



Bank Polski

Input File Structure – iPKO
biznes – ELIXIR-O

TABLE OF CONTENTS

- GENERAL INFORMATION..... 3

- FILE STRUCTURE 3

- FORMAT STRUCTURE..... 3
- Transfer to the Tax Office..... 5
- Direct debit..... 5
- Split direct debit..... 6
- Split transfer 6
- Examples of orders..... 7

General Information

This document details the structure of the ELIXIR file, that is the standard format of digital files via which information is exchanged between Clients and PKO Bank Polski.

With ELIXIR file you may place in the iPKO Biznes application single or batch transfers that are later processed in the system as "Transfer Batches".

The following payment orders are processed:

- Domestic transfers;
- Tax payment to the Tax Office;
- Contribution payments to the Social Insurance Institution;
- Transfer orders to the SORBNET system.
- Split transfers

File Structure

File name and structure should meet the following requirements:

- Files can have any name possible;
- One file cannot contain more than 5,000 records;
- Files have neither a header nor a footer;
- Each file line corresponds to one payment order; individual records are separated with the <CR><LF> digits (= Hex 13 + Hex 10);
- Each record contains a set of fields separated with commas (,) (Hex 2C)
- Code page – CP852 or ISO-8859-2 (for Polish characters). We do not recommend importing files with the code page CP 1250 / Windows 1250 as Polish diacritic marks can be presented incorrectly then (applicable to Ś, ź and A).
- Descriptions, titles and other text data are given in inverted commas (") (Hex 22);
- When a text field (payment details, for example) has more than one part, individual parts are separated with a pipe (|) (Hex 7C);

Format Structure

File format is modelled on the Elixir-O system message. Order types in the message are defined with fields: field 1 'Typ komunikatu' [Message Type] and field 15 – 'Typ dokumentu w polu Dodatkowa identyfikacja' [Document type in the Additional Identification Field].

Content of columns in format description:

M / O	=	M - mandatory, O- optional
Format	=	field length and type
n	=	numerical field
a	=	alphanumeric field (with characters)
d	=	date in the format defined in import/export template
F	=	fixed-length field
V	=	variable-length field

NUMBER OF FILED	DESCRIPTION OF FIELD	M/O	FORMAT
1.	Message type: 110 = Transfer orders (standard, tax payments, SORBNET) 120 = Payments to the Social Insurance Institution	M	3 n F
2.	Payment date YYYYMMDD	M	8 d F
3.	Payment amount in Polish grosz. No thousands separators, no fractional part separators. Note: Any high-value orders will be processed by the SORBNET system.	M	15 n V
4.	Sender's bank (clearing number as per the National Bank of Poland)	M	8 n V
5.	Not used, 0 value	M	1 n F
6.	Sender's account in the new NRB form (checksum, bank sort code, account sequence number)	M	34 a V
7.	Counterparty's account in the new form BAN (check digit, bank clearing number, account sequence number at the bank)	M	34 a V
8.	Sender's name and address Individual lines are separated by " ". Lines 1 and 2 - name, lines 3 and 4 - address.	M	4*35 a V
9.	Sender's name and address Individual lines are separated by " ". Lines 1 and 2 - name, lines 3 and 4 - address.	M	4*35 a V
10.	Not used, 0 value	M	1 n F
11.	Counterparty's bank (clearing number as per the National Bank of Poland)	M	8 n F
12.	Payment details Individual lines are separated by " "	M	4*35 a V
13.	Empty fields	M	2*2 a F
14.	Empty fields	M	2*2 a F
15.	Additional identification: document type "51" = standard transfer orders, social insurance payment "71" tax payment "01" direct debit "53" Split transfer/ split direct debit	M	2 a F
16.	Client - Bank information * Individual lines are separated by " ". Line 1 can contain a transfer order reference given by the sender (maximum 16 characters). The last empty lines are not mandatory.	O	6*35 a V

References are additional data that can be entered when making the transaction. The reference number will be saved on confirmations and files exported from the iPKO Biznes application.

The "Sender's references" field cannot contain Polish letters (e.g. "ł", "ś") or special characters except for / -? : () , ' + Space. The maximum number of characters in a reference is 16.

* field 16 i.e. Customer - Bank information, does not apply to Direct Debits.

Transfer to the Tax Office

For payments to the Tax Office, field 12 should contain payment details in accordance with the structure described below.

NUMBER OF FILED	MARKER OF SUBFIELD	DESCRIPTION OF SUBFIELD	M/O	FORMAT
12.	/TI/	Payer identifier type (one character): N – NIP (tax identification number) R – REGON (statistical information number) P – PESEL (personal identification number) 1 – Identity card 2 – Passport + ID (up to 14 characters)	M	1aF+14nV
12.	/OKR/	The period for which the tax return is filed. 0 is allowed for this keyword	M	7 a V
12.	/SFP/	Tax form number (e.g. PIT37)	M	6 a V
12.	/TXT/	Text description	M	40 a V

The above sequence of subfields and their markers is mandatory.

If the subfield value does not fit in the line, it is moved to the next line. In such a case, the subfield fragment moved to the new line will be preceded by a content continuation mark: “//” (two Hex 2F characters). The subfield (keyword) ends when the next keyword marker (= two, three characters surrounded by slashes e.g. /SFP/) or when the end of the line occurs, when there is no continuation mark at the beginning of the next line (= two slashes //). No continuation mark is allowed in the subfield marker.

Field 12 is a text field where pieces of information need to be separated by a vertical bar character (pipe) (|) (Hex 7C) – maximum after each 35th character appearing in the field.

Direct debit

For direct debits, field 12 should contain payment details in accordance with the structure described below.

NUMBER OF FILED	MARKER OF SUBFIELD	DESCRIPTION OF SUBFIELD	M/O	FORMAT
12.	/NIP/	Recipient's NIP	M	10 a F
12.	/IDT/	Payment identifier	M	20 a V
12.	/TYT/	Standard purpose for direct debit Permitted values are: 01 – ABONAMENT TELEFONICZNY (PHONE SUBSCRIPTION) 02 – ABONAMENT TELEWIZYJNY (TV SUBSCRIPTION) 03 – CZYNSZ MIESZKANIOWY (RENT) 04 – OPŁATA ZA ENERGIĘ ELEKTRYCZNĄ (ELECTRICITY FEE) 05 – OPŁATA ZA GAZ (GAS FEE) 06 – OPŁATA ZA WODĘ (WATER FEE) 07 – SKŁADKA UBEZPIECZENIOWA (INSURANCE PREMIUM)	O	2 n F
12.	/OD//DO/	The “from-to” period where the individual values are in the YYYYMMDD format	O	8 d F
12.	/TXT/	Own purpose	O	64 a V

The NIP subfield must contain the correct Recipient's (account holder's) NIP. A subfield can contain numbers and a dash.

Subfields IDP and TXT must contain a value from the list: ABCDEFGHIJKLMNOPQRSTUVWXYZĄĆĘŁÓŚŻŃ abcdefghijklmnopqrstuvwxyząćęłóśźń 0123456789 ? : () . , ' + / -

Subfield TYT, if it exists, should contain a value from the dictionary. If it contains a value outside this dictionary, its contents can be ignored during import without the entire file being rejected

Both subfields OD (from) and DO (to) should be present. If only one of them is present, the value will be ignored. The file will not be rejected.

The date in the DO (to) subfield may not be earlier than the OD (from) date.

Split direct debit

For split direct debits, fields 12 and 15 should contain payment details in accordance with the structure described below.

NUMBER OF FILED	MARKER OF SUBFIELD	DESCRIPTION OF SUBFIELD	M/O	FORMAT
12.	/VAT/	an amount expressed in zlotys and groszy, the separator is a comma “,”	M	10n, 2n
12.	/IDC/	the number used for identifying a goods or services provider (recipient of the direct debit) for tax purposes; in the case of a direct debit, the recipient's NIP is used	M	14 a V
12.	/INV/	number of the VAT invoice for which the payment is made	M	35 a V
12.	/IDP/	Payment identifier	M	20 a V
12.	/TXT/	free-text field	O	33 a V
15.	Additional identification: document type “53” Split direct debit		M	2 a F

Field 1 “Message type” – only 210 – Split direct debit

“|” (pipe) can be used as a separator of text subfields in field 12. The standard is that the mark is inserted after maximum 35th character, or earlier. It is important to ensure that the “|” mark does not appear “inside” the subfield marker that defines the characteristic values appearing in the split payment order purpose (field 12).

The NIP subfield must contain the correct Recipient’s (account holder’s) NIP. A subfield can contain numbers and a dash.

Subfields IDP and TXT must contain a value from the list: ABCDEFGHIJKLMNOPQRSTUVWXYZAĆĘŁÓŚŻŹŃ abcdefghijklmnopqrstuvwxyząćęłóśźżń 0123456789 ? : () . , ' + / -

Split transfer

For a split transfer, fields 12 and 15 should contain payment details in accordance with the structure described below.

NUMBER OF FILED	MARKER OF SUBFIELD	DESCRIPTION OF SUBFIELD	M/O	FORMAT
12.	/VAT/	an amount expressed in zlotys and groszy, the separator is a comma “,”	M	10n, 2n
12.	/IDC/	the number used for identifying a goods or services provider for tax purposes	M	14 a V
12.	/INV/	number of the VAT invoice for which the payment is made	M	35 a V
12.	/TXT/	free-text field	O	33 a V
15.	Additional identification: document type “53” Split direct debit		M	2 a F

Field 1 “Message type” – only 110 – Transfer orders

“|” (pipe) can be used as a separator of text subfields in field 12. The standard is that the mark is inserted after maximum 35th character, or earlier. It is important to ensure that the “|” mark does not appear “inside” the subfield marker that defines the characteristic values appearing in the split transfer order purpose (field 12).

Examples of orders

Each example contains data for one order. In the message file they are saved in one line, while in the example below they are divided for the sake of clarity.

Example of orders in the message file – standard transfer:

```
110,20080108,120,10205561,0,84102055610000380200040857,18102055610000310200035501,  
KLIENT-POL|KLIENT-POL SP. Z O.O.|UL.PUŁAWSKA_1144|00-950_WARSZAWA,NOWAK_JAN||  
UL_MARSZAŁKOWSKA_0001|00-423_WARSZAWA,0,10205561,OPERACJA TESTOWA|TEST 1,,,51
```

Example of orders in the message file – tax payment:

```
110,20080730,8200,10205561,0,84102055610000380200040857,02101010100165512227000000,firm  
a4|PH sp. z o.o.|Ul Bagatela 3|00 950 Warszawa,Urząd Skarbowy Warszawa-  
Bemowo||Warszawa|,0,10101010,/TI/N5250007738/OKR/07M03/SFP/PCC-2|/TXT/yyyyyyyyyyyyy,,,71,
```

Example of orders in the message file – standard transfer with own reference number:

```
110,20120108,120,10205561,0,84102055610000380200040857,18102055610000310200035501,  
ZIELENIEC |ZIELENIEC S.A.|UL.KOŚCIUSZKI 11 m. 44|00-950 WARSZAWA, KOWALCZYK JAN||UL.  
CZERNIAKOWSKA 112|00-423 WARSZAWA,0,10205561,OPERACJA TESTOWA|TEST 1,,,51,Ref: 20110527/60
```

Example of orders in the message file – direct debit:

```
210,20140708,101101,10205561,0,"80102055612102232323232323","54102055612102525252525252","  
KLIENT-POL|KLIENT-POL SP. Z O.O.|UL.PUŁAWSKA_1144|00-950_WARSZAWA "," NOWAK_JAN||  
UL_MARSZAŁKOWSKA_0001|00-423_WARSZAWA",0,10901362,"/NIP/1234567890/IDP/123456789AT|  
/TXT/TYTUL OPERACJI|","","","01", ""
```

Example of orders in the message file – split direct debit:

```
210,20180228,24600,10202498,0,"80102055612102232323232323","54102055612102525252525252","ON-  
OFF Hurtownia |Elektryczna SP ZOO |ul. Henryka 63|05-400 Otwock","PSS Łańcut Spółka Akcyjna||Ulanów  
5J|35-005 Rzeszów",0,10205561,"/VAT/46,00/IDC/1234567890/INV/FK32/042018/IDP/123456789AT  
/TXT/FREE TEXT",,,, "53"
```

Example of a split transfer record (2 records):

```
110,20180423,12300,10201853,0,"80102055612102232323232323","54102055612102525252525252","TEST  
POL SA||UL.PUŁAWSKA_1144|00-950 WARSZAWA,"Kontrahent A||",0,23400009,"/VAT/23,00/IDC/  
123-456-78-90/INV/FVT NR 8-06/2018/TXT/FREE TEXT ","",,,, "53"
```

```
110,20180423,24600,10201853,0,"80102055612102232323232323","54102055612102525252525252","TEST  
POL SA||UL.PUŁAWSKA_1144|00-950 WARSZAWA,"Kontrahent A||",0,23400009,"/VAT/46,00/IDC/  
1234567890/INV/FVT| NR 8-06/2018/TXT/FREE TEXT||","",,,, "53"
```