GOCONNECT BIZNES

XML MESSAGE STRUCTURES COMPLIANT WITH ISO 20022

DATA SUBMISSION SERVICES (XML V2) AND DATA RETRIEVAL SERVICES (XML V1)

EFFECTIVE FROM NOVEMBER 15, 2026

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1. Services in XML V2 format (pain.001.001.12)

Recommended formats for ISO 20022

1.1 DomesticTransferV2 service

The DomesticTransfer V2 message is sent by the Client to the bank. It contains domestic payments in PLN from the specified Client accounts to payment recipient accounts maintained with Polish banks. The message may contain:

- A batch of payments in PLN from the specified Client account to multiple payment recipient accounts.
- A payroll batch using the account auto-funding mechanism. The conditions for using account auto-funding are:
  - the payroll account is correctly linked to the funding account,
  - at least 2 transfers from the payroll account are entered as a batch.
- Individual payments from the same or different ordering party accounts
- An instant transfer - in this case, the message may contain only one payment, with no option to add it to a batch.

The service permits Polish diacritical characters.

The service supports XADES signatures. It is possible to attach:

- one XADES signature - equivalent to signing by one person,
- multiple XADES signatures - equivalent to signing by multiple persons.

Service specification based on pain.001.001.12.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element	Status	Format	Notes
Message identifier	+GrpHdr ++MsgId	M	35x	Unique for the given sender. For messages containing transfers, the message identifier value is used to check the status of the submitted transfers. Therefore, message identifiers sent by one Client must be unique (they must not be repeated). If an identifier is repeated, an error is reported. A message identifier is recorded as used only when the message was correct and the transfers from that message were saved. It must not contain spaces or special characters.
Message creation date and time	+GrpHdr ++CreDtTm	M	ISO Date And Time	Permitted date: -/+ 7 days from the present moment.
Number of instructions in the message	+GrpHdr ++NbOfTxs	M	15n	Number of transactions in the file.
Instruction initiator	+GrpHdr ++InitgPty +++Nm	M	70x	A string enabling identification of the person entering the instructions on the financial/accounting system side. It must not contain spaces or special characters.
Transfer batch name	+PmtInf ++PmtInfId	O	50x	The transfer batch name is saved in the GOonline Biznes system only when transfers are entered as a batch.
Payment method	+PmtInf ++PmtMtd	M	3!a	Fixed value: ■ TRF
Execution date	+PmtInf ++ReqdExctnDt +++Dt	M	ISO Date	Change compared with the first version of the service. Previously: +PmtInf ++ReqdExctnDt
Ordering party (sender) name	+PmtInf ++Dbtr +++Nm	M	70x	Ordering party name (the ordering party name is ultimately retrieved from the bank Client records for the account owner).
Ordering party (sender) country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	C	2!a	Field ignored.
Ordering party (sender) address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	70x	Field ignored.
Ordering party (sender) 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 is provided. Only one field may be completed.
Clearing system code	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId +++++ClrSysId ++++++Cd	M	5!a	Fixed value: ■ PLKNR
Domestic identifier of the ordering party's (sender's) bank	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	M	8!n	Bank clearing number.
Reference / signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	M	35x	Mandatory field under the standard. If the Bank Client does not provide it, the ERP system may populate it with the value 'not provided'. The field permits 35 characters, but only the first 16 characters are processed.

Field name	XML element	Status	Format	Notes
Clearing channel identifier	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	C	4!a	The value from the first SvcLvl tag is taken into account. The remaining tags are ignored. - For SORBNET transactions, the fixed value is 'RTGS' - For ELIXIR transactions, the field is prohibited - For Express Elixir transactions, the fixed value is 'SRPN'
Additional Split Payment information 1	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Cd	O	35x	Only one of the fields may occur for a single operation; the two fields must not occur simultaneously. If both fields occur, the system will treat this as an error and the transaction will not be processed. If either field is submitted, this will mean that the transfer is a Split Payment transfer. The fields are optional. For Split Payment without the "VAT entirely from the VAT account" option selected, the fields will contain the following values: - For <Cd>, value OTHR/VAT53 or VAT53 - For <Prtry>, value 53 or VAT53 For Split Payment with the "VAT entirely from the VAT account" option selected, the fields will contain the following values: - For <Cd>, value OTHR/VAT58 or VAT58 - For <Prtry>, value 58 or VAT58
Additional Split Payment information 2	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Prtry	O	35x	
Instruction category	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++CtgyPurp +++++Cd	C	4!a	Permitted codes are: - 'TAXS' – for instructions in favour of Tax Offices - 'SSBE' – for instructions in favour of ZUS - For other instruction types, the field is prohibited - SPLI or VATX – for Split Payment instructions
Transfer amount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Amount from 0.01 to 9 999 999 999 999.99. Currency provided in the Ccy attribute.
Counterparty (recipient) bank clearing system code	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++ClrSysId +++++++Cd	M	5!a	Fixed value: - PLKNR
Counterparty (recipient) bank identifier	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	M	8!n	Counterparty (recipient) bank clearing number.
Counterparty (recipient) name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	Counterparty (recipient) name.
Counterparty (recipient) address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	70x	Field ignored. Maximum number of occurrences = 2; The total length of both fields must not exceed 70 characters.
Counterparty (recipient) department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Dept	O	70x	Counterparty (recipient) department.
Counterparty (recipient) sub-department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++SubDept	O	70x	Counterparty (recipient) sub-department.

Field name	XML element	Status	Format	Notes
Counterparty (recipient) street	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++StrtNm	O	70x	Counterparty (recipient) street.
Counterparty (recipient) building number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ BldgNb	O	16x	Counterparty (recipient) building number.
Counterparty (recipient) building name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++BldgNm	O	35x	Counterparty (recipient) building name.
Counterparty (recipient) building floor	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Flr	O	70x	Counterparty (recipient) building floor.
Counterparty (recipient) post box	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstBx	O	16x	Counterparty (recipient) post box.
Counterparty (recipient) room number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Room	O	70x	Counterparty (recipient) room number.
Counterparty (recipient) postal code	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstCd	O	16x	Counterparty (recipient) postal code.
Counterparty (recipient) town	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ TwnNm	C	35x	If any field has been completed for the address in the structure, the Country <Ctry> and Town <TwnNm> fields must also be completed.
Counterparty (recipient) district	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++TwnLctnNm	O	35x	Counterparty (recipient) district.
Counterparty (recipient) municipality / county	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++DstrctNm	O	35x	Counterparty (recipient) municipality / county.
Counterparty (recipient) region / province	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++CtrySubDvsn	O	35x	Counterparty (recipient) region / province.
Counterparty (recipient) country	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	M	2a	Counterparty (recipient) country.
Counterparty (recipient) account	+PmtInf ++CdtTrfTxInf +++CdtrAcct	M	28!c Or 26!n	Counterparty (recipient) account in IBAN or NRB format, irrespective of the field in which the account is provided. Only one field may be completed. For a tax transfer: tax authority account.

Field name	XML element	Status	Format	Notes
	++++Id +++++IBAN or +PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id			
Tax (mandatory field for instructions in favour of Tax Offices)	+PmtInf ++CdtTrfTxInf +++Tax	C	-	Mandatory field for instructions in favour of Tax Offices. As described below.
Additional information for the ordering party's (sender's) Bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt ++++InstrInf	O	140x	■ If the value 'SEND' is set in the field for all transactions in the batch, the instructions will be sent automatically if the approval schemes are satisfied; otherwise, even if the approval schemes are satisfied, the batch will not be sent. If there are multiple PmtInf entries in one message, each PmtInf entry is verified separately in the context of the SEND instruction. ■ If the recipient's tax identification number (NIP) (10d) is entered in the field, then where the counterparty account verification functionality on the White List is enabled. ■ If an email address is entered in the field, a transaction confirmation will be sent to that email address after the transfer has been executed. These conditions may occur together as values separated by a space.
Instruction title - unstructured	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field may occur only once. For Split Payment, the values INV and IDP are not checked.
Completing the 'Tax' field for Tax Office payments				
Debtor identifier	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr +++++RegnId	M	1!x34x	E.g. 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.
Period of the type of Payment	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++Tp	C	35x	Period (year - in YYYY (RRRR) notation, period type, period number). Whether the field must be completed depends on the form symbol.
Form type	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++FrmsCd	M	35x	Payment form symbol permitted by the Ministry of Finance.
Additional information	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++AddtlInf	O	14x	Liability identification (document type, e.g. decision, enforcement title, order).

```xml
 <soapenv:Envelope
xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
    xmlns:urn="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01"
    xmlns:urn1="urn:iso:std:iso:20022:tech:xsd:pain.001.001.12">
    <soapenv:Header/>
    <soapenv:Body>
        <urn:DomesticTransfer>
            <urn1:Document>
                <urn1:CstmrCdtTrfInitn>
                    <urn1:GrpHdr>
                        <urn1:MsgId>DomesticTrnx04x03x02x260722112939</urn1:MsgId>
                        <urn1:CreDtTm>2026-07-22T11:29:39</urn1:CreDtTm>
                        <urn1:NbOfTxs>1</urn1:NbOfTxs>
                        <urn1:InitgPty>
                            <urn1:Nm>Ordering party name Ltd.</urn1:Nm>
                        </urn1:InitgPty>
                    </urn1:GrpHdr>
                    <urn1:PmtInf>
                        <urn1:PmtInfId>BNP000000300</urn1:PmtInfId>
                        <urn1:PmtMtd>TRF</urn1:PmtMtd>
                        <urn1:ReqdExctnDt>
                            <urn1:Dt>2026-07-22</urn1:Dt>
                        </urn1:ReqdExctnDt>
                        <urn1:Dbtr>
                            <urn1:Nm>Ordering party name Ltd.</urn1:Nm>
                        </urn1:Dbtr>
                        <urn1:DbtrAcct>
                            <urn1:Id>
                                <urn1:Othr>
                                    <urn1:Id>28220011850001111183333001</urn1:Id>
                                </urn1:Othr>
                            </urn1:Id>
                        </urn1:DbtrAcct>
                        <urn1:DbtrAgt>
                            <urn1:FinInstnId>
                                <urn1:ClrSysMmbId>
                                    <urn1:ClrSysId>
                                        <urn1:Cd>PLKNR</urn1:Cd>
                                    </urn1:ClrSysId>
                                    <urn1:MmbId>16001185</urn1:MmbId>
                                </urn1:ClrSysMmbId>
                            </urn1:FinInstnId>
                        </urn1:DbtrAgt>
                        <urn1:CdtTrfTxInf>
                            <urn1:PmtId>
                                <urn1:EndToEndId>endtoendid</urn1:EndToEndId>
                            </urn1:PmtId>
                            <urn1:Amt>
                                <urn1:InstdAmt Ccy="PLN">04.03</urn1:InstdAmt>
                            </urn1:Amt>
                            <urn1:CdtrAgt>
```

```xml
                                <urn1:FinInstnId>
                                    <urn1:ClrSysMmbId>
                                        <urn1:ClrSysId>
                                            <urn1:Cd>PLKNR</urn1:Cd>
                                        </urn1:ClrSysId>
                                        <urn1:MmbId>19401076</urn1:MmbId>
                                    </urn1:ClrSysMmbId>
                                </urn1:FinInstnId>
                            </urn1:CdtrAgt>
                            <urn1:Cdtr>
                                <urn1:Nm>Company 1</urn1:Nm>
                                <urn1:PstlAdr>
                                    <urn1:Dept>Finance Department</urn1:Dept>
                                    <urn1:SubDept>Accounts Payable</urn1:SubDept>
                                    <urn1:StrtNm>Mazowiecka</urn1:StrtNm>
                                    <urn1:BldgNb>53</urn1:BldgNb>
                                    <urn1:BldgNm>Varso Tower</urn1:BldgNm>
                                    <urn1:Flr>10</urn1:Flr>
                                    <urn1:PstBx>101</urn1:PstBx>
                                    <urn1:Room>1205</urn1:Room>
                                    <urn1:PstCd>00-026</urn1:PstCd>
                                    <urn1:TwnNm>Warszawa</urn1:TwnNm>
                                    <urn1:TwnLctnNm>City Centre</urn1:TwnLctnNm>
                                    <urn1:DstrctNm>Mazowieckie</urn1:DstrctNm>
                                    <urn1:CtrySubDvsn>Mazowieckie</urn1:CtrySubDvsn>
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                                </urn1:PstlAdr>
                            </urn1:Cdtr>
                            <urn1:CdtrAcct>
                                <urn1:Id>
                                    <urn1:Othr>
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                                    </urn1:Othr>
                                </urn1:Id>
                            </urn1:CdtrAcct>
                            <urn1:RmtInf>
                                <urn1:Ustrd>Payment description</urn1:Ustrd>
                            </urn1:RmtInf>
                            <urn1:InstrForDbtrAgt>
                                <urn1:InstrInf>5261008546 test@test.pl SEND</urn1:InstrInf>
                            </urn1:InstrForDbtrAgt>
                        </urn1:CdtTrfTxInf>
                    </urn1:PmtInf>
                </urn1:CstmrCdtTrfInitn>
            </urn1:Document>
        </urn:DomesticTransfer>
    </soapenv:Body>
</soapenv:Envelope>
```

1.2 ForeignTransferV2 service

The ForeignTransferV2 message is sent by the Client to the bank. It contains a batch or list of transfers in various currencies to banks abroad or in Poland, from the specified Client accounts to multiple payment recipient accounts.

- A batch of foreign currency payments from the specified Client account to multiple payment recipient accounts.
- A list of foreign currency payments from different Client accounts to multiple payment recipient accounts.
- Accelerated transfers.

The service does not permit diacritical characters.

The service supports **XADES** signatures. It is possible to attach:

- one **XADES** signature - equivalent to signing by one person,
- multiple **XADES** signatures - equivalent to signing by multiple persons.

Service specification based on pain.001.001.12.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element	Status	Format	Notes
Message identifier	+GrpHdr ++MsgId	M	35x	Unique for the given sender. For messages containing transfers, the message identifier value is used to check the status of the submitted transfers. Therefore, message identifiers sent by one Client must be unique (they must not be repeated). If an identifier is repeated, an error is reported. A message identifier is recorded as used only when the message was correct and the transfers from that message were saved. It must not contain spaces or special characters.
Message creation date and time	+GrpHdr ++CreDtTm	M	ISO Date And Time	Permitted date: -/+ 7 days from the present moment.
Number of instructions in the message	+GrpHdr ++NbOfTxs	M	15n	Number of transactions in the file.

Field name	XML element	Status	Format	Notes
Instruction initiator	+GrpHdr ++InitgPty +++Nm	M	70x	A string enabling identification of the person entering the instructions on the financial/accounting system side. It must not contain spaces or special characters.
Batch name	+PmtInf ++PmtInfId	O	50x	The transfer batch name is saved in the GOonline Biznes system only when transfers are entered as a batch.
Payment method	+PmtInf ++PmtMtd	M	3!a	Fixed value ■ TRF
Execution date	+PmtInf ++ReqdExctnDt +++Dt	M	ISO Date	Change compared with the first version of the service. Previously: +PmtInf ++ReqdExctnDt
Ordering party (sender) name	+PmtInf ++Dbtr +++Nm	M	70x	Ordering party name (the ordering party name is ultimately retrieved from the bank Client records for the account owner).
Ordering party (sender) country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Field ignored.
Ordering party (sender) address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	70x	Field ignored.
Ordering party (sender) account	+PmtInf ++DbtrAcct +++Id ++++IBAN	M	34c	Ordering party account number in IBAN format.
BIC of the ordering party's (sender's) Bank	+PmtInf ++DbtrAgt +++FinInstnId ++++BICFI	O	4!a2!a2!c[3!c]	Field ignored. The value is retrieved from the account configuration.
Charges account	+PmtInf ++ChrgsAcct ++++Id +++++IBAN	O	34c	Charges account in IBAN format.
Reference / signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	35x	Mandatory field under the standard. If the Bank Client does not provide it, the ERP system may populate it with the value 'not provided'. The field permits 35 characters, but only the first 16 characters are processed.
Instruction priority	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++InstrPrty	O	4!a	■ HIGH – for an accelerated transfer and Target ■ NORM – for a standard transfer If no value is provided, the instruction is processed in standard mode.
Payment type code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	C	4!a	The value from the first SvcLvl tag is taken into account. The remaining tags are ignored. The field is not interpreted when the instruction priority value is NORM. For the HIGH value, the possible values are: ■ PRPT or SDVA for an accelerated transfer ■ URGP or RTGS for a Target transfer If no priority value is provided and the InstrPrty field contains the value HIGH, the instruction is processed in accelerated mode.
Transfer amount and currency	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Amount from 0.01 to 9 999 999 999 999.99 Currency provided in the Ccy attribute. Permitted currencies allowed for a foreign transfer in accordance with the system configuration.
Settlement of charges	+PmtInf ++CdtTrfTxInf +++ChrgBr	M	4!a	■ 'CRED' – charges are borne by the counterparty ■ 'DEBT' – charges are borne by the ordering party ■ 'SHAR' – charges are shared

Field name	XML element	Status	Format	Notes
Counterparty (recipient) bank identifier	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI	C	4!a2!a2!c[3!c]	Only a BIC SWIFT identifier is permitted. Either the BIC or the counterparty (recipient) bank name and country must be provided. Change compared with the previous version: +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC
Domestic clearing number of the counterparty (recipient) bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	O	35x	Bank clearing number.
Counterparty (recipient) bank name	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++Nm	C	70x	Either the BIC or the counterparty (recipient) bank name and country must be provided.
Counterparty (recipient) bank country	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr ++++++Ctry	C	2!a	Country code compliant with ISO 31666. Either the BIC or the counterparty (recipient) bank name and country must be provided.
Counterparty (recipient) bank town	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr ++++++AdrLine	O	35x	Counterparty (recipient) bank town.
Counterparty (recipient) name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	66x	Counterparty (recipient) name.
Counterparty (recipient) address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	63x	Field ignored. Maximum number of occurrences = 2; The total length of both fields must not exceed 63 characters.
Counterparty (recipient) department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Dept	O	70x	Counterparty (recipient) department.
Counterparty (recipient) sub-department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ SubDept	O	70x	Counterparty (recipient) sub-department.
Counterparty (recipient) street	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++StrtNm	O	70x	Counterparty (recipient) street.
Counterparty (recipient) building number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ BldgNb	O	16x	Counterparty (recipient) building number.
Counterparty (recipient) building name	+PmtInf ++CdtTrfTxInf +++Cdtr	O	35x	Counterparty (recipient) building name.

Field name	XML element	Status	Format	Notes
	++++PstlAdr +++++BldgNm			
Counterparty (recipient) building floor	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Flr	O	70x	Counterparty (recipient) building floor.
Counterparty (recipient) post box	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstBx	O	16x	Counterparty (recipient) post box.
Counterparty (recipient) room number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Room	O	70x	Counterparty (recipient) room number.
Counterparty (recipient) postal code	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstCd	O	16x	Counterparty (recipient) postal code.
Counterparty (recipient) town	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ TwnNm	O/M	35x	■ If the counterparty (recipient) bank country is outside the EEA, the Country <Ctry> and Town <TwnNm> fields must also be completed. ■ If any field has been completed for the address in the structure, the Country <Ctry> and Town <TwnNm> fields must also be completed.
Counterparty (recipient) district	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++TwnLctnNm	O	35x	Counterparty (recipient) district.
Counterparty (recipient) municipality/county	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++DstrctNm	O	35x	Counterparty (recipient) municipality / county.
Counterparty (recipient) region/province	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++CtrySubDvsn	O	35x	Counterparty (recipient) region / province.
Counterparty (recipient) country	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	M	2a	■ If the counterparty (recipient) bank country is outside the EEA, the Country <Ctry> and Town <TwnNm> fields must also be completed. ■ If any field has been completed for the address in the structure, the Country <Ctry> and Town <TwnNm> fields must also be completed.
Counterparty (recipient) identifier	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id			Optional field. Counterparty (recipient) identifier. As described below.
Counterparty (recipient) account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN or +PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id	M	34c or 34x	Only one of the specified fields must be completed. An account in IBAN format may be provided in the Othr/Id field.

Field name	XML element	Status	Format	Notes
Additional information for the ordering party's (sender's) Bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt ++++InstrInf	O	140x	The information contained in the field will be added as additional information. The provided value will be searched for code words. Validation is analogous to that for instructions entered through other channels. If the value 'SEND' is set in the field for all transactions in the batch, the instructions will be sent automatically if the approval schemes are satisfied; otherwise, even if the approval schemes are satisfied, the batch will not be sent. If there are multiple PmtInf entries in one message, each PmtInf entry is verified separately in the context of the SEND instruction.
Instruction title	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field may occur only once For a transfer to China (currency CNY, counterparty (recipient) bank country CN), the field must have the format "/PAYT/{kodTransakcji}Tytuł". The transaction code and actual title are extracted from this field.

Counterparty (recipient) identifier <Cdtr> (fields not used when entering transfers for COLLECTION)				
Organization identifier - LEI code	+++++OrgId ++++++LEI	O	20c	Recipient code compliant with the SWIFT standard, 20 characters, with the last 2 characters being digits.
Organization identifier	+++++OrgId ++++++Othr +++++++Id	O	35x	Identifier value.
Identifier type	+++++OrgId ++++++Othr +++++++SchmeNm ++++++++Cd	O	4!a	■ COID – Domestic Identification Code ■ CINC- Incorporation Certificate 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.
Town of birth	+++++PrvtId ++++++DtAndPlcOfBirth +++++++CityOfBirth	O	35x	Town 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.

```xml
<soapenv:Envelope
   xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
   xmlns:urn="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01"
   xmlns:urn1="urn:iso:std:iso:20022:tech:xsd:pain.001.001.12">
   <soapenv:Header/>
   <soapenv:Body>
      <urn:ForeignTransfer>
         <urn1:Document>
            <urn1:CstmrCdtTrfInitn>
               <urn1:GrpHdr>
                  <urn1:MsgId>ForeignV2X99x00x00x260602122744</urn1:MsgId>
                  <urn1:CreDtTm>2026-06-02T12:27:44</urn1:CreDtTm>
                  <urn1:NbOfTxs>2</urn1:NbOfTxs>
                  <urn1:InitgPty>
                     <urn1:Nm>BartoszG</urn1:Nm>
                     <urn1:Id>
                        <urn1:PrvtId>
                           <urn1:Othr>
                              <urn1:Id>nfsp</urn1:Id>
                           </urn1:Othr>
                        </urn1:PrvtId>
                     </urn1:Id>
                  </urn1:InitgPty>
               </urn1:GrpHdr>
               <urn1:PmtInf>
                  <urn1:PmtInfId>paczkaConnect</urn1:PmtInfId>
                  <urn1:PmtMtd>TRF</urn1:PmtMtd>
                  <urn1:ReqdExctnDt>
                     <urn1:Dt>2026-06-02</urn1:Dt>
                  </urn1:ReqdExctnDt>
                  <urn1:Dbtr>
                     <urn1:Nm>BANK</urn1:Nm>
                     <urn1:PstlAdr>
                        <urn1:Ctry>PL</urn1:Ctry>
                        <urn1:AdrLine>Kasprzaka 2 Warszawa</urn1:AdrLine>
                     </urn1:PstlAdr>
                  </urn1:Dbtr>
                  <urn1:DbtrAcct>
                     <urn1:Id>
                        <urn1:IBAN>PL22580011850001111189652001</urn1:IBAN>
                     </urn1:Id>
                  </urn1:DbtrAcct>
                  <urn1:DbtrAgt>
                     <urn1:FinInstnId>
                        <urn1:BICFI>PPABPLPKXXX</urn1:BICFI>
                     </urn1:FinInstnId>
                  </urn1:DbtrAgt>
                  <urn1:ChrgsAcct>
                     <urn1:Id>
```

```
    <urn1:IBAN>PL22580011850001111189652001</urn1:IBAN>
  </urn1:Id>
</urn1:ChrgsAcct>
<urn1:CdtTrfTxInf>
  <urn1:PmtId>
    <urn1:EndToEndId>ref_CDC</urn1:EndToEndId>
  </urn1:PmtId>
  <urn1:PmtTpInf>
    <urn1:InstrPrty>NORM</urn1:InstrPrty>
    <urn1:SvcLvl>
      <urn1:Cd>SDVA</urn1:Cd>
    </urn1:SvcLvl>
  </urn1:PmtTpInf>
  <urn1:Amt>
    <urn1:InstdAmt Ccy="CHF">22.03</urn1:InstdAmt>
  </urn1:Amt>
  <urn1:ChrgBr>SHAR</urn1:ChrgBr>
  <urn1:CdtrAgt>
    <urn1:FinInstnId>
      <urn1:BICFI>PPABPLPKXXX</urn1:BICFI>
      <urn1:ClrSysMmbId>
        <urn1:MmbId>111111111</urn1:MmbId>
      </urn1:ClrSysMmbId>
      <urn1:Nm>City</urn1:Nm>
      <urn1:PstlAdr>
        <urn1:Ctry>PL</urn1:Ctry>
        <urn1:AdrLine>Kasprzaka 2 Warszawa</urn1:AdrLine>
      </urn1:PstlAdr>
    </urn1:FinInstnId>
  </urn1:CdtrAgt>
  <urn1:Cdtr>
    <urn1:Nm>01 0001 SP. Z O.O.</urn1:Nm>
    <urn1:PstlAdr>
      <urn1:Dept>Finance Department</urn1:Dept>
      <urn1:SubDept>Accounts Payable</urn1:SubDept>
      <urn1:StrtNm>Mazowiecka</urn1:StrtNm>
      <urn1:BldgNb>53</urn1:BldgNb>
      <urn1:BldgNm>Varso Tower</urn1:BldgNm>
      <urn1:Flr>10</urn1:Flr>
      <urn1:PstBx>101</urn1:PstBx>
      <urn1:Room>1205</urn1:Room>
      <urn1:PstCd>00-026</urn1:PstCd>
      <urn1:TwnNm>Warszawa</urn1:TwnNm>
      <urn1:TwnLctnNm>Srodmiescie</urn1:TwnLctnNm>
      <urn1:DstrctNm>Mazowieckie</urn1:DstrctNm>
      <urn1:CtrySubDvsn>Mazowieckie</urn1:CtrySubDvsn>
      <urn1:Ctry>PL</urn1:Ctry>
    </urn1:Cdtr>
    <urn1:CdtrAcct>
```

```
            <urn1:Id>
                <urn1:Othr>
                    <urn1:Id>PL95135014130000011111808000</urn1:Id>
                </urn1:Othr>
            </urn1:Id>
        </urn1:CdtrAcct>
        <urn1:InstrForDbtrAgt>
            <urn1:InstrInf>SEND</urn1:InstrInf>
        </urn1:InstrForDbtrAgt>
        <urn1:RmtInf>
            <urn1:Ustrd>single transfer 1</urn1:Ustrd>
        </urn1:RmtInf>
    </urn1:CdtTrfTxInf>
</urn1:PmtInf>
<urn1:PmtInf>
    <urn1:PmtInfId>paczkaConnect</urn1:PmtInfId>
    <urn1:PmtMtd>TRF</urn1:PmtMtd>
    <urn1:ReqdExctnDt>
        <urn1:Dt>2026-06-02</urn1:Dt>
    </urn1:ReqdExctnDt>
    <urn1:Dbtr>
        <urn1:Nm>BANK</urn1:Nm>
        <urn1:PstlAdr>
            <urn1:Ctry>PL</urn1:Ctry>
            <urn1:AdrLine>Kasprzaka 2 Warszawa</urn1:AdrLine>
        </urn1:PstlAdr>
    </urn1:Dbtr>
    <urn1:DbtrAcct>
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        </urn1:Id>
    </urn1:DbtrAcct>
    <urn1:DbtrAgt>
        <urn1:FinInstnId>
            <urn1:BICFI>PPABPLPKXXX</urn1:BICFI>
        </urn1:FinInstnId>
    </urn1:DbtrAgt>
    <urn1:ChrgsAcct>
        <urn1:Id>
            <urn1:IBAN>PL22580011850001111189652001</urn1:IBAN>
        </urn1:Id>
    </urn1:ChrgsAcct>
    <urn1:CdtTrfTxInf>
        <urn1:PmtId>
            <urn1:EndToEndId>refCDC</urn1:EndToEndId>
        </urn1:PmtId>
        <urn1:PmtTpInf>
            <urn1:InstrPrty>NORM</urn1:InstrPrty>
            <urn1:SvcLvl>
```

```
            <urn1:Cd>SDVA</urn1:Cd>
        </urn1:SvcLvl>
    </urn1:PmtTpInf>
    <urn1:Amt>
        <urn1:InstdAmt Ccy="EUR">22.03</urn1:InstdAmt>
    </urn1:Amt>
    <urn1:ChrgBr>SHAR</urn1:ChrgBr>
    <urn1:CdtrAgt>
        <urn1:FinInstnId>
            <urn1:BICFI>PPABPLPKXXX</urn1:BICFI>
            <urn1:ClrSysMmbId>
                <urn1:MmbId>111111111</urn1:MmbId>
            </urn1:ClrSysMmbId>
            <urn1:Nm>City</urn1:Nm>
            <urn1:PstlAdr>
                <urn1:Ctry>PL</urn1:Ctry>
                <urn1:AdrLine>Kasprzaka 2 Warszawa</urn1:AdrLine>
            </urn1:PstlAdr>
        </urn1:FinInstnId>
    </urn1:CdtrAgt>
    <urn1:Cdtr>
        <urn1:Nm>01 00 02 SP. Z O.O.</urn1:Nm>
        <urn1:PstlAdr>
            <urn1:Dept>Finance Department</urn1:Dept>
            <urn1:SubDept>Accounts Payable</urn1:SubDept>
            <urn1:StrtNm>Mazowiecka</urn1:StrtNm>
            <urn1:BldgNb>53</urn1:BldgNb>
            <urn1:BldgNm>Varso Tower</urn1:BldgNm>
            <urn1:Flr>10</urn1:Flr>
            <urn1:PstBx>101</urn1:PstBx>
            <urn1:Room>1205</urn1:Room>
            <urn1:PstCd>00-026</urn1:PstCd>
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            <urn1:TwnLctnNm>Srodmiescie</urn1:TwnLctnNm>
            <urn1:DstrctNm>Mazowieckie</urn1:DstrctNm>
            <urn1:CtrySubDvsn>Mazowieckie</urn1:CtrySubDvsn>
            <urn1:Ctry>PL</urn1:Ctry>
        </urn1:PstlAdr>
    </urn1:Cdtr>
    <urn1:CdtrAcct>
        <urn1:Id>
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            </urn1:Othr>
        </urn1:Id>
    </urn1:CdtrAcct>
    <urn1:InstrForDbtrAgt>
        <urn1:InstrInf>SEND</urn1:InstrInf>
    </urn1:InstrForDbtrAgt>
```

```
                <urn1:RmtInf>
                    <urn1:Ustrd>payment title</urn1:Ustrd>
                </urn1:RmtInf>
            </urn1:CdtTrfTxInf>
        </urn1:PmtInf>
    </urn1:CstmrCdtTrfInitn>
  </urn1:Document>
 </urn:ForeignTransfer>
</soapenv:Body>
</soapenv:Envelope>
```

1.3 SEPATransferV2 service

The SEPATransferV2 message is sent by the Client to the bank. It contains a batch of transfers or a list of transfers in EUR to recipients within or outside the European Economic Area (EEA), from the specified Client accounts to multiple payment recipient accounts.

- A batch of payments in EUR from the specified Client account to multiple payment recipient accounts.
- Individual payments in EUR from different Client accounts to multiple payment recipient accounts.
- Accelerated transfers.
- Outside the EEA, the following pair is always required in structured form: Country and Town.

The service does not permit diacritical characters.

The service supports XADES signatures. It is possible to attach:

- one XADES signature - equivalent to signing by one person
- multiple XADES signatures - equivalent to signing by multiple persons.

Service specification based on pain.001.001.12.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
Message identifier	+GrpHdr ++MsgId	M	35x	Unique for the given sender. For messages containing transfers, the message identifier value is used to check the status of the submitted transfers. Therefore, message identifiers sent by one Client must be unique (they must not be repeated). If an identifier is repeated, an error is reported. A message identifier is recorded as used only when the message was correct and the transfers from that message were saved. It must not contain spaces or special characters.
Message creation date and time	+GrpHdr ++CreDtTm	M	ISO Date And Time	Permitted date: -/+ 7 days from the present moment

Field name	XML element name	Status	Format	Notes
Number of instructions in the message	+GrpHdr ++NbOfTxs	M	15n	Number of transactions in the file.
Instruction initiator	+GrpHdr ++InitgPty +++Nm	M	70x	A string enabling identification of the person entering the instructions on the financial/accounting system side. It must not contain special characters.
Payment identifier (batch name)	+PmtInf ++PmtInfId	O	35x	References assigned by the sending party – uniquely identifies the information block in the message
Payment method	+PmtInf ++PmtMtd	M	3!a	Fixed value: ■ TRF
Bulk instruction parameter	+ PmtInf ++BtchBookg	O	boolean	Fixed value. false – individual debit for a single transaction
Payment type code	+PmtInf ++PmtTpInf +++SvcLvl ++++Cd	M	4!a	The value from the first SvcLvl tag is taken into account. The remaining tags are ignored. Fixed value: SEPA
Execution date	+PmtInf ++ReqdExctnDt +++Dt	M	ISO Date	Change compared with the first version of the service. Previously: +PmtInf ++ReqdExctnDt
Ordering party (sender) name	+PmtInf ++Dbtr +++Nm	M	70x	Ordering party name (the ordering party name is ultimately retrieved from the bank Client records for the account owner).
Ordering party (sender) country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	C	2!a	Field ignored.
Ordering party (sender) address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	70x	Field ignored.
Ordering party (sender) identifier	+PmtInf ++Dbtr +++Id	O	-	Sender identifier. As described below.
Ordering party (sender) account	+PmtInf ++DbtrAcct +++Id ++++IBAN	M	34c	Account number in IBAN format.
BIC of the ordering party's (sender's) Bank	+PmtInf ++DbtrAgt +++FinInstnId ++++BICFI	O	4!a2!a2!c[3!c]	Field ignored. The value is retrieved from the account configuration.
Ultimate sender name	+PmtInf ++UltmtDbtr +++Nm	O	70x	Ultimate sender name.
Ultimate sender identifier	+PmtInf ++UltmtDbtr +++Id	O	-	Ultimate sender identifier. As described below.
Settlement of charges	+PmtInf ++ChrgBr	M	4!a	Fixed value 'SLEV'; other codes are prohibited.
Charges account	+PmtInf ++ChrgsAcct ++++Id +++++IBAN	O	34c	Charges account in IBAN format.
Reference / signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	M	35x	Mandatory field under the standard. If the Bank Client does not provide it, the ERP system may populate it with the value 'not provided'. The field permits 35 characters, but only the first 16 characters are processed.

Field name	XML element name	Status	Format	Notes
Instruction priority	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++InstrPrty	O	4!a	■ HIGH – for an accelerated transfer ■ NORM – for a standard transfer If no value is provided, the instruction is processed in standard mode.
Payment type code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	C	4!a	The value from the first SvcLvl tag is taken into account. The remaining tags are ignored. The field is not interpreted when the instruction priority value is NORM. For the HIGH value, the possible values are: ■ PRPT or SDVA for an accelerated transfer ■ If no priority value is provided and the InstrPrty field contains the value HIGH, the instruction is processed in accelerated mode.
Transfer amount and currency	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Amount from 0.01 to 9 999 999 999 999.99. Currency provided in the Ccy attribute - EUR is mandatory.
BIC of the counterparty (recipient) Bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI	M	4!a2!a2!c[3!c]	Field ignored. The value is retrieved from the account configuration.
Counterparty (recipient) name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	66x	Counterparty (recipient) name.
Counterparty (recipient) address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	63x	Field ignored. Maximum number of occurrences = 2; The total length of both fields must not exceed 63 characters.
Counterparty (recipient) department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Dept	O	70x	Counterparty (recipient) department.
Counterparty (recipient) sub-department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ SubDept	O	70x	Counterparty (recipient) sub-department.
Counterparty (recipient) street	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++StrtNm	O	70x	Counterparty (recipient) street.
Counterparty (recipient) building number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ BldgNb	O	16x	Counterparty (recipient) building number.
Counterparty (recipient) building name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++BldgNm	O	35x	Counterparty (recipient) building name.
Counterparty (recipient) building floor	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Flr	O	70x	Counterparty (recipient) building floor.

Field name	XML element name	Status	Format	Notes
Counterparty (recipient) post box	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstBx	O	16x	Counterparty (recipient) post box.
Counterparty (recipient) room number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Room	O	70x	Counterparty (recipient) room number.
Counterparty (recipient) postal code	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstCd	O	16x	Counterparty (recipient) postal code.
Counterparty (recipient) town	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++TwnNm	O/M	35x	■ If the counterparty (recipient) bank country is outside the EEA, the Country <Ctry> and Town <TwnNm> fields must also be completed. ■ If any field has been completed for the address in the structure, the Country <Ctry> and Town <TwnNm> fields must also be completed.
Counterparty (recipient) district	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++TwnLctnNm	O	35x	Counterparty (recipient) district.
Counterparty (recipient) municipality / county	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++DstrctNm	O	35x	Counterparty (recipient) municipality / county.
Counterparty (recipient) region / province	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++CtrySubDvsn	O	35x	Counterparty (recipient) region / province.
Counterparty (recipient) country	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	M	2ia	■ If the counterparty (recipient) bank country is outside the EEA, the Country <Ctry> and Town <TwnNm> fields must also be completed. ■ If any field has been completed for the address in the structure, the Country <Ctry> and Town <TwnNm> fields must also be completed
Counterparty (recipient) identifier	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id	O	-	Counterparty (recipient) identifier. As described below.
Counterparty (recipient) account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN	M	2!a2!n30c	Counterparty (recipient) account in IBAN format.
Ultimate recipient name	+PmtInf ++CdtTrfTxInf +++UltmtCdtr ++++Nm	O	70x	Ultimate recipient name.
Ultimate recipient identifier	+PmtInf ++CdtTrfTxInf +++UltmtCdtr ++++Id	O	-	Ultimate recipient identifier. As described below.
Additional information for the ordering party's (sender's) Bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt ++++InstrInf	O	140x	If the value 'SEND' is set in the field for all instructions (CdtTrfTxInf) in the batch (PmtInf), the instructions will be sent automatically provided that they are signed correctly and the approval schemes are

Field name	XML element name	Status	Format	Notes
				satisfied. Otherwise, even if the approval schemes are satisfied, the instructions will not be sent. If there are multiple PmtInf entries in one message, each PmtInf entry is verified separately in the context of the SEND instruction.
Instruction purpose code	+PmtInf ++CdtTrfTxInf +++Purp ++++Cd	O	4x	ExternalPurposeCode ISO 20022.
Instruction title	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field may occur only once.
Identifier of the ordering party and counterparty (recipient), ultimate sender and ultimate recipient (<Dbtr>, <Cdtr>, <UltmtDbtr>, <UltmtCdtr>) The LEI identifier has been removed for the sender.				
Organization identifier - BIC code	+Id ++OrgId +++AnyBIC	O	11a	Organization identifier - BIC code
Organization identifier - LEI code	+Id ++OrgId +++LEI	O	20c	Organization identifier - LEI code The field is permitted for the payment sender and recipient. For the ultimate sender and final recipient, the value is ignored.
Organization identifier	+Id ++OrgId +++Othr ++++Id	O	35x	Organization identifier.
Organization identifier type. Sender and original sender identifiers	++++Id +++++OrgId ++++++Othr +++++++SchmeNm ++++++++Cd	O	3c V	▪ **OP** - Other ▪ **OB** - BIC or BEI code ▪ **D02** - LEI Organization Identifier ▪ **C20** - COID - Domestic identification code ▪ **C21** - CINC - Incorporation certificate 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 counterparty identifier ▪ **D09** - OPII - Proprietary Identification
Organization identifier type. Recipient and final recipient identifiers	++++Id +++++OrgId ++++++Othr +++++++SchmeNm ++++++++Cd	O	3c V	▪ **OP** - Other ▪ **OB** - BIC or BEI code ▪ **C02** - LEI Organization 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 counterparty identifier ▪ **C09** - OPII - Proprietary Identification
Private identifier	++++Id +++++PrvtId ++++++Othr +++++++Id	O	35x	Private identifier
Identifier type private. Sender and original sender identifiers	++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Cd	O	3c V	▪ **PB** - Date and place of birth. ▪ **D13** - ARNB - Foreign National Registration Number ▪ **D11** - CTNB - Client 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.

Field name	XML element name	Status	Format	Notes
				■ **D12** - SSNB - Social Security Number. ■ **PP** – Other.
Identifier type private. Recipient and final recipient identifiers	++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Cd	O	3c V	■ **PB** - Date and place of birth. ■ **C13** - ARNB - Foreign National Registration Number ■ **C11** - CTNB - Client 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.
Town of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++CityOfBirth	O	35x	Town 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.
Proprietary identifier name	+Id ++PrvtId +++Othr ++++SchmeNm +++++Prtry	O	35x	Proprietary identifier name.
Identifier issuer	+Id ++PrvtId +++Othr ++++Issr	O	35x	Identifier issuer.

```xml
<soapenv:Envelope
  xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
  xmlns:urn="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01"
  xmlns:urn1="urn:iso:std:iso:20022:tech:xsd:pain.001.001.12"
  xmlns:xd="http://www.w3.org/2000/09/xmldsig#">
  <soapenv:Header/>
  <soapenv:Body>
    <urn:SEPATransfer>
      <urn1:Document>
        <urn1:CstmrCdtTrfInitn>
          <urn1:GrpHdr>
            <urn1:MsgId>SepaTrnV2x99x01x00x260720012954</urn1:MsgId>
            <urn1:CreDtTm>2026-07-20T01:29:54</urn1:CreDtTm>
            <urn1:NbOfTxs>1</urn1:NbOfTxs>
            <urn1:InitgPty>
              <urn1:Nm>Ordering party name Ltd.</urn1:Nm>
            </urn1:InitgPty>
          </urn1:GrpHdr>
          <urn1:PmtInf>
            <urn1:PmtInfId>BNP000000300</urn1:PmtInfId>
            <urn1:PmtMtd>TRF</urn1:PmtMtd>
            <urn1:PmtTpInf>
              <urn1:SvcLvl>
                <urn1:Cd>SEPA</urn1:Cd>
              </urn1:SvcLvl>
            </urn1:PmtTpInf>
            <urn1:ReqdExctnDt>
              <urn1:Dt>2026-07-20</urn1:Dt>
            </urn1:ReqdExctnDt>
            <urn1:Dbtr>
              <urn1:Nm>Ordering party name Ltd.</urn1:Nm>
            </urn1:Dbtr>
            <urn1:DbtrAcct>
              <urn1:Id>
                <urn1:IBAN>PL66120011850001111189652001</urn1:IBAN>
              </urn1:Id>
            </urn1:DbtrAcct>
            <urn1:DbtrAgt>
              <urn1:FinInstnId>
                <urn1:BICFI>PPABPLPKXXX</urn1:BICFI>
              </urn1:FinInstnId>
            </urn1:DbtrAgt>
            <urn1:ChrgBr>SLEV</urn1:ChrgBr>
            <urn1:ChrgsAcct>
              <urn1:Id>
                <urn1:IBAN>PL66120011850001111189652001</urn1:IBAN>
              </urn1:Id>
            </urn1:ChrgsAcct>
            <urn1:CdtTrfTxInf>
```

```xml
                    <urn1:PmtId>
                        <urn1:EndToEndId>BNP000000120</urn1:EndToEndId>
                    </urn1:PmtId>
                    <urn1:Amt>
                        <urn1:InstdAmt Ccy="EUR">99.01</urn1:InstdAmt>
                    </urn1:Amt>
                    <urn1:CdtrAgt>
                        <urn1:FinInstnId>
                            <urn1:BICFI>AGRIPLPRXXX</urn1:BICFI>
                        </urn1:FinInstnId>
                    </urn1:CdtrAgt>
                    <urn1:Cdtr>
                        <urn1:Nm>Company 1</urn1:Nm>
                        <urn1:PstlAdr>
                            <urn1:Dept>Finance Department</urn1:Dept>
                            <urn1:SubDept>Accounts Payable</urn1:SubDept>
                            <urn1:StrtNm>Mazowiecka</urn1:StrtNm>
                            <urn1:BldgNb>53</urn1:BldgNb>
                            <urn1:BldgNm>Varso Tower</urn1:BldgNm>
                            <urn1:Flr>10</urn1:Flr>
                            <urn1:PstBx>101</urn1:PstBx>
                            <urn1:Room>1205</urn1:Room>
                            <urn1:PstCd>00-026</urn1:PstCd>
                            <urn1:TwnNm>Warszawa</urn1:TwnNm>
                            <urn1:TwnLctnNm>Srodmiescie</urn1:TwnLctnNm>
                            <urn1:DstrctNm>Mazowieckie</urn1:DstrctNm>
                            <urn1:CtrySubDvsn>Mazowieckie</urn1:CtrySubDvsn>
                            <urn1:Ctry>PL</urn1:Ctry>
                        </urn1:PstlAdr>
                    </urn1:Cdtr>
                    <urn1:CdtrAcct>
                        <urn1:Id>
                            <urn1:IBAN>DE76880700000072111000</urn1:IBAN>
                        </urn1:Id>
                    </urn1:CdtrAcct>
                    <urn1:RmtInf>
                        <urn1:Ustrd>Payment title</urn1:Ustrd>
                    </urn1:RmtInf>
                </urn1:CdtTrfTxInf>
            </urn1:PmtInf>
        </urn1:CstmrCdtTrfInitn>
    </urn1:Document>
    </urn:SEPATransfer>
    </soapenv:Body>
</soapenv:Envelope>
```

1.4 InternalTransferV2 service

The InternalTransferV2 message is sent by the Client to the bank. It contains transfers in PLN to the company's other accounts within BNP Paribas Bank. Instructions debiting different accounts may be sent in one message. The service does not support batching instructions.

The message does not support diacritical characters.

The service supports XADES signatures. It is possible to attach:

- one XADES signature - equivalent to signing by one person,
- multiple XADES signatures - equivalent to signing by multiple persons.

Service specification based on pain.001.001.12.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
Message identifier	+GrpHdr ++MsgId	M	35x	Unique for the given sender. For messages containing transfers, the message identifier value is used to check the status of the submitted transfers. Therefore, message identifiers sent by one Client must be unique (they must not be repeated). If an identifier is repeated, an error is reported. A message identifier is recorded as used only when the message was correct and the transfers from that message were saved. It must not contain spaces or special characters.
Message creation date and time	+GrpHdr ++CreDtTm	M	ISO Date And Time	Permitted date: -/+ 7 days from the present moment.
Number of instructions in the message	+GrpHdr ++NbOfTxs	M	15d	Number of transactions in the file.
Instruction initiator	+GrpHdr ++InitgPty +++Nm	M	70x	A string enabling identification of the person entering the instructions on the financial/accounting system side. It must not contain spaces or special characters.

Field name	XML element name	Status	Format	Notes
Batch name	+PmtInf ++PmtInfId	O	35x	Field ignored.
Payment method	+PmtInf ++PmtMtd	M	3!a	Fixed value: ■ TRF
Execution date	+PmtInf ++ReqdExctnDt +++Dt	M	ISO Date	Change compared with the first version of the service. Previously: +PmtInf ++ReqdExctnDt
Ordering party (sender) name	+PmtInf ++Dbtr +++Nm	M	70x	Field ignored.
Ordering party (sender) country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Field ignored.
Ordering party (sender) address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	66x	Field ignored.
Ordering party (sender) account	+PmtInf ++DbtrAcct +++Id ++++IBAN	M	34c	Account in IBAN format.
Clearing system code	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId +++++ClrSysId ++++++Cd	M	5!x	Fixed value: ■ PLKNR
Domestic identifier of the ordering party's (sender's) bank	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	M	8!n	Bank clearing number.
Reference / signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	35x	The field permits 35 characters, but only the first 16 characters are processed.
Instruction category	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++CtgyPurp ++++Cd	C	4!a	Fixed value: 'INTC' – for intrabank instructions
Transfer amount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Amount from 0.01 to 9 999 999 999 999.99 Currency provided in the Ccy attribute - PLN is mandatory.
Counterparty (recipient) name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	Field ignored.
Counterparty (recipient) country	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++Ctry	O	2!a	Field ignored.
Counterparty (recipient) address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	66x	Field ignored.

Field name	XML element name	Status	Format	Notes
Counterparty (recipient) account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN	M	34c	Recipient account in IBAN format.
Additional information for the ordering party's Bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt ++++InstrInf	O	140x	If the value 'SEND' is set in the field for all transactions in the batch, the instructions will be sent automatically if the approval schemes are satisfied; otherwise, even if the approval schemes are satisfied, the batch will not be sent.
Instruction title	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	O	140x	The field may occur only once.


```
<soapenv:Envelope
    xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
    xmlns:urn="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01"
    xmlns:urn1="urn:iso:std:iso:20022:tech:xsd:pain.001.001.12">
    <soapenv:Header/>
    <soapenv:Body>
        <urn:InternalTransfer>
            <urn1:Document>
                <urn1:CstmrCdtTrfInitn>
                    <urn1:GrpHdr>
                        <urn1:MsgId>InternalFcyX04x03x01x260722121849</urn1:MsgId>
                        <urn1:CreDtTm>2026-07-22T12:18:49</urn1:CreDtTm>
                        <urn1:NbOfTxs>1</urn1:NbOfTxs>
                        <urn1:InitgPty>
                            <urn1:Nm>Jan Kowalski</urn1:Nm>
                        </urn1:InitgPty>
                    </urn1:GrpHdr>
                    <urn1:PmtInf>
                        <urn1:PmtInfId></urn1:PmtInfId>
                        <urn1:PmtMtd>TRF</urn1:PmtMtd>
                        <urn1:ReqdExctnDt>
                            <urn1:Dt>2026-07-22</urn1:Dt>
                        </urn1:ReqdExctnDt>
                        <urn1:Dbtr>
                            <urn1:Nm>Hanna Nowak</urn1:Nm>
                        </urn1:Dbtr>
                        <urn1:DbtrAcct>
                            <urn1:Id>
                                <urn1:IBAN>PL26160011850000000189652001</urn1:IBAN>
                            </urn1:Id>
                        </urn1:DbtrAcct>
                        <urn1:DbtrAgt>
                            <urn1:FinInstnId>
                                <urn1:ClrSysMmbId>
```

```
                        &lt;urn1:ClrSysId&gt;
                            &lt;urn1:Cd&gt;PLNKR&lt;/urn1:Cd&gt;
                        &lt;/urn1:ClrSysId&gt;
                        &lt;urn1:MmbId&gt;16001185&lt;/urn1:MmbId&gt;
                    &lt;/urn1:ClrSysMmbId&gt;
                &lt;/urn1:FinInstnId&gt;
            &lt;/urn1:DbtrAgt&gt;
            &lt;urn1:CdtTrfTxInf&gt;
                &lt;urn1:PmtId&gt;
                    &lt;urn1:EndToEndId&gt;112233&lt;/urn1:EndToEndId&gt;
                &lt;/urn1:PmtId&gt;
                &lt;urn1:Amt&gt;
                    &lt;urn1:InstdAmt Ccy="PLN"&gt;04.03&lt;/urn1:InstdAmt&gt;
                &lt;/urn1:Amt&gt;
                &lt;urn1:Cdtr&gt;
                    &lt;urn1:Nm&gt;Jan Janowy&lt;/urn1:Nm&gt;
                    &lt;urn1:PstlAdr&gt;
                        &lt;urn1:AdrLine&gt;Kalinsky 1&lt;/urn1:AdrLine&gt;
                        &lt;urn1:AdrLine&gt;01-018 Warszawa&lt;/urn1:AdrLine&gt;
                    &lt;/urn1:PstlAdr&gt;
                &lt;/urn1:Cdtr&gt;
                &lt;urn1:CdtrAcct&gt;
                    &lt;urn1:Id&gt;
                        &lt;urn1:IBAN&gt;PL80130011850001111189652140&lt;/urn1:IBAN&gt;
                    &lt;/urn1:Id&gt;
                &lt;/urn1:CdtrAcct&gt;
                &lt;urn1:RmtInf&gt;
                    &lt;urn1:Ustrd&gt;payment title&lt;/urn1:Ustrd&gt;
                &lt;/urn1:RmtInf&gt;
            &lt;/urn1:CdtTrfTxInf&gt;
        &lt;/urn1:PmtInf&gt;
      &lt;/urn1:CstmrCdtTrfInitn&gt;
    &lt;/urn1:Document&gt;
  &lt;/urn:InternalTransfer&gt;
 &lt;/soapenv:Body&gt;
&lt;/soapenv:Envelope&gt;
```

1.5 InternalFcyTransferV2 service

The InternalFcyTransferV2 message is sent by the Client to the bank and performs the following tasks:

- Internal foreign currency transfer between accounts in the same currency.
- Currency conversion between internal accounts supporting the currency specified in the request.
- The service does not support batching instructions.

The service does not permit diacritical characters.

The service supports **XADES** signatures. It is possible to attach:

- one **XADES** signature - equivalent to signing by one person,
- multiple **XADES** signatures - equivalent to signing by multiple persons.

Service specification based on pain.001.001.12.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
Message identifier	+GrpHdr ++MsgId	M	35x	Unique for the given sender. For messages containing transfers, the message identifier value is used to check the status of the submitted transfers. Therefore, message identifiers sent by one Client must be unique (they must not be repeated). If an identifier is repeated, an error is reported. A message identifier is recorded as used only when the message was correct and the transfers from that message were saved. It must not contain spaces or special characters.
Message creation date and time	+GrpHdr ++CreDtTm	M	ISO Date And Time	Permitted date: -/+ 7 days from the present moment.
Number of instructions in the message	+GrpHdr ++NbOfTxs	M	15d	Number of transactions in the file.

Field name	XML element name	Status	Format	Notes
Instruction initiator	+GrpHdr ++InitgPty +++Nm	M	70x	A string enabling identification of the person entering the instructions on the financial/accounting system side. It must not contain spaces or special characters.
Ordering party (sender) identifier	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Client identifier. Data from this field is saved in the event log as the initiating person's data. It must not contain spaces or special characters.
Batch name	+PmtInf ++ PmtInfId	O	35x	Field ignored.
Payment method	+PmtInf ++PmtMtd	M	3!a	Fixed value: ■ TRF
Bulk instruction indicator	+PmtInf ++BtchBookg	O		False – standard instructions (debit per transaction)
Execution date	+PmtInf ++ReqdExctnDt +++Dt	M	ISO Date	Change compared with the first version of the service. Previously: +PmtInf ++ReqdExctnDt
Ordering party (sender) name	+PmtInf ++Dbtr +++Nm	M	70x	Field ignored.
Ordering party (sender) country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	Ctry	O	Field ignored.
Ordering party (sender) address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	66x	Field ignored.
Ordering party (sender) account	+PmtInf ++DbtrAcct +++Id ++++IBAN	M	34c	Account in IBAN format.
Clearing system code	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId +++++ClrSysId ++++++Cd	O	5!x	Fixed value: ■ PLKNR
Domestic identifier of the ordering party's Bank	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	M	8!n	Bank clearing number
Reference signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	35x	The field permits 35 characters, but only the first 16 characters are processed.
Instruction category	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++CtgyPurp ++++Cd	C	4!a	Fixed value: ■ 'INTC' – for intrabank instructions.
Transfer amount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Amount from 0.01 to 9 999 999 999.99 Currency provided in the Ccy attribute - only the currency code of the account being debited or credited is permitted.
Counterparty (recipient) name	+PmtInf ++CdtTrfTxInf	M	70x	Field ignored.

Field name	XML element name	Status	Format	Notes
	+++Cdtr ++++Nm			
Counterparty (recipient) country	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++Ctry	O	2!a	Field ignored.
Counterparty (recipient) address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	66x	Maximum number of occurrences = 2 The total length of both fields must not exceed 66 characters.
Counterparty (recipient) account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN	M	34c	Recipient account in IBAN format.
Additional information for the ordering party's Bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt ++++InstrInf	O	140x	If the value 'SEND' is set in the field for all transactions, the instructions will be sent automatically if the approval schemes are satisfied; otherwise, even if the approval schemes are satisfied, the batch will not be sent.
Instruction title	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	O	140x	The field may occur only once.

```
<soapenv:Envelope
  xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
  xmlns:urn="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01"
  xmlns:urn1="urn:iso:std:iso:20022:tech:xsd:pain.001.001.12">
  <soapenv:Header/>
  <soapenv:Body>
    <urn:InternalFcyTransfer>
      <urn1:Document>
        <urn1:CstmrCdtTrfInitn>
          <urn1:GrpHdr>
            <urn1:MsgId>InternalFcyX01x01x01x260602124153</urn1:MsgId>
            <urn1:CreDtTm>2026-06-02T12:41:53</urn1:CreDtTm>
            <urn1:NbOfTxs>1</urn1:NbOfTxs>
            <urn1:InitgPty>
              <urn1:Nm>Jan Nowak</urn1:Nm>
            </urn1:InitgPty>
          </urn1:GrpHdr>
          <urn1:PmtInf>
            <urn1:PmtInfId></urn1:PmtInfId>
            <urn1:PmtMtd>TRF</urn1:PmtMtd>
            <urn1:ReqdExctnDt>
              <urn1:Dt>2026-06-02</urn1:Dt>
            </urn1:ReqdExctnDt>
            <urn1:Dbtr>
              <urn1:Nm>Hanna Hannowa</urn1:Nm>
            </urn1:Dbtr>
```

```
                        <urn1:DbtrAcct>
                            <urn1:Id>
                                <urn1:IBAN>PL17530011850001111189652021</urn1:IBAN>
                            </urn1:Id>
                        </urn1:DbtrAcct>
                        <urn1:DbtrAgt>
                            <urn1:FinInstnId>
                                <urn1:ClrSysMmbId>
                                    <urn1:ClrSysId>
                                        <urn1:Cd>PLKNR</urn1:Cd>
                                    </urn1:ClrSysId>
                                    <urn1:MmbId>16001185</urn1:MmbId>
                                </urn1:ClrSysMmbId>
                            </urn1:FinInstnId>
                        </urn1:DbtrAgt>
                        <urn1:CdtTrfTxInf>
                            <urn1:PmtId>
                                <urn1:EndToEndId>112233</urn1:EndToEndId>
                            </urn1:PmtId>
                            <urn1:Amt>
                                <urn1:InstdAmt Ccy="USD">01.01</urn1:InstdAmt>
                            </urn1:Amt>
                            <urn1:Cdtr>
                                <urn1:Nm>Jan Janowy</urn1:Nm>
                            </urn1:Cdtr>
                            <urn1:CdtrAcct>
                                <urn1:Id>
                                    <urn1:IBAN>PL78900011850004080111152022</urn1:IBAN>
                                </urn1:Id>
                            </urn1:CdtrAcct>
                            <urn1:RmtInf>
                                <urn1:Ustrd>Payment title</urn1:Ustrd>
                            </urn1:RmtInf>
                        </urn1:CdtTrfTxInf>
                    </urn1:PmtInf>
                </urn1:CstmrCdtTrfInitn>
            </urn1:Document>
        </urn:InternalFcyTransfer>
    </soapenv:Body>
</soapenv:Envelope>
```

1.6 RPITransfer service

The RPITransfer message is sent by the Client to the bank. It contains a batch of currency transfers to banks abroad or in Poland, from the specified Client account to multiple payment recipient accounts.

The message does not support diacritical characters.

The service supports **XADES** signatures. It is possible to attach:

- one **XADES** signature - equivalent to signing by one person
- multiple **XADES** signatures - equivalent to signing by multiple persons.

Service specification based on pain.001.001.12.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
Message identifier	+GrpHdr ++MsgId	M	35x	Unique for the given sender. For messages containing transfers, the message identifier value is used to check the status of the submitted transfers. Therefore, message identifiers sent by one Client must be unique (they must not be repeated). If an identifier is repeated, an error is reported. A message identifier is recorded as used only when the message was correct and the transfers from that message were saved. It must not contain spaces or special characters.
Message creation date and time	+GrpHdr ++CreDtTm	M	ISO Date And Time	Permitted date: -/+ 7 days from the present moment.
Number of instructions in the message	+GrpHdr ++NbOfTxs	M	15n	Number of transactions in the file.

Field name	XML element name	Status	Format	Notes
Instruction initiator	+GrpHdr ++InitgPty +++Nm	M	70x	A string enabling identification of the person entering the instructions on the financial/accounting system side. It must not contain spaces or special characters.
Batch name	+PmtInf ++PmtInfId	O	50x	Batch name. The field is required if the message contains multiple instructions forming a batch. Otherwise, the field is not validated.
Payment method	+PmtInf ++ PmtMtd	M	3!a	Fixed value: ■ TRF
Execution date	+PmtInf ++ReqdExctnDt +++Dt	M	ISO Date	Change compared with the first version of the service. Previously: +PmtInf ++ReqdExctnDt
Ordering party (sender) name	+PmtInf ++Dbtr +++Nm	M	70x	If the message does not contain the ordering party name, the value applicable to the specified ordering party account will be inserted.
Ordering party (sender) country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Country code compliant with ISO 31666 Field ignored
Ordering party (sender) address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	70x	If the message does not contain the ordering party name, the value applicable to the specified ordering party account will be inserted. It is recommended to provide at least the Country <Ctry> and Town <TwnNm>, as well as the address line <AdrLine>. If the Country and Town are missing, the address line will not be loaded.
Ordering party (sender) account	+PmtInf ++DbtrAcct +++Id ++++IBAN or +PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	M	34c OR 34x	Only one of the specified fields must be completed. An account in IBAN format may be provided in the Othr/Id field.
BIC of the ordering party's (sender's) Bank	+PmtInf ++DbtrAgt +++FinInstnId ++++BICFI	M	4!a2!a2!c[3!c]	Financial Institution maintaining the ordering party's account.
Reference signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	M	35x	The field permits 35 characters, but only the first 16 characters are processed.
Additional Split Payment information	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Cd or +PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Prtry	O	10x	Split Payment: Only one of the fields may occur for a single operation; the two fields must not occur simultaneously. If both fields occur, the system will treat this as an error and the transaction will not be processed. If either field is submitted, this will mean that the transfer is a Split Payment transfer. The fields are optional. The fields will contain the following values: ■ For <Cd>, value OTHR/VAT53 or VAT53 ■ For <Prtry>, value 53 or VAT53
Transfer amount and currency	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Amount from 0.01 to 9 999 999 999 999.99 Currency provided in the Ccy attribute. Permitted currencies allowed for an RPI Transfer in accordance with the system configuration.
Settlement of charges	+PmtInf ++CdtTrfTxInf +++ChrgBr	M	4!a	Permitted values: ■ 'CRED' – the ordering party bank's charges and intermediary bank charges are borne by the Recipient

Field name	XML element name	Status	Format	Notes
				■ 'SHAR' – the ordering party bank's charges are borne by the Sender; intermediary bank charges are borne by the Recipient ■ 'DEBT' – the ordering party bank's charges and intermediary bank charges are borne by the Sender
Financial institution	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BICFI	C	4!a2!a2!c[3!c]	Only a BIC SWIFT identifier is permitted. Either the BIC or the counterparty (recipient) bank name and country must be provided.
Domestic clearing number of the counterparty (recipient) bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	O	35x	Bank clearing number.
Counterparty (recipient) bank name	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++Nm	C	70x	Either the BIC or the counterparty (recipient) bank name and country must be provided.
Counterparty (recipient) bank country	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr ++++++Ctry	C	2!a	Either the BIC or the counterparty (recipient) bank name and country must be provided.
Counterparty bank town (recipient)	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr ++++++AdrLine	O	35x	Recipient counterparty (recipient) bank town.
Counterparty (recipient) name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	66x	Recipient counterparty (recipient) name.
Counterparty (recipient) country	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++Ctry	M	2!a	Beneficiary country of the counterparty (recipient).
Counterparty (recipient) address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	35x	Maximum number of occurrences = 2; If the AdrLine field occurs, only the following fields will be loaded: ■ <Ctry> ■ <TwnNm> ■ <AdrLine> If <AdrLine> does not occur in the file, the structured address will be loaded.
Counterparty account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN OR +PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id	M	34c OR 34x	Only one of the specified fields must be completed. An account in IBAN format may be provided in the Othr/Id field.
Instruction code	+PmtInf ++CdtTrfTxInf +++Purp ++++Cd	C	4!a OR 35x	List of codes ■ RTGS – high-value transfer ■ URGP – urgent transfer

Field name	XML element name	Status	Format	Notes
	OR +PmtInf ++CdtTrfTxInf +++Purp ++++Prtry			Only one code may be provided in the Cd field. Both values may be entered in the Prtry field, separated by the '/' character Change compared with the first version of the service. Previously: +PmtInf ++CdtTrfTxInf +++Purp ++++Cd
Counterparty (recipient) department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Dept	O	70x	Counterparty (recipient) department .
Counterparty (recipient) sub-department	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ SubDept	O	70x	Counterparty (recipient) sub-department.
Counterparty (recipient) street	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++StrtNm	O	70x	Counterparty (recipient) street.
Counterparty (recipient) building number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ BldgNb	O	16x	Counterparty (recipient) building number.
Counterparty (recipient) building name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++BldgNm	O	35x	Counterparty (recipient) building name.
Counterparty (recipient) building floor	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Flr	O	70x	Counterparty (recipient) building floor.
Counterparty (recipient) post box	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstBx	O	16x	Counterparty (recipient) post box.
Counterparty (recipient) room number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Room	O	70x	Counterparty (recipient) room number.
Counterparty (recipient) postal code	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstCd	O	16x	Counterparty (recipient) postal code.
Counterparty (recipient) town	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++ TwnNm	M	35x	Counterparty (recipient) town.
Counterparty (recipient) district	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++TwnLctnNm	O	35x	Counterparty (recipient) district.

Field name	XML element name	Status	Format	Notes
Counterparty (recipient) municipality / county	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++DstrctNm	O	35x	Counterparty (recipient) municipality / county.
Counterparty (recipient) region / province	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++CtrySubDvsn	O	35x	Counterparty (recipient) region / province.
Counterparty (recipient) country	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	M	2a	Counterparty (recipient) country.
Instruction title	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	O	140x	Instruction details. For Split Payment: /VAT/nnnnnn,nn – fixed value /VAT/ and VAT amount (max. 6n,2!n characters; the decimal separator is a comma ',') /IDC/nnnnnnnnnn – fixed value /IDC/ and recipient tax identifier (max. 14 characters); only the length and format are checked (no validation for NIP) /INV/xxxxxxxxxxxx – fixed value /INV/ and the number of the invoice to which the payment relates (max. 35 characters) /TXT/xxxxxxxxxxxx – fixed value /TXT/ and an additional description (max. 33 characters) Example: /VAT/4213,00/IDC/1234567890/INV/FV-201701/TXT/advance payment


```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:urn="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01" xmlns:urn1="urn:iso:std:iso:20022:tech:xsd:pain.001.001.12"
xmlns:xd="http://www.w3.org/2000/09/xmldsig#">
  <soapenv:Header/>
  <soapenv:Body>
    <urn:RPITransfer>
      <urn1:Document>
        <urn1:CstmrCdtTrfInitn>
          <urn1:GrpHdr>
            <urn1:MsgId>MT101Transferx99x00x00x260602030946</urn1:MsgId>
           <urn1:CreDtTm>2026-06-02T03:09:46</urn1:CreDtTm>
            <urn1:NbOfTxs>1</urn1:NbOfTxs>
           <urn1:InitgPty>
              <urn1:Nm>Ordering party name Ltd.</urn1:Nm>
            </urn1:InitgPty>
         </urn1:GrpHdr>
          <urn1:PmtInf>
            <urn1:PmtInfId>BNP000000300</urn1:PmtInfId>
            <urn1:PmtMtd>TRF</urn1:PmtMtd>
           <urn1:ReqdExctnDt>
             <urn1:Dt>2026-06-02</urn1:Dt>
             </urn1:ReqdExctnDt>
           <urn1:Dbtr>
              <urn1:Nm>Ordering party name Ltd.</urn1:Nm>
            </urn1:Dbtr>
            <urn1:DbtrAcct>
              <urn1:Id>
                <urn1:Othr>
                  <urn1:Id>AT226710000111120062</urn1:Id>
               </urn1:Othr>
              </urn1:Id>
             </urn1:DbtrAcct>
```

```
            <urn1:DbtrAgt>
              <urn1:FinInstnId>
                <urn1:BICFI>AGRIPLPRXXX</urn1:BICFI>
              </urn1:FinInstnId>
            </urn1:DbtrAgt>
            <urn1:CdtTrfTxInf>
              <urn1:PmtId>
               <urn1:EndToEndId>endtoendid</urn1:EndToEndId>
              </urn1:PmtId>
              <urn1:Amt>
                <urn1:InstdAmt Ccy="USD">99.00</urn1:InstdAmt>
              </urn1:Amt>
              <urn1:ChrgBr>SHAR</urn1:ChrgBr>
              <urn1:CdtrAgt>
                <urn1:FinInstnId>
                  <urn1:BICFI>PPABPLPKXXX</urn1:BICFI>
               </urn1:FinInstnId>
              </urn1:CdtrAgt>
              <urn1:Cdtr>
                <urn1:Nm>99 00 00 Transfer recipient</urn1:Nm>
                <urn1:PstlAdr>
                  <urn1:Ctry>PL</urn1:Ctry>
                </urn1:PstlAdr>
              </urn1:Cdtr>
              <urn1:CdtrAcct>
                <urn1:Id>
                  <urn1:Othr>
                    <urn1:Id>PL15315000090000000003577118</urn1:Id>
                   </urn1:Othr>
                </urn1:Id>
             </urn1:CdtrAcct>
              <urn1:Purp>
                <urn1:Prtry>URGP/RTGS</urn1:Prtry>
              </urn1:Purp>
              <urn1:RmtInf>
                <urn1:Ustrd>Warm-up request</urn1:Ustrd>
              </urn1:RmtInf>
            </urn1:CdtTrfTxInf>
          </urn1:PmtInf>
        </urn1:CstmrCdtTrfInitn>
      </urn1:Document>
    </urn:RPITransfer>
  </soapenv:Body>
</soapenv:Envelope>
```

1.7 SignDispositionsV2 service

The SignDispositionsV2 message is sent by the Client to the bank. It is a request to sign account instructions and batches awaiting signature.

The instruction signing process is as follows:

1) Call the GetPendingPaymentsList message to retrieve instructions / group instructions that can be signed
2) Individual instructions that do not belong to a batch, or batches, may be signed. It is not possible to sign selected instructions within a batch.

After receiving a signDisposiotions request enabling previously submitted instructions to be signed, an attempt will be made to sign the instructions with the provided identifiers. The method accepts the identifiers and hashes of the instructions returned to the Client's financial/accounting system by the BankToCustomerPendingPaymentsList message. For each instruction, it will be verified whether:

- the User whose signature is contained in the message has permissions for the account debited in the instruction being signed and has the right to sign instructions for that account.
- the last modification date provided in the signature message is identical to the date in the database.

A negative verification result causes processing of the current instruction / batch to be stopped. Subsequent items are processed independently of the processing status of the previous item. Signature fields will be placed in the message structure in the same way as for instructions used to submit instructions in XML format.

The existing PaymentStatusReport will be used in response to the message. If a batch is signed, the data of all transfers in the batch will be returned. When processing a status request, no systems external to GOonline Biznes will be queried; all data will be retrieved from that system's database.

The service supports XADES signatures. It is possible to attach:

- one XADES signature - equivalent to signing by one person
- multiple XADES signatures - equivalent to signing by multiple persons.

Invalid signature

If the XADES signature is invalid, error E201 will be returned with the appropriate message.

The message consists of an error code and, optionally, additional error parameters in key + value form as follows: "*error_code* [*key1*=*value1*, *key2*=value2]", e.g.

```
INVALID_SIGNATURE [BBB_CV_IRDOF_ANS=The reference data object has not been found!,BBB_SAV_ISQPMDOSPP_ANS=The signed qualifying property: neither 'message-digest' nor 'SignedProperties' is present!,]
```

Possible error codes:

Code	Description
NO_CERTIFICATES	Message without a signature (no Signature tag), or the signature does not contain a certificate (no X509Certificate tag)
NO_REGISTERED_CERTIFICATES	None of the certificates used for signing is registered in the system.
INVALID_SIGNATURE	Invalid XADES signature.
UNEXPECTED_ERROR	Unexpected error during signature verification

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
Wrapper tag	SignDisp	M	-	Technical tag wrapping information about the instructions being signed.
Message identifier	+GrpHdr ++MsgId	M	35x	Unique for the given sender. It must not contain spaces or special characters.
Message creation date and time	+GrpHdr ++CreDtTm	M	ISO Date And Time	Message creation date and time.
Number of instructions in the message	+GrpHdr ++NbOfDispl	M	15d	Number of transactions in the file.
Instruction initiator	+GrpHdr ++InitgPty +++Nm	M	70x	A string enabling identification of the person entering the instructions on the financial/accounting system side.
Ordering party (sender) identifier	+GrpHdr ++InitgPty +++Id ++++PrvtId +++++Othr ++++++Id	O	35x	Client identifier.
Instructions	+SignDisp	M	-	List of instructions being signed. The message must contain at least one element.
Instruction	++DispDtls	M	-	Instruction being signed The message must contain at least one element.
Fields in the instruction list (inside the <Disp> tag):				
Individual instruction identifier	+++PmtInf ++++OrgnlInstrId	M	35x	Operation number in the source system (e.g. electronic banking).
Last modification date of the individual instruction.	+++PmtInf ++++LastModDate	M	ISODateTime	Instruction last modification date retrieved from the source system.
Instruction hash	+++PmtInf ++++Dgst	M		A digest of the instruction data that will be used for unambiguous verification of the data of the instruction / batch being signed.

```xml
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:urn="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.02" xmlns:urn1="urn:ca:std:cdc:tech:xsd:pamt.003.001.03"
xmlns:xd="http://www.w3.org/2000/09/xmldsig#">
 <soapenv:Header/>
   <soapenv:Body>
      <urn:SignDispositions xmlns:urn="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.02"
xmlns:urn1="urn:ca:std:cdc:tech:xsd:pamt.003.001.03">
            <urn1:Document>
                <urn1:SignDisp>
                    <urn1:GrpHdr>
                        <urn1:MsgId>SignDispx01x01x01x260722110757</urn1:MsgId>-->
                        <urn1:CreDtTm>2026-07-22T11:07:57</urn1:CreDtTm>
                        <urn1:NbOfDisp>2</urn1:NbOfDisp>
                        <urn1:InitgPty>
                            <urn1:Nm>Name</urn1:Nm>
                            <urn1:Id>
                                <urn1:PrvtId>
                                    <urn1:Othr>
                                        <urn1:Id>Ident</urn1:Id>
                                    </urn1:Othr>
                                </urn1:PrvtId>
                            </urn1:Id>
                        </urn1:InitgPty>
                    </urn1:GrpHdr>
                    <urn1:DispDtls>
                        <urn1:OrgnlInstrId>4111110</urn1:OrgnlInstrId>
                        <urn1:LastModDate>2026-07-22T11:07:23</urn1:LastModDate>
                        <urn1:Dgst>61ab0d0112907807</urn1:Dgst>
                    </urn1:DispDtls>
                    <urn1:DispDtls>
                        <urn1:OrgnlInstrId>25bb7c67b67a41cf111a3c3dd1a22547</urn1:OrgnlInstrId>
                        <urn1:LastModDate>2026-07-22T11:07:22</urn1:LastModDate>
                        <urn1:Dgst>3136c120a9d4b125b19a432b11a9d32cffb96c29</urn1:Dgst>
                    </urn1:DispDtls>
                </urn1:SignDisp>
            </urn1:Document>
        <ds:Signature xmlns:ds="http://www.w3.org/2000/09/xmldsig#" Id="xmldsig-164a111e-8234-4c23-b7f4-
ab0da8531c3d">
<ds:SignedInfo>
<ds:CanonicalizationMethod Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-20010315"/>
<ds:SignatureMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-sha256"/>
<ds:Reference Id="xmldsig-164a888e-8984-4c23-b7f4-ab0da8531c3d-ref0"
Type="http://www.w3.org/2000/09/xmldsig#Object" URI="#xmldsig-164a888e-8984-4c23-b7f4-ab0da8531c3d-
object0">
<ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
<ds:DigestValue>NpCL/oCEVCuNj42vMoapmJR4iGpVzN0C2vVlbNbYMIk=</ds:DigestValue>
</ds:Reference>
<ds:Reference Type="http://uri.etsi.org/01903#SignedProperties" URI="#xmldsig-164a888e-8984-4c23-b7f4-
ab0da8531c3d-signedprops">
<ds:Transforms>
```

<ds:Transform Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-20010315"/>
</ds:Transforms>
<ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
<ds:DigestValue>LUyY3T0TFMFm8RgpIDti8EbPl2z7mwIj9ceOjRka0F8=</ds:DigestValue>
</ds:Reference>
</ds:SignedInfo>
<ds:SignatureValue Id="xmldsig-164a888e-8984-4c23-b7f4-ab0da8531c3d-sigvalue">
nuMX89oDzK98tzoiCNtatQL2DqOP3sVbgzC/EvRaZAD3OhDs1zGohDCeNbv1ELbJpI3x9DYuPh+j
qnseBGoQVl7mr19Eqg/f8zJkzDOd9P9cfn1o5NZMbJ3eCI9jet0hSvT04jKjiwTdlmNUSfWTNfi/
fwLaIBAmqaGpVoOLmZErqaDbrumRTYY2LIiNFCAN1NQpG7ovHk938MkhTeW6OTYgTig3ZEbFQ1iv
Wm1xLIoO+nuOhK0AJtDagbb0CDW2j7ri7H0SsrV+mNU3dqT9XryT6HOTRauQZ/rtf/4DxYjcx+Ww
pr5gRRIEZXIwrlSdjHXPbKcaova+EZvJpT8WCQ==
</ds:SignatureValue>
<ds:KeyInfo>
<ds:X509Data>
<ds:X509Certificate>
MIIDeTCCAmGgAwIBAgIEbixhdTANBgkqhkiG9w0BAQsFADBvMQswCQYDVQQGEwJJTjEdMBsGA1UE
ChMUQ+FDkSbruCo87BhMWiGaDRvkwZWTmpopT3MECnx4C vb3RfQ2VydGlmaWNhdGVBdXRob3Jp
dHkxHTAbBgNVBAMTFFdoeUFsd2F5c01lUm9vdENBbmV3MB4XDTIzMDYyNjEwNTE0MVoXDTMzMDYy
MzEwNTE0MVowSjELMAkGA1UEBhMCSU4xCzAJBgNVBAoTAkNBMRQwEgYDVQQLEwtXaHlBbHdheXNN
ZTEYMBYGA1UEAxMPSW1pZSBpIG5hendpc2tvMIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKC
AQEAvUQAwTIh8d7dNCwMl1l+FDkSbruCo87BhMWiGaDRvkwZWTmpopT3MECnx4C+G6BBZNmrdP3G
Q4bThrVZ0YqCYIzT8+PGiddOj6PkdoeUFsd2F5c01lUm9v++laNWBTPwud+AE8tXyRqkJ5fus
l3bggNz7dbDbM73OqTHzEmqGNH4IZQ0uIDFX4P0ladNIh5t0JRPTG0Sv9QIb1azUyYzD2tYangKg
dlMZxc+bR2cJ2TmD0rgF+5bnG8sfLJ58Q5CdgixIScRH5ycxWvxJhkqscb4R24w27kfcrFL4yWgo
GLNrEveYM1WX67De37PXa+DvFTiU7tfj50e+elDLtwIDAQABo0IwQDAfBgNVHSMEGDAWgBQ7WFYd
kngCM5+X8kja1jSbIk3jkzAdBgNVHQ4EFgQUI3CGEvLGA35Ff8HbbxBwbUpRObQwDQYJKoZIhvcN
AQELBQADggEBAKD6T4g4+n5dTTxwlwafRl7ynPeOihmR3jcKlUzW661AHFylLyQNFGNBkRugckpa
cq6BjeYHP6w2yPf0JALumRNiKdwCefB/2vQoT/mSB8Z86afzqYDOSC4tQSC5yq1NBRJ9xYdMVnPv
BXmTs qtaZcRYu8/UI+vR+txJuW3HI53BfWvPQ8dTVxh8tFHF4Xph7Sk4qHkP3M958Ligm/b9LZWA
TxAhXiiNcHp2zKUXyei7qtaZcRYu8RTtJcd4gtslOzwI4P1llCM2D7TEOpHDkqXckHWCpj0udfsf
R8r+dXeax0gdZGbyGcHa6p8YSVOLetvJkqviiahOOkkxYDsX4OA=
</ds:X509Certificate>
<ds:X509IssuerSerial>
<ds:X509IssuerName>cn=TestootCAnew,ou=Root_CertificateAuthority,o=CertificateAuthority,c=IN</ds:X509IssuerName>
<ds:X509SerialNumber>1111401193</ds:X509SerialNumber>
</ds:X509IssuerSerial>
<ds:X509SubjectName>cn=Imie i nazwisko,ou=TestootCAnew,o=CA,c=IN</ds:X509SubjectName>
</ds:X509Data>
</ds:KeyInfo>
<ds:Object Id="xmldsig-164a888e-8984-4c23-b7f4-ab0da8531c3d-object0" MimeType="text/xml"><data>11223344556677889900</data></ds:Object>
<ds:Object><xades:QualifyingProperties xmlns:xades="http://uri.etsi.org/01903/v1.3.2#" xmlns:xades141="http://uri.etsi.org/01903/v1.4.1#" Target="#xxxdsig-164a111e-8984-4c23-b7f4-ab0da8321c3d"><xades:SignedProperties Id="xmldsig-164a888e-8984-4c23-b7f4-ab0da8321c3d-signedprops"><xades:SignedSignatureProperties><xades:SigningTime>2024-08-13T12:41:03.060+02:00</xades:SigningTime><xades:SigningCertificate><xades:Cert><xades:CertDigest><ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/><ds:DigestValue>KxoK847uNtOjIpiw37hjIJw1FIl63Zy6pp

```
MzxrUlVw4=</ds:DigestValue></xades:CertDigest><xades:IssuerSerial><ds:X509IssuerName>cn=TestootCAnew,ou=
Root_CertificateAuthority,o=CertificateAuthority,c=IN</ds:X509IssuerName><ds:X509SerialNumber>1111401193</ds
:X509SerialNumber></xades:IssuerSerial></xades:Cert><xades:Cert><xades:CertDigest><ds:DigestMethod
Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/><ds:DigestValue>YBEmvDy8BnSkHjFna38J8VQJN9wAF+vJ
S1YiiOlzD1I=</ds:DigestValue></xades:CertDigest><xades:IssuerSerial><ds:X509IssuerName>cn=TestootCAnew,ou=
Root_CertificateAuthority,o=CertificateAuthority,c=IN</ds:X509IssuerName><ds:X509SerialNumber>1111609314</ds
:X509SerialNumber></xades:IssuerSerial></xades:Cert></xades:SigningCertificate></xades:SignedSignatureProperti
es><xades:SignedDataObjectProperties><xades:DataObjectFormat ObjectReference="#xmldsig-164a111e-8984-
4c34-b7f4-ab0da2221c3d-
ref0"><xades:MimeType>text/xml</xades:MimeType><xades:Encoding>MyEncoding</xades:Encoding></xades:Data
ObjectFormat></xades:SignedDataObjectProperties></xades:SignedProperties></xades:QualifyingProperties></ds:O
bject>
</ds:Signature></urn:SignDispositions>
   </soapenv:Body>
</soapenv:Envelope>
```

2. Services in XML V1 format (CAMT.053.001.08) (CAMT.052.001.08) Recommended formats for ISO 20022

2.1 GetStatementV1 service

The GetStatementV1 message is sent by the Client to the bank. It is a request to retrieve a transaction statement for a given period from the specified Client current account. It does not return statements for MBR accounts.

The GetStatementV1 message consists of two main parts:

- message identifier,
- statement request definition.

The bank's response depends on the statement format (Format field):

- XML – the bank sends the statement in XML form, i.e. a BankToCustomerStatement message,
- PDF – the bank sends the statement in PDF form (this is the file created by the GOonline Biznes system after the user selects the <Save PDF> button on the statement details screen.

After the file is generated, it is added to the list of files available for download by the technical user and is accessible via the GetDocumentList service.

Service specification based on camt.053.001.08.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
Message identifier	GetStmt +MsgId ++Id	M	35x	It must not contain spaces or special characters.
Account number	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++AcctId ++++++EQ +++++++IBAN	M	2!a26!d	Account number in IBAN format.
Statement type	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtType	O	1!a	Specifies the statement type: ■ D – daily statement ■ M – monthly statement When the field is not completed, the message is used to retrieve daily statements.
Statement preparation date	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtValDt ++++++DtSch +++++++Dt	M/O	ISO Date	Either the Preparation date field or the Year field may occur.
Statement preparation year	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtValDt ++++++DtSch +++++++Year	M/C	4d	Either the Preparation date field or the Year field may occur Mandatory field when option M (monthly statement) is selected in the Statement type field, or for a daily statement when the Preparation date field is not provided.
Statement number	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtId ++++++EQ	C	3d	For a monthly statement: Required field. Statement number within the year. Mandatory field - the statement number is the month number from 01 to 12. For a daily statement: Statement number. Required if the Preparation date field is not provided - the statement number is a number from 001 to 366.
Format	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtFrmt	M	3a!	Specifies the statement format: ■ PDF – statement in PDF format = BankToCustomerDocument response, ■ XML – statement in ISO 20022 XML format = BankToCustomerStatement response. ■ PDF_ASYNC - statement in PDF format generated asynchronously. BankToCustomerDocument response. The document content must be retrieved using the GetDocument service.
Transaction confirmation attachment indicator	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++ConfOpInd	O		The field may occur if format = "PDF". Permitted values: ■ true – when the statement is to include transaction confirmations, ■ false – when the statement is not to include transaction confirmations. ■ The absence of the parameter means the value 'false'.
Print language	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++Lang	O		Specifies the statement language: ■ PL – statement in Polish, ■ EN – statement in English. If the parameter is absent or a parameter other than PL or EN is provided, the printout is generated in Polish.

```xml
<soapenv:Envelope
   xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
   xmlns:urn1="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01_1"
   xmlns:urn2="urn:ca:std:ccs:tech:xsd:cmrq.002.001.02">
   <soapenv:Header>
      <MockLoginHeader
         xmlns="urn:ca:mock:cdc:tech:xsd:mhdr.13"  usr_login="2284" />
      </soapenv:Header>
      <soapenv:Body>
         <urn1:GetStatement>
            <urn2:Document>
               <urn2:GetStmt>
                  <urn2:MsgId>
                     <urn2:Id>GetSttX00x00xRex260603123857</urn2:Id>
                  </urn2:MsgId>
                  <urn2:StmtQryDef>
                     <urn2:StmtCrit>
                        <urn2:NewCrit>
                           <urn2:SchCrit>
                              <urn2:AcctId>
                                 <urn2:EQ>
                                    <urn2:IBAN>PL70310011850004080111152001</urn2:IBAN>
                                 </urn2:EQ>
                              </urn2:AcctId>
                              <urn2:StmtValDt>
                                 <urn2:DtSch>
                                    <!--urn2:Dt>2022-01-25</urn2:Dt-->
                                    <urn2:Year>2021</urn2:Year>
                                 </urn2:DtSch>
                              </urn2:StmtValDt>
                              <urn2:StmtFrmt>XML</urn2:StmtFrmt>
                              <urn2:StmtId>
                                 <urn2:EQ>01</urn2:EQ>
                              </urn2:StmtId>
                              <urn2:StmtType>M</urn2:StmtType>
                           </urn2:SchCrit>
                        </urn2:NewCrit>
                     </urn2:StmtCrit>
                  </urn2:StmtQryDef>
               </urn2:GetStmt>
            </urn2:Document>
         </urn1:GetStatement>
      </soapenv:Body>
   </soapenv:Envelope>
```

2.1.1 Response - BankToCustomerDocument

The BankToCustomerDocument message is sent by the bank to the Client. It is a response to a request to retrieve a specified report / document (GetDocument PDF message) or a request to provide a statement in PDF form (GetStatement message with the specified PDF format), providing the requested report.

The BankToCustomerDocument message consists of two main parts:

- message identifier,
- report content.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
Message identifier	Rpt +MsgId ++Id	M	35x	Unique for the given recipient. It must not contain spaces or special characters.
Report status	Rpt +RptDtls ++RptSts	M	1!a	Report status: ■ R - Ready ■ P - Being generated
File name	Rpt +RptDtls ++RptNm	O	70x	If the report is ready.
Creation time	Rpt +RptDtls ++RptCreDt	O	ISO DATE	If the report is ready.
Report type	Rpt +RptDtls ++RptType	O	4a	If the report is ready. PDF
File size	Rpt +RptDtls ++RptSize	O	18d	If the report is ready. File size in bytes.
Report file	Rpt +RptDtls ++RptFile	O	-	If the report is ready, the report file is sent The file content is attached to the SOAP message using MTOM-XOP technology file content (encoded in Base64).

Field name	XML element name	Status	Format	Notes
File checksum	Rpt +RptDtls ++FileChecksum	O	32x	If the report is ready, the file's MD5 checksum is inserted here.


```
<soap:Envelope
  xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <ns55:GetStatementResponse
      xmlns="urn:swift:xsd:camt.003.001.04"
      xmlns:ns10="urn:ca:std:ccs:tech:xsd:rpts.003.001.04"
      xmlns:ns11="urn:ca:std:ccs:tech:xsd:rpts.004.001.02"
      xmlns:ns12="urn:ca:std:ccs:tech:xsd:past.001.001.02"
      xmlns:ns13="urn:ca:std:ccs:tech:xsd:rpts.002.001.02"
      xmlns:ns14="urn:ca:std:ccs:tech:xsd:ihvn.001.001.02"
      xmlns:ns15="urn:ca:std:ccs:tech:xsd:cmrq.001.001.02"
      xmlns:ns16="urn:iso:std:iso:20022:tech:xsd:camt.052.001.02"
      xmlns:ns17="urn:ca:std:ccs:tech:xsd:itsr.001.001.02"
      xmlns:ns18="urn:ca:std:ccs:tech:xsd:ihvr.001.001.02"
      xmlns:ns19="urn:ca:std:ccs:tech:xsd:itin.001.001.02"
      xmlns:ns2="urn:swift:xsd:camt.004.001.04"
      xmlns:ns20="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
      xmlns:ns21="urn:ca:std:ccs:tech:xsd:rpts.001.001.02"
      xmlns:ns22="urn:iso:std:iso:20022:tech:xsd:camt.052.001.08"
      xmlns:ns23="urn:iso:std:iso:20022:tech:xsd:camt.052.001.12"
      xmlns:ns24="urn:iso:std:iso:20022:tech:xsd:pain.001.001.12"
      xmlns:ns25="urn:iso:std:iso:20022:tech:xsd:pain.002.001.14"
      xmlns:ns26="urn:ca:std:cdc:tech:xsd:mbrs.001.001.01"
      xmlns:ns27="urn:ca:std:cdc:tech:xsd:mpfl.001.001.01"
      xmlns:ns28="urn:iso:std:iso:20022:tech:xsd:camt.053.001.12"
      xmlns:ns29="urn:ca:std:ccs:tech:xsd:rpts.015.001.01"
      xmlns:ns3="urn:iso:std:iso:20022:tech:xsd:tsmt.016.001.03"
      xmlns:ns30="urn:ca:std:cdc:tech:xsd:itin.003.001.01"
      xmlns:ns31="urn:ca:std:cdc:tech:xsd:info.001.001.01"
      xmlns:ns32="urn:ca:std:cdc:tech:xsd:ddrl.001.001.01"
      xmlns:ns33="urn:ca:std:cdc:tech:xsd:pamt.003.001.03"
      xmlns:ns34="urn:ca:std:cdc:tech:xsd:pamt.001.001.01"
      xmlns:ns35="urn:ca:std:cdc:tech:xsd:ddr.001.001.01"
      xmlns:ns36="urn:ca:std:ccs:tech:xsd:bcddr.001.001.01"
      xmlns:ns37="urn:ca:std:cdc:tech:xsd:curr.001.001.01"
      xmlns:ns38="urn:ca:std:cdc:tech:xsd:curr.002.001.01"
      xmlns:ns39="urn:ca:std:cdc:tech:xsd:info.002.001.01"
      xmlns:ns4="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
      xmlns:ns40="urn:ca:std:cdc:tech:xsd:pamt.002.001.01"
      xmlns:ns41="urn:ca:std:cdc:tech:xsd:pamt.003.001.02"
      xmlns:ns42="urn:ca:std:cdc:tech:xsd:itin.002.001.01"
      xmlns:ns43="urn:ca:std:cdc:tech:xsd:itsr.002.001.01"
      xmlns:ns44="urn:ca:std:ccs:tech:xsd:bcmpfl.001.001.01"
```

```xml
        xmlns:ns45="urn:ca:std:cdc:tech:xsd:rpts.007.001.01"
        xmlns:ns46="urn:ca:std:ccs:tech:xsd:bcddrl.001.001.01"
        xmlns:ns47="urn:ca:std:cdc:tech:xsd:rpts.008.001.01"
        xmlns:ns48="urn:ca:std:cdc:tech:xsd:rpts.006.001.01"
        xmlns:ns49="urn:ca:std:cdc:tech:xsd:rpts.009.001.01"
        xmlns:ns5="http://www.w3.org/2000/09/xmldsig#"
        xmlns:ns50="urn:ca:std:cdc:tech:xsd:irr.001.001.02"
        xmlns:ns51="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08"
        xmlns:ns52="urn:ca:std:cdc:tech:xsd:pamt.002.001.02"
        xmlns:ns53="urn:ca:std:cdc:tech:xsd:cdc.001.01"
        xmlns:ns54="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01"
        xmlns:ns55="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01_1"
        xmlns:ns56="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.02"
        xmlns:ns6="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
        xmlns:ns7="urn:ca:std:ccs:tech:xsd:cmrq.002.001.02"
        xmlns:ns8="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02"
        xmlns:ns9="urn:ca:std:ccs:tech:xsd:rpts.005.001.02">
        &lt;ns9:Document&gt;
            &lt;ns9:Rpt&gt;
                &lt;ns9:MsgId&gt;
                    &lt;ns9:Id&gt;BNPP_CDC_ST_20260722_143610836&lt;/ns9:Id&gt;
                &lt;/ns9:MsgId&gt;
                &lt;ns9:RptDtls&gt;
                    &lt;ns9:RptSts&gt;R&lt;/ns9:RptSts&gt;
                    &lt;ns9:RptNm&gt;01_21_189652_PL2616_2001_20260722143605&lt;/ns9:RptNm&gt;
                    &lt;ns9:RptCreDt&gt;2021-01-31&lt;/ns9:RptCreDt&gt;
                    &lt;ns9:RptType&gt;PDF&lt;/ns9:RptType&gt;
                    &lt;ns9:RptSize&gt;451655&lt;/ns9:RptSize&gt;
                    &lt;ns9:RptFile&gt;JVBERi0x(...)&lt;/ns9:RptFile&gt;
                    &lt;ns9:FileChecksum&gt;8D28D97DA1BD81D7EE59B9D3FB185236&lt;/ns9:FileChecksum&gt;
                &lt;/ns9:RptDtls&gt;
            &lt;/ns9:Rpt&gt;
        &lt;/ns9:Document&gt;
    &lt;/ns55:GetStatementResponse&gt;
  &lt;/soap:Body&gt;
&lt;/soap:Envelope&gt;
```

2.1.2 Response – BankToCustomerStatement

The BankToCustomerStatement message is sent by the bank to the Client in response to a statement retrieval request, i.e. a GetStatement message. It contains a transaction statement for a given period from the specified Client account.

The BankToCustomerStatement message consists of two main parts:

- message header,
- bank statement.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
Message identifier	BkToCstmrStmt +GrpHdr ++MsgId	M	35x	Statement number. Unique for the given recipient It must not contain spaces or special characters.
Creation date and time	BkToCstmrStmt +GrpHdr ++CreDtTm	M	ISO Date And Time	Creation date and time.
Statement	BkToCstmrStmt +Stmt	O	-	Structure containing a statement (the message may contain multiple statements or none).
Fields in the statement BkToCstmrStmt +Stmt				
Statement number	++Id	M	35x	Statement number in the format NNN/RRRR/BPL (daily), NN/RRRR/M (monthly). When the statement number is empty, the subfield is not omitted.
Sequence number	++ElctrncSeqNb	M	4n	Statement number in a given year in NNN format. For a monthly statement, this is the number 10MM (where MM denotes the month number) .
Creation date and time	++CreDtTm	M	ISO Date And Time	Booking date in YYYY-MM-DD format, with 'T00:00:00' appended (this is the statement date). For a monthly statement, this is the last day of the month.

Field name	XML element name	Status	Format	Notes
Statement date from	++FrToDt +++FrDtTm	M	ISO Date And Time	Date in YYYY-MM-DDT00:00:00 format For a monthly statement, this is the first day of the month.
Statement date to	++FrToDt +++ToDtTm	M	ISO Date And Time	Date in YYYY-MM-DDT23:59:59 format For a monthly statement, this is the last day of the month.
Account number	++Acct +++Id ++++IBAN	M	2!a26!d	Account number in IBAN format.
Account currency	++Acct +++Ccy	O	3!a	Account currency. Exactly 3 alphanumeric characters, the ISO code of the currency in which the account is maintained on the specified date.
Account name	++Acct +++Nm	O	70x	Account name. If a User-assigned name exists for the given account, that User-assigned name is presented. If no User-assigned name exists, the Account type is presented.
Account owner name	++Acct +++Ownr ++++Nm	M	70x	Full account owner name.
Account owner country code	++Acct +++Ownr ++++PstlAdr +++++Ctry	O	2!a	Account owner country code.
Account owner address	++Acct +++Ownr ++++PstlAdr +++++AdrLine	O	70x	A maximum of two occurrences of this field is permitted.
BIC of the bank maintaining the account	++Acct +++Svcr ++++FinInstnId +++++BICFI	M	C!4 A!2 C!2 [C!3]	PPABPLPKXXX.
Name of the bank maintaining the account	++Acct +++Svcr ++++FinInstnId +++++Nm	M	140X	BNP Paribas Bank Polska Spółka Akcyjna.
Opening balance code	++Bal +++Tp ++++CdOrPrtry +++++Cd	M	4!a	Balance code: ■ 'OPBD' – opening balance
Opening balance amount and currency	++Bal +++Amt	M	3!a 16d	Opening balance amount and currency (absolute value). For a monthly statement, this is the opening balance on the first day of the month. Currency provided in the Ccy attribute.
Balance indicator	++Bal +++CdtDbtInd	M	4!a	Permitted values: ■ 'CRDT' – for a balance ≥ 0 ■ 'DBIT' – for a balance < 0
Opening balance date	++Bal +++Dt ++++Dt	M	10!x	Statement date for the opening balance in YYYY-MM-DD format (this is the statement date). For a monthly statement, this is the first day of the month.
Closing balance code	++Bal +++Tp ++++CdOrPrtry +++++Cd	M	4!a	Closing balance code: CLBD

Field name	XML element name	Status	Format	Notes
Closing balance amount and currency	++Bal +++Amt	M	3!a18d	Closing balance amount and currency (absolute value). For a monthly statement, this is the closing balance on the last day of the month.
Balance indicator	++Bal +++CdtDbtInd	M	4!a	Permitted values: ■ 'CRDT' – for a balance ≥ 0 ■ 'DBIT' – for a balance < 0
Closing balance date	++Bal +++Dt ++++Dt	M	ISO Date	Statement date for the closing balance in YYYY-MM-DD format. For a monthly statement, this is the last day of the month.
Number of transactions on the statement	++TxsSummry +++TtlNtries ++++NbOfNtries	M	15!N	Number of transactions within the given statement.
Absolute total of transactions on the statement	++TxsSummry +++TtlNtries ++++Sum	M	D	Sum of existing transaction amounts: e.g. +120 and -100 gives an absolute value of 220.
Relative total of transactions	++TxsSummry +++TtlNtries ++++TtlNetNtry +++++Amt	M	D	Sum of transaction amounts: e.g. +120 and -100 gives an arithmetic value equal to 20.
Total indicator	++TxsSummry +++TtlNtries ++++TtlNetNtry +++++CdtDbtInd	M	4!A (CRDT or DBIT)	Takes the value: ■ DBIT (for amounts <0) ■ CRDT (for amounts ≥0)
Number of transactions on the statement	++TxsSummry +++TtlCdtNtries ++++NbOfNtries	M	15!N	Number of credit transactions on the account within the given statement.
Total credits	++TxsSummry +++TtlCdtNtries ++++Sum	M	D	Sum of credit transactions on the account within the given statement.
Number of debits	++TxsSummry +++TtlDbtNtries ++++NbOfNtries	M	15!N	Number of debit transactions on the account within the given statement.
Total debits	++TxsSummry +++TtlDbtNtries ++++Sum	M	D	Sum of debit transactions on the account within the given statement.
Transaction list - Structure containing a list of transactions. If there are no transactions in a monthly statement, the <Ntry> field is not included in the file. For an incoming foreign transaction, the bank will include the original description resulting from the CAMT.054 instruction (the transaction description will comply with the assumptions of the CAMT.053 schema and may therefore contain more fields, including structured fields). BkToCstmrStmt +Stmt ++Ntry				
Transaction references	+++NtryRef	M	35x	Unique transaction identifier.
Transaction amount and currency	+++Amt	M	18D	Transaction amount and currency (absolute value). Currency provided in the Ccy attribute.
Balance indicator	+++CdtDbtInd	M	4!A	Permitted values: ■ 'CRDT' – for a balance ≥ 0 ■ 'DBIT' – for a balance < 0
Record type	+++Sts ++++Cd	M	4!A	Status, fixed value: BOOK Change compared with the first version of the service. Previously: +++Sts

Field name	XML element name	Status	Format	Notes
Booking date	+++BookgDt ++++Dt or +++BookgDt ++++DtTm	M	ISO DATE or ISO DateAndTime	Booking date in YYYY-MM-DD format.
Value date	+++ValDt ++++Dt	M	ISO DATE	Value date in YYYY-MM-DD format. When there is no value date, the field contains the booking date.
Reference number	+++AcctSvcrRef	o	35x	Transaction reference number - payment identifier on the bank side.
ISO transaction code (ISO Domain Code)	+++BkTxCd ++++Domn +++++Cd	M	4X	ISO transaction code (ISO Domain Code).
ISO transaction code (ISO Family Code)	+++BkTxCd ++++Domn +++++Fmly ++++++Cd	M	4X	ISO transaction code (ISO Family Code).
ISO transaction code (ISO SubFamily Code)	+++BkTxCd ++++Domn +++++Fmly ++++++SubFmlyCd	M	4X	ISO transaction code (ISO SubFamily Code).
Bank transaction code / SWIFT transaction code	+++BkTxCd ++++Prtry +++++Cd	M	3X	Bank transaction code / SWIFT code.
	+++BkTxCd ++++Prtry +++++Issr	M	2!A/5!A	Fixed value: PL/SWIFT.
Original transaction amount and currency	+++AmtDtls ++++InstdAmt +++++Amt	M	3!A18D	Original transaction amount and currency .
Amount and currency booked to the account.	+++AmtDtls ++++TxAmt +++++Amt	M	3!A18D	The amount and currency are always presented. If the original transaction amount and currency = the amount and currency booked to the account, the field value will be repeated from InstdAmt → Amt.
The currency conversion section (TxAmt/CcyXchg) is completed if the currency of the booked amount is not equal to the currency of the original amount				
Currency of the original transaction amount	+++AmtDtls ++++TxAmt +++++CcyXchg ++++++SrcCcy	O	3!A	Currency of the original transaction amount.
Currency of the amount booked to the account	+++AmtDtls ++++TxAmt +++++CcyXchg ++++++TrgtCcy	O	3!A	Currency of the amount booked to the account.
Currency specifying the direction in which the exchange rate is calculated	+++AmtDtls ++++TxAmt +++++CcyXchg ++++++UnitCcy	O	3!A	Currency specifying the direction in which the exchange rate is calculated.
Currency exchange rate	+++AmtDtls ++++TxAmt +++++CcyXchg ++++++XchgRate	O	Example: 3.4567	Currency exchange rate.

Field name	XML element name	Status	Format	Notes
Reference number	+++NtryDtls ++++TxDtls +++++Refs ++++++InstrId	O	35X	Transaction reference number - payment identifier on the bank side.
References	+++NtryDtls ++++TxDtls +++++Refs ++++++EndToEndId	O	35X	Client reference.
Identifier	+++NtryDtls ++++TxDtls +++++Refs ++++++UETR	O	36X	Unique global transaction identifier.
Instruction identifier	+++NtryDtls ++++TxDtls +++++Refs ++++++TxId	O	35X	Instruction identifier.
Virtual account type	+++NtryDtls ++++TxDtls +++++Refs ++++++Prtry +++++++Tp	O	35X	Account type. Virtual account: VACC
Virtual account IBAN	+++NtryDtls ++++TxDtls +++++Refs ++++++Prtry +++++++Ref	O	35X	Virtual account IBAN.
Transaction amount and currency	+++NtryDtls ++++TxDtls +++++Amt	M	3!A18D	Transaction amount and currency (absolute value).
Balance indicator	+++NtryDtls ++++TxDtls +++++CdtDbtInd	M	4!A	Permitted values: ■ 'CRDT' – for a balance ≥ 0 ■ 'DBIT' – for a balance < 0
Sender details	+++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty	O	-	Counterparty (recipient) details (for credits) - as described below. For debits, the field is not included in the file.
Sender account number	+++NtryDtls ++++TxDtls +++++RltdPties ++++++DbtrAcct +++++++<Id> ++++++++<IBAN> or +++NtryDtls ++++TxDtls +++++RltdPties ++++++DbtrAcct +++++++<Id> ++++++++<Othr> +++++++++<Id>	O	34X	Counterparty (recipient) account number (for credits) - as described below. For debits, the field is not included in the file. The account may be in IBAN format <Id> +<IBAN> or in another <Id> +<Othr> ++<Id>
Ultimate sender name	+++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr	O	70X	Ultimate ordering party name. Change compared with the first version of the service. Previously:

Field name	XML element name	Status	Format	Notes
	+++++++Pty			+++TxDtls ++++RltdPties +++++UltmtDbtr
Recipient details	+++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty	O	70X	Counterparty (recipient) details (for debits) - as described below. For credits, the field is not included in the file. Change compared with the first version of the service. Previously: +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr
Recipient account number	+++NtryDtls ++++TxDtls +++++RltdPties ++++++CdtrAcct +++++++<Id> ++++++++<IBAN> or +++NtryDtls ++++TxDtls +++++RltdPties ++++++CdtrAcct +++++++<Id> ++++++++<Othr> +++++++++<Id>	O	34X	Counterparty (recipient) account number (for debits) - as described below. For credits, the field is not included in the file. The account may be in IBAN format <Id> +<IBAN> or in another <Id> +<Othr> ++<Id>
Ultimate recipient	+++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty	O	70X	Ultimate recipient. Change compared with the first version of the service. Previously: +++TxDtls ++++RltdPties +++++UltmtCdtr
Transaction description (unstructured)	+++NtryDtls ++++TxDtls +++++RmtInf ++++++Ustrd	O	140X	Payment details.
Fields for counterparty (recipient) details (<Dbtr>, <Cdtr>, <UltmtDbtr>, <UltmtCdtr>)				
Sender / recipient name and address	+Nm	O	70X	Counterparty (recipient) name and address.
Sender / recipient country	+PstlAdr ++Ctry	O	2!A	Counterparty (recipient) country.
Sender / recipient name and address	+PstlAdr ++AdrLine	O	70X	Counterparty (recipient) name and address. A maximum of two occurrences of this field is permitted.
BIC organization identifier	+Id ++OrgId +++AnyBIC	O	11a	Organization identifier – BIC
LEI organization identifier	+Id ++OrgId +++LEI	O	20X	Organization identifier – LEI
OTHER organization identifier	+Id ++OrgId +++Othr ++++Id	O	35X	Organization identifier – OTHER
Sender / recipient organization identifier type	+Id ++OrgId +++Othr ++++SchmeNm	4!a	O	Identifier type compliant with ISO, e.g.: ■ DUNS - Identification number assigned to companies by D&B Corporation ■ BANK - Bank Corporate Identifier

Field name	XML element name	Status	Format	Notes
	+++++Cd			■ TXID - Tax Identification Number ■ GS1G – global location number
Proprietary organization identifier name	+Id ++OrgId +++Othr ++++SchmeNm +++++Prtry	O	35X	Proprietary organization identifier name.
Organization identifier issuer	+Id ++OrgId +++Othr ++++Issr	O	35X	Organization identifier issuer.
Date of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++BirthDt	O	ISO DateAndTime	Date of birth.
Province of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++PrvcOfBirth	O	35X	Province of birth.
Town of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++CityOfBirth	O	35X	Town of birth.
Country of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++CtryOfBirth	O	2!a	Country of birth.
OTHER private identifier	+Id ++PrvtId +++Othr ++++Id	O	35X	Private identifier – OTHER . The default field value is "NONE" when there is no appropriate identifier.
Private identifier type	+Id ++PrvtId +++Othr ++++SchmeNm ++++Cd	O	4!a	Identifier type according to ISO, e.g.: ■ DRLC - Driving Licence Number ■ CUST - Client Number ■ SOSE - Social Security Number ■ ARNU - Foreign National Identification Number ■ CCPT - Passport Number ■ TXID - Tax Identification Number ■ NIDN - Identity Card Number ■ EMPL - Employer Identification Number Change compared with the first version of the service. Codes are returned for the sender and recipient.
Proprietary private identifier name	+Id ++PrvtId +++Othr ++++SchmeNm +++++Prtry	O	35X	Proprietary private identifier name.
Private identifier issuer	+Id ++PrvtId +++Othr ++++Issr	O	35X	Private identifier issuer.

```xml
<ns44:Document
  xmlns:ns44="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08">
  <ns44:BkToCstmrStmt>
    <ns44:GrpHdr>
      <ns44:MsgId>BNPP_CDC_ST_20240319_094248915</ns44:MsgId>
      <ns44:CreDtTm>2024-03-19T09:42:48</ns44:CreDtTm>
    </ns44:GrpHdr>
    <ns44:Stmt>
      <ns44:Id>045/2024/BPL</ns44:Id>
      <ns44:CreDtTm>2024-03-15T00:00:00</ns44:CreDtTm>
      <ns44:FrToDt>
        <ns44:FrDtTm>2024-03-15T00:00:00</ns44:FrDtTm>
        <ns44:ToDtTm>2024-03-15T23:59:59</ns44:ToDtTm>
      </ns44:FrToDt>
      <ns44:ElctrncSeqNb>45</ns44:ElctrncSeqNb>
      <ns44:Acct>
        <ns44:Id>
          <ns44:IBAN>PL96420011850001111189652001</ns44:IBAN>
        </ns44:Id>
        <ns44:Ccy>PLN</ns44:Ccy>
        <ns44:Nm>account alias</ns44:Nm>
        <ns44:Ownr>
          <ns44:Nm>COMPANY156672 COMPANY156672 X COMPANY147</ns44:Nm>
          <ns44:PstlAdr>
            <ns44:Ctry>PL</ns44:Ctry>
            <ns44:AdrLine>GWAIZDA</ns44:AdrLine>
            <ns44:AdrLine>38-600 MEKLACENTRE</ns44:AdrLine>
          </ns44:PstlAdr>
        </ns44:Ownr>
      </ns44:Acct>
      <ns44:Bal>
        <ns44:Tp>
          <ns44:CdOrPrtry>
            <ns44:Cd>OPBD</ns44:Cd>
          </ns44:CdOrPrtry>
        </ns44:Tp>
        <ns44:Amt Ccy="PLN">118407702.04</ns44:Amt>
        <ns44:CdtDbtInd>DBIT</ns44:CdtDbtInd>
        <ns44:Dt>
          <ns44:Dt>2024-03-15</ns44:Dt>
        </ns44:Dt>
      </ns44:Bal>
      <ns44:Bal>
        <ns44:Tp>
          <ns44:CdOrPrtry>
            <ns44:Cd>CLBD</ns44:Cd>
          </ns44:CdOrPrtry>
        </ns44:Tp>
        <ns44:Amt Ccy="PLN">116710981.21</ns44:Amt>
```

```
        <ns44:CdtDbtInd>DBIT</ns44:CdtDbtInd>
        <ns44:Dt>
            <ns44:Dt>2024-03-15</ns44:Dt>
        </ns44:Dt>
    </ns44:Bal>
    <ns44:Ntry>
        <ns44:Amt Ccy="PLN">1696724.83</ns44:Amt>
        <ns44:CdtDbtInd>CRDT</ns44:CdtDbtInd>
        <ns44:Sts>
            <ns44:Cd>BOOK</ns44:Cd>
        </ns44:Sts>
        <ns44:BookgDt>
            <ns44:Dt>2024-03-15</ns44:Dt>
        </ns44:BookgDt>
        <ns44:ValDt>
            <ns44:Dt>2024-03-15</ns44:Dt>
        </ns44:ValDt>
        <ns44:BkTxCd>
            <ns44:Domn>
                <ns44:Cd>721</ns44:Cd>
                <ns44:Fmly>
                    <ns44:Cd>721</ns44:Cd>
                    <ns44:SubFmlyCd>NONE</ns44:SubFmlyCd>
                </ns44:Fmly>
            </ns44:Domn>
        </ns44:BkTxCd>
        <ns44:NtryDtls>
            <ns44:TxDtls>
                <ns44:Refs>
                    <ns44:InstrId>CEN2403150015227</ns44:InstrId>
                    <ns44:EndToEndId>PL1RTGS24072000C</ns44:EndToEndId>
                    <ns44:UETR>0c81d774-c491-4ecd-bcd8-c74065a79366</ns44:UETR>
                    <ns44:TxId>EQ_1240315CENT@@CP_0000761</ns44:TxId>
                </ns44:Refs>
                <ns44:RltdPties>
                    <ns44:Dbtr>
                        <ns44:Pty>
                            <ns44:Nm>COMPANY1266.|UL.WIEJSKA 3</ns44:Nm>
                            <ns44:PstlAdr>
                                <ns44:Ctry>PL</ns44:Ctry>
                                <ns44:AdrLine>10-431 LUBLIN, POLAND</ns44:AdrLine>
                            </ns44:PstlAdr>
                        </ns44:Pty>
                    </ns44:Dbtr>
                    <ns44:DbtrAcct>
                        <ns44:Id>
                            <ns44:Othr>
                                <ns44:Id>06101112180000000008437408</ns44:Id>
                            </ns44:Othr>
```

```
                </ns44:Id>
            </ns44:DbtrAcct>
        </ns44:RltdPties>
        <ns44:RmtInf>
            <ns44:Ustrd>410100144713 54117816|||</ns44:Ustrd>
        </ns44:RmtInf>
    </ns44:TxDtls>
</ns44:NtryDtls>
</ns44:Ntry>
<ns44:Ntry>
    <ns44:Amt Ccy="PLN">2.00</ns44:Amt>
    <ns44:CdtDbtInd>DBIT</ns44:CdtDbtInd>
    <ns44:Sts>
        <ns44:Cd>BOOK</ns44:Cd>
    </ns44:Sts>
    <ns44:BookgDt>
        <ns44:Dt>2024-03-15</ns44:Dt>
    </ns44:BookgDt>
    <ns44:ValDt>
        <ns44:Dt>2024-03-15</ns44:Dt>
    </ns44:ValDt>
    <ns44:BkTxCd>
        <ns44:Domn>
            <ns44:Cd>204</ns44:Cd>
            <ns44:Fmly>
                <ns44:Cd>204</ns44:Cd>
                <ns44:SubFmlyCd>NONE</ns44:SubFmlyCd>
            </ns44:Fmly>
        </ns44:Domn>
    </ns44:BkTxCd>
    <ns44:NtryDtls>
        <ns44:TxDtls>
            <ns44:Refs>
                <ns44:InstrId>4080-189652-001</ns44:InstrId>
                <ns44:EndToEndId>not provided</ns44:EndToEndId>
                <ns44:TxId>EQ_1240315BYD1@@SC_0000001</ns44:TxId>
            </ns44:Refs>
            <ns44:RltdPties>
                <ns44:Cdtr>
                    <ns44:Pty>
                        <ns44:Nm>BNP Paribas</ns44:Nm>
                    </ns44:Pty>
                </ns44:Cdtr>
            </ns44:RltdPties>
            <ns44:RmtInf>
                <ns44:Ustrd>Transfer fee</ns44:Ustrd>
            </ns44:RmtInf>
        </ns44:TxDtls>
    </ns44:NtryDtls>
```

```xml
        &lt;/ns44:Ntry&gt;
        &lt;ns44:Ntry&gt;
          &lt;ns44:Amt Ccy="PLN"&gt;2.00&lt;/ns44:Amt&gt;
          &lt;ns44:CdtDbtInd&gt;DBIT&lt;/ns44:CdtDbtInd&gt;
          &lt;ns44:Sts&gt;
            &lt;ns44:Cd&gt;BOOK&lt;/ns44:Cd&gt;
          &lt;/ns44:Sts&gt;
          &lt;ns44:BookgDt&gt;
            &lt;ns44:Dt&gt;2024-03-15&lt;/ns44:Dt&gt;
          &lt;/ns44:BookgDt&gt;
          &lt;ns44:ValDt&gt;
            &lt;ns44:Dt&gt;2024-03-15&lt;/ns44:Dt&gt;
          &lt;/ns44:ValDt&gt;
          &lt;ns44:BkTxCd&gt;
            &lt;ns44:Domn&gt;
              &lt;ns44:Cd&gt;204&lt;/ns44:Cd&gt;
              &lt;ns44:Fmly&gt;
                &lt;ns44:Cd&gt;204&lt;/ns44:Cd&gt;
                &lt;ns44:SubFmlyCd&gt;NONE&lt;/ns44:SubFmlyCd&gt;
              &lt;/ns44:Fmly&gt;
            &lt;/ns44:Domn&gt;
          &lt;/ns44:BkTxCd&gt;
          &lt;ns44:NtryDtls&gt;
            &lt;ns44:TxDtls&gt;
              &lt;ns44:Refs&gt;
                &lt;ns44:InstrId&gt;4080-189652-001&lt;/ns44:InstrId&gt;
                &lt;ns44:EndToEndId&gt;not provided&lt;/ns44:EndToEndId&gt;
                &lt;ns44:TxId&gt;EQ_1240315BYD1@@SC_0000003&lt;/ns44:TxId&gt;
              &lt;/ns44:Refs&gt;
              &lt;ns44:RltdPties&gt;
                &lt;ns44:Cdtr&gt;
                  &lt;ns44:Pty&gt;
                    &lt;ns44:Nm&gt;BNP Paribas&lt;/ns44:Nm&gt;
                  &lt;/ns44:Pty&gt;
                &lt;/ns44:Cdtr&gt;
              &lt;/ns44:RltdPties&gt;
              &lt;ns44:RmtInf&gt;
                &lt;ns44:Ustrd&gt;Transfer fee&lt;/ns44:Ustrd&gt;
              &lt;/ns44:RmtInf&gt;
            &lt;/ns44:TxDtls&gt;
          &lt;/ns44:NtryDtls&gt;
        &lt;/ns44:Ntry&gt;
```

2.2 GetAccountReportV1 / GetIncrementalAccountReportV1

GetAccountReportV1 service

The GetAccountReportV1 message is sent by the Client to the bank. It is a request to retrieve transaction history for a given period from the specified Client account. The service returns data for current accounts and MBR accounts.

The GetAccountReportV1 message consists of two main parts:

- message identifier,
- transaction history request definition.

Service specification based on camt.052.001.08

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
Message identifier	GetAcctRpt +MsgId ++Id	M	35x	Unique for the given recipient. It must not contain spaces or special characters. It is assigned by the service caller.
Account number	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctId ++++++EQ +++++++IBAN or GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctId ++++++EQ +++++++PrtryAcct ++++++++Id	M	34c OR 34x	An account in IBAN format may be provided in the PrtryAcct field.

Field name	XML element name	Status	Format	Notes
Transaction history start date	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctRptValDt ++++++DtSch +++++++FrDt	M	ISO Date	Transaction history start date.
Transaction history end date	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctRptValDt ++++++DtSch +++++++ToDt	M	ISO Date	Transaction history end date.
Sort direction	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctRptValDt ++++++DtSch +++++++SortOrder	O	1d	Sorting is always performed by transaction date. The field enables selection of the sort direction, operating according to the following logic: 1) when the value **equals "2"** - sort in **descending** order by date. 2) when the value is **other than "2"** - sort in **ascending** order by date. 3) when there is **no value** - sort in **descending** order by date.

```
<soapenv:Envelope
  xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
  <soapenv:Header />
  <soapenv:Body>
    <urn:GetAccountReport
      xmlns:urn="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01_1"
      xmlns:urn1="urn:ca:std:ccs:tech:xsd:cmrq.001.001.02">
      <urn1:Document>
        <urn1:GetAcctRpt>
          <urn1:MsgId>
            <urn1:Id>AccReportX00x00x00x260603124355</urn1:Id>
          </urn1:MsgId>
          <urn1:AcctRptQryDef>
            <urn1:AcctRptCrit>
              <urn1:NewCrit>
                <urn1:SchCrit>
                  <urn1:AcctId>
                    <urn1:EQ>
                      <urn1:IBAN>PL78520011850001111189652001</urn1:IBAN>
                    </urn1:EQ>
                  </urn1:AcctId>
                  <urn1:AcctRptValDt>
                    <urn1:DtSch>
                      <urn1:FrDt>2026-06-03</urn1:FrDt>
                      <urn1:ToDt>2026-06-03</urn1:ToDt>
                      <urn1:SortOrder>2</urn1:SortOrder>
                    </urn1:DtSch>
                  </urn1:AcctRptValDt>
                </urn1:SchCrit>
```

```
                    </urn1:NewCrit>
                  </urn1:AcctRptCrit>
                </urn1:AcctRptQryDef>
              </urn1:GetAcctRpt>
            </urn1:Document>
          </urn:GetAccountReport>
        </soapenv:Body>
</soapenv:Envelope>
```

GetIncrementalAccountReportV1 service

The GetIncrementalAccountReportV1 message is sent by the Client to the bank. It is a request to retrieve transaction history incrementally (since the last retrieval, within the current day) from the specified Client account.

Incremental transaction retrieval is performed by including in the message call the transaction identifier returned for each transaction in the BankToCustomerAccountReport message. Transactions executed after the transaction used as the call parameter within the current day will be returned.

The GetIncrementalAccountReportV1 message consists of two main parts:

- message identifier,
- transaction history request definition.

Service specification based on camt.052.001.08

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
Message identifier	GetAcctRpt +MsgId ++Id	M	35x	Unique for the given recipient. It must not contain spaces or special characters. It is assigned by the service caller.
Account number	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctId ++++++EQ +++++++IBAN or GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctId ++++++EQ +++++++PrtryAcct ++++++++Id	M	34c OR 34x	An account in IBAN format may be provided in the PrtryAcct field. Change compared with the first version of the service.
History start date	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctRptValDt ++++++DtSch +++++++FrDt	M	ISO Date	Permitted values: ■ a date in the past - the same value must be provided in FrDt and ToDt ■ the current date or no more than 7 days in the future
History end date	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctRptValDt ++++++DtSch +++++++ToDt	M	ISO Date	Permitted values: ■ a date in the past - the same value must be provided in FrDt and ToDt ■ the current date or no more than 7 days in the future, with the value indicating the same date as or a later date than FrDt.
Last transaction number	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctRptTxNb ++++++GT	O	18d	The request returns transactions with an identifier greater than the one provided in this field. If no transaction with the provided identifier exists, or if it exists but does not belong to the account with the specified number, no transactions will be returned. For each transaction, its sequential number within the day is returned in the field +<NtryDtls> ++<TxDtls> +++<Refs> ++++<MsgId>

```xml
<soapenv:Envelope
   xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
   xmlns:urn="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01_1"
   xmlns:urn1="urn:ca:std:ccs:tech:xsd:cmrq.001.001.02">
   <soapenv:Header/>
   <soapenv:Body>
      <urn:GetIncrementalAccountReport>
         <urn1:Document>
            <urn1:GetAcctRpt>
               <urn1:MsgId>
                  <urn1:Id>Incrementalx00x00x00x260603124529</urn1:Id>
               </urn1:MsgId>
               <urn1:AcctRptQryDef>
                  <urn1:AcctRptCrit>
                     <urn1:NewCrit>
                        <urn1:SchCrit>
                           <urn1:AcctId>
                              <urn1:EQ>
                                 <urn1:IBAN>PL54880011850001111189652001</urn1:IBAN>
                              </urn1:EQ>
                           </urn1:AcctId>
                           <urn1:AcctRptValDt>
                              <urn1:DtSch>
                                 <urn1:FrDt>2026-06-03</urn1:FrDt>
                                 <urn1:ToDt>2026-06-03</urn1:ToDt>
                                 <urn1:SortOrder>2</urn1:SortOrder>
                              </urn1:DtSch>
                           </urn1:AcctRptValDt>
                           <urn1:AcctRptTxNb>
                              <urn1:GT>0</urn1:GT>
                           </urn1:AcctRptTxNb>
                        </urn1:SchCrit>
                     </urn1:NewCrit>
                  </urn1:AcctRptCrit>
               </urn1:AcctRptQryDef>
            </urn1:GetAcctRpt>
         </urn1:Document>
      </urn:GetIncrementalAccountReport>
   </soapenv:Body>
</soapenv:Envelope>
```

2.2.1 Response – BankToCustomerAccountReport - for BNP Paribas PL accounts

The BankToCustomerAccountReport message is sent by the bank to the Client in response to a transaction history retrieval request. It contains transaction history for a given period from the specified Client account.

The BankToCustomerAccountReport message consists of two main parts:

- message header,
- transaction history.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
BkToCstmrAcctRpt +GrpHdr				
Message identifier	++MsgId	M	35X	Unique for the given recipient. It must not contain spaces or special characters.
Creation Date and Time	++CreDtTm	M	ISO DateAndTime	Current date.
BkToCstmrAcctRpt +Rpt				
Message identifier	++Id	M	35x	The same identifier as in the header.
Creation date and time	++CreDtTm	M	ISO DateAndTime	The same date as in the header.
History start date and time	++FrToDt +++FrDtTm	M	ISO DateAndTime	Only the date is significant; the time is always set to 00:00:00. The request is processed for a date-to-date range, while the ISO standard requires a date and time to be provided. Therefore, only the date is the significant part of the field, and the time is set to the fixed value 00:00:00
History end date and time	++FrToDt +++FrDtTm	M	ISO DateAndTime	If the date in the "History end date" field is the current date, the current date and time are set in HH:mm:ss format. Otherwise, the date from the "History end date" field is set, with the time set to 23:59:59.

Field name	XML element name	Status	Format	Notes
Account number	++Acct +++Id ++++IBAN	M	2!a 26!n	Account number in IBAN format.
Account Name	++Acct +++Nm	M	70X	Account name (alias); if absent, the account type.
Account owner name	++Acct +++Ownr ++++Nm	M	70X	The owner name assigned to the account is returned; if the name has not been defined, the company name is returned.
Account owner country code	++Acct +++Ownr ++++PstlAdr +++++Ctry	O	2!a	Country code for the company – the account owner. The element is present only when the Account owner address is returned.
Account owner address	++Acct +++Ownr ++++PstlAdr +++++AdrLine	O	70x	A maximum of two occurrences of this field is permitted (making it possible to obtain a maximum of 70 characters in this way). The company address assigned to the account is returned; if it has not been defined, the company address is returned,
History entry- May occur 0 or multiple times For an incoming foreign /SEPA transaction, the bank will include the original description resulting from the CAMT.054 instruction (the transaction description will comply with the assumptions of the CAMT.052 schema and may therefore contain more fields, including structured fields) BkToCstmrAcctRpt +Rpt ++Ntry				
Transaction references	+++NtryRef	35x	M	Unique transaction identifier.
Transaction amount and currency	+++Amt	18D	M	Transaction amount and currency (absolute value).
Balance indicator	+++CdtDbtInd	4!A	M	Balance indicator Permitted values: ■ 'CRDT' – for a balance ≥ 0 ■ 'DBIT' – for a balance < 0
Status	+++Sts ++++Cd	4!A	M	Status, fixed value: BOOK
Booking date	+++BookgDt ++++Dt or +++BookgDt ++++DtTn	ISO Date ISO DateAndTime	M	Booking date in YYYY-MM-DD format. Booking date in YYYY-MM-DDT: HH:mm:ss format.
Value date	+++ValDt ++++Dt or +++ValDt ++++DtTn	ISO Date ISO DateAndTime	M	Booking date in YYYY-MM-DD format. Booking date in YYYY-MM-DDT: HH:mm:ss format.
Reference number	+++AcctSvcrRef	35X	O	Transaction reference number - payment identifier on the bank side.
ISO transaction code (ISO Domain Code)	+++BkTxCd ++++Domn +++++Cd	4X	M	ISO transaction code (ISO Domain Code).
ISO transaction code (ISO Family Code)	+++BkTxCd ++++Domn +++++Fmly ++++++Cd	4X	O	ISO transaction code (ISO Family Code).

Field name	XML element name	Status	Format	Notes
ISO transaction code (ISO SubFamily Code)	+++BkTxCd ++++Domn +++++Fmly ++++++SubFmlyCd	4X	M	ISO transaction code (ISO SubFamily Code).
Bank transaction code / SWIFT transaction code	+++BkTxCd ++++Prtry +++++Cd	3X	M	Bank transaction code / SWIFT code.
Code issuer	+++BkTxCd ++++Prtry +++++Issr	2!A/5!A	M	Fixed value: PL/SWIFT.
Original transaction amount and currency	+++Ntry ++++AmtDtls +++++InstdAmt ++++++Amt	3!A18D	M	Original transaction amount and currency.
Amount and currency booked to the account.	+++Ntry ++++AmtDtls +++++TxAmt ++++++Amt	3!A18D	M	The amount and currency are always presented. If the original transaction amount and currency = the amount and currency booked to the account, the field value will be repeated from InstdAmt → Amt.
The currency conversion section (TxAmt/CcyXchg) is completed if the currency of the booked amount is not equal to the currency of the original amount				
Currency of the original transaction amount	+++Ntry ++++AmtDtls +++++TxAmt ++++++CcyXchg +++++++SrcCcy	3!A	O	Currency of the original transaction amount.
Currency of the amount booked to the account	+++Ntry ++++AmtDtls +++++TxAmt ++++++CcyXchg +++++++TrgtCcy	3!A	O	Currency of the amount booked to the account.
Currency specifying the direction in which the exchange rate is calculated	+++Ntry ++++AmtDtls +++++TxAmt ++++++CcyXchg +++++++UnitCcy	3!A	O	Currency specifying the direction in which the exchange rate is calculated.
Currency exchange rate	+++Ntry ++++AmtDtls +++++TxAmt ++++++CcyXchg +++++++XchgRate	Example: 3.4567	O	Currency exchange rate.
Transaction number within the day	+NtryDtls ++TxDtls +++Refs ++++MsgId	35x	O	Transaction number from 1 to N, where N denotes the number of the last transaction.
Reference number	+++NtryDtls ++++TxDtls +++++Refs ++++++InstrId	35X	O	Transaction reference number - payment identifier on the bank side.
Client references	+++NtryDtls ++++TxDtls +++++Refs ++++++EndToEndId	35X	O	Client reference.

Field name	XML element name	Status	Format	Notes
UETR identifier	+++NtryDtls ++++TxDtls +++++Refs ++++++UETR	36x	O	Unique global transaction identifier.
Instruction identifier	+++NtryDtls ++++TxDtls +++++Refs ++++++TxId	35X	O	Instruction identifier.
Virtual account type	+++NtryDtls ++++TxDtls +++++Refs ++++++Prtry +++++++Tp	35X	O	Account type Virtual account: VACC
Virtual account IBAN	+++NtryDtls ++++TxDtls +++++Refs ++++++Prtry +++++++Ref	35X	O	Virtual account IBAN.
Transaction amount and currency	+++NtryDtls ++++TxDtls +++++Amt	3!A18D	M	Transaction amount and currency (absolute value).
Balance indicator	+++NtryDtls ++++TxDtls +++++CdtDbtInd	4!A	M	Permitted values: ■ 'CRDT' – for a balance ≥ 0 ■ 'DBIT' – for a balance < 0
Counterparty (recipient) details (deptor)	+++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty	-	O	Counterparty (recipient) details (for credits) - as described below. For debits, the field is not included in the file.
Counterparty (recipient) account number (deptor)	+++NtryDtls ++++TxDtls +++++RltdPties ++++++DbtrAcct +++++++<Id> ++++++++<IBAN> OR +++NtryDtls ++++TxDtls +++++RltdPties ++++++DbtrAcct +++++++<Id> ++++++++<Othr> +++++++++<Id>	34X	O	Counterparty (recipient) account number (for credits) - as described below. For debits, the field is not included in the file. The account may be in IBAN format <Id> +<IBAN> or in another <Id> +<Othr> ++<Id>
Ultimate ordering party	+++TxDtls ++++RltdPties +++++UltmtDbtr ++++++Pty	70X	O	Ultimate ordering party name.
Counterparty (recipient) details (creditor)	+++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty	70X	O	Counterparty (recipient) details (for debits) - as described below. For credits, the field is not included in the file.
Counterparty (recipient) account number (creditor)	+++NtryDtls ++++TxDtls +++++RltdPties ++++++CdtrAcct	34X	O	Counterparty (recipient) account number (for debits) - as described below. For credits, the field is not included in the file.

Field name	XML element name	Status	Format	Notes
	+++++++<Id> ++++++++<IBAN> OR +++NtryDtls ++++TxDtls +++++RltdPties ++++++CdtrAcct +++++++<Id> ++++++++<Othr> +++++++++<Id>			The account may be in IBAN format <Id> +<IBAN> or in another <Id> +<Othr> ++<Id>
Ultimate recipient	+++TxDtls ++++RltdPties +++++UltmtCdtr ++++++Pty	70X	O	Ultimate recipient.
Payment details	+++NtryDtls ++++TxDtls +++++RmtInf ++++++Ustrd	140X	O	Payment details.
Fields for counterparty (recipient) details (<Dbtr>, <Cdtr>, <UltmtDbtr>, <UltmtCdtr>)				
Counterparty (recipient) name and address	+Nm	70X	O	Counterparty (recipient) name and address.
Counterparty (recipient) country.	+PstlAdr ++Ctry	2!A	O	Counterparty (recipient) country.
Counterparty (recipient) name and address	+PstlAdr ++AdrLine	70X	O	Counterparty (recipient) name and address A maximum of two occurrences of this field is permitted.
BIC organization identifier	+Id ++OrgId +++AnyBIC	11a	O	Organization identifier - BIC
LEI organization identifier	+Id ++OrgId +++LEI	20x	O	Organization identifier - LEI
OTHER organization identifier	+Id ++OrgId +++Othr ++++Id	35x	O	Organization identifier - OTHER
Organization identifier type	+Id ++OrgId +++Othr ++++SchmeNm +++++Cd	4!a	O	Identifier type compliant with ISO, e.g.: ■ DUNS - Identification number assigned to companies by D&B Corporation ■ BANK - Bank Corporate Identifier ■ TXID - Tax Identification Number ■ GS1G – global location number
Proprietary organization identifier name	+Id ++OrgId +++Othr ++++SchmeNm +++++Prtry	35x	O	Proprietary organization identifier name.
Organization identifier issuer	+Id ++OrgId +++Othr ++++Issr	35x	O	Organization identifier issuer.
Date of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++BirthDt	ISO DateAndTime	O	Date of birth.

Field name	XML element name	Status	Format	Notes
Province of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++PrvcOfBirth	35x	O	Province of birth.
Town of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++CityOfBirth	35x	O	Town of birth.
Country of birth	+Id ++PrvtId +++DtAndPlcOfBirth ++++CtryOfBirth	2!a	O	Country of birth.
Private identifier OTHER	+Id ++PrvtId +++Othr ++++Id	35x	O	Private identifier – OTHER
Private identifier type	+Id ++PrvtId +++Othr ++++SchmeNm ++++Cd	4!a	O	Identifier type according to ISO, e.g.: ■ DRLC - Driving Licence Number ■ CUST - Client Number ■ SOSE - Social Security Number ■ ARNU - Foreign National Identification Number ■ CCPT - Passport Number ■ TXID - Tax Identification Number ■ NIDN - Identity Card Number ■ EMPL - Employer Identification Number
Proprietary private identifier name	+Id ++PrvtId +++Othr ++++SchmeNm +++++Prtry	35x	O	Proprietary private identifier name.
Private identifier issuer	+Id ++PrvtId +++Othr ++++Issr	35x	O	Private identifier issuer.


```
<soap:Envelope
  xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <ns55:GetAccountReportResponse
      xmlns="urn:swift:xsd:camt.003.001.04"
      xmlns:ns10="urn:ca:std:ccs:tech:xsd:rpts.003.001.04"
      xmlns:ns11="urn:ca:std:ccs:tech:xsd:rpts.004.001.02"
      xmlns:ns12="urn:ca:std:ccs:tech:xsd:past.001.001.02"
      xmlns:ns13="urn:ca:std:ccs:tech:xsd:rpts.002.001.02"
      xmlns:ns14="urn:ca:std:ccs:tech:xsd:ihvn.001.001.02"
      xmlns:ns15="urn:ca:std:ccs:tech:xsd:cmrq.001.001.02"
      xmlns:ns16="urn:iso:std:iso:20022:tech:xsd:camt.052.001.02"
      xmlns:ns17="urn:ca:std:ccs:tech:xsd:itsr.001.001.02"
      xmlns:ns18="urn:ca:std:ccs:tech:xsd:ihvr.001.001.02"
      xmlns:ns19="urn:ca:std:ccs:tech:xsd:itin.001.001.02"
```

```xml
xmlns:ns2="urn:swift:xsd:camt.004.001.04"
xmlns:ns20="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:ns21="urn:ca:std:ccs:tech:xsd:rpts.001.001.02"
xmlns:ns22="urn:iso:std:iso:20022:tech:xsd:camt.052.001.08"
xmlns:ns23="urn:iso:std:iso:20022:tech:xsd:camt.052.001.12"
xmlns:ns24="urn:iso:std:iso:20022:tech:xsd:pain.001.001.12"
xmlns:ns25="urn:iso:std:iso:20022:tech:xsd:pain.002.001.14"
xmlns:ns26="urn:ca:std:cdc:tech:xsd:mbrs.001.001.01"
xmlns:ns27="urn:ca:std:cdc:tech:xsd:mpfl.001.001.01"
xmlns:ns28="urn:iso:std:iso:20022:tech:xsd:camt.053.001.12"
xmlns:ns29="urn:ca:std:ccs:tech:xsd:rpts.015.001.01"
xmlns:ns3="urn:iso:std:iso:20022:tech:xsd:tsmt.016.001.03"
xmlns:ns30="urn:ca:std:cdc:tech:xsd:itin.003.001.01"
xmlns:ns31="urn:ca:std:cdc:tech:xsd:info.001.001.01"
xmlns:ns32="urn:ca:std:cdc:tech:xsd:ddrl.001.001.01"
xmlns:ns33="urn:ca:std:cdc:tech:xsd:pamt.003.001.03"
xmlns:ns34="urn:ca:std:cdc:tech:xsd:pamt.001.001.01"
xmlns:ns35="urn:ca:std:cdc:tech:xsd:ddr.001.001.01"
xmlns:ns36="urn:ca:std:ccs:tech:xsd:bcddr.001.001.01"
xmlns:ns37="urn:ca:std:cdc:tech:xsd:curr.001.001.01"
xmlns:ns38="urn:ca:std:cdc:tech:xsd:curr.002.001.01"
xmlns:ns39="urn:ca:std:cdc:tech:xsd:info.002.001.01"
xmlns:ns4="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:ns40="urn:ca:std:cdc:tech:xsd:pamt.002.001.01"
xmlns:ns41="urn:ca:std:cdc:tech:xsd:pamt.003.001.02"
xmlns:ns42="urn:ca:std:cdc:tech:xsd:itin.002.001.01"
xmlns:ns43="urn:ca:std:cdc:tech:xsd:itsr.002.001.01"
xmlns:ns44="urn:ca:std:ccs:tech:xsd:bcmpfl.001.001.01"
xmlns:ns45="urn:ca:std:cdc:tech:xsd:rpts.007.001.01"
xmlns:ns46="urn:ca:std:ccs:tech:xsd:bcddrl.001.001.01"
xmlns:ns47="urn:ca:std:cdc:tech:xsd:rpts.008.001.01"
xmlns:ns48="urn:ca:std:cdc:tech:xsd:rpts.006.001.01"
xmlns:ns49="urn:ca:std:cdc:tech:xsd:rpts.009.001.01"
xmlns:ns5="http://www.w3.org/2000/09/xmldsig#"
xmlns:ns50="urn:ca:std:cdc:tech:xsd:irr.001.001.02"
xmlns:ns51="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08"
xmlns:ns52="urn:ca:std:cdc:tech:xsd:pamt.002.001.02"
xmlns:ns53="urn:ca:std:cdc:tech:xsd:cdc.001.01"
xmlns:ns54="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01"
xmlns:ns55="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01_1"
xmlns:ns56="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.02"
xmlns:ns6="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:ns7="urn:ca:std:ccs:tech:xsd:cmrq.002.001.02"
xmlns:ns8="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02"
xmlns:ns9="urn:ca:std:ccs:tech:xsd:rpts.005.001.02">
<ns22:Document>
  <ns22:BkToCstmrAcctRpt>
    <ns22:GrpHdr>
      <ns22:MsgId>BNPP_CDC_AR_20260722_145054438</ns22:MsgId>
      <ns22:CreDtTm>2026-07-22T14:50:54+02:00</ns22:CreDtTm>
    </ns22:GrpHdr>
    <ns22:Rpt>
```

```xml
<ns22:Id>BNPP_CDC_AR_20260722_145054438</ns22:Id>
<ns22:CreDtTm>2026-07-22T14:50:54+02:00</ns22:CreDtTm>
<ns22:FrToDt>
    <ns22:FrDtTm>2025-12-11T00:00:00+01:00</ns22:FrDtTm>
    <ns22:ToDtTm>2025-12-11T23:59:59+01:00</ns22:ToDtTm>
</ns22:FrToDt>
<ns22:Acct>
    <ns22:Id>
        <ns22:IBAN>PL85970011850001111189652021</ns22:IBAN>
    </ns22:Id>
    <ns22:Ownr>
        <ns22:Nm>COMPANY ABC</ns22:Nm>
        <ns22:PstlAdr>
            <ns22:Ctry>PL</ns22:Ctry>
            <ns22:AdrLine>POLNA 2</ns22:AdrLine>
            <ns22:AdrLine>85-122 KRAKÓW</ns22:AdrLine>
        </ns22:PstlAdr>
    </ns22:Ownr>
</ns22:Acct>
<ns22:Ntry>
    <ns22:NtryRef>EQ_1251211BYD1@@CP_0000829</ns22:NtryRef>
    <ns22:Amt Ccy="EUR">0.12</ns22:Amt>
    <ns22:CdtDbtInd>DBIT</ns22:CdtDbtInd>
    <ns22:Sts>
        <ns22:Cd>BOOK</ns22:Cd>
    </ns22:Sts>
    <ns22:BookgDt>
        <ns22:Dt>2025-12-11</ns22:Dt>
    </ns22:BookgDt>
    <ns22:ValDt>
        <ns22:Dt>2025-12-11</ns22:Dt>
    </ns22:ValDt>
    <ns22:AcctSvcrRef>CEN2512110015063</ns22:AcctSvcrRef>
    <ns22:BkTxCd>
        <ns22:Domn>
            <ns22:Cd>PMNT</ns22:Cd>
            <ns22:Fmly>
                <ns22:Cd>ICDT</ns22:Cd>
                <ns22:SubFmlyCd>CHRG</ns22:SubFmlyCd>
            </ns22:Fmly>
        </ns22:Domn>
        <ns22:Prtry>
            <ns22:Cd>S57/MSC</ns22:Cd>
            <ns22:Issr>PL/SWIFT</ns22:Issr>
        </ns22:Prtry>
    </ns22:BkTxCd>
    <ns22:AmtDtls>
        <ns22:InstdAmt>
            <ns22:Amt Ccy="EUR">0.12</ns22:Amt>
```

```xml
                    </ns22:InstdAmt>
                    <ns22:TxAmt>
                        <ns22:Amt Ccy="EUR">0.12</ns22:Amt>
                    </ns22:TxAmt>
                </ns22:AmtDtls>
                <ns22:NtryDtls>
                    <ns22:TxDtls>
                        <ns22:Refs>
                            <ns22:MsgId>28</ns22:MsgId>
                            <ns22:InstrId>CEN2512110015063</ns22:InstrId>
                            <ns22:TxId>EQ_1251211BYD1@@CP_0000829</ns22:TxId>
                        </ns22:Refs>
                        <ns22:Amt Ccy="EUR">0.12</ns22:Amt>
                        <ns22:CdtDbtInd>DBIT</ns22:CdtDbtInd>
                        <ns22:RltdPties>
                            <ns22:Dbtr>
                                <ns22:Pty>
                                    <ns22:Nm>COMPANY ABC </ns22:Nm>
                                    <ns22:PstlAdr>
                                        <ns22:Ctry>PL</ns22:Ctry>
                                        <ns22:AdrLine>POLNA 2</ns22:AdrLine>
                                        <ns22:AdrLine>85-122 KRAKÓW</ns22:AdrLine>
                                    </ns22:PstlAdr>
                                </ns22:Pty>
                            </ns22:Dbtr>
                            <ns22:DbtrAcct>
                                <ns22:Id>
                                    <ns22:IBAN>PL85210011850004080111152021</ns22:IBAN>
                                </ns22:Id>
                            </ns22:DbtrAcct>
                            <ns22:Cdtr>
                                <ns22:Pty>
                                    <ns22:Nm>BNP Paribas</ns22:Nm>
                                </ns22:Pty>
                            </ns22:Cdtr>
                        </ns22:RltdPties>
                        <ns22:RmtInf>
                            <ns22:Ustrd>Fee charged by BNP Paribas Bank Polska SA</ns22:Ustrd>
                        </ns22:RmtInf>
                    </ns22:TxDtls>
                </ns22:NtryDtls>
            </ns22:Ntry>
        </ns22:Rpt>
      </ns22:BkToCstmrAcctRpt>
    </ns22:Document>
  </ns55:GetAccountReportResponse>
 </soap:Body>
</soap:Envelope>
```

2.2.2 Response – BankToCustomerAccountReport - for MBR accounts

The BankToCustomerAccountReport message is sent by the bank to the Client in response to a transaction history retrieval request. It contains transaction history for a given period from the specified Client account.

The BankToCustomerAccountReport message consists of two main parts:

- message header,
- transaction history.

ELEMENT NAME	DESCRIPTION
XML ELEMENT	Specifies the XML element name. Nesting is indicated using the '+' characters.
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
	! (e.g. 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)
ISO DATE	YYYY-MM-DD
ISO DATEANDTIME	YYYY-MM-DDThh:mm:ss

Field name	XML element name	Status	Format	Notes
Message identifier	BkToCstmrAcctRpt +GrpHdr ++MsgId	M	35x	Unique for the given recipient. It must not contain spaces or special characters.
Creation date and time	BkToCstmrAcctRpt +GrpHdr ++CreDtTm	M	ISO Date And Time	Creation date and time.
Message identifier	BkToCstmrAcctRpt +Rpt ++Id	M	35x	The same identifier as in the header.
Creation date and time	BkToCstmrAcctRpt +Rpt ++CreDtTm	M	ISO Date And Time	The same date as in the header.
History start date and time	BkToCstmrAcctRpt +Rpt ++FrToDt +++FrDtTm	M	ISO Date And Time	Only the date is significant; the time is always set to 00:00. The request is processed for a date-to-date range, while the ISO standard requires a date and time to be provided. Therefore, only the date is the significant part of the field, and the time is set to the fixed value 00:00.
History end date and time	BkToCstmrAcctRpt +Rpt ++FrToDt +++ToDtTm	M	ISO Date And Time	Only the date is significant; the time is always set to 00:00.

Field name	XML element name	Status	Format	Notes
Account number	BkToCstmrAcctRpt +Rpt ++Acct +++Id ++++IBAN	M	2!a26!n	Account number in IBAN format.
Account name	BkToCstmrAcctRpt +Rpt ++Acct +++Nm	O	70x	Account name (alias).
Account owner name	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++Nm	M	70x	The owner name assigned to the account is returned; if the name has not been defined, the company name is returned.
Account owner country code	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr +++++Ctry	O	2!a	Country code for the company – the account owner. The element is present only when the Account owner address is returned.
Account owner address	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr +++++AdrLine	O	70x	A maximum of two occurrences of this field is permitted (making it possible to obtain a maximum of 70 characters in this way). The company address assigned to the account is returned; if it has not been defined, the company address is returned.
History entry	BkToCstmrAcctRpt +Rpt ++Ntry	O	-	May occur 0 or multiple times.
Fields in the history entry (inside the <Ntry> tag):				
Entry amount	+Amt	M	3!a 18d	Transaction amount and currency. The currency code (ISO) must also be entered.
Entry indicator	+CdtDbtInd	M	4!a	Permitted values: ■ 'CRDT' – for an amount ≥ 0 ■ 'DBIT' – for an amount < 0
Entry status	+Sts	M	4!a	Permitted value BOOK
Booking date	+BookgDt ++DtTm	M	ISO Date And Time	If there is no information about the booking time, it will be returned as 00:00.
Value date	+ValDt ++DtTm	M	ISO Date And Time	If there is no information about the transaction time, it will be returned as 00:00.
Bank transaction code	+BkTxCd ++Domn +++Cd	M	4x	Standard transaction code returned by the core banking system.
Extended transaction code	+BkTxCd ++Domn +++Fmly ++++Cd	O	4x	Family code from ISO 20022.

Field name	XML element name	Status	Format	Notes
Extended transaction subcode	+BkTxCd ++Domn +++Fmly ++++SubFmlyCd	O	4x	Subfamily code from ISO 20022.
Transaction number within the day	+NtryDtls ++TxDtls +++Refs ++++MsgId	O	35x	Number for incremental history retrieval.
Instruction Identifier	+NtryDtls ++TxDtls +++Refs ++++InstrId	O	35x	Transaction reference number (Bank references)
Transaction reference / signature	+NtryDtls ++TxDtls +++Refs ++++EndToEndId	O	35x	Client references.
Instruction identifier	+NtryDtls ++TxDtls +++Refs ++++TxId	O	35x	Transaction identifier.
Instruction amount and currency	+NtryDtls ++TxDtls +++AmtDtls ++++InstdAmt +++++Amt	O	3!a18d	Field completed only for transactions confirmed by an MT940 statement.
Ordering party data	+NtryDtls ++TxDtls +++RltdPties ++++Dbtr +++++Nm	O	-	For credit transactions (funding the account)
Ordering party account	+NtryDtls ++TxDtls +++RltdPties ++++DbtrAcct +++++Id	O	34x	For credit transactions (funding the account) The account is returned in this element irrespective of whether it is in IBAN or another format.
Counterparty	+NtryDtls ++TxDtls +++RltdPties ++++Cdtr +++++Nm	M	70x	For debit transactions.
Counterparty (recipient) account	+NtryDtls ++TxDtls +++RltdPties ++++CdtrAcct +++++Id	O	34x	For debit transactions. The account is returned in this element irrespective of whether it is in IBAN or another format.
Transfer title – unstructured	+NtryDtls ++TxDtls +++RmtInf ++++Ustrd	O	140x	Transaction title (unstructured).

```
<soap:Envelope
xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <ns55:GetAccountReportResponse
      xmlns="urn:swift:xsd:camt.003.001.04"
      xmlns:ns10="urn:ca:std:ccs:tech:xsd:rpts.003.001.04"
      xmlns:ns11="urn:ca:std:ccs:tech:xsd:rpts.004.001.02"
      xmlns:ns12="urn:ca:std:ccs:tech:xsd:past.001.001.02"
      xmlns:ns13="urn:ca:std:ccs:tech:xsd:rpts.002.001.02"
      xmlns:ns14="urn:ca:std:ccs:tech:xsd:ihvn.001.001.02"
      xmlns:ns15="urn:ca:std:ccs:tech:xsd:cmrq.001.001.02"
      xmlns:ns16="urn:iso:std:iso:20022:tech:xsd:camt.052.001.02"
      xmlns:ns17="urn:ca:std:ccs:tech:xsd:itsr.001.001.02"
      xmlns:ns18="urn:ca:std:ccs:tech:xsd:ihvr.001.001.02"
      xmlns:ns19="urn:ca:std:ccs:tech:xsd:itin.001.001.02"
      xmlns:ns2="urn:swift:xsd:camt.004.001.04"
      xmlns:ns20="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
      xmlns:ns21="urn:ca:std:ccs:tech:xsd:rpts.001.001.02"
      xmlns:ns22="urn:iso:std:iso:20022:tech:xsd:camt.052.001.08"
      xmlns:ns23="urn:iso:std:iso:20022:tech:xsd:camt.052.001.12"
      xmlns:ns24="urn:iso:std:iso:20022:tech:xsd:pain.001.001.12"
      xmlns:ns25="urn:iso:std:iso:20022:tech:xsd:pain.002.001.14"
      xmlns:ns26="urn:ca:std:cdc:tech:xsd:mbrs.001.001.01"
      xmlns:ns27="urn:ca:std:cdc:tech:xsd:mpfl.001.001.01"
      xmlns:ns28="urn:iso:std:iso:20022:tech:xsd:camt.053.001.12"
      xmlns:ns29="urn:ca:std:ccs:tech:xsd:rpts.015.001.01"
      xmlns:ns3="urn:iso:std:iso:20022:tech:xsd:tsmt.016.001.03"
      xmlns:ns30="urn:ca:std:cdc:tech:xsd:itin.003.001.01"
      xmlns:ns31="urn:ca:std:cdc:tech:xsd:info.001.001.01"
      xmlns:ns32="urn:ca:std:cdc:tech:xsd:ddrl.001.001.01"
      xmlns:ns33="urn:ca:std:cdc:tech:xsd:pamt.003.001.03"
      xmlns:ns34="urn:ca:std:cdc:tech:xsd:pamt.001.001.01"
      xmlns:ns35="urn:ca:std:cdc:tech:xsd:ddr.001.001.01"
      xmlns:ns36="urn:ca:std:ccs:tech:xsd:bcddr.001.001.01"
      xmlns:ns37="urn:ca:std:cdc:tech:xsd:curr.001.001.01"
      xmlns:ns38="urn:ca:std:cdc:tech:xsd:curr.002.001.01"
      xmlns:ns39="urn:ca:std:cdc:tech:xsd:info.002.001.01"
      xmlns:ns4="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
      xmlns:ns40="urn:ca:std:cdc:tech:xsd:pamt.002.001.01"
      xmlns:ns41="urn:ca:std:cdc:tech:xsd:pamt.003.001.02"
      xmlns:ns42="urn:ca:std:cdc:tech:xsd:itin.002.001.01"
      xmlns:ns43="urn:ca:std:cdc:tech:xsd:itsr.002.001.01"
      xmlns:ns44="urn:ca:std:ccs:tech:xsd:bcmpfl.001.001.01"
      xmlns:ns45="urn:ca:std:cdc:tech:xsd:rpts.007.001.01"
      xmlns:ns46="urn:ca:std:ccs:tech:xsd:bcddrl.001.001.01"
      xmlns:ns47="urn:ca:std:cdc:tech:xsd:rpts.008.001.01"
      xmlns:ns48="urn:ca:std:cdc:tech:xsd:rpts.006.001.01"
      xmlns:ns49="urn:ca:std:cdc:tech:xsd:rpts.009.001.01"
      xmlns:ns5="http://www.w3.org/2000/09/xmldsig#"
      xmlns:ns50="urn:ca:std:cdc:tech:xsd:irr.001.001.02"
      xmlns:ns51="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08"
      xmlns:ns52="urn:ca:std:cdc:tech:xsd:pamt.002.001.02"
```

```xml
xmlns:ns53="urn:ca:std:cdc:tech:xsd:cdc.001.01"
xmlns:ns54="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01"
xmlns:ns55="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.01_1"
xmlns:ns56="urn:ca:std:cdc:tech:xsd:bnpp.cdc.001.02"
xmlns:ns6="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:ns7="urn:ca:std:ccs:tech:xsd:cmrq.002.001.02"
xmlns:ns8="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02"
xmlns:ns9="urn:ca:std:ccs:tech:xsd:rpts.005.001.02">
<ns22:Document>
    <ns22:BkToCstmrAcctRpt>
        <ns22:GrpHdr>
            <ns22:MsgId>BNPP_CDC_AR_20260722_150253100</ns22:MsgId>
            <ns22:CreDtTm>2026-07-22T15:02:53+02:00</ns22:CreDtTm>
        </ns22:GrpHdr>
        <ns22:Rpt>
            <ns22:Id>BNPP_CDC_AR_20260722_150253100</ns22:Id>
            <ns22:CreDtTm>2026-07-22T15:02:53+02:00</ns22:CreDtTm>
            <ns22:FrToDt>
                <ns22:FrDtTm>2025-12-11T00:00:00+01:00</ns22:FrDtTm>
                <ns22:ToDtTm>2025-12-11T23:59:59+01:00</ns22:ToDtTm>
            </ns22:FrToDt>
            <ns22:Acct>
                <ns22:Id>
                    <ns22:IBAN>0150190062</ns22:IBAN>
                </ns22:Id>
                <ns22:Nm>Account in Austria</ns22:Nm>
                <ns22:Ownr>
                    <ns22:Nm> COMPANY ABC</ns22:Nm>
                    <ns22:PstlAdr>
                        <ns22:Ctry>PL</ns22:Ctry>
                        <ns22:AdrLine>POLNA 2 </ns22:AdrLine>
                        <ns22:AdrLine>85-122 KRAKÓW</ns22:AdrLine>
                    </ns22:PstlAdr>
                </ns22:Ownr>
            </ns22:Acct>
            <ns22:Ntry>
                <ns22:Amt Ccy="EUR">97896.09</ns22:Amt>
                <ns22:CdtDbtInd>CRDT</ns22:CdtDbtInd>
                <ns22:Sts>
                    <ns22:Cd>BOOK</ns22:Cd>
                </ns22:Sts>
                <ns22:BookgDt>
                    <ns22:Dt>2025-12-11</ns22:Dt>
                </ns22:BookgDt>
                <ns22:ValDt>
                    <ns22:Dt>2025-12-11</ns22:Dt>
                </ns22:ValDt>
                <ns22:BkTxCd>
                    <ns22:Domn>
                        <ns22:Cd>TRF</ns22:Cd>
                        <ns22:Fmly>
                            <ns22:Cd>TRF</ns22:Cd>
```

```
                        <ns22:SubFmlyCd>NONE</ns22:SubFmlyCd>
                    </ns22:Fmly>
                </ns22:Domn>
            </ns22:BkTxCd>
            <ns22:NtryDtls>
                <ns22:TxDtls>
                    <ns22:Refs>
                        <ns22:MsgId>5129472</ns22:MsgId>
                        <ns22:InstrId>TC-AN-J2CX1BU1</ns22:InstrId>
                        <ns22:EndToEndId>YYW1046821656554</ns22:EndToEndId>
                        <ns22:TxId>5129472</ns22:TxId>
                    </ns22:Refs>
                    <ns22:RltdPties>
                        <ns22:Dbtr>
                            <ns22:Pty>
                                <ns22:Nm>BNP Paribas</ns22:Nm>
                            </ns22:Pty>
                        </ns22:Dbtr>
                        <ns22:DbtrAcct>
                            <ns22:Id/>
                        </ns22:DbtrAcct>
                    </ns22:RltdPties>
                    <ns22:RmtInf>
                        <ns22:Ustrd>Europe S.a.r.l. et Cie S.C. /TYPE/096/VIR</ns22:Ustrd>
                    </ns22:RmtInf>
                </ns22:TxDtls>
            </ns22:NtryDtls>
        </ns22:Ntry>
      </ns22:Rpt>
    </ns22:BkToCstmrAcctRpt>
  </ns22:Document>
 </ns55:GetAccountReportResponse>
</soap:Body>
</soap:Envelope>
```