



Bank Polski

Output File Structure
File Reports
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 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 [Accounts \[Rachunki\]](#) -> [Reports \[Raporty\]](#)-> [Standard reports \[Raporty standardowe\]](#).

Standard file reports are generated in one of three formats:

- Elixir,
- MT940,
- 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.

The screenshot displays the 'Standard reports' section of the iPKO biznes web application. At the top, there is a navigation bar with tabs for 'Transactions', 'Accounts', 'Cards', 'Loans & deposits', and 'Analysis'. The 'Accounts' tab is active. Below the navigation bar, there is a breadcrumb trail 'Accounts / Reports / Standard reports' and a 'Collapse' button. A grid of buttons includes 'Current accounts', 'History of accounts', 'Locks', 'Account statements', 'Reports' (highlighted in dark blue), and 'New'. Below this grid, there are buttons for 'Virtual accounts' and 'Year-end balances confirmation'. The main content area has tabs for 'Standard reports', 'Non-standard reports', and 'Report templates'. The 'Standard reports' tab is active. The title 'Standard reports' is displayed in large font. Below the title, there are search and filter options: 'From account' with a dropdown menu set to 'All accounts', 'From' and 'To' date pickers both set to '2021-11-09', and 'File format' with radio buttons for 'Elixir' (selected), 'MT940', and 'XML camt.053'. There is also a checkbox for 'Own references' set to 'Yes'. A note '* Mandatory field' is present. An 'Order' button is located at the bottom right.

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 the character <CR / LF> (hex 0x0D and 0x0A)

NUMBER OF FIELD	DESCRIPTION OF FIELD	REMARKS
	Empty line	<CR/LF>
:20:	Fixed value: 'MT940'	5 characters
:25:	Country code and account ID: /DESSBBBBBBBBRRRRRRRRRR where: DE – country code as per ISO, SS – check digits N(2), BBBBBBBB – BNo. Domestic bank unit ID (format: N(8)), RRRRRRRRRR – AID account ID at the bank (format X(10)).	23 characters
:28C:	Statement number	Sequential number in a given year, max. 3 characters
:60F:	Opening account balance. The field comprises the following elements:	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 (e.g. 'PLN')	3 characters
	4. Balance amount. (Amount with decimal fraction (2 digits), separated with ',' (comma))	Max. 18 characters
:61: (line 1)	Description of the operation.	43 to 57 characters
	1. Currency date YYMMDD	6 characters
	2. Date of operation at the bank MMDD	4 characters
	3. Operation ID: 'C' or 'D' value	1 character
	4. Operation amount (Amount with decimal fraction (2 digits), separated with ',' (comma))	Max 15 characters
	5. Fixed value 'N'	1 character
	6. Operation code in the Bank's central system.	3 characters
	7. Fixed value 'NONREF//'	8 characters
	8. Operation number and group number (8 characters each)	last 16 digits from TRID number
:61: (line 2)	1. Operation code in the Bank's central system.	Total of 5 characters
	Fixed value: space (ASCII 32)	
	2. Operation type (1 for non-booking operations, 0 –for booking operations)	
:86:	1. Fixed value '020-00'	Total of 9 characters

(line 1)		
	2. Operation code in the Bank's central system.	
:86: (subsequent lines for each subfield -format X(27)) Marked subfield numbers are preceded with '~' (tilde)	Subfield 20 to 25 - Transaction purpose	Up to 27 characters per field. If a particular field is not empty (not applicable to the subfield ~20), the preceding field has a length of 27 characters (including spaces). The fields are always present in the statement, even if they are empty. The purpose phrase may occupy six lines. If the purpose phrase occupies fewer lines, the other lines have a fixed value: ASCII 255.
	Subfield 26 - Own references or References E2E	Up to 27 characters in a subfield. For SEPA CT and SEPA DD operations if E2E References were provided during registration of the operation, the subfield will contain E2E References. For other operations, the subfield will be filled in with the value provided during registration of the operation as "Own references". If no data is available, the subfield contains a fixed value: ASCII 255
	Subfield 27 - continuation of the value from subfield ~26	Up to 27 characters in the subfield.
	Subfield 28 - Consent references	For SEPA DD, this subfield will be filled with the SEPA DD mandate reference For other operations, the subfield contains a fixed value: ASCII 255
	Subfield 29 - continuation of the value from subfield ~28	Up to 8 characters in the subfield.
	Subfield 30 - Counterparty's bank number	Counterparty's bank unit identifier 8-digit bank settlement number (for domestic payments). If no data is available, the subfield contains a fixed value: ASCII 255
	Subfield 31 - Counterparty's account number	Counterparty's account identifier in the contractor's bank. If no data is available, the subfield contains a fixed value: ASCII 255
	Subfields 32 and 33 - Name and address of the counterparty	When the name and address of the counterparty fit in one subfield, the other subfield contains a fixed value: ASCII 255. Data on the counterparty are optional for operations that by definition do not require their entry. When both subfields are empty, they contain a fixed value: ASCII 255.
	Subfield 34 - fixed value: ASCII 255	
	Subfield 35 - fixed value: ASCII 255	
	Subfield 38 - counterparty's IBAN	If no data is available, the subfield contains a constant value: ASCII 255
	Subfield 60 - date of document	
	Subfield 63 - Fixed value: 'SWRK' + space (ASCII 32) + SWRK number	If there is no SWRK number, the subfield contains a constant value: ASCII 255.
:62F:	Closing balance	14 and 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 (Amount with decimal fraction (2 digits), separated with ',' (comma))	Max. 18 characters
:64:	Current balance	14 and 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 (Amount with decimal fraction (2 digits), separated with ',' (comma))	Max. 18 characters
	Fixed value '-' (dash)	

Information presentation in the MT940 block

:20: Fixed 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 (currency date, bank operation date, credit/debit operation, operation amount, Fixed value “N”, operation code in the Bank's central system., fixed value “NONREF//”, operation number)

line 2 (operation code in the Bank's central system.)

:86: line 1 (fixed value 020~00, operation code in the Bank's central system.)

~20 subfield 20 (Transaction purpose)

~21 subfield 21 (Transaction purpose)

~22 subfield 22 (Transaction purpose)

~23 subfield 23 (Transaction purpose)

~24 subfield 24 (Transaction purpose)

~25 subfield 25 (Transaction purpose)

~26 subfield 26 (Own references or E2E References)

~27 subfield 27 (Own references or E2E References)

~28 subfield 28 (Mandate reference)

~29 subfield 29 (Mandate reference)

~30 subfield 30 (Counterparty bank number)

~31 subfield 31 (Counterparty account number)

~32 subfield 32 (Counterparty name and address)

~33 subfield 33 (Counterparty name and address)

~34 subfield 34 (Fixed value: ASCII 255)

~35 subfield 35 (Fixed value: ASCII 255)

~38 subfield 38 (Counterparty IBAN)

~60 subfield 60 (document date)

~63 subfield 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)

- Fixed value (dash)

Exemplary records

SEPA transfer with E2E References

:20:MT940

:25:/DE88501270000200000687

:28C:38

:60F:C191121EUR411216,73

:61:1911211121D100,25NU37NONREF//3253600300000096

U37 0

:86:020~00U37

~20FAKTURA NR 125 ZAPLATA ZA U

~21SLUGI FINANSOWE
~22`
~23`
~24`
~25`
~26REF012321
~27`
~28`
~29`
~3050127000
~310200010041
~32BAZAY CO. UL. KROTKA 2 00-1
~3323 WARSZAWA
~34`
~35`
~38DE21501270000200010041
~60`
~63`
:62F:C191121EUR411116,48
:64:C191121EUR411116,48-

Elixir File Report

- Files with operations for a specific account have a comma separated file structure
- 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.
- 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 CRLF digits (HEX:0D0A).
 - Data fields take the format of YYYYMMDD
 - Numerical fields (N) have leading zeroes.
 - Character fields (Z) – are limited by inverted commas (HEX:22).
 - Trailing spaces are optional.
 - The line separator in a field is “|” (HEX:7C).
 - Amount fields – the amount is given in cents.

Elixir data structure

Symbols used in the description:

- The record contains numerical fields (N),
- character fields (Z),
- amount fields (K),
- date fields (D).

NUMBER OF FIELD	TYPE OF DATA	CONTENT OF FIELD	DESCRIPTION OF FIELD CONTENT
1	N	Message type	Fixed value: For a debit transaction: message type 222, For a credit transaction: message type 111.
2	D	Currency date	YYYYMMDD
3	K	Amount (in hundredth parts of currency units)*	Up to 15 digits, no leading zeroes
4	N	Sender branch sort code (not filled in for cash payments)	8 digits; for cash payments, commission fees, and other operations not originating from the sender's account - the field is empty
5	N	Branch sort code - own account	8 digits (sort code of the account for which the report is retrieved)
6	Z	Counterparty account (not filled in for cash payment)	Counterparty IBAN account number; for cash payments and other operations not originating from the sender's account -the field contains exclusively ""
7	Z	Account number - own account	Account number (number of the account for which the report is retrieved)
8	Z	Name and address	4 subfields (sections of up to 35 characters), separated with (pipe) For following transactions: -a debit transaction -the field contains the name and address of the transfer addressee. -a credit transaction -the field contains the name and address of the transfer sender.
9		Not used	Regardless of the operation type (credit or debit), the file will have 4 empty subfields (sections of up to 35 characters), separated with (pipes) - no data in the file
10		Not used	00000000 (fixed value)
11	N	Branch sort code - own account	8 digits
12	Z	Additional information: transaction purpose	4 sections of up to 35 characters, separated with (pipes), limited by " signs Payer and payment details 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.
13	Z	Empty	Empty fields contain "" only
14	Z	Operation identifier number	16 digits
15	Z	Empty	Empty fields contain "" only
16	Z	Interbank information	3 sections separated by pipe characters. 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): the subfield will contain E2E References (For SEPA CT and SEPA DD operations) or Own references. If no data is available, the subfield contains a fixed value: ASCII 255 The third subfield is unused and will remain empty.

Exemplary records

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

Transfer with E2E References

```
222,20191121,10025,,17770000,"DK9220000377133862","DE61501270000200002725","BAZAY CO. UL.  
KROTKA 2 00-123 WARSZ|AWA|","|","00000000,17770000,"FAKTURA NR 125 ZAPLATA ZA USLUGI  
FI|NANSOWE|","","3253600300000096","","|REF012321|"
```

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 ++ElectrncSeqNb	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 (BPKODEFF).

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.
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	ISO Date	:61:subfield 2	

	++++Dt			
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) Statement/Entry/EntryDetails/TransactionDetails/References/EndToEndIdentification	+Stmt ++Ntry +++NtryDtls ++++TxDtls ++++Refs +++++EndToEndId	16x	:61:subfield 7	Own references ATTENTION! If the own references are not given in the details of the operation, the 'References' block does not appear in the report.
Counterparty name Statement/Entry/EntryDetails/TransactionDetails/RelatedParties/Creditor/Name or Statement/Entry/EntryDetails/TransactionDetails/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/TransactionDetails/RelatedParties/CreditorAccount/Identification/IBAN or Statement/Entry/EntryDetails/TransactionDetails/RelatedParties/CreditorAccount/Identification/Other/Identification or Statement/Entry/EntryDetails/TransactionDetails/RelatedParties/DebtorAccount/Identification/IBAN or Statement/Entry/EntryDetails/TransactionDetails/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	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.

	++++TxDtls ++++RltdPties ++++DbtrAcct +++++Id +++++Othr +++++Id			
Operation title unstructured Statement/Entry/RemittanceInformation/Unstructured	+Stmt ++Ntry +++NtryDtls ++++TxDtls ++++RmtInf +++++Ustrd	140x	:86:subfields 20, 21, 22, 23 i 24	ATTENTION! If the operation title is not given in the details, the 'Remittance Information' block does not appear in the report.
Additional details of the operation Statement/Entry/AdditionalEntryInformation	+Stmt ++Ntry +++AddtlNtryInf	500x	:86:subfield 63	For an operation performed on a virtual account: constant value 'SWRK' + space + SWRK number. 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 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>CAMT05321102600001</MsgId>
<CreDtTm>2021-11-17T14:05:45+01:00</CreDtTm>
<MsgPgntn>
<PgNb>1</PgNb>
<LastPgInd>true</LastPgInd>
</MsgPgntn>
</GrpHdr>
<Stmt>
<Id>CAMT0532110260000001</Id>
<ElctrncSeqNb>183</ElctrncSeqNb>
<CreDtTm>2021-11-17T14:05:45+01:00</CreDtTm>
<Acct>
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</Id>
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<Svcr>
<FinInstnId>
<BIC>BPKODEFF</BIC>
</FinInstnId>
</Svcr>
</Acct>
<Bal>
<Tp>
<CdOrPrtry>
<Cd>PRCD</Cd>
</CdOrPrtry>
</Tp>

```

<Amt Ccy='EUR'>467042.05</Amt>
<CdtDbtInd>CRDT</CdtDbtInd>
<Dt>
 <Dt>2021-10-26</Dt>
</Dt>
</Bal>
<Bal>
 <Tp>
 <CdOrPrtry>
 <Cd>CLBD</Cd>
 </CdOrPrtry>
 </Tp>
 <Amt Ccy='EUR'>481906.84</Amt>
 <CdtDbtInd>CRDT</CdtDbtInd>
 <Dt>
 <Dt>2021-10-26</Dt>
 </Dt>
</Bal>
<Bal>
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 <CdOrPrtry>
 <Cd>CLAV</Cd>
 </CdOrPrtry>
 </Tp>
 <Amt Ccy='EUR'>435976.95</Amt>
 <CdtDbtInd>CRDT</CdtDbtInd>
 <Dt>
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 </Dt>
</Bal>
<Ntry>
 <Amt Ccy='EUR'>1652.18</Amt>
 <CdtDbtInd>CRDT</CdtDbtInd>
 <RvslInd>false</RvslInd>
 <Sts>BOOK</Sts>
 <BookgDt>
 <Dt>2021-10-26</Dt>
 </BookgDt>
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 <BkTxCd>
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 </Prtry>
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 <TxDtls>
 <RltdPties>
 <Dbtr>
 <Nm>PAYER NAME AND ADDRESS</Nm>

</Dbtr>
<DbtrAcct>
 <Id>
 <IBAN>PL07103015080000000550030004</IBAN>
 </Id>
</DbtrAcct>
</RltdPties>
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</RmtInf>
</TxDtls>
</NtryDtls>
</Ntry>
<Ntry>
 <Amt Ccy='EUR'>32.12</Amt>
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 <RvslInd>>false</RvslInd>
 <Sts>BOOK</Sts>
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 <Dt>2021-10-26</Dt>
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 <ValDt>
 <Dt>2021-10-26</Dt>
 </ValDt>
 <AcctSvcrRef>7993600200000007</AcctSvcrRef>
 <BkTxCd>
 <Prtry>
 <Cd>107</Cd>
 </Prtry>
 </BkTxCd>
 <NtryDtls>
 <TxDtls>
 <RltdPties>
 <Cdtr>
 <Nm>BENEFICIARY NAME AND ADDRESS</Nm>
 </Cdtr>
 <CdtrAcct>
 <Id>
 <IBAN>NL50TRIO0391102168</IBAN>
 </Id>
 </CdtrAcct>
 </RltdPties>
 <RmtInf>
 <Ustrd>ADDITIONAL INFORMATION</Ustrd>
 </RmtInf>
 </TxDtls>
 </NtryDtls>
</Ntry>
<Ntry>
 <Amt Ccy='EUR'>20.00</Amt>
 <CdtDbtInd>DBIT</CdtDbtInd>
 <RvslInd>>false</RvslInd>

```
<Sts>BOOK</Sts>
<BookgDt>
  <Dt>2021-10-26</Dt>
</BookgDt>
<ValDt>
  <Dt>2021-10-26</Dt>
</ValDt>
<AcctSvcrRef>8020296160050046</AcctSvcrRef>
<BkTxCd>
  <Prtry>
    <Cd>188</Cd>
  </Prtry>
</BkTxCd>
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  <TxDtls>
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