



CAMT.053.001.08

**CAMT.053.001.08 (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, valid 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.053.001.08 message to the client's system. CAMT.053.001.08 is a message containing credits/debits and balances as at a given day.
2. The document describes a file in the CAMT.053.001.08 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 (for now, 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 MT940. 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 <UltmtDbtr> and <UltmCdtr> in the <RltdPties> section.
 - 5.7. CAMT.053.001.08 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. Polish diacritics are used only in case of CAMT.052.001.08 files delivered via mBank CompanyNet, MultiCash (EBICS) or SWIFTNET Korpo.
 - 5.10. 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 / - ? : () . , ' + .
 - 5.11. Special characters such as !#&%*=^_`{|}~";@[]\$ >< will be replaced with the character “.”. Exceptions are selected fields of the message, particularly:
 - 5.11.1. All party (agents and non agents) Name and Address elements.
 - 5.11.2. Fields of structured and unstructured details
 - 5.11.3. City and province in the identification section of the principal and beneficiary.
 - 5.12. In the case of statements for CBPR+, **we optionally divide them into several SWIFT messages** and apply intermediate balances in accordance with the ISO20022 standard for CAMT.053. This situation will only occur if the data in the statement exceeds the file size allowed by SWIFT for CAMT messages.

2. Key

1. (Lvl) Level = Element nesting within the CAMT.053.001.08 tree hierarchy.
2. (S) Sequence = The level in which a given field is placed within the CAMT.053.001.08 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.053.001.08

| 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:20022:tech:xsd:camt.053.001.08"> | | | | | |
| 1 | + | <BkToCstmrStmt> | Bank To Customer Statement V08 (camt.053.001.08) | [1..1] | | | |
| 2 | ++ | <GrpHdr> | Group Header | [1..1] | | | |
| 3 | +++ | <MsgId> | Message Identification | [1..1] | text[1,35] | <MsgId>C53-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. |
| 3 | +++ | <AddtlInf> | Additional Information | [1..1] | | <AddtlInf>EODY</AddtlInf> | /EODY/ End of Day – Daily Statement |
| 2 | ++ | </GrpHdr> | Group Header | [1..1] | | | |
| | | | | | | | |
| 2 | ++ | <Stmt> | Statement | [1..1] | | | |
| 3 | +++ | <Id> | Identification | [1..1] | text[1,35] | | Same value as in the MsgId field. |
| 3 | +++ | <StmtPgntn> | Statement Pagination | [1..1] | | | |
| 4 | ++++ | <PgNb> | Page Number | [1..1] | text [0-9][1,5] | <PgNb>1</PgNb> | Page number. Equivalent to field :28C: in MT940/MT950. Fixed value '1' for statements in mBank CompanyNet, MultiCash and SWIFTNET Korpo. In the case of statements for CBPR+, when the statement 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 statements in mBank CompanyNet, MultiCash and SWIFTNET Korpo. In the case of statements for CBPR+, when dealing with several SWIFT messages, this value is presented on the last SWIFT message of the given statement. This field takes the value 'false' for the first and subsequent SWIFT messages for CBPR+ statements, except for the last message. |
| 3 | +++ | </StmtPgntn> | Statement Pagination | [1..1] | | | |
| 3 | +++ | <ElctrncSeqNb> | Electronic Sequence Number | [1..1] | Decimal td = 18 fd = 0 | <ElctrncSeqNb>88</ElctrncSeqNb> | Equivalent to field :28C: in MT940/MT950. Statement number. |
| | | | | | | | |
| 3 | +++ | <FrToDt> | FromDate | [1..1] | | | |
| 4 | ++++ | <FrDtTm> | FromDate Time | [1..1] | isoDateTime | <FrDtTm>2024-05-09T00:00:00+02:00</FrDtTm> | Date – beginning of the posting day. |
| 4 | ++++ | <ToDtTm> | ToDate Time | [1..1] | isoDateTime | <ToDtTm>2024-05-09T23:59:59+02:00</ToDtTm> | Date – end of the posting day. |
| 3 | +++ | </FrToDt> | FromDate | [1..1] | | | |

| | | | | | | | |
|--|-------------|----------------------|--------------------------------------|---------------|-----------------|---|--|
| 3 | +++ | <CpyDplctInd> | Copy Duplicate Indicator | [0..1] | text{1,4} | <CpyDplctInd>DUPL</CpyDplctInd> | A duplicate generated for the client. Planned mechanism. |
| 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 MT940/MT950. 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 statement is generated. Equivalent to field :62: in MT940/MT950. |
| 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 | +++++ | <OrgId> | Organisation Identification | [1..1] | | | |
| Legal person – see item 4 | | | | | | | |
| 6 | +++++ | </OrgId> | Organisation Identification | [1..1] | | | |
| 5 | +++++ | </Id> | Identification | [0..1] | | | |
| 4 | ++++ | </Ownr> | Owner | [1..1] | | | |
| 4 | ++++ | <Svcr> | Servicer | [1..1] | | | |
| 5 | +++++ | <FinInstnId> | 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 | +++++ | </FinInstnId> | Financial Institution Identification | [1..1] | | | |
| 4 | ++++ | </Svcr> | Servicer | [1..1] | | | |
| 3 | +++ | </Acct> | Account | [1..1] | | | |
| This section is used to present the opening and closing balance. Equivalent to fields :60: and :62: in MT940/MT950. | | | | | | | |
| 3 | +++ | <Bal> | Balance | [1..*] | | | Opening book balance section. |
| 4 | ++++ | <Tp> | Type | [1..1] | | | |
| 5 | +++++ | <CdOrPrtry> | Code Or Proprietary | [1..1] | | | |
| 6 | +++++ | <Cd> | Code | [1..1] | text{1,4} | <Cd>OPBD</Cd> | Fixed value "OPBD" Opening Balance from field :60: in MT940/MT950: |
| 5 | +++++ | </CdOrPrtry> | Code Or Proprietary | [1..1] | | | |
| 5 | +++++ | <SubTp> | SubType | [0..1] | | | |
| 6 | +++++ | <Cd> | Code | [0..1] | text{1,4} | <Cd>INTM</Cd> | An element related to for intermediate |

| | | | | | | | |
|---|-------|--------------|---------------------------|--------|-----------------------------------|-----------------------------|---|
| | | | | | | | balances. It applies to CBPR+ messages. It indicates that you are dealing with an intermediate accounting opening balance. The equivalent is field :60M: from the MT940 message. The absence of this element indicates that you are dealing with an accounting opening balance, whose equivalent is field :60F: from the MT940 message. |
| 5 | ++++ | </SubTp> | Code Or Proprietary | [0..1] | | | |
| 4 | ++++ | </Tp> | Type | [1..1] | | | |
| 4 | ++++ | <Amt> | Amount | [1..1] | 0 <= decimal td = 18 fd = 2 | | Opening balance. Amount. In the case of intermediate balances, the amount equals the intermediate closing balance amount ending the previous message for the given SWIFT statement. |
| 5 | +++++ | <Ccy> | Xml Attribute Currency | | text [A-Z]{3,3} | <Amt Ccy="PLN">600.00</Amt> | Opening balance. Currency. |
| 4 | ++++ | <CdtDbtInd> | Credit Debit Indicator | [1..1] | text | <CdtDbtInd>CRDT</CdtDbtInd> | Value CRDT – for amounts >= 0 DBIT – for amounts < 0 |
| 4 | ++++ | <Dt> | Date | [1..1] | | | |
| 5 | +++++ | <Dt> | Date | [1..1] | IsoDate | <Dt>2023-05-09</Dt> | Posting date – opening book balance date. |
| 4 | ++++ | </Dt> | Date | [1..1] | | | |
| 3 | +++ | </Bal> | Balance | [1..*] | | | |
| 3 | +++ | <Bal> | Balance | [1..*] | | | Closing book balance section. |
| 4 | ++++ | <Tp> | Type | [1..1] | | | |
| 5 | +++++ | <CdOrPrtry> | Code Or Proprietary | [1..1] | | | |
| 6 | +++++ | <Cd> | Code | [1..1] | text{1,4} | <Cd>CLBD</Cd> | Fixed value "CLBD" Closing Balance from field :62F: in MT940/MT950. |
| 5 | +++++ | </CdOrPrtry> | Code Or Proprietary | [1..1] | | | |
| 5 | ++++ | <SubTp> | SubType | [0..1] | | | |
| 6 | +++++ | <Cd> | Code | [0..1] | text{1,4} | <Cd>INTM</Cd> | An element related to for intermediate balances. It applies to CBPR+ messages. It indicates that you are dealing with an intermediate accounting closing balance. The equivalent is field :62M: from the MT940 message. The absence of this element indicates that you are dealing with an accounting opening balance, whose equivalent is field :62F: from the MT940 message. |
| 5 | ++++ | </SubTp> | Code Or Proprietary | [0..1] | | | |
| 4 | ++++ | </Tp> | Type | [1..1] | | | |
| 4 | ++++ | <Amt> | Amount | [1..1] | 0 <= decimal td = 18 fd = 2 | | Closing balance. Amount. In the case of intermediate balances, the amount indicates the intermediate |

| | | | | | | | |
|---|-------|----------------|-----------------------------|---------------|---------------------------------------|-----------------------------|--|
| | | | | | | | accounting closing balance ending this message for the given SWIFT statement. |
| 5 | ++++ | <Ccy> | Xml Attribute Currency | | text [A-Z]{3,3} | <Amt Ccy="PLN">600.00</Amt> | Closing balance. Currency. |
| 4 | ++++ | <CdtDbtInd> | Credit Debit Indicator | [1..1] | text | <CdtDbtInd>CRDT</CdtDbtInd> | Value: CRDT – for amounts >= 0 DBIT – for amounts < 0 |
| 4 | ++++ | <Dt> | Date | [1..1] | | | |
| 5 | ++++ | <Dt> | Date | [1..1] | isoDate | <Dt>2023-05-09</Dt> | Posting date – opening balance date. |
| 4 | ++++ | </Dt> | Date | [1..1] | | | |
| 3 | +++ | </Bal> | Balance | [1..*] | | | |
| 3 | +++ | <Bal> | Balance | [1..*] | | | Closing available balance section. |
| 4 | ++++ | <Tp> | Type | [1..1] | | | |
| 5 | ++++ | <CdOrPrtry> | Code Or Proprietary | [1..1] | | | |
| 6 | +++++ | <Cd> | Code | [1..1] | text(1,4) | <Cd>CLAV</Cd> | Fixed value "CLAV" Closing Balance from field :64: in MT940/MT950. |
| 5 | ++++ | </CdOrPrtry> | Code Or Proprietary | [1..1] | | | |
| 4 | ++++ | </Tp> | Type | [1..1] | | | |
| 4 | ++++ | <Amt> | Amount | [1..1] | 0 <= decimal td = 18 fd = 2 | | Closing balance. Amount. |
| 5 | ++++ | <Ccy> | Xml Attribute Currency | | text [A-Z]{3,3} | <Amt Ccy="PLN">600.00</Amt> | Closing balance. Currency. |
| 4 | ++++ | <CdtDbtInd> | Credit Debit Indicator | [1..1] | text | <CdtDbtInd>CRDT</CdtDbtInd> | Value: CRDT – for amounts >= 0 DBIT – for amounts < 0 |
| 4 | ++++ | <Dt> | Date | [1..1] | | | |
| 5 | ++++ | <Dt> | Date | [1..1] | isoDate | <Dt>2023-05-09</Dt> | Posting date –opening book balance date. |
| 4 | ++++ | </Dt> | Date | [1..1] | | | |
| 3 | +++ | </Bal> | Balance | [1..*] | | | |
| | | | | | | | |
| 3 | +++ | <TxSummry> | 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 MT940/MT950 (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 MT940. |
| 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 MT940/MT950. |
| 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 MT940/MT950. 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 MT940/MT950. |
| 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 MT940/MT950. |
| 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 MT940. 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 | [0..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 MT940 in field :61 (N and a three-letter SWIFT code), the '+' character, the transaction code used in the MT940 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 MT940. |
| 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 MT940. |
| 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 MT940/MT950. The bank's reference. |
| 7 | +++++ | <AcctOwnrTxld> | 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 MT940/MT950. 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 | +++++ | <Txld> | Transaction Identification | [0..1] | text{1,35} | <Txld>2058511397000000001</Txld> | 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 MT940/MT950. 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 MT940/MT950. 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] | | | Information on the original amount. This section is presented if detailed data is available. |
| 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 MT940 in field :61 (N and a three-letter SWIFT code), the '+' character, the transaction code used in the MT940 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 | +++++ | </UltmtCdtr> | 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>BREXSKBXXX</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 | +++++ | </RltdAgts> | 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 MT940. Not presented when the CAMT is equivalent to MT950. Here we present the contents of field :86: in MT940. 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 | + | </BkToCstmrStmt> | Bank To Customer Statement V08 (camt.053.001.08) | [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] | | |

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 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 | Provizja - 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 | CANCELSELL 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 | Opłaty 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 - CERl |
| 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 | Sorbnet transf.fee ib |
| 815 | Sorbnet2 transf.fee ib |
| 816 | Sorbnet transf.fee br |
| 817 | Sorbnet2 transf.fee br |
| 818 | Sorbnet transf.fee mt |
| 819 | Sorbnet2 transf.fee mt |
| 820 | Sorbnet 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 | lth fee |
| 848 | Bre collect fee |
| 849 | BRESOK- udostepnienie 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 | Spłata 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.Multc.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.053.001.08 statement files

9.1. Example CAMT.053.001.08 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.053.001.08">
  <BkToCstmrStmnt>
    <GrpHdr>
      <MsgId>C53-MX-489620001001-20240515-005</MsgId>
      <CreDtTm>2024-05-16T07:15:03.1708547+02:00</CreDtTm>
      <AddtlInf>EODY</AddtlInf>
    </GrpHdr>
    <Stmnt>
      <Id>C53-MX-489620001001-20240515-005</Id>
      <StmntPgntn>
        <PgNb>1</PgNb>
        <LastPgInd>true</LastPgInd>
      </StmntPgntn>
      <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>OPBD</Cd>
                </CdOrPrtry>
            </Tp>
            <Amt Ccy="PLN">0</Amt>
            <CdtDbtInd>CRDT</CdtDbtInd>
            <Dt>
                <Dt>2024-05-15</Dt>
            </Dt>
        </Bal>
        <Bal>
            <Tp>
                <CdOrPrtry>
                    <Cd>CLBD</Cd>
                </CdOrPrtry>
            </Tp>
            <Amt Ccy="PLN">0</Amt>
            <CdtDbtInd>CRDT</CdtDbtInd>
            <Dt>
                <Dt>2024-05-15</Dt>
            </Dt>
        </Bal>
        <Bal>
            <Tp>
                <CdOrPrtry>
                    <Cd>CLAV</Cd>
                </CdOrPrtry>
            </Tp>
            <Amt Ccy="PLN">0</Amt>
            <CdtDbtInd>CRDT</CdtDbtInd>
            <Dt>
                <Dt>2024-05-15</Dt>
            </Dt>
        </Bal>
        <TxSummry>
            <TtlNtries>
                <NbOfNtries>2</NbOfNtries>
                <Sum>189.38</Sum>
                <TtlNetNtry>
                    <Amt>0.00</Amt>
                    <CdtDbtInd>CRDT</CdtDbtInd>
                </TtlNetNtry>
            </TtlNtries>
        </TxSummry>
    </Tx>

```

```

        </TtlNtries>
        <TtlCdtNtries>
            <NbOfNtries>1</NbOfNtries>
            <Sum>94.69</Sum>
        </TtlCdtNtries>
        <TtlDbtNtries>
            <NbOfNtries>1</NbOfNtries>
            <Sum>94.69</Sum>
        </TtlDbtNtries>
    </TxSummary>
<!-- 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>MB2405150194044</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>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>

</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>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>20590364830000000395</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>
  <TxDtls>
    <NtryDtls>
      <Ntry>
        <Stmnt>
          </BkToCstmrStmnt>
        </Stmnt>
      </Ntry>
    </NtryDtls>
  </TxDtls>
</AddtlTxInf>
</RmtInf>
</RltdAgts>
</RltdPties>
</Document>
```

9.2. Example of a CAMT.053.001.08 statement with transactions – for CBPR+, with intermediate balances.

The first CAMT.053 message of the statement for 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.053.001.08">
  <BkToCstmrStmt>
    <GrpHdr>
      <MsgId>C53-MX-489620001001-20240515-005</MsgId>
      <CreDtTm>2024-05-16T07:15:03.1708547+02:00</CreDtTm>
      <AddtlInf>EODY</AddtlInf>
    </GrpHdr>
    <Stmt>
      <Id>C53-MX-489620001001-20240515-005</Id>
      <StmtPgntn>
        <PgNb>1</PgNb>
        <LastPgInd>false</LastPgInd>
      </StmtPgntn>
      <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>OPBD</Cd>
        </CdOrPrtry>
    </Tp>
    <Amt Ccy="PLN">0</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
        <Dt>2024-05-15</Dt>
    </Dt>
</Bal>
<Bal>
    <Tp>
        <CdOrPrtry>
            <Cd>CLBD</Cd>
        </CdOrPrtry>
        <SubTp>
            <Cd>INTM</Cd>
        </SubTp>
    </Tp>
    <Amt Ccy="PLN">0</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
        <Dt>2024-05-15</Dt>
    </Dt>
</Bal>
<TxSummry>
    <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>
</TxSummry>
<!-- OUTGOING TRANSACTION EXAMPLE -->
    <Ntry>
        <NtryRef>209119633634628.040002</NtryRef>
        <Amt Ccy="PLN">94.69</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>
            <Cd>BOOK</Cd>
        </Sts>
    </Ntry>

```

<BookgDt>
 <Dt>2024-05-15</Dt>
</BookgDt>
<ValDt>
 <Dt>2024-05-15</Dt>
</ValDt>
<AcctSvcrRef>MB2405150194044</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>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>
    </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>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>20590364830000000395</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>
  </TxDtls>
</NtryDtls>

```

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>
    </RltdAgt>
    <RmtInf>
      <Ustrd>1011110234847</Ustrd>
    </RmtInf>
    <AddtlTxInf>592 SEPA Transfer; from acc.: PL7111602202000000551791495; 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>
  </TxDtls>
</NtryDtls>
</Ntry>
</Stmt>
</BkToCstmrStmt>
</Document>

```

The next CAMT.053 message of the statement for 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.053.001.08">
  <BkToCstmrStmt>
    <GrpHdr>
      <MsgId>C53-MX-489620001001-20240515-005</MsgId>
      <CreDtTm>2024-05-16T07:15:03.1708547+02:00</CreDtTm>
      <AddtlInf>EODY</AddtlInf>
    </GrpHdr>
    <Stmt>
      <Id>C53-MX-489620001001-20240515-005</Id>
      <StmtPgntn>
        <PgNb>2</PgNb>
        <LastPgInd>false</LastPgInd>
      </StmtPgntn>
      <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>OPBD</Cd>
        </CdOrPrtry>
        <SubTp>
            <Cd>INTM</Cd>
        </SubTp>
    </Tp>
    <Amt Ccy="PLN">0</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
        <Dt>2024-05-15</Dt>
    </Dt>
</Bal>
<Bal>
    <Tp>
        <CdOrPrtry>
            <Cd>CLBD</Cd>
        </CdOrPrtry>
        <SubTp>
            <Cd>INTM</Cd>
        </SubTp>
    </Tp>
    <Amt Ccy="PLN">0</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
        <Dt>2024-05-15</Dt>
    </Dt>
</Bal>

```

<!-- 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>MB2405150194044</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>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>
```

<!-- 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>
  </Ntry>
```

| Option ISO+MT94x | Option MT94x |
|--|--|
| <Domn> <Cd>PMNT</Cd> <Fmly> <Cd>RCDT</Cd> <SubFmlyCd>ESCT</SubFmlyCd> </Fmly> | <Domn> <Cd>086</Cd> <Fmly> <Cd>592</Cd> <SubFmlyCd>NTRF</SubFmlyCd> </Fmly> |

| | |
|---|---------|
| </Domn> <Prtry> <Cd>NCHG+592+086</Cd> <Issr>mBank</Issr> </Prtry> | </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>10111110234847</Ustrd>
</RmtInf>
<AddtlTxInf>592 SEPA Transfer; from acc.: PL71116022020000000551791495; origin. Bank BIC.: BIGBPLPWXXX; from:
COUNTERPARTY NAME POSTAL CODE ADDRESS PL; title: 10111110234847; currency: EUR; amount: 22,88; rate: 4.1386; NOSTRO date: 15.05.2024; origin. ref.: NOTPROVIDED;
transf. ref.: F240513110212013; TNR: 205901014236483.130002</AddtlTxInf>
    </TxDtls>
</NtryDtls>
</Ntry>
</Stmt>
</BkToCstmrStmt>
</Document>

```

The last CAMT.053 message of the statement for 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.053.001.08">
    <BkToCstmrStmt>
        <GrpHdr>
            <MsgId>C53-MX-489620001001-20240515-005</MsgId>
            <CreDtTm>2024-05-16T07:15:03.1708547+02:00</CreDtTm>
            <AddtlInf>EODY</AddtlInf>
        </GrpHdr>
        <Stmt>
            <Id>C53-MX-489620001001-20240515-005</Id>
            <StmtPgntn>
                <PgNb>3</PgNb>
                <LastPgInd>true</LastPgInd>
            </StmtPgntn>
        </Stmt>
    </BkToCstmrStmt>
</Document>

```

```

<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>OPBD</Cd>
    </CdOrPrtry>
    <SubTp>
      <Cd>INTM</Cd>
    </SubTp>
  </Tp>
  <Amt Ccy="PLN">0</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2024-05-15</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="PLN">0</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>

```

```

        <Dt>2024-05-15</Dt>
      </Dt>
    </Bal>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>CLAV</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="PLN">0</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2024-05-15</Dt>
      </Dt>
    </Bal>

```

<!-- 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>MB2405150194044</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>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>

```

</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 |
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 </Refs>
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 <CdtDbtInd>CRDT</CdtDbtInd>
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 <InstdAmt>
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 <CcyXchg>
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 <UnitCcy>PLN</UnitCcy>
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 </CcyXchg>
 </InstdAmt>
 </AmtDtls>

| Section only for: Option ISO+MT94x |
|---|
| <BkTxCd> <Domn> <Cd>PMNT</Cd> <Fmly> |

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        <SubFmlyCd> ESCT </SubFmlyCd>
    </Fmly>
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                <Id>
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COUNTERPARTY NAME POSTAL CODE ADDRESS          PL; title: 10111110234847; currency: EUR; amount: 22,88; rate: 4.1386; NOSTRO date: 15.05.2024; origin. ref.: NOTPROVIDED;
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10. Document history

| No. | Change | Description | Version | Change date |
|-----|------------------|---|-----------|-------------------|
| 1 | Document created | Introduction of a document describing the camt.053.001.08 format made available in mBank CompanyNet, MultiCash (EBICS) and SWIFTNET Korpo. | 0.0.1 | 8 May 2024 |
| 2. | Modification | Editorial revisions | 0.2 – 0.3 | 16 June 2024 |
| 3 | Modification | Update to version 1.0 Added: Transaction group code in the bank system | 1.1 | 29 July 2024 |
| 4 | Modification | Some changes to make text more clear. | 1.1 | 25 September 2024 |
| 5 | Modification | Some changes to make text more clear | 1.2 1.3 | 06 December 2024 |
| 6 | Modification | Adding the Closing Available Balance section. 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 |