



CAMT.052.001.08

**CAMT.052.001.08 (ISO 20022) in
mBank CompanyNet, MultiCash (EBICS), SWIFTNET Korpo and in
connection via SWIFT CBPR+ to the banks***

Format Description

Electronic Banking for Corporate Clients and SMEs

Version 2.0, since 25 April 2025

*since 25.04.2025, only corporate customers accounts

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1. General information

1. This document contains guidelines on importing data from a CAMT.052.001.08 message to the client's system. CAMT.052.001.08 is a message containing credits/debits and balances as at a given day.
2. The document describes a file in the CAMT.052.001.08 format made available in mBank CompanyNet, MultiCash (EBICS) and SWIFTNET Korpo. **We provide messages in this format to banks as part of CBPR+ SWIFT from April 25, 2025 (currently only corporate accounts).**
3. **NOTE! Before you apply for the transmission of the CAMT.053/CAMT.052 message to your bank via SWIFT/CBPR+, check the following points:**
 - 3.1. Check if your company and your bank are ready to receive CAMT.053 or CAMT.052 version 08 (CAMT.053.001.08 / CAMT.052.001.08) via SWIFT / CBPR+ (Cross Border Payments and Reporting)
 - 3.2. Check if your bank can receive the above messages via the SWIFT CBPR+ solution.
 - 3.3. **Remember!** If your bank is not yet ready to receive these messages, do not submit CAMT application to us. Get back to us as soon as you receive information about your bank's readiness to receive CAMT.053/CAMT.052 messages via SWIFT CBPR+.
4. **The document may be subject to changes.**
5. Other information:
 - 5.1. **Section <BkTxCd> contains bank transaction codes according to the [ISO20022](#) standard.** Additionally, it includes the previous transaction codes used in MT9* in field :86:. Details are in the document. The presentation is available by default for all new clients and for new accounts. **Change available from April 25, 2025. The previous form of transaction code presentation is available upon request.**
 - 5.2. Each <Ntry> section contains one credit/debit.
 - 5.3. Not all credits/debits have a <Ustrd> section in <NtryDtls>.
 - 5.4. The <AddtlTxInf> field in the <NtryDtls> section presents payment details up to 500 characters long, which are currently presented in field :86: of MT942. If the length of the payment details exceeds 500 characters, the remaining details are presented in the <AddtlNtryInf> field in the <Ntry> section.
 - 5.5. Fields <Cdtr> and <Dbtr> in the <RltdPties> section show only data regarding the other party to a transaction.
 - 5.6. If sufficient data is available, we present fields <UltmDbtr> and <UltmCdtr> in the <RltdPties> section.
 - 5.7. CAMT.052.001.08 messages delivered via mBank CompanyNet, MultiCash (EBICS) or SWIFTNET Korpo do not support pagination.
 - 5.8. Fields <EndToEndId> and <InstrId> are not presented if relevant information is not available.
 - 5.9. The message has daily numbering (in the <MsgId> field) and yearly numbering in <ElctrncSeqNb> field.
 - 5.10. Polish diacritics are used only in case of CAMT.052.001.08 files delivered via mBank CompanyNet, MultiCash (EBICS) or SWIFTNET Korpo.
 - 5.11. All elements of the message (fields) that are defined as text are limited to characters compliant with the FIN standard, i.e., a-z A-Z 0-9 / - ? : () . , ' + .
 - 5.12. Special characters such as !#&%*^_` {}~";@[]\$ >< will be replaced with the character “.”. Exceptions are selected fields of the message, particularly:
 - 5.12.1. All party (agents and non agents) Name and Address elements.
 - 5.12.2. Fields of structured and unstructured details
 - 5.12.3. City and province in the identification section of the principal and beneficiary.
 - 5.13. In the case of reports for CBPR+, **we optionally divide them into several SWIFT messages** in accordance with the ISO20022 standard for CAMT.052. This situation will only occur if the data in the report exceeds the file size allowed by SWIFT for CAMT messages.

2. Key

1. (Lvl) Level = Element nesting within the CAMT.052.001.08 tree hierarchy.
2. (S) Sequence = The level in which a given field is placed within the CAMT.052.001.08 tree hierarchy. The hierarchy level of a given field is indicated by the '+' symbol.
3. XML Tag = Code referring to a given XML element. An XML tag begins and ends a string of characters containing specific information (e.g. <Dbtr> and </Dbtr>).
4. Element Name = A descriptive name of an XML tag.
5. Multiplicity = Information on how many times an element can or must be repeated, as defined by ISO.

[1..1]	An element can be repeated only once.
[1..n]	An element can be repeated once or several times (where <i>n</i> represents the total number of repetitions) (required).
[1..3]	An element must be repeated at least once and a maximum of three times (required).
[0..1]	An XML element can be omitted or can be repeated only once (optional).
[0..n]	An XML element can be omitted or can be repeated <i>n</i> number of times (where <i>n</i> represents the total number of repetitions) (optional).

6. Type = The value to be transferred in a given XML element. Please see the examples below:

Type/code	Description	Examples
text{m,M}	Minimum (m) and maximum (M) length	text{1,35}
text{L}	Exact length (L)	text{10}
m <= decimal <= M fd = F, td = T	Minimum (m) and maximum (M) values Maximum fractional (F) and total (T) number of digits	0,01 <= decimal <= 9999,99 fd = 2, td = 11
<regular expression>	Regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}
dateTime IsoDateTime	ISO date and time format	Preferred representation is the local time offset to the UTC time (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm). In any other case, please use the UTC format (YYYY-MM-DDThh:mm:ss.sssZ).
isoDate	ISO date format	YYYY-MM-DD
Boolean	Support for the mathematical concept of binary-valued logic	{true, false}
Choice	Choice between elements	

3. CAMT.052.001.08

Lvl	S	XML Tag	Element Name	Multiplicity	Type	Example	Comments
0		<?xml version="1.0" encoding="utf-8"?>					
0		<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:2002:tech:xsd:CAMT.052.001.08">					
1	+	<BkToCstmrAcctRpt>	BankToCustomerAccountReport V08 (camt.052.001.08)	[1..1]			
2	++	<GrpHdr>	Group Header	[1..1]			
3	+++	<MsgId>	Message Identification	[1..1]	text[1,35]	<MsgId>C52-MX-224638001001-20230509-088</MsgId>	
3	+++	<CreDtTm>	Creation Date Time	[1..1]	dateTime	<CreDtTm>2022-06-20T00:00:00.0+02:00</CreDtTm>	Set to the message creation date and time.
2	++	</GrpHdr>	Group Header	[1..1]			
2	++	<Rpt>	Reporting	[1..1]			
3	+++	<Id>	Identification	[1..1]	text[1,35]		Same value as in the MsgId field.
3	+++	<RptPgntn>	Report Pagination	[1..1]			
4	++++	<PgNb>	Page Number	[1..1]	text [0-9][1,5]	<PgNb>1</PgNb>	Page number. Equivalent to field :28C in MT942. Fixed value '1' for reports in mBank CompanyNet, MultiCash and SWIFTNET Korpo. In the case of reports for CBPR+, when the report consists of several SWIFT messages, the field will take a value from '1' to 'n'.
4	++++	<LastPgInd>	Last Page Indicator	[1..1]	boolean	<LastPgInd>true</LastPgInd>	Fixed value 'true' for reports in mBank CompanyNet, MultiCash and SWIFTNET Korpo. In the case of reports for CBPR+, when dealing with several SWIFT messages, this value is presented on the last SWIFT message of the given report. This field takes the value 'false' for the first and subsequent SWIFT messages for CBPR+ reports, except for the last message.
3	+++	</RptPgntn>	Report Pagination	[1..1]			
3	+++	<ElctrncSeqNb>	Electronic Sequence Number	[1..1]	Decimal td = 18 fd = 0	<ElctrncSeqNb>88</ElctrncSeqNb>	Equivalent to field :28C in MT942. Report number.
3	+++	<FrToDt>	FromDate	[1..1]			
4	++++	<FrDtTm>	FromDateTime	[1..1]	isoDateTime	<FrDtTm>2024-05-09T00:00:00+02:00</FrDtTm>	Date – beginning of the report data.
4	++++	<ToDtTm>	ToDateTime	[1..1]	isoDateTime	<ToDtTm>2024-05-09T23:59:59+02:00</ToDtTm>	Date – end of the report data.
3	+++	</FrToDt>	FromDate	[1..1]			
3	+++	<Acct>	Account	[1..1]			
4	++++	<Id>	Identification	[1..1]			
5	+++++	<IBAN>	IBAN	[1..1]	text[1,28]	<IBAN>PL24114011080000224638001071</IBAN>	Equivalent to field :25 in MT942. Polish IBAN.
4	++++	<Id>	Identification	[1..1]			
4	++++	<Ccy>	Currency	[1..1]	text [A-Z][3,3]	PLN	Currency of the account for which a report is generated. Equivalent to field :62 in MT942.

4	++++	<Ownr>	Owner	[1..1]			
5	+++++	<Nm>	Name	[1..1]	text(1,140)		
5	+++++	<PstlAdr>	PostalAddress	[0..1]			
6	+++++	<StrtNm>	StreetName	[0..1]	text(1,70)		
6	+++++	<BldgNb>	BuildingNumber	[0..1]	text(1,16)		
6	+++++	<PstCd>	PostCode	[0..1]	text(1,16)		
6	+++++	<TwnNm>	TownName	[1..1]	text(1,35)		
6	+++++	<Ctry>	Country	[1..1]	text(1,2)		
5	+++++	</PstlAdr>	PostalAddress	[0..1]			
5	+++++	<Id>	Identification	[0..1]			
6	+++++	<Orgld>	Organisation Identification	[1..1]			
Legal person – see item 4							
6	+++++	</Orgld>	Organisation Identification	[1..1]			
5	+++++	</Id>	Identification	[0..1]			
4	++++	</Ownr>	Owner	[1..1]			
4	++++	<Svcr>	Servicer	[1..1]			
5	+++++	<FinInstnld>	Financial Institution Identification	[1..1]			Institution maintaining the bank's account
6	+++++	<BICFI>	BIC Identifier	[1..1]		<BICFI>BREXPLPWXXX</BICFI>	
6	+++++	<Nm>	Name	[1..1]		<Nm>mBank S.A.</Nm>	
5	+++++	</FinInstnld>	Financial Institution Identification	[1..1]			
4	++++	</Svcr>	Servicer	[1..1]			
3	+++	</Acct>	Account	[1..1]			
The section is used to present the accounting balance at the time the report is generated. The balance may change during the day							
3	+++	<Bal>	Balance	[0..n]			Interim balance at a given moment. In the case of a report to recipients via CBPR+, if it becomes necessary to split it into several messages, it appears on the last page.
4	++++	<Tp>	Balance Type	[1..1]			Balance type
5	+++++	<CdOrPrtry>	Coded or proprietary format balance type	[1..1]			Balance type format
6	+++++	<Cd>	Code	[1..1]		<Cd>ITBD</Cd>	Fixed value: „ITBD“ (Interim Booked)
5	+++++	</CdOrPrtry>		[1..1]			
4	++++	</Tp>		[1..1]			
4	++++	<Amt>	Amount	[1..1]	0 <= decimal td = 18 fd = 2	<Amt Ccy="PLN">11.11</Amt>	Balance currency
4	++++	<Ccy>	Xml Attribute Currency		text [A-Z](3,3)	<Amt Ccy="PLN">11.11</Amt>	Account currency (as in field :60: in MT942)
4	++++	<CdtDbtInd>	Credit Debit Indicator	[1..1]	text	<CdtDbtInd>CRDT</CdtDbtInd>	As in transaction side D/C from field :61: subfield 3 of MT942. Fixed value "CRDT" for amount >=0 Fixed "DBIT" for amount < 0
4	++++	<Dt>					Balance date
5	+++++	<DtTm>				<DtTm>2025-04-01T10:00:46.9958602+02:00</DtTm>	Balance time (the moment to which the balance corresponds)

4	++++	</Dt>					
3	+++	</Bal>					
3	+++	<TxsSummry>	Transactions Summary	[0..1]			Transactions summary
4	++++	<TtlNtries>	Total Entries	[1..1]			A summary of the number and sums of transaction amounts.
5	+++++	<NbOfNtries>	Number Of Entries	[1..1]		<NbOfNtries>16</NbOfNtries>	Number of transactions in a file.
5	+++++	<Sum>	Sum	[1..1]		<Sum>18138.73</Sum>	This field presents the sum of amounts in a file regardless of the transaction side, e.g. a credit in the amount of 4 and a debit in the amount of -4 sum up to 8.
5	+++++	<TtlNetNtry>	Total Net Entry	[1..1]			
6	+++++	<Amt>	Amount	[1..1]		<Amt>217.06</Amt>	Sum of credits and debits.
6	+++++	<CdtDbtInd>	Credit Debit Indicator	[1..1]		<CdtDbtInd>DBIT</CdtDbtInd>	DBIT value for amounts < 0 or CRDT for amounts >= 0.
5	+++++	</TtlNetNtry>	Total Net Entry	[1..1]			Sum of credits and debits.
4	++++	</TtlNtries>	Total Entries	[1..1]			A summary of the number and sums of transactions.
4	++++	<TtlCdtNtries>	Total Credit Entries	[1..1]			The number and sum of credits to the client's account.
5	+++++	<NbOfNtries>	Number Of Entries	[1..1]		<NbOfNtries>10</NbOfNtries>	
5	+++++	<Sum>	Sum	[1..1]		<Sum>60.55</Sum>	
4	++++	</TtlCdtNtries>	Total Credit Entries	[1..1]			The number and sum of credits to the client's account.
4	++++	<TtlDbtNtries>	Total Debit Entries	[1..1]			The number and sum of debits to the client's account.
5	+++++	<NbOfNtries>	Number Of Entries	[1..1]		<NbOfNtries>10</NbOfNtries>	
5	+++++	<Sum>	Sum	[1..1]		<Sum>60.55</Sum>	
4	++++	</TtlDbtNtries>	Total Debit Entries	[1..1]			The number and sum of debits to the client's account.
3	+++	</TxsSummry>	Transactions Summary	[0..1]			
Occurrence of a transaction in MT942 (fields :61: and :86:).							
3	+++	<Ntry>	Entry	[0..*]			
4	++++	<NtryRef>	Entry Reference	[1..1]	text[A-Z0-9 .](1,16)	<NtryRef>MB24051001290815</NtryRef>	Technical field for CAMT generating purposes
4	++++	<Amt>	Amount	[1..1]	0 <= decimal td = 18 fd = 2	<Amt Ccy="PLN">11.11</Amt>	Refers to the amount presented in field :61: sub-field 5 in MT942.
5	+++++	<Ccy>	Xml Attribute Currency		text [A-Z](3,3)	<Amt Ccy="PLN">11.11</Amt>	Currency corresponding to the one presented in field :60: in MT942.
4	++++	<CdtDbtInd>	Credit Debit Indicator	[1..1]	text	<CdtDbtInd>CRDT</CdtDbtInd>	As per the transaction side (D/C) indicated in field :61: sub-field 3 of MT942. Fixed value 'CRDT' for amounts >= 0 Fixed value 'DBIT' for amounts < 0
4	++++	<Sts>	Status	[1..1]			
5	+++++	<Cd>	Code	[1..1]	text(1,4)	<Cd>BOOK</Cd>	Fixed value 'BOOK'.
4	++++	</Sts>	Status	[1..1]			
4	++++	<BookgDt>	Booking Date	[0..1]			

5	++++	<Dt>	Date	[1..1]	isoDate		Posting date – value from field :61: sub-field 2 of MT942.
4	++++	</BookgDt>	Booking Date	[0..1]			
4	++++	<ValDt>	Value Date	[0..1]			
5	++++	<Dt>	Date	[1..1]	isoDate		Value date – value from field :61: sub-field 1 of MT942.
4	++++	</ValDt>	Value Date	[0..1]			
4	++++	<AcctSvcrRef>	Account Servicer Reference	[0..1]	text{1,35}	<AcctSvcrRef> MB24051001290815</AcctSvcrRef>	Field :61: sub-field 8 in MT942. The bank's reference
Section for transaction codes - possible options: a) ISO+MT94x section; - default option from April 25, 2025. b) MT94x section							
a) Section for ISO+MT94x transaction codes (Domn, Fmly, SubFmly contain transaction codes according to the ISO 20022 standard – Bank Transaction Codes) (Prtry contains codes used in MT94x files)							
4	++++	<BkTxCd>	Bank Transaction Code	[1..1]			Transaction codes
5	++++	<Domn>	Domain	[1..1]			
6	++++	<Cd>	Code	[1..1]	text{4,4}	<Cd>PMNT</Cd>	Domain code BTC ISO20022
6	++++	<Fmly>	Family	[1..1]			
7	++++	<Cd>	Code	[1..1]	text{4,4}	<Cd>ICDT</Cd>	Family code BTC ISO20022
7	++++	<SubFmlyCd>	Sub Family Code	[1..1]	text{4,4}	<SubFmlyCd>XBCT</SubFmlyCd>	SubFamily code BTC ISO20022
6	++++	</Fmly>	Family	[1..1]			
5	++++	</Domn>	Domain	[1..1]			
5	++++	<Prtry>	Proprietary Information	[1..1]			
6	++++	<Cd>	Code	[1..1]	Text{8,12}	<Cd>NTRF+983+201</Cd>	The transaction code presented by mBank in subfield 6 of MT942 in field :61 (N and a three-letter SWIFT code), the '+' character, the transaction code used in the MT942 file and on the bank statement, the '+' character, the transaction group code in the bank's system
6	++++	<Issr>	Issuer	[1..1]		<Issr>mBank</Issr>	Statement issuer – fixed value „mBank”
5	++++	</Prtry>	Proprietary Information	[1..1]			
4	++++	</BkTxCd>	Bank Transaction Code	[1..1]			
b) Section for MT94x transaction codes (contains codes used in MT94x files)							
4	++++	<BkTxCd>	Bank Transaction Code	[1..1]			Transaction codes
5	++++	<Domn>	Domain	[1..1]			
6	++++	<Cd>	Code	[1..1]	text{1,4}	<Cd>201</Cd>	Transaction group code in the bank's system.
6	++++	<Fmly>	Family	[1..1]			
7	++++	<Cd>	Code	[1..1]	text{1,4}	<Cd>983</Cd>	Transaction code presented by mBank in field :86: in MT942.
7	++++	<SubFmlyCd>	Sub Family Code	[1..1]	text{1,4}	<SubFmlyCd>NTRF</SubFmlyCd>	SWIFT Transaction code preceded by "N" presented by mBank in field :61: sub-field 6 of MT942.
6	++++	</Fmly>	Family	[1..1]			
5	++++	</Domn>	Domain	[1..1]			
4	++++	</BkTxCd>	Bank Transaction Code	[1..1]			Transaction codes.

4	++++	<NtryDtls>	Entry Details	[1..1]			Further transaction details.
5	+++++	<TxDtls>	Transaction Details	[1..1]			
6	+++++	<Refs>	References	[0..1]			
7	+++++	<AcctSvcrRef>	Account Servicer Reference	[0..1]	text{1,35}	<AcctSvcrRef>MB24051001290815</AcctSvcrRef>	Field :61: sub-field 8 in MT942. The bank's reference.
7	+++++	<AcctOwnrTxId>	Account Owner Transaction Identification	[0..1]	text{1,35}	Not used at mBank. Instead, we use <EndtoEndId>.	
7	+++++	<InstrId>	Instruction Identification	[0..1]	text{1,35}		Presented only if the relevant information is available.
7	+++++	<EndtoEndId>	End To End Identification	[0..1]	text{1,35}	<EndToEndId>NOTPROVIDED</EndToEndId>	Field :61: sub-field 7 in MT942. The client's reference. Presented only if the relevant information is available.
7	+++++	<UETR>	UETR	[0..1]	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}	<UETR>de2da6c9-18be-48d4-8053-867ed90a316a</UETR>	Presented only if the relevant information is available.
7	+++++	<TxId>	Transaction Identification	[0..1]	text{1,35}	<TxId>2058511397000000001</TxId>	Transaction index in the bank's system
7	+++++	<ClrSysRef>	ClearingSystemReference	[0..1]	text{1,35}	<ClrSysRef>209119633634628.040002</ClrSysRef>	Unique transaction references (STMT.ENTRY.ID) TNR code- unique technical transaction number, registered in the bank's system.
6	+++++	</Refs>	References	[0..1]			
6	+++++	<Amt>	Amount	[1..1]	0 <= decimal td = 18 fd = 5	<Amt Ccy="PLN">600.00</Amt>	Field :61: sub-field 5 in MT942. Transaction amount.
7	+++++	<Ccy>	Xml Attribute Currency		text [A-Z]{3,3}		
6	+++++	<CdtDbtInd>	Credit Debit Indicator	[1..1]	text	<CdtDbtInd>DBIT</CdtDbtInd>	As per the transaction side (D/C) indicated in field :61: sub-field 3 of MT942. Fixed value 'CRDT' for amounts >= 0 Fixed value 'DBIT' for amounts < 0
Information on the original amount. This section is presented if detailed data is available.							
6	+++++	<AmtDtls>	Amount Details	[0..1]			
7	+++++	<InstdAmt>	Instructed Amount	[1..1]			
8	+++++	<Amt>	Amount	[1..1]	0 <= decimal td = 18 fd = 5	<Amt Ccy="EUR">110.00</Amt>	Original transaction amount.
9	+++++	<Ccy>	Xml Attribute Currency		text [A-Z]{3,3}		Currency of the original transaction amount.
8	+++++	<CcyXchg>	Currency Exchange	[0..1]			Currency and exchange rate used to convert the transaction amount.
9	+++++	<SrcCcy>	Source Currency	[1..1]		<SrcCcy>EUR</SrcCcy>	Original currency.
9	+++++	TrgtCcy	Target Currency	[1..1]		<TrgtCcy>PLN</TrgtCcy>	Target transaction currency.

9	+++++++	UnitCcy	Unit Currency	[1..1]		<UnitCcy>PLN</UnitCcy>	Account currency.
9	+++++++	XchgRate	Exchange Rate	[1..1]		<XchgRate>4.1743</XchgRate>	Exchange rate.
8	+++++++	</CcyXchg>	Currency Exchange	[0..1]			This section presents the transaction currency and the exchange rate.
7	+++++++	</InstdAmt>	Instructed Amount	[1..1]			
6	+++++	</AmtDtls>	Amount Details	[0..1]			
Section for transaction codes – only for the ISO+MT94x option							
a) ISO+MT94x section (Domn, Fmly, SubFmly contain transaction codes according to the ISO 20022 standard – Bank Transaction Codes) (Prtry contains codes used in MT94x files) – repetition of the section from the level							
6	+++++	<BkTxCd>	Bank Transaction Code	[1..1]			Transaction codes
7	+++++++	<Domn>	Domain	[1..1]			
8	+++++++	<Cd>	Code	[1..1]	text{4,4}	<Cd>PMNT</Cd>	Domain code BTC ISO20022
8	+++++++	<Fmly>	Family	[1..1]			
9	+++++++	<Cd>	Code	[1..1]	text{4,4}	<Cd>ICDT</Cd>	Family code BTC ISO20022
9	+++++++	<SubFmlyCd>	Sub Family Code	[1..1]	text{4,4}	<SubFmlyCd>XBCT</SubFmlyCd>	SubFamily code BTC ISO20022
8	+++++++	</Fmly>	Family	[1..1]			
7	+++++++	</Domn>	Domain	[1..1]			
7	+++++++	<Prtry>	Proprietary Information	[1..1]			
8	+++++++	<Cd>	Code	[1..1]	Text{8,12}	<Cd>NTRF+983+201</Cd>	The transaction code presented by mBank in subfield 6 of MT942 in field :61 (N and a three-letter SWIFT code), the '+' character, the transaction code used in the MT942 file and on the bank statement, the '+' character, the transaction group code in the bank's system
8	+++++++	<Issr>	Issuer	[1..1]		<Issr>mBank</Issr>	Statement issuer – fixed value „mBank”
7	+++++++	</Prtry>	Proprietary Information	[1..1]			
6	+++++	</BkTxCd>	Bank Transaction Code	[1..1]			
This section is presented if the data of the client's beneficiary is available. We do not present here the data of the customer to whom the statement relates. We present fields UltmDbtr/UltmCdr for the beneficiary and, exceptionally, the client if such data is available.							
6	+++++	<RltdPties>	Related Parties	[0..1]			
Section for incoming transaction							
7	+++++++	<Dbtr>	Debtor	[0..1]			Client's beneficiary data for incoming transactions.
8	+++++++	<Pty>	Party	[0..1]			
9	+++++++	<Nm>	Name	[0..1]		<Nm>NAME-1224638001</Nm>	(!) If the posting format does not allow us to present the address in <PstlAdr>, we will present this data together with the name in the <Nm> field.
9	+++++++	<PstlAdr>	Postal Address	[0..1]			Data will be filled in if we receive information that can be presented in <PstlAdr>.
10	+++++++	<StrtNm>	StreetName	[0..1]	text{1,70}		
10	+++++++	<BldgNb>	BuildingNumber	[0..1]	text{1,16}		
10	+++++++	<Room>	Room	[0..1]	text{1,70}		

10	+++++	<PstCd>	PostCode	[0..1]	text{1,16}		
10	+++++	<TwnNm>	TownName	[1..1]	text{1,35}		
10	+++++	<Ctry>	Country	[1..1]	text{1,2}		
10	+++++	<AdrLine>	Address Line	[0..1]	text{1,70}		
9	+++++	</PstlAdr>	PostalAddress	[0..1]			
Optional section. Additional information identifying the beneficiary as a legal entity or a natural person may appear here.							
9	+++++	<Id>	Identification	[0..1]			Beneficiary identification data in a credit.
Legal entity section.							
10	+++++	<OrgId>	Organisation Identification	[1..1]	Choice		Legal person.
Legal person – see item 4							
10	+++++	</OrgId>	Organisation Identification	[1..1]	Choice		
Section concerning natural person.							
10	+++++	<PrvtId>	Private Identification	[1..1]	Choice		Natural person.
Natural person – see item 5							
10	+++++	</PrvtId >	Private Identification	[1..1]	Choice		
9	+++++	</Id>	Identification	[0..1]			Beneficiary identification data in a credit.
Optional section. End of section.							
8	+++++	</Pty>	Party	[0..1]			
7	+++++	</Dbtr>	Debtor	[0..1]			
7	+++++	<DbtrAcct>	Debtor Account	[0..1]			Beneficiary account for incoming transactions.
8	+++++	<Id>	Identification	[1..1]			
Presentation of the account number in one of two sections							
9	+++++	<Othr>	Other	[0..1]	Choice		
10	+++++	<Id>	Identification	[1..1]		<Id>75114000000000905600133051</Id>	Account number in any format, IBAN, domestic format for domestic and international credits/debits.
9	+++++	</Othr>	Other	[0..1]			
or							
9	+++++	<IBAN>	IBAN	[0..1]	Choice	<Id>PL75114000000000905600133051</Id>	Account number in the IBAN format for domestic and international credits/debits.
8	+++++	</Id>	Identification	[1..1]			
7	+++++	</DbtrAcct>	Debtor Account	[0..1]			
Optional section <UltmtDbtr>							
7	+++++	<UltmtDbtr>	Ultimate Debtor	[0..1]			
8	+++++	<Pty>	Party	[1..1]			
9	+++++	<Nm>	Name	[1..1]		<Nm>NAME-1224638001</Nm>	
9	+++++	<PstlAdr>	Postal Address	[0..1]			From the moment it is made available in the service and when we obtain relevant data.
10	+++++	<StrtNm>	StreetName	[0..1]	text{1,70}		
10	+++++	<BldgNb>	BuildingNumber	[0..1]	text{1,16}		
10	+++++	<Room>	Room	[0..1]	text{1,70}		

10	+++++	<PstCd>	PostCode	[0..1]	text{1,16}		
10	+++++	<TwnNm>	TownName	[1..1]	text{1,35}		
10	+++++	<Ctry>	Country	[1..1]	text{1,2}		
10	+++++	<AdrLine>	Address Line	[0..1]	text{1,70}		
9	+++++	</PstlAdr>	Postal Address	[0..1]			From the moment it is made available in the service and when we obtain relevant data.
Optional section. We present if we receive data. The data concerns either a legal entity or a natural person.							
9	+++++	<Id>	Identification	[0..1]			Identification data of the ultimate debtor for incoming transaction.
Legal entity section.							
10	+++++	<OrgId>	Organisation Identification	[1..1]	Choice		Legal person.
Legal person – see item 4							
10	+++++	</OrgId>	Organisation Identification	[1..1]	Choice		
Section concerning natural person.							
10	+++++	<PrvtId>	Private Identification	[1..1]	Choice		Natural person.
Natural person – see item 5							
10	+++++	</PrvtId >	Private Identification	[1..1]	Choice		
9	+++++	</Id>	Identification	[0..1]			Identification data of the beneficiary and the client depending on whether it is a credit or a debit.
Optional section. End of section.							
8	+++++	</Pty>	Party	[1..1]			
7	+++++	</UltmtDbtr>	Ultimate Debtor	[0..1]			
End of section for incoming transaction							
Section for outgoing transaction							
7	+++++	<Cdtr>	Creditor	[0..1]			Client's beneficiary data for outgoing transactions.
8	+++++	<Pty>	Party	[0..1]			
9	+++++	<Nm>	Name	[0..1]		<Nm>NAME-1224638001</Nm>	(!) If the posting format does not allow us to present the address in <PstlAdr>, we will present this data together with the name in the <Nm> field.
9	+++++	<PstlAdr>	Postal Address	[0..1]			Data will be filled in if we receive information that can be presented in <PstlAdr>.
10	+++++	<StrtNm>	StreetName	[0..1]	text{1,70}		
10	+++++	<BldgNb>	BuildingNumber	[0..1]	text{1,16}		
10	+++++	<Room>	Room	[0..1]	text{1,70}		
10	+++++	<PstCd>	PostCode	[0..1]	text{1,16}		
10	+++++	<TwnNm>	TownName	[1..1]	text{1,35}		
10	+++++	<Ctry>	Country	[1..1]	text{1,2}		
10	+++++	<AdrLine>	Address Line	[0..1]	text{1,70}		

9	++++++	</PstlAdr>	PostalAddress	[0..1]			
Optional section. Additional information identifying the beneficiary as a legal entity or a natural person may appear here.							
9	++++++	<Id>	Identification	[0..1]			Beneficiary identification data in a debit.
Legal entity section.							
10	++++++	<OrgId>	Organisation Identification	[1..1]	Choice		Legal person.
Legal person – see item 4							
10	++++++	</OrgId>	Organisation Identification	[1..1]	Choice		
Section concerning natural person.							
10	++++++	<PrvtId>	Private Identification	[1..1]	Choice		Natural person.
Natural person – see item 5							
10	++++++	</PrvtId >	Private Identification	[1..1]	Choice		
9	++++++	</Id>	Identification	[0..1]			Beneficiary identification data in a debit.
Optional section. End of section.							
8	++++++	</Pty>	Party	[0..1]			
7	++++++	</Cdtr>	Creditor	[0..1]			
7	++++++	<CdtrAcct >	Creditor Account	[0..1]			Beneficiary account in a outgoing transaction.
8	++++++	<Id>	Identification	[1..1]			
Presentation of the account number in one of two sections							
9	++++++	<Othr>	Other	[0..1]	Choice		
10	++++++	<Id>	Identification	[1..1]		<Id>75114000000000905600133051</Id>	Account number in any format, IBAN, domestic format for domestic and international credits/debits.
9	++++++	</Othr>	Other	[0..1]			
or							
9	++++++	<IBAN>	IBAN	[0..1]	Choice	<Id>PL75114000000000905600133051</Id>	Account number in the IBAN format for domestic and international credits/debits.
8	++++++	</Id>	Identification	[1..1]			
7	++++++	</CdtrAcct>	Creditor Account	[0..1]			
Optional section <UltmtCdtr >							
7	++++++	<UltmtCdtr >	Ultimate Creditor	[0..1]			
8	++++++	<Pty>	Party	[1..1]			
9	++++++	<Nm>	Name	[1..1]		<Nm>NAME-1224638001</Nm>	
9	++++++	<PstlAdr>	Postal Address	[0..1]			From the moment it is made available in the service and when we obtain relevant data.
10	++++++	<StrtNm>	StreetName	[0..1]	text{1,70}		
10	++++++	<BldgNb>	BuildingNumber	[0..1]	text{1,16}		
10	++++++	<Room>	Room	[0..1]	text{1,70}		
10	++++++	<PstCd>	PostCode	[0..1]	text{1,16}		
10	++++++	<TwnNm>	TownName	[1..1]	text{1,35}		
10	++++++	<Ctry>	Country	[1..1]	text{1,2}		
10	++++++	<AdrLine>	Address Line	[0..1]	text{1,70}		

9	+++++++	</PstlAdr>	Postal Address	[0..1]			From the moment it is made available in the service and when we obtain relevant data.
Optional section. We present if we receive data. The data concerns either a legal entity or a natural person.							
9	+++++++	<Id>	Identification	[0..1]			Identification data of the beneficiary and the client depending on the transaction side.
Legal entity section.							
10	+++++++	<OrgId>	Organisation Identification	[1..1]	Choice		Legal person.
Legal person – see item 4							
10	+++++++	</OrgId>	Organisation Identification	[1..1]	Choice		
Section concerning natural person.							
10	+++++++	<PrvtId>	Private Identification	[1..1]	Choice		Natural person.
Natural person – see item 5							
10	+++++++	</PrvtId >	Private Identification	[1..1]	Choice		
9	+++++++	</Id>	Identification	[0..1]			Identification data of the beneficiary and the client depending on the transaction side.
Optional section. End of section.							
8	+++++++	</Pty>	Party	[1..1]			
7	+++++++	</UltmtCdr>	Ultimate Creditor	[0..1]			
End of section for outgoing transaction							
6	+++++	</RltdPties>	Related Parties	[0..1]			End of section.
6	+++++	<RltdAgts>	Related Agents	[0..1]			This section is presented if the data of the beneficiary's financial institution is available.
Section for incoming transaction							
7	+++++	<DbtrAgt>	Debtor Agent	[0..1]			Details of the beneficiary's institution in a debit to the beneficiary's account.
8	+++++	<FinInstnId>	Financial Institution Identification	[1..1]			
9	+++++	<BICFI>	BICFI	[1..1]		<BICFI>BREXSKBXXXX</BICFI>	
8	+++++	</FinInstnId>	Financial Institution Identification	[1..1]			
7	+++++	</DbtrAgt>	Debtor Agent	[0..1]			Details of the beneficiary's institution in a debit to the beneficiary's account.
End of section for incoming transaction							
Section for outgoing transaction							

7	++++++	<CdtrAgt>	Creditor Agent	[0..1]			Details of the beneficiary's institution in a credit to the beneficiary's account.
8	++++++	<FinInstnId>	Financial Institution Identification	[1..1]			
9	++++++	<BICFI>	BICFI	[1..1]		<BICFI>BREXSKBXXX</BICFI>	
8	++++++	</FinInstnId>	Financial Institution Identification	[1..1]			
7	++++++	</CdtrAgt>	Creditor Agent	[0..1]			Details of the beneficiary's institution in a credit to the beneficiary's account.
End of section for outgoing transaction							
6	+++++	</RltdAgt>	Related Agents	[0..1]			End of section
6	+++++	<RmtInf>	Remittance Information	[0..1]			
Unstructured or structured payment details							
7	++++++	<Ustrd>	Unstructured	[0..1]	text{1,140}		Payment details.
Or (for outgoing domestic tax transfers)							
7	++++++	<Strd>	Structured	[0..1]			Payment details for outgoing domestic tax transfers
8	++++++	<TaxRmt>	Tax Remittance	[1..1]			
9	++++++	<Dbtr>	Debtor	[1..1]			
10	++++++	<RegnId>	Registration Identification	[1..1]	text{1,15}	<RegnId>N 7575069356</RegnId>	Specifies the type and number of the identifier. - N – tax identification number NIP - P – personal identification number PESEL - R – statistical number REGON - 1 – ID card - 2 – passport - 3 – other identity document
9	++++++	</Dbtr>	Debtor	[1..1]			
9	++++++	<Rcrd>	Record	[1..1]			
10	++++++	<Tp>	Type	[0..1]	text{1,35}	<Tp>04J2101</Tp>	Period: The first part of the field contains two characters denoting the year in the YY format. The second part contains one character for the period type: - M = month, - P = six months, - R = year, - K = quarter, - D = decade, - J = day. The third part contains the number of a period.
10	++++++	<FrmsCd>	Forms Code	[1..1]	text{1,35}	<FrmsCd>VAT-7</FrmsCd>	Symbol of the tax form.
10	++++++	<AddtlInf>	Additional Information	[0..1]	text{1,40}		Type of document under which the tax is due (e.g. decision, enforcement order, resolution).
9	++++++	</Rcrd>	Record				
8	++++++	</TaxRmt>	Tax Remittance	[1..1]			

7	++++++	</Strd>	Structured	[0..1]			Payment details for outgoing domestic tax transfers
6	+++++	<RmtInf>	Remittance Information	[0..1]			
6	+++++	<AddtlTxInf>	Additional Transaction Information	[0..1]	text{1,500}		Presented for every credit/debit as long as the CAMT is equivalent to MT942. Not presented when the CAMT is equivalent to MT950. Here we present the contents of field :86: in MT942. If the length of the payment details from field :86: exceeds 500 characters, the remaining details are presented in the <AddtlNtryInf> field.
5	++++	</TxDtIs>	Transaction Details	[1..1]			
4	++++	</NtryDtIs>	Entry Details	[1..1]			End of further transaction details.
4	+++++	<AddtlNtryInf>	Additional Entry Information	[0..1]	text{1,500}		Presented if the payment details exceed the available length of the <AddtlTxInf> field. If the length of the payment details exceeds 500 characters, we remove all characters past this limit.
3	+++	</Ntry>	Entry	[0..*]			End of transaction details
2	++	</Stmt>	Statement	[1..1]			
1	+	</BkToCstmrAcctRpt>	BankToCustomerAccountReport V08 (camt.052.001.08)	[1..1]			
0		</Document>		[1..1]			

4. Legal person

Counting from the OrgId level

S	XML Tag	Element Name	Multiplicity	Type	Example
+	<OrgId>	Organisation Identification	[0..1]		
++	<AnyBIC>	Any BIC	[1..1]		<AnyBIC>BREXSKBXXX</AnyBIC>
Choice					
++	<LEI>	LEI	[1..1]		<LEI>259400OPJG5032U0VH44</LEI>
Choice					
++	<Othr>	Other	[1..1]		
+++	<Id>	Identification	[1..1]	text{1,35}	
+++	<SchmeNm>	Scheme Name	[1..1]		
++++	<Cd>	Code	[1..1]	Choice text{1,4}	
++++	<Prtry>	Proprietary	[1..1]	Choice text{1,35}	
+++	</SchmeNm>	Scheme Name	[1..1]		
++	</Othr>	Other	[1..1]	Choice	

+	</OrgId>	Organisation Identification	[1..1]		
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5. Natural person

Counting from the PrvtId level

S	XML Tag	Element Name	Multiplicity	Type	Example
+	<PrvtId>	Private Identification	[0..1]		
++	<DtAndPlcOfBirth>	Date And Place Of Birth	[1..1]	Choice	
+++	<BirthDt>	Birth Date	[1..1]	ISODate	
+++	<PrvcOfBirth>	Province Of Birth	[0..1]	text{1,35}	
+++	<CityOfBirth>	City Of Birth	[1..1]	text{1,35}	
+++	<CtryOfBirth>	Country Of Birth	[1..1]	text{2,2}	
++	<Othr>	Other	[1..1]	Choice	
+++	<Id>	Identification	[1..1]	text{1,35}	
+++	<SchmeNm>	Scheme Name	[1..1]		
++++	<Cd>	Code	[1..1]	Choice text{1,4}	
++++	<Prtry>	Proprietary	[1..1]	Choice text{1,35}	
+++	</SchmeNm>	Scheme Name	[1..1]		
+++	<Issr>	Issuer	[1..1]		
++	</Othr>	Other	[1..1]	Choice	
+	</PrvtId>	Private Identification	[1..1]		

6. Transaction code according to the ISO20022 standard.

The list of codes is available in a separate document on the mBank website. The list will be updated based on publications on the website <https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets> (section Bank Transaction Code combinations and description).

PL – statement section - <https://www.mbank.pl/msp-korporacje/bankowosc-elektroniczna/pytania-i-odpowiedzi/struktury-plikow-wymiany-danych/>

EN – statement section - <https://www.mbank.pl/msp-korporacje/bankowosc-elektroniczna/pytania-i-odpowiedzi/structure-of-data-transfer-files/>

7. Transaction group code in the bank's system

Code	Description
005	Direct debit (+)
020	Domestic transfer (-)
021	Domestic transfer (+)
031	Domestic tax transfer (-)
041	Domestic transfer SP
042	Transfer VAT
051	Transfer
071	Direct debit (-)
079	Mass order (-)
085	SEPA (-)
086	SEPA (+)
201	Foreign transfer (-)
202	Foreign transfer (+)
410	FX transaction
701	Closed cash - deposit (+)
702	Closed cash - withdrawal (-)
710	Open cash - deposit (+)
711	Open cash - withdrawal (-)
720	Mass Transaction Processing (+)
740	Cash Pooling (+)
741	Cash Pooling (-)
757	Total closed deposits
801	Card transaction (+) (-)
809	Fees and commissions
814	Interest (-)
823	Deposit (-)
835	Other
836	Other
837	Postal order
843	Deposit (+)

844	Interest (+)
954	Credit (-)
961	Credit (+)

8. Transaction codes used in MT94x/CAMT files and bank statements

Code	TRANSACTION (EN)
1	Miscellaneous debits
2	Cash withdrawal
3	Currency sale
4	Visa cash advance
5	Curr.purchase exchange
6	Debit interest
7	Rounding difference
8	Currency sale exchange
9	Currency cash deposit
10	Adjustment
11	Transfer
12	Mat.exps
13	Other income
14	Fixed assets
15	Cash transaction
16	Cash transaction
17	Cheque purchase
18	COMM.PUR.CHQ.BANK.DOM
19	Curr.purshase exchange
20	Commission
21	Currency cash withdrawal
22	Cash withdrawal di
23	Money exchange
24	ACCOUNTING
25	Commission teller exchange
26	Comm cash deposit
27	Comm paid in till
28	Currency purchase
29	Comm night tresor
30	Comm deposit
31	Comm withdrawal
32	Comm currency purchase
33	Comm currency sale
34	Cash incoming
35	CashDeposit
36	Fees and comm LC
37	Cash deposit di
38	Currency purchase

39	Till transfer
40	Cash deposit ith,itm
41	SELL DOMESTIC BANQUERS CHEQUE
42	Night tresor
43	CASH WITHDRAWAL EVID.
44	Open chq.coll. frg. currency
45	Cash withdrawal tresor
46	Cash deposit ith,itm
47	Safe deposit
48	Safe deposit
49	Till transfer
50	Night tresor
51	Miscellaneous credit
52	Cash deposit
53	Currency sale
54	Visa cash advance
55	Cash withdrawal DI
56	Credit interest
57	Rounding difference
58	PD loan
59	Currency sale exchange
60	Adjustment
61	Transfer
62	Mat.exps
63	Other income
64	Fixed assets
65	Currency cash deposit
66	Comm night tresor IPH
67	Safe deposit resign
68	Safe deposit resign
69	Till transfer
70	Commission
71	Cash withdrawal tresor
72	Currency cash withdrawal
73	Money exchange
74	PD loan
75	Commission teller exchange
76	Money exchange
77	Money exchange
78	Comm night tresor IPM
79	Cash incoming
80	Comm deposit
81	Comm withdrawal
82	Comm currency purchase
83	Comm currency sale
84	Cash outgoing
85	Withdrawal
86	Fees and comm LC

87	Past due write-off
88	Past due adjustment
89	Till transfer
90	Cheque purchase
91	Cash transaction
92	Cash transaction
93	Open chq. coll. frg.currency
94	Cash deposit di
95	CASH WITHDRAWAL EVID.-KONTRA
96	Night tresor IPH
97	Night tresor IPM
98	Credit eod balancing entry
99	Debit eod balancing entry
100	LC transactions
101	ENFORCED RECEIVABLES.LC
102	OVERRAGES DT
103	Shortages DT
104	Extinction of interests
105	Rozliczenie sald rachunków IPM
106	Cheque settlement
107	Cashdispencer withdrawal in pl
108	Cashdispencer withdrawal in pl
110	Provision creation
111	PROVISION writte-off
112	Write-off
113	Cancel provision
114	Reclassification
115	Cash transfer from nbp
116	Cheque settlement
117	Cheque confirm
118	Cheque cancelation
119	PROVISION writte-off
120	INTERBANK SETTLM.FT
122	Restrictive interests
123	Restrictive interests
124	INERBANK.SETTLM.DB
125	OVERRAGES CT
126	Shortages CT
127	Comm.restric.cheque bank.
128	Comm.restric.cheque bank.
130	SECURITIES VALUATION
131	ENFORCED RECEIVABLES.LC
132	Cheque issued charge - cr
133	Cheque issued charge -dr
134	Prowizja - awizo papier, fax
135	Cheque issued charge - cr
136	Cheque issued charge -dr
137	Cheque confirmation

138	Cheque confirmation
139	Cheque confirmation
140	Md commission
141	Md commission
142	Cheque restriction
143	Cheque restriction
147	Cheque cancelation
148	Bank.cheque sale
149	Bank.cheque sale
150	SECURITIES VALUATION
151	LC transactions
152	Restrictive interests
153	Restrictive interests
154	INERBANK SETTLM.FT
155	INERBANK.SETTLM.DB
156	CERTIFICATE
157	PAYMENT FOR CHEQUE
158	Przeksięgowanie CIRS w SL
160	Provision creation
161	PROVISION write-off
162	Write-off
163	Cancel provision
164	Reclassification
165	Cash transfer to nbp
166	Restrictive income
167	Extinction of interests
168	Rozliczenie sald rachunków IPM
169	PROVISION writte-off
170	Confirmed cheque withdrawal
171	Prowizja - awizo papier, fax
172	Comm.onbank.chq
173	Comm.onbank.chq
174	PROVISION writte-off
175	PROVISION writte-off
178	PROVISION writte-off
179	PROVISION writte-off
180	Exchange in bank
181	Exchange in bank
182	Cash withdrawal in cash centre
183	Cash withdrawal in cash centre
184	Exchange in cash centre
185	Exchange in cash centre
186	Night tresor-bank transport
187	Past due write-off
188	Past due adjustment
189	Night tresor-bank transport
190	ELIXIR credits received
191	Cash withdrawal-bank transport

192	Cash withdrawal-bank transport
193	Exchange-bank transport
194	Exchange-bank transport
196	Contingent
197	Contingent
198	PI year end closing
199	PI year end closing
200	Marketing exchange profit
201	Settlement frg. cheque return
202	SELL DOMESTIC BANQUERS CHEQUE
203	Outward interb payment - MT202
204	CANCEL.SELL BANQUERS CHEQUE
205	Settlement frg. cheque sale
206	Night tresor in cash centre
207	Transfer CashBREaker
208	Transfer CashBREaker
210	Nostro transfer
211	Outward cheque payment
212	Mt202
213	Mt210
214	Fgn.cheque sale
215	Cond.payment.coll
216	Settlement frg. cheque return
218	Settlement of WTT transactions
219	Settlement of WTT transactions
220	Inward telex payment
221	CHARGE CHEQUE
222	Transfer
223	Transfer
224	Interbank Sorbnet
225	COMMISSION CHARGES
230	Guarantee exps
231	Comm., exps. foreign cheque
232	Oplata za przelew DI
233	COLL.FAX EXPS
234	COLL.SWIFT NORMAL
235	COLL.SWIFT URGENT
236	COLL.POST FEES
237	COLL.OTHER EXPS
238	LC COURIER EXPS
239	LC FAX EXPS
240	LC OPEN.SWIFT NORMAL
241	LC OPEN.SWIFT URGENT
242	LC.SWIFT NORMAL
243	LC.SWIFT URGENT
244	LC.POSTAL FEES
245	LC.OTHER COSTS
246	REIMBURS.SWIFT NORMAL

247	REIMBURS.SWIFT URGENT
248	COLL.COURIER EXPS
250	PAYMENT FOR BANKQUERS CHEQUE
251	Incoming MT210
252	SELL DOMESTIC BANQUERS CHEQUE
253	Fixed assets
254	Incoming MT204
255	Domestic FT outgoing cheque
256	LIABILITY POOL OPEN
257	Podatek od opłat
262	FT outgoing bankers cheque
266	LIABILITY POOL CLOSE
275	Contra payment -cheque coll.
276	CHARGE CASH DEPOSIT MNTLY
277	Collateral Międzybankowy
278	Futures
279	Rozl. NTWW dostawa
280	Contingent - traded options
281	Premium - Traded options
282	Commission - traded options
283	Variation margin - futures DT
284	Variation Margin - futures CT
285	Variation margin - futures DT
286	Variation margin futures CT
287	Interest capitalisation DT
288	Interest capitalisation CT
289	Profit Loss KTT DT
290	Profit Loss KTT CT
291	Monthly comm. on SIP domest.
292	Monthly comm. on SIP domest.
293	ESTABLISH COLLATERAL
300	Forex Accruals Credit
301	Forex Accruals Debit
302	Forex Revaluation Credit
303	Forex Revaluation Debit
304	Tr. wym. walut
305	Zgłoszenie Nostro
306	Foreign exchange
307	Foreign exchange
308	Marketing exchange profit cr
309	Marketing exchange profit dr
310	Book fwd contingent
311	Options - Premium suspend
312	FX Options - profit loss
313	FX Options
314	FX Options result
320	Reverse charges
321	Fra charges

322	Reverse taxes
323	Taxes
324	Reverse brokerage
325	Brokerage
326	Fra revaluation
327	Fra deal closure
328	Fra revaluation reverse
329	Fra settlement
330	Fra accruals
331	Book fwd contingent
332	Fra reversal prev.real profit
333	Reverse fra accruals
334	Rozl.FRA - emir
335	Rozl.IRS - emir
336	Rozl.OIS - emir
340	Account admin.fees
341	Account admin.fees
342	Other orders
343	Other orders
344	Interest statement chgs
345	Interest statement chgs
346	Rediscount income
347	Rediscount loss
348	Fee for SEPA Transfer Recall
349	Payment for confirmed cheque
350	COMM NIGHT TRESOR MULTI
351	COMM NIGHT TRESOR MULTIBANK
352	Out. SEPA Transfer Recall
353	Out. SEPA Transfer Recall
354	Payment bankers cheque
355	CP - Commission for returns
356	Cheque coll.return
357	CP INT REL CT
358	CP INT REL DT
359	Fee for RTSS transfer
360	COMM NIGHT TRESOR MULTIBANK
361	COMM NIGHT TRESOR MULTIBANK
362	Confired cheque withdrawal
363	Acct sweep credit
364	Acct sweep debit
365	Return sweep credit
366	Return sweep debit
367	Reversal
368	Transfer of VAT
369	Transfer of VAT
370	Commission - futures
371	Variation margin - futures
372	Interest capitalization

373	Profit Loss KTT
374	Variation margin - futures
375	Broker fee DT
376	Broker Fee CT
377	Fee for Blue Cash transfer
378	Inc. SEPA Return Recall
379	Out. SEPA Return Recall
380	Credit interest paid p-l
381	Credit interest
382	Credit Int from Another Acc
383	Credit interest (cr2)
384	Credit Int(CR2) from Anoth Acc
385	Correction of Credit Interest
386	Corr Credit Int from Anoth Acc
387	Correction of Cred Int (CR2)
388	Corr credit int (cr2) anth acc
390	Debit interest received p-l
391	Debit interest
392	Debit Interest on Anoth Acc
393	Debit interest (dr2)
394	Debit interest (dr2) anoth acc
395	Correction of Debit Interest
396	Corr of Dr Interest Anoth Acc
397	Correction of Debit Int (DR2)
398	Corr debit int (dr2) anoth acc
401	New deposit
402	Loan drawdown
403	New placement
404	New fiduciary deposit
405	Sundry debtor
406	Sundry deposit
407	New commitment
408	Principal increase
409	Principal change
410	Charge cards commission
411	New liability commitment
413	Charge cards settlement
414	Partial reversal
415	Partial reversal
420	Payment of Principal
421	Principal payment
422	Charges
423	Principal decrease
424	Payment of Interest
425	Payment of Commission
426	Repayment of Principal
427	Payment of Interest
428	Sepa Direct Debit

429	Interbank loan fee
430	Reimbursement of Commission
431	Reimb.of Principal or Interest
432	Charge card repayment
434	Reimbursement of Interest
435	Amortisation fees charges
436	Reimbursement of Capital
437	Payment of Interest
438	For future use
439	For future use
440	Adjustment to Commission
441	Adjustment to Interest
444	Adjustment to Interest
445	Adjustment to interests
450	Interest accruals
451	Commission accruals
452	Monthly comm. on SIP foreign
453	Monthly comm. on SIP foreign
454	For future use
455	Comm - cash dep. with recycler
456	Com - cash dep. without recyc.
457	Commission - cash withdrawal
459	Pay-in interbank commissions
460	Contract reversal
461	Payment reversal
462	Fee for SEPA inc. aut. transf.
463	Fee for SEPA inc. man. transf.
464	Tax amount due
465	Tax amount received
466	Tax amount
467	Tax amount
468	Tax amount
469	Tax amount
470	Tax correction
471	Tax correction
472	Tax amount
473	Tax amount
474	Commission - cash withdrawal
477	SC COUPON PAYMENT ADJ-debit
478	SC COUPON PAYMENT ADJ-credit
480	Fee for Effective Cash Pooling
488	Past due net payment
489	Charge cards offbalance
498	Pay-in interbank commissions
500	Lc payment
501	Narrative Reverse of payment
502	Discount commission
503	Discount commission

504	Discount spread
505	Discount spread
506	Reverse of payment
507	LC payment
508	Amortisation LC's
509	Uncollected commission
510	Uncollected commission
511	Profit and Loss Write Off
512	Payment under reserve
513	Payment under reserve
514	Comm forfaiting
515	Comm forfaiting
517	Confirmation commission
518	Opening commission lc's
519	Provision margin
520	Provision margin
521	Charge cards offbalance
522	Adv.pre-advice open LC
523	Adv.opened LC
524	Confirming LC
525	Change of condition of LC
526	Examining docs.payment
527	Deferred paym.non-conf LC
528	Presented inconsisted docs
529	Preliminary docs verification
530	Assignment of LC
531	Assignment of receipts
532	Transfer funds to an.bank
533	Cancellation unused LC
534	Registration of LC
535	Opening pre-paid LC
536	Opening LC
537	Pre-advising of open LC
538	Deferring paym pre-paid LC
539	Deferring payment of LC
540	Cancellation unused LC
541	Endorsing documents
542	Assignment of LC
543	Other change of LC
544	Front-up fee secured LC
545	Amending agreement sec.LC
546	Reimb.commission
547	LC OTHER
548	LC OTHER1
549	LC OTHER2
550	LC OTHER3
551	Deposited cheque
552	Cheque collection

553	Returned cheque
554	Return
555	Payment chq.coll.frg.currency
556	Payment chq.coll.frg.currency
557	Issuing documents
558	Sending docs for collection
559	Direct collection
560	Delivering docs without dues
561	Return docs not collected
562	Assignment or endorsment BOL
563	Transfer anoth.beneficiary
564	Monitoring paym.foreign bank
565	Comm.fees fgn bank LC
566	Comm.fees fgn bank collect
567	Interest paid fgn bank collect
568	LC OTHER
569	Documents scanning
570	Return sweep credit
571	Return sweep debit
572	Acct sweep credit
573	Acct sweep debit
574	Acct sweep credit
575	Acct sweep debit
576	Return sweep credit
577	Return sweep debit
578	Acct sweep credit
579	Acct sweep debit
580	Return sweep credit
581	Return sweep debit
582	Transfer outgoing Hal-Cash
583	Outgoing transfer fee Hal-Cash
584	Internal curr exp transfer fee
585	Internal curr express transfer
586	Fee for EuroExpress transfer
587	EuroExpress transfer
588	Accounting from CT
589	Bulk booking to clearing acct
590	SEPA CT OUTGOING
591	SEPA CT OUTGOING
592	SEPA CT INCOMMING
593	SEPA CT INCOMMING
594	SEPA CT INCOMMING RETURN
595	SEPA CT INCOMMING RETURN
596	SEPA CT OUTGOING RETURN
597	SEPA CT OUTGOING RETURN
598	SEPA CT CHARGE
599	SEPA CT REJECTED
600	SEPA CT REJECTED

601	Securities purchase
602	Securities sale
603	DDS valuation
604	DDS valuation
605	Transfer TPSA
606	Transfer TPSA
607	Comm paid in till for box
608	Comm paid in till in box
609	Redemption purchase
610	Redemption sale
611	Securities Transfer In
612	Securities Transfer Out
613	Brokerage
614	Brokerage
615	TECHNICAL
616	TECHNICAL
617	Foreign fees
618	Foreign fees
619	Commissions
620	Commissions
621	Miscellaneous fees
622	Miscellaneous fees
623	Comm for exchange
624	Comm for exchange
625	Corporate action
626	Corporate action
627	SC adj redemption credit
628	SC adj redemption-debit
631	Secs realised loss profit
632	Secs realised loss profit
633	Secs unrealised profit loss
634	Secs unrealised profit loss
635	CP TRANS INT CT.DT
636	CP TRANS INT CT.CT
637	CP TRANS INT DT.DT
638	CP TRANS INT DT.CT
639	Securities exchange profit
640	Securities exchange profit
641	Coupons
642	Coupons
643	Comm. on IPH (foreign trans.),
644	Comm. on IPH (foreign trans.),
645	Comm. on IPM (foreign trans.),
646	Comm. on IPM (foreign trans.),
647	Interest accruals
648	Interest accruals
651	Comm. on SIP,
652	Comm. on SIP,

653	Comm. on SIP (foreign trans.),
654	Comm. on SIP (foreign trans.),
655	Management fees
656	Management fees
660	DD
661	Direct Debit charge
662	DD Return
663	Mass DD
664	Fee for Mass DD
665	DD Return to Payer
666	DD Single
667	Fee for DD Single
668	Oplaty za odwoł. PZ
669	Transakcje PZ do rozliczenia
670	Odmówione transakcje PZ
671	Zrealizowane transakcje PZ
672	Odwoł. trans. PZ - do wyjaśnie
673	Odwoł. trans. PZ - rozliczenio
674	Acct sweep credit
675	Acct sweep debit
676	Return sweep credit
677	Return sweep debit
678	Acct sweep credit
679	Acct sweep debit
680	Return sweep credit
681	Return sweep debit
686	CLAIM DT
687	CLAIM CT
688	CB COMMISSION
689	CB SETTLEMENT
690	CB SETTLEMENT CORRECTION
691	BLOCKADE REGISTRATION
692	BLOCKADE CORRECTION
693	SETTLEMENT
694	SETTLEMENT CORRECTION
695	COMMISSION
696	COMMISSION CORRECTION
697	FEE
698	SETTLEMENT VISA - mBank
699	CB COMMISSION CORRECTION
700	Swap accrual
701	SWAP - interest paymn
702	Swap capital amortisation
703	Swap capital increase
704	SWAP payment
705	SWAP - wymiana poczatkowa
706	SWAP - wymiana koncowa
707	Cash Concentrating

708	Swap revaluation debit
709	Swap revaluation credit
710	SWAP - net payment
711	Cancel. Sell bankers cheque
712	Monthly comm. on IPH foreign
713	Monthly comm. on IPH foreign
715	Transf.outg.domest AUTO GLOBUS
716	Transafer TECH GLOBUS
720	INTERESTS.COMM.ADJUST.
721	INTEREST.COMM.ADJUST
722	Daily settlement IPM customers
723	Interest and comm
724	Interest and comm
725	Comm. on IPM,
726	Comm. on IPM,
727	Comm. on IPH,
728	Comm. on IPH,
729	Daily settlement IPM customers
730	MT-dodatkowy żeton
731	MT-wymiana żetonu
732	MT-konsultacje do 1,5h
733	MT-konsultacje ponad 1,5h
734	IB-konsultacje do 1,5h
735	IB-konsultacje ponad 1,5h
736	Interest and comm
737	Interest and comm
738	Return of charge
739	Fee for debit limit
740	wolny
741	wolny
742	Oplata za raporty
743	Fee for Cash Concentrating
747	Commission for the balance
748	Commission for the balance
750	Pd principal debit
751	Pd interest debit
752	Pd penalty interest debit
753	STP Charge
754	Pd charge debit
755	Pd commission debit
756	Transfer - CERI
757	Pd principal credit
758	Pd interest credit
759	Pd penalty interest credit
760	Transfer
761	Pd charge credit
762	Pd commission credit
763	Transfer - return

764	Transfer - CERl
765	Non-STP Charge
767	Transfer return
768	Transfer return
770	Incomming transfer - elixir
771	Incomming transfer - sorbnet
772	Incomming Transfer - mbank
773	Incomming transfer - multibank
774	Incomming transfer - di
775	Incomming Transfer - zwrot
776	Incomming transfer
777	Incomming transfer IBS
778	Incomming transfer
779	Incomming transfer
780	Incomming transfer - elixir
781	Incomming transfer - sorbnet
782	Incomming Transfer - mbank
783	Incomming transfer - multibank
784	Incomming transfer - di
785	Incomming Transfer - zwrot
786	Incomming transfer
787	Incomming transfer IBS
788	Incomming transfer
789	Incomming transfer
790	Incomming sync. transfer - IBS
791	SPM order
792	SPM charge
793	SPM covering
794	Charge group
795	Sorbnet2 transf.fee MC
796	Charge bank statement
797	Charge Zgoda
798	Charge bank statement
799	Charge Invoice.net
800	Internal transfer fee
801	Internal transfer fee ib
802	Internal transfer fee br
803	Internal transfer fee mt
804	Internal transfer fee mc
805	Internal transfer com
806	Internal transfer com ib
807	Internal transfer com br
808	Internal transfer com mt
809	Internal transfer com mc
810	Sorbnet transf.fee
811	Sorbnet nbp transf.fee
812	Sorbnet2 transf.fee
813	Sorbnet2 nbp transf.fee

814	Sorbnnet transf.fee ib
815	Sorbnnet2 transf.fee ib
816	Sorbnnet transf.fee br
817	Sorbnnet2 transf.fee br
818	Sorbnnet transf.fee mt
819	Sorbnnet2 transf.fee mt
820	Sorbnnet transf.fee mc
821	Elixir transf.fee
822	Elixir transf. fee ib
823	Elixir transf.fee br
824	Elixir transf.fee mt
825	Elixir transf.fee mc
826	Spm elixir tr.br fee
827	Spm sorbn tr.br fee
828	Spm sorb2 tr.br fee
829	Spm elixir tr.mt fee
830	Spm sorbn tr.mt fee
831	Spm sorbn2 tr.mt fee
832	Comm foreign transfer
833	Comm foreign transfer IB
834	Comm foreign transfer BR
835	Comm foreign transfer MT
836	Comm foreign transfer MC
837	Swift fee
838	Swift2 fee
839	Post transfer fee
840	Post transfer fee ib
841	Post transfer fee br
842	Post transfer fee mt
843	Post fee normal
844	Post fee express
845	Post fee post restante
846	Itm fee
847	Itl fee
848	Bre collect fee
849	BRESOK- udostępnienie systemu
850	BRESOK- abonament miesięczny
851	BRESOK- serwis do 1,5h
852	BRESOK- serwis ponad 1,5 h
853	Interbresok- dodatkowy żeton
854	Interbresok- wymiana żetonu
855	Stopa-stop fee
856	Telecommunication fees
857	Cheque fees
858	Standing order fees
859	Currency exchange
860	Commitment fee
861	Front-up fee loan

862	Comm.on prolong.loan
863	Comm.on increas.amount
864	Amending agreement loan fee
865	Early payment fee
866	Drawing fees
867	Bill collection fees
868	Consultancy
869	Comm.syndicated loan
870	Administr.syndicated loan
871	Comm.on arrangm.synd.loan
872	Other comm.and fees
873	Fee for EU regulation payment
874	Comm.manag.syndicated loan
875	Front-up fee syndicated loan
876	Statement fee
877	Failure to collect cash withdr
878	Cash withdraw.not notified
879	Issuing statem,on acc.balance
880	Issuing statem.on exec.transf
881	Faxing confirmation fee
882	Issuing statem.on historic.acc
883	Accept.instruct.in case death
884	Issuing statem.on.imp.curr
885	Authenticating signatures
886	Issuing bank opinion
887	Xero documents
888	Commission safe deposit
889	Bill accept coll.fee
890	LORO charges
891	Other comm.and fees
892	Other comm.and fees
893	Other comm.and fees
894	Other comm.and fees
895	Other comm.and fees
896	Other comm.and fees
897	Other comm.and fees
898	Other comm.and fees
899	Repayment Cash and Trade
900	Visa bre
901	Visa bre
902	Przekaz pocztowy
903	Przekaz pocztowy
904	CUSTODY
905	CUSTODY
906	Polecenie zapłaty
907	Polecenie zapłaty
908	IPM Transaction
909	IPM Transaction

910	IPH Transaction
911	IPH Transaction
912	Bre collect
913	Bre collect
914	CUSTODY
915	CUSTODY
916	AXAPTA (DT)
917	AXAPTA (CT)
918	Splata zajęcia egzekuc. (RZE)
920	Transfer outgoing domestic
921	Transf.outg.domest ELX.ZUS
922	Transf.outg.domest ELX.US
923	Transf.outg.domest SORBNET
924	Transf.outg.domest SPM
929	MX06 ZUS Transfer
930	MX07 Transfer US
931	MX02 SORBNET Transfer
935	Transf.outg.dommt.SORBNET
941	Transf.outg.domest MT101.ELX
942	Transf.outg.dommt.ELX.ZUS
943	Transf.outg.dommt.ELX.US
944	Transf.outg.domest MT.ELX
945	Transf.outg.dommt.ELX.ZUS
946	Transf.outg.dommt.ELX.US
947	Transf.outg.dommt.SORBNET
948	Transf.outg.dommt.SPM.ELX
949	Transf.out.dommt.SPM.SORBNET
950	Transf.out.dom.MT.IBS
952	Transf.outg.domest MULTIC.ELX
953	Transf.outg.dommultic.ELX.ZUS
954	Transf.outg.dommultic.ELX.US
955	Transf.outg.dommultic.SORBNET
956	Transf.outg.dom.Multic.IBS
957	MX05 Outgoing Foreign Transfer
958	Blue Cash Incoming
959	Blue Cash Outgoing
960	Transfer
961	MX03 Internal Transfer
961	MX04 Internal Transfer (non PLN)
962	Transfer INTERBRESOK
963	Transfer MT
964	Transfer MULTIC
965	Transfer SPM
966	Transfer MT101
967	MX01 Domestic Transfer
968	SRPN Incoming
969	SRPN Outgoing
970	Transfer of funds

973	Transfer of funds MT
974	Transfer of funds MULTICASH
975	MT103-IPM Transaction
976	MT103-IPH Transaction
977	SEPA Transfer
978	SEPA Transfer
979	Transfer of funds MT101
980	Payment order
983	Payment order MT
984	Payment order MULTICASH
985	Foreign Bank costs
986	Commission - cash depos. in PO
987	Payment order MT101
988	Payment order incoming
989	NAB TO PDO
990	EU Regulation Payment
991	Monthly comm. on IPM foreign
992	Monthly comm. on IPM foreign
993	Lump charge
994	Charges
995	Pymt from LD (BW)
996	BW charge
997	MX charges
998	Split value booking entry
999	Split value settlement entry

9. Example CAMT.052.001.08 statement files

9.1. Example CAMT.052.001.08 statement with transactions

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:20022:tech:xsd:CAMT.052.001.08">
  <BkToCstmrAcctRpt>
    <GrpHdr>
      <MsgId>C52-MX-489620001001-20240515-005</MsgId>
      <CreDtTm>2024-05-16T07:15:03.1708547+02:00</CreDtTm>

    </GrpHdr>
    <Rpt>
      <Id>C52-MX-489620001001-20240515-005</Id>
      <RptPgntn>
        <PgNb>1</PgNb>
        <LastPgInd>true</LastPgInd>
      </RptPgntn>
      <ElctrncSeqNb>5</ElctrncSeqNb>
      <FrToDt>
```

<FrDtTm>2024-05-15T07:30:00+02:00</FrDtTm>
 <ToDtTm>2024-05-15T08:59:59+02:00</ToDtTm>
 </FrToDt>
 <Acct>
 <Id>
 <IBAN>PL19114020620000489620001001</IBAN>
 </Id>
 <Ccy>PLN</Ccy>
 <Ownr>
 <Nm>CLIENT S.A.</Nm>
 <PstlAdr>
 <StrtNm>STREET</StrtNm>
 <BldgNb>13</BldgNb>
 <PstCd>22-243</PstCd>
 <TwnNm>WARSAW</TwnNm>
 <Ctry>PL</Ctry>
 </PstlAdr>
 </Ownr>
 <Svcr>
 <FinInstnId>
 <BICFI>BREXPLPWXXX</BICFI>
 <Nm>mBank S.A.</Nm>
 </FinInstnId>
 </Svcr>
 </Acct>
 <Bal>
 <Tp>
 <CdOrPrtry>
 <Cd>ITBD</Cd>
 </CdOrPrtry>
 </Tp>
 <Amt Ccy="PLN">17460532.58</Amt>
 <CdtDbtInd>CRDT</CdtDbtInd>
 <Dt>
 <DtTm>2024-05-15T10:00:46.9958602+02:00</DtTm>
 </Dt>
 </Bal>
 <TxSummry>
 <TtlNtries>
 <NbOfNtries>2</NbOfNtries>
 <Sum>189.38</Sum>
 <TtlNetNtry>
 <Amt>189.38</Amt>
 <CdtDbtInd>CRDT</CdtDbtInd>
 </TtlNetNtry>
 </TtlNtries>
 <TtlCdtNtries>
 <NbOfNtries>2</NbOfNtries>
 <Sum>189.38</Sum>
 </TtlCdtNtries>
 <TtlDbtNtries>

```

    <NbOfNtries>0</NbOfNtries>
    <Sum>0.00</Sum>
  </TtlDbtNtries>
</TxSummry>
<!-- OUTGOING TRANSACTION EXAMPLE -->
<Ntry>
  <NtryRef>209119633634628.040002</NtryRef>
  <Amt Ccy="PLN">94.69</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>
    <Cd>BOOK</Cd>
  </Sts>
  <BookgDt>
    <Dt>2024-05-15</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2024-05-15</Dt>
  </ValDt>
  <AcctSvcrRef>MB24051501940447</AcctSvcrRef>
  <BkTxCd>

```

Opcja ISO+MT94x	Opcja MT94x
<Domn> <Cd>PMNT</Cd> <Fmly> <Cd>ICDT</Cd> <SubFmlyCd>DMCT</SubFmlyCd> </Fmly> </Domn> <Prtry> <Cd>NCHG+920+020</Cd> <Issr>mBank</Issr> </Prtry>	<Domn> <Cd>020</Cd> <Fmly> <Cd>920</Cd> <SubFmlyCd>NTRF</SubFmlyCd> </Fmly> </Domn>

```

</BkTxCd>
<NtryDtls>
  <TxDtls>
    <Refs>
      <AcctSvcrRef>MB24051501940447</AcctSvcrRef>
      <InstrId>NOTPROVIDED</InstrId>
      <EndToEndId>NOTPROVIDED</EndToEndId>
      <TxId>2059013100000000001</TxId>
    </Refs>
    <Amt Ccy="PLN">94.69</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>

```

Sekcja tylko dla: opcja ISO+MT94x
<BkTxCd> <Domn> <Cd>PMNT</Cd> <Fmly> <Cd>ICDT</Cd> <SubFmlyCd>DMCT</SubFmlyCd>

```

    </Fmly>
  </Domn>
  <Prtry>
    <Cd>NCHG+920+020</Cd>
    <Issr>mBank</Issr>
  </Prtry>
</BkTxCd>

```

```

<RltdPties>
  <Dbtr>
    <Pty>
      <Nm>COUNTERPARTY STREET NAME 1 APT. 12 58-304 CITY</Nm>
    </Pty>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>89114020040000300282833204</Id>
      </Othr>
    </Id>
  </DbtrAcct>
</RltdPties>
<RmtInf>
  <Ustrd>10909990008773 </Ustrd>
</RmtInf>
  <AddtlTxInf>772 Interbank Transfer; from acc.: 89114020040000300282833204; from: COUNTERPARTY STREET NAME 1 APT. 12 58-304 CITY; title: 10909990008773; TNR:
205901027113100.480001</AddtlTxInf>
</TxDtls>
</NtryDtls>
</Ntry>

```

<!-- INCOMING TRANSACTION EXAMPLE -->

```

<Ntry>
  <NtryRef>209119633634628.040003</NtryRef>
  <Amt Ccy="PLN">94.69</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>
    <Cd>BOOK</Cd>
  </Sts>
  <BookgDt>
    <Dt>2024-05-15</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2024-05-15</Dt>
  </ValDt>
  <AcctSvcrRef>SP24136999003377</AcctSvcrRef>
  <BkTxCd>

```

Option ISO+MT94x	Option MT94x
<Domn> <Cd>PMNT</Cd> <Fmly> <Cd>RCTD</Cd> </Fmly>	<Domn> <Cd>086</Cd> <Fmly> <Cd>592</Cd> </Fmly>

<SubFmlyCd>ESCT</SubFmlyCd> </Fmly> </Domn> <Prtry> <Cd>NCHG+592+086</Cd> <Issr>mBank</Issr> </Prtry>	<SubFmlyCd>NTRF</SubFmlyCd> </Fmly> </Domn>
---	---

</BkTxCd>
 <NtryDtls>
 <TxDtls>
 <Refs>
 <AcctSvcrRef>SP24136999003377</AcctSvcrRef>
 <InstrId>NOTPROVIDED</InstrId>
 <EndToEndId>NOTPROVIDED</EndToEndId>
 <TxId>2059036483000000395</TxId>
 </Refs>
 <Amt Ccy="PLN">94.69</Amt>
 <CdtDbtInd>CRDT</CdtDbtInd>
 <AmtDtls>
 <InstdAmt>
 <Amt Ccy="EUR">22.88</Amt>
 <CcyXchg>
 <SrcCcy>EUR</SrcCcy>
 <TrgtCcy>PLN</TrgtCcy>
 <UnitCcy>PLN</UnitCcy>
 <XchgRate>4.1386</XchgRate>
 </CcyXchg>
 </InstdAmt>
 </AmtDtls>

Section only for: option ISO+MT94x
<BkTxCd> <Domn> <Cd>PMNT</Cd> <Fmly> <Cd>RCDT</Cd> <SubFmlyCd> ESCT </SubFmlyCd> </Fmly> </Domn> <Prtry> <Cd>NCHG+592+086</Cd> <Issr>mBank</Issr> </Prtry> </BkTxCd>

<RltdPties>
 <Dbtr>
 <Pty>
 <Nm>COUNTERPARTY NAME POSTAL CODE ADDRESS PL </Nm>
 </Pty>
 </Dbtr>

```

<DbtrAcct>
  <Id>
    <IBAN>PL71116022020000000551791495</IBAN>
  </Id>
</DbtrAcct>
</RltdPties>
<RltdAgts>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>BIGBPLPWXXX</BICFI>
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>PLKNR</Cd>
        </ClrSysId>
        <Mmbld>11602202</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </DbtrAgt>
</RltdAgts>
<RmtInf>
  <Ustrd>1011110234847</Ustrd>
</RmtInf>
  <AddtlTxInf>592 SEPA Transfer; from acc.: PL71116022020000000551791495; origin. Bank BIC.: BIGBPLPWXXX; from: COUNTERPARTY NAME POSTAL CODE ADDRESS
title: 1011110234847; currency: EUR; amount: 22,88; rate: 4.1386; NOSTRO date: 15.05.2024; origin. ref.: NOTPROVIDED; transf. ref.: F240513110212013; TNR:
205901014236483.130002</AddtlTxInf>
  </TxDtIs>
  </NtryDtIs>
</Ntry>
</Rpt>
</BkToCstmrAcctRpt>
</Document>

```

PL;

9.2. Example CAMT.052.001.08 statement with transactions - – for CBPR+, example with multiple pages

First CAMT.052 message of the report to CBPR+

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:20022:tech:xsd:CAMT.052.001.08">
  <BkToCstmrAcctRpt>
    <GrpHdr>
      <MsgId>C52-MX-489620001001-20240515-005</MsgId>
      <CreDtTm>2024-05-16T07:15:03.1708547+02:00</CreDtTm>

    </GrpHdr>
    <Rpt>
      <Id>C52-MX-489620001001-20240515-005</Id>
      <RptPgntn>
        <PgNb>1</PgNb>

```

```

<LastPgInd>false</LastPgInd>
</RptPgntn>
<ElctrncSeqNb>5</ElctrncSeqNb>
<FrToDt>
  <FrDtTm>2024-05-15T07:30:00+02:00</FrDtTm>
  <ToDtTm>2024-05-15T08:59:59+02:00</ToDtTm>
</FrToDt>
<Acct>
  <Id>
    <IBAN>PL19114020620000489620001001</IBAN>
  </Id>
  <Ccy>PLN</Ccy>
  <Ownr>
    <Nm>CLIENT S.A.</Nm>
    <PstlAdr>
      <StrtNm>STREET</StrtNm>
      <BldgNb>13</BldgNb>
      <PstCd>22-243</PstCd>
      <TwnNm>WARSAW</TwnNm>
      <Ctry>PL</Ctry>
    </PstlAdr>
  </Ownr>
  <Svcr>
    <FinInstnId>
      <BICFI>BREXPLPWXXX</BICFI>
      <Nm>mBank S.A.</Nm>
    </FinInstnId>
  </Svcr>
</Acct>
<TxsSummry>
  <TtlNtries>
    <NbOfNtries>6</NbOfNtries>
    <Sum>568.14</Sum>
    <TtlNetNtry>
      <Amt>0.00</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
    </TtlNetNtry>
  </TtlNtries>
  <TtlCdtNtries>
    <NbOfNtries>3</NbOfNtries>
    <Sum>284.07</Sum>
  </TtlCdtNtries>
  <TtlDbtNtries>
    <NbOfNtries>3</NbOfNtries>
    <Sum>284.07</Sum>
  </TtlDbtNtries>
</TxsSummry>
<!-- OUTGOING TRANSACTION EXAMPLE -->
<Ntry>
  <NtryRef>209119633634628.040002</NtryRef>
  <Amt Ccy="PLN">94.69</Amt>

```

<CdtDbtInd>DBIT</CdtDbtInd>
 <Sts>
 <Cd>BOOK</Cd>
 </Sts>
 <BookgDt>
 <Dt>2024-05-15</Dt>
 </BookgDt>
 <ValDt>
 <Dt>2024-05-15</Dt>
 </ValDt>
 <AcctSvcrRef>MB24051501940447</AcctSvcrRef>
 <BkTxCd>

Opcja ISO+MT94x	Opcja MT94x
<Domn> <Cd>PMNT</Cd> <Fmly> <Cd>ICDT</Cd> <SubFmlyCd>DMCT</SubFmlyCd> </Fmly> </Domn> <Prtry> <Cd>NCHG+920+020</Cd> <Issr>mBank</Issr> </Prtry>	<Domn> <Cd>020</Cd> <Fmly> <Cd>920</Cd> <SubFmlyCd>NTRF</SubFmlyCd> </Fmly> </Domn>

</BkTxCd>
 <NtryDtIs>
 <TxDtIs>
 <Refs>
 <AcctSvcrRef>MB24051501940447</AcctSvcrRef>
 <InstrId>NOTPROVIDED</InstrId>
 <EndToEndId>NOTPROVIDED</EndToEndId>
 <TxId>20590131000000000001</TxId>
 </Refs>
 <Amt Ccy="PLN">94.69</Amt>
 <CdtDbtInd>DBIT</CdtDbtInd>

Sekcja tylko dla: opcja ISO+MT94x
<BkTxCd> <Domn> <Cd>PMNT</Cd> <Fmly> <Cd>ICDT</Cd> <SubFmlyCd>DMCT</SubFmlyCd> </Fmly> </Domn> <Prtry> <Cd>NCHG+920+020</Cd> <Issr>mBank</Issr> </Prtry> </BkTxCd>

```

<RltdPties>
  <Dbtr>
    <Pty>
      <Nm>COUNTERPARTY STREET NAME 1 APT. 12 58-304 CITY</Nm>
    </Pty>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>89114020040000300282833204</Id>
      </Othr>
    </Id>
  </DbtrAcct>
</RltdPties>
<RmtInf>
  <Ustrd>10909990008773 </Ustrd>
</RmtInf>
<AddtlTxInf>772 Interbank Transfer; from acc.: 89114020040000300282833204; from: COUNTERPARTY STREET NAME 1 APT. 12 58-304 CITY; title: 10909990008773; TNR:
205901027113100.480001</AddtlTxInf>
</TxDtIs>
</NtryDtIs>
</Ntry>

```

<!-- INCOMING TRANSACTION EXAMPLE -->

```

<Ntry>
  <NtryRef>209119633634628.040003</NtryRef>
  <Amt Ccy="PLN">94.69</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>
    <Cd>BOOK</Cd>
  </Sts>
  <BookgDt>
    <Dt>2024-05-15</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2024-05-15</Dt>
  </ValDt>
  <AcctSvcrRef>SP24136999003377</AcctSvcrRef>
  <BkTxCd>

```

Option ISO+MT94x	Option MT94x
<Domn> <Cd>PMNT</Cd> <Fmly> <Cd>RCDT</Cd> <SubFmlyCd>ESCT</SubFmlyCd> </Fmly> </Domn> <Prtry> <Cd>NCHG+592+086</Cd> <Issr>mBank</Issr> </Prtry>	<Domn> <Cd>086</Cd> <Fmly> <Cd>592</Cd> <SubFmlyCd>NTRF</SubFmlyCd> </Fmly> </Domn>

```

</BkTxCd>
<NtryDtIs>
<TxDtIs>
<Refs>
  <AcctSvcrRef>SP24136999003377</AcctSvcrRef>
  <InstrId>NOTPROVIDED</InstrId>
  <EndToEndId>NOTPROVIDED</EndToEndId>
  <TxId>2059036483000000395</TxId>
</Refs>
<Amt Ccy="PLN">94.69</Amt>
<CdtDbtInd>CRDT</CdtDbtInd>
<AmtDtIs>
  <InstdAmt>
    <Amt Ccy="EUR">22.88</Amt>
    <CcyXchg>
      <SrcCcy>EUR</SrcCcy>
      <TrgtCcy>PLN</TrgtCcy>
      <UnitCcy>PLN</UnitCcy>
      <XchgRate>4.1386</XchgRate>
    </CcyXchg>
  </InstdAmt>
</AmtDtIs>

```

Section only for: option ISO+MT94x
<pre> <BkTxCd> <Domn> <Cd>PMNT</Cd> <Fmly> <Cd>RCDT</Cd> <SubFmlyCd> ESCT </SubFmlyCd> </Fmly> </Domn> <Prtry> <Cd>NCHG+592+086</Cd> <Issr>mBank</Issr> </Prtry> </BkTxCd> </pre>

```

<RltdPties>
  <Dbtr>
    <Pty>
      <Nm>COUNTERPARTY NAME POSTAL CODE ADDRESS
      </Pty>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>PL71116022020000000551791495</IBAN>
      </Id>
    </DbtrAcct>
  </RltdPties>
  <RltdAgts>
    <DbtrAgt>
      PL
    </Nm>

```

```

<FinInstnId>
<BICFI>BIGBPLPWXXX</BICFI>
<ClrSysMmbld>
<ClrSysId>
<Cd>PLKNR</Cd>
</ClrSysId>
<Mmbld>11602202</Mmbld>
</ClrSysMmbld>
</FinInstnId>
</DbtrAgt>
</RltdAgts>
<RmtInf>
<Ustrd>1011110234847</Ustrd>
</RmtInf>
<AddtlTxInf>592 SEPA Transfer; from acc.: PL7111602202000000551791495; origin. Bank BIC.: BIGBPLPWXXX; from: COUNTERPARTY NAME POSTAL CODE ADDRESS
title: 1011110234847; currency: EUR; amount: 22,88; rate: 4.1386; NOSTRO date: 15.05.2024; origin. ref.: NOTPROVIDED; transf. ref.: F240513110212013; TNR:
205901014236483.130002</AddtlTxInf>
</TxDtIs>
</NtryDtIs>
</Ntry>
</Rpt>
</BkToCstmrAcctRpt>
</Document>

```

Next CAMT.052 message of the report to CBPR+

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:20022:tech:xsd:CAMT.052.001.08">
<BkToCstmrAcctRpt>
<GrpHdr>
<MsgId>C52-MX-489620001001-20240515-005</MsgId>
<CreDtTm>2024-05-16T07:15:03.1708547+02:00</CreDtTm>

</GrpHdr>
<Rpt>
<Id>C52-MX-489620001001-20240515-005</Id>
<RptPgntn>
<PgNb>2</PgNb>
<LastPgInd>false</LastPgInd>
</RptPgntn>
<ElctrncSeqNb>5</ElctrncSeqNb>
<FrToDt>
<FrDtTm>2024-05-15T07:30:00+02:00</FrDtTm>
<ToDtTm>2024-05-15T08:59:59+02:00</ToDtTm>
</FrToDt>
<Acct>
<Id>
<IBAN>PL19114020620000489620001001</IBAN>
</Id>

```

```

<Ccy>PLN</Ccy>
<Ownr>
  <Nm>CLIENT S.A.</Nm>
  <PstlAdr>
    <StrtNm>STREET</StrtNm>
    <BldgNb>13</BldgNb>
    <PstCd>22-243</PstCd>
    <TwnNm>WARSAW</TwnNm>
    <Ctry>PL</Ctry>
  </PstlAdr>
</Ownr>
<Svcr>
  <FinInstnId>
    <BICFI>BREXPLPWXXX</BICFI>
    <Nm>mBank S.A.</Nm>
  </FinInstnId>
</Svcr>
</Acct>

```

<!-- OUTGOING TRANSACTION EXAMPLE -->

```

<Ntry>
  <NtryRef>209119633634628.040002</NtryRef>
  <Amt Ccy="PLN">94.69</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>
    <Cd>BOOK</Cd>
  </Sts>
  <BookgDt>
    <Dt>2024-05-15</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2024-05-15</Dt>
  </ValDt>
  <AcctSvcrRef>MB24051501940447</AcctSvcrRef>
  <BkTxCd>

```

Opcja ISO+MT94x	Opcja MT94x
<Domn> <Cd>PMNT</Cd> <Fmly> <Cd>ICDT</Cd> <SubFmlyCd>DMCT</SubFmlyCd> </Fmly> </Domn> <Prtry> <Cd>NCHG+920+020</Cd> <Issr>mBank</Issr> </Prtry>	<Domn> <Cd>020</Cd> <Fmly> <Cd>920</Cd> <SubFmlyCd>NTRF</SubFmlyCd> </Fmly> </Domn>

```

</BkTxCd>
<NtryDtls>
  <TxDtls>
    <Refs>

```



```

<AcctSvcrRef>MB24051501940447</AcctSvcrRef>
<InstrId>NOTPROVIDED</InstrId>
<EndToEndId>NOTPROVIDED</EndToEndId>
<TxId>2059013100000000001</TxId>
</Refs>
<Amt Ccy="PLN">94.69</Amt>
<CdtDbtInd>DBIT</CdtDbtInd>

```

Sekcja tylko dla: opcja **ISO+MT94x**

```

<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>ICDT</Cd>
      <SubFmlyCd>DMCT</SubFmlyCd>
    </Fmly>
  </Domn>
  <Prtry>
    <Cd>NCHG+920+020</Cd>
    <Issr>mBank</Issr>
  </Prtry>
</BkTxCd>

```

```

<RltdPties>
  <Dbtr>
    <Pty>
      <Nm>COUNTERPARTY STREET NAME 1 APT. 12 58-304 CITY</Nm>
    </Pty>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>89114020040000300282833204</Id>
      </Othr>
    </Id>
  </DbtrAcct>
</RltdPties>
<RmtInf>
  <Ustrd>10909990008773 </Ustrd>
</RmtInf>
<AddtlTxInf>772 Interbank Transfer; from acc.: 89114020040000300282833204; from: COUNTERPARTY STREET NAME 1 APT. 12 58-304 CITY; title: 10909990008773; TNR:
205901027113100.480001</AddtlTxInf>

```

```

</TxDtIs>
</NtryDtIs>
</Ntry>

```

<!-- INCOMING TRANSACTION EXAMPLE -->

```

<Ntry>
  <NtryRef>209119633634628.040003</NtryRef>
  <Amt Ccy="PLN">94.69</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>
    <Cd>BOOK</Cd>

```

</Sts>
 <BookgDt>
 <Dt>2024-05-15</Dt>
 </BookgDt>
 <ValDt>
 <Dt>2024-05-15</Dt>
 </ValDt>
 <AcctSvcrRef>SP24136999003377</AcctSvcrRef>
 <BkTxCd>

Option ISO+MT94x	Option MT94x
<Domn> <Cd>PMNT</Cd> <Fmly> <Cd>RCDT</Cd> <SubFmlyCd>ESCT</SubFmlyCd> </Fmly> </Domn> <Prtry> <Cd>NCHG+592+086</Cd> <Issr>mBank</Issr> </Prtry>	<Domn> <Cd>086</Cd> <Fmly> <Cd>592</Cd> <SubFmlyCd>NTRF</SubFmlyCd> </Fmly> </Domn>

</BkTxCd>
 <NtryDtls>
 <TxDtls>
 <Refs>
 <AcctSvcrRef>SP24136999003377</AcctSvcrRef>
 <InstrId>NOTPROVIDED</InstrId>
 <EndToEndId>NOTPROVIDED</EndToEndId>
 <TxId>2059036483000000395</TxId>
 </Refs>
 <Amt Ccy="PLN">94.69</Amt>
 <CdtDbtInd>CRDT</CdtDbtInd>
 <AmtDtls>
 <InstdAmt>
 <Amt Ccy="EUR">22.88</Amt>
 <CcyXchg>
 <SrcCcy>EUR</SrcCcy>
 <TrgtCcy>PLN</TrgtCcy>
 <UnitCcy>PLN</UnitCcy>
 <XchgRate>4.1386</XchgRate>
 </CcyXchg>
 </InstdAmt>
 </AmtDtls>

Section only for: option ISO+MT94x
<BkTxCd> <Domn> <Cd>PMNT</Cd> <Fmly> <Cd>RCDT</Cd> <SubFmlyCd> ESCT </SubFmlyCd>

```

    </Fmly>
  </Domn>
  <Prtry>
    <Cd>NCHG+592+086</Cd>
    <Issr>mBank</Issr>
  </Prtry>
</BkTxCd>

```

```

<RltdPties>
  <Dbtr>
    <Pty>
      <Nm>COUNTERPARTY NAME POSTAL CODE ADDRESS          PL </Nm>
    </Pty>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>PL71116022020000000551791495</IBAN>
    </Id>
  </DbtrAcct>
</RltdPties>
<RltdAgts>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>BIGBPLPWXXX</BICFI>
    <ClrSysMmbld>
      <ClrSysId>
        <Cd>PLKNR</Cd>
      </ClrSysId>
      <Mmbld>11602202</Mmbld>
    </ClrSysMmbld>
    </FinInstnId>
  </DbtrAgt>
</RltdAgts>
<RmtInf>
  <Ustrd>1011110234847</Ustrd>
</RmtInf>
  <AddtlTxInf>592 SEPA Transfer; from acc.: PL71116022020000000551791495; origin. Bank BIC.: BIGBPLPWXXX; from: COUNTERPARTY NAME POSTAL CODE ADDRESS          PL;
  title: 1011110234847; currency: EUR; amount: 22,88; rate: 4.1386; NOSTRO date: 15.05.2024; origin. ref.: NOTPROVIDED; transf. ref.: F240513110212013; TNR:
  205901014236483.130002</AddtlTxInf>
  </TxDtIs>
  </NtryDtIs>
</Ntry>
</Rpt>
</BkToCstmrAcctRpt>
</Document>

```

Last CAMT.052 message of the report to CBPR+

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:2002:tech:xsd:CAMT.052.001.08">

```

```

<BkToCstmrAcctRpt>
  <GrpHdr>
    <MsgId>C52-MX-489620001001-20240515-005</MsgId>
    <CreDtTm>2024-05-16T07:15:03.1708547+02:00</CreDtTm>

  </GrpHdr>
  <Rpt>
    <Id>C52-MX-489620001001-20240515-005</Id>
    <RptPgntn>
      <PgNb>3</PgNb>
      <LastPgInd>true</LastPgInd>
    </RptPgntn>
    <ElctrncSeqNb>5</ElctrncSeqNb>
    <FrToDt>
      <FrDtTm>2024-05-15T07:30:00+02:00</FrDtTm>
      <ToDtTm>2024-05-15T08:59:59+02:00</ToDtTm>
    </FrToDt>
    <Acct>
      <Id>
        <IBAN>PL19114020620000489620001001</IBAN>
      </Id>
      <Ccy>PLN</Ccy>
      <Ownr>
        <Nm>CLIENT S.A.</Nm>
        <PstlAdr>
          <StrtNm>STREET</StrtNm>
          <BldgNb>13</BldgNb>
          <PstCd>22-243</PstCd>
          <TwnNm>WARSAW</TwnNm>
          <Ctry>PL</Ctry>
        </PstlAdr>
      </Ownr>
      <Svcr>
        <FinInstnId>
          <BICFI>BREXPLPWXXX</BICFI>
          <Nm>mBank S.A.</Nm>
        </FinInstnId>
      </Svcr>
    </Acct>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>ITBD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="PLN">17460532.58</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <DtTm>2024-05-15T10:00:46.9958602+02:00</DtTm>
      </Dt>
    </Bal>
  </Rpt>
</BkToCstmrAcctRpt>

```

<!-- OUTGOING TRANSACTION EXAMPLE -->

<Ntry>
 <NtryRef>209119633634628.040002</NtryRef>
 <Amt Ccy="PLN">94.69</Amt>
 <CdtDbtInd>DBIT</CdtDbtInd>
 <Sts>
 <Cd>BOOK</Cd>
 </Sts>
 <BookgDt>
 <Dt>2024-05-15</Dt>
 </BookgDt>
 <ValDt>
 <Dt>2024-05-15</Dt>
 </ValDt>
 <AcctSvcrRef>MB24051501940447</AcctSvcrRef>
 <BkTxCd>

Opcja ISO+MT94x	Opcja MT94x
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Sekcja tylko dla: opcja ISO+MT94x
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Option ISO+MT94x	Option MT94x
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10. Document history

No.	Change	Description	Version	Change date
1	Document created	Introduction of a document describing the CAMT.052.001.08 format made available in mBank CompanyNet, MultiCash (EBICS) and SWIFTNET Korpo.	1.1	13 October 2024
2	Modification	minor corrections	1.2 1.3	6 December 2024
3	Modification	Adding the Balance section, 'ITBD' (InterimBooked - interim accounting balance). Changing the section <BkTxCd> in relation to introduction BTC ISO 20022 codes. Adding the field <NtryRef> with the unique technical transaction number registered in the bank's system. Standardizing the content of both fields <AcctSvcrRef> with the bank's reference. Updating examples	2.0	25 April 2025