



**SWIFT MT101 Message  
(Request for Transfer)  
Format Specification**

**mBank S. A. as Executing (Receiving) Bank- receiving BIC address BREXPLWXXX**

## Index

<b>1. General information</b> .....	<b>2</b>
<b>2. mBank S. A. as Executing (Receiving) Bank- receiving BIC address BREXPLWXXX</b> .....	<b>4</b>
2.1 Sequence A- General Information.....	4
2.2 Sequence B – Transaction Details (repetitive) .....	4
<b>3. Conditions for automatic processing of the various types of payment received via SWIFT MT101 message</b> .....	<b>7</b>
3.1 domestic payment (ELIXIR, SORBNET2): .....	7
3.2 payment to the Social Insurance Institution (ZUS) .....	7
3.3 payment to the Tax Office (US).....	7
3.3.1 Structure of the field „ Remittance Information“ for US payments.....	7
<b>4. Split payment (including VAT) received via SWIFT MT101 message</b> .....	<b>9</b>
4.1 Conditions for automatic processing of a split payment received via SWIFT MT101message.....	9
4.1.1 Structure of field 70 „Remittance Information“ for split payment (including VAT).....	9
4.2 An example of a correctly filled-in payment details (“Remittance Information”) field .....	10
<b>5. Examples of MT101 messages processed as Executing Bank</b> .....	<b>10</b>
5.1 Single MT101 messages .....	10
5.2 Multiple MT 101 with single debit account.....	12
5.3 Multiple MT 101 with multiple debit accounts .....	13

### **1. General information**

This document describes the format and field rules for MT101 messages, to be processed by mBank S.A.. The field description is based on SWIFT standards. All fields or field options not listed in this description or mentioned as "not supported", although provided by SWIFT standards for MT101 messages, will not be processed /supported by mBank S.A. and can even cause a rejection of transactions or messages.

### **Symbols used in the field format description:**

#### **Status**

M	Mandatory
O	Optional

#### **Types of Characters Allowed**

n	Digits only
a	Alphabetic letters, upper case only
x	Any character of SWIFT character set
c	Capital letters and decimal numbers respectively
d	Decimal number
[...]	Subfield is optional

#### **Restrictions on the length of field or subfield content, using the descriptions listed below:**

nn	Maximum length
nn-nn	Minimum and maximum length
nn!	Fixed length
nn*nn	Maximum number of lines times maximum line length

#### **Examples**

2n	up to 2 digits
3!a	always 3 letters
4*35x	up to 4 lines of up to 35 characters each

#### **SWIFT character set:**

a b c d e f g h i j k l m n o p q r s t u v w x y z  
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  
0 1 2 3 4 5 6 7 8 9  
/ - ? : ( ) . , ' + { }  
CR LF Space

Although part of the character set, the curly brackets are permitted as delimiters and cannot be used within the text of user-to-user messages.

Character "-" is not permitted as the first character of the line.

None of lines includes only Space.

#### **The MT 101 consists of two sequences:**

**Sequence A General Information** is a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B.

**Sequence B Transaction Details** is a repetitive sequence; each occurrence provides details of one individual transaction. Fields, which appear in both sequences, are mutually exclusive.

## 2. mBank S. A. as Executing (Receiving) Bank- receiving BIC address BREXPLPXXXX

On reception, mBank S.A. can process single as well as multiple MT101 messages: one sequence A followed by several sequences B. Via MT 101 messages can be settled domestic payment orders (including Tax and ZUS payment orders) and foreign payment orders. It is also possible to mix in the same multiple MT101 different payment types and different accounts to be debited.

The processing will always be carried out as an individual order since collective orders are not possible.

### 2.1 Sequence A- General Information

Tag	Status	Description	Content	Comments
20	M	<b>Sender's Reference</b>	16x	Must be unique for each message (or chain of messages). This field must not start or end with a slash "/" and must not contain two consecutive slashes "//". Using a space is not recommended.
21R	O	<b>Customer Specified Reference</b>	16x	Not supported, ignored if present.
28D	M	<b>Message Index/Total</b>	5n/5n	
50L	O	<b>Instructing Party</b>	35x	Not supported, ignored if present.
50H	M	<b>Ordering Customer</b>	/34x 4*35x	Line 1: /Ordering Customer's account number preceded by slash "/" (IBAN format). Line 2-4: Name & address of Ordering Customer.  Must be present in either Sequence A or in each occurrence of Sequence B, but must never be in both sequences, nor be absent from both sequences.  In the case of payments directed to the Social Insurance Institution (ZUS) a settlement account in PLN must be indicated.  <a href="#">The field must not contain VAT account numbers. In the case of a split payment (including VAT) a settlement account in PLN linked with the debited VAT account must be indicated.</a>
52A	O	<b>Account Servicing Institution</b>	4!a2!a2!c[3!c]	If used, must contain BREXPLPXXXX.  May be present in either Sequence A or in one or more occurrences of Sequence B, but must not be present in both sequences.
51A	O	<b>Sending Institution</b>	4!a2!a2!c[3!c]	Not supported, ignored if present.
30	M	<b>Requested Execution Date</b>	6!n	Date must be expressed as YYYYMMDD (year, month, day). This date may be future date. <u>If a MT101 is received with an execution day in the future it will be stored until execution day and then processed.</u>
25	O	<b>Authorisation</b>	35x	Not supported, ignored if present.

As the MT101 only contains one transaction, Ordering Customer needs only be present at once. It is either present in Sequence A or in Sequence B.

In case of multiple MT101:

- as the same account will be used to book all transactions the Ordering Customer can be quoted in Sequence A
- if different accounts had to be used, the Ordering Customer (and its account) would be included in Sequence B.

### 2.2 Sequence B – Transaction Details (repetitive)

Tag	Status	Description	Content	Comments
21	M	<b>Transaction Reference</b>	16x	Must be unique for each transaction.
21F	O	<b>F/X Deal Reference</b>	16x	Not supported, ignored if present.
23E	O	<b>Instruction Code</b>	4!c[/30x]	Supported Instruction Codes:

				<p><b>"URGP"</b> – value date for beneficiary's bank D+1, where D means a date of the Client's payment order execution by the Bank. Option available for currencies: BGN, CAD, CHF, CZK, DKK ,EUR, GBP, HRK, HUF, ILS, NOK, RON, RUB, SEK, TRY and USD.</p> <p><b>"RTGS"</b> -</p> <ol style="list-style-type: none"> <li>1) cross border payments – value date for beneficiary's bank D, where D means a date of the Client's payment order execution by the Bank. Option available for currencies: EUR, USD and GBP.</li> <li>2) domestic payments (payments in PLN currency addressed to the beneficiary's account held in another domestic bank including split payment) – settled through the RTGS (SORBNET2) system on day D, where D means a date of the Client's payment order execution by the Bank, excluding transfers directed to ZUS and US and other tax authorities.</li> </ol> <p><b>Note:</b> If tag 23E is blank or contains a code word other than 'URGP' or 'RTGS', the payments are executed by the Bank under the standard conditions i.e.:</p> <ul style="list-style-type: none"> <li>• with <b>D+2</b> as the beneficiary's bank value date, D being the date of execution of Client's payment instruction by the Bank in the case of transfers to non-EEA Member States and transfers in the currencies of non-EEA Member States to EEA<sup>a</sup> Member States,,</li> <li>• with <b>D+1</b> as the beneficiary's bank value date, D being the date of execution of Client's payment instruction by the Bank in the case of transfers to EEA Member States in the currencies of EEA Member States..</li> </ul> <p>Exception are cross border payments in PLN currency, where settlement is performed always on day D where D means a date of the Client's payment order execution by the Bank.</p> <p><b>"OTHR/VAT53"</b>– a domestic payment executed in the split payment mechanism. For a detailed description of conditions to be met by a split payment see item 4.</p> <p><b>"INTC"</b> - applies only to cross border payments. There is no preferential condition at mBank S.A. side regarding this instruction code "INTC". mBank S.A. forwards this instruction directly to beneficiary's bank only.</p>
32B	M	<b>Currency/Transaction Amount</b>	3!a15d	<p>Currency must be a valid ISO 4217 currency code.</p> <p>The integer part of amount must contain at least one digit. A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency.</p>
50L	O	<b>Instructing Party</b>	35x	See Sequence A.
50H	M	<b>Ordering Customer</b>	/34x 4*35x	Required if not in Sequence A.
52A	O	<b>Account Servicing Institution</b>	4!a2!a2!c[3!c]	See Sequence A.
56A	O	<b>Intermediary</b>	4!a2!a2!c[3!c]	Not supported, ignored if present.
57A	O	<b>Account with Institution</b>	Option A:	SWIFT Code of beneficiary bank.

<sup>a</sup> EEA (the European Economic Area) - the EU States and Norway, Iceland and Liechtenstein

or  57D			4!a2!a2!c[3!c]  Option D :  [1!a][/34x] 4*35x  or 4*35x	<p>Option A is preferred option!</p> <p><u>For cross border payments in EUR to account within EU/EEA, option A is mandatory</u></p> <p>e.g.</p> <p>:57A:COBADEFF370</p> <p>Option D must only be used in exceptional circumstances, that is, when the party cannot be identified by a SWIFT Code.</p> <p>Line 1: //national clearing system code Line 2-4: name and address of beneficiary bank e.g.</p> <p>:57D://PL10500099 ING BANK SLASKI</p> <p>or</p> <p>Line 1-4: name and address of beneficiary bank.</p> <p>e.g. :57D:UNION BANK OF CALIFORNIA N.A. 2110 HIGH STREET SELMA, CA93662</p>
59	M	<b>Beneficiary</b>	[/34x] 4*35x	<p>Line 1: the beneficiary account number preceded by slash "/". Line 2-4: the beneficiary name and address. <u>Highly recommended to provide full beneficiary data (name &amp; address).</u></p> <p>For domestic payments IBAN or NRB account format is mandatory.</p> <p>The field must contain individual contribution account number in the case of payments directed to the Social Insurance Institution (ZUS).</p> <p><u>The field must not contain VAT account numbers. In the case of a split payment (including VAT) a settlement account in PLN linked with the credited VAT account must be indicated.</u></p> <p>For cross border payments – it is recommended to provide the beneficiary's account in the IBAN format for the countries in which the standard is effective.</p>
70	O	<b>Remittance Information</b>	4*35x	<p>Details (payment purpose), which are to be transmitted to the beneficiary customer. <b>Highly recommended always to specify transaction details!</b></p> <p>Special formatting rules apply when filling in payment details for Tax (US) payments in accordance with the Ordinance of the Minister of Finance. See below tables for details:</p> <p><a href="#">For a detailed field structure description of US payments see item 3.3.1.</a></p> <p><a href="#">For a detailed field structure description of domestic split payments (including VAT) see item 4.1.1.</a></p>
77B	O	<b>Regulatory Reporting</b>	3*35x	Not supported, ignored if present.
33B	O	<b>Currency/Original Ordered Amount</b>	3!a15d	Not supported, ignored if present.
71A	M	<b>Details of Charges</b>	3!a	<p>OUR/SHA/BEN allowed</p> <p>Cross border payments to EEA Member States are executed using <b>only</b> SHA cost option. OUR and BEN options will be automatically changed into SHA.</p>
25A	O	<b>Charges Account</b>	/34x	Not supported, ignored if present.
36	O	<b>Exchange Rate</b>	12d	Not supported, ignored if present.

### 3. Conditions for automatic processing of the various types of payment received via SWIFT MT101 message

A transaction received via SWIFT MT101 message will be directed to straight-through-processing (STP) if a given transaction type meets all of the respective conditions as presented below:

#### 3.1 Domestic payment (ELIXIR, SORBNET2):

1. Field 50H of the message must contain a correct settlement account of the Ordering Customer in the IBAN format and the full contact data of the Ordering Customer, and
2. Field 21 of the message must contain a unique transaction reference, and
3. The transaction amount in field 32B of the message must be provided in PLN, and
4. Field 59 of the message must contain a correct account of the beneficiary in the IBAN or NRB format and the full contact data of the beneficiary (name and address), and
5. Field 70 of the message must contain the payment purpose and,
6. Field 23E of the message must contain the code RTGS for transactions below PLN 1 million to be executed via the SORBNET2 system.

#### 3.2 Payment to the Social Insurance Institution (ZUS)

1. Field 50H of the message must contain a correct settlement account of the Ordering Customer in PLN in the IBAN format and the full contact data of the Ordering Customer, and
2. Field 21 of the message must contain unique transaction reference, and
3. The transaction amount in field 32B of the message must be provided in PLN, and
4. Field 59 of the message must contain an individual ZUS account number of the Ordering Customer in the IBAN format and the full contact data (name and address), and
5. Field 70 of the message must contain the payment purpose.

#### 3.3 Payment to the Tax Office (US)

1. Field 50H of the message must contain a correct settlement account of the Ordering Customer in PLN in the IBAN format and the full contact data of the Ordering Customer, and
2. Field 21 of the message must contain unique transaction reference, and
3. The transaction amount in field 32B of the message must be provided in PLN, and
4. Field 59 of the message must contain the Tax Office account number in the IBAN or NRB format, and
5. Field 70 of the message must contain obligatory data, formatted correctly pursuant to item 3.3.1.

##### 3.3.1 Structure of the field „ Remittance Information” for US payments

The data in the first line is a string of signs without separators, each fields are preceded by code words put between slashes. The sequence of individual code words must be the same as the numbering in the column "Line number of field :70:" (the line number of field :70: indicates in which line of the transfer details a given subfield should be placed). The length of the first line depends on the selected parameters (identifier type, period, form symbol). Code words may not be divided into several lines; The code word /TXT/ is always in the second line.

Field (code word)	Status	Format	Field content	Line number of field :70:
/TI/ Identification type and content	M	/TI/!c14c	Type and number of the payer `s Identityfication can take one of the following values:  <b>N</b> – NIP, <b>P</b> – PESEL, <b>R</b> – REGON, <b>1</b> – Series and number of Polish Identity card, <b>2</b> – Series and number of passport, <b>3</b> – Other identity document.  Up to 14 alphanumeric characters.	1
/OKR/Period - Year, Type of period and number of period for	M	/OKR/2!n1!a4n	<b>Period</b> - Year, type of period and number of period for which payment is made.	1

which payment is made			<p>The first part of the field "Period" contains two characters of the year (in two-digit format, e.g. 12 for 2012).</p> <p>The second part contains one of the following "Period Type":</p> <p><b>R</b> – year,  <b>P</b> – half-year,  <b>K</b> – quarter,  <b>M</b> – month,  <b>D</b> – decade,  <b>J</b> – day</p> <p>The third part contains the period number:</p> <p>When <b>Period type</b> is:</p> <ul style="list-style-type: none"> <li>• <b>R</b> – the number of period is omitted,</li> <li>• <b>P</b> – it requires the two-character space to be filled with the value 01 or 02,</li> <li>• <b>K</b> – it requires the two-character space to be filled with the value 01,02,03 or 04,</li> <li>• <b>M</b> – it requires the two-character space to be filled with the value from 01 to 12,</li> <li>• <b>D</b> – it requires the first two-character space to be filled in the value 01,02,03 and the next two-character space with a value from 01-12 range.</li> <li>• <b>J</b> – it requires the first two-character space to be filled in with a value from 01 – 31 range, corresponding to a given day, and the next two-character space with a value from 01-12 range corresponding to a given month.</li> </ul>	
/SFP/Tax form	M	/SFP/6c	Tax form: PIT37, VAT7,CIT2, AKC2A, CIT, VAT, AKC, GL, KP, PPE, PN, SD, PCC, OS, INNE.	1
/TXT/Description	O	/TXT/40x	Free text explaining payment, up to 40 alphanumeric characters.	2

**Example:**

:70:/TI/N1070002939/OKR/12M01/SFP/CIT2  
/TXT/Podatek CIT2

**3.4 Foreign payments:**

1. Field 50H of the message must contain a correct settlement account of the Ordering Customer in the IBAN format, and the name and contact data of the Ordering Customer, and
2. Field 21 of the message must contain unique transaction reference, and
3. Field 57A of the message must contain the SWIFT/BIC code of the beneficiary bank, and
4. Field 59 of the message must contain the number of the beneficiary's account (the IBAN standard in the case when the transfer goes to an EU state or a country where the IBAN standard is applied), and the name and contact data of the beneficiary, and
5. Field 70 of the message must contain the payment purpose,
6. Field 71 of the message must contain the cost option; , whereas SHA option is required for foreign transfers to EEA Member States and all transfers in PLN.

**Note!**

**For the execution of a payment received via SWIFT MT101 message which does not qualify for STP, the Bank collects an additional NON\_STP fee in the amount specified in the "Tariff of Banking Fees and Commissions of mBank for SME and Corporates".**



## 4. Split payment (including VAT) received via SWIFT MT101 message

### 4.1 Conditions for automatic processing of a split payment received via SWIFT MT101 message

A transaction received via SWIFT MT101 message will be directed to straight-through-processing (STP) with the use of split payment mechanism if all of the following conditions are met jointly:

1. in field 50H of the message, there is a correct settlement account of the Ordering Customer in PLN in the IBAN format linked with the debited VAT account, and
2. the transaction amount in field 32B of the message is in PLN, and
3. in field 23E of the message, there is the code word **OTHR/VAT53**, and
4. in field 59 of the message, there is a correct settlement account of the beneficiary in PLN in the IBAN or NRB format linked with the credited VAT account, and
5. in field 70 of the message, there is obligatory data, formatted correctly pursuant to item 4.1.1.

#### 4.1.1 Structure of field 70 „Remittance Information” for split payment (including VAT)

No.	Code word and its format	Status	Code field content format	Field content
1	/VAT/(5x)	M	/VAT/10n,2n	<p><b>The VAT amount</b> expressed in grosz; the integer amount and the fractional amount are separated by a comma “,”.</p> <p>e.g., 23.00</p> <p>The field is mandatory and is &gt;0,00 and &lt;= payment amount indicated in field 32B of the message (gross amount for payments with VAT).</p> <p>In the case of an own VAT transfer, the gross amount indicated in field 32B must be equal to the VAT amount indicated as the value of the /VAT/ field.</p> <p>The field is mandatory and must not be empty.</p>
2	/IDC/(5x)	M	/IDC/14x	<p><b>Identifier of a supplier of goods or service provider</b> (VAT payer, invoice issuer)</p> <p>Or</p> <p><b>Identifier of the Client (Ordering Customer)</b> in the case of an own VAT transfer.</p> <p>The field is mandatory and must not be empty.</p>
3	/INV/(5x)	M	/INV/35x	<p><b>VAT invoice number</b> (including an amended invoice)</p> <p>or</p> <p>words <b>PRZEKAZANIE WLASNE</b> (written without Polish diacritical marks) in the case of transferring funds between VAT accounts of a single Client of the Bank - the value is required by the law.</p> <p>The field is mandatory and must not be empty.</p>
4	/TXT/(5x)	O	/TXT/33x	<p><b>Any text referring to the payment</b> (up to 33 alphanumeric characters).</p> <p>The field is optional.</p>

The data is entered as one string, individual fields are preceded with code words in slashes. Spaces must not be entered between the code word and a slash nor as a value of the code word.

If the content does not fit into one line, we continue in the following lines (without using any additional characters indicating continuation of the code word content).

The sequence of individual code words must be preserved pursuant to the numbering in the No. column. Each code word may occur only once. Code words must not be used as field values.

## 4.2 An example of a correctly filled-in payment details (“Remittance Information”) field

:70:/VAT/230000000,00/IDC/1111111111/IN  
V/2017/01/25/1

or

:70:/VAT/230000000,00/IDC/1111111111/IN  
V/2017/01/25/1/TXT/platnosc

or

:70:/VAT/23,00/IDC/1111111111/INV/2017/  
01/25/1

or

:70:/VAT/230000000,00/IDC/1111111111/IN  
V/2017/01/25/1/TXT/Zaplata za prad

or

:70:/VAT/1000000,00/IDC/1111111111/INV/  
PRZEKAZANIE WLASNE

### Note!

For the execution of a split payment received via SWIFT MT101 message which does not qualify for STP, the Bank collects an additional NON\_STP fee in the amount specified in the “Tariff of Banking Fees and Commissions of mBank for SME and Corporates”.

Split payments received via SWIFT MT101 message which are non-compliant with the Act of 15 December 2017 on Amendments to the Goods and Services Tax Act and Certain Other Acts will be rejected by the Bank.

## 5. Examples of MT101 messages processed as Executing Bank

### 5.1 Single MT101 messages

#### Domestic payment order

(Without SWIFT- Header)

:20:1106210404010000  
:28D:1/1  
:50H:/PL64114010100000123456001001  
ORDERING CUSTOMER NAME1  
ORDERING CUSTOMER NAME2  
STREET  
CITY  
:52A:BREXPLPWXXX  
:30:110621  
:21:2011062100000002  
:32B:PLN369,85  
:57A:PKOPPLPWW16  
:59:/PL22102010680000321000052142  
BENEFICAIRY NAME 1  
BENEFICIARY NAME 2  
STREET  
CITY  
:70:FAKTURA VAT 11/06/05  
:71A:SHA  
-}

#### US payment order

(Without SWIFT- Header)

:20:1106210404010000  
:28D:1/1

**Warsaw 2018-12-17**

:50H:/PL64114010100000123456001001  
ORDERING CUSTOMER NAME1  
ORDERING CUSTOMER NAME2  
STREET  
CITY  
:52A:BREXPLPWXXX  
:30:110621  
:21:2011062100000002  
:32B:PLN369,85  
:57A:  
:59:/ 56101010100166232222000000  
URZAD SKARFBOWY  
STREET  
CITY  
**:70:/TI/N1070002939/OKR/12M01/SFP/VAT7  
/TXT/ VAT7 ZA STYCZEN**  
:71A:SHA  
-}

### Example of split payment (executed via elixir system)

(Without SWIFT- Header)

:20:1106210404010010  
:28D:1/1  
:50H:/PL64114010100000123456001001  
ORDERING CUSTOMER NAME1  
ORDERING CUSTOMER NAME2  
STREET  
CITY  
:52A:BREXPLPWXXX  
:30:180702  
:21:2011062100000002  
**:23E:OTHR/VAT53**  
:32B:PLN369,85  
:57A:PKOPPLPWW16  
:59:/PL22102010680000321000052142  
Name of supplier of goods or service provider  
STREET  
CITY  
**:70:/VAT/85,07/IDC/1111111111/INV/2017/  
01/25/1**  
:71A:SHA  
-}

### Example of split payment (executed via SORBNET2)

(Without SWIFT- Header)

:20:1106210404010010  
:28D:1/1  
:50H:/PL64114010100000123456001001  
ORDERING CUSTOMER NAME1  
ORDERING CUSTOMER NAME2  
STREET  
CITY  
:52A:BREXPLPWXXX  
:30:180702  
:21:2011062100000002  
**:23E:OTHR/VAT53**  
**:23E:RTGS**  
:32B:PLN369,85  
:57A:PKOPPLPWW16  
:59:/PL22102010680000321000052142  
Name of supplier of goods or service provider  
STREET  
CITY  
**:70:/VAT/85,07/IDC/1111111111/INV/2017/  
01/25/1**  
:71A:SHA  
-}

### Foreign payment order

(Without SWIFT- Header)

:20:1106210100000003  
:28D:1/1  
:50H:/PL64114010100000123456001001  
ORDERING CUSTOMER NAME1  
ORDERING CUSTOMER NAME2  
STREET  
CITY  
:52A:BREXPLPWXXX  
:30:110621  
:21:2011062100000003  
:32B:EUR955,55  
:57A:CITIGB2LXXX  
:59:/ IT40S0542811101000000123456  
BENEFICAIRY NAME 1  
BENEFICIARY NAME 2  
STREET  
CITY  
:70:FAKTURA VAT 11/06/06  
:71A:SHA  
-}

## **5.2 Multiple MT 101 with single debit account**

(Without SWIFT- Header)

:20:1106210100000003  
:28D:1/1  
:50H:/PL64114010100000123456001001  
ORDERING CUSTOMER NAME1  
ORDERING CUSTOMER NAME2  
STREET  
CITY  
:52A:BREXPLPWXXX  
:30:110621  
:21:2011062100000003  
:32B:PLN955,55  
:57A: PKOPPLPWW16  
:59:/PL22102010680000321000052142  
BENEFICAIRY NAME 1  
BENEFICIARY NAME 2  
STREET  
CITY  
:70:FAKTURA VAT 11/06/06  
:71A:SHA  
:21:2011062100000004  
:32B:PLN1055,55  
:59:/PL65102056980000598645620125  
BENEFICAIRY NAME 1  
BENEFICIARY NAME 2  
STREET  
CITY  
:70:REMITTANCE INFORMATION 1  
REMITTANCE INFORMATION 2  
REMITTANCE INFORMATION 3  
REMITTANCE INFORMATION 4  
:71A:SHA  
21:2011062100000005  
:32B:PLN1002,10  
:59:/ PL73101010230000261395300000  
BENEFICAIRY NAME 1  
BENEFICIARY NAME 2  
STREET  
CITY  
:70:REMITTANCE INFORMATION 1  
REMITTANCE INFORMATION 2  
REMITTANCE INFORMATION 3  
REMITTANCE INFORMATION 4  
:71A:SHA  
-}

### 5.3 Multiple MT 101 with multiple debit accounts

(Without SWIFT- Header)

20:1106210404010010  
:28D:00001/00001  
:30:110624  
:21:4252170  
:32B:PLN10,56  
:50H:/PL64114010100000123456001001  
SPOLKA POLAND SP. Z O.O.  
AL. 3 MAJA 30  
PL-70-214 SZCZECIN  
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BENEFICIARY NAME 1  
BENEFICIARY NAME 2  
STREET  
CITY  
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STREET  
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STREET  
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CITY  
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ZAKLAD UBEZPIECZEN SPOLECZNYCH  
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