



mBank S.A.

# Specification of the SWIFT pain.001.001.09 Message (Request for Transfer) Format

mBank S. A. as Debtor Agent (receiving Bank)- receiving BIC  
address BREXPLPWXXX –BREXPLPWXXX

Version 1.0

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## 1. General information

This document describes the format and field rules for SWIFT FINplus: pain.001.001.09 (pain.001) message, to be processed by mBank S.A..

The pain.001 message content complies with the definition for contents and use of an ISO 20022 CustomerCreditTransferInitiation in the SWIFT programme CBPR+**(Cross-Border Payments and Reporting Plus)** and **SCORE+(Standardized Corporate Environment Plus)**.

For further information about the CBPR+ and SCORE+ programme, please visit [www.swift.com](http://www.swift.com).

Message elements that are not represented in this document although provided by CBPR+/SCORE+ guides, will not be processed by mBank S.A.

### 1.1 Additional remarks

- 1) The message is limited to only one transaction – one occurrence of the <CdtTrfTxInf> block. CBPR+/SCORE+ restricts the use of a single payment per pain.001. Therefore Payment information and Credit Transfer information block appear only ones following CBPR+/ SCORE+ guidelines.
- 2) Debtor account is only allowed in IBAN format.
- 3) The Forwarding Agent BIC must match the BIC indicated by the client in the Request for Transfer Agreement within 11 characters.
- 4) In the case of payments directed to beneficiaries outside the EEA country/territory (European Economic Area - European Union countries and Norway, Iceland and Liechtenstein) or in non -EEA currencies, it is mandatory to provide the beneficiary's address - in a structured, hybrid or unstructured form. Failure to do so will result in these payments rejecting.
- 5) We recommend using structured addresses with a minimum **'Town Name'** and **'Country'**. **As of 14 November 2026, unstructured addresses using "Address Line" only will no longer be allowed.**
- 6) In general, all address elements are accepted but depending on the payment type, they may be forwarded either fully or partially to the Creditor bank.
- 7) We require payment details, otherwise the payment order will be rejected. We accept payment details only in <Ustrd> tag. Exception are Split Payments and Tax Payments. Details in the tables 2.4 and 2.5.
- 8) To support anti-money laundering processes across the payment chain, it is required for an Originator to provide of the full postal address (either structured hybrid or unstructured) for all parties and payment details (remittance information). It is good practice to provide postal address and payment details for all submitted transactions not only for foreign ones.
- 9) We use the Payment Type Information components (<PmtTpInf>) at the Transaction Level only.
- 10) The cut-off times for orders placed in the pain.001 relay message format are published on mBank portal:
  - <https://www.mbank.pl/en/help/payment-orders/> and
  - <https://www.mbank.pl/en/help/domestic-orders/>Please respect the cut-off times for payment orders for timely execution.
- 11) The customer must always ensure that there are sufficient funds in the debit account so that the orders can be debited at the start of processing on the requested execution date.
- 12) We send a payment status data as a Customer Payment Status Report message - pain.002.001.10 (pain.002). As a standard we provide pain.002 messages with a "RJCT" (reject) status when further payment execution is not possible. Pain.002.001.10 format is described in other document.

## 1.2 Allowed Character Set

All proprietary and Text fields EXCLUDING Name and Address for all parties and Remittance Information are limited to the FIN-X-Character set:

**a-z A-Z 0-9 / - ? : ( ) . , ' + .**

Special characters are additionally allowed in:

all party (agents and non-agents) Name and Address elements,

- the Remittance Information (structured & unstructured) element,
- City of Birth and Province of Birth elements nested in Private Identification.

List of special characters: **!#&%\*^\_`{|}~";@[\ \$ > <**

Below characters must be provided using the XML representation shown:

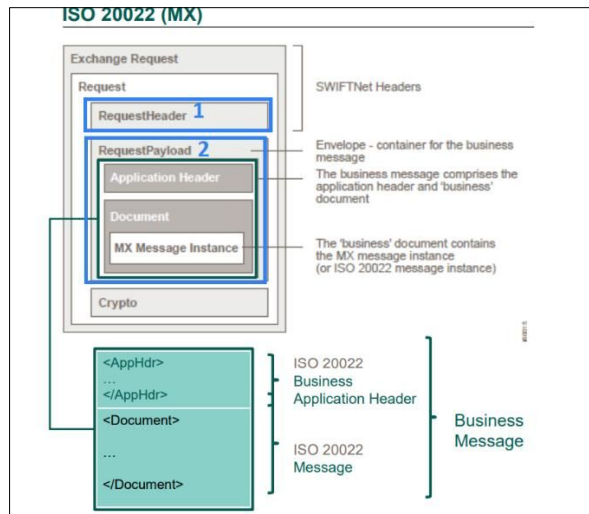
Special Characters	Description	XML Equivalent
<	left brace	&lt;
>	right brace	&gt;
'	Apostrophe	&apos;
“	Double quotation mark	&quot;
&	Ampersand	&amp;

## 1.3 FINPlus pain.001 building blocks

### 1.3.1 Overall FINPLUS message structure

The message structure complies with the ISO 20022 standards. FINplus also mandates the presence of the Business Application Header version 2 (BAHv2): head.001.001.02. The overall message structure is as follows (typically has two main sections):

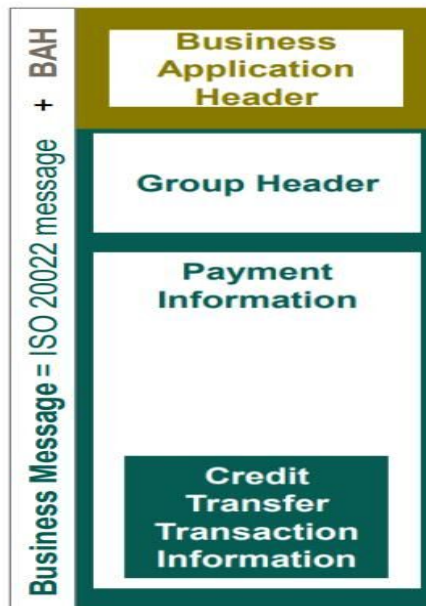
1. **Request Header**, related to the technical aspect of the message, it contains an information related to the Sender and Receiver of the message, including the Distinguished Names (DN), environment service and the name of the ISO 20022 message processed as part of the Request Payload; and
2. **Request Payload**, related to business information of the message that consists of the BAHv2 and Document, which contains the ISO message instance (e.g., pain.001 or pain.002) and where the business information is contained. The details of the header structure are described in the corresponding table 2.2.



### 1.3.2 Pain.001 building blocks

The pain.001 Document is composed of three blocks:

- **Group Header** <GrpHdr> - it contains elements that identify the message– message identifier, date and time of message creation, Initiating Party, Forwarding Agent. This block must be present exactly once.
- **Payment Information** <PmtIn>- contains data regarding the Debtor, its account, the Debtor's Agent, and the execution date of the instruction included in the <CdtTrfTxIn> block. It appears only once.
- **Credit Transfer Transaction Information** <CdtTrfTxInf>- is a part of a block <PmtIn> . It contains the Creditor data, data of the Creditor's Agent and the transaction details including the amount, transaction description. In the CBPR+ and SCORE+ Usage Guidelines, a single transaction is only allowed.



#### 1.4 Parties

Party ISO 20022	Synonym	Description
Debtor	Originator Ordering Party	The Party whose account is debited with the payment.
Ultimate Debtor	Originator Reference Party	The Party that originally ordered payments and to whom the seller has sent the invoice. Ultimate Debtor is used when the receiver of the invoice is different from the account owner.
Initiating Party	Instructing Party	The Party having a business relationship with the Forwarding Agent and is authorised by the Debtor to initiate a Payment Initiation Instruction through the Forwarding Agent. The Initiating Party and the Debtor may be the same legal entity.
Creditor	Beneficiary	The Party whose account is credited with the payment.
Ultimate Creditor	Ultimate Beneficiary	The Party, which is the ultimate beneficiary of the payment.

Forwarding Agent	Forwarding Bank	The Forwarding Agent acts as a concentrating financial institution and forwards the pain.001 message to the Debtor Agent for execution.
Debtor Agent	Ordering Party's Bank, Debtor's, Bank Payer's Bank	The Bank servicing an account for the Debtor.
Creditor Agent	Beneficiary's Bank	The Bank servicing an account for the Creditor.

## 1.5 Type of payments allowed

A transaction received via pain.001 message will be directed to straight-through-processing (STP) if a given transaction type meets all of the respective conditions as presented below:

No.	Type of payment	Conditions for automatic processing of the payment received in the pain.001 message
1.	<b>Domestic payments ELIXIR, SORBNET</b>	<p>The order must contain:</p> <ul style="list-style-type: none"> <li>• a correct settlement account of the Debtor in the IBAN format and the full address data of the Debtor</li> <li>• the transaction currency PLN</li> <li>• the Creditor's account held with another Polish bank in the IBAN or NRB format</li> <li>• the full address data of the Creditor (name and address)</li> <li>• the payment details (remittance information)</li> </ul> <p>Payments above PLN 1,000,000 are automatically routed for execution via the SORBNET system.</p>
2.	<b>Domestic urgent order to Polish banks in PLN (SORBNET below PLN 1 million )</b>	<p>The order must contain:</p> <ul style="list-style-type: none"> <li>• a correct settlement account of the Debtor in the IBAN format and the full address data of the Debtor</li> <li>• the transaction currency PLN</li> <li>• the Creditor's account held with another Polish bank in the IBAN or NRB format</li> <li>• the full address data of the Creditor (name and address)</li> <li>• the <b>RTGS</b> code in the field /CdtTrfTxInf/PmtTpInf/SvcLvl/Cd</li> <li>• the payment details (remittance information)</li> </ul>
3.	<b>Domestic Social Insurance order in PLN (ZUS payment)</b>	<p>The order must contain:</p> <ul style="list-style-type: none"> <li>• a correct settlement account of the Debtor in PLN in the IBAN format and the full address data of the Debtor</li> <li>• the transaction currency PLN</li> <li>• the individual ZUS account number of the customer in the IBAN or NRB format in the Creditor account field</li> <li>• the full address data of the Creditor (name and address)</li> <li>• the payment details (remittance information)</li> </ul>
4.	<b>TAX (US) order in PLN</b>	<p>The order must contain:</p> <ul style="list-style-type: none"> <li>• a correct settlement <b>account of the Debtor in PLN in the IBAN format</b> and the full address data of the Debtor</li> <li>• the <b>transaction currency PLN</b></li> <li>• TAX Office account number or micro account in the IBAN or NRB format in the Creditor account field</li> </ul>

		<ul style="list-style-type: none"> <li>the full address data of the Creditor (name and address)</li> <li>the <b>TAXS</b> code in the field <b>/CdtTrfTxInf/PmtTpInf/CtgyPurp/Cd</b></li> <li>obligatory data (Tax details) formatted correctly pursuant to item 2.5.</li> </ul>
	<b>Internal order in PLN including split payments and internal order in non-PLN to beneficiary account held in mBank</b>	<p>The order must contain:</p> <ul style="list-style-type: none"> <li>a correct settlement account of the Debtor in the IBAN format</li> <li>the full address data of the Debtor</li> <li>the transaction currency PLN or another currency</li> <li>the Creditor's account held with mBank S.A.</li> <li>the full address data of the Creditor (name and address)</li> <li>the payment details (remittance information)</li> </ul>
	<b>Split Payment orders</b>	<p>The order must contain:</p> <ul style="list-style-type: none"> <li>a correct settlement <b>account of the Debtor in PLN in the IBAN format</b> linked with the debited VAT account</li> <li>the full address data of the Debtor</li> <li>the <b>transaction currency PLN</b></li> <li>the Creditor's account in PLN in the IBAN or NRB format</li> <li>the full address data of the Creditor (name and address)</li> <li>the <b>VATX</b> code in the field <b>/CdtTrfTxInf/PmtTpInf/CtgyPurp/Cd</b></li> <li>mandatory VAT details, correctly formatted in accordance with Table 2.4.</li> </ul>
	<b>Domestic non-PLN order to Polish banks</b>	<p>The order must contain:</p> <ul style="list-style-type: none"> <li>a correct settlement account of the Debtor in the IBAN format</li> <li>the full address data of the Debtor</li> <li>the transaction currency other than PLN</li> <li>the Creditor's account held with another Polish bank in the IBAN or NRB format</li> <li>the full address data of the Creditor (name and address)</li> <li>the Creditor's Agent BIC</li> <li>the payment details (remittance information)</li> </ul> <p>Order must be formatted in accordance with Table 2.6, including the indication of the execution mode (STANDARD, EXPRESS, URGENT) and the charging option.</p> <p><b>Code words indicating the execution mode:</b>  <b>Standard mode (D+2) – NORM</b> code in tag <b>/CdtTrfTxInf/PmtTpInf/InstrPrty</b> or tag is missing  <b>Urgent mode (D+1) – HIGH</b> code in tag <b>/CdtTrfTxInf/PmtTpInf/InstrPrty</b>  <b>Express mode (D+0) - HIGH</b> code in tag <b>/CdtTrfTxInf/PmtTpInf/InstrPrty</b> and <b>SDVA</b> code in tag <b>/CdtTrfTxInf/PmtTpInf/SvcLvl/Cd</b></p>
	<b>Foreign orders to non-Polish banks</b>	<p>The order must contain:</p> <ul style="list-style-type: none"> <li>a correct settlement account of the Debtor in the IBAN format</li> <li>the full address data of the Debtor</li> <li>the transaction currency PLN or other currency</li> <li>the Creditor'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)</li> </ul>

	<ul style="list-style-type: none"> <li>the full address data of the Creditor (name and address)</li> <li>the Creditor's Agent BIC</li> <li>the payment details (remittance information)</li> </ul> <p>Order must be formatted in accordance with Table 2.6, including the indication of the execution mode (STANDARD, EXPRESS, URGENT) and the charging option.</p> <p><b>Code words indicating the execution mode:</b></p> <p><b>Standard mode (D+2) – NORM</b> code in tag <code>/CdtTrfTxInf/PmtTpInf/InstrPrty</code> or tag is missing</p> <p><b>Urgent mode (D+1) – HIGH</b> code in tag <code>/CdtTrfTxInf/PmtTpInf/InstrPrty</code></p> <p><b>Express mode (D+0) - HIGH</b> code in tag <code>/CdtTrfTxInf/PmtTpInf/InstrPrty</code> and <b>SDVA</b> code in tag <code>/CdtTrfTxInf/PmtTpInf/SvcLvl/Cd</code></p>
<b>SEPA orders to other banks (not to mBank accounts)</b>	<p>The order must contain:</p> <ul style="list-style-type: none"> <li>a correct settlement <b>account of the Debtor in EUR in the IBAN format</b></li> <li>the full address data of the Debtor</li> <li>the <b>transaction currency EUR</b></li> <li>the Creditor's account in the IBAN format and must not be held with mBank</li> <li>The Creditor Agent must be a SEPA Scheme Participant. The Creditor Agent's BIC is not required (we determine it from the Creditor's IBAN)</li> <li>the full address data of the Creditor (name and address)</li> <li>the <b>SEPA</b> code in the <code>/CdtTrfTxInf/PmtTpInf/SvcLvl/Cd</code></li> <li>the payment details (remittance information)</li> </ul>

## 1.6 Rules of recognizing types of payments and payment's parameters kept in block `<CdtTrfTxInf>/<PmtTpInf>`

Order type, modes of execution defined based on the tags used in the block <code>&lt;CdtTrfTxInf&gt;&lt;PmtTpInf&gt;</code>	The occurrence of a tag within a <code>&lt;CdtTrfTxInf&gt;</code>
SEPA SCT order	tag <code>&lt;PmtTpInf&gt;&lt;SvcLvl&gt;&lt;Cd&gt;SEPA&lt;/Cd&gt;</code>
Additional instruction codes for SEPA order.	tag <code>&lt;PmtTpInf&gt;&lt;CtgyPurp&gt;&lt;Cd&gt;</code>
TAX (US) payment	tag <code>&lt;PmtTpInf&gt;&lt;CtgyPurp&gt;&lt;Cd&gt;TAXS&lt;/Cd&gt;</code>
Split Payments	tag <code>&lt;PmtTpInf&gt;&lt;CtgyPurp&gt;&lt;Cd&gt;VATX&lt;/Cd&gt;</code>
Foreign and domestic (non PLN) payments – execution modes	
<b>NORM</b> –standard mode (D+2)	tag <code>&lt;PmtTpInf&gt;&lt;InstrPrty&gt;NORM&lt;/InstrPrty&gt;</code> or tag is missing
<b>HIGH</b> – urgent mode (D+1)	tag <code>&lt;PmtTpInf&gt;&lt;InstrPrty&gt;HIGH&lt;/InstrPrty&gt;</code>
<b>HIGH &amp; SDVA</b> –express mode (D+0)	tag <code>&lt;PmtTpInf&gt;&lt;InstrPrty&gt;HIGH&lt;/InstrPrty&gt;</code> and tag <code>&lt;PmtTpInf&gt;&lt;SvcLvl&gt;&lt;Cd&gt;SDVA&lt;/Cd&gt;</code>

## 2. Description of fields of individual transaction types

### 2.1 The explanation of each column in the tables of messages format description:

Column Name	Explanation
<b>Level</b>	element nesting in tree hierarchy
<b>Name</b>	element name used in ISO 20022 XML Message Definition Report
<b>XML Tag</b>	short name identifying an element within an XML message, which is put between brackets
<b>OR</b>	Indicates that only one or several elements may be presented: {Or for the beginning of the choice Or} for the end of the choice
<b>Mult.</b>	indicates whether an element is mandatory or optional and how many repetitions are allowed for the element: [1..1] – means that element is mandatory and can be presented only once; [1..n] – means that element is mandatory and can be presented 1 to n times; [0..1] – means that element is optional and can be presented only once; [0..n] – means that element is optional and can be presented 0 to n times
<b>Type / Code</b>	specifies the allowed data values and formats
<b>Usage</b>	describes usage in mBank payment orders

### 2.2 Business Application Header

Lvl	Name	XML Tag	Mult	Type / Code	Usage
1	Business Application Header V02 (head.001.001.02)	<AppHdr>	[1..1]		
2	From	<Fr>	[1..1]		Sender of the message
<b>{OR in case of CBPR+ messages}</b>					
3	Financial Institution Identification	<FIId>	[1..1]		
4	Financial Institution Identification	<FinInstnId>	[1..1]		

5	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC of the party who created/send the pain.001 message. It must match the BIC indicated by the client in the Request for Transfer Agreement within 11 characters.
<b>OR) in case of SCORE+ messages</b>					
3	Organisation Identification	<OrgId>	[1..1]		
4	Identification	<Id>	[1..1]		
5	Any BIC	<AnyBIC>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BAH "From" BIC must match "Initiating Party" BIC
<b>To</b>					
2	<b>To</b>	<To>	[1..1]		Debtor Agent, Receiver of the message.
3	Financial Institution Identification	<FIId>	[1..1]		
4	Financial Institution Identification	<FinInstId>	[1..1]		
5	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Fixed value - <b>BREXPLPWXX</b>
2	<b>Business Message Identifier</b>	<BizMsgIdr>	[1..1]	text{1,35}	Must contain the Message Identification element from the Group Header of the underlying message
2	<b>Message Definition Identifier</b>	<MsgDefIdr>	[1..1]	text{1,35}	pain.001.001.09
2	<b>Business Service</b>	<BizSvc>	[1..1]	text{1,35}	Fixed value: <b>swift.cbprplus.XX</b> for CBPR + messages <b>swift.scoreplus.XX</b> for SCORE+ messages, where XX denotes the applicable version (current version for CBPR+ messages is <b>swift.cbprplus.03</b> , and for SCOR+ messages <b>swift.scoreplus.01</b> )
2	<b>Creation Date</b>	<CreDt>	[1..1]	DateTime .*(\+ -)(([0-9]) ([0-4]))-[0-5][0-9]	Date and time when this Business Message (header) was created. expressed in local time with UTC offset format (YYYY-MM-DDThh:mm:sss+/-hh:mm)

## 2.3 Domestic transfer in PLN currency to Polish banks, including SORBNET & Social Insurance one and internal transfer to beneficiary accounts held in mBank

Lvl	Name	XML Tag	Mult.	Type / Code	Usage
0	Full Message		[1..1]		
1	Business Application Header V02 (head.001.001.02)	<AppHdr>	[1..1]		field range as described in the table 2.2
1	Document		[1..1]		
2	Customer Credit Transfer Initiation V09 (pain.001.001.09)	<CstmrCdtTrfInitn>			
Group Header Block					
3	Group Header	<GrpHdr>	[1..1]		
4	Message Identification	<MsgId>	[1..1]	text(1,35) [0-9a-zA-Z\-\? \(\\)\,\' ]+	Unique identifier of the message for Sender. Information used further for pain.002.
4	Creation Date Time	<CreDtTm>	[1..1]	ISO date and time	Date and time at which the message was created. Local time with UTC offset YYYY-MM-DDThh:mm:ss.sss+/-hh:mm Milliseconds are optional.
4	Number Of Transactions	<NbOfTxs>	[1..1]	Fixed value:1	Total number of transactions in a message -the number of transactions is fixed to 1.
4	Initiating Party	<InitgPty>	[1..1]		Initiating Party component -Party initiating the payment. This can be either the Debtor or a party initiating the payment on behalf of the Debtor. Required for message validation on mBank side. Required <Nm> and <PstlAdr> (available only structured form) or BIC. In case of SCORE+ only BIC is available and BAH "From" BIC must match "Initiating Party" BIC.
{OR					
5	Name	<Nm>	[1..1]	text(1,140)	Name of Initiating Party
5	Postal Address	<PstlAdr>	[1..1]		Postal Address of Initiating Party
6	Street Name	<StrtNm>	[0..1]	text(1,70)	Street name
6	Building Number	<BldgNb>	[0..1]	text(1,16)	Building number
6	Room	<Room>	[0..1]	text(1,70)	Room
6	Post Code	<PstCd>	[0..1]	text(1,16)	Post code
6	Town Name	<TwnNm>	[1..1]	text(1,35)	Town name
6	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO country code
OR}					

5	<b>Identification</b>	<Id>	[1..1]		Unique and unambiguous identification of a party. Required in case of SCORE+.
6	Organisation Identification	<OrgId>	[1..1]		Unique and unambiguous way to identify an organisation
7	Any BIC	<AnyBIC>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC of Initiating Party
4	<b>Forwarding Agent</b>	<FwdgAgt>	[1..1]		Financial institution that receives the instruction from the Initiating Party and relays it to the Debtor Agent for execution. <b>Only BIC is allowed. Required for relay scenario.</b> In the case of SCORE+ it does not occur (not required).
5	<b>Financial Institution Identification</b>	<FinInstId>	[1..1]		Forwarding Agent identification. Only BIC is allowed
6	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC code (SWIFT code)
<b>Payment Information Block.</b> It has information about Ordering party.					
3	<b>Payment Information</b>	<PmtInf>	[1..1]		Payment Information Block
4	<b>Payment Information Identification</b>	<PmtInfId>	[1..1]	text{1,35}	Sender reference number for given block of transactions. Value used further in pain.002. This value is the same as the Message ID of the Group Header.
4	<b>Payment Method</b>	<PmtMtd>	[1..1]	TRF	Specifies the means of payment that will be used to move the amount of money. Only TRF is allowed.
4	<b>Requested Execution Date</b>	<ReqdExctnDt>	[1..1]		This is the date on which the Debtor's account is to be debited. Date expressed in the YYYY-MM-DD format.
5	Date	<Dt>	[1..1]	ISO date	This date may be future date. If it is received with an execution day in the future it will be stored until execution day and then processed. Requested Execution Date in the past is processed as per first possible working date.
<b>Information about Debtor</b> <b>Beginning of Debtor Information</b>					
4	<b>Debtor</b>	<Dbtr>	[1..1]		
5	<b>Name</b>	<Nm>	[1..1]	text{1,140}	Name of the Debtor/payer.
5	<b>Postal Address</b>	<PstlAdr>	[1..1]		Debtor's address. In case of structured data - at least 'Town Name' and 'Country' must be used.
<b>{OR Structured postal address format</b>					
6	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
6	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number

6	Room	<Room>	[0..1]	text{1,70}	Room
6	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
6	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
6	Country	<Ctry>	[1..1]	[A-Z]{2,2}	ISO country code
<b>OR)</b>					
<b>Unstructured postal address format</b>					
6	Address Line	<AdrLine>	[0..3]	text{1,35}	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field. As of November 14 <sup>th</sup> 2026 the provision of unstructured addresses will no longer be allowed.
<b>Information about Debtor</b>					
<b>End of Debtor Information</b>					
4	<b>Debtor Account</b>	<b>&lt;DbtrAcct&gt;</b>	[1..1]		Debtor's account number in the IBAN format.
5	Identification	<Id>	[1..1]		<b>Allowed only IBAN format. Any other one will be rejected.</b>
6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	<b>Attention!</b> The field must not contain VAT account numbers. In the case of a split payment (including VAT) an account in PLN linked with the debited VAT account must be indicated.
4	<b>Debtor Agent</b>	<b>&lt;DbtrAgnt&gt;</b>	[1..1]		Debtor's Bank
5	Financial Institution Identification	<FinInstnId>	[1..1]		Debtor's Bank identification. Only BIC is allowed.
6	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{3,3}{0,1}	Fixed value <b>BREXPLPWXXX</b> .
<b>Credit Transfer Transaction Information Block</b>					
4	<b>Credit Transfer Transaction Information</b>	<b>&lt;CdtTrfTxInf&gt;</b>	[1..1]		Beginning of Credit Transfer Transaction Info
5	<b>Payment Identification</b>	<b>&lt;PmtId&gt;</b>	[1..1]		Set of elements used to reference a transaction.
6	Instruction Identification	<InstrId>	[0..1]	text{1,35}	Transaction reference no.
6	End To End Identification	<EndToEndId>	[1..1]	text{1,35}	Unique identification assigned by the Debtor to unambiguously identify the transaction. It will be passed unchanged throughout the payment and reported to the Creditor. If you do not provide a number, please use "NOTPROVIDED".
6	UETR	<UETR>	[1..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-	the Unique End-to-end Transaction Reference created by the system using the UUID v4 standard.

				[89ab][a-f0-9]{3}- [a-f0-9]{12}	
<b>Payment Type Information</b>					
<b>Beginning of Payment Type Information</b>					
5	<b>Payment Type Information</b>	<PmtTplnf>	[0..1]		Set of elements used to specify the type of payment.
6	Service Level	<SvcLvl>	[0..1]		Agreement of rules according to which the payment must be processed.
7	Code	<Cd>	[1..1]	text(1,4)	"RTGS" code - and optional code for the domestic payments (payments in PLN currency addressed to the beneficiary's account held in another domestic bank including split payment) – settled through the RTGS (SORBNET) 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.  If the code is not provided, the instruction will be treated as a standard domestic transfer.
6	Local Instrument	<LclInstrm>	[0..1]		
7	Proprietary	<Prtry>	[1..1]	text(1,35)	mBank can cross-check beneficiary's account against the white list. To use this option, add <b>/WL/IDC/NNNNNNNNNN/</b> , where <b>NNNNNNNNNN</b> is the tax identification number (NIP) of the invoice issuer (digits only). <b>Payment orders will be rejected in case of negative validation.</b>
<b>Payment Type Information</b>					
<b>End of Payment Type Information</b>					
5	<b>Amount</b>	<Amt>	[1..1]		Transaction currency and amount -it must be a PLN currency.
6	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5	Amount should fit the range from: 0,01 to 999 999 999 999 999,99
7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}	PLN currency required
5	<b>Charge Bearer</b>	<ChrgBr>	[0..1]	text	Specifies which party/parties will bear the charges linked to the processing of the payment. Available options: <b>DEBT</b> – fees and provisions covered by the Debtor <b>CRED</b> – fees and provisions covered by the Creditor <b>SHAR</b> – fees and provisions of mBank covered by Debtor, fees and provision of other banks covered by beneficiary.  For SORBNET payments only option SHAR is allowed. DEBT and CRED options will be automatically changed into SHAR. Charge Bearer options in case of internal payments to mBank accounts in all currency and elixir payments - ignored.
5	<b>Creditor Agent</b>	<CdtrAgt>	[0..1]		Tag collecting info about creditor's bank (BIC or Sort Code). Field is optional. In case of domestic payments in PLN and internal payments to mBank accounts - field ignored- Creditor Agent is determined on the basis of Creditor IBAN or NRB.
6	Financial Institution Identification	<FinInstnId>	[0..1]		Creditor Agent identification.

<b>{OR</b>					
7	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	The correct BIC of Creditor Agent <b>NOTE</b> Creditor Agent BIC is calculated from Creditor's IBAN.
<b>OR }</b>					
7	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		Sort Code -ID of a member within a local clearing system
8	Clearing System Identification	<ClrSysId>	[1..1]		The allowed field value is the Polish National Clearing Code
9	Code	<Cd>	[1..1]	text(1,5)	fixed value "PLKNR"
8	Member Identification	<Mmbld>	[1..1]	text(1,35)	Sort code ID (8 characters - 3rd to 10th digit of NRB)
<b>Beginning of Creditor information</b>					
5	<b>Creditor</b>	<Cdtr>	[1..1]		Beneficiary of payment.
6	<b>Name</b>	<Nm>	[1..1]	text(1,140)	Creditor name. Required field with max 70 characters. If longer, depending on the payment type and standard, may be forwarded either fully or partially to the Creditor's bank.
6	<b>Postal Address</b>	<PstlAdr>	[0..1]		Beginning of Creditor's postal address data. In case of: 1/ <b>structured format</b> - at least the Town Name and Country Code must be used. Including additional structured fields (like Post Code, Street Name, Building Number ) is recommended. 2/ <b>hybrid format</b> -it allows simultaneous usage of structured elements within Postal Address and the unstructured "AddressLine" element. At a minimum, the structured part must include the Town Name and Country Code. The rest of address (e.g. post code, street name, building details) may be included in two lines of unstructured text (Address Line) but these must not duplicate the structured fields.
<b>{OR Structured postal address format</b>					
7	Street Name	<StrtNm>	[0..1]	text(1,70)	Street Name
7	Building Number	<BldgNb>	[0..1]	text(1,16)	Building Number
7	Room	<Room>	[0..1]	text(1,70)	Room Room
7	Post Code	<PstCd>	[0..1]	text(1,16)	Post Code
7	Town Name	<TwnNm>	[1..1]	text(1,35)	Town Name
7	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO country code
<b>OR Hybrid postal address format</b>					
7	Street Name	<StrtNm>	[0..1]	text(1,70)	Street Name

7	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
7	Room	<Room>	[0..1]	text{1,70}	Room Room
7	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
7	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
7	Country	<Ctry>	[1..1]	[A-Z]{2,2}	ISO country code
7	Address Line	<AdrLine>	[1..2]	text{1,70}	address data except Town Name and Country Code in unstructured form
<b>OR} Unstructured postal address format</b>					
7	Address Line	<AdrLine>	[0..2]	text{1,35}	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field. <i>As of November 14<sup>th</sup> 2026 the provision of unstructured addresses will no longer be allowed.</i>
<b>End of Creditor information</b>					
5	<b>Creditor Account</b>	<b>&lt;CdtrAcct&gt;</b>	<b>[1..1]</b>		Beginning of Creditor Account TAG. Sub components given as IBAN or OTHR/ID. IBAN is preferred and highly recommended Creditor account number format. Alternatively, NRB could also be used in the OTHR/ID field.  Both format options must be followed by a Creditor's name at least.  For payments to the Social Insurance Institution (ZUS), provide an individual ZUS account number.  This field cannot contain VAT account numbers.
6	Identification	<Id>	[1..1]		
<b>{OR</b>					
7	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	IBAN format.
<b>OR}</b>					
7	Other	<Othr>	[1..1]		
8	Identification	<Id>	[1..1]	text{1,34}	Only NRB format.
5	<b>Remittance Information</b>	<b>&lt;RmtInf&gt;</b>	<b>[1..1]</b>		Payment details. Field is required.
6	Unstructured	<Ustrd>	[1..1]	text{1,140}	Only unstructured format allowed.

## 2.4 Split payment orders

Lvl	Name	XML Tag	Multi	Type / Code	Usage
0	Full Message		[1..1]		
1	Business Application Header V02 (head.001.001.02)	<AppHdr>	[1..1]		field range as described in the table 2.2
1	Document		[1..1]		
2	Customer Credit Transfer Initiation V09 (pain.001.001.09)	<CstmrCdtTrfInitn>			
<b>Group Header Block</b>					
3	Group Header	<GrpHdr>	[1..1]		
4	Message Identification	<MsgId>	[1..1]	text{1,35} [0-9a-zA-Z/\- \?:\(\.\^+ ]+	Unique identifier of the message for Sender. Information used further for pain.002.
4	Creation Date Time	<CreDtTm>	[1..1]	ISO date and time	Date and time at which the message was created. Local time with UTC offset YYYY-MM-DDThh:mm:ss.sss+/-hh:mm Milliseconds are optional.
4	Number Of Transactions	<NbOfTx>	[1..1]	Fixed value:1	Total number of transactions in a message -the number of transactions is fixed to 1.
4	Initiating Party	<InitgPty>	[1..1]		Initiating Party component-Party initiating the payment. This can be either the Debtor or a party initiating the payment on behalf of the Debtor. Required for message validation on mBank side. Required <Nm> and <PstlAdr> (available only structured form) or BIC. In case of SCORE+ only BIC is available and BAH "From" BIC must match "Initiating Party" BIC.
<b>{OR</b>					
5	Name	<Nm>	[1..1]	text{1,140}	Name of Initiating Party.
5	Postal Address	<PstlAdr>	[0..1]		Postal Address of Initiating Party
6	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
6	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
6	Room	<Room>	[0..1]	text{1,70}	Room
6	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
6	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
6	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO country code
<b>OR}</b>					

5	<b>Identification</b>	<Id>	[1..1]		Unique and unambiguous identification of a party. Required in case of SCORE+
6	Organisation Identification	<OrgId>	[1..1]		Unique and unambiguous way to identify an organisation
7	Any BIC	<AnyBIC>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC of Initiating Party.
4	<b>Forwarding Agent</b>	<FwdgAgt>	[1..1]		Financial institution that receives the instruction from the Initiating Party and relays it to the Debtor Agent for execution. <b>Only BIC is allowed. Required for relay scenario.</b> In the case of SCORE+ it does not occur (not required).
5	<b>Financial Institution Identification</b>	<FinInstnId>	[1..1]		Forwarding Agent identification. Only BIC is allowed
6	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC code (SWIFT code)
<b>Payment Information Block</b> It has information about Ordering Party					
<b>3</b>	<b>Payment Information</b>	<PmtInf>	[1..1]		Payment Information Block
4	<b>Payment Information Identification</b>	<PmtInfId>	[1..1]	text{1,35}	Sender reference number for given block of transactions. Value used further in pain.002. This value is the same as the Message ID of the Group Header.
4	<b>Payment Method</b>	<PmtMtd>	[1..1]	TRF	Payment Method – fixed value „TRF“
4	<b>Requested Execution Date</b>	<ReqdExctnDt>	[1..1]		This is the date on which the Debtor's account is to be debited. Date expressed in the YYYY-MM-DD format.
5	<b>Date</b>	<Dt>	[1..1]	ISO date	This date may be future date. If it is received with an execution day in the future it will be stored until execution day and then processed. Requested Execution Date in the past is processed as per first possible working date.
<b>Information about Debtor</b> Beginning of Debtor Information					
<b>4</b>	<b>Debtor</b>	<Dbtr>	[1..1]		
5	<b>Name</b>	<Nm>	[1..1]	text{1,140}	Name of the Debtor/payer.
5	<b>Postal Address</b>	<PstlAdr>	[1..1]		Debtor's address. In case of structured data -at least 'Town Name' and 'Country' must be used.
<b>{OR}</b> <b>Structured postal address format</b>					
6	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
6	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
6	Room	<Room>	[0..1]	text{1,70}	Room

6	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
6	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
6	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO country code.
<b>OR}</b>					
<b>Unstructured postal address format</b>					
6	Address Line	<AdrLine>	[0..3]	text{1,35}	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field. <i>As of November 14<sup>th</sup> 2026, the provision of unstructured addresses will no longer be allowed.</i>
<b>Information about Debtor</b>					
<b>End of Debtor Information</b>					
4	<b>Debtor Account</b>	<b>&lt;DbtrAcct&gt;</b>	<b>[1..1]</b>		Debtor account in the IBAN format.
5	Identification	<Id>	[1..1]		<b>Allowed only IBAN format. Any other one will be rejected.</b>
6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	<b>It must be a settlement account of the Debtor in PLN in the IBAN format linked with the debited VAT account.</b> <b>Attention!</b> The field must not contain VAT account numbers. Otherwise the message will be rejected.
4	<b>Debtor Agent</b>	<b>&lt;DbtrAgt&gt;</b>	<b>[1..1]</b>		<b>Debtor's bank.</b>
5	Financial Institution Identification	<FinInstId>	[1..1]		Debtor's bank identification. Only BIC is allowed.
6	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Fixed value <b>BREXPLWXXX</b> .
<b>Credit Transfer Transaction Information Block</b>					
4	<b>Credit Transfer Transaction Information</b>	<b>&lt;CdtTrfTxInf&gt;</b>	<b>[1..1]</b>		<b>Credit Transfer Transaction Info</b>
5	<b>Payment Identification</b>	<PmtId>	[1..1]		a set of elements to identify the transaction
6	Instruction Identification	<InstrId>	[0..1]	text{1,35}	Transaction reference no.
6	End To End Identification	<EndToEndId>	[1..1]	text{1,35}	Unique identification assigned by the Debtor to unambiguously identify the transaction. It will be passed unchanged throughout the payment and reported to the Creditor. If you do not provide a number, please use "NOTPROVIDED".
6	UETR	<UETR>	[1..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}	the Unique End-to-end Transaction Reference created by the system using the UUID v4 standard
<b>Payment Type Information</b>					
Beginning of Payment Type Information					

5	<b>Payment Type Information</b>	<PmtTplnf>	[0..1]		Set of elements used to specify the type of payment
6	Service Level	<SvcLvl>	[0..1]		Agreement of rules according to which the payment must be processed.
7	Code	<Cd>	[1..1]	text{1,4}	<b>"RTGS" code</b> -it means that the split payment below 1 000 000 PLN, should be settled through the RTGS (SORBNET)
6	Local Instrument	<LclInstrm>	[0..1]		
7	Proprietary	<Prtry>	[1..1]	text{1,35}	mBank can cross-check beneficiary's account against the white list. To use this option, add <b>/WL/IDC/NNNNNNNNNN/</b> , where <b>NNNNNNNNNN</b> is the tax identification number (NIP) of the invoice issuer (digits only). <b>Orders will be rejected in case of negative validation.</b>
6	Category Purpose	<CtgyPurp>	[1..1]		The category code defining the Split Payment transaction.
7	Code	<Cd>	[1..1]	text{1,4}	<b>"VATX" code</b>
5	<b>Amount</b>	<Amt>	[1..1]		Transaction currency and amount.
6	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5 text	gross amount of the payment order in PLN currency Amount should fit the range from: 0,01 to 999 999 999 999 999,99
7	Xml Attribute Currency	<Ccy>		[A-Z]{3,3}	Only PLN currency allowed.
5	<b>Charge Bearer</b>	<ChrgBr>	[0..1]	text	Specifies which party/parties will bear the charges linked to the processing of the payment. Available options: <b>DEBT</b> – fees and provisions covered by the Debtor <b>CRED</b> – fees and provisions covered by the Creditor <b>SHAR</b> – fees and provisions of mBank covered by Debtor, fees and provision of other banks covered by beneficiary.  For SORBNET payments only option SHAR is allowed. DEBT and CRED options will be automatically changed into SHAR.  Charge Bearer options in case of internal payments to mBank accounts in all currency and elixir payments - ignored.
5	<b>Creditor Agent</b>	<CdtrAgt>	[0..1]		Tag collecting info about Creditor's bank (BIC or Sort Code). In case of domestic payments in PLN and internal payments to mBank accounts - field ignored. Creditor Agent is determined based on the Creditor's IBAN account number.
6	<b>Financial Institution Identification</b>	<FinInstnId>	[1..1]		Creditor's bank identification.
<b>{OR</b>					
7	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	The correct BIC of Creditor Agent. <b>NOTE</b> Creditor Agent BIC is determined from Creditor's IBAN.

<b>OR}</b>					
7	Clearing System Member Identification	<ClrSysMmbld>	[1..1]		Sort Code -ID of a member within a local clearing system.
8	Clearing System Identification	<ClrSysId>	[1..1]		The allowed field value is the Polish National Clearing Code.
9	Code	<Cd>	[1..1]	text{1,5}	fixed value "PLKNR"
8	Member Identification	<Mmbld>	[1..1]	text{1,35}	Sort code ID.
<b>Beginning of Creditor Information</b>					
5	<b>Creditor</b>	<Cdtr>	[1..1]		Beneficiary of payment.
6	<b>Name</b>	<Nm>	[1..1]	text{1,140}	Creditor name. Required field with max 70 characters. If longer, depending on the payment type and standard, may be forwarded either fully or partially to the Creditor's bank.
6	Postal Address	<PstlAdr>	[0..1]		Beginning of Creditor's postal address data. In case of: 1/ <b>structured format</b> - at least the Town Name and Country Code must be used. Including additional structured fields (like Post Code, Street Name, Building Number ) is recommended. 2/ <b>hybrid format</b> -it allows simultaneous usage of structured elements within Postal Address and the unstructured "Address Line" element. At a minimum, the structured part must include the Town Name and Country Code. The rest of address (e.g. post code, street name, building details) may be included in two lines of unstructured text (Address Line) but these must not duplicate the structured fields.
<b>{OR Structured postal address format</b>					
7	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
7	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
7	Room	<Room>	[0..1]	text{1,70}	Room
7	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
7	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
7	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO country code
<b>OR Hybrid postal address format</b>					
7	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
7	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
7	Room	<Room>	[0..1]	text{1,70}	Room
7	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
7	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name

7	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO country code
7	Address Line	<AdrLine>	[1..2]	text{1,70}	address data except Town Name and Country Code in unstructured form
<b>OR) Unstructured postal address format</b>					
7	Address Line	<AdrLine>	[1..2]	text{1,35}	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field. <i>As of November 14<sup>th</sup> 2026 the provision of unstructured addresses will no longer be allowed.</i>
<b>End of Creditor information</b>					
5	<b>Creditor Account</b>	<b>&lt;CctrAcct&gt;</b>	[1..1]		Beginning of Creditor Account TAG. Sub components given as IBAN or NRB format. IBAN is preferred and highly recommended Creditor account number format. Both format options must be followed by a name at least. There is a correct settlement account of the Creditor in PLN in the IBAN or NRB format linked with the credited VAT account.  The field cannot contain VAT account numbers.
6	Identification	<Id>	[1..1]		Identification
<b>{OR</b>					
7	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Settlement account in PLN in the IBAN format.
<b>OR)</b>					
7	Other	<Othr>	[1..1]		
8	Identification	<Id>	[1..1]	text{1,34}	Settlement account in PLN in the NRB format only.
5	<b>Remittance Information</b>	<b>&lt;RmtInf&gt;</b>	[1..1]		Split payments details. Either unstructured format (<Ustrd> field) or structured format (<Strd><TaxRmt>) as described below.
<b>{OR</b>					
6	<b>Unstructured</b>	<b>&lt;Ustrd&gt;</b>	[1..1]	text{1,140}	The field is built using code words: <b>/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x</b> 1. <b>/VAT/</b> – VAT amount, in the range from 0,01 to 9999999999,99 and not greater than the gross amount of the transfer (mandatory field); 2. <b>/IDC/</b> – tax identification number of the VAT payer – invoice issuer (mandatory field); 3. <b>/INV/</b> – VAT invoice number (mandatory field); 4. <b>/TXT/</b> – payment description (optional field). Details presented in table 2.4.1  If the <Ustrd> field is present, field <Strd><TaxRmt> is not allowed.
<b>OR)</b>					
6	<b>Structured</b>	<b>&lt;Strd&gt;</b>	[1..1]		<b>Split Payment details in structured form.</b> If present, field <RmtInf><Ustrd> is not allowed.

7	<b>Tax Remittance</b>	<TaxRmt>	[1..1]		
8	Creditor	<Cdtr>	[1..1]		
9	Tax Identification	<TaxId>	[1..1]	text{1,14}	Creditor TAX ID -Identifier of a supplier of goods or service provider (VAT payer, invoice issuer) Or Identifier of the client (Ordering Customer) in the case of an own VAT transfer. The field is mandatory and must not be empty.
8	Reference Number	<RefNb>	[1..1]	text{1,35}	VAT invoice number (including an amended invoice) or words PRZEKAZANIE WLASNE (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. The field is mandatory and must not be empty.
8	Total Tax Amount	<TtlTaxAmt>	[1..1]	0 <= decimal totalDigits:= 18 fractionDigits:= 5	The VAT amount expressed in grosz; the integer amount and the fractional amount are separated by a comma "," in the range from 0,01 to 9999999999,99. e.g., 23,00 The field is mandatory and is >0,00 and <= payment amount indicated in field /CdtTrfTxInf/Amt/InstdAmt of the message (gross amount for payments with VAT). In the case of an own VAT transfer, must be equal to the gross amount indicated in field /CdtTrfTxInf/Amt/InstdAmt. The field is mandatory and must not be empty.
9	Xml Attribute Currency	<Ccy>	[1..1]		Currency PLN
7	Additional Remittance Information	<AddtlRmtInf>	[0..1]	text{1,33}	Any text referring to the payment (up to 33 alphanumeric characters). The field is optional.

### 2.4.1 Split payment - description of payment details in <Ustrd> field

1. Data is entered in one sequence, individual fields are preceded by code words included in the slash character.
2. Spaces between the code word and the slash are not allowed.
3. It is mandatory to preserve the order of individual code words. Each code word can only appear once. It is forbidden to insert code words as values of individual fields.

No.	Code word and its format	Status	Code field content format	Field content
1	/VAT/(5x)	M	/VAT/10n,2n	The VAT amount expressed in grosz; the integer amount and the fractional amount are separated by a comma ",". e.g., 23,00 The field is mandatory and is >0,00 and <= payment amount indicated in field 32B of the message (gross amount for payments with VAT). 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. The field is mandatory and must not be empty.
2	/IDC/(5x)	M	/IDC/14x	Identifier of a supplier of goods or service provider (VAT payer, invoice issuer) or Identifier of the Client (Ordering Customer) in the case of an own VAT transfer. The field is mandatory and must not be empty.
3	/INV/(5x)	M	/INV/35x	VAT invoice number (including an amended invoice) or words PRZEKAZANIE WLASNE (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. The field is mandatory and must not be empty.
4	/TXT/(5x)	O	/TXT/33x	Any text referring to the payment (up to 33 alphanumeric characters). The field is optional.

**Example:**

1. **<Ustrd>/VAT/230000000,00/IDC/111111111/INV/2017/01/25/1/TXT/free text</Ustrd>**
2. **<Strd>**  
    <TaxRmt>  
    <Cdtr>  
    <TaxId>1234567890</TaxId>  
    </Cdtr>  
    <RefNb>FAKUTRA 123456</RefNb>  
    <TtlTaxAmt Ccy="PLN">50,00</TtlTaxAmt>  
    </TaxRmt>  
**</Strd>**

## 2.5 Tax payment orders

Lvl	Name	XML Tag	Multi	Type / Code	Usage
0	<b>Full Message</b>		[1..1]		
1	<b>Business Application Header V02 (head.001.001.02)</b>	<AppHdr>	[1..1]		field range as described in the table 2.2
1	<b>Document</b>		[1..1]		
2	<b>Customer Credit Transfer Initiation V09 (pain.001.001.09)</b>	<CstmrCdtTrfinitn>			
<b>Group Header Block</b>					
3	<b>Group Header</b>	<GrpHdr>	[1..1]		
4	<b>Message Identification</b>	<MsgId>	[1..1]	text{1,35} [0-9a-zA-Z\^-\? \?^\(\)\.,\^+ ]+	Unique identifier of the message for Sender. Information used further for pain.002.
4	<b>Creation Date Time</b>	<CreDTm>	[1..1]	ISO date and time	Date and time at which the message was created. Local time with UTC offset YYYY-MM-DDThh:mm:ss.sss+/-hh:mm Milliseconds are optional.
4	<b>Number Of Transactions</b>	<NbOfTx>	[1..1]	Fixed value:1	Total number of transactions in a file -the number of transactions is fixed to 1.
4	<b>Initiating Party</b>	<InitgPty>	[1..1]		Initiating Party component -Party initiating the payment. This can be either the debtor or a party initiating the payment on behalf of the debtor. Required for message validation on mBank side. Required <Nm> and <PstlAdr> (available only structured form) or BIC.  In case of SCORE+ only BIC is available and BAH "From" BIC must match "Initiating Party" BIC
<b>{OR</b>					
5	<b>Name</b>	<Nm>	[0..1]	text{1,70}	Name of Initiating Party.
5	<b>Postal Address</b>	<PstlAdr>	[0..1]		Postal Address of Initiating Party
6	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
6	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
6	Room	<Room>	[0..1]	text{1,70}	Room
6	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
6	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
6	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO country code
<b>OR}</b>					
5	<b>Identification</b>	<Id>	[1..1]		Unique and unambiguous identification of a party. <b>Required in case of SCORE+.</b>
6	Organisation Identification	<OrgId>	[1..1]		Unique and unambiguous way to identify an organisation.
7	Any BIC	<AnyBIC>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC of Initiating Party. Code allocated to organisations by the ISO 9362:2014 Registration Authority.

4	<b>Forwarding Agent</b>	<FwdgAg>	[1..1]		Financial institution that receives the instruction from the Initiating Party and relays it to the Debtor Agent for execution. <b>Only BIC is allowed. Required for relay scenario.</b> In the case of SCORE+ it does not occur (not required).
5	Financial Institution Identification	<FinInstId>	[1..1]		Forwarding Agent identification. Only BIC is allowed
6	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC code (SWIFT code)
<b>Payment Information Block.</b> It has information about Ordering party.					
3	<b>Payment Information</b>	<PmtInf>	[1..1]		Payment information block.
4	<b>Payment Information Identification</b>	<PmtInfId>	[1..1]	text{1,35}	Sender reference number for given block of transactions. Value used further in pain.002. This value is the same as the Message ID of the Group Header.
4	<b>Payment Method</b>	<PmtMtd>	[1..1]	TRF	Payment Method – fixed value „TRF”
4	<b>Requested Execution Date</b>	<ReqdExctnDt>	[1..1]		This is the date on which the debtor's account is to be debited. ISO Date expressed in the YYYY-MM-DD format.  This date may be future date. If it is received with an execution day in the future it will be stored until execution day and then processed. Requested Execution Date in the past is processed as per first possible working date.
5	<b>Date</b>	<Dt>	[1..1]	ISO date	
<b>Information about Debtor</b> Beginning of Debtor Information					
4	<b>Debtor</b>	<Dbtr>	[1..1]		
5	Name	<Nm>	[1..1]	text{1,140}	Name of the Debtor/payer.
5	Postal Address	<PstAdr>	[1..1]		Debtor's address. In case of structured data -at least 'Town Name' and 'Country' must be used.
<b>{OR Structured postal address format</b>					
6	Street Name	<StrtNm>	[0..1]	text{1,70}	Street name
6	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
6	Room	<Room>	[0..1]	text{1,70}	Room
6	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
6	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
6	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO country code
<b>{OR} Unstructured postal address format</b>					
6	Address Line	<AdrLine>	[0..3]	text{1,35}	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field. <b>As of November 14<sup>th</sup> 2026 the provision of unstructured addresses will no longer be allowed.</b>
<b>Information about Debtor</b> End of Debtor Information					

4	<b>Debtor Account</b>	<DbtrAcct>	[1..1]		Debtor's account in the IBAN format.
5	Identification	<Id>	[1..1]		<b>Allowed only IBAN format. Any other one will be rejected.</b>
6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	<b>It must be a Debtor's IBAN account in PLN currency.</b> <b>Attention!</b> 1/ The field must not contain VAT account numbers. 2/ In the case of making a payment to the Tax Office for a tax specified in the Banking Law, the funds for the execution of the order are first debited from the VAT account linked to the debited DEBTOR account using the split payment mechanism.
4	<b>Debtor Agent</b>	<DbtrAgt>	[1..1]		Debtor's bank.
5	Financial Institution Identification	<FinInstnId>	[1..1]		Dentor's Agent identification. Only BIC is allowed.
6	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{3,3}{0,1}	Fixed value <b>BREXPLPWXXX</b> .
<b>Credit Transfer Transaction Information Block</b>					
4	<b>Credit Transfer Transaction Information</b>	<CdtTrfTxInf>	[1..1]		Beginning of Credit Transfer Transaction Info.
5	<b>Payment Identification</b>	<PmtId>	[1..1]		A set of elements to identify the payment.
6	Instruction Identification	<InstrId>	[0..1]	text{1,35}	Transaction reference no.
6	End To End Identification	<EndToEndId>	[1..1]	text{1,35}	Unique identification assigned by the DEBTOR to unambiguously identify the transaction. It must be passed unchanged throughout the payment and reported to the Creditor. If you do not provide a number, please use "NOTPROVIDED"
6	UETR	<UETR>	[1..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}	the Unique End-to-end Transaction Reference created by the system using the UUID v4 standard
<b>Payment Type Information</b>					
Beginning of Payment Type Information					
5	<b>Payment Type Information</b>	<PmtTpInf>	[1..1]		The category code defining the tax office payment.
6	Category Purpose	<CtgyPurp>	[1..1]		
7	Code	<Cd>	[1..1]	text{1,4}	<b>"TAXS"</b> code – means TAX Office (US) transfer.
<b>Payment Type Information</b>					
End of Payment Type Information					
5	<b>Amount</b>	<Amt>	[1..1]		Transaction currency and amount.

6	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5 text	Amount should fit the range from: 0,01 to 999 999 999 999 999,99
7	Xml Attribute Currency	<Ccy>		[A-Z]{3,3}	<b>Only PLN currency allowed</b>
5	<b>Charge Bearer</b>	<b>&lt;ChrgBr&gt;</b>	[0..1]	text	Specifies which party/parties will bear the charges linked to the processing of the payment. Available options: <b>DEBT</b> – fees and provisions covered by the Debtor <b>CRED</b> – fees and provisions covered by the Creditor <b>SHAR</b> – fees and provisions of mBank covered by Debtor, fees and provision of other banks covered by beneficiary. <b>Ignored in case of tax payments.</b>
5	<b>Creditor Agent</b>	<b>&lt;CdtrAgnt&gt;</b>	[0..1]		Tag collecting info about creditor's bank (BIC or Sort Code). In case of TAX payments - field ignored. Creditor Agent is determined based on the Creditor's IBAN or NRB account number.
6	Financial Institution Identification	<FinInstnId>	[1..1]		Creditor Agent identification.
<b>{OR</b>					
7	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}([A-Z0-9]{2,2}){0,1}	BIC of beneficiary bank .
<b>OR}</b>					
7	Clearing System Member Identification	<ClrSysMmbld>	[1..1]		Sort Code -ID of a member within a local clearing system
8	Clearing System Identification	<ClrSysId>	[1..1]		The allowed field value is the Polish National Clearing Code
9	Code	<Cd>	[1..1]	text{1,5}	fixed value <b>"PLKNR"</b>
8	Member Identification	<Mmbld>	[1..1]	text{1,35}	Sort Code ID.
<b>Beginning of Creditor information</b>					
5	<b>Creditor</b>	<b>&lt;Cdtr&gt;</b>	[1..1]		Beneficiary of payment.
6	Name	<b>&lt;Nm&gt;</b>	[1..1]	text{1,70}	Tax's Office Name. Required field with max 70 characters.
6	Postal Address	<PstlAdr>	[0..1]		Beginning of Creditor's postal address data. In case of: 1/ <b>structured format</b> - at least the Town Name and Country Code must be used. Including additional structured fields (like Post Code, Street Name, Building Number ) is recommended. 2/ <b>hybrid format</b> -it allows simultaneous usage of structured elements within PostalAddress and the unstructured "Address Line" element. At a minimum, the structured part must include the Town Name and Country Code. The rest of address (e.g. post code, street name, building details) may be included in two lines of unstructured text (Address Line) but these must not duplicate the structured fields.

<b>{OR Structured postal address format</b>					
7	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
7	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
7	Room	<Room>	[0..1]	text{1,70}	Room
7	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
7	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
7	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	Country ISO code
<b>{OR Hybrid postal address format</b>					
7	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
7	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
7	Room	<Room>	[0..1]	text{1,70}	Room
7	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
7	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
7	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	Country ISO code
7	Address Line	<AdrLine>	[1..2]	text{1,70}	address data except Town Name and Country Code in unstructured form
<b>{OR} Unstructured postal address format</b>					
7	Address Line	<AdrLine>	[0..2]	text{1,35}	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field. As of November 14 <sup>th</sup> 2026 the provision of unstructured addresses will no longer be allowed.
<b>End of Creditor information</b>					
5	<b>Creditor Account</b>	<CdtrAcct>	[1..1]		Tax Office account or tax microaccount in IBAN or NRB format.
6	Identification	<Id>	[1..1]		Identification
<b>{OR</b>					
7	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	IBAN format recommended
<b>OR}</b>					
7	Other	<Othr>	[1..1]		Tax Office account or tax microaccount NRB format.
8	Identification	<Id>	[1..1]	text{1,34}	NRB format

TAX details					
Beginning of Information					
{OR}					
5	<b>Tax</b>	<Tax>	[1..1]		Tax details block- if present, tag <RmtInf><Ustrd> must not appear.
6	<b>Debtor</b>	<Dbtr>	[1..1]		Debtor
7	Registration Identification	<RegnId>	[1..1]	text{1,15}	Identifier for Polish domestic TAX Transfers First sign describes „Type of identifier“: - N - NIP - P – PESEL - R – Regon, - 1 – ID card number - 2 – Passport number. - 3 – Other identity document. E.g. NI234563218
6	<b>Record</b>	<Rcrd>	[1..1]		Record
7	Type	<Tp>	[1..1]	text{1,35}	Period: The first part of the field "Period" contains two characters of the "Year" (in two-digits). The second part contains one of the following "Period Type": - M – means month, - P – means half-year, - R – means year, - K – means quarter of year, - D – means decade, - J – means day.  The third part contains „the Period number“. In case "Period Type" has value: - R, the period number field have no period number - value, - P, the period number field should have one of values 01 or 02, - K, the period number field should have one of values - 01, 02, 03 or 04, - M, the period number field should have value from range - 01-12, - D, the period number field should have two digits with value between 01, 02 or 03, next digits have two digits within range of 01-12, - J, the period number field should have value from range 01 – 31 as value of day, next numbers from range of 01 – 12 as month value.
7	Forms Code	<FrmsCd>	[1..1]	text{1,35}	TAX Form for Polish domestic TAX Transfers ,e.g: VAT7
7	Additional Information	<AddtlInf>	[0..1]	text{1,40}	Identification of commitment for Polish domestic TAX Transfers
{OR}					
5	<b>Remittance Information</b>	<RmtInf>	[1..1]		Remittance Information
6	<b>Unstructured</b>	<Ustrd>	[1..1]	text{1,140}	the field is built using code words: /T/!c14c/OKR/2!n!a4n/SFP/6c/TXT/40x - details in table 2.5.1  if present, Tax block must not appear.

## 2.5.1 Tax payment -description of payment details in <Ustrd> field

Field (code word)	Status	Format	Field content
/TI/ Identification type and content	M	/TI/1c14c	Type and number of the payer 's Identification can take one of the following values: N – NIP, P – PESEL, R – REGON, 1 – Series and number of Polish Identity card, 2 – Series and number of passport, 3 – Other identity document. Up to 14 alphanumeric characters.
/OKR/Period - Year, Type of period and number of period for which payment is made	M	/OKR/2!n!a4n	Period - Year, type of period and number of period for which payment is made. The first part of the field "Period" contains two characters of the year (in two-digit format, e.g. 12 for 2012). The second part contains one of the following "Period Type": R – year, P – half-year, K – quarter, M – month, D – decade, J – day The third part contains the period number: When Period type is: <ul style="list-style-type: none"> <li>• R – the number of period is omitted,</li> <li>• P – it requires the two-character space to be filled with the value 01 or 02,</li> <li>• K – it requires the two-character space to be filled with the value 01,02,03 or 04,</li> <li>• M – it requires the two-character space to be filled with the value from 01 to12,</li> <li>• D – 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>• J – 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, e.g: PIT37, VAT7, CIT, VAT, AKC, KP, PPE .
/TXT/Description	O	/TXT/40x	Free text explaining payment, up to 40 alphanumeric characters.

### Example:

1/ <Ustrd>/TI/N1234567890/OKR/26R01/SFP/VAT7/TXT/free text</Ustrd>

2/ <Tax>

```

<Dbtr>
  <RegnId>N5262527716</RegnId>
</Dbtr>
<Rcrd>
  <FrmsCd>VAT7</FrmsCd>
  <AddtlInf>Free Text</AddtlInf>
</Rcrd>

```

</Tax>

## 2.6 Domestic non-PLN order to Polish banks and foreign order to non-Polish banks

Lvl	Name	XML Tag	Multi	Type / Code	Usage
0	Full Message		[1..1]		
1	Business Application Header V02 (head.001.001.02)	<AppHdr>	[1..1]		field range as described in the table 2.2
1	Document		[1..1]		
2	Customer Credit Transfer Initiation V09 (pain.001.001.09)	<CstmrCdtTrfInIt>			
<b>Group Header Block</b>					
3	Group Header	<GrpHdr>	[1..1]		
4	Message Identification	<MsgId>	[1..1]	text{1,35} [0-9a-zA-Z\-\?:\(\)\,\'+ ]+	Unique identifier of the message for Sender. Information used further for pain.002 as File Reference
4	Creation Date Time	<CreDtTm>	[1..1]	ISO date and time	Date and time at which the message was created. Local time with UTC offset YYYY-MM-DDThh:mm:ss.sss+/-hh:mm Milliseconds are optional.
4	Number Of Transactions	<NbOfTxs>	[1..1]	Fixed value:1	Total number of transactions in a file -the number of transactions is fixed to 1.
4	Initiating Party	<InItgPty>	[1..1]		Initiating Party component -Party initiating the payment. This can be either the debtor or a party initiating the payment on behalf of the debtor. Required for message validation on mBank side. Required <Nm> and <PstlAdr> (available only structured form) or BIC.  In case of SCORE+ only BIC is available and BAH "From" BIC must match "Initiating Party" BIC
<b>{OR</b>					
5	Name	<Nm>	[1..1]	text{1,70}	Name of Initiating Party.

5	<b>Postal Address</b>	<PstlAdr>	[0..1]		Postal Address of Initiating Party
6	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
6	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
6	Room	<Room>	[0..1]	text{1,70}	Room
6	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
6	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
6	Country	<Ctry>	[1..1]	[A-Z]{2,2}	ISO country code
<b>OR}</b>					
5	<b>Identification</b>	<Id>	[1..1]		Unique and unambiguous identification of a party. Required in case of SCORE+.
6	Organisation Identification	<OrgId>	[1..1]		Unique and unambiguous way to identify an organisation.
7	Any BIC	<AnyBIC>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Only BIC of Initiating Party allowed. Code allocated to organisations by the ISO 9362:2014 Registration Authority.
4	<b>Forwarding Agent</b>	<FwdgAgt>	[1..1]		Financial institution that receives the instruction from the Initiating Party and relays it to the Debtor Agent for execution. <b>Only BIC is allowed. Required for relay scenario.</b> In the case of SCORE+ it does not occur (not required).
5	<b>Financial Institution Identification</b>	<FinInstId>	[1..1]		Forwarding Agent identification. Only BIC is allowed
6	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC code (SWIFT code)
<b>Payment Information Block.</b> It has information about Ordering party.					
3	<b>Payment Information</b>	<PmtInf>	[1..1]		Payment information Block.
4	<b>Payment Information Identification</b>	<PmtInfId>	[1..1]	text{1,35}	Sender reference number for given block of transactions. Value used further in pain.002. This value is the same as the Message ID of the Group Header.
4	<b>Payment Method</b>	<PmtMtd>	[1..1]	TRF	Payment Method – fixed value „TRF”
4	<b>Requested Execution Date</b>	<ReqExctnDt>	[1..1]		This is the date on which the debtor's account is to be debited. Date expressed in the YYYY-MM-DD format.
5	<b>Date</b>	<Dt>	[1..1]	ISO date	This date may be future date.

					If it is received with an execution day in the future it will be stored until execution day and then processed. Requested Execution Date in the past is processed as per first possible working date.
<b>Information about Debtor</b> Beginning of Debtor Information					
4	<b>Debtor</b>	<Dbtr>	[1..1]		
5	<b>Name</b>	<Nm>	[1..1]	text{1,70}	Name of the Debtor/payer.
5	<b>Postal Address</b>	<PstAdr>	[0..1]		Debtor's address. In case of structured data -at least 'Town Name' and 'Country' must be used.
<b>{OR Structured postal address format</b>					
6	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
6	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
6	Room	<Room>	[0..1]	text{1,70}	Room
6	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
6	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
6	Country	<Ctry>	[1..1]	[A-Z]{2,2}	ISO country code.
<b>OR} Unstructured postal address format</b>					
6	Address Line	<AdrLine>	[0..3]	text{1,35}	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field. <a href="#">As of November 14<sup>th</sup> 2026 the provision of unstructured addresses will no longer be allowed.</a>
<b>Information about Debtor.</b> End of Debtor Information					
4	<b>Debtor Account</b>	<DbtrAcct>	[1..1]		Debtor Account in the IBAN format.
5	<b>Identification</b>	<Id>	[1..1]		<b>Allowed only IBAN format. Any other one will be rejected.</b>
6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	<b>It must be a settlement account of the Debtor the IBAN format</b> <b>Attention!</b> The field must not contain VAT account numbers.
4	<b>Debtor Agent</b>	<DbtrAgt>	[1..1]		A financial institution servicing an account for the Debtor.
5	<b>Financial Institution Identification</b>	<FinInstnId>	[1..1]		Debtor's Agent identification. Only BIC is allowed
6	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Fixed value <b>BREXPLPWXXX</b> .
<b>Credit Transfer Transaction Information Block</b>					
4	<b>Credit Transfer Transaction Information</b>	<CdtTrfTxInf>	[1..1]		Beginning of Credit Transfer Transaction Info.

5	<b>Payment Identification</b>	<PmtId>	[1..1]		A set of elements to identify the payment.
6	Instruction Identification	<InstrId>	[0..1]	text{1,35}	Transaction reference no.
6	End To End Identification	<EndToEndId>	[1..1]	text{1,35}	Unique identification assigned by the Debtor to unambiguously identify the transaction. It will be passed unchanged throughout the payment and reported to the Creditor. If you do not provide a number, please use "NOTPROVIDED".
6	UETR	<UETR>	[1..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}	the Unique End-to-end Transaction Reference created by the system using the UUID v4 standard
<b>Payment Type Information</b>					
<b>Beginning of Payment Type Information</b>					
5	<b>Payment Type Information</b>	<PmtTpInf>	[0..1]		Set of elements used to specify the type of payment.
6	Instruction Priority	<InstrPrty>	[0..1]	text	<p><b>Execution mode:</b></p> <ul style="list-style-type: none"> <li>• Standard (D+2) -- „<b>NORM</b>”</li> <li>• Urgent (D+1) - „<b>HIGH</b>”</li> <li>• Express (D+0)- „<b>HIGH</b>” together with "<b>SDVA</b>" in &lt;SvcLvl&gt;/&lt;Cd&gt;</li> </ul> <p>If the order does not specify the execution mode the payments are executed by the Bank under the standard conditions i.e.:</p> <ul style="list-style-type: none"> <li>- <b>with D+2</b> as the Creditor'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* Member States,</li> <li>- <b>with D+1</b> as the Creditor'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>* EEA (the European Economic Area) - the EU States and Norway, Iceland and Liechtenstein</p> <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>If the order has a mode that we do not support for a given currency, we will execute the order in the fastest possible mode available for that currency.</p> <p>If a payment fulfils the SEPA conditions the payment will automatically be executed as a SEPA payment.</p>
6	Service Level	<SvcLvl>	[0..1]		Agreement of rules according to which the payment must be processed.
7	Code	<Cd>	[1..1]	text{1,4}	<b>SDVA</b> code Used for „Express" execution mode together with HIGH code in <InstrPrty>.
6	Local Instrument	<LclInstrm>	[0..1]		
7	Proprietary	<Prty>	[1..1]	text{1,35}	mBank can cross-check beneficiary's account against the white list. To use this option, add <b>/WL/IDC/NNNNNNNNNN/</b> , where <b>NNNNNNNNNN</b> is the tax identification number (NIP) of

					the invoice issuer (digits only). <b>Payment orders will be rejected in case of negative validation.</b>
6	Category Purpose	<CtgyPurp>	[0..1]		Additional instructions.
7	Code	<Cd>	[1..1]	text{1,4}	<b>INTC</b> code (Payment within the framework of Capital Group). 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.
<b>Payment Type Information</b>					
End of Payment Type Information					
5	Amount	<Amt>	[1..1]		Transaction currency and amount.
6	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5	Amount of transfer, currency code according to ISO 4217.  Amount should fit the range from: 0,01 to 999 999 999 999 999,99
7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}	Currency code must be according to currency accepted in mBank.
5	Charge Bearer	<ChrgBr>	[0..1]	text	Specifies which party/parties will bear the charges linked to the processing of the payment. Available options: <b>DEBT</b> – fees and provisions covered by the Debtor <b>CRED</b> – fees and provisions covered by the Creditor <b>SHAR</b> – fees and provisions of mBank covered by Debtor, fees and provision of other banks covered by beneficiary  <b>NOTE</b> <b>Cross border payments to EEA Member States are executed using only SHAR cost option. DEBT and CRED options will be automatically changed into SHAR.</b> <b>If this tag is missing, it will be considered as SHAR.</b>
5	Creditor Agent	<CdtrAgt>	[1..1]		Tag collecting info about Beneficiary's Bank. One of two identifiers is required: BIC or name and postal address.
6	Financial Institution Identification	<FinInstnId>	[1..1]		
<b>{OR</b>					
7	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC of Creditor Agent. The correct BIC code should be provided.
<b>OR}</b>					
7	Name	<Nm>	[1..1]	text{1,35}	Name of Creditor Agent. Name and address required if no BIC. Name and Address must always be present together.

					The name and address should only be used in exceptional situations when the Institution cannot be identified by its BIC code.
7	Postal Address	<PstAdr>	[!..]		Financial institution's address data. The field must be completed with the name of the Creditor's bank if the BICFI code is not provided. In case of: <b>1/ structured format</b> - at least the Town Name and Country Code must be used. Including additional structured fields (like Post Code, Street Name, Building Number ) is recommended. <b>2/ hybrid format</b> -it allows simultaneous usage of structured elements within Postal Address and the unstructured "Address Line" element. At a minimum, the structured part must include the Town Name and Country Code. The rest of address (e.g. post code, street name, building details) may be included in two lines of unstructured text (Address Line) but these must not duplicate the structured fields.
<b>{OR Structured postal address format</b>					
8	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
8	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
8	Room	<Room>	[0..1]	text{1,70}	Room
8	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
8	Town Name	<TwnNm>	[!..]	text{1,35}	Town Name
8	Country	<Ctry>	[!..]	[A-Z]{2,2}	ISO country code.
<b>OR Hybrid postal address format</b>					
8	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
8	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
8	Room	<Room>	[0..1]	text{1,70}	Room
8	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
8	Town Name	<TwnNm>	[!..]	text{1,35}	Town Name
8	Country	<Ctry>	[!..]	[A-Z]{2,2}	ISO country code.
8	Address Line	<AdrLine>	[!..2]	text{1,70}	address data except Town Name and Country Code in unstructured form
<b>OR} Unstructured postal address format</b>					
8	Address Line	<AdrLine>	[0..2]	text{1,35}	Creditor's Agent address. Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field.

Beginning of Creditor information					
5	<b>Creditor</b>	<Cdtr>	[1..1]		Beneficiary/Creditor of payment.
6	<b>Name</b>	<Nm>	[1..1]	text{1,140}	Name of the Creditor.
6	<b>Postal Address</b>	<PstlAdr>	[1..0]		<p>Beginning of Creditor's postal address data. In case of:</p> <p>1/ <b>structured format</b> - at least the Town Name and Country Code must be used. Including additional structured fields (like Post Code, Street Name, Building Number ) is recommended.</p> <p>2/ <b>hybrid format</b> - it allows simultaneous usage of structured elements within PostalAddress and the unstructured "AddressLine" element. At a minimum, the structured part must include the Town Name and Country Code. The rest of address (e.g. post code, street name, building details) may be included in two lines of unstructured text (Address Line) but these must not duplicate the structured fields.</p> <p><b>In the case of payments directed to beneficiaries outside the EEA country/territory (European Economic Area - European Union countries and Norway, Iceland and Liechtenstein) or in non -EEA currencies, it is mandatory to provide the beneficiary's address - in a structured, hybrid or unstructured form..</b> Failure to do so will result in these payments rejecting.</p> <p>We recommend always providing the address regardless of the Creditor's country and payment currency.</p>
<b>{OR Structured postal address format</b>					
7	Department	<Dept>	[0..1]	text{1,70}	Identification of a division of a large organisation or building.
7	Sub Department	<SubDept>	[0..1]	text{1,70}	Identification of a sub-division of a large organisation or building.
7	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
7	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
7	Building Name	<BldgNm>	[0..1]	text{1,35}	Building Name
7	Floor	<Flr>	[0..1]	text{1,70}	Floor
7	Post Box	<PstBx>	[0..1]	text{1,16}	Post Box
7	Room	<Room>	[0..1]	text{1,70}	Building room number
7	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
7	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
7	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}	Town Location Name
7	District Name	<DstrctNm>	[0..1]	text{1,35}	District Name
7	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	Country Sub Division
7	Country	<Ctry>	[1..1]	[A-Z]{2,2}	ISO country code

<b>OR Hybrid postal address format</b>					
7	Department	<Dept>	[0..1]	text{1,70}	Identification of a division of a large organisation or building.
7	Sub Department	<SubDept>	[0..1]	text{1,70}	Identification of a sub-division of a large organisation or building.
7	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
7	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
7	Building Name	<BldgNm>	[0..1]	text{1,35}	Building Name
7	Floor	<Flr>	[0..1]	text{1,70}	Floor
7	Post Box	<PstBx>	[0..1]	text{1,16}	Post Box
7	Room	<Room>	[0..1]	text{1,70}	Building room number
7	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
7	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
7	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}	Town Location Name
7	District Name	<DstrctNm>	[0..1]	text{1,35}	District Name
7	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	Country Sub Division
7	Country	<Ctry>	[1..1]	[A-Z]{2,2}	ISO country code
7	Address Line	<AdrLine>	[1..2]	text{1,70}	address data except Town Name and Country Code in unstructured form
<b>OR) Unstructured postal address format</b>					
7	Address Line	<AdrLine>	[0..3]	text{1,35}	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field. <a href="#">As of November 14<sup>th</sup> 2026 the provision of unstructured addresses will no longer be allowed.</a>
<b>Additional beneficiary data – if you indicate the &lt;Id&gt; field, additional beneficiary data, you must provide data in the &lt;OrgId&gt; or &lt;PrvtId&gt; section.</b>					
6	Identification	<Id>	[0..1]		
<b>{OR Legal person</b>					
7	<b>Organisation Identification</b>	<b>&lt;OrgId&gt;</b>	<b>[1..1]</b>		Identification of an organisation. Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.
<b>{OR</b>					
8	<b>Any BIC</b>	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Only a valid BIC is allowed.
<b>OR</b>					

8	<b>LEI</b>	<LEI>	[0..1]	text [A-Z0-9]{18}[0-9]{2,2}	Legal entity identification.
<b>OR</b>					
8	<b>Other</b>	<Othr>	[0..1]		Other type of organisation identifier.
9	Identification	<Id>	[1..1]	text{1,35}	Organisation identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}	Name of the identification scheme, in a coded form as published in an external ISO list.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>OR }</b>					
8	<b>Other</b>	<Othr>	[0..1]		Other type of organisation identifier.
9	Identification	<Id>	[1..1]	text{1,35}	Organisation identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Proprietary	<Prtry>	[1..1]	text{1,35}	Name of the identification scheme, in a free text form.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>OR} Private person</b>					
<b>{OR</b>					
<b>7</b>	<b>Private Identification</b>	<PrvtId>	[1..1]		Identification of a natural person. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed
8	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]		Date and place of birth
9	Birth Date	<BirthDt>	[1..1]	date	Date of birth
9	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}	Province of birth
9	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}	Place of birth
9	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}	Country of birth code (ISO 3166, Alpha-2 code).
<b>OR</b>					
<b>8</b>	<b>Other</b>	<Othr>	[0..1]		Only one occurrence is allowed
9	Identification	<Id>	[1..1]	text{1,35}	Natural person's identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}	Name of the identification scheme, in a coded form as published in an external ISO list

9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>OR)</b>					
<b>8</b>	<b>Other</b>	<b>&lt;Othr&gt;</b>	<b>[0..1]</b>		Other type of Natural person's identifier.
9	Identification	<Id>	[1..1]	text{1,35}	Natural person's identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Proprietary	<Prtry>	[1..1]	text{1,35}	Name of the identification scheme, in a free text form.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>End of Creditor information</b>					
<b>5</b>	<b>Creditor Account</b>	<b>&lt;CdtrAcct&gt;</b>	<b>[1..1]</b>		Beginning of Creditor Account TAG. Sub components given as IBAN or OTHR/ID. IBAN is preferred and highly recommended beneficiary account number format..
6	Identification	<Id>	[1..1]		Identification
<b>{OR</b>					
7	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	IBAN number
<b>OR)</b>					
7	Other	<Othr>	[1..1]		
8	Identification	<Id>	[1..1]	text{1,34}	BBAN numer
<b>5</b>	<b>Purpose</b>	<b>&lt;Purp&gt;</b>	<b>[0..1]</b>		Reason for the payment.
6	Code	<Cd>	[1..1]	text{1,4}	Code form as published in an external ISO list.
<b>5</b>	<b>Remittance Information</b>	<b>&lt;RmtInf&gt;</b>	<b>[1..1]</b>		Payment details. Field required.
6	Unstructured	<Ustrd>	[1..1]	text{1,140}	Only unstructured format allowed

## 2.7 Fields used in SEPA orders

Lvl	Name	XML Tag	Multi	Type / Code	Usage
0	Full Message		[1..1]		
1	Business Application Header V02 (head.001.001.02)	<AppHdr>	[1..1]		field range as described in the table 2.2.

1	Document		[1..1]		
2	Customer Credit Transfer Initiation V09 (pain.001.001.09)	<CstmrCdtTrfInIt>			
<b>Group Header Block</b>					
3	Group Header	<GrpHdr>	[1..1]		
4	Message Identification	<MsgId>	[1..1]	text{1,35} [0-9a-zA-Z/\-:\?@\(\)\.,\'+ ]+	Unique identifier of the message for Sender. No spaces. Information used further for pain.002.
4	Creation Date Time	<CreDtTm>	[1..1]	ISO date and time	Date and time at which the message was created. Local time with UTC offset YYYY-MM-DDThh:mm:ss.sss+/-hh:mm Milliseconds are optional.
4	Number Of Transactions	<NbOfTx>	[1..1]	Fixed value:1	Total number of transactions in a file -the number of transactions is fixed to 1.
4	Initiating Party	<InitgPty>	[1..1]		Initiating Party component -Party initiating the payment. This can be either the debtor or a party initiating the payment on behalf of the debtor. Required for message validation on mBank side. Required <Nm> and <PstlAdr> (available only structured form) or BIC.  In case of SCORE+ only BIC is available and BAH "From" BIC must match "Initiating Party" BIC.
<b>{OR</b>					
5	Name	<Nm>	[1..1]	text{1,70}	Name of Initiating Party.
5	Postal Address	<PstlAdr>	[1..1]		Postal Address of Initiating Party
6	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
6	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
6	Room	<Room>	[0..1]	text{1,70}	Room
6	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
6	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
6	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO country code
<b>OR}</b>					
5	Identification	<Id>	[1..1]		Unique and unambiguous identification of a party. Required in case of SCORE+
6	Organisation Identification	<OrgId>	[1..1]		Unique and unambiguous way to identify an organisation.
7	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC of Initiating Party. Code allocated to organisations by the ISO 9362:2014 Registration Authority.

4	<b>Forwarding Agent</b>	<FwdgAgnt>	[1..1]		Financial institution that receives the instruction from the Initiating Party and relays it to the Debtor Agent for execution. <b>Only BIC is allowed. Required for relay scenario.</b> In the case of SCORE+ it does not occur (not required).
5	<b>Financial Institution Identification</b>	<FinInstnId>	[1..1]		Financial institution's identification. Only BIC is allowed.
6	BICFI	<BICFI>	[1..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC code (SWIFT code)
<b>Payment Information Block</b> It has information about Ordering Party					
3	<b>Payment Information</b>	<PmtInf>	[1..1]		Payment Information Block.
4	<b>Payment Information Identification</b>	<PmtInfId>	[1..1]	text{1,35}	Sender reference number for given block of transactions. Value used further in pain.002. This value is the same as the Message ID of the Group Header.
4	<b>Payment Method</b>	<PmtMtd>	[1..1]	TRF	Payment Method – fixed value „TRF“
4	<b>Requested Execution Date</b>	<ReqdExctnDt>	[1..1]		This is the date on which the Debtor's account is to be debited. Date expressed in the YYYY-MM-DD format.
5	<b>Date</b>	<Dt>	[1..1]	ISO date	This date may be future date. If it is received with an execution day in the future it will be stored until execution day and then processed. Requested Execution Date in the past is processed as per first possible working date.
<b>Information about Debtor</b> Beginning of Debtor Information					
4	<b>Debtor</b>	<Dbtr>	[1..1]		
5	<b>Name</b>	<Nm>	[1..1]	text{1,140}	Name of the Debtor/payer.
5	<b>Postal Address</b>	<PstlAdr>	[1..1]		Debtor's address. In case of structured data -at least 'Town Name' and 'Country' must be used.
<b>(OR Structured postal address format</b>					
6	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
6	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Name
6	Room	<Room>	[0..1]	text{1,70}	Room
6	Post Code	<PstCd>	[0..1]	text{1,16}	Post code
6	Town Name	<TwnNm>	[1..1]	text{1,35}	Town name
6	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO country code

<b>OR)</b>					
<b>Unstructured postal address format</b>					
6	Address Line	<AdrLine>	[0..3]	text{1,35}	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctrg> field. As of November 14 <sup>th</sup> 2026 the provision of unstructured addresses will no longer be allowed.
<b>Information about Debtor</b>					
<b>End of Debtor Information</b>					
4	<b>Debtor Account</b>	<b>&lt;DbtrAcct&gt;</b>	[1..1]		<b>Debtor's account in the IBAN format.</b>
5	<b>Identification</b>	<Id>	[1..1]		<b>Allowed only IBAN format. Any other one will be rejected.</b>
6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	I must be IBAN account in EUR currency.
4	<b>Debtor Agent</b>	<b>&lt;DbtrAgt&gt;</b>	[1..1]		Debtor's bank.
5	Financial Institution Identification	<FinInstnId>	[1..1]		Debtor's bank identification. Only BIC is allowed
6	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Fixed value <b>BREXPLPWXXX</b>
<b>Credit Transfer Transaction Information Definition</b>					
4	<b>Credit Transfer Transaction Information</b>	<b>&lt;CdtTrfTxInf&gt;</b>	[1..1]		Beginning of Credit Transfer Transaction Info.
5	<b>Payment Identification</b>	<b>&lt;PmtId&gt;</b>	[1..1]		A set of elements to identify the payment.
6	Instruction Identification	<InstrId>	[0..1]	text{1,35}	Transaction reference no..
6	End To End Identification	<EndToEndId>	[1..1]	text{1,35}	Unique identification assigned by the DEBTOR to unambiguously identify the transaction. It must be passed unchanged throughout the payment and reported to the Creditor. If you do not provide a number, please use "NOTPROVIDED".
6	UETR	<UETR>	[1..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}	The Unique End-to-end Transaction Reference created by the system using the UUID v4 standard.
<b>Payment Type Information</b>					
<b>Beginning of Payment Type Information</b>					
5	<b>Payment Type Information</b>	<b>&lt;PmtTpInf&gt;</b>	[1..1]		Set of elements used to specify the type of payment.
6	Service Level	<SvcLvl>	[1..1]		Agreement of rules according to which the payment must be processed. <b>"SEPA"</b> code– Bank recognises payment as SEPA one.
7	Code	<Cd>	[1..1]	text{1,4}	The SEPA code should not be used for payments directed to beneficiary accounts held with mBank.

					If the SEPA code is indicated and the payment order does not meet the conditions required for SEPA Credit Transfers, it will be rejected.
6	Local Instrument	<LclInstrm>	[0..1]		
7	Proprietary	<Prtry>	[1..1]	text{1,35}	mBank can cross-check beneficiary's account against the white list. To use this option, add / <b>WLI/IDC/NNNNNNNNNN</b> /, where <b>NNNNNNNNNN</b> is the tax identification number (NIP) of the invoice issuer (digits only). <b>Orders will be rejected in case of negative validation.</b>
6	Category Purpose	<CtgyPurp>	[0..1]		Additional instructions:
7	Code	<Cd>	[1..1]	text{1,4}	e.g. INTC Category purpose, as published in an external category purpose code list (for SEPA transfers), allowed codes: CASH, CORT, DIVI, GOVT, HEDG; INTC, INTE, LOAN, PENS, SALA, SECU, SSBE, SUPP, TAXS, TRAD, TREA, VATX, WHLD, CCRD; DCRD, ICCP; IDCP, BONU, CBLK; EPAI; FCOL, OTHR
<b>Payment Type Information</b>					
End of Payment Type Information					
5	<b>Amount</b>	<b>&lt;Amt&gt;</b>	[1..1]		Transaction currency and amount.
6	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5 text	Amount should fit the range from: 0,01 to 999 999 999 999 999,99
7	Xml Attribute Currency	<Ccy>		[A-Z]{3,3}	<b>Only EUR currency allowed.</b>
5	<b>Charge Bearer</b>	<b>&lt;ChrgBr&gt;</b>	[0..1]	text	specify which party/parties would bear any charges associated with processing the payment transaction. <b>NOTE!</b> <b>Only SHAR allowed.</b>
<b>Beginning of Ultimate Debtor</b>					
5	<b>Ultimate Debtor</b>	<b>&lt;UltmtDbtr&gt;</b>	[0..1]		Ultimate party that owes an amount of money to the (Ultimate) Creditor.
6	Name	<Nm>	[1..1]	text{1,70}	Ultimate Debtor's name.
<b>Additional Ultimate Debtor data – if you indicate the &lt;Id&gt; field, additional ultimate daebtor data, you must provide data in the &lt;OrgId&gt; or &lt;PrvtId&gt; section</b>					
6	Identification	<Id>	[0..1]		Ultimate Debtor's identification.
<b>{OR</b>					
<b>Legal person</b>					
7	<b>Organisation Identification</b>	<b>&lt;OrgId&gt;</b>	[1..1]		Identification of an organisation. Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.
<b>{OR</b>					

8	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Only a valid BIC is allowed.
<b>OR</b>					
8	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}	Legal entity identification.
<b>OR</b>					
8	<b>Other</b>	<b>&lt;Othr&gt;</b>	<b>[0..1]</b>		Other type of organisation identifier.
9	Identification	<Id>	[1..1]	text{1,35}	Organisation identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}	Name of the identification scheme, in a coded form as published in an external ISO list.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>OR}</b>					
8	<b>Other</b>	<b>&lt;Othr&gt;</b>	<b>[0..1]</b>		Other type of organisation identifier.
9	Identification	<Id>	[1..1]	text{1,35}	Organisation identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Proprietary	<Prtry>	[1..1]	text{1,35}	Name of the identification scheme, in a free text form.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>{OR</b> <b>Private person</b>					
7	<b>Private Identification</b>	<b>&lt;PrvtId&gt;</b>	[1..1]		Identification of a natural person. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed
<b>{OR</b>					
8	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]		Date and place of birth
9	Birth Date	<BirthDt>	[1..1]	date	Date of birth
9	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}	Province of birth
9	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}	Place of birth
9	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}	Country of birth code (ISO 3166, Alpha-2 code).
<b>OR</b>					
<b>8</b>	<b>Other</b>	<b>&lt;Othr&gt;</b>	<b>[0..2]</b>		Other type of natural person's identifier.

9	Identification	<Id>	[1..1]	text{1,35}	Natural person's identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}	Name of the identification scheme, in a coded form as published in an external ISO list.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>OR)</b>					
<b>8</b>	<b>Other</b>	<b>&lt;Othr&gt;</b>	<b>[0..2]</b>		Other type of natural person's identifier.
9	Identification	<Id>	[1..1]	text{1,35}	Natural person's identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Proprietary	<Prtry>	[1..1]	text{1,35}	Name of the identification scheme, in a free text form.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>End of Ultimate Debtor</b>					
<b>5</b>	<b>Creditor Agent</b>	<b>&lt;CdrAgnt&gt;</b>	<b>[0..1]</b>		Tag collecting info about Creditor's bank..
6	Financial Institution Identification	<FinInstId>	[1..1]		
7	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	BIC of Creditor Agent - not required for SEPA payments. BIC is determined based on the Creditor's IBAN account.
<b>Beginning of Creditor information</b>					
<b>5</b>	<b>Creditor</b>	<b>&lt;Cdr&gt;</b>	<b>[1..1]</b>		Party to which an amount of money is due.
6	Name	<Nm>	[1..1]	text{1,70}	Creditor Name. Required field with max 70 characters.
6	Postal Address	<PstlAdr>	[0..1]		Beginning of Creditor's postal address data. In case of: 1/ <b>structured format</b> - at least the Town Name and Country Code must be used. Including additional structured fields (like Post Code, Street Name, Building Number ) is recommended. 2/ <b>hybrid format</b> - it allows simultaneous usage of structured elements within Postal Address and the unstructured "Address Line" element. At a minimum, the structured part must include the Town Name and Country Code. The rest of address (e.g. post code, street name, building details) may be included in two lines of unstructured text (Address Line) but these must not duplicate the structured fields.  It is mandatory to provide either structured, hybrid or unstructured Creditor address for any payment where the Creditor bank is located in a non-EEA country/territory. Failure to do so will result in these payments rejecting.
<b>{OR</b>					
<b>Structured postal address format</b>					
7	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name

7	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
7	Room	<Room>	[0..1]	text{1,70}	Room
7	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
7	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
7	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO Country Code
<b>OR Hybrid postal address format</b>					
7	Street Name	<StrtNm>	[0..1]	text{1,70}	Street Name
7	Building Number	<BldgNb>	[0..1]	text{1,16}	Building Number
7	Room	<Room>	[0..1]	text{1,70}	Room
7	Post Code	<PstCd>	[0..1]	text{1,16}	Post Code
7	Town Name	<TwnNm>	[1..1]	text{1,35}	Town Name
7	Country	<Ctry>	[1..1]	text [A-Z]{2,2}	ISO Country Code
7	Address Line	<AdrLine>	[1..2]	text{1,70}	address data except Town Name and Country Code in unstructured form
<b>OR}</b>					
<b>Unstructured postal address format</b>					
7	Address Line	<AdrLine>	[0..2]	text{1,35}	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field
<b>Beginning of Creditor Identification</b>					
6	Identification	<Id>	[0..1]		
<b>Additional beneficiary data – if you indicate the &lt;Id&gt; field, additional beneficiary data, you must provide data in the &lt;OrgId&gt; or &lt;PrvtId&gt; section</b>					
<b>{OR</b>					
<b>Legal Person</b>					
7	<b>Organisation Identification</b>	<b>&lt;OrgId&gt;</b>	[1..1]		Identification of an organisation. Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed -more occurrences will be ignored
<b>{OR</b>					
8	<b>Any BIC</b>	<b>&lt;AnyBIC&gt;</b>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-	Only a valid BIC is allowed.

				Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	
<b>OR</b>					
8	<b>LEI</b>	<b>&lt;LEI&gt;</b>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}	Legal entity identification
<b>OR</b>					
8	<b>Other</b>	<b>&lt;Othr&gt;</b>	[0..1]		Other type of organisation identifier.
9	Identification	<Id>	[1..1]	text{1,35}	Organisation identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}	Name of the identification scheme, in a coded form as published in an external ISO list.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>OR}</b>					
8	<b>Other</b>	<b>&lt;Othr&gt;</b>	[0..2]		Other type of organisation identifier.
9	Identification	<Id>	[1..1]	text{1,35}	Organisation identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Proprietary	<Prtry>	[1..1]	text{1,35}	Name of the identification scheme, in a free text form.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>{OR</b> <b>Private person</b>					
7	<b>Private Identification</b>	<b>&lt;PrvtId&gt;</b>	[1..1]		identification of a natural person. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
<b>{OR</b>					
8	<b>Date And Place Of Birth</b>	<b>&lt;DtAndPlcOfBirth&gt;</b>	<b>[0..1]</b>		Date and place of birth
9	Birth Date	<BirthDt>	[1..1]	date	Date of birth
9	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}	Province of birth
9	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}	Place of birth
9	Country Of Birth	<CtrtyOfBirth>	[1..1]	text [A-Z]{2,2}	Country of birth code (ISO 3166, Alpha-2 code).
<b>OR</b>					
8	<b>Other</b>	<b>&lt;Othr&gt;</b>	<b>[0..1]</b>		Other type of natural person identifier
9	Identification	<Id>	[1..1]	text{1,35}	Natural person's identification value.

9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}	Name of the identification scheme, in a coded form as published in an external ISO list.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>OR)</b>					
<b>8</b>	<b>Other</b>	<b>&lt;Othr&gt;</b>	<b>[0..1]</b>		Other type of natural person identifier
9	Identification	<Id>	[1..1]	text{1,35}	Natural person's identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Proprietary	<Prtry>	[1..1]	text{1,35}	Name of the identification scheme, in a free text form.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>End of Creditor Identification</b>					
5	<b>Creditor Account</b>	<b>&lt;CdtrAcct&gt;</b>	[1..1]		Beginning of Creditor Account TAG.
6	Identification	<Id>	[1..1]		<b>Only IBAN format is allowed.</b>
7	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-ZO-9]{1,30}	IBAN
<b>Beginning of Ultimate Creditor component</b>					
5	<b>Ultimate Creditor</b>	<b>&lt;UltmtCdtr&gt;</b>	<b>[0..1]</b>		Party which is the ultimate beneficiary of the payment.
6	<b>Name</b>	<b>&lt;Nm&gt;</b>	<b>[1..1]</b>	text{1,70}	Ultimate Creditor's name.
<b>Beginning Ultimate Creditor Identification</b>					
6	<b>Identification</b>	<b>&lt;Id&gt;</b>	[0..1]		
<b>{OR Legal person</b>					
<b>7</b>	<b>Organisation Identification</b>	<b>&lt;OrgId&gt;</b>	<b>[1..1]</b>		Identification of an organisation. Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.
<b>OR</b>					
<b>8</b>	<b>Any BIC</b>	<b>&lt;AnyBIC&gt;</b>	<b>[0..1]</b>	text [A-ZO-9]{4,4}[A-Z]{2,2}[A-ZO-9]{2,2}([A-ZO-9]{3,3}){0,1}	Only a valid BIC is allowed.
<b>OR</b>					

8	<b>LEI</b>	<b>&lt;LEI&gt;</b>	<b>[0..1]</b>	text [A-Z0-9]{18,18}[0-9]{2,2}	Legal entity identification
<b>OR</b>					
8	<b>Other</b>	<b>&lt;Othr&gt;</b>	<b>[0..1]</b>		Other type of Organisation identifier.
9	Identification	<Id>	[1..1]	text{1,35}	Organisation identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}	Name of the identification scheme, in a coded form as published in an external ISO list.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>OR)</b>					
8	<b>Other</b>	<b>&lt;Othr&gt;</b>	<b>[0..1]</b>		Other type of Organisation identifier.
9	Identification	<Id>	[1..1]	text{1,35}	Organisation identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Proprietary	<Prtry>	[1..1]	text{1,35}	Name of the identification scheme, in a free text form.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>OR) Private person</b>					
7	<b>Private Identification</b>	<b>&lt;PrvtId&gt;</b>	<b>[1..1]</b>		Identification of a natural person. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
<b>{OR</b>					
8	<b>Date And Place Of Birth</b>	<b>&lt;DtAndPlcOfBirth&gt;</b>	<b>[0..1]</b>		Date and place of birth
9	Birth Date	<BirthDt>	[1..1]	date	Date of birth
9	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}	Province of birth
9	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}	Place of birth
9	Country Of Birth	<CtrYOfBirth>	[1..1]	text [A-Z]{2,2}	Country of birth code (ISO 3166, Alpha-2 code).
<b>OR</b>					
8	<b>Other</b>	<b>&lt;Othr&gt;</b>	<b>[0..1]</b>		Other type of natural person identifier.
9	Identification	<Id>	[1..1]	text{1,35}	Natural person's identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}	Name of the identification scheme, in a coded form as published in an external ISO list.

9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>OR)</b>					
8	<b>Other</b>	<b>&lt;Othr&gt;</b>	[0..1]		Other type of natural person identifier
9	Identification	<Id>	[1..1]	text{1,35}	Natural person's identification value.
9	Scheme Name	<SchmeNm>	[0..1]		Type of the identification scheme.
10	Proprietary	<Prtry>	[1..1]	text{1,35}	Name of the identification scheme, in a free text form.
9	Issuer	<Issr>	[0..1]	text{1,35}	Entity that assigns the identification.
<b>End of Ultimate Creditor Identification</b>					
5	<b>Remittance Information</b>	<b>&lt;RmtInf&gt;</b>	[1..1]		payment details
6	Unstructured	<Ustrd>	[1..1]	text{1,140}	Only unstructured format allowed

### 3. Example of payments (without SWIFT technical header)

#### 3.1 Example of standard domestic payment

```

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>COBADEFFXXX</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstnId>
        <BICFI>BREXPLPWXXX</BICFI>
      </FinInstnId>
    </FIId>
  </To>
  <BizMsgIdr>BIZMSG20260313-DOMESTIC-01</BizMsgIdr>
  <MsgDefIdr>pain.001.001.09</MsgDefIdr>
  <BizSvc>swift.cbprplus.03</BizSvc>
  <CreDt>2026-03-13T15:39:11+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <CstmrCdtTrfInItN>
    <GrpHdr>
      <MsgId>20260313-DOMESTIC-01</MsgId>

```

<CreDtTm>2026-03-13T16:40:08</CreDtTm>  
<NbOfTxs>1</NbOfTxs>  
<InitgPty>  
 <Nm>Initiating Party Name GMBH</Nm>  
 <PstlAdr>  
 <TwnNm>Town Name</TwnNm>  
 <Ctry>DE</Ctry>  
 </PstlAdr>  
</InitgPty>  
<FwdgAgt>  
 <FinInstnId>  
 <BICFI>COBADEFFXXX</BICFI>  
 </FinInstnId>  
</FwdgAgt>  
</GrpHdr>  
<PmtInf>  
 <PmtInfd>PmtInfd-20260313-DOMESTIC-01</PmtInfd>  
 <PmtMtd>TRF</PmtMtd>  
 <ReqdExctnDt>  
 <Dt>2026-03-13</Dt>  
 </ReqdExctnDt>  
 <Dbtr>  
 <Nm>Debtor Name </Nm>  
 <PstlAdr>  
 <StrtNm>Street name</StrtNm>  
 <BldgNb>15</BldgNb>  
 <Room>30</Room>  
 <PstCd>00-850</PstCd>  
 <TwnNm>Warsaw</TwnNm>  
 <Ctry>PL</Ctry>  
 </PstlAdr>  
 </Dbtr>  
 <DbtrAcct>  
 <Id>  
 <IBAN>PL24114011240000280016001001</IBAN>  
 </Id>  
 </DbtrAcct>  
 <DbtrAgt>  
 <FinInstnId>  
 <BICFI>BREXPLPWXXX</BICFI>  
 </FinInstnId>  
 </DbtrAgt>  
<CdtTrfTxInf>  
 <PmtId>  
 <InstrId>InstrId-01</InstrId>  
 <EndToEndId>EndToEndId-01</EndToEndId>  
 <UETR>a61bfec7-e92f-41e2-b1b1-7eed858aa6e0</UETR>  
 </PmtId>  
 <Amt>  
 <InstdAmt Ccy="PLN">850.01</InstdAmt>  
 </Amt>  
 <CdtrAgt>  
 <FinInstnId>

```

    <ClrSysMmbld>
      <ClrSysId>
        <Cd>PLKNR</Cd>
      </ClrSysId>
      <Mmbld>10202964</Mmbld>
    </ClrSysMmbld>
  </FinInstId>
</CdtrAgt>
<Cdtr>
  <Nm>NAME OF BENEFICIARY S.A.</Nm>
  <PstAdr>
    <StrtNm>STREET NAME</StrtNm>
    <BldgNb>77</BldgNb>
    <Room>15</Room>
    <PstCd>00-850</PstCd>
    <TwnNm>TOWN NAME</TwnNm>
    <Ctry>PL</Ctry>
  </PstAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>PL5410202964000066020059388</IBAN>
  </Id>
</CdtrAcct>
  <RmtInf>
    <Ustrd>Payment title (remittance information)</Ustrd>
  </RmtInf>
</CdTrfXlnf>
</PmtInf>
</CstmrCdtTrfInftn>
</Document>

```

### 3.2 Example of Sorbnet payment below 1 000 000 PLN

```

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIId>
      <FinInstId>
        <BICFI>COBADEFFXX</BICFI>
      </FinInstId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstId>
        <BICFI>BREXPLPWXX</BICFI>
      </FinInstId>
    </FIId>
  </To>
  <BizMsgIdr>BIZMSG20260313-DOMESTIC-01</BizMsgIdr>
  <MsgDefIdr>pain.001.001.09</MsgDefIdr>

```

```

<BizSvc>swift.cbprplus.03</BizSvc>
<CreDt>2026-03-13T15:39:11+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <CstmrCdtTrfInft>
    <GrpHdr>
      <MsgId>20260313-DOMESTIC-01</MsgId>
      <CreDtTm>2026-03-13T16:40:08</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Initiating Party Name GMBH</Nm>
        <PstlAdr>
          <TwnNm>Town Name</TwnNm>
          <Ctry>DE</Ctry>
        </PstlAdr>
      </InitgPty>
      <FwdgAgt>
        <FinInstnId>
          <BICFI>COBADEFFXXX</BICFI>
        </FinInstnId>
      </FwdgAgt>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>PmtInflId-20260313-DOMESTIC-01</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>
        <Dt>2026-03-13</Dt>
      </ReqdExctnDt>
      <Dbtr>
        <Nm>Debtor Name </Nm>
        <PstlAdr>
          <StrtNm>Street name</StrtNm>
          <BldgNb>15</BldgNb>
          <Room>30</Room>
          <PstCd>00-850</PstCd>
          <TwnNm>Warsaw</TwnNm>
          <Ctry>PL</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL24114011240000280016001001</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>BREXPLPWXXX</BICFI>
        </FinInstnId>
      </DbtrAgt>
    </PmtInf>
    <CdtTrfTxInf>
      <PmtId>
        <InstrId>InstrId-01</InstrId>
        <EndToEndId>EndToEndId-01</EndToEndId>
      </PmtId>
    </CdtTrfTxInf>
  </CstmrCdtTrfInft>
</Document>

```

```

    <UETR>a61bfec7-e92f-41e2-b1b1-7eea858aa6e0</UETR>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="PLN">850.01</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>PLKNR</Cd>
        </ClrSysId>
        <Mmbld>10202964</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>NAME OF BENEFICIARY S.A.</Nm>
    <PstlAdr>
      <StrtNm>STREET NAME</StrtNm>
      <BldgNb>77</BldgNb>
      <Room>15</Room>
      <PstCd>00-850</PstCd>
      <TwnNm>TOWN NAME</TwnNm>
      <Ctry>PL</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>PL5410202964000066020059388</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Payment title (remittance information)</Ustrd>
  </RmtInf>
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItm>
</Document>

```

### 3.3 Example of Split payment with unstructured title to be executed via SORBNET

```

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>COBADEFFXXX</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>

```

```

<To>
  <FIId>
    <FinInstnId>
      <BICFI>BREXPLPWXXX</BICFI>
    </FinInstnId>
  </FIId>
</To>
<BizMsgHdr>SPLITPAYMENTI</BizMsgHdr>
<MsgDefldr>pain.001.001.09</MsgDefldr>
<BizSvc>swift.cbprplus.03</BizSvc>
<CreDt>2026-03-13T15:39:11+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>SPLITPAYMENTI</MsgId>
      <CreDtTm>2026-03-13T16:40:08</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>Initiating Party Name GMBH</Nm>
      </InitgPty>
      <FwdgAgt>
        <FinInstnId>
          <BICFI>COBADEFFXXX</BICFI>
        </FinInstnId>
      </FwdgAgt>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>SPLITPAYMENT</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>
        <Dt>2026-03-13</Dt>
      </ReqdExctnDt>
      <Dbtr>
        <Nm>Name of the Ordering Party</Nm>
        <PstlAdr>
          <StrtNm>STREET NAME</StrtNm>
          <BldgNb>123</BldgNb>
          <Room>89</Room>
          <PstCd>00-850</PstCd>
          <TwnNm>Warszawa</TwnNm>
          <Ctry>PL</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL24114011240000280016001001</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>BREXPLPWXXX</BICFI>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>InstrIdSPLITPAYMENTI</InstrId>
          <EndToEndId>EndToEndId-SPLITPAYMENTI</EndToEndId>
          <UETR>a36cblab-36d1-4b75-a059-f19902314e96</UETR>
        </PmtId>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInittn>
</Document>

```

```

<PmtTpInf>
  <SvcLvl>
    <Cd>RTGS</Cd>
  </SvcLvl>
  <CtgyPurp>
    <Cd>VATX</Cd>
  </CtgyPurp>
</PmtTpInf>
<Amt>
  <InstdAmt Ccy="PLN">777777.</InstdAmt>
</Amt>
<Cdtr>
  <Nm>Name of the Beneficiary</Nm>
  <PstlAdr>
    <StrtNm>SREET NAME</StrtNm>
    <BldgNb>29</BldgNb>
    <Room>12</Room>
    <TwnNm>Warszawa</TwnNm>
    <Ctry>PL</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>PL13101000550201222000070000</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>VAT/100,00/IDC/1234512345/INV/FAKTURA1/TXT/Additional info</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>

```

### 3.4 Example of Split payment with structured title

```

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIld>
      <FinInstnId>
        <BICFI>COBADEFFXXX</BICFI>
      </FinInstnId>
    </FIld>
  </Fr>
  <To>
    <FIld>
      <FinInstnId>
        <BICFI>BREXPLPWXXX</BICFI>
      </FinInstnId>
    </FIld>
  </To>
  <BizMsgHdr>SPLITPAYMENT2</BizMsgHdr>
  <MsgDefldr>pain.001.001.09</MsgDefldr>
  <BizSvc>swift.cbprplus.03</BizSvc>
  <CreDt>2026-03-13T15:39:11+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">

```

```

<CstmrCdtTrfInft>
  <GrpHdr>
    <MsgId>SPLITPAYMENT2</MsgId>
    <CreDtTm>2026-03-13T16:40:08</CreDtTm>
    <NbOfTx>1</NbOfTx>
    <InitgPty>
      <Nm>Name of the Initiating Party</Nm>
      <PstlAdr>
        <StrtNm>STREET NAME</StrtNm>
        <BldgNb>777</BldgNb>
        <Room>24</Room>
        <TwnNm>TOWN NAME</TwnNm>
        <Ctry>DE</Ctry>
      </PstlAdr>
    </InitgPty>
    <FwdgAgt>
      <FinInstnId>
        <BICFI>COBADEFFXXX</BICFI>
      </FinInstnId>
    </FwdgAgt>
  </GrpHdr>
  <PmtInft>
    <PmtInftId>SPLITPAYMENT2</PmtInftId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>
      <Dt>2026-03-13</Dt>
    </ReqdExctnDt>
    <Dbtr>
      <Nm>NAME OF THE ORDERING PARTY</Nm>
      <PstlAdr>
        <StrtNm>STREET NAME</StrtNm>
        <BldgNb>34</BldgNb>
        <Room>5</Room>
        <PstCd>00-950</PstCd>
        <TwnNm>WARSZAWA</TwnNm>
        <Ctry>PL</Ctry>
      </PstlAdr>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>PL55114010100000236855001001</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BICFI>BREXPLPWXXX</BICFI>
      </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInft>
      <PmtId>
        <InstrId>InstrId-SPLITPAYMENT2</InstrId>
        <EndToEndId>E2EID-SPLITPAYMENT2</EndToEndId>
        <UETR>6cce82a5-1856-4444-86cb-416eef83a1c8</UETR>
      </PmtId>
      <PmtTpInf>
        <CtgyPurp>
          <Cd>VATX</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <Amt>

```

```

<InstdAmt Ccy="PLN">5555.</InstdAmt>
</Amt>
<Cdtr>
  <Nm>NAME OF THE BENEFICIARY</Nm>
  <PstlAdr>
    <StrtNm>STREET NAME</StrtNm>
    <PstCd>00-850</PstCd>
    <TwnNm>WARSZAWA</TwnNm>
    <Ctry>PL</Ctry>
  </PstlAdr>
  <Id>
    <OrgId>
      <AnyBIC>COBADEFFXX</AnyBIC>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>PL3510901056000000006093440</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Strd>
    <TaxRmt>
      <Cdtr>
        <TaxId>6350001285</TaxId>
      </Cdtr>
      <RefNb>VAT INVOICE NUMBER</RefNb>
      <TtITaxAmt Ccy="PLN">123.00</TtITaxAmt>
    </TaxRmt>
    <AddtlRmtInf>aDDITIONAL INFO</AddtlRmtInf>
  </Strd>
</RmtInf>
</CdTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</Document>

```

### 3.5 Example of TAX payment with structured title

```

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIId>
      <FinInstId>
        <BICFI>COBADEFFXX</BICFI>
      </FinInstId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstId>

```

```

    <BICFI>BREXPLPWXXX</BICFI>
  </FinInstnId>
</FIId>
</To>
<BizMsgldr>TAX-01</BizMsgldr>
<MsgDefldr>pain.001.001.09</MsgDefldr>
<BizSvc>swift.cbprplus.03</BizSvc>
<CreDt>2026-03-13T15:39:11+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>TAX-01</MsgId>
      <CreDtTm>2026-01-29T16:40:08</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>NAME OF THE INITIATING PARTY</Nm>
        <PstlAdr>
          <StrtNm>STREET NAME</StrtNm>
          <BldgNb>BUILDING NUMBER</BldgNb>
          <Room>ROOM</Room>
          <PstCd>POST CODE</PstCd>
          <TwnNm>TOWN NAME</TwnNm>
          <Ctry>DE</Ctry>
        </PstlAdr>
      </InitgPty>
      <FwdgAgt>
        <FinInstnId>
          <BICFI>COBADEFFXXX</BICFI>
        </FinInstnId>
      </FwdgAgt>
    </GrpHdr>
    <PmtInf>
      <PmtInfl>TAX-01</PmtInfl>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>
        <Dt>2026-03-13</Dt>
      </ReqdExctnDt>
      <Dbtr>
        <Nm>NAME OF THE DEBTOR</Nm>
        <PstlAdr>
          <StrtNm>STREET NANE</StrtNm>
          <BldgNb>BUILDING NUMBER</BldgNb>
          <Room>ROOM</Room>
          <PstCd>POST CODE</PstCd>
          <TwnNm>TOWN NAME</TwnNm>
          <Ctry>PL</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL55114010100000236855001001</IBAN>
        </Id>

```

```

</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>BREXPLPWXXX</BICFI>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>INSTRID-TAX-1</InstrId>
    <EndToEndId>E2EID-TAX</EndToEndId>
    <UETR>9969151f-8ae2-4f2d-becb-17635eaba069</UETR>
  </PmtId>
  <PmtTpInf>
    <CtgyPurp>
      <Cd>TAXS</Cd>
    </CtgyPurp>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="PLN">7778.</InstdAmt>
  </Amt>
  <Cdtr>
    <Nm>NAME OF THE TAX OFFICE</Nm>
    <PstlAdr>
      <TwnNm>TOWN NAME</TwnNm>
      <Ctry>PL</Ctry>
    </PstlAdr>
    <Id>
      <OrgId>
        <AnyBIC>COBADEFFXX</AnyBIC>
      </OrgId>
    </Id>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>PL04101000712222526252771600</IBAN>
    </Id>
  </CdtrAcct>
  <InstrForDbtrAgt>SENDER+SYBKDK22XXX</InstrForDbtrAgt>
  <Tax>
    <Dbtr>
      <RegnId>N5262527716</RegnId>
    </Dbtr>
    <Rcrd>
      <Tp>26M01</Tp>
      <FrmsCd>VAT7</FrmsCd>
      <AddtlInf>ADDITIONAL INFO</AddtlInf>
    </Rcrd>
  </Tax>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

### 3.6 Example of TAX payment with unstructured title

```
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>COBADEFFXXX</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstnId>
        <BICFI>BREXPLPWXXX</BICFI>
      </FinInstnId>
    </FIId>
  </To>
  <BizMsgldr>tax-02</BizMsgldr>
  <MsgDefldr>pain.001.001.09</MsgDefldr>
  <BizSvc>swift.cbprplus.03</BizSvc>
  <CreDt>2026-03-13T13:11:27+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <CstmrCdtTrfInItn>
    <GrpHdr>
      <MsgId>TAX-02</MsgId>
      <CreDtTm>2026-03-13T15:12:33+01:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>NAME OF THE INITIATING PARTY</Nm>
        <PstlAdr>
          <TwnNm>TOWN NAME</TwnNm>
          <Ctry>DE</Ctry>
        </PstlAdr>
      </InitgPty>
      <FwdgAgt>
        <FinInstnId>
          <BICFI>COBADEFFXXX</BICFI>
        </FinInstnId>
      </FwdgAgt>
    </GrpHdr>
    <PmtInf>
      <PmtInfd>TAX-02</PmtInfd>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>
        <Dt>2026-03-13</Dt>
      </ReqdExctnDt>
      <Dbtr>
        <Nm>NAME OF THE DEBTOR</Nm>
        <PstlAdr>
```

```

    <TwnNm>WARSZAWA</TwnNm>
    <Ctry>PL</Ctry>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>PL60114010100000279994002001</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>BREXPLPWXXX</BICFI>
  </FinInstnId>
</DbtrAgt>
<CdtrTrfTxInf>
  <PmtId>
    <InstrId>INSTRID-TAX</InstrId>
    <EndToEndId>E2E-ID-TAX</EndToEndId>
    <UETR>8325f454-8fb4-4f53-939c-4d972293f237</UETR>
  </PmtId>
  <PmtTpInf>
    <CtgyPurp>
      <Cd>TAXS</Cd>
    </CtgyPurp>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="PLN">125.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>PLKNR</Cd>
        </ClrSysId>
        <Mmbld>10101270</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>NAME OF THE CREDITOR</Nm>
    <PstlAdr>
      <StrtNm>ulica</StrtNm>
      <BldgNb>7A</BldgNb>
      <Room>9</Room>
      <PstCd>CR-999</PstCd>
      <TwnNm>WARSZAWA</TwnNm>
      <Ctry>PL</Ctry>
    </PstlAdr>
  </Cdtr>
</CdtrAcct>
  <Id>
    <IBAN>PL84101012700008242224000000</IBAN>
  </Id>

```

```

    </CdtrAcct>
    <RmtInf>
      <Ustrd>/TI/R017241510/OKR/26K03/SFP/AKC</Ustrd>
    </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
</CstmrCdtTrfInitt>
</Document>

```

### 3.7 Example of foreign payment with Express mode

```

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>BREXPLPWXXX</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstnId>
        <BICFI>BREXPLPWXXX</BICFI>
      </FinInstnId>
    </FIId>
  </To>
  <BizMsgldr>FOREIGN-01</BizMsgldr>
  <MsgDefldr>pain.001.001.09</MsgDefldr>
  <BizSvc>swift.cbprplus.03</BizSvc>
  <CreDt>2026-03-13T13:11:27+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <CstmrCdtTrfInitt>
    <GrpHdr>
      <MsgId>FOREIGN-01</MsgId>
      <CreDtTm>2026-03-13T15:12:33+01:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>NAME OF THE INITIATING PARTY</Nm>
        <PstlAdr>
          <TwnNm>TOWN NAME</TwnNm>
          <Ctry>DE</Ctry>
        </PstlAdr>
      </InitgPty>
      <FwdgAgt>
        <FinInstnId>
          <BICFI>COBADEFFXXX</BICFI>
        </FinInstnId>
      </FwdgAgt>
    </GrpHdr>
  </CstmrCdtTrfInitt>
</Document>

```

```
</FwdgAgt>
</GrpHdr>
<PmtInf>
  <PmtInflId>FOREIGN-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <ReqdExctnDt>
    <Dt>2026-03-13</Dt>
  </ReqdExctnDt>
  <Dbtr>
    <Nm>NAME OF THE DEBTOR</Nm>
    <PstlAdr>
      <TwnNm>WARSZAWA</TwnNm>
      <Ctry>PL</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>PL60114010100000279994002001</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>BREXPLPWXXX</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>INSTRID-FOREIGN-01</InstrId>
      <EndToEndId>E2E-ID-FOREIGN-01</EndToEndId>
      <UETR>b93854d5-7d0f-4b9e-bec2-8a05d28b1021</UETR>
    </PmtId>
    <PmtTpInf>
      <InstrPrty>HIGH</InstrPrty>
      <SvcLvl>
        <Cd>SDVA</Cd>
      </SvcLvl>
      <CtgyPurp>
        <Cd>INTC</Cd>
      </CtgyPurp>
    </PmtTpInf>
    <Amt>
      <InstdAmt Ccy="GBP">1125.00</InstdAmt>
    </Amt>
    <ChrgBr>DEBT</ChrgBr>
    <CdtrAgt>
      <FinInstnId>
        <BICFI>BARCGB22XXX</BICFI>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>NAME OF THE CREDITOR</Nm>
      <PstlAdr>
        <StrtNm>ulica</StrtNm>
      </PstlAdr>
    </Cdtr>
  </CdtTrfTxInf>
</PmtInf>
```

```

    <BldgNb>7A</BldgNb>
    <Room>9</Room>
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    </OrgId>
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</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItm>
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### 3.8 Example of SEPA payment with Ultimate parties

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<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
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        <BICFI>COBADEFFXXX</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstnId>
        <BICFI>BREXPLPWXXX</BICFI>
      </FinInstnId>
    </FIId>
  </To>
  <BizMsgId>SCT-01</BizMsgId>
  <MsgDefId>pain.001.001.09</MsgDefId>
  <BizSvc>swift.cbprplus.03</BizSvc>
  <CreDt>2026-03-13T13:11:27+01:00</CreDt>
</AppHdr>
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  <PstlAdr>
    <TwnNm>TOWN NAME</TwnNm>
    <Ctry>DE</Ctry>
  </PstlAdr>
</InitgPty>
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    <Dt>2026-03-13</Dt>
  </ReqdExctnDt>
  <Dbtr>
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      <TwnNm>WARSZAWA</TwnNm>
      <Ctry>PL</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>PL29114019770000598003001002</IBAN>
    </Id>
  </DbtrAcct>
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  <CdtTrfTxInf>
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      <EndToEndId>E2E-ID-SCT-01</EndToEndId>
      <UETR>d94fe643-698c-4cc3-94e5-e196a5b1517c</UETR>
    </PmtId>
    <PmtTpInf>
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        <Cd>SEPA</Cd>
      </SvcLvl>
      <CtgyPurp>
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      </CtgyPurp>
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  </CdtTrfTxInf>
  <Amt>

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<InstdAmt Ccy="EUR">1126.00</InstdAmt>  
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 <OrgId>  
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 </OrgId>  
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<Cdtr>  
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 <Room>9</Room>  
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<UltmtCdtr>  
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 <BirthDt>1999-03-13</BirthDt>  
 <CityOfBirth>PRAHA</CityOfBirth>  
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</Document>

#### 4. Overview of the document version

Version	Status / Change	Date
1.0.	New document	May 2026

mBank S.A., ul. Prosta 18, 00-850 Warszawa, entered in the commercial register of the National Court Register kept by the District Court for the Capital City of Warsaw, 13th Commercial Division, under KRS 0000025237, Tax Identification Number (NIP): 526-021-50-88, with its fully paid-up share capital amounting to PLN 170.103.364 as at 1 January 2026.