Payment import in GOonline Biznes

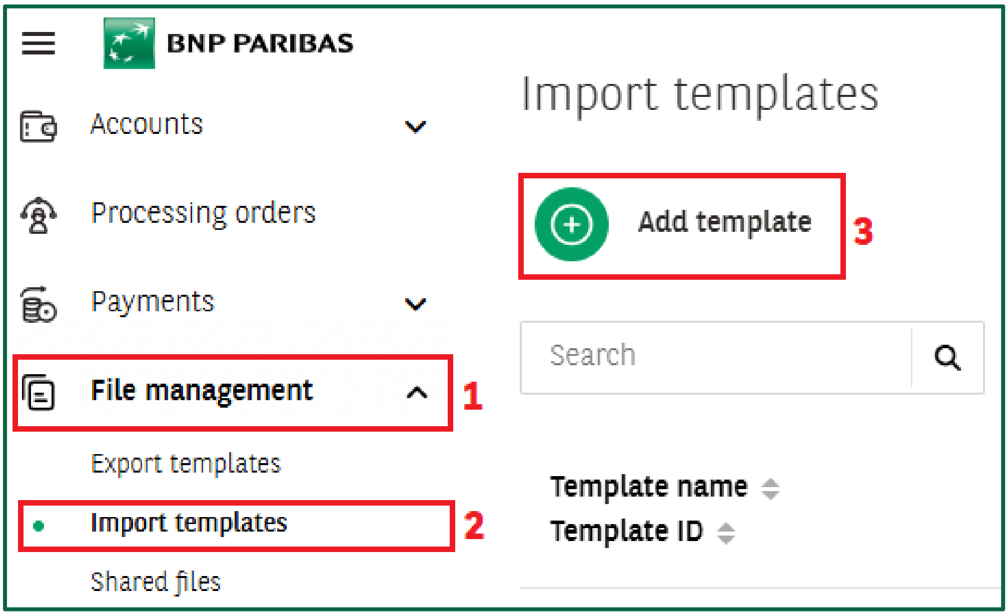
Valid from 15.11.2026

Table of contents

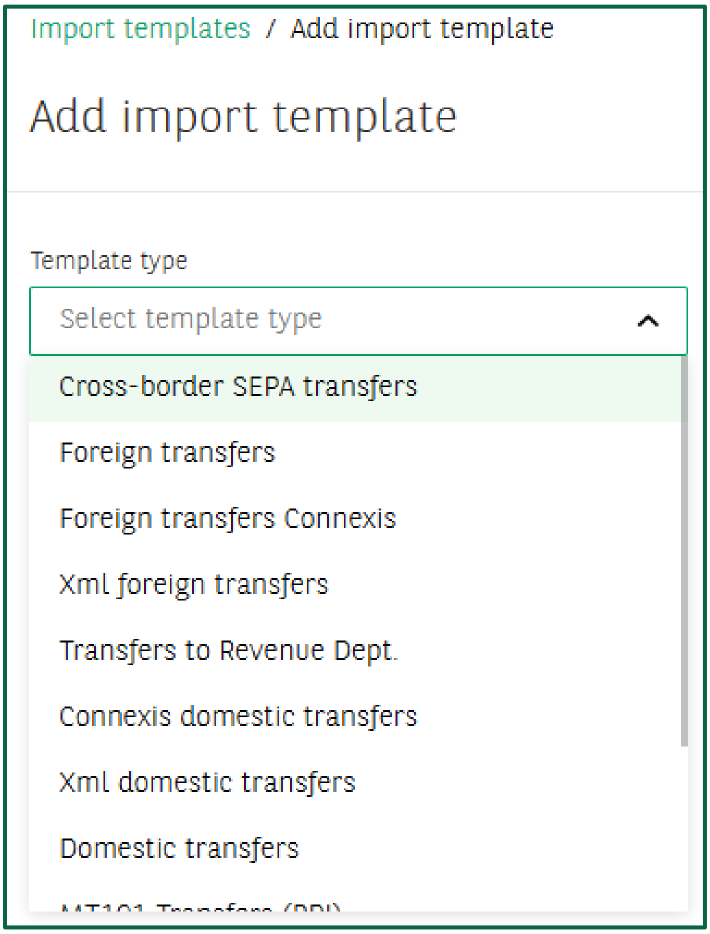
1. Creating an Import Template

You can create your own import template in GOonline Biznes.

1) Go to File **Management**.
2) Select **Import Templates.**
3) Click **Add Template.**



4) Select the appropriate template type, e.g. Domestic Transfers.

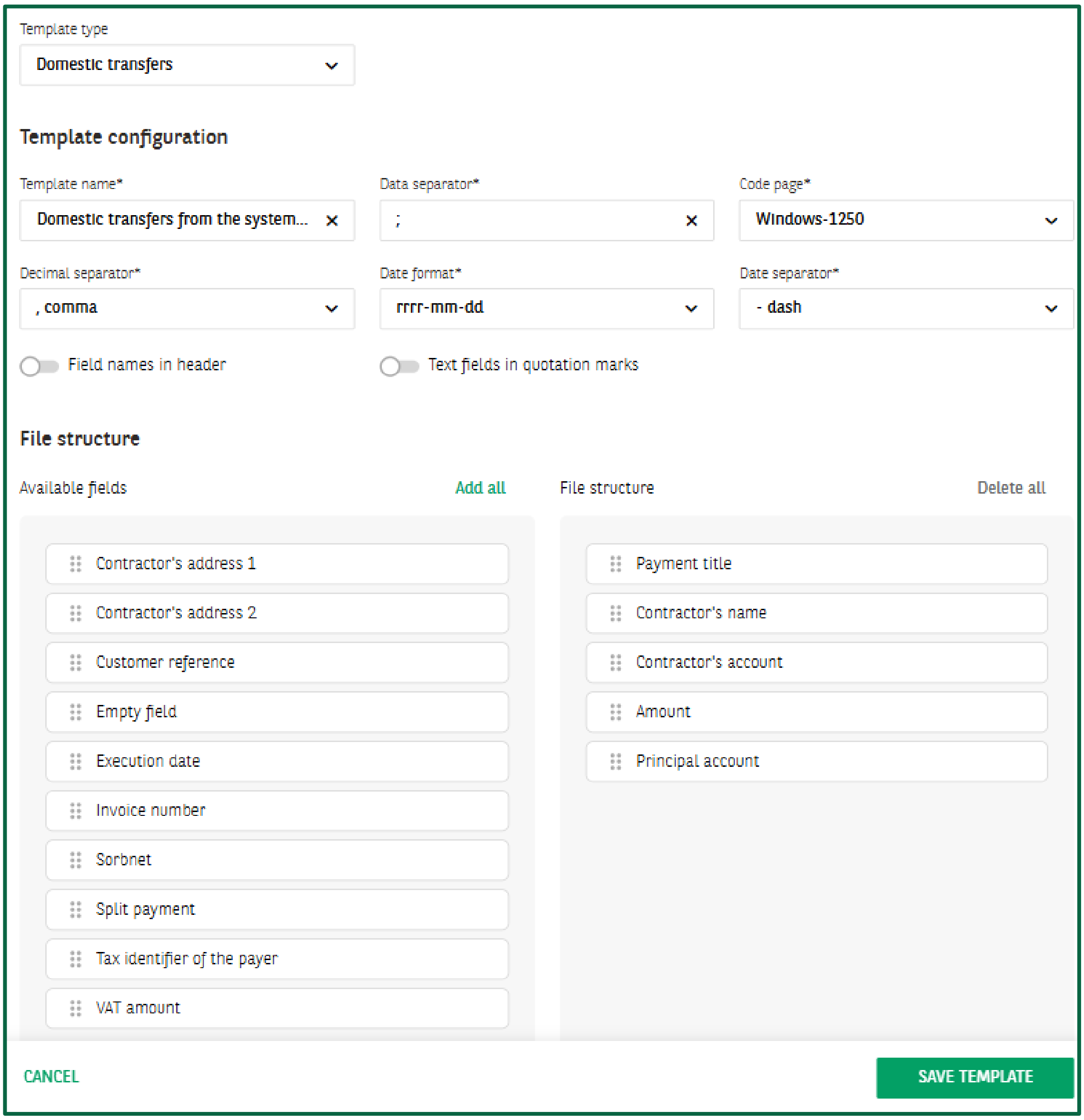


5) Enter the template name and configure the template:

- define the data separator,
- select the code page (available: Windows-1250, ISO-8859-2, CP 852, ANSI – without Polish characters, UTF-8, UTF-8 with BOM),
- select the decimal separator (comma or dot),
- select the date format (available: yyyy-mm-dd, dd-mm-yyyy, mm-dd-yyyy, yy-mm-dd),
- select the date separator (available: none, space, hyphen, slash, dot, comma, colon, semicolon),
- Field names in the header
(select this option if the first row of the file contains only column names. Transfer data should start from the second row),
- Text fields in quotation marks
(select this option if text values in the file are enclosed in quotation marks).

6) Define **the file structure**, i.e. the order of fields in the imported file. The order of fields on the list corresponds to the order of columns in the file - **the field placed at the top will be the first column in the file.**

7) Click **Save Template.**

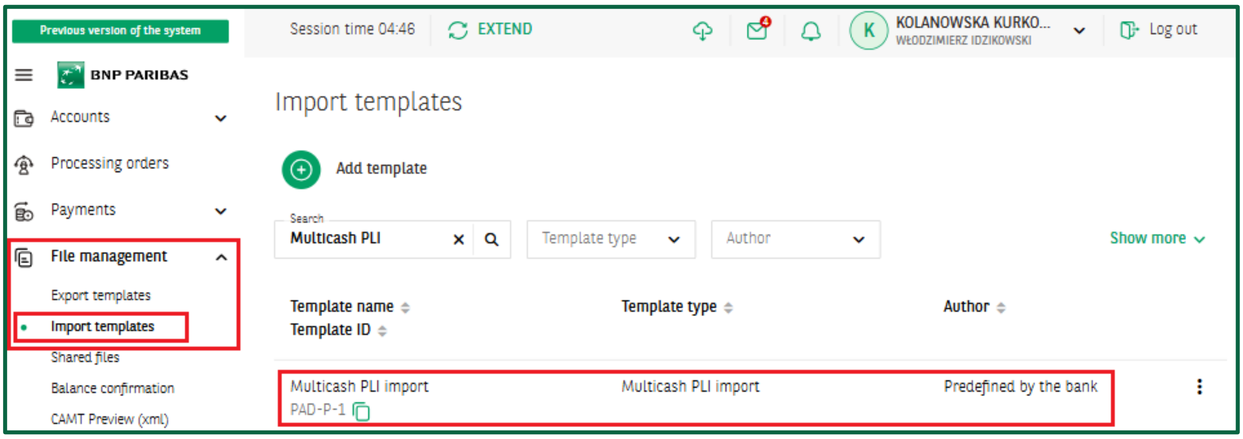


The created template will be saved in **File Management -> Import Templates.**

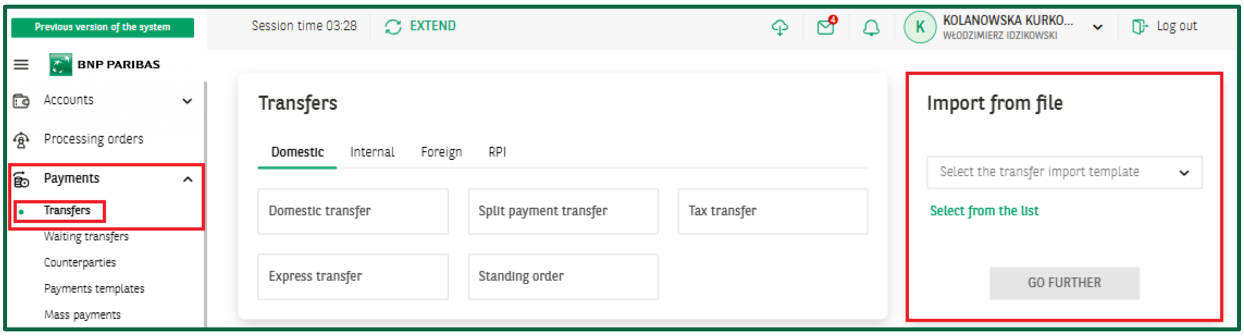
2. File Import

You can import a file in two ways:

1) Go to **File Management**, then **Import Templates** - **find and click** the appropriate import template.

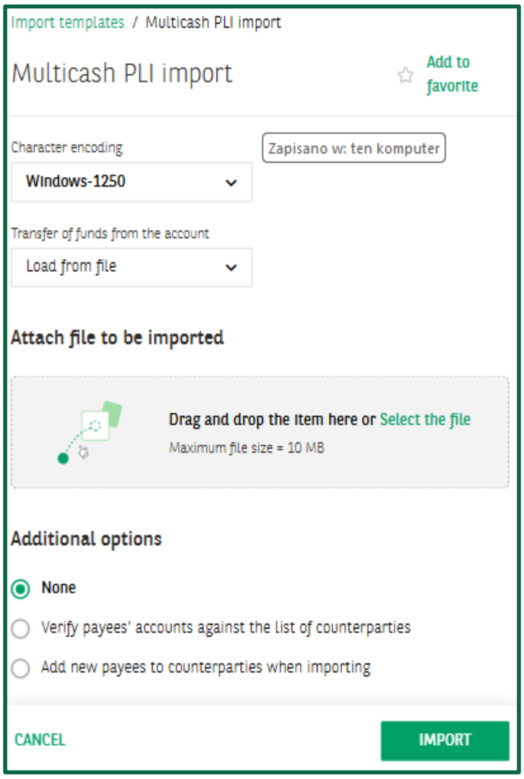


1) Go to **Payments**, then **Import from File** - select the appropriate template from the drop-down list and click **Continue**.



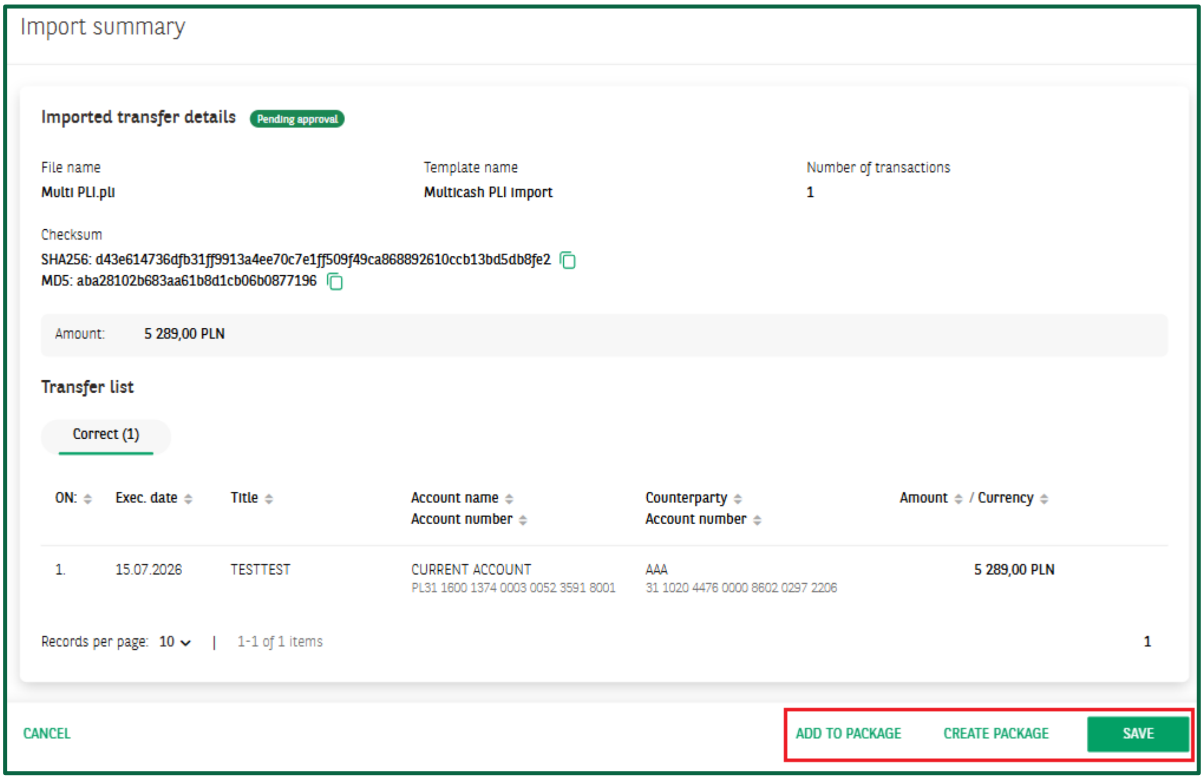
Both paths lead to the same import module. The rest of the import process is identical.

2) Before starting the import, you can change the import settings:
   - **Character encoding** - select the encoding that matches the imported file.
   - **Transfer funds from account** - indicate the account from which the transfers will be executed, or leave the option to read the account from the file.
   - **Verify on the VAT taxpayers White List** - select this option to verify the recipients' accounts on the White List during import.
3) Attach the file for import by dragging it to the designated area or by clicking **Select file**.
4) If necessary, select one of the **additional options**:
   - **None** - import without any additional actions.
   - **Verify recipients' accounts against the counterparty list** - the system will compare the accounts with the data saved on the counterparty list.
   - **Add new recipients to counterparties during import** - new recipients will be added to the counterparty list.
5) Click **Import**.



6) After the import is completed, you can select one of the available actions:
   - **Add to a package** – adds correctly imported transfers to an existing batch.
   - **Create a package** – creates a new batch from the imported transfers.
   - **Save** – saves the transfers as individual orders.

Regardless of the selected action, the batch / transfers will be visible in the **Order Management module.**



To send transfers for execution:

1) Go to **Order Management.**
2) Select the required transfers.
3) Click **Sign / Send.**

3. MultiCash PLI (includes Split Payment)

The transmission file format complies with the standard applicable in the Polish ELIXIR clearing system developed by KIR SA.

Requirements:

- the transmission file does not contain a header,
- one transmission file may contain data of multiple payment orders,
- each row is a separate transfer order. The new line character separating rows/orders is <CR><LF>,
- text fields are always enclosed in quotation marks (" "),
- individual fields within an order are separated by a comma (,) ,
- fields containing several rows, (e.g. payment details), use a vertical bar "|" as the row separator (Hex 7C),
- the code page for Polish characters is CP852,
- all data should be written in uppercase letters.

During import, letters containing diacritics, (except Polish characters: **ą ę ś ć ź ń ó ł ż Ą Ę Ś Ć Ź Ń Ó Ł Ż**), are automatically converted by the system into letters without diacritics. A message about replacing these characters will appear in the details of the corrected record.

Diacritics that are not automatically converted are:

€ ƒ Œ œ ¡ £ ¤ ¥ ¦ § © ® ° Æ Đ Ø Þ ß æ ð ø þ.

ELEMENT NAME	DESCRIPTION
STATUS	**M** – mandatory field
	O – optional field
FORMAT	**n** – digits only allowed (0-9)
	a – alphanumeric characters
	D – date
	F – fixed-length field
	V – variable-length field

.

Example

STATUS	FORMAT	MEANING
M	26n F	Required, always 26 digits
O	4*35a V	Optional. Up to 4 rows, each up to 35 alphanumeric characters

Format of the file for standard domestic orders

FIELD	STATUS	FORMAT	FIELD DESCRIPTION
1	M	3n F	Code indicating the operation type (110)
2	M	D	Payment date
3	M	15n V	Amount to be paid in grosz, e.g. 410050 for the amount 4,100.50
4	M	8n F	Ordering party's bank clearing number
5	M	1n F	Not used; always value "0"
6	M	26n F	Ordering party's account number – NRB format
7	M	26n F	Counterparty's account number – NRB format
8	M	4*35a V	Ordering party's name and address (rows separated with „|", (Hex 7C))
9	M	4*35a V	Counterparty's name and address (rows separated with „|", (Hex 7C))
10	M	1n F	Not used; always value "0"
11	M	8n F	Counterparty's bank clearing number
12	M	FOR A STANDARD TRANSFER (FIELD 15 – VALUE 51):	
		4*35 a V	Payment details (rows separated with „|", (Hex 7C)). Does not apply to Split Payment.
		FOR SPLIT PAYMENT (FIELD 15, VALUE 53):	
		4*35 a V	
		/VAT/10n,2n V	Fixed value – /VAT/ and VAT amount with a comma, maximum 17 characters in total.
		/IDC/14x V	Fixed value – /IDC/ and taxpayer/recipient identifier, usually NIP (10n).
		/INV/35x V	Fixed value – /INV/ and the number of the invoice to which the payment relates.
		/TXT/33x V	Fixed value – /TXT/ and additional payment description. If more than 33 characters are entered, the system will load only the first 33 characters. The remaining characters will not be loaded.
13	M	empty	empty
14	M	empty	empty
15	M	2n F	**Order classification:** for a standard transfer – 51 for Split Payment – 53 for a standard Express Elixir transfer – 41 for a Split Payment Express Elixir transfer – 43 for a tax office transfer – 71
16	O	6*35a V	The field consists of 6 subfields, each separated with „|" (Hex 7C). - 1st subfield – client reference [16a]. The field must not start with the „–" character. The system reads the first 16 characters of the reference and ignores the rest. The „:" character is replaced with a space. - **2nd subfield** – e-mail address for sending transaction confirmation [35a]. - **3rd subfield –** counterparty's NIP for White List verification [10n]. Data from subfields: 4, 5, 6 - is not imported.
17	M	<CR><LF>	End-of-line character

Sample file content with 3 standard orders:

110,20040129,410050,16001114,0,"13160011140004070963852001","43160010550002321858585001","PHU KOWALSKI||PLK. STANISLAWA DABKA 56/2|00-000 WARSZAWA","BIURO PODROZY||HALLERA 1234|81-000 WARSZAWA",0, 16001055,"PRZEDPLATA|FV 2004/0012||","","","51","REFERENCE1"
110,20040129,5200000,16001114,0,"13160011140004070963852001","43160010550002321858585001","PHU KOWALSKI||PLK. STANISLAWA DABKA 56/2|00-000 WARSZAWA","ABC||KWIATOWA 487/98|02-000",0, 16001055,"ZAPLATA ZA FAKTURE 154/04|||","","","51"
110,20040129,650000,16001114,0,"13160011140004070963852001","43160010550002321858585001","PHU KOWALSKI||PLK. STANISLAWA DABKA 56/2|00-000 WARSZAWA","ZAKLAD TRANSPORTOWY||BIESZCZADZKA 12 / 4321|00-000 SWIETOCH",0,16001055,"FV 4578|USLUGI TRANSPORTOWE||","","","51","REFER2|test@test.pl|5555555555"

Sample file content with 2 Split Payment orders:

110,20180721,12300,16001114,0,"13160011140004070963852001","43160010550002321858585001","PHU KOWALSKI||PLK. STANISLAWA DABKA 56/2|00-000 WARSZAWA","BIURO PODROZY||HALLERA 1234|81-000 WARSZAWA",0, 16001055,"/VAT/23,00/IDC/5555555555/INV/FV123|/TXT/ZA TOWAR||","","","53","REFERENCE1"
110,20180721,2460000,16001114,0,"13160011140004070963852001","43160010550002321858585001","PHU KOWALSKI||PLK. STANISLAWA DABKA 56/2|00-000 WARSZAWA","ZAKLAD TRANSPORTOWY||BIESZCZADZKA 12 / 4321|00-000 SWIETOCH",0,16001055," /VAT/460,00/IDC/5556655555/INV/FV20|180721/TXT/ZOBOWIĄZANIE ZA SZKOLENI|A PRACOWN|","","","53","REFER2"

3.1. File format for orders to tax authorities

Differences between an order to a tax authority and a standard order:

- order classification in payments to tax authorities (field 15) – **71**,
- a payment to tax authorities requires appropriate formatting of data contained in the **payment details field** (field 12).

Format of the payment details field in orders to tax authorities

BLOCK NAME	STATUS	FORMAT	BLOCK DESCRIPTION
/TI/ Identifier type and characteristics	M	Type: 1aF Characteristics: 14aV	Type: N – NIP, R – Regon, P – Pesel, 1 – identity card series and number, 2 – passport series and number. Characteristics: max. 14 characters, e.g. /TI/N8442576789
/OKR/ Period for which the tax payment is made	M	Year: 2nF Period type: 1aF Period number: 2nF (for period type R, the period number is not provided)	Year: e.g. 03 – for 2003. Period type: R – year, K – quarter, M – month, D – decade, period number: e.g. 05 – May. Example: /OKR/03M12 – for December 2003
/SFP/ Payment form symbol	M	6aV	e.g. /SFP/PIT37 symbols compliant with the Ministry of Finance regulation
/TXT/ Nature of liability, liability identification	O	21aV	Any text, max. 30 characters. Example: /TXT/PIT37XII2003

Example of a completed field: "/TI/N8442576789/OKR/03R/SFP/PIT37|/TXT/PIT37XII2003||"

Important

If the encoded block does not fit on a single line, the first characters of the next line (containing the continuation of the block) should be: „**//**":

Example:

"/TI/N8442576789/OKR/03M12/SFP/PIT3|
//7/TXT/PIT37XII2003||"

Available tax form symbols

AKC, AKC-2, AKC-3, AKC-U, AKC2, AKC3, AKCU, CIT, CIT-10, CIT-11, CIT-2, CIT-2A, CIT-2B, CIT-6, CIT-6A, CIT-8, CIT-8A, CIT-8B, CIT-9, CIT10, CIT11, CIT2, CIT2A, CIT2B, CIT6, CIT6A, CIT8, CIT8A, CIT8B, CIT9, DAR, DJB, GK, GKP, INNE, JDB, KP, NBP, OPR, PCC, PCC-1,PCC-2, PCC1, PCC2, PIT, PIT-23, PIT-28, PIT-36, PIT-37, PIT-4, PIT-5, PIT-53, PIT-5L, PIT-7, PIT-8A, PIT23, PIT28, PIT36, PIT37, PIT4, PIT5, PIT53, PIT5L, PIT7, PIT8A, POG-3, POG-3A, POG-3C, POG-3D, POG-R, POG3, POG3A, POG3C, POG3D, POGR, PPD, PPE, PPL, PPW, SD, SD-2, SD2, VAI, VAT, VAT-10, VAT-12, VAT-7, VAT-7K, VAT-8, VAT-9, VAT10, VAT12, VAT7, VAT7K, VAT8, VAT9, VAZ, WZD, WZP, WZP-1K, WZP-1M, WZP-1R, WZP1K, WZP1M, WZP1R, WZS, WZS-1K, WZS-1M, WZS-1R, WZS1K, WZS1M, WZS1R, ZPZ

Sample file content:

```
110,20040129,9600000,16001114,0,"13160011140004070963852001","9010101140014368222100000
00","PHU KOWALSKI||PLK. STANISLAWA DABKA 5|00-000 WARSZAWA","URZAD SKARBOWY W
SOPOCIE|||",0,10101140,"/TI/
N8442576789/OKR/03R/SFP/PIT37|/TXT/PIT37XII2003||","","","71","PODATEK PIT37"
```

4. MultiCash PLA

General information concerning the foreign currency payment file. If a foreign currency payment meets the SEPA payment standard, it is automatically loaded as a foreign SEPA payment.

The file format for PLA foreign currency orders is based on the SWIFT MT100 standard.

Requirements:

- file extension: .PLA,
- the transmission file starts with a header;
- one transmission file may contain data of multiple payment orders;
- the block containing payment order data starts with the "{" character and ends with the "}" character.
  The first part of such a block contains the header for the order block.

ELEMENT NAME	DESCRIPTION
STATUS	M – mandatory field
	O – optional field
FORMAT	n – digits only allowed (0-9)
	a – letters only
	c – alphanumeric characters
	X – allowed alphanumeric characters
	D – date
	F – fixed-length field
	V – variable-length field

Example

STATUS	FORMAT	MEANING
M	26n F	Required, always 26 digits
O	4*35a V	Optional. Up to 4 rows, each up to 35 alphanumeric characters

Header structure

FIELD DESCRIPTION	STATUS	FORMAT
:01: References	M	16 x
:02: Sum of the amounts of orders included in the transmission (regardless of currency)	M	17 d
:03: Number of orders in the file	M	5 n
:04: Ordering party's bank ID	O	11 x
:05: Ordering party's name and address (max. 4 rows of max. 35 characters each, separated with <CR><LF>)	M	4*35 x
:07: File name	M	12 c

Order block header

ELEMENT	FIELD DESCRIPTION
{1:F01	Fixed value
nnnnnnnnxxxx	Ordering party's bank ID (completed to 12 characters with x characters)
bbbb	Sequential transmission number (generated automatically within the range 0001–9999)
tttttt}	Sequential order number in the transmission (generated automatically within the range 000001–999999)
{2:I100	Fixed value
xxxxxxxxxaaaa	Counterparty's bank ID (SWIFT)
y	Payment type: N 00 – Standard transfer; U 10 – Payment by telex or SWIFT; A 20 – Bill of exchange, ordinary transmission; B 21 – Bill of exchange, registered transmission; C 22 – Bill of exchange, express transmission; D 23 – Bill of exchange, registered express transmission; E 30 – Bill of exchange drawn on the ordering party; F 31 – Bill of exchange drawn on the ordering party, registered; G 32 – Bill of exchange drawn on the ordering party, express.
1}	Fixed value

Important

Consecutive payment orders are separated with the **$** character.

Consecutive fields of a payment order are separated with the **<** character.

DESCRIPTION	STATUS	FORMAT
:20: Ordering party's references		16 x
:23E: Text "SDVA". Designation of the transfer as TARGET.	O	4 a F
:32A: Payment description ***Subfield 1:*** Order execution date in YYMMDD format ***Subfield 2:*** ISO currency code for the order amount ***Subfield 3:*** Amount with two decimal places	M	6 n F 3 a F 15 n V
:50: Ordering party's name and address	M	4*35 x V
:52D: Ordering party's account and bank ***Subfield 1:*** Ordering party's account ***Subfield 2:*** Fee account ***Subfield 3:*** ISO code of the base currency. Amount in base currency, decimal part (two digits) separated with "," (comma)	M	max. 34 x V max. 34 x V 3 a F

Subfield 4: Order amount in base currency with comma (,) as the decimal separator		15 c
:57A: Counterparty's bank SWIFT code or counterparty's bank identifier	O	11 c V
:57D: Counterparty's bank name and address (if the SWIFT address is not provided)	M	4*35 x V
The format enables the counterparty's structured address to be provided in this field. :59: Counterparty account ***Subfield 1:*** 1/ - Counterparty name ***Subfield 2:*** 2/ - address line ***Subfield 3:*** 3/ - country code/town/postal code **Example:** :59:/BE30001216371411 1/JAN KOWALSKI 2/KASPRZAKA 2 3/PL/WARSZAWA,01-211	M	5*35x Subfield 1 and 2 may occur twice
:70: Payment details (max. 4 rows of 35 characters each. Individual rows are separated with <CR><LF>)	M	4*35 a V
:71A: Charges settlement SHA: 0 Charges collected by the ordering party's bank are paid by the ordering party, while other charges are borne by the payment beneficiary BN2: 1 or 2 all charges are borne by the beneficiary OUR: 3 all charges are borne by the Ordering Party	M	3 c F,
:72: Additional information ***Subfield 1:*** Instructions (max. four codes) (Two-digit codes separated with a space (ASCII 32)) 01 Payment only for the counterparty 02 Payment only by cheque 04 Payment only after identification 06 Advice to the counterparty's bank by telephone 07 Advice to the counterparty's bank by fax 09 Advice to the counterparty by telephone 10 Advice to the counterparty by fax ***Subfield 2:*** Contact partner ***Subfields 3 to 6:*** Additional information for field :52D: (max. four rows separated with <CR><LF>).	O	4*2 n F (subfields 2–6) 6*35 separated with <CR><LF>

Example:

```
01:REF0223100836001
:02:31500,00
:03:2
:04:
:05:PHU KOWALSKI
PLK. STANISLAWA DABKA 5
00-000 WARSZAWA
:07:20013101.PLA
{1:F0116001114XXXX0001000001} {2:I100BOTKJPJTXXXXN1}{4:
:20:
:32A:200131EUR25000,00
:50:PHU KOWALSKI
PLK. STANISLAWA DABKA 5
00-000 WARSZAWA
:52D:13160011140004070963852001
13160011140004070963852001
PLN100000,00
            JP JP
:57A:BOTKJPJTXXX
:57D:BANK OF TOKYO-MITSUBISHI, LTD., THE
(HEAD OFFICE)
TOKYO
:59:/15008805656598956
1/Company JPY
2/Ikuno-ku
3/JP/OSAKA,00-001
:70:INV. 2004/528
:71A:OUR
:72:00 00 00 00
-}${1:F0116001114XXXX0001000002}{2:I100BOTKJPJTXXXXN1}{4:
:20:
:32A:200131EUR6500,00
:50:PHU KOWALSKI
PLK. STANISLAWA DABKA 5
00-000 WARSZAWA
:52D:13160011140004070963852001
13160011140004070963852001
PLN26000,00
            JP JP
:57A:BOTKJPJTXXX
:57D:BANK OF TOKYO-MITSUBISHI, LTD., THE
(HEAD OFFICE)
TOKYO
:59:/15008805656598956
1/Company JPY
2/Ikuno-ku
3/JP/OSAKA,00-001
:70:INV - 128421/04
:71A:OUR
:72:00 00 00 00
-}
```

5. XML File Structures

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Defines the name of the XML element. Nesting levels are shown using the "+" signs.
STATUS	M – mandatory field
	O – optional field
	C – conditional field
FORMAT	n – digits only (0–9)
	a – uppercase letters only (A–Z)
	x – any character
	c – uppercase letters and digits only (A–Z), (0–9)
	d – decimal number
	F – fixed-length field
	V – variable-length field
	! (np. 2!n) – always exactly x characters (e.g. always exactly 2 digits)
	[a,b,c] – characters from the specified set only (in the example: a, b, or c)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

During import, letters containing diacritics (except Polish characters: ą ę ś ć ź ń ó ł ż Ą Ę Ś Ć Ź Ń Ó Ł Ż), are automatically converted by the system into letters without diacritics.
A message about replacing these characters will appear in the details of the corrected record.

Diacritics that **are not** automatically converted are:
€ ƒ Œ œ ¡ £ ¤ ¥ ¦ § © ® ° Æ Đ Ø Þ ß æ ð ø þ.

5.1. Domestic Transfer XML (includes Split Payment)

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Message identifier	+GrpHdr ++MsgId	O	35x	Must not contain spaces or special characters. Field ignored.
Message creation date and time	+GrpHdr ++CreDtTm	O	ISO DateAndTime	Acceptable date: -/+ 7 days from the current moment. Field ignored.
Number of orders in the message	+GrpHdr ++NbOfTxs	O	15d	Field ignored.
Order initiator	+GrpHdr ++InitgPty +++Nm	O	70x	Must not contain spaces or special characters. Field ignored.
Ordering party identifier	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Client identifier. Must not contain spaces or special characters. Field ignored.
Payment method	+PmtInf ++PmtMtd	O	3!a	Fixed value - „TRF”. Field ignored.
Transfer batch name	+PmtInf ++PmtInfId	O	20x	Transfer batch name. Field ignored.
Bulk booking indicator	+PmtInf ++BtchBookg	O		Field ignored.
Execution date	+PmtInf ++ReqdExctnDt	M	ISO Date	Transfer date. If the field is empty, the system will set the current date. If an incorrect date is entered in the file, GOonline Biznes will display an error and the message: "Incorrect date: [value from file]".
Ordering party name	+PmtInf ++Dbtr +++Nm	O	70x	Field ignored.
Ordering party address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	66x	Maximum number of occurrences = 2; the total length of both fields must not exceed 66 characters (2x33). Field ignored.
Ordering party country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Field ignored.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Ordering party account	+PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	M	35!n	Account in NRB format. * Orders with an account number in IBAN standard are also allowed, i.e. "PL" + account number in NRB standard. In such a case, for further file processing, the letters "PL" at the beginning of the account number are removed. ** An account number with characters separating individual parts of the number (spaces, hyphens) is also allowed, but they are automatically removed after leaving the field.
National identifier of the ordering party's Bank	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysId +++++Cd ++++MmbId	O	8!n	Bank clearing number. Field ignored.
Reference / signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	35x	Field ignored.
Clearing channel identifier	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	C	4!a	For SORBNET transactions, fixed value 'RTGS' For Express Elixir transactions, fixed value 'SRPN' For ELIXIR transactions, the field is prohibited.
Order category	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++CtgyPurp +++++Cd	O	4!a	Allowed codes: 'TAXS'– for orders to Tax Offices 'SSBE' – for orders to ZUS For other order types, the field is prohibited. SPLI or VATX – for Split Payment orders.
Transfer amount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 12,2d 6n.2!n dla Split Payment	Currency code and transaction amount. The decimal separator is a dot. Amount from 0.01 to 999 999 999 999 999.99. Currency as the "Ccy" attribute.
Counterparty bank identifier	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++ClrSysId +++++++Cd ++++++MmbId	O	8!n	Counterparty bank clearing number.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Counterparty name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	Counterparty's first name and surname / name. Allowed characters: ■ letters (lowercase and uppercase, including Polish characters), ■ digits, ■ space, ■ other allowed characters: , . : ; – ( ) [ ] { } / = + < > ! _ % ~ ^ ' ` However, the characters „–" and „:" must not appear at the beginning of a line. Maximum number of occurrences = 2. The total length of both fields must not exceed 70 characters (2x35).
Counterparty address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	70x	Allowed characters: ■ letters (lowercase and uppercase, including Polish characters), ■ digits, ■ space, ■ other allowed characters: , . : ; – ( ) [ ] { } / = + < > ! _ % ~ ^ ' ` However, the characters „–" and „:" must not appear at the beginning of a line. Maximum number of occurrences = 2. The total length of both fields must not exceed 70 characters (2x35).
Counterparty country	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	O	2!a	Field ignored.
Country of residence of the person stay	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	O	2!a	If PL or the field is not present, the party is treated as a resident; otherwise, as a non-resident. Field ignored.
Counterparty account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id	M	26!n	Counterparty account number. * Orders with an account number in IBAN standard are also allowed, i.e. "PL" + account number in NRB standard. In such a case, for further file processing, the letters "PL" at the beginning of the account number are removed. ** An account number with characters separating individual parts of the number (spaces, hyphens) is also allowed, but they are automatically removed after leaving the field.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Tax mandatory field for orders to Tax Offices	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr ++++TaxId ++++RegnId ++++Rcrd +++++Tp +++++FrmsCd	O	–	Field ignored.
Additional information for the ordering party's Bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	Field ignored.
Additional Split Payment information 1	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Cd	O	10x F or 2x F	Only one of the fields may occur for one operation; both fields must not occur at the same time. If both fields occur, the system will treat this as an error and the transaction will not be processed. If either of the fields is sent, it means that the transfer is a Split Payment transfer. The fields are optional. For Split Payment without the option "VAT entirely from VAT account" selected, the fields will contain the following content: ▪ for <Cd> value OTHR/VAT53 or VAT53, ▪ for <Prtry> value 53 or VAT53 For Split Payment with the option "VAT entirely from VAT account" selected, the fields will contain the following content: ▪ for <Cd> value OTHR/VAT58 or VAT58, ▪ for <Prtry> value 58 or VAT58.
	or			
Additional Split Payment information 2	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Prtry	O	10x F or 2x F	

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Order title – unstructured	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	O	140x	The field may occur only once. For Split Payment, value: /VAT/10n.2n/IDC/14x/INV/35x/TXT/33x, i.e.: /VAT/23.00 – fixed value /VAT/ and VAT amount (max. 13 characters, separator is dot „.”). /IDC/5555555555 – fixed value /IDC/ and recipient’s tax identifier (max. 14 characters) /INV/6464538 – fixed value /INV/ and the invoice number to which the payment relates (max. 35 characters) /TXT/należność – fixed value /TXT/ and additional description (max. 33 characters). Fragment /TXT/33xV is optional. Example: /VAT/4213.00/IDC/1234567890/INV/FV-201701/TXT/zaliczka. If the field is longer than 35 characters, it is split so that the first 35 characters go to the first address part and the rest to the second. The remaining characters are truncated; the separator is not included in 140x.
COMPLETING THE “TAX” FIELD FOR TAX OFFICE PAYMENTS				
TAX	+PmtInf ++CdtTrfTxInf +++Tax	-	-	Parent tag.
Information referring to the debtor making the payment	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr	-	-	Parent tag.
Debtor identifier	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr +++++RegnId	M	1!x34x	Example: 1ABV12345678, where the first symbol in the field indicates the type of identifier used: N – NIP, R – REGON, P – PESEL, 1 – identity card, 2 – passport, 3 – other type of identifier. The next 34 characters contain the serial number of the identifier.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Description of the type of payment being made	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++Tp	C	35x	Period (year in YYYY notation), period type, period number. The necessity to complete the field depends on the form symbol. Correct structure: RRRRXYYYY, where: RRRR – liability period year, X – liability period type, YYYY – liability period number; the number of characters depends on the selected liability period type: ■ for type R – none, ■ for types P, K, M – 2 characters, ■ for types D, J – 4 characters; (for D, the first 2 characters are the decade number + the last 2 are the month number; for J, the first 2 characters are the day of the month + the last 2 are the month).
Form type	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++FrmsCd	M	35x	Enter the type of tax liability form (e.g. PIT, CIT, VAT).
Additional information	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++AddtlInf	M	40x	Liability identification (document type, e.g. decision, enforcement title, ruling).

Important

A Split Payment transfer will be processed correctly only if code „SPLI" is entered in the "Order category" field and, at the same time, value „OTHR/VAT53" is entered in the Payment type field for <Cd> or value „53" for <Prtry>.

Example:

```
<Document>
	<CstmrCdtTrfInitn>
		<GrpHdr>
			<MsgId>DT20110630001</MsgId>
			<CreDtTm>2011-06-30T11:59:12</CreDtTm>
			<NbOfTxs>1</NbOfTxs>
			<InitgPty>
				<Nm>Jan Kowalski</Nm>
				<Id>
					<OrgId>
						<Othr>
							<Id>100014201417</Id>
						</Othr>
					</OrgId>
				</Id>
			</InitgPty>
		</GrpHdr>
		<PmtInf>
			<PmtInfId>DT201106300011</PmtInfId>
			<PmtMtd>TRF</PmtMtd>
			<ReqdExctnDt>2011-07-25</ReqdExctnDt>
			<Dbtr>
				<Nm>Jan Kowalski</Nm>
				<PstlAdr>
					<Ctry>PL</Ctry>
					<AdrLine>ul. Jaracza 76</AdrLine>
```

```
                    <AdrLine>90-251 Łódź</AdrLine>
                </PstlAdr>
            </Dbtr>
            <DbtrAcct>
                <Id>
                    <Othr>
                        <Id>96219000023000004010110101</Id>
                    </Othr>
                </Id>
            </DbtrAcct>
            <DbtrAgt>
                <FinInstnId>
                    <ClrSysMmbId>
                        <ClrSysId>
                            <Cd>PLKNR</Cd>
                        </ClrSysId>
                        <MmbId>21900002</MmbId>
                    </ClrSysMmbId>
                </FinInstnId>
            </DbtrAgt>
            <CdtTrfTxInf>
                <PmtId>
                    <EndToEndId>not provided</EndToEndId>
                </PmtId>
                <PmtTpInf>
                    <SvcLvl>
                        <Cd>RTGS</Cd>
                    </SvcLvl>
                </PmtTpInf>
                <Amt>
                    <InstdAmt Ccy="PLN">6.00</InstdAmt>
                </Amt>
                <CdtrAgt>
                    <FinInstnId>
                        <ClrSysMmbId>
                            <ClrSysId>
                                <Cd>PLKNR</Cd>
                            </ClrSysId>
                            <MmbId>21900002</MmbId>
                        </ClrSysMmbId>
                    </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                    <Nm>Sun Polska</Nm>
                    <PstlAdr>
                        <Ctry>PL</Ctry>
                        <AdrLine>ul. Wczasowa 8</AdrLine>
                        <AdrLine>80-215 Gdańsk</AdrLine>
                    </PstlAdr>
                </Cdtr>
                <CdtrAcct>
                    <Id>
                        <Othr>
                            <Id>52219000023000011111190101</Id>
                        </Othr>
                    </Id>
                </CdtrAcct>
                <RmtInf>
                    <Ustrd>opłata licencyjna 43562565534</Ustrd>
                </RmtInf>
            </CdtTrfTxInf>
        </PmtInf>
    </CstmrCdtTrfInitn>
</Document>
```

5.2. Foreign Transfer XML

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Defines the name of the XML element. Nesting levels are shown using the "+" signs.
STATUS	M – mandatory field
	O – optional field
	C – conditional field
FORMAT	n – digits only (0–9)
	a – uppercase letters only (A–Z)
	x – any character
	c – uppercase letters and digits only (A–Z), (0–9)
	d – decimal number
	F – fixed-length field
	V – variable-length field
	! (np. 2!n) – always exactly x characters (e.g. always exactly 2 digits)
	[a,b,c] – characters from the specified set only (in the example: a, b, or c)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Message identifier	+GrpHdr ++MsgId	O	35x	Must not contain spaces or special characters. Field ignored.
Message creation date and time	+GrpHdr ++CreDtTm	O	ISO DateAndTime	Acceptable date –/+ 7 days from the current moment. Field ignored.
Batch booking parameter	+PmtInf ++BtchBookg	O		Fixed value "False" – individual debit for a single transaction. Field ignored.
Number of transactions in the message	+GrpHdr ++NbOfTxs	O	15d	Field ignored.
Payment initiator	+GrpHdr ++InitgPty +++Nm	O	70x	Must not contain spaces or special characters. Field ignored.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Ordering party identifier	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Customer identifier. Must not contain spaces or special characters. Field ignored.
Batch name	+PmtInf ++PmtInfId	O	20x	Name of the transfer order batch. Field ignored.
Payment method	+PmtInf ++PmtMtd	O	3!a	Field ignored.
Execution date	+PmtInf ++ReqdExctnDt	M	ISO Date	Transfer date; if the field is empty, the system will set the current date.
Ordering party name	+PmtInf ++Dbtr +++Nm	O	70x	Field ignored.
Ordering party address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	35x	Maximum number of occurrences = 2; the total length of both fields must not exceed 70 characters. Field ignored.
Ordering party country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Country code compliant with ISO 31666. Field ignored.
Ordering party account	+PmtInf ++DbtrAcct +++Id ++++IBAN	M	26!n	Ordering party account.
BIC of the ordering party's bank	+PmtInf ++DbtrAgt +++FinInstnId ++++BIC	O	4!a2!a2!c[3!c]	Field ignored.
Charges settlement	+PmtInf ++CdtTrfTxInf +++ChrgBr	M	4!a	"CRED" – charges are borne by the counterparty (BEN). "DEBT" – charges are borne by the ordering party (OUR). "SHAR" – charges are shared (SHA).
Charges account	+PmtInf ++ChrgsAcct ++++Id +++++Othr ++++++Id	M	26!n	Charges account.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Transaction identifier	+PmtInf ++CdtTrfTxInf +++PmtId ++++InstrId	O	35x	Field ignored.
Reference / identifier	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	16x	Reference / signature. The field may contain 35 characters, but the system will accept the first 16 characters.
Payment priority	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++InstrPrty	M	4!a	"HIGH" – for urgent and express priority. "NORM" – for standard priority.
Payment type code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	O	4!a	Field not interpreted for the value "NORM" in payment priority. For the value "HIGH", possible values are: ■ PRPT for urgent mode, ■ SDVA for express mode.
Collection transfer	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Inks	O	4!a	Fixed value „INKS" for the transaction INKASO.
Transfer amount and currency	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Amount from 0.01 to 999 999 999 999 999.99. Currency as the "Ccy" attribute.
Counterparty bank identifier	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC	M	4!a2!a2!c[3!c]	Only the BIC SWIFT identifier is allowed.
Counterparty bank number	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++Numb	O	15n	Counterparty bank number.
Counterparty bank location	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++Adr	O	15x	Counterparty bank location.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Counterparty name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	Counterparty name.
Counterparty address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	66x	Maximum number of occurrences = 2. The total length of both fields must not exceed 66 characters (2x33).
Counterparty country	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++Ctry	O	2!a	Counterparty country.
Country of residence of the person	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	O	2!a	If PL or the field is not present, we treat the person as resident; otherwise, we treat the person as non-resident. Field ignored.
Counterparty identifier	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id	O		Counterparty identifier. As described below.
Counterparty account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id	M	34x	Counterparty account.
Additional information for the ordering party's bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	Field ignored.
Regulatory reporting	+PmtInf ++CdtTrfTxInf +++RgltryRptg ++++Dtls +++++Inf	O	35x	Field ignored.
Statistical code	+PmtInf ++CdtTrfTxInf +++RgltryRptg ++++RgltryDtls +++++Cd	O	3x	Field ignored.
Payment details	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field may occur only once.

COUNTERPARTY IDENTIFIER (<CDTR>) — FIELDS TAKEN INTO ACCOUNT ONLY IF THE TRANSFER IS NOT MADE UNDER COLLECTION				
FIELD NAME	**XML ELEMENT**	**STATUS**	**FORMAT**	**NOTES**
Organisation identifier – LEI code	+Id ++OrgId +++LEI	O	20c	Field allowed for the sender and payment recipient. For the ultimate sender and ultimate recipient, the value is ignored.
Organisation identifier	+Id ++OrgId +++Othr ++++Id	O	35x	Organisation identifier.
Identifier type	+Id ++OrgId +++Othr ++++SchmeNm +++++Cd	O	4!a	Identifier type.
Identifier issuer	+Id ++OrgId +++Othr ++++Issr	O	35x	Identifier issuer.
Date of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++BirthDt	O	ISO DateAndTime	Date of birth.
City of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++CityOfBirth	O	35x	City of birth.
Country of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++CtryOfBirth	O	2!a	Country of birth.
Private identifier	+Id ++PrvtId +++Othr ++++Id	O	35x	Private identifier.
Identifier type	+Id ++PrvtId +++Othr ++++SchmeNm ++++Cd	O	4!a	Identifier type.
Identifier issuer	+Id ++PrvtId +++Othr ++++Issr	O	35x	Identifier issuer.

Example:


```xml
<Document>
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>FT20110630008</MsgId>
      <CreDtTm>2011-06-30T11:59:12</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Jan Kowalski</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>100014201417</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>FT201106300011</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2011-07-28</ReqdExctnDt>
      <Dbtr>
        <Nm>Jan Kowalski</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>ul. Jaracza 76</AdrLine>
          <AdrLine>90-251 Łódź</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL98219000023000004620290201</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>PKOPPLPWXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <ChrgBr>CRED</ChrgBr>
        <PmtId>
          <EndToEndId>not provided</EndToEndId>
        </PmtId>
        <PmtTpInf>
          <InstrPrty>HIGH</InstrPrty>
```

```xml
        </PmtTpInf>
        <Amt>
          <InstdAmt Ccy="PLN">1.00</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>CBOPPLP1XXX</BIC>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Sun Polska</Nm>
          <PstlAdr>
            <Ctry>PL</Ctry>
            <AdrLine>ul. Wczasowa 8</AdrLine>
            <AdrLine>80-215 Gdańsk</AdrLine>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>28124011121111000001644335</Id>
            </Othr>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>opłata licencyjna 43562565534</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

5.3. Foreign SEPA Transfer XML

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Defines the name of the XML element. Nesting levels are shown using the "+" signs.
STATUS	M – mandatory field
	O – optional field
	C – conditional field
FORMAT	n – digits only (0–9)
	a – uppercase letters only (A–Z)
	x – any character
	c – uppercase letters and digits only (A–Z), (0–9)
	d – decimal number
	F – fixed-length field
	V – variable-length field
	! (np. 2!n) – always exactly x characters (e.g. always exactly 2 digits)
	[a,b,c] – characters from the specified set only (in the example: a, b, or c)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Message identifier	+GrpHdr ++MsgId	O	35x	Must not contain spaces or special characters. Field ignored.
Message creation date and time	+GrpHdr ++CreDtTm	O	ISO DateAndTime	Acceptable date −/+ 7 days from the current moment. Field ignored.
Batch booking parameter	+PmtInf ++BtchBookg	O		Fixed value. "False" – individual debit for a single transaction. Field ignored.
Number of transactions in the message	+GrpHdr ++NbOfTxs	O	15d	Field ignored.
Payment initiator	+GrpHdr ++InitgPty +++Nm	O	70x	Must not contain spaces or special characters. Field ignored.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Ordering party identifier	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Customer identifier. Must not contain spaces or special characters. Field ignored.
Batch name	+PmtInf ++PmtInfId	O	20x	Name of the transfer order batch. Field ignored.
Payment method	+PmtInf ++PmtMtd	O	3!a	Fixed value "TRF". Field ignored.
Payment type code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	M	4!a	Fixed value „SEPA".
Category purpose	+PmtInf ++CtgyPurp	O	4!a	Field ignored.
Execution date	+PmtInf ++ReqdExctnDt	M	ISO Date	Transfer date, if the field is left blank, the system will set current date.
Ordering party name	+PmtInf ++Dbtr +++Nm	O	70x	Field ignored.
Ordering party address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	35x	Maximum number of occurrences = 2. The total length of both fields must not exceed 35 characters. Field ignored.
Ordering party country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	C	2!a	Country code compliant with ISO 31666. Field ignored.
Ordering party account	+PmtInf ++DbtrAcct +++Id ++++Iban	M	2!a26!n	Account number in IBAN format.
BIC of the ordering party's bank	+PmtInf ++DbtrAgt +++FinInstnId ++++BIC	O	4!a2!a2!c[3!c]	Field ignored.
Reference / identifier	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	16x	The file may contain 35 characters, but the system will accept the first 16 characters.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Transfer amount and currency	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Currency code and transaction amount.
Original ordering party name	+PmtInf ++UltmtDbtr +++Nm	O	70x	Field ignored.
Charges settlement	+PmtInf ++ChrgBr	O	4!a	Fixed value SLEV; ignored, in SEPA the cost option is always SHARED. Field ignored.
BIC of the counterparty's bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC	M	4!a2!a2!c[3!c]	BIC of the counterparty's bank.
Counterparty name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	Counterparty name.
Counterparty address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	33x + 30x	Maximum number of occurrences = 2; first field up to 33 characters; second field up to 30 characters.
Counterparty country	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++Ctry	O	2!a	Counterparty country.
Country of residence of the person	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	O	2!a	If PL or the field is not present, we treat the person as resident; otherwise, we treat the person as non-resident. Field ignored.
Counterparty account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN	M	2!a2!n30c lub 2!a26!n	IBAN only.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Purpose code	+PmtInf ++CdtTrfTxInf +++Purp ++++Cd	O	35x	*ExternalPurposeCode* ISO 20022. Field ignored. ACCT - AccountRelatedInvestigation BONU - Bonus Payment CASH - CashManagementTransfer CBLK - CardBulkClearing CCRD - CreditCardPayment CORT - TradeSettlementPayment DCRD - DebitCardPayment DIVI - Dividend DVPM - DeliverAgainstPayment EPAY - Epayment FCOL - FeeCollection GOVT - GovernmentPayment HEDG - Hedging ICCP - IrrevocableCreditCardPayment IDCP - IrrevocableDebitCardPayment INTC - IntraCompanyPayment INTE - Interest LOAN - LOAN OTHR - OtherPayment PENS - PensionPayment RVPM - ReceiveAgainstPayment SALA - SalaryPayment SECU - Securities SSBE - SocialSecurityBenefit SUPP - SupplierPayment TAXS - TaxPayment TRAD - Trade TREA - TreasuryPayment VATX - ValueAddedTaxPayment WHLD - WithHolding
Additional information for the ordering party's bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	Field ignored.
Payment details	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field may occur only once.

Example:


```
<Document>
	<CstmrCdtTrfInitn>
		<GrpHdr>
			<MsgId>SET20110630001</MsgId>
			<CreDtTm>2011-06-30T11:59:12</CreDtTm>
			<NbOfTxs>1</NbOfTxs>
			<InitgPty>
				<Nm>Jan Kowalski</Nm>
				<Id>
					<OrgId>
						<Othr>
							<Id>100014201417</Id>
						</Othr>
					</OrgId>
				</Id>
			</InitgPty>
		</GrpHdr>
		<PmtInf>
			<PmtInfId>SET201106300011</PmtInfId>
			<PmtMtd>TRF</PmtMtd>
			<PmtTpInf>
				<SvcLvl>
					<Cd>SEPA</Cd>
				</SvcLvl>
			</PmtTpInf>
			<ReqdExctnDt>2011-07-25</ReqdExctnDt>
			<Dbtr>
				<Nm>Jan Kowalski</Nm>
				<PstlAdr>
					<Ctry>PL</Ctry>
					<AdrLine>ul. Jaracza 76</AdrLine>
					<AdrLine>90-251 Lodz</AdrLine>
				</PstlAdr>
			</Dbtr>
			<DbtrAcct>
				<Id>
					<IBAN>PL51153916212451455451611119</IBAN>
				</Id>
			</DbtrAcct>
			<DbtrAgt>
				<FinInstnId>
					<BIC>UARBAEAAXXX</BIC>
				</FinInstnId>
			</DbtrAgt>
			<ChrgBr>SLEV</ChrgBr>
			<CdtTrfTxInf>
				<PmtId>
					<EndToEndId>identyfikator</EndToEndId>
```

```
                    </PmtId>
                    <Amt>
                        <InstdAmt Ccy="EUR">60.00</InstdAmt>
                    </Amt>
                    <CdtrAgt>
                        <FinInstnId>
                            <BIC>BOFADEFXXXX</BIC>
                        </FinInstnId>
                    </CdtrAgt>
                    <Cdtr>
                        <Nm>Sun Polska</Nm>
                        <PstlAdr>
                            <Ctry>DE</Ctry>
                            <AdrLine>ul. Wczasowa 8</AdrLine>
                            <AdrLine>80-215 Gdansk</AdrLine>
                        </PstlAdr>
                    </Cdtr>
                    <CdtrAcct>
                        <Id>
                            <IBAN>DE24780550500621111119</IBAN>
                        </Id>
                    </CdtrAcct>
                    <RmtInf>
                        <Ustrd>opłata licencyjna 43562565534</Ustrd>
                    </RmtInf>
                </CdtTrfTxInf>
            </PmtInf>
        </CstmrCdtTrfInitn>
</Document>
```

6. Domestic Transfer XML V2 (ISO 20022) This format enables the counterparty's address to be provided in a structured form (from November 2026).

This template is designed for domestic payments (including Split Payment) in PLN from Customer's specified accounts to counterparties' accounts held with Polish banks.

The service specification is based on pain.001.001.09.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Defines the name of the XML element. Nesting levels are shown using the "+" signs.
STATUS	M – mandatory field
	O – optional field
	C – conditional field
FORMAT	n – digits only (0–9)
	a – uppercase letters only (A–Z)
	x – any character
	c – uppercase letters and digits only (A–Z), (0–9)
	d – decimal number
	F – fixed-length field
	V – variable-length field
	! (np. 2!n) – always exactly x characters (e.g. always exactly 2 digits)
	[a,b,c] – characters from the specified set only (in the example: a, b, or c)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

6.1. Basic information

Template type name	Domestic Transfer XML V2
Template code	PAD-P-13
Code page selection available	YES
Default code page	Windows-1250

Amount format	Dot as the separator
Date format	ISO Date, ISO DateAndTime
Additional options	■ Transfer of funds from an account – the account can be selected; the account selected by the User takes precedence over the ordering party's account specified in the file ■ Verify payees' accounts against the list of counterparties ■ Add new payees to counterparties when importing ■ Verify the list of VAT taxpayers in the White List
"&" character	The "&" character is stored as: &

During import, letters containing diacritical marks (except Polish characters: **ą ę ś ć ź ń ó ł ż Ą Ę Ś Ć Ź Ń Ó Ł Ż**), are automatically converted by the system into letters without diacritical marks. A message about the replacement of these characters will appear in the details of the corrected record.

Diacritical characters that are not subject to automatic conversion are:

€ ƒ Œ œ ¡ £ ¤ ¥ ¦ § © ® ° Æ Ð Ø Þ ß æ ð ø þ.

6.2. Message structure

FIELD NAME	XML ELEMENT	Status	Format	NOTES
Message identifier	+GrpHdr ++MsgId	O	35x	Field ignored.
Message creation date and time	+GrpHdr ++CreDtTm	O	ISO Date And Time	Field ignored.
Number of transactions in the message	+GrpHdr ++NbOfTxs	O	15n	Field ignored.
Payment initiator	+GrpHdr ++InitgPty +++Nm	O	70x	Field ignored.
Payment batch name	+PmtInf ++PmtInfId	O	35x	Field ignored.
Payment method	+PmtInf ++PmtMtd	O	3!a	Field ignored.
Execution date	+PmtInf ++ReqdExctnDt +++Dt	M	ISO Date	Execution date
Ordering party name	+PmtInf ++Dbtr +++Nm	O	70x	Field ignored.

FIELD NAME	XML ELEMENT	Status	Format	NOTES
Ordering party country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Field ignored.
Ordering party address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	66x	Field ignored.
Ordering party account	+PmtInf ++DbtrAcct +++Id ++++IBAN or +PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	M	28c	Ordering party account number in IBAN or NRB format, irrespective of the field in which the account number is provided. Only one of the fields may be completed.
Clearing system code	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId +++++ClrSysId ++++++Cd	O	5!a	Fixed value: ■ PLKNR Field ignored.
Domestic identifier of the ordering party's bank	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	O	8!n	Bank clearing number. Field ignored.
Reference / identifier	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	35x	If the value "not provided" is entered, it is treated as empty. The field allows up to 35 characters; however, only the first 16 characters are processed.
Clearing channel identifier	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	C	4!a	■ For SORBNET transactions: fixed value 'RTGS'. ■ For ELIXIR transactions: the field must not be populated ■ For Express Elixir transactions: fixed value 'SRPN'.
Additional Split Payment information 1	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Cd	O	35x	Only one of the fields may be provided for a single transaction. If both fields are provided, the system will treat this as an error and the transaction will not be processed.

FIELD NAME	XML ELEMENT	Status	Format	NOTES
Additional Split Payment information 2	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Prtry	O	35x	If either field is provided, the payment will be treated as a Split Payment Both fields are optional. For a Split Payment transaction where the "VAT entirely from the VAT account" option is selected, the fields must contain the following values: ■ For <Cd>: OTHR/VAT53 or VAT53. ■ For <Prtry>: 53 or VAT53. For a Split Payment transaction where the "VAT entirely from the VAT account" option is selected, the fields must contain the following values: ■ For <Cd>: OTHR/VAT58 or VAT58. ■ For <Prtry>: 58 or VAT58
Payment category	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++CtgyPurp +++++Cd	C	4!a	Permitted codes: ■ TAXS – for payment orders to tax offices. ■ SPLI or VATX – for Split Payment orders. For all other payment order types, the field must not be populated. Field ignored.
Transfer amount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d 6n.2!n forSplit Payment	Amount from 0.01 to 9 999 999 999 999.99. Currency provided in the Ccy attribute. Allowed currency: PLN.
Clearing system code banku kontrahenta	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++ClrSysId +++++++Cd	O	5!a	Fixed value: ■ PLKNR Field ignored.
Counterparty bank identifier	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	O	8!n	Counterparty bank clearing number.
Counterparty name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	The total length of both fields must not exceed 70 characters (2x35).

FIELD NAME	XML ELEMENT	Status	Format	NOTES
Counterparty address	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++AdrLine	O	70x	The total length of both fields must not exceed 70 characters (2x35). If a greater number of characters is entered, the data is truncated.
Counterparty department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Dept	O	70x	Counterparty department.
Counterparty sub-department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ SubDept	O	70x	Counterparty sub-department.
Counterparty street	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++StrtNm	O	70x	Counterparty street.
Counterparty building number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ BldgNb	O	16x	Counterparty building number.
Counterparty building name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++BldgNm	O	35x	Counterparty building name.
Counterparty building floor	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Flr	O	70x	Counterparty building floor.
P.O. box	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstBx	O	16x	Counterparty P.O. box.
Room number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Room	O	70x	Counterparty room number.
Postal code	+PmtInf ++CdtTrfTxInf	O	16x	Counterparty postal code.

FIELD NAME	XML ELEMENT	Status	Format	NOTES
	+++Cdtr ++++PstlAdr +++++PstCd			
Town	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ TwnNm	C	35x	If any field in the structured address is completed, the Country <Ctry> and Town <TwnNm> fields must also be completed.
District	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++TwnLctnNm	O	35x	Counterparty district.
Municipality / county	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++DstrctNm	O	35x	Counterparty municipality/county.
Region / province	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++CtrySubDvsn	O	35x	Counterparty region/province.
Counterparty country	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	M	2a	Counterparty country.
Counterparty account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN or +PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id	M	34c or 26!n	The counterparty's account number in IBAN or NRB format, irrespective of the field in which it is provided. Only one of the fields may be completed. For tax payments: the tax authority's account
Tax	+PmtInf ++CdtTrfTxInf +++Tax	C	-	Mandatory field for orders to Tax Offices. As described below.
Additional information for the	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt ++++InstrInf	O	140x	Field ignored.

FIELD NAME	XML ELEMENT	Status	Format	NOTES
ordering party's bank				
Payment details – unstructured	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field may occur only once. For Split Payment, the required value is: 5xF!10n,2nV5xF!14xV5xF!35xV5xF!33xV, i.e.: /VAT/23,00 – fixed value /VAT/ and VAT amount (max. 13 characters, separator ","). /IDC/5555555555 – fixed value /IDC/ and recipient tax identifier (max. 14 characters), only length and format are checked (without NIP validation). /INV/6464538 – fixed value /INV/ and number of the invoice to which the payment relates (max. 35 characters). /TXT/amount due – fixed value /TXT/ and additional description (max. 33 characters). Example: /VAT/4213,00/IDC/1234567890/INV/FV-201701/TXT/advance payment The total length of both fields must not exceed 140 characters (4x35).
COMPLETING THE "TAX" FIELD FOR TAX OFFICE PAYMENTS				
Debtor identifier	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr +++++RegnId	M	1!x34x	Example: 1ABV12345678, where the first symbol in the field indicates the type of identifier used: ▪ N – NIP, ▪ R – REGON, ▪ P – PESEL, ▪ 1 – identity card, ▪ 2 – passport, ▪ 3 – other identifier type. The next 34 characters contain the identifier number.
Description of the type of payment made	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++Tp	C	35x	Period (year in YYYY notation, period type, period number). The need to complete the field depends on the form code. Correct structure: YYYYXYYYY, where: YYYY – year of the obligation period, X – type of obligation period, YYYY – obligation period number; the number of characters depends on the selected obligation period type: – for type R – none, – for type P, K, M – 2 characters,

FIELD NAME	XML ELEMENT	Status	Format	NOTES
				– for type D, J – 4 characters (for D, the first 2 characters are the decade number and the last 2 are the month number; for J, the first 2 characters are the day of the month and the last 2 are the month number). The system checks whether the settlement period is required for the given payment form code /SFP/.
Form type	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++FrmsCd	M	35x	Payment form code approved by the Ministry of Finance.
Additional information	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++AddtlInf	O	14x	Obligation identification (such as document type, e.g. decision, enforcement title, resolution).

Example:


```
<Document>
	<CstmrCdtTrfInitn>
		<GrpHdr>
			<MsgId>DomesticTrnx09x04x01x240306012907</MsgId>
			<CreDtTm>2024-03-06T01:29:07</CreDtTm>
			<NbOfTxs>1</NbOfTxs>
			<InitgPty>
				<Nm>Nazwa zleceniodawcy sp. z o.o.</Nm>
			</InitgPty>
		</GrpHdr>
		<PmtInf>
			<PmtInfId>BNP000000300</PmtInfId>
			<PmtMtd>TRF</PmtMtd>
			<ReqdExctnDt>
				<Dt>2024-03-06</Dt>
			</ReqdExctnDt>
			<Dbtr>
				<Nm>Nazwa zleceniodawcy sp. z o.o.</Nm>
				<PstlAdr>
					<Ctry>PL</Ctry>
					<AdrLine>adres zleceniodawcy</AdrLine>
					<AdrLine>adres zleceniodawcy 2</AdrLine>
				</PstlAdr>
			</Dbtr>
			<DbtrAcct>
				<Id>
					<IBAN>PL44 1600 1111 0003 0000 0000 8001</IBAN>
				</Id>
			</DbtrAcct>
```

```
<DbtrAgt>
	<FinInstnId>
		<ClrSysMmbId>
				<ClrSysId>
				<Cd>PLKNR</Cd>
			</ClrSysId>-->
			<MmbId>16001185</MmbId>
		</ClrSysMmbId>
	</FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
	<PmtId>
		<EndToEndId>endtoendid</EndToEndId>
	</PmtId>
	<PmtTpInf>
		<SvcLvl>
			<Cd>RTGS</Cd>
		</SvcLvl>
	</PmtTpInf>
	<Amt>
		<InstdAmt Ccy="PLN">09.04</InstdAmt>
	</Amt>
	<CdtrAgt>
		<FinInstnId>
			<ClrSysMmbId>
				<ClrSysId>
					<Cd>PLKNR</Cd>
				</ClrSysId>
				<MmbId>10100071</MmbId>
			</ClrSysMmbId>
		</FinInstnId>
	</CdtrAgt>
	<Cdtr>
		<Nm>ABC Firma Testowa</Nm>
		<PstlAdr>
			<StrtNm>Marszałkowska</StrtNm>
			<BldgNb>67</BldgNb>
			<BldgNm>Warsaw Tower</BldgNm>
			<Flr>12</Flr>
			<PstBx>101</PstBx>
			<Room>1205</Room>
			<PstCd>00-026</PstCd>
			<TwnNm>Warszawa</TwnNm>
			<TwnLctnNm>Śródmieście</TwnLctnNm>
			<DstrctNm>Mazowieckie</DstrctNm>
			<CtrySubDvsn>Mazowieckie</CtrySubDvsn>
			<Ctry>PL</Ctry>
			<AdrLine>adres zleceniodawcy</AdrLine>
			<AdrLine>adres zleceniodawcy 2</AdrLine>
		</PstlAdr>
	</Cdtr>
	<CdtrAcct>
		<Id>
		<IBAN>71160011270003000000008001</IBAN>
```

```
                                        </Id>
                                </CdtrAcct>
                                <RmtInf>
                                        <Ustrd>Przykładowy tytuł przelewu</Ustrd>
                                </RmtInf>
                        </CdtTrfTxInf>
                </PmtInf>
        </CstmrCdtTrfInitn>
</Document>
```

7. Foreign Transfer XML V2 (ISO 20022) This format enables the counterparty's address to be provided in a structured form (from November 2026).

The template enables the import of an XML file containing a list of transfer in various currencies to banks located abroad or in Poland. The service does not allow diacritical characters. The service specification is based on pain.001.001.09.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Defines the name of the XML element. Nesting levels are shown using the "+" signs.
STATUS	M – mandatory field
	O – optional field
	C – conditional field
FORMAT	n – digits only (0–9)
	a – uppercase letters only (A–Z)
	x – any character
	c – uppercase letters and digits only (A–Z), (0–9)
	d – decimal number
	F – fixed-length field
	V – variable-length field
	! (np. 2!n) – always exactly x characters (e.g. always exactly 2 digits)
	[a,b,c] – characters from the specified set only (in the example: a, b, or c)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss
"&" character	The "&" character is stored as: &

7.1. Basic information

Template type name	Foreign Transfer XML V2
Template code	PAF-P-16
Code page selection available	YES

Default code page	UTF-8
Amount format	In accordance with ISO 20022 requirements. Dot as the decimal separator.
Date format	In accordance with ISO 20022 requirements. yyyy-mm-dd
Additional options	■ Transfer of funds from an account – the account can be selected; the account selected by the User takes precedence over the ordering party's account specified in the file ■ Verify payees' accounts against the list of counterparties ■ Add new payees to counterparties when importing ■ Verify the list of VAT taxpayers in the White List
"&" character	The "&" character is stored as: &

7.2. Message structure

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Message identifier	+GrpHdr ++MsgId	O	35x	Field ignored.
Message creation date and time	+GrpHdr ++CreDtTm	O	ISO Date And Time	Field ignored.
Number of transactions in the message	+GrpHdr ++NbOfTxs	O	15n	Field ignored.
Payment initiator	+GrpHdr ++InitgPty +++Nm	O	70x	Field ignored.
Batch name	+PmtInf ++PmtInfId	O	35x	Field ignored.
Payment method	+PmtInf ++PmtMtd	O	3!a	Field ignored.
Execution date	+PmtInf ++ReqdExctnDt +++Dt	O	ISO Date	Transfer date; if the field is empty, the system will set the current date.
Ordering party name	+PmtInf ++Dbtr +++Nm	O	70x	Field ignored.
Ordering party country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	For accounts in IBAN format, the country code from the account number (i.e. the first two characters), must be identical to the country code of the counterparty bank.
Ordering party address	+PmtInf ++Dbtr	O	35x	Field ignored.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
	+++PstlAdr ++++AdrLine			
Ordering party account	+PmtInf ++DbtrAcct +++Id ++++IBAN	M	34c	Ordering party account number in IBAN format.
BIC of the ordering party's bank	+PmtInf ++DbtrAgt +++FinInstnId ++++BICFI	O	4!a2!a2!c[3!c]	Field ignored.
Charges account	+PmtInf ++ChrgsAcct ++++Id +++++IBAN	O	34c	Account from which charges are debited, in IBAN format. If no value is provided, the default charges account is used. If no default charges account has been specified, the ordering party's account is used.
Reference / identifier	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	35x	The value "not provided" is treated as empty. The field allows up to 35 characters, but only the first 16 characters are processed.
Payment priority	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++InstrPrty	O	4!a	■ HIGH – for urgent and payment orders. ■ NORM – for standard payment orders. If no value is provided, the order is executed in standard mode.
Payment type code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	O	4!a	The first value is taken into account. The remaining values are ignored. 1) If the payment priority is set to NORM, this field is ignored. 2) If the payment priority is set to HIGH, the following values are permitted: ■ PRPT or SDVA for an accelerated transfer. ■ URGP or RTGS for a TARGET transfer. If no payment type code is provided and the <InstrPrty> field is set to HIGH, the payment order is marked as invalid because the execution mode has not been specified.
Transfer amount and currency	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Amount from 0.01 to 9 999 999 999 999.99. Currency as the "Ccy" attribute. Currencies allowed for foreign transfer in accordance with the system configuration are permitted.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Charges settlement	+PmtInf ++CdtTrfTxInf +++ChrgBr	M	4!a	■ 'CRED' – charges are borne by the counterparty (BEN). ■ 'DEBT' – charges are borne by the ordering party (OUR). ■ 'SHAR' – charges are shared (SHA).
Counterparty bank identifier	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI	C	4!a2!a2!c[3!c]	Only the BIC SWIFT identifier is allowed. Either the BIC or the counterparty bank name and country must be provided.
Domestic clearing number of the counterparty bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	O	35x	Domestic clearing number of the counterparty bank.
Counterparty bank name	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++Nm	C	70x	Either the BIC or the counterparty bank name and country must be provided.
Counterparty bank country	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr ++++++Ctry	C	2!a	Country code compliant with ISO 31666. Either the BIC or the counterparty bank name and country must be provided.
Counterparty bank town	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr ++++++AdrLine	O	35x	Counterparty bank town.
Counterparty name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	66x	Counterparty name.
Counterparty address	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++AdrLine	O	63x	Maximum number of occurrences = 2. The total length of both fields must not exceed 63 characters (33+30). ■ For transfers outside the EEA, the field is ignored. ■ For transfers within the EEA, the field is ignored if the structured country field <Ctry> is provided.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Counterparty department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Dept	O	70x	Counterparty department
Counterparty sub-department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ SubDept	O	70x	Counterparty sub-department.
Counterparty street	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++StrtNm	O	70x	Counterparty street.
Counterparty building number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ BldgNb	O	16x	Counterparty building number.
Counterparty building name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++BldgNm	O	35x	Counterparty building name.
Counterparty building floor	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Flr	O	70x	Counterparty building floor.
P.O. box	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstBx	O	16x	Counterparty P.O. box.
Room number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Room	O	70x	Counterparty room number.
Postal code	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstCd	O	16x	Counterparty postal code.
Town	+PmtInf ++CdtTrfTxInf	O/M	35x	▪ If the country of the counterparty's bank is outside the

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
	+++Cdtr ++++PstlAdr +++++ TwnNm			EEA, the following fields must be completed: Country <Ctry> and Town <TwnNm>. or ■ If any field in the structured address is completed, the following fields must also be completed: Country <Ctry> and Twon <TwnNm>
District	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++TwnLctnNm	O	35x	Counterparty district.
Municipality / county	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++DstrctNm	O	35x	Counterparty municipality / county.
Region / province	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++CtrySubDvsn	O	35x	Counterparty region / province.
Counterparty country	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	M	2a	■ Mandatory if the <AdrLine> field is present; or ■ If the country of the counterparty's bank is outside the EEA, the following fields must be completed: Country <Ctry> and Town <TwnNm>; or ■ If any field in the structured address is completed, the following fields must also be completed: Country <Ctry> and Town <TwnNm>.
Counterparty identifier	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id			Optional field. Counterparty identifier. As described below in the table.
Counterparty account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN or	M	34c LUB 34x	The counterparty's account number in IBAN format.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id			
Payment details	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field may occur only once. It must not occur simultaneously with Strd. For a transfer to China (where the currency is CNY and the counterparty bank country is CN), the field is required and must have the format: "/PAYT/{transactionCode}Title". The transaction code and the actual title are extracted from this field.
Document code	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf ++++++Tp +++++++CdOrPrtry ++++++++Cd	C	4!a	The field may occur only once. The field is required for a transfer under collection. Only the value DOCC is allowed. It must not occur simultaneously with Ustrd.
Collection number	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf ++++++Nb	C	35x	The field may occur only once. The field is required for a transfer under collection. It must not occur simultaneously with Ustrd.
Payment details for transfer under collection	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++AddtlRmtInf	O	105x	The field may occur only once. It must not occur simultaneously with Ustrd.

COUNTERPARTY IDENTIFIER <CDTR> (FIELDS NOT USED WHEN ENTERING TRANSFERS UNDER COLLECTION)				
FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Organisation identifier – LEI code	+++++OrgId ++++++LEI	O	20c	Recipient code compliant with the SWIFT standard; 20 characters, where the last 2 characters are digits.
Organisation identifier	+++++OrgId ++++++Othr +++++++Id	O	35x	Identifier value.
Identifier type	+++++OrgId ++++++Othr +++++++SchmeNm ++++++++Cd	O	4!a	■ COID – Domestic identification code. ■ CINC – Certificate of incorporation number. ■ OTXI – Tax identification number.
Identifier issuer	+++++OrgId ++++++Othr +++++++Issr	O	35x	Issuer of the given identifier.
Date of birth	+++++PrvtId ++++++DtAndPlcOfBirth +++++++BirthDt	O	ISO DateAndTime	Date of birth.
City of birth	+++++PrvtId ++++++DtAndPlcOfBirth +++++++CityOfBirth	O	35x	City of birth.
Country of birth	+++++PrvtId ++++++DtAndPlcOfBirth +++++++CtryOfBirth	O	2!a	Country of birth.
Private identifier	+++++PrvtId ++++++Othr +++++++Id	O	35x	Identifier value.
Identifier type	+++++PrvtId ++++++Othr +++++++SchmeNm ++++++++Cd	O	4!a	PTXI – Tax identification number.
Identifier issuer	+++++PrvtId ++++++Othr +++++++Issr	O	35x	Issuer of the given identifier.

Example:

```
<Document>
	<CstmrCdtTrfInitn>
		<GrpHdr>
			<MsgId>FOREIGN-XMLV2-1</MsgId>
			<CreDtTm>2026-07-02T12:00:00</CreDtTm>
			<NbOfTxs>1</NbOfTxs>
			<InitgPty>
				<Nm>Jan Kowalski</Nm>
			</InitgPty>
		</GrpHdr>
		<PmtInf>
			<PmtInfId>PAF-P-16-ALLTAGS-1</PmtInfId>
			<PmtMtd>TRF</PmtMtd>
			<ReqdExctnDt>
				<Dt>2026-07-15</Dt>
			</ReqdExctnDt>
			<Dbtr>
				<Nm>JAN KOWALSKI CONSULTING</Nm>
				<PstlAdr>
					<Ctry>PL</Ctry>
					<AdrLine>ul. Prosta 1</AdrLine>
				</PstlAdr>
			</Dbtr>
			<DbtrAcct>
				<Id>
					<IBAN>PL04160011270003012235918140</IBAN>
				</Id>
			</DbtrAcct>
			<DbtrAgt>
				<FinInstnId>
					<BICFI>PPABPLPKXXX</BICFI>
				</FinInstnId>
			</DbtrAgt>
			<ChrgsAcct>
				<Id>
					<IBAN>PL04160011270003012235918140</IBAN>
				</Id>
			</ChrgsAcct>
			<CdtTrfTxInf>
				<PmtId>
					<EndToEndId>E2E-FOREIGN-ORG-001</EndToEndId>
				</PmtId>
				<PmtTpInf>
					<InstrPrty>NORM</InstrPrty>
					<SvcLvl>
						<Cd>NORM</Cd>
					</SvcLvl>
				</PmtTpInf>
				<Amt>
					<InstdAmt Ccy="USD">1500.25</InstdAmt>
				</Amt>
				<ChrgBr>DEBT</ChrgBr>
				<CdtrAgt>
					<FinInstnId>
						<ClrSysMmbId>
							<MmbId>026009593</MmbId>
						</ClrSysMmbId>
						<Nm>BANK OF UK N.A.</Nm>
						<PstlAdr>
							<Ctry>GB</Ctry>
```

```
						<AdrLine>New York</AdrLine>
					</PstlAdr>
				</FinInstnId>
			</CdtrAgt>
			<Cdtr>
				<Nm>ABC GLOBAL SERVICES LLC</Nm>
				<PstlAdr>
					<AdrLine>100 Market Street</AdrLine>
					<AdrLine>Suite 250</AdrLine>
					<Dept>Finance Department</Dept>
					<SubDept>Accounts Receivable</SubDept>
					<StrtNm>Market Street</StrtNm>
					<BldgNb>100</BldgNb>
					<BldgNm>Market Tower</BldgNm>
					<Flr>12</Flr>
					<PstBx>PO BOX 123</PstBx>
					<Room>1205</Room>
					<PstCd>10005</PstCd>
					<TwnNm>New York</TwnNm>
					<TwnLctnNm>Manhattan</TwnLctnNm>
					<DstrctNm>New York County</DstrctNm>
					<CtrySubDvsn>NY</CtrySubDvsn>
					<Ctry>GB</Ctry>
				</PstlAdr>
			</Cdtr>
			<CdtrAcct>
				<Id>
					<IBAN>GB29NWBK60161331926819</IBAN>
				</Id>
			</CdtrAcct>
			<RmtInf>
				<Ustrd>Invoice FV-2026-001 for IT services</Ustrd>
			</RmtInf>
		</CdtTrfTxInf>
	</PmtInf>
</CstmrCdtTrfInitn>
<CstmrCdtTrfInitn>
	<GrpHdr>
		<MsgId>FOREIGN-XMLV2-1</MsgId>
		<CreDtTm>2026-07-02T12:00:00</CreDtTm>
		<NbOfTxs>1</NbOfTxs>
		<InitgPty>
			<Nm>Jan Kowalski</Nm>
		</InitgPty>
	</GrpHdr>
	<PmtInf>
		<PmtInfId>PAF-P-16-ALLTAGS-2</PmtInfId>
		<PmtMtd>TRF</PmtMtd>
		<ReqdExctnDt>
			<Dt>2026-07-15</Dt>
		</ReqdExctnDt>
		<Dbtr>
			<Nm>JAN KOWALSKI CONSULTING</Nm>
			<PstlAdr>
				<Ctry>PL</Ctry>
				<AdrLine>ul. Prosta 1</AdrLine>
			</PstlAdr>
		</Dbtr>
		<DbtrAcct>
			<Id>
				<IBAN>PL04160011270003012235918140</IBAN>
			</Id>
		</DbtrAcct>
```

```xml
<DbtrAgt>
    <FinInstnId>
        <BICFI>PPABPLPKXXX</BICFI>
    </FinInstnId>
</DbtrAgt>
<ChrgsAcct>
    <Id>
        <IBAN>PL04160011270003012235918140</IBAN>
    </Id>
</ChrgsAcct>
<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>E2E-FOREIGN-PRIV-002</EndToEndId>
    </PmtId>
    <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
    </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="CHF">250.00</InstdAmt>
    </Amt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtrAgt>
        <FinInstnId>
            <ClrSysMmbId>
                <MmbId>123456</MmbId>
            </ClrSysMmbId>
            <Nm>SWISS EXAMPLE BANK AG</Nm>
            <PstlAdr>
                <Ctry>GB</Ctry>
                <AdrLine>Zurich</AdrLine>
            </PstlAdr>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>ANNA EXAMPLE</Nm>
        <PstlAdr>
            <StrtNm>Bahnhofstrasse</StrtNm>
            <BldgNb>10</BldgNb>
            <PstCd>8001</PstCd>
            <TwnNm>Zurich</TwnNm>
            <Ctry>GB</Ctry>
        </PstlAdr>
        <Id>
            <PrvtId>
                <DtAndPlcOfBirth>
                    <BirthDt>1985-05-20</BirthDt>
                    <CityOfBirth>Zurich</CityOfBirth>
                    <CtryOfBirth>CH</CtryOfBirth>
                </DtAndPlcOfBirth>
                <Othr>
                    <Id>CH987654321</Id>
                    <SchmeNm>
                        <Cd>OTXI</Cd>
                    </SchmeNm>
                    <Issr>CH-TAX</Issr>
                </Othr>
            </PrvtId>
        </Id>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>GB29NWBK60161331926819</Id>
```

```xml
                                    </Othr>
                                </Id>
                            </CdtrAcct>
                            <RmtInf>
                                <Strd>
                                    <RfrdDocInf>
                                        <Tp>
                                            <CdOrPrtry>
                                                <Cd>DOCC</Cd>
                                            </CdOrPrtry>
                                        </Tp>
                                        <Nb>INKASO-2026-0001</Nb>
                                    </RfrdDocInf>
                                    <AddtlRmtInf>documentary collection</AddtlRmtInf>
                                </Strd>
                            </RmtInf>
                        </CdtTrfTxInf>
                    </PmtInf>
                </CstmrCdtTrfInitn>
</Document>
```

8. Foreign SEPA Transfer XML V2 (ISO 20022) This format enables the counterparty's address to be provided in a structured form (from November 2026).

The template enables the import of an XML file containing a list of transfers in EUR to counterparties within or outside European Economic Area (EEA). The service does not allow diacritical characters. The service specification is based on pain.001.001.09.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Defines the name of the XML element. Nesting levels are shown using the "+" signs.
STATUS	M – mandatory field
	O – optional field
	C – conditional field
FORMAT	n – digits only (0–9)
	a – uppercase letters only (A–Z)
	x – any character
	c – uppercase letters and digits only (A–Z), (0–9)
	d – decimal number
	F – fixed-length field
	V – variable-length field
	! (np. 2!n) – always exactly x characters (e.g. always exactly 2 digits)
	[a,b,c] – characters from the specified set only (in the example: a, b, or c)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

8.1. Basic information

Template type name	Foreign SEPA Transfer XML V2
Template code	PAF-P-17
Code page selection available	YES
Default code page	UTF-8
Amount format	Dot as the separator

Date format	yyyy-MM-dd
Additional options	■ Transfer of funds from an account – the account can be selected; the account selected by the User takes precedence over the ordering party's account specified in the file ■ Verify payees' accounts against the list of counterparties ■ Add new payees to counterparties when importing ■ Verify the list of VAT taxpayers in the White List
"&" character	"The "&" character is stored as: &

8.2. Message structure

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Message identifier	+GrpHdr ++MsgId	O	35x	Field ignored.
Message creation date and time	+GrpHdr ++CreDtTm	O	ISO Date And Time	Field ignored.
Batch booking parameter	+PmtInf ++BtchBookg		boo lean	Field ignored.
Number of transactions in the message	+GrpHdr ++NbOfTxs	O	15n	Field ignored.
Payment initiator	+GrpHdr ++InitgPty +++Nm	O	70x	Field ignored.
Batch name	+PmtInf ++PmtInfId	O	35x	Field ignored.
Payment method	+PmtInf ++PmtMtd	O	3!a	Field ignored.
Execution date	+PmtInf ++ReqdExctnDt +++Dt	O	ISO Date	Transfer date; if the field is empty, the system will set the current date.
Ordering party name	+PmtInf ++Dbtr +++Nm	O	70x	Field ignored.
Ordering party country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Field ignored.
Ordering party address	+PmtInf ++Dbtr	O	70x	Field ignored.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
	+++PstlAdr ++++AdrLine			
Ordering party identifier	+PmtInf ++Dbtr +++Id	O	-	As described below in the table.
Ordering party account	+PmtInf ++DbtrAcct +++Id ++++IBAN	M	34c	Account number in IBAN format.
BIC of the ordering party's bank	+PmtInf ++DbtrAgt +++FinInstnId ++++BICFI	O	4!a2!a2!c[3!c]	Field ignored.
Ultimate debtor name.	+PmtInf ++UltmtDbtr +++Nm	O	70x	Ultimate debtor name.
Ultimate debtor identifier	+PmtInf ++UltmtDbtr +++Id	O	-	As described below in the table.
Charges account	+PmtInf ++ChrgsAcct ++++Id +++++IBAN	O	34c	Account from which charges are debited, in IBAN format. If no value is provided, the default charges account is used. If no default charges account has been specified, the ordering party's account is used.
Reference / identifier	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	35x	The value "not provided" is treated as empty. The field allows up to 35 characters, but only the first 16 characters are processed.
Payment priority	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++InstrPrty	O	4!a	■ HIGH – for urgent and payment orders. ■ NORM – for standard payment orders. If no value is provided, the order is executed in standard mode.
Payment type code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	C	4!a	Only the first <SvcLvl> value is taken into account. Any remaining values are ignored. 1) If the payment priority is set to NORM, this field is ignored. 2) If the payment priority is set to HIGH, the following values are permitted: ■ PRPT or SDVA for an expedited transfer.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
				If no payment type code is provided and the <InstrPrty> field is set to HIGH, the payment order is marked as invalid because the execution mode has not been specified.
Transfer amount and currency	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Amount from 0.01 to 9 999 999 999 999.99. Currency as the *Ccy* attribute. Only EUR is allowed.
Charges settlement	+PmtInf ++CdtTrfTxInf +++ChrgBr	O	4!a	Allowed values: SLEV or SHAR
BIC of the counterparty's bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI	O	4!a2! a2!c [3!c]	Field ignored. The BIC code of the recipient bank is determined based on the account number.
Counterparty name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	66x	Counterparty name .
Counterparty address	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++AdrLine	O	63x	Maximum number of occurrences = 2. The total length of both fields must not exceed 63 characters (33+30). ■ For transfers outside the EEA, the field is ignored. ■ For transfers within the EEA, the field is ignored if a structured address element is provided.
Counterparty department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Dept	O	70x	Counterparty department
Counterparty sub-department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ SubDept	O	70x	Counterparty sub-department.
Counterparty street	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++StrtNm	O	70x	Counterparty street.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
Counterparty building number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ BldgNb	O	16x	Counterparty building number.
Counterparty building name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++BldgNm	O	35x	Counterparty building name.
Counterparty building floor	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Flr	O	70x	Counterparty building floor.
P.O. box	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstBx	O	16x	Counterparty P.O. box.
Room number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Room	O	70x	Counterparty room number.
Postal code	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstCd	O	16x	Counterparty postal code.
Town	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++TwnNm	O/M	35x	■ If the country of the counterparty's bank is outside the EEA, the following fields must be completed: Country <Ctry> and Town <TwnNm>. ■ If any field in the structured address is completed, the following fields must also be completed: Country <Ctry> and Town <TwnNm>.
District	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++TwnLctnNm	O	35x	Counterparty district.
Municipality / county	+PmtInf ++CdtTrfTxInf	O	35x	Counterparty municipality / county.

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
	+++Cdtr ++++PstlAdr +++++DstrctNm			
Region / province	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++CtrySubDvsn	O	35x	Counterparty province / region.
Counterparty country	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	M	2ia	■ Mandatory if the <AdrLine> field is present; or ■ If the country of the counterparty's bank is outside the EEA, the following fields must be completed: Country <Ctry> and Town <TwnNm>; or ■ If any field in the structured address is completed, the following fields must also be completed: Country <Ctry> and Town <TwnNm>.
Counterparty identifier	+PmtInf ++CdtTrfTxInf +++Cdtr	O	-	As described below in the table.
Counterparty account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN	M	34c	The counterparty's account number in IBAN format.
Ultimate creditor name	+PmtInf ++CdtTrfTxInf +++UltmtCdtr ++++Nm	O	70x	Ultimate creditor name.
Ultimate creditor identifier	+PmtInf ++CdtTrfTxInf +++UltmtCdtr ++++Id	O	-	As described below in the table.
Purpose code	+PmtInf ++CdtTrfTxInf +++Purp ++++Cd	O	4!a	*ExternalPurposeCode* ISO 20022. For example: ACCT - AccountRelatedInvestigation BONU - Bonus Payment CASH - CashManagementTransfer CBLK - CardBulkClearing CCRD - CreditCardPayment CORT - TradeSettlementPayment

FIELD NAME	XML ELEMENT	STATUS	FORMAT	NOTES
				DCRD - DebitCardPayment DIVI - Dividend DVPM - DeliverAgainstPayment EPAY - Epayment FCOL - FeeCollection GOVT - GovernmentPayment HEDG - Hedging ICCP - IrrevocableCreditCardPayment IDCP - IrrevocableDebitCardPayment INTC - IntraCompanyPayment INTE - Interest LOAN - LOAN OTHR - OtherPayment PENS - PensionPayment RVPM - ReceiveAgainstPayment SALA - SalaryPayment SECU - Securities SSBE - SocialSecurityBenefit SUPP - SupplierPayment TAXS - TaxPayment TRAD - Trade TREA - TreasuryPayment VATX - ValueAddedTaxPayment WHLD - WithHolding
Payment details	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field may occur only once.

COUNTERPARTY, ULTIMATE DEBTOR AND ULTIMATE CREDITOR IDENTIFIER (<CDTR>, <ULTMTDBTR>, <ULTMTCDTR>) THE LEI IDENTIFIER HAS BEEN REMOVED FOR THE SENDER.				
Organisation identifier – BIC code	++++Id +++++OrgId ++++++AnyBIC	O	11a	Organisation identifier – BIC code
Organisation identifier – LEI code	++++Id +++++OrgId ++++++LEI	O	20c	Field allowed for the sender and payment recipient. For the ultimate debtor and ultimate creditor, the value is ignored.
Organisation identifier	++++Id +++++OrgId ++++++Othr +++++++Id	O	35x	Organisation identifier.

Organisation identifier type Sender and original sender identifiers	++++Id +++++OrgId ++++++Othr +++++++SchmeNm ++++++++Cd	O	3c V	■ **OP** - Other ■ **OB** - BIC or BEI code ■ **D02** - LEI Organisation Identifier ■ **C20** - COID - Domestic identification code ■ **C21** - CINC - Certificate of incorporation number ■ **D04** - EANG - EANGLN: Global location number ■ **D06** - DUNS - DUNS identifier (Dun & Bradstreet) ■ **D05** - USCH - CHIPS UID ■ **D08** - OTXI - Tax identification number ■ **D07** - BPID - Bank party identifier ■ **D09** - OPII - Proprietary Identification
Organisation identifier type Recipient and ultimate recipient identifiers	++++Id +++++OrgId ++++++Othr +++++++SchmeNm ++++++++Cd	O	3c V	■ **OP** - Other ■ **OB** - BIC or BEI code ■ **C02** - LEI Organisation Identifier ■ **C04** - EANG - EANGLN: Global location number ■ **C06** - DUNS - DUNS identifier (Dun & Bradstreet) ■ **C05** - USCH - CHIPS UID ■ **C08** - OTXI - Tax identification number ■ **C07** - BPID - Bank party identifier ■ **C09** - OPII - Proprietary Identification
Private identifier	++++Id +++++PrvtId ++++++Othr +++++++Id	O	35x	Private identifier
Private identifier type. Sender and original sender identifiers	++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Cd	O	3c V	■ **PB** - Date and place of birth. ■ **D13** - ARNB - Alien registration number. ■ **D11** - CTNB - Customer number. ■ **D10** - DLNB - Driving licence number. ■ **D16** - ICNB - Identity card number. ■ **D17** - MPNB – Employee identification number. ■ **D14** - PPNB - Passport number. ■ **D15** - PTXI - Tax identification number. ■ **D12** - SSNB - Social security number. ■ **PP** – Other.

Private identifier type Recipient and ultimate recipient identifiers	++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Cd	O	3c V	■ **PB** - Date and place of birth. ■ **C13** - ARNB - Alien registration number. ■ **C11** - CTNB - Customer number. ■ **C10** - DLNB - Driving licence number. ■ **C16** - ICNB - Identity card number. ■ **C17** - MPNB – Employee identification number. ■ **C14** - PPNB - Passport number. ■ **C15** - PTXI - Tax identification number. ■ **C12** - SSNB - Social security number. ■ **PP** - Other.
Proprietary identifier name	++++Id +++++OrgId ++++++Othr +++++++SchmeNm ++++++++Prtry	O	35x	Proprietary identifier name.
Identifier issuer	++++Id +++++OrgId ++++++Othr +++++++Issr	O	35x	Identifier issuer.
Date of birth	++++Id +++++PrvtId ++++++DtAndPlcOfBirth +++++++BirthDt	O	ISO Date And Time	Date of birth.
Province of birth	++++Id +++++PrvtId ++++++DtAndPlcOfBirth +++++++PrvcOfBirth	O	35x	Province of birth.
City of birth	++++Id +++++PrvtId ++++++DtAndPlcOfBirth +++++++CityOfBirth	O	35x	City of birth.
Country of birth	++++Id +++++PrvtId ++++++DtAndPlcOfBirth +++++++CtryOfBirth	O	2!a	Country of birth.
Proprietary identifier name	++++Id +++++PrvtId ++++++Othr +++++++SchmeNm ++++++++Prtry	O	35x	Proprietary identifier name.
Identifier issuer	++++Id +++++PrvtId	O	35x	Identifier issuer.

	++++++Othr +++++++Issr			

Example:

```
<Document>
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>SET20110630001</MsgId>
      <CreDtTm>2011-06-30T11:59:12</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Jan Kowalski</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>100014201417</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>SET201106300011</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>
        <Dt>2026-08-08</Dt>
      </ReqdExctnDt>
      <Dbtr>
        <Nm>Jan Kowalski</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>ul. Jaracza 0</AdrLine>
          <AdrLine>90-251 Lodz</AdrLine>
        </PstlAdr>
        <Id>
          <PrvtId>
            <Othr>
              <Id>PL1234567890</Id>
              <SchmeNm>
                <Cd>PPABPLPKXXX</Cd>
              </SchmeNm>
              <Issr>PL-MF</Issr>
            </Othr>
          </PrvtId>
        </Id>
      </Dbtr>
      <DbtrAcct>
```

```
    <Id>
      <IBAN>PL04160011270003012231111111</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>BSAFLULLXXX</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <UltmtDbtr>
    <Nm>Jan Kowalski Consulting</Nm>
    <Id>
      <OrgId>
        <Othr>
          <Id>PPABPLPKXXX</Id>
          <SchmeNm>
            <Cd>D07</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </UltmtDbtr>
  <ChrgBr>SLEV</ChrgBr>
  <ChrgsAcct>
    <Id>
      <IBAN>PL04160011270003012231111111</IBAN>
    </Id>
  </ChrgsAcct>
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>identyfikator</EndToEndId>
    </PmtId>
    <PmtTpInf>
      <InstrPrty>NORM</InstrPrty>
    </PmtTpInf>
    <Amt>
      <InstdAmt Ccy="EUR">102.12</InstdAmt>
    </Amt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtrAgt>
      <FinInstnId>
        <BICFI>BSAFLULLXXX</BICFI>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>BNP PARIBAS</Nm>
      <PstlAdr>
        <StrtNm>Boulevard des Italiens</StrtNm>
        <BldgNb>16</BldgNb>
        <PstCd>75009</PstCd>
        <TwnNm>Paris</TwnNm>
        <CtrySubDvsn>Ile-de-France</CtrySubDvsn>
        <Ctry>FR</Ctry>
      </PstlAdr>
```

```
          <Id>
            <OrgId>
              <LEI>R0MUWSFPU8MPRO8K5P83</LEI>
            </OrgId>
          </Id>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>LU101480553191111111</IBAN>
          </Id>
        </CdtrAcct>
        <UltmtCdtr>
          <Nm>BNP Paribas Fortis</Nm>
          <Id>
            <OrgId>
              <Othr>
                <Id>BSAFLULLXXX</Id>
                <SchmeNm>
                  <Cd>C07</Cd>
                </SchmeNm>
                <Issr>Crossroads Bank for Enterprises</Issr>
              </Othr>
            </OrgId>
          </Id>
        </UltmtCdtr>
        <Purp>
          <Cd>ACCT</Cd>
        </Purp>
        <RmtInf>
          <Ustrd>oplata licencyjna 43562565534</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

9. Templates in Service

9.1.Domestic VideoTel (includes Slpit Payment)

Symbols used in the format descriptions:

	SYMBOL	DESCRIPTION
	STATUS	Requirement; M – mandatory field, O – optional field
FORMAT	a	letters (a – any case, A – always uppercase)
	n	digits
	x	alphanumeric characters
	F	fixed-length field
	V	variable-length field
	! (np. 2!n)	always x characters (e.g. always 2 digits)
	[a,b,c]	only characters from the specified set (in the example: a, b, or c)

During import, letters containing diacritical marks (except Polish characters: **ą ę ś ć ź ń ó ł ż Ą Ę Ś Ć Ź Ń Ó Ł Ż**), are automatically converted by the system into letters without diacritical marks. A message about the replacement of these characters will appear in the details of the corrected record.

Diacritical characters that are not subject to automatic conversion are:

€ ƒ Œ œ ¡ £ ¤ ¥ ¦ § © ® ° Æ Ð Ø Þ ß æ ð ø þ.

NO.	SYMBOL	DESCRIPTION	FORMAT	STATUS	NOTES
1.	DataWyk	Planned execution date of orders	dd/mm/rrrr	O	Header. Optional field in the import of domestic orders. Indicates a uniform execution date for the imported payments. If the header is incorrect, the field is not present in the file, or a past date is provided, the system will set the current date.
EACH SUBSEQUENT ROW WITH AN ORDER					
1.	BBen	Beneficiary bank name	35x	O	Field skipped - its content is not saved in the GOonline Biznes system database.
2.	RBen	Beneficiary account name	4*35x	M	The content of the field is loaded as beneficiary data into the following GOonline Biznes fields: A. beneficiary name 1 B. beneficiary name 2 C. beneficiary address 1 D. beneficiary address 2 The separator between subsequent lines A, B, C, D is three consecutive question marks („???”).

NO.	SYMBOL	DESCRIPTION	FORMAT	STATUS	NOTES
3.	NrBen	Beneficiary account number	34x Nrb, nrb/rrrr, Iban, iban/rrrr	M	The beneficiary account number must be a valid domestic account in NRB or IBAN format (PL*).
4.	Rez1	Reserved	Liczba	M	Field skipped - not used. The value „1” may be entered.
5.	Kw	Order amount	15n.2!n (18d)	M	Order amount - the separator is a dot, which, together with the decimal part, (i.e. grosze) is mandatory, e.g. 12.15 or 666.00.
6.	BNad	Ordering party bank name	35x	O	Field skipped - its content is not saved in the GOonline Biznes system database.
7.	RNad	Ordering party account name	4*35	M	The value is not loaded into the GOonline Biznes database. The separator between subsequent lines is three consecutive question marks („???”).
8.	NrNad	Ordering party account number	34x	M	Ordering party account in NRB format (recommended) or IBAN format.
9.	Ref	Reference	4*35x	M	Payment title. The field consists of 4 lines, each with 35 characters. The separator between subsequent lines is three consecutive question marks („???”). For Split Payment, the value is: /VAT/10n.2n/IDC/14x/INV/35x/TXT/33x, i.e.: /VAT/23.00 – fixed value /VAT/ and VAT amount (max. 13 characters; the separator is a dot „.”) /IDC/5555555555 – fixed value /IDC/ and recipient tax identifier (max. 14 characters) /INV/6464538 – fixed value /INV/ and the number of the invoice to which the payment relates (max. 35 characters) /TXT/amount due – fixed value /TXT/ and additional description (max. 33 characters). The fragment „/TXT/33xV” is optional. Example: /VAT/4213.00/IDC/1234567890/INV/FV-201701/TXT/advance payment
10.	Wal	Transfer currency, ISO code	3a	M	Fixed value „PLN”.
11.	NF	Beneficiary short name	50x	M	Field is not loaded into the GOonline Biznes database.

NO.	SYMBOL	DESCRIPTION	FORMAT	STATUS	NOTES
12.	DNN	Default name of accounts linked to the given NF company	4*35x	M	The field consists of 4 lines, each with 35 characters. The separator between subsequent lines is three consecutive question marks („???”). Field is not loaded into the GOonline Biznes database.
13.	WL	Type of ownership of the NF company	1x [N,T]	O	Field is not loaded into the GOonline Biznes database. Suggested fixed value „N”.
14.	Rez2	Financial and accounting system reference	35x	O	Two values separated by a space are allowed. The first value defines the customer reference, and the second value defines the email address for sending the transaction confirmation.
15.	DR	Clearing system / payment type	1x [N,S,V,R]	O	"N" – Elixir or intra-bank transfer. "S" – Sorbnet transfer. "V" – SPLIT transfer. "R" – SPLIT Sorbnet transfer. "E" – Express Elixir transfer. "F" – Express Elixir SPLIT transfer.
16.	RN	Beneficiary type designation	1x [R,N]	O	Field is not loaded into the GOonline Biznes database. Suggested fixed value „N”.
17.	Pr	Priority marker	1n [0,1]	O	Field is not loaded into the GOonline Biznes database.
18.	KB	Data for budget classification	18x	M/o	Field is not loaded into the GOonline Biznes database.

Example:

```
"ALIOR BANK" "NORPOL Przedsiębiorstwo Pordukcyjno???-Handlowo-Usługowe Norbert ???"
"50249000050000453083111111" 1 55869.32 "BNP PARIBAS" "BNP PARIBAS" "71160011270003012235111111"
"306/N/2023(55869.32)??????" "PLN" "NORPOL Przedsiębiorstwo Pordukcyjno-" "NORPOL Przedsiębiorstwo
Pordukcyjno???-Handlowo-Usługowe Norbert ???" "N" "" "51"
```

9.2. EB Import Formats

GOonline Biznes enables the import of payment orders in the EB format, i.e. Electronic Banking. Data is accepted in two formats:

- CSV - comma-separated values,
- TXT - text format with fixed field length (i.e. Fixed Text).

Correct import is possible only if the format of the imported file complies with the formats specified above. Therefore, exported data, for example from a financial and accounting system, must be converted into this format.

Format specification:

- Parameter 1: field name (for a CSV file),
- Parameter 2: field type (for a CSV file),
- Parameter 3: field length,
- Parameter 4: alignment, where (L) means left alignment and (R) means right alignment.

9.2.1. EB TXT Domestic Transfers

FIELD DESCRIPTION	STATUS	NOTES
Debit Account Number=Custno;C;6;(L)	M	Clearing number of the transfer sender's account, e.g. 123123.
Subaccount Number=Subacc;C;6;(L)	M	Subaccount for the main account, e.g. 000PLN.
Beneficiary's Bank's Account Number=Benbkc;C;8;(L)	M	Clearing number of the beneficiary's bank or its SWIFT code.
Beneficiary's Bank's Name=Benbk1;C;32;(L)	M	Name of the beneficiary's bank.
Beneficiary's Bank's Address=Benbk2;C;32;(L)	O	Address of the beneficiary's bank.
Beneficiary's Account Number=Bencus;C;35;(L)	M	Full IBAN or NRB.
Beneficiary's Name=Benef1;C;32;(L)	M	Name of the transfer beneficiary.
Beneficiary's Address=Benef2;C;32;(L)	O	Address of the transfer beneficiary.
Purpose of Beneficiary 1 Line=Purpo1;C;32;(L)	O	Payment comment 1.
Purpose of Beneficiary 2 Line=Purpo2;C;32;(L)	O	Payment comment 2.
Purpose of Beneficiary 3 Line=Purpo3;C;32;(L)	O	Payment comment 3.
Amount=Amount;N;15,2;(R)	M	Payment amount with grosze (without separators).
Payment Code=Turno1;C;4;(L)	O	Fill with spaces.
Transfer No.=Biznum;C;6;(L)	O	Fill with spaces.
Value date=Valdat;D;8;(L)	O	Date (in yyyymmdd format).

If the full field length is not completed, the field must be padded with spaces up to the required length.

The amount field (Amount) is provided in 15 characters, of which the last 2 indicate the decimal part (i.e. grosze).

The example below is shown in several lines for readability only. The fields should be placed in one line. The „Benef2" field and the following fields have been moved to the second line only to improve readability. The characters „-" and „|", as well as the field descriptions below each line, have been inserted only to illustrate the required file structure. They must not be included in the imported file.

```
123123000PLN16000003BGZ BNP PARIBAS                              67160000031234567890989796       FIRMA KRZAK SA
|----||----||------||------------------------------||------------------------------||------------------------------||------------------------------|
|     |     |       |                               |                               |                               |
|     |     |       |Benbk1(32)                     |                               |                               |
|     |     |                                       |                               |                               |
|     |     Benbkc(8)                               |                               Bencus(35)                      Benef1(32)
|     |                                             Benbk2(32)
|     Subacc(6)
|
|
Custno(6)
UL.MARSZALKOWSKA 1 00-624 W-WA  za faktury: 11/2017, 12/2017                                           99097         20180121
|-------------------------------||----------------------------------------------------------------------||-------------||--||----||------|
|                                |                                                                        |              |   |     |
|                                |                                                                        |              |   |     |
Benef2(32)                       Purpo1,2,3(3x32 znaki)                                                   Amount(15;2)   |   |     Valdat(8)
                                                                                                                         |   |Biznum(6)
                                                                                                                         |
                                                                                                                         Turno1(4)
```

123123000PLN16000003BGZ BNP PARIBAS	44160011270003011111111002
FIRMA KRZAK SA	UL.MARSZALKOWSKA 1 00-624 W-WA za faktury: 11/2017, 12/2017
99097	20180121

9.2.2. EB TXT Foreign Counterparties

FIELD DESCRIPTION	STATUS	NOTES
Debit Account Number=Custno;C;6;(L)	M	Clearing number of the transfer sender's account, e.g. 123123.
Subaccount Number=Subacc;C;6;(L)	M	Subaccount for the main account, e.g. 000PLN.
Beneficiary's Bank's SWIFT/BIC code=Benbkc;C;22;(L)	M	SWIFT/BIC code of the transfer beneficiary's bank.
Beneficiary's Bank's Name=Benbk1;C;35;(L)	M	Name of the transfer beneficiary's bank.
Beneficiary's Bank's Address=Benbk2;C;35;(L)	O	Address of the transfer beneficiary's bank.
Beneficiary's Account Number=Bencus;C;35;(L)	M	Further part of the beneficiary's account number after the NRB number or the full IBAN.
Beneficiary's Name=Benef1;C;35;(L)	M	Name of the transfer beneficiary.
Beneficiary's Address=Benef2;C;35;(L)	O	Address of the transfer beneficiary.
Purpose of Beneficiary 1 Line=Purpo1;C;35;(L)	O	Payment comment 1.
Purpose of Beneficiary 2 Line=Purpo2;C;35;(L)	O	Payment comment 2.
Purpose of Beneficiary 3 Line=Purpo3;C;35;(L)	O	Payment comment 3.
Amount=Amount;N;15,2;(R)	M	Payment amount with grosze (without separators).

Currency=currcy;C;3;(L)	M	Currency code, e.g. USD.
Currency Payment=curpay;C;3;(L)	M	Currency code, e.g. USD.
Bank Charges=bkchrg;N;1,2;(R)	M	Enter a digit: 1 - charges at the sender's bank are paid by the sender, 2 - charges at the sender's bank are paid by the beneficiary
Corr. Bank's Charges=cochrg;N;1,2;(R)	M	Enter a digit: 1 - charges at the beneficiary's bank are paid by the sender, 2 - charges at the beneficiary's bank are paid by the beneficiary.
Liberalised=libero;N;1,0;(R)	M	Enter „0" (without quotation marks).
Not Liberalised No.=libeng;C;35;(L)	M	Enter „0" (without quotation marks) and 34 spaces.
Collection no.=collno;C;35;(L)	O	Fill with spaces.
Goods=goods;N;1,0;(R)	M	Enter „0" (without quotation marks).
Transfer Via=travia;N;1,0;(R)	M	Enter „0" (without quotation marks).
Message to Bank=bnkmes;C;35;(L)	O	Fill with spaces.
Value date=Valdat;D;8;(L)	O	Date (in yyyymmdd format).

If the full field length is not completed, the field must be padded with spaces up to the required length.

The amount field (Amount) is provided in 15 characters, of which the last 2 indicate the decimal part (i.e. grosze).

```
3LHBr4046PLNCHDBDEHHXXX        BARCLAYS BANK PLC              BANK CITY
DE13200303000211100000         DEUTSCHE ELEKTROAPPARATU9        UL. STOKROTKI 15/86 00-870
WARSZAWADETYTUL111               TYTUL2                   TYTUL3                   112320       PLNGBP22
20221212
```

9.3. eBGŻ Domestic/Tax Transfers

9.3.1. CSV Format

The file must be in text format with the .CSV. extension. Individual transfers are separated by the end-of-line character. Individual transfer data elements are separated by a semicolon („;").

If a semicolon occurs in the field content, the entire field should be enclosed in quotation marks ("). If a quotation mark occurs in the field content, the field is enclosed in quotation marks, while inside the field the quotation mark is represented by a double quotation mark.

Allowed characters:

- lowercase and uppercase letters (including Polish characters)
- digits 0–9
- ( ) + , . / ? - '

Domestic transfer

Format description

FIELD NAME	FORMAT	NOTES
Counterparty short name	0	Field ignored.
Credited account number	35	Counterparty bank account number.
Counterparty data 1	35	First line of counterparty data.
Counterparty data 2	35	Second line of counterparty data.
Counterparty data 3	35	Third line of counterparty data.
Counterparty data 4	35	Fourth line of counterparty data.
Transfer title	140 (4x35 characters)	Payment details.
Transfer amount	9	Payment amount; comma is used as the separator.

```
;49124062501111000000000007;FIRMA AAA;UL. SKRAJNA 21;02-787 Warszawa; ;Test formatu csv nr 1;999999,99
```

Tax transfer

The file must be in text format with the .CSV. extension. Individual transfers are separated by the end-of-line character. Individual transfer data elements are separated by a semicolon („;").

If a semicolon occurs in the field content, the entire field should be enclosed in quotation marks ("). If a quotation mark occurs in the field content, the field is enclosed in quotation marks, while inside the field the quotation mark is represented by a double quotation mark.

FIELD NAME	FIELD LENGTH	NOTES
Account	35	Bank account number of the tax authority.
Identifier type	1	Identifier type: N – NIP, P – PESEL, R – REGON, 1 – identity card, 2 – passport, 3 – another document confirming identity.
Payer identifier	0	Payer identifier details.
Settlement year	2	Year designation for the settlement period, e.g. 09 for 2009.
Period type	1	Period type designation for the settlement period: R – year, P – half-year, K – quarter, M – month, D – decade, J – day.
Period	2	Period designation for the selected period type.
Form symbol	0	Form symbol, e.g. VAT8.
Obligation identification	20	Maximum 20 alphanumeric characters.
Amount	9	Amount with a comma as the grosze separator (e.g. 399,75)

Example:

```
66101016740009542222000000;2;12345678111111;10;M;04;VAT-7;rozliczenie roczne;5,01
```

9.3.2. Linear Format

Individual lines contain individual transfers. Each transfer occupies one line ending with <CRLF> characters. Fields in a line are separated by a semicolon. Fields whose content contains a semicolon are enclosed in quotation marks. The 'name' and 'content' fields may be single-line fields with a maximum of 140 characters or four-line fields, with 35 characters per line. The file must be in text format with the '.txt' extension.

Allowed characters:

- lowercase and uppercase letters (including Polish characters)
- digits 0–9
- ( ) + , . / ? – '

Domestic transfer

Format description

NO.	FILE		EBGŻ FIRMA – TRANSFER FORM		NOTES
	FIELD NAME	FIELD LENGTH	FIELD NAME	FIELD LENGTH	
1	rach_obc	26	Payment from account	34	
2	referencje	15	NONE – field will be skipped	0	Customer's own references.
3	nazwa	35	Counterparty data 1	35	If „|" characters occur, they are treated as line separators.
		35	Counterparty data 2	35	
		35	Counterparty data 3	35	
		35	Counterparty data 4	35	
4	treść	35	Payment title 1	35	If „|" characters occur, they are treated as line separators.
		35	Payment title 2	35	
		35	Payment title 3	35	
		35	Payment title 4	35	
5	kwota	12.2	Amount	15	Decimal number with a dot as the grosze separator.
6	bank	8	NONE – field will be skipped	0	Bank clearing number.
7	rachunek	34	Account number	35	
8	data	10	Payment date	10	

Example:

```
49124062501111000000000007;;Jan Kowalski|||;test importu
danych|||;55.11;;49203000451111000000000000;20090213
```

Tax transfer

Format description

NO.	FILE		EBGŻ FIRMA – TRANSFER FORM		NOTES
	FIELD NAME	FIELD LENGTH	FIELD NAME	FIELD LENGTH	
1	rach_obc	26	Payment from account	34	
2	referencje	15	NONE – field will be skipped	0	Customer's own references.
3	nazwa	35	NONE – field will be skipped	0	Full counterparty name.
		35	NONE – field will be skipped	0	
		35	NONE – field will be skipped	0	
		35	NONE – field will be skipped	0	
4	treść	35	Identifier type	wartość z listy	In the file, the value is preceded by the keyword /TI/.
			Payer identifier	14	
		35	Settlement period — year	2	In the file, the value is preceded by the keyword /OKR/.
			Settlement period — period type	wartość z listy	
			Period rozliczenia – Period	2	
		35	Form symbol	wartość z listy	In the file, the value is preceded by the keyword /SFP/.
		35	Obligation identification	20	In the file, the value is preceded by the keyword /TXT/.
5	kwota	12.2	Amount	15	Decimal number with a dot as the grosze separator.
6	bank	26	Bank account number of the tax authority.	26	Tax Office account number.
7	rachunek	8	NONE – field will be skipped	0	Bank clearing number.
8	data	10	Payment date	10	

Example:

```
86203000451111000000000003;przelew1;Jan Kowalski;/TI/N9511003215/OKR/09M11/SFP/CIT-
2A/215653;55.11;37101010100164342222000000;10101010;20090213
```

9.3.3. XML Format

The file must be in text format with the .XML extension, compliant with the general XML file format. The root of the document tree is the <LISTA> tag. Inside it there are <POS> tags, each of which represents one transfer. Transfer data is contained as attributes of the <POS> tag.

Allowed characters:

- lowercase and uppercase letters (including Polish characters)
- digits 0–9
- ( ) + , . / ? – '

Domestic transfer

FIELD NAME	FORMAT	NOTES
NS – short name	35	Field required to be included in the structure of the imported file. Not loaded.
R – Credited account number	35	Counterparty bank account number.
N1 – Counterparty data 1	35	First line of counterparty data.
N2 – Counterparty data 2	35	Second line of counterparty data.
N3 – Counterparty data 3	35	Third line of counterparty data.
N4 – Counterparty data 4	35	Fourth line of counterparty data.
T – Transfer title	140 (4x35 characters)	Payment details.
K – Transfer amount	9	Payment amount; comma is used as the separator.

Example:

```
<?xml version=”1.0 encoding=”ISO-8859-2”?>
<LISTA>
<POS NS=”” R=”49124062501111000000000007” N1=”FIRMA AAA” N2=”UL. SKRAJNA 21”  N3=”02-787”
N4=”WARSZAWA” t=”Zapłata za fakturę nr 1” K=”999999,99”/>
</LISTA>
```

Tax transfer

FIELD NAME	FORMAT	NOTES
R – Account	35	Bank account number of the tax authority.
TI – Identifier type	1	Identifier type: N – NIP, P – PESEL, R – REGON, 1 – identity card, 2 – passport, 3 – another document confirming identity.
IP – Payer identifier	14	Payer identifier details.
RR – Settlement year	2	Year designation for the settlement period, e.g. 09 for 2009.
TO – Period type	1	Period type designation for the settlement period: R – year, P – half-year, K – quarter, M – month, D – decade, J – day.
O – Period	2	Period designation for the selected period type.
SF – Form symbol	0	Form symbol, e.g. VAT8.
IZ – Obligation identification	20	Maximum 20 alphanumeric characters.
K – Amount	9	Amount with a comma as the grosze separator (e.g. 399,75).

Example:

```
<?xml version=”1.0 encoding=”ISO-8859-2”?>
<LISTA>
<POS R=”12203000451111000000000007” TI=”P” IP=”79062020298” RR=”09” TO=”M” O=”05” SF=”VAT”
IZ=”rozliczenie roczne” K=”50,49”/>
</LISTA>
```

9.4. eBGŻ Firma Foreign Transfers

9.4.1. CSV Format

The file must be in text format with the .CSV. extension. Individual transfers are separated by the end-of-line character. Individual transfer data elements are separated by a semicolon („;").

If a semicolon occurs in the field content, the entire field should be enclosed in quotation marks ("). If a quotation mark occurs in the field content, the field is enclosed in quotation marks, while inside the field the quotation mark is represented by a double quotation mark.

Allowed characters:

- lowercase and uppercase letters (including Polish characters)
- digits 0–9
- ( ) + , . / ? – '

FIELD NAME	FORMAT	NOTES
Account	26	
Counterparty data 1	33	
Counterparty data 2	33	
Counterparty data 3	33	
Counterparty data 4	30	
Counterparty reference number	50	
Beneficiary country code	2	
First line of payment title	35	
Second line of payment title	35	
Third line of payment title	35	
Fourth line of payment title	35	
First line of counterparty bank data	35	
Second line of counterparty bank data	35	
Third line of counterparty bank data	35	
Fourth line of counterparty bank data	35	
Counterparty bank identifier	15	
First line of intermediary bank data	35	
Second line of intermediary bank data	35	
Third line of intermediary bank data	35	
Fourth line of intermediary bank data	35	
Intermediary bank identifier	15	
Charges from account	26	
Charges for the beneficiary bank	1	B – Beneficiary Z – Ordering party
Charges for BNP Paribas Bank Polska	1	
Accelerated value date	1	T – YES; N – NO
Negotiated exchange rate	1	T – YES; N – NO

Negotiated exchange rate value	13	Number with a dot as the decimal separator.
Additional information 1	35	The field is included in the file structure. It must be left empty.
Additional information 2	35	
Additional information 3	35	
Additional information 4	35	
Additional information 5	35	
Additional information 6	35	
Amount and currency	13	Number with a comma as the decimal separator; the transfer currency designation is placed after the transfer amount and preceded by a space.

Example:

```
account;data1;data2;data3;data4;ref-no;DE;title1;title2;title3;title4;counterparty-bank-
data1;counterparty-bank-data2;counterparty-bank-data3;counterparty-bank-data4;counterparty-
bank-
id;intermediaryBankData1;intermediaryBankData2;intermediaryBankData3;intermediaryBankData4;
intermediaryBankId;77000000000000000000000000;B;Z;T;N;6;additionalInfo1;;;;;;0,01 PLN
```

9.4.2. XML Format

The file must be in text format with the '.xml' extension, compliant with the general XML file format. The root of the document tree is the <LISTA> tag. Inside it there are <POS> tags, each of which represents one transfer. Transfer data is contained as attributes of the <POS> tag.

File format description

FIELD NAME	FORMAT	NOTES
R – Account	26	
N1 – Counterparty bank data 1	35	
N2 – Counterparty bank data 2	35	
N3 – Counterparty bank data 3	35	
N4 – Counterparty bank data 4	35	
NR – Counterparty reference number	50	
BK – Beneficiary country code	2	
T1 – First line of payment title	35	
T2 – Second line of payment title	35	
T3 – Third line of payment title	35	
T4 – Fourth line of payment title	35	
BC – Counterparty bank identifier	15	
B1 – First line of counterparty data.	33	
B2 – Second line of counterparty data.	33	
B3 – Third line of counterparty data.	33	

B4 – Fourth line of counterparty data.	30	
CC – Intermediary bank identifier	15	
C1 – First line of intermediary bank data	35	
C2 – Second line of intermediary bank data	35	
C3 – Third line of intermediary bank data	35	
C4 – Fourth line of intermediary bank data	35	
RP – Charges from account	26	
PZ – Charges for BNP Paribas Bank Polska	1	B – beneficiary, Z – ordering party
PB – Charges for the beneficiary bank	1	
PW – Accelerated value date	1	T – YES; N – NO
KN – Negotiated exchange rate	1	T – YES; N – NO
KW – Negotiated exchange rate value	13	Number with a comma as the decimal separator.
I1 – Additional information 1	35	The field is included in the file structure. It must be left empty.
I2 – Additional information 2	35	
I3 – Additional information 3	35	
I4 – Additional information 4	35	
I5 – Additional information 5	35	
I6 – Additional information 6	35	
K – Amount and currency	13	Number with a comma as the decimal separator; the transfer currency designation is placed after the transfer amount and preceded by a space.

Example:

```
<?xml version=”1.0” encoding=”windows-1250”?>
<LISTA>
<POS
R=”DE600000000000000000000000000”
N1=” Counterparty bank data 1”
N2=” Counterparty bank data 2”
N3=” Counterparty bank data 3”
N4=” Counterparty bank data 4”
NR=””
BK=”DE”
T1=”First line of payment title”
T2=”Second line of payment title”
T3=”Third line of payment title”
T4=”Fourth line of payment title”
BC=” Counterparty bank identifier”
B1=”Marek”
B2=”Furczyński”
B3=”data3”
B4=”data4”
CC=”Intermediary bank identifier”
```

```
C1="First line of intermediary bank data"
C2="Second line of intermediary bank data"
C3="Third line of intermediary bank data"
C4="Fourth line of intermediary bank data"
RP="77000000000000000000000000"
PZ="Z"
PB="B"
PW="N"
KN="N"
KW="1"
I1="Additional information 1"
I2="Additional information 2"
I3="Additional information 3"
I4="Additional information 4"
I5="Additional information 5"
I6="Additional information 6"
K="1000,23 USD"
/>
</LISTA>
```