940 File Report

- Files with a .txt extension are text files to be opened using standard text editing software, such as notepad or WordPad.
- The report file generated lists operations for each business day separately. Operations made on weekends or holidays are available in the file generated for the next business day.
- Character coding – CP852 code page.
- MT940 record starts with <CR / LF> (hex 0x0D and 0x0A)

FIELD NO.	FIELD DESCRIPTION	COMMENTS
:20:	Constant value: 'MT940'	5 characters
:25:	Country code and account ID: /PLSSBBBBBBBBRRRRRRRRRRRRRRRR where: PL - country code as per ISO, SS - check digits N(2), BBBBBBBB - BNo. domestic bank unit id (format: N(8)), RRRRRRRRRRRRRRRR - AId account id at the bank unit (format X(16)).	29 characters
:28C:	Statement number.	Sequence number in a given year numbering annulled at the beginning of the year) max. 3 characters
:60F:	Opening account balance. The field has the following elements:	From 14 to 28 characters
	1. Balance Id 'D' (Debit) – negative balance 'C' (Credit) – positive or zero balance	1 character
	2. Balance date in the yymmdd format	6 characters
	3. Currency code ('PLN' for example)	3 characters
	4. Balance amount (The amount with the decimal part (2 digits), separated with the ',' mark, (a comma))	Max. 18 characters
:61: (line 1)	Operation description	from 43 to 57 characters
	1. Value date yymmdd	6 characters
	2. Bank operation date mmdd	4 characters
	3. Operation Id: 'C' or 'D' value	1 character
	4. Operation amount (The amount with the decimal part (2 digits), separated with the ',' mark, (a comma))	Max. 18 characters
	5. Constant 'N'	1 character
	6. Operation code in the O-ZSI system	3 characters
	7. Constant value 'NONREF//' or payment reference of up to 16 characters at maximum	8 characters (for the constant value NONREF//) 18 characters for payment reference The reference can have 16 characters at maximum and always has to end with 2 characters / (for example: 1234567890123456//)
	8. Operation number and group number (each of 8 characters)	16 characters
:61: (line 2)	1. Operation code in the O-ZSI system	5 characters in total

	Constant value: space (ASCII 32)	
	2. Operation type (1 for non-booking operations, 0 - a booking operation)	
:86: (line 1)	1. Constant value '020~00'	9 characters in total (space before the code)
	2. Operation code in the O-ZSI system	
:86: (subsequent lines for each sub-field – format X(27)) Marked sub-field numbers are preceded by the '~' character (a swung dash)	Sub-fields nos. 20 to 25 - Operation title	Up to 27 characters per field. When a given field is not empty (not applicable to the sub-field ~20), the preceding field has 27 characters (with spaces). Even if empty, these fields always come in the sequence. Title can appear in six lines. When title is included in a smaller number of lines, the other lines have a constant value: ASCII 255 character.
	Sub-field 30 – Counterparty bank number	Id of the counterparty bank unit 8-digit bank clearing number (for domestic payments) or another Id of the unit maintaining the account (SWIFT code for POS payments). In the absence of data, this line has a constant value: ASCII 255 character.
	Sub-field 31 – Counterparty account number	Counterparty account Id at the counterparty bank. For BAN account, this field has characters from 11 to 26. In the absence of data, this line has a constant value: ASCII 255 character.
	Sub-fields 32 and 33 – Counterparty name and address	When counterparty name and address are in one line only, the other line has a constant value: ASCII 255 character. Counterparty data are optional for the operations which do not require such data by default. When both lines are empty, they have a constant value: ASCII 255 character.
	Sub-field 38 – Counterparty IBAN	In the absence of data, this line has a constant value: ASCII 255 character.
	Sub-field 60 – document date (from Elixir)	
	Sub-field 63 – Constant value: 'SWRK' + space (ASCII 32) + SWRK number	In the absence of SWRK, the field has a constant value: ASCII 255 character.
:62F:	Closing balance	from 14 to 28 characters
	1. Balance Id (C or D)	1 character
	2. Balance date in the yymmdd format	6 characters
	3. Account currency code	3 characters
	4. Balance amount (The amount with the decimal part (2 digits), separated with the ',' mark, (a comma))	Max. 18 characters
:64:	Current balance	from 14 to 28 characters
	1. Balance Id ('C' or 'D')	1 character
	2. Balance date in the yymmdd format	6 characters
	3. Account currency code	3 characters
	4. Balance amount (The amount with the decimal part (2 digits), separated with the ',' mark, (a comma))	Max. 18 characters

Constant value '-' (a dash)	

Information Presentation in the MT 940 Block

:20: Constant value MT940
:25: Country code and account ID
:28C: Statement number
:60F: Opening account balance (balance Id, statement date, currency code and balance amount)
:61: line 1 Operation description (value date, bank operation date, debit/credit operation, operation amount, constant value "N", operation code in the O-ZSI system, constant value "NONREF//", operation number)
line 2 (operation code in the O-ZSI system)
:86: line 1 (constant value 020~00, operation code in the O-ZSI system)
~20 sub-field 20 (Operation title)
~21 sub-field 21 (Operation title)
~22 sub-field 22 (Operation title)
~23 sub-field 23 (Operation title)
~24 sub-field 24 (Operation title)
~25 sub-field 25 (Operation title)
~30 sub-field 30 (counterparty bank number)
~31 sub-field 31 (counterparty account number)
~32 sub-field 32 (counterparty name and address)
~33 sub-field 33 (counterparty name and address)
~38 sub-field 38 (counterparty IBAN)
~60 sub-field 60 (document date – from Elixir)
~63 sub-field 63 (SWRK number)
:62F: Closing balance (balance Id, balance date, account currency code and balance amount)
:64: Current balance (balance Id, balance date, account currency code and balance amount)
- Constant value (a dash)

<u>Information presentation in the MT 940 block with payment reference</u>

:20: Constant value MT940
:25: Country code and account ID
:28C: Statement number
:60F: Opening account balance (balance Id, statement date, currency code and balance amount)
:61: line 1 Operation description (value date, bank operation date, debit/credit operation, operation amount, constant value "N", operation code in the O-ZSI system, payment reference
"1234567890123456//","NONREF//", operation number)
line 2 (operation code in the O-ZSI system)
:86: line 1 (constant value 020~00, operation code in the O-ZSI system)
~20 sub-field 20 (Operation title)
~21 sub-field 21 (Operation title)
~22 sub-field 22 (Operation title)
~23 sub-field 23 (Operation title)
~24 sub-field 24 (Operation title)
~25 sub-field 25 (Operation title)
~30 sub-field 30 (counterparty bank number)
~31 sub-field 31 (counterparty account number)
~32 sub-field 32 (counterparty name and address)
~33 sub-field 33 (counterparty name and address)
~38 sub-field 38 (counterparty IBAN)
~60 sub-field 60 (document date – from Elixir)
~63 sub-field 63 (SWRK number)
:62F: Closing balance (balance Id, balance date, account currency code and balance amount)
:64: Current balance (balance Id, balance date, account currency code and balance amount)
- Constant value (a dash)

Record Example

Examples of two operations are given below:

```
:20:MT940
:25:/PL43102055610000390200040188
:28C:105
:60F:C081202PLN14541777,28
:61:0812021202C777,77N150NONREF//3370500600001400
150 0
:86:020~00150
~20ZAPŁATA [PAYMENT]
~21˙
~22˙
~23˙
~24˙
~25˙
~3010205561
~310000360200042176
~32JOLANTA W&B S.A. 01-456 WAR
~33SZAWA AL. JEROZOLIMSKIE 1110
~38PL97102055610000360200042176
~60˙
~63SWRK 12282222444466668888
:61:0812021202C888,88N150NONREF//3370500500001418
150 0
:86:020~00150
~20FAKTURA [INVOICE]
~21˙
~22˙
~23˙
~24˙
~25˙
~3010205561
~310000360200042176
~32BOOMMI SP. Z O O 01-456 WAR
~33SZAWA UL. PIŁSUDSKIEGO 234
~38PL97102055610000360200042176
~60˙
~63SWRK 15471000555566667777-1
:62F:C081202PLN14546063,20
:64:C081202PLN16931000,54
-
```

Example record with own payment reference

Examples of two operations are presented below:

```
:20:MT940
:25:/PL43102055610000390200040188
:28C:105
:60F:C081202PLN14541777,28
:61:0812021202C777,77N1501234567890123456//3370500600001400
150 0
:86:020~00150
~20ZAPŁATA [PAYMENT]
~21˙
~22˙
~23˙
~24˙
~25˙
~3010205561
~310000360200042176
```

~32JOLANTA W&B S.A. 01-456 WAR
~33SZAWA AL. JEROZOLIMSKIE 1110
~38PL97102055610000360200042176
~60'
~63SWRK 12282222444466668888
:61:0812021202C888,88N150FV:20120130.01//3370500500001418
150 0
:86:020~00150
~20FAKTURA [INVOICE]
~21'
~22'
~23'
~24'
~25'
~3010205561
~310000360200042176
~32BOOMMI SP. Z O O 01-456 WAR
~33SZAWA UL. PIŁSUDSKIEGO 234
~38PL97102055610000360200042176
~60'
~63SWRK 15471000555566667777-1
:62F:C081202PLN14546063,20
:64:C081202PLN16931000,54
-

Example record with split transfer (settlement account)

Example of a record with a split transfer (settlement account) Below, the MT90 report for the settlement account 63102055610000350208953000 - the example includes the operation of transferring the VAT amount (PLN 23) from the VAT account No. 37102055610000310209460000 to the settlement account along with the Split Payment operation debiting the settlement account with the gross amount (PLN 123).
A common title for the above-mentioned operations, maintaining the order of characteristic markers for split transfers, marked in color.

:20:MT940
:25:/PL63102055610000350208953000
:28C:7
:60F:C180417PLN8703,87
:61:1804170417C23,00NS27NONREF//1070500200001425
S27 0
:86:020~00S27
~20**/VAT/**23,00**/IDC/**111333555888
~2199**/INV/**FV 016974/2018**/TXT/**T
~22EKST DOWOLNY
~23'
~24'
~25'
~3010205561
~310000310209460000
~32FIRMA TESTOWA AB 87-100 TORU
~33N UL. MAZURSKA 122
~38PL37102055610000310209460000
~60'
~63'
:61:1804170417D123,00NS28NONREF//1070500200001425
S28 0
:86:020~00S28

~20**/VAT/**23,00**/IDC/**111333555888
~2199**/INV/**FV 016974/2018**/TXT/**T
~22EKST DOWOLNY
~23˙
~24˙
~25˙
~3010901577
~310000000057042175
~32FIRMA BUDOWLANA ART-BUDPRO1
~33NOWE MIASTO LUBAWSKIE
~38PL42109015770000000057040000
~60˙
~63˙
:62F:C180417PLN8617,86
:64:C180417PLN401751477,55
-

The above booking of the operation will also include the re-booking of the VAT amount in the amount of PLN 23 from the VAT account No. 37102055610000310209460000 The MT940 report for the VAT account will look like the following structure:

:20:MT940
:25:/PL37102055610000310209460000
:28C:3
:60F:C180417PLN1500,00
:61:1804170417D23,00NS26NONREF//1070500200001425
S26 0
:86:020~00S26
~20**/VAT/**23,00**/IDC/**111333555888
~2199**/INV/**FV 016974/2018**/TXT/**T
~22EKST DOWOLNY
~23˙
~24˙
~25˙
~3010205561
~310000350208953000
~32FIRMA TESTOWA AB 87-100 TORU
~33N UL. MAZURSKA 122
~38PL63102055610000350208953000
~60˙
~63˙
:62F:C180417PLN1479,51
:64:C180417PLN1479,51
-

Attention! A common feature for the three above-mentioned operations booked on the settlement account and the VAT account is the same transaction description, i.e .:

~20**/VAT/**23,00**/IDC/**111333555888
~2199**/INV/**FV 016974/2018**/TXT/**T
~22EKST DOWOLNY

The above operations differ in the operation code

I.   For a Split Payment debit operation, the order of posting would be as follows:
Assuming that the transaction is for the gross amount of PLN 123 and the VAT amount is PLN 23.

Current (settlement) account
1) Crediting the settlement account with the VAT amount of PLN 23 from the technical account (operation booked with the code "S27" - incoming VAT transfer)
2) Debiting the settlement account with the gross amount of PLN 123 to the counterparty (operation booked with the code "S28" - Outgoing Split Payment)

VAT account (technical, linked to the current / settlement account)
3) Charging the technical account with the VAT amount of PLN 23 (the operation is booked with the code "S26" - Outgoing VAT transfer)

II.   For a Split Payment credit operation, the order of posting would be as follows:
Assuming that the transaction is for the gross amount of PLN 246 and the VAT amount is PLN 46

Current (settlement) account
1) Crediting the settlement account by Split Payement PLN 246 transfer (operation booked with the code "S29" - Split-Payment incoming transfer)
2) Charging the settlement account with the VAT amount of PLN 46 (the operation is booked with the code "S26" - Outgoing VAT transfer)

VAT account (technical, linked to the current / settlement account)
3) Crediting the technical account with the VAT amount of PLN 46 (the operation is booked with the code "S27" - Incoming VAT transfer)

An example of a record of a credit split transfer using virtual accounts (PKO Rachunki Wirtualne service) with the operation of derecognition of the VAT amount to the VAT account.

:20:MT940
:25:/PL63102055610000350208953000
:28C:7
:60F:C180417PLN8703,87
:61:1804170417C123,00NS28NONREF//1070500200001425
S29 0
:86:020~00S29
~20/VAT/23,00/IDC/111333555888
~2199/INV/FV 016974/2018/TXT/T
~22EKST DOWOLNY
~23˙
~24˙
~25˙
~3010901577
~310000000057040000
~32FIRMA BUDOWLANA ART-BUDPRO1
~33NOWE MIASTO LUBAWSKIE
~38PL42109015770000000057040000
~60˙
~63SWRK 2222123456789012
:61:1804170417D23,00NS27NONREF//1070500200001425
S26 0
:86:020~00S26
~20/VAT/23,00/IDC/111333555888
~2199/INV/FV 016974/2018/TXT/T

~22EKST DOWOLNY
~23˙
~24˙
~25˙
~3010205561
~310000310209460000
~32FIRMA TESTOWA AB 87-100 TORU
~33N UL. MAZURSKA 122
~38PL37102055610000310209460000
~60˙
~63˙
:62F:C180417PLN8617,86
:64:C180417PLN401751477,55
-

An example of an external credit split payment order record (along with the operation of derecognition of the VAT amount to the VAT account).

:20:MT940
:25:/PL63102055610000350208953000
:28C:7
:60F:C180417PLN8703,87
:61:1804170417C369,00NS28NONREF//1070500200001425
B93 0
:86:020~00B93
~20/VAT/69,00/IDC/111333555888
~2199/INV/FV 323-2018-022/IDP/
~221234567890123456 7890/TXT/TE
~23KST DOWOLNY
~24˙
~25˙
~3010901577
~310000000057040000
~32FIRMA BUDOWLANA ART-BUDPRO1
~33NOWE MIASTO LUBAWSKIE
~38PL42109015770000000057040000
~60˙
~63˙
:61:1804170417D69,00NS27NONREF//1070500200001425
S26 0
:86:020~00S26
~20/VAT/69,00/IDC/111333555888
~2199/INV/FV 323-2018-022/IDP/
~221234567890123456 7890/TXT/TE
~23KST DOWOLNY
~24˙
~25˙
~3010205561
~310000310209463656
~32FIRMA TESTOWA AB 87-100 TORU
~33N UL. MAZURSKA 122
~38PL37102055610000310209460000
~60˙

~63˙
:62F:C180417PLN8617,86
:64:C180417PLN401751477,55

Elixir File Report

- A file with operations for a given account is structured as a CSV file used for communication with the ELIXIR system.
- A file with a txt extension is a text file that can be viewed using standard text editing software, a notepad or WordPad for example.
- The generated file lists operations for each business day separately. The operations made during weekend or on bank holidays are available in the file generated for the next business day.
- Set and record format details:
- The file does not have a header or a footer
- Character coding – ANSI – Windows-1250 code page
- Fields are separated with a comma (HEX: 2C)
- Each record is ended with the CRLF digits (HEX:0D0A).
- Data fields take the format YYYYMMDD
- Numerical fields (N) have leading zeros
- Character fields (CH) - are limited by inverted commas (HEX:22)
- end spaces are optional
- the line separator in the field is "|" (HEX:7C)
- Amount fields – the amount is given in Polish grosz.

Elixir Data Structure

Symbols used in the description:
- Record has numerical fields (N),
- character field (CH),
- amount field (A)
- date field (D)

FIELD NO.	DATA TYPE	FIELD CONTENT	FIELD CONTENT DESCRIPTION
1	N	Message type	Constant value: For a debit transaction message type 222, For a credit transaction message type 111
2	D	Value date	YYYYMMDD
3	A	Amount (in hundredth parts of currency units)*	Up to 15 digits, no leading zeros
4	N	Sender bank clearing number (not filled in for a cash payment)	8 digits, for a cash payment, payment of commission and other operations not originating from the sender's account – the field in empty
5	N	Beneficiary branch clearing number	8 digits (clearing number of the account wherefor the report is retrieved)
6	CH	Sender Client Account (not filled in for a cash payment)	IBAN counterparty account number; for a cash payment and other operations not originating from the sender's account – the field has only ""
7	CH	Addressee Client Account	26-digit BAN (number of the account wherefor the report is retrieved)
8	CH	Name and address	4 sub-fields (sections of 35 characters at maximum), separated with | (pipes) For: a debit transaction – the field presents the name and address of the transfer addressee, a credit transaction – the field presents the name and address of the transfer sender,

			an internal operation – no data.
9	CH	Name and address	Regardless of the operation type (debit or credit), the file has empty 4 empty sub-fields (sections of 35 characters at maximum), separated with | (pipes) – no data in the file
10	N	Not used	00000000 (constant value)
11	N	Beneficiary branch clearing number	8 digits
12	CH	additional information: operation title	4 sections of up to 35 characters, separated with | (pipes), limited by " signs Payer and payment details (also for payments to the Social Insurance Institution and the Tax Office) are given by filling in the first subfield to the maximum extent possible, and if the title is too long, the rest is moved to the next subfield. For split transfer operations, the "Tytuł operacji" [Transaction purpose] field will comprise a sequence of characters preceded with markers according to the example below: /VAT/23,00/IDC/1251251111/INV/FV 323-2018-02-22/TXT/any text where: • /VAT/ marker value – is the amount of VAT (excluding leading zeroes)- format 10n,2n, • /IDC/ marker value – is the supplier ID (excluding trailing spaces) – format 14aV, • /INV/ marker value – is the invoice number (excluding trailing spaces) – format 35aV, • /TXT/ marker value – free text (excluding trailing spaces) – format 33aV, For split direct debit operations, the "Tytuł operacji" [Transaction purpose] field will comprise a sequence of characters preceded with markers according to the example below: /VAT/46,00/IDC/1251251111/INV/FV 323-2018-02-22/IDP/12345678901234567890/TXT/free text where: • /VAT/ marker value – is the amount of VAT (excluding leading zeroes)- format 10n,2n, • /IDC/ marker value – is the supplier ID (excluding trailing spaces) – format 14aV, • /INV/ marker value – is the invoice number (excluding trailing spaces) – format 35aV, • /IDP/ marker value – means periodic payment ID (excluding trailing spaces) – format 20 a V, • /TXT/ marker value – free text (excluding trailing spaces) – format 33aV,
13	CH	Empty	empty fields contain "" only
14	CH	Operation identifying number	16 digits
15	CH	Empty	empty fields contain "" only
16	CH	Interbank information	The first sub-field of the field 16 can have a mnemonic ID= followed by 7,16, 20 or 22 characters (number of the Counterparty for the SWRK operations only, for other operations the field is empty) The second sub-field of the field 16 after | (pipe) can have payment reference of up to 16 characters at maximum In the absence of the above data, the field is empty with the "" value.

Example record

Below are the examples of records in the Elixir format (to make verification easier, each of the records is presented separately).

111,20081204,8800,10300019,10205561,"PL10103000190109851198520017","43102055610000390200040
188","PAN WOJTEK |||","|||",00000000,10205561,"FAKTURA VAT 112
|||","","3370523300000016","","ID=15471000555566667777-1"

222,20081204,13130,10300019,10205561,"PL10103000190109851198520017","43102055610000390200040
0188","TERMINAL SP ZOO|AL. JEROZOLIMSKIE 60|00-250 WARSZAWA|","|||",00000000,10205561,"FAKTURA
VAT 12|||","","3170516000000251","",""

222,20081204,1000,,10205561,"","43102055610000390200040188","|||","|||",00000000,10205561,"WPŁATA
ZAMKNIĘTA W KASIE|||","","3151400200000009","",""

222,20081204,1100,10101023,10205561,"PL83101010230000261395100000","43102055610000390200040
188","UBEZPIECZENIA SPOLECZNE|||","|||",00000000,10205561,"1230832880 P 74041417172 M 112008
0|1||","","3430500500001085","",""

222,20081204,200,,10205561,"","43102055610000390200040188","|||","|||",00000000,10205561,"PROW.ZA
PRZEL.|||","","3430500500001085","",""
111,20081204,32220,,10205561,"","43102055610000390200040188","FIRMA ABC SP ZOO |KRÓTKA 12|00-
950 WARSZAWA|","|||",00000000,10205561," ZA
FAKTURĘ|||","","3370200500026109","","ID=2034111122223333"

222,20081204,12300,10101010,10205561,"PL49101010100160562221000000","43102055561000039020004
0188","URZĄD SKARBOWY WOŁOMIN|||","|||",00000000,10205561,"P 74041417172 08M12
CIT|||","","3430500600001098","",""

111,20081204,1111,10300019,10205561,"PL10103000190109851198520017","43102055610000390200040
188","JOLANTA S.A. 01-456 WARSZAWA UL|. MINSKA 10||","|||",00000000,10205561,"FAKTURA
113|||","","3170516000000267","","ID=2034111111111111"

Below are two records containing own payment references:

222,20081204,12300,10101010,10205561,"PL49101010100160562221000000","43102055561000039020004
0188","FIRMA TESTOWA AB 87-100 TORUN UL. |MAZURSKA 122||","|||",00000000,10205561,"P 74041417172
08M12   CIT|||","","3430500600001098","","|1234567890123456"

222,20081204,13130,10300019,10205561,"PL10103000190109851198520017","43102055561000039020004
0188","TERMINAL SP ZOO|AL. JEROZOLIMSKIE 60|00-250 WARSZAWA|","|||",00000000,10205561,"FAKTURA
VAT 12|||","","3170516000000251","","|FV:20120130.01"

Example bookings for split transfers (both credit and debit) considering bookings on the VAT account.

I.   Example record for debiting the settlement account with a split transfer in the gross amount of
PLN 123 (considering rebooking of the VAT amount of PLN 23 from VAT account number
37102055610000310209460000 onto the settlement account). The aggregate purpose phrase
for such operations, while observing the order of the characteristic markers for split transfers, is
marked in colour.

a. Booking on settlement account number 63102055610000350208953000

111,20180408,2300,10205561,10205561,"PL37102055610000310209460000","63102055610000350208953000"," FIRMA TESTOWA AB 87-100 TORUN UL. |MAZURSKA 122||","|||",00000000,10205561,"/VAT/23,00/IDC/1113335558/INV/FV 01|6974/2018/TXT/TEKST DOWOLNY||","","3170516000000267","","|Ref. własna 1232/NCK"
222,20180408,12300,10901577,10205561,"PL42109015770000000057040000","63102055610000350208953000","FIRMA BUDOWLANA ART-BUDPRO1 NOWE |MIASTO LUBAWSKIE||","|||",00000000,10901577,"/VAT/23,00/IDC/1113335558/INV/FV 01|6974/2018/TXT/TEKST DOWOLNY||","","3170516000000251","","|Ref. własna 1232/NCK "

b. Booking on VAT account number 37102055610000310209460000 linked to the settlement account.

222,20180408,2300,10205561,10205561,"PL63102055610000350208953000","37102055610000310209460000"," FIRMA TESTOWA AB 87-100 TORUN UL. |MAZURSKA 122||","|||",00000000,10205561,"/VAT/23,00/IDC/1113335558/INV/FV 01|6974/2018/TXT/TEKST DOWOLNY||","","3170516000015881","","|Ref. własna 1232/NCK"

Caution! The three operations booked on the settlement account and VAT account must have the same transaction description, namely:
"/VAT/23,00/IDC/1113335558/INV/FV 01|6974/2018/TXT/TEKST DOWOLNY||"

II. Example record for crediting the settlement account with a split transfer in the gross amount of PLN 246 (considering rebooking of the VAT amount of PLN 46 on the VAT account).

a. Booking on settlement account number 63102055610000350208953000

111,20180408,24600,10901577,10205561,"PL42109015770000000057040000","63102055610000350208953000","FIRMA BUDOWLANA ART-BUDPRO1 NOWE |MIASTO LUBAWSKIE||","|||",00000000,10901577,"/VAT/46,00/IDC/1113335558/INV/FV 01|6974/2018/TXT/TEKST DOWOLNY||","","3170516000000251","","|Ref. własna 1332/NCK"
222,20180408,4600,10205561,10205561,"PL37102055610000310209460000","63102055610000350208953000"," FIRMA TESTOWA AB 87-100 TORUN UL. |MAZURSKA 122||","|||",00000000,10205561,"/VAT/46,00/IDC/1113335558/INV/FV 01|6974/2018/TXT/TEKST DOWOLNY||","","3170516000000267","","|Ref. własna 1332/NCK"

b. Booking on VAT account number 37102055610000310209460000 linked to the settlement account.

111,20180408,4600,10205561,10205561,"PL63102055610000350208953000","37102055610000310209460000"," FIRMA TESTOWA AB 87-100 TORUN UL. |MAZURSKA 122||","|||",00000000,10205561,"/VAT/46,00/IDC/1113335558/INV/FV 01|6974/2018/TXT/TEKST DOWOLNY||","","3170516000015881","","|Ref. własna 1332/NCK"

Example record for crediting split transfer (gross amount of PLN 369) using virtual accounts (PKO Rachunki Wirtualne [PKO Virtual Accounts] Service) with an operation of derecognition of the VAT amount (PLN 69) on the VAT account.

111,20180408,36900,10901577,10205561,"PL42109015770000000057040000","63102055610000350208953000","FIRMA BUDOWLANA ART-BUDPRO1 NOWE |MIASTO

LUBAWSKIE||",”|||",00000000,10901577,”/VAT/69,00/IDC/1113335558/INV/FV |016974/2018/TXT/TEKST DOWOLNY||",”","3170516000000251","","ID=2222123456789012|Ref. własna 1332/NCK "
222,20180408,6900,10205561,10205561,"PL37102055610000310209460000","63102055610000350208953 000"," FIRMA TESTOWA AB 87-100 TORUN UL. |MAZURSKA
122||",”|||",00000000,10205561,”/VAT/69,00/IDC/1113335558/INV/FV |016974/2018/TXT/TEKST DOWOLNY||",”","3170516000000267","",”|Ref. własna 1332/NCK”

Example record for an external credit split payment order (gross amount of PLN 123) with an operation of derecognition of the VAT amount (PLN 23) on the VAT account.

111,20180408,12300,10901577,10205561,"PL42109015770000000057040000","63102055610000350208953000","FIRMA BUDOWLANA ART-BUDPRO1 NOWE |MIASTO
LUBAWSKIE||",”|||",00000000,10901577,”/VAT/23,00/IDC/1113335558/INV/FV
01|6974/2018/IDP/1234567890/TXT/TEKST |DOWOLNY|",”","3170516000000251","",”"
222,20180408,2300,10205561,10205561,"PL37102055610000310209460000","63102055610000350208953 000"," FIRMA TESTOWA AB 87-100 TORUN UL. |MAZURSKA
122||",”|||",00000000,10205561,”/VAT/23,00/IDC/1113335558/INV/FV
01|6974/2018/IDP/1234567890/TXT/TEKST |DOWOLNY|",”","3170516000000251","",”"

KONTAKT FILE REPORT

A file with a txt extension is a text file that can be viewed using standard text editing software, a notepad or WordPad for example.

Kontakt Data Structure

FIELD NO.	FIELD NAME IN KONTAKT	TYPE	FIELD LENGTH	DESCRIPTION	COMMENTS
1	DataKsięg	Date	11	booking date in the yyyymmdd format	
2	NrOp1	Long total number	11	Operation no.	sequence of 8 characters (digits)
3	NrOp2	Long total number	11	Operation no.	sequence of 8 characters (digits)
4	RachZlec	Text	20	Sender's account id	Empty field
5	RachBenef	Text	20	Beneficiary's account id	Empty field
6	ReprZlec	Text	80	Sender's account	Field in inverted commas
7	ReprBenef	Text	80	Beneficiary's account	Field in inverted commas
8	CzasKsięg	Long total number	11	booking time	Empty field
9	DataWpł	Long total number	11	incoming date	
10	Kwota	Decimal number	22	operation amount	Polish grosz can be separated with a dot. Before the amount of: the debit transaction - (minus) is given the credit transaction – no character is given
11	Waluta	Total number	6	currency number	Empty field
12	WalutaSymbol	Text	3	currency symbol	The sequence obtained will be in inverted commas. Operation currency will be the account currency.
13	KwotaPln	Decimal number	22	Operation amount in PLN	Empty field
14	NrKontrolny	Text	16	conditional on the operation context	SWRK number without the sequence "SWRK" (with a space)
15	InfRef	Text	16	reference number	Field empty or payment reference given when registering the order in the iPKO biznes application.
16	Tytul1	Text	35	operation title	Title - 4*35 characters operation description given in inverted commas (fields 16-19)
17	Tytul2	Text	35		
18	Tytul3	Text	35		
19	Tytul4	Text	35		
20	Opis1	Text	35	beneficiary's data (from the bank)	Description - 4*35 characters beneficiary data description given in inverted commas (fields 20-23)
21	Opis2	Text	35		

22	Opis3	Text	35		
23	Opis4	Text	35		
24	Nazwa 1	Text	35	beneficiary description from the client system or bank	Empty field
25	Nazwa 2	Text	35	beneficiary description from the client system or bank	Empty field
26	RodzOp	Total number	6	operation type	constant value 1
27	SymbRodzOp	Text	20	settlement type	Empty field
28	Status	Total number	6	status	constant value 0

Record Example

Examples of ten operations (the last two have payment reference) are given below:

20081208,33714005,00000005,,,"43102055610000390200040188","",,"20081202",666.66,,PLN,,"1550599977
7755553333","FAKTURA VAT 23","",,"",,"",,"",,"",,,1,,0

20081008,27403002,00001057,,,"43102055610000390200040188","PL10103000190109851198520017",,"20
081001",133.00,,PLN,,,"/NIP/1230832880/IDP/444444/TXT/FUND","// REMONT","",,"","BOMMI SP Z O.O.
00-750 WARSZAWA UL."," WORONICZA 18","",,"",,,1,,0

20081008,27403002,00001057,,,"43102055610000390200040188","",,"20081001",-1.00,,PLN,,"","OPŁ REALIZ
PZ","",,",",,",",",",",,",,,1,,0

20081008,27605160,00000010,,,"43102055610000390200040188","PL10103000190109851198520017",,"20
081002",18.18,,PLN,,"7777777","ABONAMENT","",,"",,"","JOLANTA&B S.A. 01-456 WARSZAWA UL.
","KRĘPOWIECKIEGO 10","",,"",,,1,,0

20081008,27605160,00000009,,,"43102055610000390200040188","PL10103000190109851198520017",,"20
081002",15.15,,PLN,,"9999999","CZYNSZ","",,"",,"","JOLANTAWW S.A. 01-456 WARSZAWA UL. ","MIŚKIEWICZA
10","",,"",,,1,,0

20081218,34705002,00001342,,,"43102055610000390200040188","PL10103000190109851198520017",,"20
081212",-99.00,,PLN,,,"FAKTURA 123","",,"",,"","FIRMA HANDLOWO-WYTWÓRCZA EKSPORT- I","MPORT
DECOO SP. Z O","",,"",,,1,,0

20081212,34705002,00001342,,,"43102055610000390200040188","",,"20081212",-
2.00,,PLN,,"","OPŁ.PRZ.ZEW.DO","",,",",,",",",",",,",,,1,,0

20081208,34305006,00001098,,,"43102055610000390200040188","PL49101010100160562221000000","20
081208",-123.00,,PLN,,,"P 74041417172 08M12   CIT","",,"",,"","URZĄD SKARBOWY WOŁOMIN","",,"",,,1,,0

20081208,34305005,00001085,,,"43102055610000390200040188","PL83101010230000261395100000","20
081208",-11.00,,PLN,,,1234567890123456,"1230832880 P 74041417172 M 112008
0","1","",,"","UBEZPIECZENIA SPOLECZNE","",,"",,,1,,0

20081008,27403003,00000970,,,"43102055610000390200040188","PL10103000190109851198520017",,"20
081001",160.00,,PLN,,"",FV:20120130.01,"/NIP/1230832880/IDP/333333/TXT/ABON","//AMENT","",,"","BOMI
SP Z O.O. 00-750 WARSZAWA UL."," WORONICZA 18","",,"",,,1,,0

REPORT MODULE

The Report Module is a service allowing an authorised person to define any output file structure. It is intended for generating customised reports, including for the purposes of feeding them into accountancy systems, or for defining non-standard file formats. On the basis of operations booked on the account, the module provides for quick generation of a file according to the expected output parameters.

Basic Information

· The Report Module allows files to be generated that contain data referring to a single data record in one line (flat files). Reports generated pursuant to predefined templates can have one line of header and one line of footer each.

· Reports are generated on the basis of operations booked, namely following the end-of-day procedure at the Bank.

· After activating the Report Module service, the user, who is the administrator, must create or modify the "service access rights" as regards adding "report module administration" rights. Next, such a scheme of rights is to be allocated to the selected user. Such a parameter setting will cause the selected user to generate report templates in the Report Module.

Defining Report Templates

This function provides for the creation of own report templates to serve as a basis for file generation according to the structure and data specified in the template. The template creation option is available from the "Nowy" [New] -> "Nowy szablon raportu" [New report template] level, whereas template management can be done from the section: Rachunki [Accounts] - > Raporty [Reports] - > Szablony raportów [Report templates].

Selecting the "Nowy szablon raportu" [New report template] option will cause the user to be transferred to a new screen dedicated to creating the report structure. When creating a new report, the following properties must be specified:

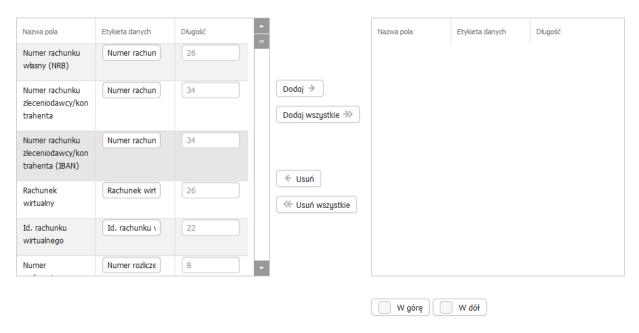|	FIELD NAME	DESCRIPTION
1	Nazwa raportu [Report name]	This text field can comprise up to 50 characters. The report name with the account number, date and time of generation constitute the file name. The name must be unique within the context, and also different from the names of the currently existing report templates. The report name can contain exclusively: digits, dash, underscore, and letters without diacritics.
2	Typ pliku [File type]	The following options are available: CSV, TXT, XLS, XML, PDF, HTML. Selection of the type will cause the template wizard to define characteristic fields determining particular file types.
3	Strona kodowa [Code page]	Parameter specifying coding Polish diacritics in the output file.
4	Separator dziesiętny kwoty [Decimal separator]	The character defining the separator to be used as a decimal stop separating integers from decimals in the fields defined as digits.
5	Format daty [Date format]	The property defining the format of "Date" type fields. Date format options from the dropdown box: YYYYMMDD, DDMMYYYY, MMDDYYYY, YYMMDD, DDMMYY, MMDDYY
6	Separator daty [Date separator]	Selecting the mark results in the separation of particular data (year, day, month) with the selected character wherever the "Date" field is chosen in the report.
7	Rozszerzenie pliku [File extension]	Optional field; if completed, it causes files generated for specific reports to have a different extension than indicated by the selected file type.

8	Etykieta danych [Data label]	Optional field determining whether the generated file should have a header added, comprising the field names defined in the report template. Field names can be predefined (by the system) or user-defined. The method for changing field name / tag xml is described further on in this document.
9	Rodzaj pliku [File type]	Parameter determining whether the fields in the report should have a fixed or variable length. In fixed-length files, numerical values must be completed with leading zeroes to the fixed width, while in the case of other data the fields will be filled with trailing spaces (at the end). Furthermore, in the case of fixed-length files, it is possible to indicate field length.
10	Znak końca linii [End of line]	The field allowing the end of the line coding method in the output file to be defined. There are three options to choose from: CRLF, CR, LF
11	Separator pól w pliku [Field separator in the file]	The selected character becomes the separator between particular data fields in the file. Important! - If the "Inny" [Other] option is selected, any character (sequence of characters) can be selected to be applied for field separation in the file. Special attention must be paid so as not to use a character for that purpose that may occur in the contents of other fields.
12	Separator w polach wielowierszowych [Separator in multi-line fields]	The indication of a separator allows particular fields in multi-line fields, namely transaction purpose or sender/counterparty name, to be separated with the selected character. (Optional field)
13	Kwalifikacja tekstu cudzysłowem [Text qualification with inverted commas]	If this option is checked, the data in the generated report will be placed in inverted commas. It is recommended to check this option to avoid the risk of a data separator character in the field. (Optional field)
14	Tryb generowania raportu [Report generation mode]	The option allows the report generation mode to be defined – on request or periodic. If the option of report generation "on request" is selected, in order to retrieve the report with the indicated parameters, the user must specify the following on the "Zamów raport" [Order report] page: report template name, account(s), and date range for which the report is to be generated. If the periodic report mode is selected, reports will be generated automatically from selected accounts, and for the period specified in the template (options include: daily, weekly, or monthly reports). Furthermore, for periodic reports, an option of empty file generation is available, which means that if there are no operations in a given period, the report will be generated, but it will not contain any data.
15	Operacje [Operations]	This option makes it possible to indicate the operation types to be presented in the generated reports.
16	Struktura pliku [File structure]	This option makes it possible to define the file structure. A detailed specification of the fields dedicated to report structure is provided further on in this document.
17	Sortowanie [Sorting]	An optional field that makes it possible to specify the fields according to which the data included in the report will be sorted.
18	Nagłówek / Stopka [Header/Footer]	This option makes it possible to add a header or a footer to the file structure, to present selected fields. The data are placed in one line and, by default, are separated with the character specified in the "Separator pól w pliku" [Field separator in the file] field. A detailed specification of the fields dedicated to header and footer structure is provided further on in this document.

Specification of the fields dedicated to report structure

Determining the report structure involves setting a system of fields to appear in the output file. On the left side, there are fields to be used when structuring the file format. The right side presents the format constructed. When defining the format, use the "Dodaj" [Add]/"Usuń" [Delete] options to add or delete

particular fields from the file structure created. In order to define field order, check the field in the "Struktura pliku" [File structure] (on the right), and then use the "W górę" [Up] and "W dół" [Down] options.

The form includes a list (on the left) of available fields to help with defining the file structure. The list comprises three columns:

· Nazwa pola [Field name] – predefined system name.
· Proper name (Etykieta danych [Data label]) - a field allowing the attribution of own name for columns to be included in the report. The data will appear in the output file if the option "Etykieta danych" [Data label] is checked in the section specifying the report properties.
   In the case of XML files, the field allows XML Tag system names to be replaced with own names.
· "Długość" [Length] – By default, it is a read-only field, but in the case of a fixed-length file, the length can be edited to allow field length to be specified by the user.

Specification of the fields dedicated to report structure

Symbols used in the description:
· The record contains numerical fields (N),
· character fields (Z),
· amount fields (K)
· date fields (D)

	FIELD NAME	TYPE	FIELD LENGTH	XML TAG	DESCRIPTION

1	Numer rachunku własny (NRB) [Bank Account Number (BAN)]	N	26	account	Account number in the BAN format (number of the account for which the report is retrieved)
2	Numer rachunku zleceniodawcy/kontrahenta [Payer/Counterparty account number]	Z	34	account_participant	Payer's or counterparty's account number. Depending on whether it is a credit or debit operation, this field shows, respectively: Payer's account number for incoming operations or counterparty's (recipient's) account number for outgoing operations. The account number is presented in the BAN format, but may also appear in a format other than BAN, e.g.: in the case of international transfers, or if the field is empty because for some operations the field is not completed, e.g.: for cash payments, commission fees, etc.
3	Numer rachunku zleceniodawcy/kontrahenta (IBAN) [Payer/Counterparty (IBAN) account number]	Z	34	iban_particpant	IBAN account number of the payer or counterparty;
4	Rachunek wirtualny [Virtual account]	Z	26	virtual_account	Account number created within the PKO Rachunki Wirtualne (SWRK) [PKO virtual accounts] service
5	Id. rachunku wirtualnego [Virtual account ID]	Z	22	virtual_account_id	This field contains a fixed-value mnemonic ID= followed by a virtual account identifier.
6	Bank unit sort code – counterparty account.	N	8	unit_payer	8-digit sequence of characters to define the payer/ counterparty Bank unit sort code.
7	Numer rozliczeniowy oddziału - rachunek własny [Bank unit sort code – own account]	N	8	unit_payee	8-digit sequence of characters to define the sort code of the Bank unit holding the account for which the report is retrieved.
8	Waluta rachunku [Account currency]	Z	3	currency_account	Symbol of the currency of the account for which reports are generated.
9	Data operacji [Operation date]	D	10	oper_date	Date of recording the operation in the Bank's system.
10	Data księgowa [Booking date]	D	10	date_data	Date of operation booking. Date with which the operation is recorded in the Bank's Main Ledger.
11	Currency date	D	10	currency_date	Operation currency date. Date according to which interest is calculated.
12	Data dokumentu (stempla) [Document (stamp) date]	D	10	oper_date_elx	This field contains information about "document date", the date of the physical execution of an operation; e.g. at the post office this is the "stamp date".

13	Kwota operacji w walucie rachunku [Operation amount in the account currency]	K	16	amount	Operation amount; preceded with "-" for debit operations, no character for credit operations.
14	Kwota operacji w walucie rachunku (war. bezwzgl.) [Operation amount in the account currency (absolute value)]	K	15	amount_abs	Operation amount - absolute value.
15	Saldo przed operacją [Balance before operation]	K	16	start_oper_balance	Balance before the operation; "-" for negative balance, no character for positive balance.
16	Saldo po operacji [Balance after operation]	K	16	end_oper_balance	Balance after the operation; "-" for negative balance, no character for positive balance.
17	Waluta operacji [Operation currency]	Z	3	currency_oper	Operation currency
18	Nazwa zleceniodawcy/ kontrahenta 1 [Name of payer/counterparty 1]	Z	35	name_participant_1	Line 1 of payer's data (given name and surname/ company name)
19	Nazwa zleceniodawcy/ kontrahenta 2 [Name of payer/counterparty 2]	Z	35	name_participant_2	Line 2 of payer's data (given name and surname/ company name)
20	Nazwa zleceniodawcy/ kontrahenta 3 [Name of payer/counterparty 3]	Z	35	name_participant_3	Line 3 of payer's data (address).
21	Nazwa zleceniodawcy/ kontrahenta 4 [Name of payer/counterparty 4]	Z	35	name_participant_4	Line 4 of payer's data (address).
22	Nazwa zleceniodawcy/ kontrahenta [Name of payer/counterparty]	Z	140	name_participant	The field containing the given name, surname / company name, as well as the address of the payer in one field. (if the multi-line field separator has been selected, the field will be separated according to the principles specified by the user creating the report).
23	Tytuł operacji 1 [Transaction purpose 1]	Z	35	details_1	Line 1 of data from the "Tytuł operacji" [Transaction purpose] field.
24	Tytuł operacji 2 [Transaction purpose 2]	Z	35	details_2	Line 2 of data from the "Tytuł operacji" [Transaction purpose] field.
25	Tytuł operacji 3 [Transaction purpose 3]	Z	35	details_3	Line 3 of data from the "Tytuł operacji" [Transaction purpose] field.
26	Tytuł operacji 4 [Transaction purpose 4]	Z	35	details_4	Line 4 of data from the "Tytuł operacji" [Transaction purpose] field.

27	Tytuł operacji [Transaction purpose]	Z	140	details	The field containing "Tytuł operacji" [Transaction purpose] in one field. (if the multi-line field separator has been selected, the field will be separated according to the principles specified by the user creating the report).
28	Typ komunikatu uznanie/obciążenie [Message type credit/debit]	N	3	elixir_message_type	Fixed value: For debit transaction: message type 222 For a credit transaction: message type 111.
29	Numer operacji [Operation number]	N	9	oper_no	Sequential number of the operation in the account.
30	Kod operacji [Operation code]	Z	3	oper_code	Codes generated for the operation included in the report by the Bank's central system.
31	Opis kodu operacji [Description of operation code]	Z	34	descr_oper_code	Description defined for operation codes.
32	Id. Transakcji [Transaction ID]	N	16	trid	Operation number allocated by the Bank's central system.
33	Id transakcji (prefix) [Transaction ID (prefix)]	N	8	trid_prefix	The first 8 digits from the Transaction ID field.
34	Id transakcji (sufix) [Transaction ID (sufix)]	N	8	trid_sufix	Digits 9-16 from the Transaction ID field.
35	Referencje własne [Own reference]	Z	35	own_references	Own references – specific data input by the payer at the time of operation execution.
36	Referencje własne (16p) [Own references (16p)]	Z	16	own_references_16	Own references – the field is limited to 16 characters.
37	Referencje (bank) - przelew zagraniczny [References (bank) – international transfer]	Z	35	bank_references	Data allowing for clear identification of an international transfer order.
38	Kwota operacji (oryginalna) - przelew zagraniczny [Operation amount (original) – international transfer]	K	16	original_amount	Operation amount (original for international transfer operations).
39	Waluta operacji (oryginalna) - przelew zagraniczny [Operation currency (original) – international transfer]	Z	3	orginal_currency	Operation currency (original for international transfer operations).

40	Klauzula kosztowa - przelew zagraniczny [Cost clause – international transfer]	Z	3	cost_clause	Settlement method for commission fees for international transfers (SHA, BEN, OUR)
41	Kurs przewalutowania - przelew zagraniczny [Currency conversion rate – international transfer]	N	12	currency_rate	Currency conversion rate for international transfers.
42	Informacje międzybankowe Elixir [Elixir interbank information]	Z	64	elixir_oper_info	The first subfield of field 16 can have a mnemonic ID= followed by 7,16, 20 or 22 characters (Counterparty number for SWRK operations only, for other operations the field is empty). The second subfield of field 16 following | (pipe) can contain own payment references of up to 16 characters. In the absence of such data the field is empty, and shows "".
43	Pole dowolne [Label field]		255	label	This field allows the input of any value, character, or phrase.	This field allows the input of any value, character, or phrase.

Label field is a field that allows one's own fixed text value to be added to the report structure. In order to perform such an operation, proceed as follows:

- From the list of available fields, find and check the "Pole dowolne" [Label field] item.
- Input the desired text value in the "Podaj zawartość pola dowolnego" [Specify the label field contents].
- Use the "Dodaj" [Add] or Dodaj wszystkie [Add all] options.
- If the "Podaj zawartość pola dowolnego" [Specify the label field contents] field is left empty, the empty value is adopted.

Specification of the fields dedicated to header and footer structure

	FIELD NAME	TYPE	FIELD LENGTH	XML TAG	DESCRIPTION
1	Numer rachunku własny (NRB) [Bank Account Number (BAN)]	N	26	account	Account number in the BAN format (number of the account for which the report is retrieved)
2	Waluta rachunku [Account currency]	Z	3	currency	Account currency
3	Aktualne saldo rachunku, saldo rzeczywiste [Current account balance, actual balance]	K	16	current_balance	Current account balance, actual balance
4	Łączna kwota blokad [Total amount of blockades]	K	16	total_amount_blockades	Total amount of blockades

5	Saldo dostępne [Available balance]	K	16	available_balance	Available balance
6	Oprocentowanie salda MA [Credit balance interest]	K	10	ma_balance_interest	Interest rate for credit balance applying on the account for which the report is generated.
7	Data generowania ostatniego wyciągu okresowego [Date of generating the last regular statement]	D	10	date_last_statement	Date of generating the last regular statement.
8	Numer ostatniego wyciągu okresowego [Number of the last regular statement]	N	9	number_last_statement	Number of the last regular statement. Statement number is zeroed at the end of the year.
9	Liczba wszystkich operacji [Operation total count]	N	9	count_total	Data specifying the number of all operations included in the report (credit and debit operations).
10	Liczba operacji obciążeniowych [Debit operations count]	N	9	count_debit	Data specifying the number of debit operations included in the report.
11	Liczba operacji uznaniowych [Credit operations count]	N	9	count_credit	Data specifying the number of credit operations included in the report.
12	Suma wszystkich operacji [Operation total sum]	N	20	sum_total	Data specifying the sum of all operations included in the report.
13	Suma operacji obciążeniowych [Debit operations sum]	N	20	sum_debit	Data specifying the sum of debit operations included in the report.
14	Suma operacji uznaniowych [Credit operations sum]	N	20	sum_credit	Data specifying the sum of credit operations included in the report.
15	Saldo początkowe rachunku [Opening account balance]	K	16	open_balance	Data regarding the account opening balance.
16	Saldo końcowe rachunku [Closing account balance]	K	16	close_balance	Data regarding the account closing balance.
17	Nazwa właściciela rachunku [Account holder name]	Z	140	customer_name	Field specifying the account holder's name.
18	Pole dowolne [Label field]	Z	255	label	This field allows any value, character, or phrase to be added to the report field list.

File structure CAMT.053 XML ISO20022

File format camt.053 XML ISO20022 (camt.053.001.02)

Notations

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 format	n – only digits are permitted (0-9) a - only upper case letters are permitted (A-Z) i – lower case values x – any character c - only upper case letters and digits are permitted (A-Z), (0-9) d - decimal number
Date format	ISO Date = YYYY-MM-DD ISO DateTime = YYYY-MM-DDThh:mm:ss
Field number in MT940	Field number from the MT940 report which is equivalent to the field in the camt.053 report

Message structure

ELEMENT NAME	CHARACTERISTIC
Group Header	appears only once contains a message header consisting of a date, a unique identifier, and page number information for the report.
Statement and statement bill identifying information	appears only once contains the report ID contains the statement number contains the date and time of the download contains the account number of the statement in IBAN format and details of the account
Balance information	can appear many times contains information about the type of balance includes currency and balance amount includes a balance indicator (positive or zero or negative) includes the date for the balance
Information on the operations on the statement	can appear many times contains the currency and amount of the operation contains the accounting date and value date of the operation it may contain other details of the operation, incl. such as the title, name and address of the counterparty

File format - message header

FIELD NAME	XML ELEMENT	FORMAT	FIELD NUMBER IN MT940	ADDITIONAL INFORMATION
Unique identifier of the message GroupHeader/Message Identification	+GrpHdr ++MsgId	20c	:20	Identifier in the structure: constant value of 'CAMT053', then the date of the statement in the format YYYYMMDD, then a 5-character numeric value.

Block creation date and time GroupHeader/CreationDateTime	+GrpHdr ++CreDtTm	ISO DateTime		
Report page number GroupHeader/MessagePagination /PageNumber	+GrpHdr ++MsgPgntn +++PgNb	35n		
Last page identifier GroupHeader/MessagePagination/ LastPageIndicator	+GrpHdr ++MsgPgntn +++LastPgInd	5i		Allowed values: "True" - when the last page, always for a one-page document, "False" - when the statement has further pages.

Format - information identifying the statement and statement account

FIELD NAME	XML ELEMENT	FORMAT	FIELD NUMBER IN MT940	ADDITIONAL INFORMATION
Unique identifier for the report Statement/Identification	+Stmt ++Id	22c		Identifier in the structure: constant value of 'CAMT053', then the date of the statement in the format YYYYMMDD, then a 7-digit numeric value.
Statement number Statement/ElectronicSequenceNumber	+Stmt ++ElctrncSeqNb	35n	:28C	
Block creation date and time Statement/Identification/ElectronicSequenceNumber/CreationDateTime	+Stmt ++CreDtTm	ISO DateTime		
Account number in IBAN format Statement/Account/Identification/IBAN	+Stmt ++Acct +++Id ++++IBAN	28c	:25	Invoice in IBAN format for the generated statement.
Account currency Statement/Account/Currency	+Stmt ++Acct +++Ccy	3a		Account currency in accordance with ISO4217 (e.g. PLN).
Bank BIC code Statement/Account/Svcr/FinInstnId/BIC	+Stmt ++Acct +++Svcr ++++FinInstnId +++++BIC	8c		BIC code of the bank maintaining the account for the generated statement (BPKOPLPW).

Format - information about balances

FIELD NAME	XML ELEMENT	FORMAT	FIELD NUMBER IN MT940	ADDITIONAL INFORMATION
Balance type Statement/Balance/Type/CodeOrProprietary/Code	+Stmt ++Bal +++Tp ++++CdOrPrtry +++++Cd	4a	:60F :62A :64	Field values indicating the type of balance: PRCD - opening balance CLBD - Final Balance CLAV - current balance (funds available at the end of the day) NOTE: The 'Balance' block appears many times, separately for each type of balance.

FIELD NAME	XML ELEMENT	FORMAT	FIELD NUMBER IN MT940	ADDITIONAL INFORMATION
Currency and amount of the balance Statement/Balance/Amount	+Stmt ++Bal ++++Amt	3a / 18nd	:60F :62A :64 subfields 3 i 4	The field consists of currency type (e.g. PLN) and amount.
Balance value indicator Statement/Balance/CreditDebitIndicator	+Stmt ++Bal +++CdtDbtInd	4a	:60F :62A :64 subfield 1	Balance value indicator: CRDT - positive or zero balance DBIT - negative balance
Balance date Statement/Balance/Date/Date	+Stmt ++Bal +++Dt ++++Dt	ISO Date	:60F :62A :64 subfield 2	

Format - operations on the statement

FIELD NAME	XML ELEMENT	FORMAT	FIELD NUMBER IN MT940	ADDITIONAL INFORMATION
Currency and amount of the operation Statement/Entry/Amount	+Stmt ++Ntry +++Amt	3a / 18nd	:61:subfield 5	The field consists of items currency type (e.g. PLN) and amount.
Operation value indicator Statement/Entry/CreditDebitIndicator	+Stmt ++Ntry +++CdtDbtInd	4a	:61:subfield 3	Operation value indicator: CRDT - positive operation (crediting the account), DBIT - negative operation (debiting the account).
Reversal of operation Statement/Entry/ReversalIndicator	+Stmt ++Ntry +++RvslInd	5i	:61:subfield 4	Constant value of the field "false".
Operation status Statement/Entry/Status	+Stmt ++Ntry +++Sts	4a		Fixed value of the "BOOK" field, which means the status has been booked.
Accounting date Statement/Entry/BookingDate/Date	+Stmt ++Ntry +++BookgDt ++++Dt	ISO Date	:61:subfield 1	
Value date Statement/Entry/ValueDate/Date	+Stmt ++Ntry +++ValDt ++++Dt	ISO Date	:61:subfield 2	
Bank operation references Statement/Entry/AccountServicerReference	+Stmt ++Ntry +++AcctSvcrRef	16x	:61:subfield 8	
Bank operation code Statement/Entry/BankTransactionCode/Proprietary/Code	+Stmt ++Ntry +++BkTxCd ++++Prtry +++++Cd	3x	:61:subfield 6	
E2E's own references (Principal's own references)	+Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Refs	16x	:61:subfield 7	Own references ATTENTION! If the own references are not given in the details of the operation, the

Statement/Entry/EntryDetails/Transaction Details/References/EndToEndIdentification	++++++EndToEndId			'References' block does not appear in the report.
Counterparty name Statement/Entry/EntryDetails/Transaction Details/RelatedParties/Creditor/Name or Statement/Entry/EntryDetails/Transaction Details/RelatedParties/Debtor/Name	+Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Nm or +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Nm	70x	:86: subfields 32 i 33	Contractor's name and address: in the case of positive operations (crediting the account), the payer's data is presented (block with Debtor), in the case of negative transactions (debiting the account), the recipient's data is presented (block with Creditor). ATTENTION! If there are no details of the contractor in the details of the operation, e.g. in the case of an operation charging an account maintenance fee, the 'Related Parties' block does not appear in the report.
Counterparty's account number Statement/Entry/EntryDetails/Transaction Details/RelatedParties/CreditorAccount/Identification/IBAN or Statement/Entry/EntryDetails/Transaction Details/RelatedParties/CreditorAccount/Identification/Other/Identification or Statement/Entry/EntryDetails/Transaction Details/RelatedParties/DebtorAccount/Identification/IBAN or Statement/Entry/EntryDetails/Transaction Details/RelatedParties/DebtorAccount/Identification/Other/Identification	+Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++CdtrAcct +++++++Id ++++++++IBAN or +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++CdtrAcct +++++++Id ++++++++Othr +++++++++Id or +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++DbtrAcct +++++++Id ++++++++IBAN or +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++DbtrAcct +++++++Id ++++++++Othr +++++++++Id	34x	:86:subfield 38	Counterparty's account number: in the case of positive operations (crediting the account), the payer's data is presented (block with Debtor Account), in the case of negative transactions (debiting the account), the recipient's data is presented (block with Creditor Account). The counterparty's account may be in the IBAN (Identification / IBAN) format or in any other format (Identification / Other / Identification). ATTENTION! If there are no details of the contractor in the details of the operation, e.g. in the case of an operation charging an account maintenance fee, the 'Related Parties' block does not appear in the report.
Operation title unstructured Statement/Entry/RemittanceInformation/Unstructured	+Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf ++++++Ustrd	140x	:86:subfields 20, 21, 22, 23 i 24	For split transfers and split direct debits, the title is formatted as in MT940.
Additional details of the operation	+Stmt ++Ntry +++AddtlNtryInf	500x	:86:subfield 63	For an operation performed on a virtual account: constant value 'SWRK' + space + SWRK number.

Statement/Entry/AdditionalEntryInformation				ATTENTION! For operations other than those made on account, the virtual block 'Additional Entry Information' does not appear in the report.

Example of CAMT.053 report in version camt.053.001.02

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <BkToCstmrStmt>
    <GrpHdr>
      <MsgId>CAMT05321111600001</MsgId>
      <CreDtTm>2021-11-17T11:02:41+01:00</CreDtTm>
      <MsgPgntn>
        <PgNb>1</PgNb>
        <LastPgInd>true</LastPgInd>
      </MsgPgntn>
    </GrpHdr>
    <Stmt>
      <Id>CAMT0532111160000001</Id>
      <ElctrncSeqNb>24</ElctrncSeqNb>
      <CreDtTm>2021-11-17T11:02:41+01:00</CreDtTm>
      <Acct>
        <Id>
          <IBAN>PL13102055610000350206877775</IBAN>
        </Id>
        <Ccy>PLN</Ccy>
        <Svcr>
          <FinInstnId>
            <BIC>BPKOPLPW</BIC>
          </FinInstnId>
        </Svcr>
      </Acct>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>PRCD</Cd>
          </CdOrPrtry>
        </Tp>
        <Amt Ccy='PLN'>490879.24</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Dt>
          <Dt>2021-11-16</Dt>
        </Dt>
      </Bal>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>CLBD</Cd>
          </CdOrPrtry>
        </Tp>
        <Amt Ccy='PLN'>490680.94</Amt>
```

```xml
          <CdtDbtInd>CRDT</CdtDbtInd>
        <Dt>
          <Dt>2021-11-16</Dt>
        </Dt>
      </Bal>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>CLAV</Cd>
          </CdOrPrtry>
        </Tp>
        <Amt Ccy='PLN'>490581.27</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Dt>
          <Dt>2021-11-16</Dt>
        </Dt>
      </Bal>
      <Ntry>
        <Amt Ccy='PLN'>20.00</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <RvslInd>false</RvslInd>
        <Sts>BOOK</Sts>
        <BookgDt>
          <Dt>2021-11-16</Dt>
        </BookgDt>
        <ValDt>
          <Dt>2021-11-16</Dt>
        </ValDt>
        <AcctSvcrRef>8190502200005582</AcctSvcrRef>
        <BkTxCd>
          <Prtry>
            <Cd>152</Cd>
          </Prtry>
        </BkTxCd>
        <NtryDtls>
          <TxDtls>
            <RltdPties>
              <Cdtr>
                <Nm>NAZWA I ADRES ODBIORCY PRZELEWU</Nm>
              </Cdtr>
              <CdtrAcct>
                <Id>
                  <IBAN>PL29105010251000009098143861</IBAN>
                </Id>
              </CdtrAcct>
            </RltdPties>
            <RmtInf>
              <Ustrd>TYTUŁ PRZELEWU</Ustrd>
            </RmtInf>
          </TxDtls>
        </NtryDtls>
      </Ntry>
      <Ntry>
```

```xml
<Amt Ccy='PLN'>3.50</Amt>
<CdtDbtInd>DBIT</CdtDbtInd>
<RvslInd>false</RvslInd>
<Sts>BOOK</Sts>
<BookgDt>
  <Dt>2021-11-16</Dt>
</BookgDt>
<ValDt>
  <Dt>2021-11-16</Dt>
</ValDt>
<AcctSvcrRef>8190502200005582</AcctSvcrRef>
<BkTxCd>
  <Prtry>
    <Cd>771</Cd>
  </Prtry>
</BkTxCd>
<NtryDtls>
  <TxDtls>
    <RmtInf>
      <Ustrd>OPŁ.PRZ.ZEW.DO</Ustrd>
    </RmtInf>
  </TxDtls>
</NtryDtls>
</Ntry>
<Ntry>
  <Amt Ccy='PLN'>213.56</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <RvslInd>false</RvslInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2021-11-16</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2021-11-16</Dt>
  </ValDt>
  <AcctSvcrRef>8190502100006441</AcctSvcrRef>
  <BkTxCd>
    <Prtry>
      <Cd>U13</Cd>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <RltdPties>
        <Dbtr>
          <Nm>NAZWA I ADRES ZLECENIODAWCY PRZELEWU</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>PL90102055610000340209946585</IBAN>
          </Id>
        </DbtrAcct>
      </RltdPties>
```

```xml
          <RmtInf>
            <Ustrd>TYTUŁ PRZELEWU - PRZELEW ZA FAKTURĘ 2733-384</Ustrd>
          </RmtInf>
        </TxDtls>
      </NtryDtls>
    </Ntry>
  </Stmt>
  </BkToCstmrStmt>
</Document>
```