

Bankowość
Korporacyjna
i Inwestycyjna



Bank Polski

iPKO biznes – Data import
formats – CSV, MT103, XML
ISO20022

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CSV File Structure (International)

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 are separated by the line break character <CR> <LF> (= Hex 13 + Hex 10);
- No line should consist only of a space or <CR> and <LF>;
- Each non-empty line 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 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 0 1 2 3 4 5 6 7 8 9 / - ? : () , ' + } CR LF Space
- Text fields can be put in quotation marks.
- Diacritical characters will be converted to non-diacritical characters

File format description

Format description:

X – alphanumeric character

N – number

F – fixed length

V – variable length

For example, X(3) 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	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. It is permitted to not use a separator. In such a case, it will be assumed that no decimal part has been provided.	M	N(15)
3	Currency	ISO currency code (three characters). Only upper case letters are permitted.	M	X(3) F
4	Originator's account number	Domestic transfer Account in local form - full (with or without dash) 000000-0200001198 0000000200001198 - shortened 200001198 or IBAN: CZkk BBBB BBBB MMMM MMMM MMMM International transfer IBAN: CZkk BBBB BBBB MMMM MMMM MMMM Any spaces will be automatically deleted.	M	X(34) V
5	Beneficiary's bank SWIFT/ABA code	8 or 11 characters for the beneficiary's bank code or a four-digit bank code for domestic transactions	M	X(11) V
6	Country of the beneficiary's bank	ISO country code	O	X(2) F
7	Counterparty's account number	Domestic transfer Account in local form - full (with or without dash) 000000-0200001198 0000000200001198 - shortened 200001198 or IBAN: CZkk BBBB BBBB MMMM MMMM MMMM International transfer IBAN: CZkk BBBB BBBB MMMM MMMM	M	X(34) V

		MMMM Any spaces will be automatically deleted.		
8	Beneficiary's data	Counterparty's name and address. Fields are separated by " ". If there are no 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.	M	3*X(35) V
9	Originator's references	<p>The field cannot contain the diacritical characters.</p> <p>If the import is with the SEPA mark, and specific symbols are entered in the field (in the correct format*), the data is saved in dedicated fields:</p> <ul style="list-style-type: none"> - VS - SS - KS <p>*In the CZ branch, KS/SS/VS data is entered in the 35-digit own reference field. Each field has up to 10 numeric characters. It is proposed to apply the principle of entering one letter followed by up to 10 digits. Subsequent fields are separated by a slash. In this configuration, the maximum number of characters is 35.</p> <p>Example: V0123456789/S0123456789/K0123456789</p> <p>If there is no SEPA mark or the field does not contain data in the correct format*, the data is saved as own references.</p>	O	X(35) V
10	Beneficiary's country	ISO country code	O	X(2) V
11	Fee account	<p>Domestic transfer</p> <p>Fee account (for costs), but the value is ignored.</p> <p>International transfer</p> <p>Fee account (for costs)</p>	M	X(34) V
12	Fee instructions	<p>Permitted values (synonyms):</p> <p>0 = "0" = BN1 = SHA=SLEV The fees charged by the originator's bank are paid by the originator, other costs are borne by the beneficiary of the payment</p> <p>1 = "1" = BN2 = BEN bank fees charged to the counterparty</p> <p>2 = "2" = OUR = OUR all costs borne by the originator</p>	M M	X(34) V
13	Payment details	Fields are separated by " ". 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 fields of payment details. For domestic transactions, this field may be left blank.	M	4*X(35) V

Example (International transfer)

2018-10-15;100;EUR;CZ95306000000000000000;BPKODEFF;DE;DE0000000001000000000;Testclient|test|Berlin;References;DE; CZ95306000000000000000;SHA;Payment|Invoice 1234|Details|Details2

Example (Domestic transfer)

2015-10-15;32.40;CZK;000000-0200001198;3060;CZ;0000000200000013;Client|Test;V0123456789/S0123456789/K0123456789;CZ;;2;Transfer Title | Title 2

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 individual instructions
- Lines are separated by the line break character <CR> <LF> (= Hex 13 + Hex 10);
- No line can consist only of a space or <CR> and <LF>;
- No line can start with “-” (dash), unless preceded by a space;
- Code page, as currently supported by iPKO biznes (ISO8859-2, CP-852, CP-1250, UTF-8);
- 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 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 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.
- Diacritical characters will be converted to non-diacritical characters

File format description

Format description:

X – alphanumeric character

N – number

F – fixed length

V – variable length

For example, X(3) means an alphanumeric field with a fixed length of 3 characters

Content of columns in the format description

M / O = mandatory / optional

M = mandatory

O = optional

MT103 File structure

FIELD	FIELD		
NUMB ER	DESCRIPTION	M/O	FORMAT
:1:	Originator's references	M	X(16) V
:2:	Aggregate amount of orders contained in the file (regardless of 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:	Originator bank's SWIFT code	M	X(11) V
:5:	Originator's name and address The data may be recorded in several lines. Each line must be separated by a line break character <CR><LF>. The data may be recorded in several lines. Each line must be separated by a line break character <CR><LF>.	M	4*X(35) V
:7:	File name	M	X(12) V

FIELD NUMBER	FIELD DESCRIPTION	M/O	FORMAT
:1:F01	1:F01xxxxxxxxxxxbbbttttt xxxxxxxxxxx Originator bank's SWIFT code (unit number in KIR X(8) format + a fixed value "XXXX") bbbb message serial number (generated automatically using digits from the 0001-9999 range) ttttt serial number of the order in the message (generated automatically using digits from the 000001-999999 range)	M	{1:F01 xxxxxxxxxxxbbbttttt tt}
2:1100	2:1100xxxxxxxxxxxxy xxxxxxxxxxx counterparty bank's SWIFT code payment type - fixed N value	M	{2:1100xxxxxxxxxxx xY 1}
4:	Beginning of order details	M	{4:
:20:	Originator's references	O	X(16) V
:32A:	Value date (YYMMDD), Currency code (ISO), Amount (decimal part (2 digits), separated by ", "(comma)) The amount can be entered without a decimal point, acceptable format: NN or NN,nn	M	N(6) F X(3) F N(15) V
:50:	Originator's name and address (lines of up to 35 characters, each separated by <CR><LF>)	M	4*35(X) V
:52D:	Additional payment details: originator's account, fee account, opposite currency code, statistical code (14 digits), counterparty's country code, counterparty's bank code Originator's account <CR> <LF> The account can be entered in local form - full (with or without dash) 000000-0200001198 0000000200001198 - shortened 200001198	M	X(34) V or X (17) V
Sub-field 1:	Fee account (for costs) <CR><LF>	O	X(34) V or X (17) V
Sub-field 2:	Primary currency ISO code (PLN)	I	X(3) F N(15) V
Sub-field 3:	Amount in primary currency (decimal part (2 digits), separated by ", "(comma))	I	N(14) V X(1) X(2) F X(1) X(2) F
Sub-field 4:			
:57A:	SWIFT code of the counterparty's bank or counterparty's bank identifier or a four-digit bank code for domestic transfers.	M	X(11) V or 4n for the settlement number of the Czech banks
: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 will be ignored.	O	4*X(35) V
:59:	Counterparty's account number, name and address	M	X(1) F
Sub-field 1:	"/" (Slash)		

	<p>Counterparty's account number.</p> <p>For domestic transaction, an account in local form can be used</p> <p>- full (with or without dash)</p> <p>000000-0200001198</p> <p>0000000200001198</p> <p>- shortened</p> <p>200001198</p> <p>Any spaces will be deleted.</p>		
Sub-field 2:		M	X(34) V
Sub-field 3:		M	4*X(35) V
:70:	<p>Payment details (max. 44 lines of 35 characters each. Individual lines are separated by <CR><LF>)</p> <p>For domestic transfers, this field may be left blank.</p>	M	4*X(35) V
:71A:	<p>Cost settlement</p> <p>BN1: 0 The fees charged by the originator's bank are paid by the originator, other costs are borne by the beneficiary of the payment</p> <p>BN2: 1 bank fees are charged to the counterparty</p> <p>OUR: 2 all costs are borne by the originator.</p> <p>The following mapping will be used to recognise cost settlements: BN1 = SHA BN2 = BEN OUR = OUR</p>	M	X(3) F
:72:	<p>Payment instruction (6 lines)</p> <p>Individual lines are separated by <CR><LF>.</p> <p>Directions (max. four two-digit values separated by a space (ASCII 32))</p> <p>(second two-digit pair should indicate the mode of execution)</p> <p>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.</p>	M	4*N(2) F
Sub-field 1:			
Sub-field 2:	Domestic transfer in urgent mode after adding [EXPRESS]	O	X(35) V
Sub-field 3-6 :	Additional information again. Field 52D: (max. four lines separated by <CR><LF>).	O	4*35(X) V
-}	End of payment details	M	-}

Example (International transfer)

:01:1234567890
:02:200.00
:03:2
:04:BPKOCZPP
:05:ORIGINATOR'S NAME AND ADDRESS
:07:
{1:F013060XXXXXXXXX0000000001}{2:I1000BPKOXXXXXN1}{4:
:20:201811150001
:32A:181115EUR0000100,00
:50:ORIGINATOR'S NAME AND ADDRESS 1
ORIGINATOR'S NAME AND ADDRESS 2
ORIGINATOR'S NAME AND ADDRESS 3
:52D:CZ4930600000000000000000
CZ4930600000000000000000
PLN400,00
PL PL
:57A:BPKOPLPW
:57D:PKO BANK POLSKI
X
X
X
:59:/PL34102000000000000000000005
BENEFICIARY'S NAME AND ADDRESS 1
BENEFICIARY'S NAME AND ADDRESS 2
X
X
:70:PAYMENT DETAILS 1
PAYMENT DETAILS 2
PAYMENT DETAILS 3
:71A:BN1
:72:01 00 00 00
-){1:F013060XXXXXXXXX0000000001}{2:I1000BPKOXXXXXN1}{4:
:20:201811150001
:32A:181115PLN0000100,00
:50:ORIGINATOR'S NAME AND ADDRESS 1
ORIGINATOR'S NAME AND ADDRESS 2
ORIGINATOR'S NAME AND ADDRESS 3
:52D:CZ4930600000000000000000
CZ4930600000000000000000
PLN400,00
PL PL
:57A:BPKOPLPW
:57D:PKO BANK POLSKI
X
X
X
:59:/PL34102000000000000000000005
BENEFICIARY'S NAME AND ADDRESS 1.
BENEFICIARY'S NAME AND ADDRESS 2
X

X
:70:PAYMENT DETAILS 1
PAYMENT DETAILS 2
PAYMENT DETAILS 3
:71A:BN1
:72:00 00 00 00
/000/OTHER
-}

XML ISO20022 File structure

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

- Domestic transfer,
- SEPA transfer,
- International transfers executed otherwise than by SEPA.

Diacritical characters will be converted to non-diacritical characters

Notation

ELEMENT NAME	DESCRIPTION
XML Element	Defines the name of the XML element. Label names used follow the ISO20022 standard. Nesting is shown using the + signs.
Content of columns	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 Date and time 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
Unidentified fields	Unidentified fields 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 entered in the individual order takes precedence.
Block message?	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	mandatory block appears only once contains a message header consisting of a date and a unique identifier.
Payment information	mandatory block can appear multiple times contains transactions as part of payments from one source (debited) account contains the execution date common to all transfers within the block can contain an account for settlement of fees 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
Transaction information	mandatory block can appear multiple 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 fees for a single transaction (takes precedence over the marker in Payment Information) can contain the party who will cover the fees 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)

Recognition of transaction types

ELEMENT NAME	CHARACTERISTICS
Domestic transaction	<p>Czech bank code in one of the following fields: +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI</p> <p>Or code of the Czech bank in the field: +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld +++++Mmbld</p> <p>Currency: CZK.</p>
International transaction	<p>Foreign bank code required (5th and 6th letter other than CZ) in field +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI</p> <p>or</p> <p>Czech BIC (other than PKO BIC) in field: +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI</p> <p>or</p> <p>9-digit fedwire code/ ABA Code in field: +PmtInf</p>

	++CdtTrfXInf +++CdtrAgt ++++FinInstnId ++++ClrSysMmbld ++++Mmbld And a currency other than CZK
--	---

SEPA Transfer	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) or +PmtInf ++CdtTrfXInf ++PmtTpInf +++SvcLvl ++++Cd (if the marker is to relate to a single transaction) Account number required in the IBAN format: +PmtInf ++CdtTrfXInf +++CdtAcct ++++Id ++++IBAN EUR currency required: '+PmtInf ++CdtTrfXInf +++Amt ++++InstdAmt SHAR cost clause required: +PmtInf ++ChrgBr (if the marker is to relate to all transfers within the block) or +PmtInf ++CdtTrfXInf ++ChrgBr (if the marker is to relate to a single transaction)
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File format – Group header

NAME	XML ELEMENT NAME	Format	M/O/C	ADDITIONAL INFORMATION
Unique identifier of the message GroupHeader /Message Identification	+GrpHdr ++MsgId	35x	M	Ignored value. The tag is mandatory, but can be populated with any value.
Block creation date and time GroupHeader / CreationDateTime	+GrpHdr ++CreDtTm	ISO DateTime	M	Ignored value. The tag is mandatory, but can be populated with any value.
Number of transactions GroupHeader/NumberOfTransactions	+GrpHdr ++NbOfTxs	15d	M	The tag is mandatory. Validation if the number entered is consistent with the number of transfers in the file.
Originator's identifier	+GrpHdr	8n	M	Ignored value. The tag is mandatory, but can

GroupHeader/InitiatingParty/Identification/PrivateIdentification/Other/Identification	++InitgPty +++Id ++++PrvtId ++++Othr +++++Id			be populated with any value.
or	or			
GroupHeader/InitiatingParty/Identification/OrganisationIdentification/Other/Identification	+GrpHdr ++InitgPty +++Id ++++OrgId ++++Othr +++++Id			

Format – Payment Information

FIELD NAME	XML ELEMENT NAME	Format	M/O/C	ADDITIONAL INFORMATION
Unique payment identifier PaymentInformation/PaymentInformationIdentification	+PmtInf ++PmtInfId	35x	M	Ignored value. The tag is mandatory, but can be populated with any value.
Payment type PaymentInformation/PaymentMethod	+PmtInf ++PmtMtd	3!a	M	Fixed value required: TRF
SEPA transaction marker 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 fields are populated, 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.
Originator's name PaymentInformation/Debtor/Name	+PmtInf ++Dbtr +++Nm	70x	M	Ignored value. The tag is mandatory, but can be populated with any value.
Originator'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.
Originator's account number in the BBAN format PaymentInformation/DebtorAccount/Identification/Other/Identification	+PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	26! Additional validation to Czech BBAN 17x	C	One of two account types is required: IBAN or BBAN. If both values are specified, IBAN takes precedence. Additionally, support of accounts in the Certis format. Full and shortened form. Example: Full - 123456-1234567890 Shortened - 1234567890
Originator'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. BICFI=BIC
Originator's sort code Hotline (Monday-Friday 8:00-18:00): CZ: 800 022 676 option 1, PL: +48 61 855 94 91 operator charges apply	+PmtInf	8!n	C	One of two identifiers is required: BIC or

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Sformatowano: Angielski (Stany Zjednoczone)

DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification	++DbtrAgt +++ClrSysMmbld ++++Mmbld			sort code.
Cost clause PaymentInformation/ChargeBearer	+PmtInf ++ChrgBr	4!a	C	<p>The field appears at the level of payment or an individual transfer. If both fields are populated, the value specified at the transfer takes precedence.</p> <p>Possible values: DEBT - the originator covers the charges of the originator's bank and third party banks (OUR) CRED - the beneficiary covers the charges of the originator's bank and third party banks (BEN) SHAR - the originator covers the charges of the originator's bank and the beneficiary covers the charges of third party banks (SHA)</p> <p>SLEV - value acceptable for the SEPA mode, indicates transmitting the transaction with the SHAR clause.</p> <p>If a SEPA transfer is ordered, the field may not appear in the file. If this is the case, the SHAR clause will be transmitted.</p> <p>If the transaction is not marked as SEPA, the field is still mandatory.</p>
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 fee 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	<p>If the field is not populated, both for the IBAN and BBAN formats, the fee will be collected from the account used for making the transfer. If both values are specified, IBAN takes precedence.</p> <p>Additionally, support of accounts in the Certis format. Full and shortened form. Example: Full - 123456-1234567890 Shortened - 1234567890</p>

Format - Transaction information

FIELD NAME	XML NAME	Format	M/O/C	ADDITIONAL INFORMATION
End-To-End identifier (Originator's reference) PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification	+PmtInf ++CdTrfTxInf +++PmtId ++++EndToEndId	35x	M	<p>If not filled in, "not provided" should be specified in the field. Polish diacritics are not permitted.</p> <p>If the import is with the SEPA mark, and specific symbols are entered in the field (in the correct format*), the data is saved in dedicated fields: - VS - SS - KS</p> <p>*In the CZ branch, KS/SS/VS data is entered in the 35-digit own reference field.</p>

				<p>Each field has up to 10 numeric characters. It is proposed to apply the principle of entering one letter followed by up to 10 digits. Subsequent fields are separated by a slash. In this configuration, the maximum number of characters is 35.</p> <p>Example: V0123456789/S0123456789/K0123456789</p> <p>If there is no SEPA mark or the field does not contain data in the correct format*, the data is saved as own references.</p>
SEPA transfer mark PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl ++++Cd	4!n	C	Value: SEPA. 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.
Transaction category PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose/Code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++CtgyPurp ++++Cd	4!a	C	
Transaction amount and currency PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	18d 3!a	M M	<p>The currency is extracted from the CCy attribute.</p> <p>Amount validations:</p> <ul style="list-style-type: none"> - 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 <p>Currency validations:</p> <ul style="list-style-type: none"> - ISO4217 compliant - EUR required for SEPA transfers
Negotiable Transaction Marker? PaymentInformation/CreditTransferTransactionInformation/ExchangeRateInformation/ContractIdentification	+PmtInf ++CdtTrfTxInf +++XchgRateInf ++++Crctld	35x	C	<p>If the field is empty, the transaction is marked as non-negotiable.</p> <p>If the field is populated (with any value), the transaction is marked as negotiable.</p>
Cost clause PaymentInformation/CreditTransferTransactionInformation/ChargeBearer	+PmtInf ++CdtTrfTxInf +++ChrgBr	4!a	C	<p>The field appears at the level of payment or an individual transaction. If both fields are populated, the value specified at the transfer takes precedence.</p> <p>Possible values:</p> <ul style="list-style-type: none"> DEBT - the originator covers the charges of the originator's bank and third party banks (OUR) CRED - the beneficiary covers the charges of the originator's bank and third party banks (BEN) SHAR - the originator covers the charges of the originator's bank and the beneficiary covers the charges of third party banks (SHA) SLEV - value acceptable for the SEPA mode, indicates transmitting the transaction with the SHAR clause. <p>If a SEPA transfer is ordered, the field may</p>

				not appear in the file or be blank. If this is the case, the SHAR clause will be transmitted. If the transaction is not marked as SEPA, the field is still mandatory.
Counterparty bank's BIC PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/BICFI	+PmtInf ++CdTrfTxInf +++CdtAgt ++++FinInstnId ++++BICFI	4!a2!a2!c[3!c]	C	For international transfers (except SEPA transactions), one of two identifiers is required: BIC or sort code. BICFI = BIC
Counterparty bank's sort code PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification	+PmtInf ++CdTrfTxInf +++CdtAgt +++ClrSysMmbld ++++Mmbld	4a	C	For international transfers (except SEPA transactions), one of two identifiers is required: BIC or sort code.
Counterparty's name PaymentInformation/CreditTransferTransactionInformation/Creditor/Name	+PmtInf ++CdTrfTxInf +++Cdtr ++++Nm	70x	M	
Counterparty's address PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressLine	+PmtInf ++CdTrfTxInf +++Cdtr ++++PstlAdr ++++AdrLine	35x	O	
Counterparty's country PaymentInformation/CreditTransferTransactionInformation/Creditor/CountryOfResidence	+PmtInf ++CdTrfTxInf +++Cdtr ++++CtryOfRes	ISO 3166, Alpha-2 code	O	Mandatory for international and SEPA transfers.
Counterparty's account number PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/IBAN or PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Identification	+PmtInf ++CdTrfTxInf +++CdtAcct ++++Id ++++IBAN or +PmtInf ++CdTrfTxInf +++CdtAcct ++++Id ++++Othr +++++Id	17x 28x 34x	M	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. Additionally, support of accounts in the Certis format. Full and shortened form. Example: Full - 123456-1234567890 Shortened - 1234567890
Non-structural transaction title PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured	+PmtInf ++CdTrfTxInf +++RmtInf ++++Ustrd	140x	C	Max. 140 characters for domestic and international transfers. The field is not mandatory for domestic transfers

Sformatowano: Angielski (Stany Zjednoczone)

Example - SEPA transfer

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Hotline (Monday-Friday 8:00-18:00): CZ: 800 022 676 option 1, PL: +48 61 855 94 91 operator charges apply

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