



## **mBank CompanyNet**

**Structure of data files import to mBank CompanyNet system in  
pain.001.001.03 (ISO20022) format**

**Based on recommendation of Polish Bank Association (ZBP)**



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## 1. General remarks

1. Documentation presents rules of pain.001.001.03 usage in the [mBank CompanyNet](#) internet banking system, in a mechanism of placing orders in [mBank CompanyNet ConnectClassic](#) (from 1.1.1. version) and in [mBank CompanyConnect Developer](#).
2. File format is based on the XML ISO20022 standard published by the ISO organization.
3. [Bank recommends](#) to validate file prepared by Customer in pain.001.001.03 format. [This file has to be agreed with a pain.001.001.03 xsd control file keeping schema rules](#). This additional control allows to avoid many unexpected situations during integration process.
4. XSD control file (pain.001.001.03.xsd) can be downloaded from the ISO20022 web site: [https://www.iso20022.org/message\\_archive.page](https://www.iso20022.org/message_archive.page).
5. [mBank validates file structure according to pain.001.001.03 rules stored in the XSD control file](#).
6. pain.001.001.03 format is dedicated only for credit transfer orders. It means that direct debit orders is not offered in this format.
7. Additional remarks:
  - 7.1. It is recommended to place no more than 10 000 orders in one file.
  - 7.2. There could be several credit transfers of different types in one XML file.
  - 7.3. One XML file could have orders debiting more than one Customer account.
  - 7.4. There could be an information about only one payment date <ReqdExctnDt>, one ordering party <Dbtr>, one ordering party account <DbtrAcct> and additionally information about only one ultimate debtor <UltmDbtr> (in case of SEPA) in a given <PmtInf> block.
  - 7.5. <InstrId> tag with details, existing in <CdtTrfTxInf> block, is not required. On other hand, it is recommended in webservice used in [mBank CompanyNet ConnectClassic](#) and [mBank CompanyConnect Developer](#). <InstrId> is a technical number of a given order. It is not presented in turnovers.
  - 7.6. Details stored in <InstrId> in XML file cannot be used more than one time in mBank CompanyNet system for given Customer. It concerns only orders existing in mBank CompanyNet. In case order would be deleted permanently from the system, a value from <InstrId> field could be placed in new order, in its <InstrId> tag again.
  - 7.7. Value presented in <MsgId> tag within the framework of <GrpHdr> of given file, is registered in mBank CompanyNet system. It can not be used more than one time. In situation that all orders from this file would be deleted permanently from the system, a value from <MsgId> field could be placed in new file, in its <MsgId> tag.
  - 7.8. The values [true](#) and [false](#) in <BtchBookg> tag are ignored by mBank. All transactions will be booked separately.
  - 7.9. <EndToEndId> tag is used in pain.001.001.03 as customer order reference. This tag is required according to XSD schema, so Customer is allowed to use space character as value in <EndToEndId> tag in order to avoid filling in the concrete reference number.
  - 7.10. [utf-8 page code is required](#). First line of XML file <?xml version="1.0" encoding="utf-8"?> keeps information about code page used in XML file.
8. Special characters; allowed characters:
  - 8.1. Fields could not contain the following characters (it doesn't concern Postal order): : \* ; ' " ! + ? | #
  - 8.2. In case of postal orders, fields cannot contain sign: ",;
  - 8.3. Characters like &, <, > could not be used directly in XML file, in details of payment like beneficiary name etc. It is forbidden by an ISO20022 schema validation. You can use their equivalents accepted by ISO20022, that is: [&amp;](#); [&lt;](#); [&gt;](#)
  - 8.4. Characters accepted in [foreign and SEPA payments](#):  
[a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9 / - \( \) . , Space](#)
9. A complete syntax of the tag in XML file consists of two parts; first one informing about the beginning and second one informing about end of information kept in given tag.
  - 9.1. As example: if a <Document> tag appears, it means that at the end of information presented after this tag, there should be its ending part: </Document>. In case of <Document> and </Document> tag, user should expect some more XML structures according to ISO20022.

- 9.2. The same rules as described in point 9.1 concern most of tags presented in XML file.
- 9.3. Some tags have only values between their parts, like `<Nm>Name</Nm>`.
- 9.4. In a unique situation there could be space or no value in given tag, for example: `<Ustrd> </Ustrd>` or `<InitgPty/>`. `<InitgPty/>` occurrence or its equivalent `<InitgPty></initgPty>` is possible in XML file according to schema but this way of presentation is allowed for only few tags.
- 10. Some tags like `<Document>` or `<InstdAmt>` have additional attributes in them, like currency code and its value in `<InstdAmt Ccy="EUR">` tag as example. Example: `<InstdAmt Ccy="EUR">217.00</InstdAmt>`
- 11. Additional remarks to tables presented in 4th chapter
  - 11.1. Additional sign like `+`, `++` is presented in **Name of XML part** column in order to describe nesting of given tag in XML file. For example: `++<Dbtr>` and `++<DbtrAcct>` means, that they are on the same nesting level in XML file. A syntax presented below means that within the framework of `<Dbtr>` element, there is a `<Nm>` sub element:
 

```

++<Dbtr>
++<Nm>[...]</Nm>
[...]
+</Dbtr>
          
```

 Remarks presented above are shown in the following example.
 

```

<Dbtr>
  <Nm>NAME-1234567890</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>PL87114010100000123456789014</IBAN>
  </Id>
</DbtrAcct>
          
```

- 11.2. **FORMAT** column presents length and type of the given field: n = numeric, a = alphanumeric
- 11.3. If given tag is presented in a table in empty line, it means that this given tag does not keep any value but it consists of a group of other tags. A part of SEPA documentation presented below means that `<Amt>` tag contains other tag with values like currency order and amount of order. Next tag `<ChrgBr>` is on the same nesting level as `<Amt>` and informs about ways of the order charging.

+++<Amt>				
++++<InstdAmt@Ccy>	YES	3	Order currency – fixed value „EUR”	EUR
++++<InstdAmt>	YES	16.2	Order amount	99999.99
+++<ChrgBr>	YES	4a	Fixed value „SLEV”	SLEV

The values from the table are listed below to show how it could look in a XML file:

```

[...]
<Amt>
  <InstdAmt Ccy="EUR">5.00</InstdAmt>
</Amt>
<ChrgBr>SLEV</ChrgBr>
[...]
  
```

## 2. Structure of XML file

1. XML file contains:
  - 1.1. single sentence that defines the code page of data in a file (see point 3 below)
  - 1.2. main tag, which informs about beginning of the main document and defines the rules of data presentation in a file (see point 4 below)
  - 1.3. main block, which consists of few other blocks (see point 5 below)
  - 1.4. header block (see point 6 below)
  - 1.5. block or blocks grouping payments (point 7) and in each of them there is at least one block of a single transaction (see point 8 below).
2. Points 3-9 describe individual elements which appear in XML file. Section 10 presents the same information in form of table.
3. Sentence presented in first line of XML file specifies the code page of the file: `<?xml version="1.0" encoding="utf-8"?>`
4. Second line is called as document, referring to the `<Document>` tag. It appears after the line specifying a code page. The required wording is: `<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">`. It is a beginning of a all information blocks presented in XML format. This tag keeps also an information about ISO20022 format used in this file.
5. Third line is the tag opening a main block `<CstmrCdtTrfInittn>`, occurring only once. In this `<CstmrCdtTrfInittn>` block there are blocks `<GrpHdr>` and `<PmtInf>`.
6. The first block within the main block `<CstmrCdtTrfInittn>` is a header block called Group Header Block `<GrpHdr>`. This block occurs only once. It comprises a preamble consisting of a date and a unique message identifier. The header is common to all `<PmtInf>` blocks existing in a `<CstmrCdtTrfInittn>` one.
7. Block grouping of payments by a specific criterion / [Payment Information Block](#) `<PmtInf>` - the block which occurs in a file at least once. The block contains data on a payer's account, details of the specific execution date of the orders contained in this block. This block groups the orders according to these elements. It also contains at least one `<CdtTrfTxInf>` block with one transaction.
8. Block of a single transaction / [Transaction Information](#) `<CdtTrfTxInf>` - is a part of a `<PmtInf>` block. It is a mandatory block. It can occur many times within a block `<PmtInf>`. It contains the beneficiary data, data of the beneficiary's bank and the transaction details including the amount, transaction descriptions.
9. Elements which end the file are the final tag of the main block `</CstmrCdtTrfInittn>` and the final tag of the document, i.e. `</Document>`.
10. The structure of the XML file - diagram. Details possible to save as part of the XML element are described in the tables with the order within the 4<sup>th</sup> ([split payment details](#)) & 5<sup>th</sup> chapter ([all type of payments including split payment](#)).

Position in the file	Tag name / XML element, described in points 1-4	Number of occurrences	Comment
1	<code>&lt;?xml version="1.0" encoding="utf-8"?&gt;</code>	1	Beginning of the file
2	<code>&lt;Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"&gt;</code>	1	Record opening the document area in <code>&lt;Document&gt;</code> tag.
3	<code>&lt;CstmrCdtTrfInittn&gt;</code>	1	Record opening set of blocks with orders
4	<code>&lt;GrpHdr&gt;</code>	1	The opening of the header block
5	<code>&lt;/GrpHdr&gt;</code>	1	Closing the header block
6	<code>&lt;PmtInf&gt;</code>	first occurrence in the file	Opening of the block grouping payment per account of payer and date of execution

7	<CdtTrfTxInf> and </CdtTrfTxInf>	1 and more within a given block <PmtInf>	Opening and closing of the block containing a single transaction within a given block <PmtInf>
8	</PmtInf>	1 and more within a given file	Closing block grouping payment per account of payer and date of execution
9	<PmtInf> </PmtInf>	Nth instance of the file	Another block grouping payments per account of payer and date of execution and containing the data described in point. 7
10	</CstmrCdtTrfInittn>	1	Sentence closing the set of all blocks with orders
11	</Document>	1	Sentence closing document and ending a given file

### 3. Rules of recognizing types of payments and payment's parameters kept in <PmtInf> block.

Bank allows to use values for the mode of execution of orders, identification of orders and the costs of their execution in the area of header block / s <PmtInf> instead of placing them at the level of individual transactions in the blocks <CdtTrfTxInf>. However, the Bank applies the principle of a higher priority for the information at the level of individual transactions in blocks <CdtTrfTxInf>, in case this information will appear on this level. Otherwise, for the transaction in the block <CdtTrfTxInf> values taken from a block header <PmtInf> are used. Examples are presented in the table below. In case of using the header block <PmtInf> to place the codes specifying the types of payments and their parameters, we recommend that each block <CdtTrfTxInf> should contain one type of transaction for given <PmtInf>.

Order type, modes of execution defined based on the tags used in the block header <PmtInf> and individual blocks <CdtTrfTxInf>.	The occurrence of the tag in the header block <PmtInf>	The occurrence of a tag within a <CdtTrfTxInf>
SEPA SCT order	<PmtTpInf><SvcLvl><Cd>SEPA</Cd> tag	<PmtTpInf><SvcLvl><Cd>SEPA</Cd> tag is optional or <SvcLvl><Cd>SEPA</Cd> tag is missing
Additional instruction codes for SEPA order.	<PmtTpInf><CtgyPurp><Cd> tag including ISO codes, according to SEPA rules. <PmtTpInf><CtgyPurp><Cd> tag is missing	<PmtTpInf><CtgyPurp><Cd> tag including ISO codes is optional or <PmtTpInf><CtgyPurp><Cd> tag including ISO codes, according to SEPA rules.
TAX (US) payment	<PmtTpInf><SvcLvl><Cd> tag is missing tag <PmtTpInf><CtgyPurp><Cd>TAXS</Cd> <PmtTpInf><CtgyPurp><Cd>TAXS</Cd> tag is missing	<PmtTpInf><SvcLvl><Cd> tag is missing tag <PmtTpInf><CtgyPurp><Cd>TAXS</Cd> is optional. or tag <PmtTpInf><CtgyPurp><Cd>TAXS</Cd>
Foreign and domestic (non PLN) payments – execution modes		
NORM –standard mode (D+2)	tag <PmtTpInf><InstrPrty>NORM</InstrPrty> <PmtTpInf><InstrPrty>NORM</InstrPrty> tag is missing	tag <PmtTpInf><InstrPrty>NORM</InstrPrty> is optional or tag <PmtTpInf><InstrPrty>NORM</InstrPrty>
HIGH – urgent mode (D+1)	tag <PmtTpInf><InstrPrty>HIGH</InstrPrty> <PmtTpInf><InstrPrty> – tag is missing	tag <PmtTpInf><InstrPrty>NORM</InstrPrty> or tag is optional or tag <PmtTpInf><InstrPrty>HIGH</InstrPrty>
HIGH & SDVA –express mode (D+0)	tag <PmtTpInf><InstrPrty>HIGH</InstrPrty> tag <PmtTpInf><SvcLvl><Cd>SDVA</Cd> <PmtTpInf><InstrPrty>HIGH</InstrPrty> and <PmtTpInf><SvcLvl><Cd>SDVA</Cd> tag are missing	Tag <PmtTpInf><InstrPrty>HIGH</InstrPrty> and <PmtTpInf><SvcLvl><Cd>SDVA</Cd> tag is optional or tag <PmtTpInf><InstrPrty>HIGH</InstrPrty> tag <PmtTpInf><SvcLvl><Cd>SDVA</Cd>
Type of charges for foreign payments, non-PLN domestic ones and SEPA payments	tag <ChrgBr>SHAR[or]SLEV[or]DEBT[or]CRED</ChrgBr> missing tag <ChrgBr>SHAR[or]SLEV[or]DEBT[or]CRED</ChrgBr>	<ChrgBr>SHAR[or]SLEV[or]DEBT[or]CRED</ChrgBr> tag is optional or tag <ChrgBr>SHAR[or]SLEV[or]DEBT[or]CRED</ChrgBr>



#### 4. New payment type - 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 sign 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.

Field (code word)	Status	The field format	Description
/VAT/ A code word for the amount of VAT	M	/VAT/10n,2n	The VAT amount expressed in pennies, the separator between the total part of the amount and the decimal part is the comma mark ",". e.g., 23.00  Required field and > 0.00 and <= payment amount from message box 32B (gross amount for payment with VAT).  In the case of personal transfer, the gross amount of the order in box 32B must be equal to the VAT amount indicated as the value of the field / VAT /
/IDC/ Commodity provider or service provider ID	M	/IDC/14x	Supplier's or service provider's identifier (VAT payer, invoice issuer)  or  Customer ID (Customer) in the case of own transfer.  Required field and cannot be empty.
/INV/ The form or payment symbol	M	/INV/35x	VAT invoice number (including correcting invoice)  or  the words "OWN TRANSFER" or "PRZEKAZANIE WLASNE" (written without Polish diacritics) in the case of transferring funds between VAT accounts of the same Customer within the Bank - the value required by law.  Required field and cannot be empty.
/TXT/	O	/TXT/33x	Any payment text (Up to 33 alphanumeric characters).  Optional field.

Example: <Ustrd>/VAT/23000000,00/IDC/11111111/INV/2017/01/25/1/TXT/free text</Ustrd>

#### 5. "White list" validation mechanism - description of payment details in the <PmtTplnf> field

1. The new marker will allow to activate the validation with the list of VAT accounts "White List " for supported payment formats (domestic and internal currency - as at 27.01.2020).
2. The structure of the new field at the transaction level is described in sections regarding the domestic and internal non-PLN payment format.

## 6. Order types

### 6.1. Domestic transfer (internal transfer to beneficiary accounts held in mBank)

Name of XML part	Required	Format	Description	Example
<?xml version="1.0" encoding="utf-8"?>				
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInftn>				
<b>++&lt;GrpHdr&gt;</b>				
++<MsgId>	YES	35a	File / Message Identification (verification of duplicates). No space allowed	100001
++<CreDtTm>	YES	->	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2013-01-01T11:00:00
++<NbOfTxs>	YES	n	Total Number Of Transactions	3
++<InitgPty> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
<b>++&lt;PmtInf&gt;</b>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF”	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
<b>+++&lt;Dbtr&gt;</b>				
+++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	NO	2x35a	Adress of ordering party- AdrLine element may exist only two times in one order	ul. Senatorska 18 00-065 Warszawa
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
<i>Attention! 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.</i>				
<b>++&lt;DbtrAgt&gt;</b>				
<b>+++&lt;FinInstnId&gt;</b>				
<b>++++&lt;ClrSysMmbld&gt;</b>				
++++<ClrSysId> ++++<Cd>	YES		Clearing Code – fixed value “PLKNR”	PLKNR
++++<Mmbld>	YES	8n	Ordering party bank identifier	11401010
<b>++&lt;CdtTrfTxInf&gt;</b>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier (dupl. verification)	20001
++++<EndToEndId>	YES	16a	Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.	REFERENCENO1
+++<PmtTpInf>				

++++<LclInstrm> ++++<Prtry>	NO		A string of characters containing a fixed value /WL!/IDC/ and NIP code, i.e. Identifier of the goods supplier or service provider (VAT payer, invoice issuer).  Optional field. An order without this code will not be verified with the so-called White List of VAT accounts published by the Ministry of Finance.  WARNING ! In split transfers specified by the VATX code, the invoice number of the invoice issuer may remain empty. All you need is this /WL!/ code.  WARNING ! If the NIP number from the transfer is different than after /WL!/, the account of the contractor and the NIP after /WL/ will be verified.	/WL!/IDC/11111111/
++++<CtgyPurp> ++++<Cd>	NO	4a	„VATX” – optional code, used for domestic payments, executed in PLN as split payments. Without the code, the order will be treated as a regular domestic order.	VATX
++++<Amt>				
++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an order currency according to ISO 4217	An example of tag with amount <InstdAmt Ccy="PLN">99999.99
+++<CdtrAgt> ++++<FinInstnId> ++++<ClrSysMmbld> ++++<Mmbld>	YES	8n	Beneficiary bank identification	11401010
<b>+++&lt;Cdtr&gt;</b>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	YES	2x35a	Beneficiary address - AdrLine element may exist only two times in one order	ul. Kopczanska 1 00-065 Warszawa
+++<CdtrAcct> ++++<Id> ++++<Othr> ++++<Id>	YES		Beneficiary account number in NRB format	95114010100000400404003002
<i>Attention! The field must not contain VAT account numbers. In the case of a split payment (including VAT) an account in PLN linked with the credited VAT account must be indicated.</i>				
+++<Purp> ++++<Prtry>	YES	4a	Order type - fixed value "PLKR"	PLKR
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details  For split payments remittance information is described in 4 <sup>th</sup> point: /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x	Payment for F-VAT/101  /VAT/230000000,00/IDC/11111111/INV/2017/01/25/1/TXT/free text

6.2. Domestic transfer in PLN currency to Polish banks, including SORBNET & Social Insurance one\*

Name of XML element	Required	Format	Description	Example
<?xml version="1.0" encoding="utf-8"?>				
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInittn>				
<b>++&lt;GrpHdr&gt;</b>				
++<MsgId>	YES	35a	File / Message Identification (verification of duplicates). No space allowed	100001
++<CreDtTm>	YES	->	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2013-01-01T11:00:00
++<NbOfTxs>	YES	n	Total Number Of Transactions	3
++<InitgPty> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
<b>++&lt;PmtInf&gt;</b>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF”	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
<b>++&lt;Dbtr&gt;</b>				
+++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	NO	2x35a	Adress of ordering party– AdrLine element may exist only two times in one order	ul. Senatorska 18 00-065 Warszawa
<b>++&lt;DbtrAcct&gt;</b>				
+++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
<i>Attention! 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.</i>				
<b>++&lt;DbtrAgt&gt;</b>				
<b>+++&lt;FinInstnId&gt;</b>				
<b>++++&lt;ClrSysMmbld&gt;</b>				
++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value “PLKNR”	PLKNR
++++<Mmbld>	YES	8n	Ordering party bank identifier	11401010
<b>++&lt;CdtTrfTxInf&gt;</b>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier (dupl. verification)	20001
++++<EndToEndId>	YES	16a	Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.	REFERENCENO1
++++<PmtTpInf> ++++<SvcLvl> ++++<Cd>	NO	4a	Execution mode: „RTGS” – SORBNET - – optional code for urgent domestic SORBNET payments. Payments without this code are treated as standard domestic ones	RTGS
+++<PmtTpInf>				

++++<LclInstrm> ++++<Prtry>	NO		A string of characters containing a fixed value /WL!/IDC/ and NIP code, i.e. Identifier of the goods supplier or service provider (VAT payer, invoice issuer).  Optional field. An order without this code will not be verified with the so-called White List of VAT accounts published by the Ministry of Finance.  WARNING ! In split transfers specified by the VATX code, the invoice number of the invoice issuer may remain empty. All you need is this /WL!/ code.  WARNING ! If the NIP number from the transfer is different than after /WL!/, the account of the contractor and the NIP after /WL!/ will be verified.	/WL!/IDC/11111111/
++++<CtgyPurp> ++++<Cd>	NO	4a	„VATX” – optional code, used for domestic payments, executed in PLN as split payments. Without the code, the order will be treated as a regular domestic order.	VATX
++++<Amt>				
++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an PLN order currency according to ISO 4217	An example of tag with amount <InstdAmt Ccy="PLN">99999.99
<i>Attention! The field must not contain VAT account numbers. In the case of a split payment (including VAT) an account in PLN linked with the credited VAT account must be indicated.</i>				
+++<CdtrAgt> ++++<FinInstnId> ++++<ClrSysMmbld> ++++<Mmbld>	YES	8n	Beneficiary bank identification	10600076
++++<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	YES	2x35a	Beneficiary address - AdrLine element may exist only two times in one order	ul. Kopczanska 1 00-065 Warszawa
+++<CdtrAcct> ++++<Id> ++++<Othr> ++++<Id>	YES		Beneficiary account number in NRB format	72106000760000320000546101
+++<Purp> ++++<Prtry>	YES	4a	Order type - fixed value "PLKR"	PLKR
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details  For split payments remittance information is described in 4 <sup>th</sup> point: /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x	Payment for F-VAT/101  /VAT/230000000,00/IDC/111111111/INV/2017/01/25/1/TXT/free text

\* Polish Social Insurance payment valid as standard domestic order starting from 01.01.2018.

### 6.3. Express Elixir transfer

Name of XML element	Required	Format	Description	Example
<?xml version="1.0" encoding="utf-8"?>				
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInittn>				
<b>++&lt;GrpHdr&gt;</b>				
++<MsgId>	YES	35a	File / Message Identification (verification of duplicates). No space allowed	100001
++<CreDtTm>	YES	->	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2013-01-01T11:00:00
++<NbOfTxs>	YES	n	Total Number Of Transactions	3
++<InitgPty> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
<b>++&lt;PmtInf&gt;</b>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF”	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
<b>++&lt;Dbtr&gt;</b>				
Dbtr/Nm	YES	70a	Name of Instructing Party	Ordering Party Name
+++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	NO	2x35a	Adress of ordering party– AdrLine element may exist only two times in one order	ul. Senatorska 18 00-065 Warszawa
<b>++&lt;DbtrAcct&gt;</b>				
+++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
<i>Attention! 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.</i>				
<b>++&lt;DbtrAgt&gt;</b>				
<b>+++&lt;FinInstnId&gt;</b>				
<b>++++&lt;ClrSysMmbld&gt;</b>				
++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value “PLKNR”	PLKNR
++++<Mmbld>	YES	8n	Ordering party bank identifier	11401010
<b>++&lt;CdtTrfTxInf&gt;</b>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier (dupl. verification)	20001
++++<EndToEndId>	YES	16a	Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.	REFERENCENO1
<b>+++&lt;PmtTpInf&gt;</b>				
++++<CtgyPurp> ++++<Cd>	NO	4a	„VATX” – optional code, used for domestic payments, executed in PLN as split payments. Without the code, the order will be treated as a regular domestic order.	VATX
<b>+++&lt;Amt&gt;</b>				
++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an PLN order currency according to ISO 4217	An example of tag with amount <InstdAmt Ccy="PLN">99999.99

+++<CdtrAgt> ++++<FinInstnId> ++++<ClrSysMmbld> ++++<Mmbld>	YES	8n	Beneficiary bank identification	10600076
<b>+++&lt;Cdtr&gt;</b>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	YES	2x35a	Beneficiary address - AdrLine element may exist only two times in one order	ul. Kopczanska 1 00-065 Warszawa
+++<CdtrAcct> ++++<Id> ++++<Othr> ++++<Id>	YES		Beneficiary account number in NRB format	72106000760000320000546101
<i>Attention! The field must not contain VAT account numbers. In the case of a split payment (including VAT) an account in PLN linked with the credited VAT account must be indicated.</i>				
+++<Purp> ++++<Prtry>	YES	4a	Order type - fixed value "SRPN"	SRPN
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details  For <b>split payments</b> remittance information is described in 4 <sup>th</sup> point: /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x	Payment for F-VAT/101  /VAT/230000000,00/IDC/11111111/IN V/2017/01/25/1/TXT/free text

## 6.4. BlueCash transfer

Name of XML element	Required	Format	Description	Example
<?xml version="1.0" encoding="utf-8"?>				
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInittn>				
<b>++&lt;GrpHdr&gt;</b>				
++<MsgId>	YES	35a	File / Message Identification (verification of duplicates). No space allowed	100001
++<CreDtTm>	YES	->	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2013-01-01T11:00:00
++<NbOfTxs>	YES	n	Total Number Of Transactions	3
++<InitgPty> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
<b>++&lt;PmtInf&gt;</b>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF”	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
<b>++&lt;Dbtr&gt;</b>				
+++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	NO	2x35a	Adress of ordering party– AdrLine element may exist only two times in one order	ul. Senatorska 18 00-065 Warszawa
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
<i>Attention! 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.</i>				
<b>++&lt;DbtrAgt&gt;</b>				
<b>+++&lt;FinInstnId&gt;</b>				
<b>++++&lt;ClrSysMmbld&gt;</b>				
++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value “PLKNR”	PLKNR
++++<Mmbld>	YES	8n	Ordering party bank identifier	11401010
<b>++&lt;CdtTrfTxInf&gt;</b>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier (dupl. verification)	20001
++++<EndToEndId>	YES	16a	Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.	REFERENCENO1
+++<PmtTpInf> ++++<CtgyPurp> ++++<Cd>	NO	4a	„VATX” – optional code, used for domestic payments, executed in PLN as split payments. Without the code, the order will be treated as a regular domestic order.	VATX
+++<Amt>				
++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an PLN order currency according to ISO 4217	An example of tag with amount <InstdAmt Ccy="PLN">99999.99



+++<CdtrAgt> ++++<FinInstnId> ++++<ClrSysMmbld> ++++<Mmbld>	YES	8n	Beneficiary bank identification	10600076
<b>+++&lt;Cdtr&gt;</b>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	YES	2x35a	Beneficiary address - AdrLine element may exist only two times in one order	ul. Kopczanska 1 00-065 Warszawa
+++<CdtrAcct> ++++<Id> ++++<Othr> ++++<Id>	YES		Beneficiary account number in NRB format	72106000760000320000546101
<i>Attention! The field must not contain VAT account numbers. In the case of a split payment (including VAT) an account in PLN linked with the credited VAT account must be indicated.</i>				
+++<Purp> ++++<Prtry>	YES	4a	Order type - fixed value "BLUE"	BLUE
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details  For <b>split payments</b> remittance information is described in 4 <sup>th</sup> point: /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x	Payment for F-VAT/101  /VAT/230000000,00/IDC/11111111/IN V/2017/01/25/1/TXT/free text

## 6.5. Domestic transfer in non PLN currency

Name of XML element	Required	Format	Description	Example
<?xml version="1.0" encoding="utf-8"?>				
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInittn>				
<b>+&lt;GrpHdr&gt;</b>				
++<MsgId>	YES	35a	File / Message Identification (verification of duplicates). No space allowed	100001
++<CreDtTm>	YES	->	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2013-01-01T11:00:00
++<NbOfTxs>	YES	n	Total Number Of Transactions	3
++<InitgPty> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
Document/CstmrCdtTrfInittn/ <b>PmtInf/</b>				
<b>+&lt;PmtInf&gt;</b>				
++<PmtInflId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF”	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
<b>++&lt;Dbtr&gt;</b>				
+++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	NO	2x35a	Adress of ordering party– AdrLine element may exist only two times in one order	ul. Senatorska 18 00-065 Warszawa
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
<i>Attention! The field must not contain VAT account numbers.</i>				
<b>++&lt;DbtrAgt&gt;</b>				
<b>+++&lt;FinInstnId&gt;</b>				
<b>++++&lt;ClrSysMmbld&gt;</b>				
++++<ClrSysId> ++++<Cd>	YES		Clearing Code – fixed value “PLKNR”	PLKNR
++++<Mmbld>	YES	8n	Ordering party bank identifier	11401010
<b>++&lt;CdtTrfTxInf&gt;</b>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier (dupl. verification)	20001
++++<EndToEndId>	YES	16a	Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.	REFERENCENO1
+++<PmtTpInf>				
++++<InstrPrty>	YES	4a	Execution mode: - „NORM” – Standard (D+2) - „HIGH” – Urgent (D+1) - „HIGH” – Express (D - please look below)	HIGH

++++<LclInstrm> ++++<Prtry>	NO		A string of characters containing a fixed value /WL!/IDC/ and NIP code, i.e. Identifier of the goods supplier or service provider (VAT payer, invoice issuer).  Optional field. An order without this code will not be verified with the so-called White List of VAT accounts published by the Ministry of Finance.	/WL!/IDC/111111111/
++++<SvcLvl> ++++<Cd>	NO	4a	Used for „Express” execution mode – value „SDVA”	SDVA
++++<CtgyPurp> ++++<Cd>	NO	4a	Additional instructions: - „INTC” – Payment within the framework of Capital Group	INTC
+++<Amt> ++++<InstdAmt Ccy="AAA">				
	YES	16.2	Order amount. Instead of string AAA please use an order currency with <b>non PLN</b> value and according to ISO 4217	An example of tag with amount <InstdAmt Ccy="EUR">99999.99
+++<ChrgBr>	YES	4a	Charges: - „CRED” – fees & provisions covered by beneficiary - „DEBT” – fees & provisions covered by ordering p. - „SHAR” – fees & provisions of mBank covered by ordering party, fees & provisions of other banks covered by beneficiary	CRED
+++<CdtrAgt> ++++<FinInstnId>				
++++<BIC>	NO	11a	Beneficiary bank SWIFT code	BREXPLPWKIE
++++<ClrSysMmbld> ++++<Mmbld>	YES	8n	Beneficiary bank identification	10600076
+++<Cdtr>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent S.A.
++++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166) <b>required if adress is presented</b>	PL
++++<AdrLine>	YES	2x35a	Beneficiary address - ArdLine element may exist only two times in one order	ul. Kopczanska 1 00-065 Warszawa
+++<CdtrAcct> ++++<Id> ++++<Othr> ++++<Id>				
	YES		Beneficiary account number in NRB or IBAN format	72106000760000320000546101 PL72106000760000320000546101
<i>Attention! The field must not contain VAT account numbers in case of Polish accounts.</i>				
+++<Purp> ++++<Prtry>	YES	4a	Order type - fixed value “PLKR”	PLKR
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

## 6.6. Internal currency transfer

Name of XML element	Required	Format	Description	Example
<?xml version="1.0" encoding="utf-8"?>				
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInittn>				
<b>++&lt;GrpHdr&gt;</b>				
++<MsgId>	YES	35a	File / Message Identification (verification of duplicates). No space allowed	100001
++<CreDtTm>	YES	->	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2013-01-01T11:00:00
++<NbOfTxs>	YES	n	Total Number Of Transactions	3
++<InitgPty> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
<b>++&lt;PmtInf&gt;</b>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF”	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
<b>++&lt;Dbtr&gt;</b>				
+++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	NO	2x35a	Adress of ordering party– AddLine element may exist only two times in one order	ul. Senatorska 18 00-065 Warszawa
<b>++&lt;DbtrAcct&gt;</b>				
+++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
<i>Attention! The field must not contain VAT account numbers.</i>				
<b>++&lt;DbtrAgt&gt;</b>				
<b>+++&lt;FinInstnId&gt;</b>				
<b>++++&lt;ClrSysMmbld&gt;</b>				
++++<ClrSysId> ++++<Cd>	YES		Clearing Code – fixed value “PLKNR”	PLKNR
++++<Mmbld>	YES	8n	Ordering party bank identifier	11401010
<b>++&lt;CdtTrfTxInf&gt;</b>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier (dupl. verification)	20001
++++<EndToEndId>	YES	16a	Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.	REFERENCENO1
+++<PmtTpInf> ++++<LclInstrm> ++++<Prtry>	NO		A string of characters containing a fixed value /WL!/IDC/ and NIP code, i.e. Identifier of the goods supplier or service provider (VAT payer, invoice issuer).  Optional field. An order without this code will not be verified with the so-called White List of VAT accounts published by the Ministry of Finance.	/WL!/IDC/1111111111/

+++<Amt> ++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an order currency with <b>non PLN</b> value and according to ISO 4217	An example of tag with amount <InstdAmt Ccy="EUR">99999.99
+++<CdtrAgt> ++++<FinInstnId> ++++<ClrSysMmbld> ++++<Mmbld>	YES	8n	Beneficiary bank identification	11401010
<b>+++&lt;Cdtr&gt;</b>				
++++<Nm>	YES	70a	Beneficiary name	mBank S.A.
++++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	YES	2x35a	Beneficiary address - AddLine element may exist only two times in one order	ul. Senatorska 18 00-065 Warszawa
+++<CdtrAcct> ++++<Id> ++++<Othr> ++++<Id>	YES		Beneficiary account number in NRB or IBAN format	95114010100000400404003002 PL95114010100000400404003002
<i>Attention! The field must not contain VAT account numbers in case of Polish accounts.</i>				
+++<Purp> ++++<Prtry>	YES	4a	Order type - fixed value "PLWW"	PLWW
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

## 6.7. Foreign transfer

Name of XML element	Required	Format	Description	Example
<?xml version="1.0" encoding="utf-8"?>				
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInitt>				
<b>++&lt;GrpHdr&gt;</b>				
++<MsgId>	YES	35a	File / Message Identification (verification of duplicates). No space allowed	100001
++<CreDtTm>	YES	->	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2013-01-01T11:00:00
++<NbOfTxs>	YES	n	Total Number Of Transactions	3
++<InitgPty> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
<b>++&lt;PmtInf&gt;</b>				
++<PmtInflId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF”	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
<b>++&lt;Dbtr&gt;</b>				
+++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	NO	2x35a	Adress of ordering party- AddLine element may exist only two times in one order	ul. Senatorska 18 00-065 Warszawa
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
<i>Attention! The field must not contain VAT account numbers.</i>				
++<DbtrAgt> +++<FinInstnId>	YES			
++++<BIC>	YES/NO	8/11a	BIC number can be used together or instead of bank clearing number in Mmbld tag and with PLKNR code. <i>or/and</i>	BREXPLPW
++<DbtrAgt> +++<FinInstnId>	YES			
++++<ClrSysMmbld>				
++++<ClrSysId> ++++<Cd>	YES/NO		Clearing Code – fixed value “PLKNR”	PLKNR
++++<Mmbld>	YES/NO	8n	Ordering party bank identifier	11401010
<b>++&lt;CdtTrfTxInf&gt;</b>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier (dupl. verification)	20001
++++<EndToEndId>	YES	16a	End To End Identification	REFERENCENO1
+++<PmtTpInf>				
++++<InstrPrty>	YES	4a	Execution mode: - „NORM” – Standard (D+2) - „HIGH” – Urgent (D+1) - „HIGH” – Express (D - please look below)	HIGH

++++<SvcLvl> ++++<Cd>	NO	4a	Used for „Express“ execution mode – value „SDVA“	SDVA
++++<CtgyPurp> ++++<Cd>	NO	4a	Additional instructions: - „INTC” – Payment within the framework of Capital Group	INTC
<b>+++&lt;Amt&gt;</b>				
++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an order currency according to ISO 4217	An example of tag with amount <InstdAmt Ccy="USD">99999.99
+++<ChrgBr>	YES	4a	Execution mode: - „CRED” – fees & provisions covered by beneficiary - „DEBT” – fees & provisions covered by ordering p. - „SHAR” – fees & provisions of mBank covered by ordering party, fees & provisions of other banks covered by beneficiary	CRED
+++<CdtrAgt> ++++<FinInstnId> ++++<BIC>	YES	11a	Beneficiary bank SWIFT code	COBADEFF
<b>+++&lt;Cdtr&gt;</b>				
++++<Nm>	YES	70a	Beneficiary name	CompanyNet
++++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	YES	2x35a	Beneficiary country & address - AddLine element may exist only two times in one order	Berlin St. 9928 Berlin, Germany
+++<CdtrAcct> ++++<Id> ++++<Othr> ++++<Id>	YES		Beneficiary account number	DE11240000825729001003
+++<Purp> ++++<Prtry>	YES	4a	Order type - fixed value “FRGN”	FRGN
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

## 6.8. TAX transfer

Name of XML element	Required	Format	Description	Example
<?xml version="1.0" encoding="utf-8"?>				
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInittn>				
<b>++&lt;GrpHdr&gt;</b>				
++<MsgId>	YES	35a	File / Message Identification (verification of duplicates). No space allowed	100001
++<CreDtTm>	YES	->	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2013-01-01T11:00:00
++<NbOfTxs>	YES	n	Total Number Of Transactions	3
++<InitgPty> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
<b>++&lt;PmtInf&gt;</b>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF“	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
<b>++&lt;Dbtr&gt;</b>				
+++<Nm>	YES	35a	Name of payer	Firma Sp. z o.o.
+++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	YES	2x35a	Address of payer	
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
<i>Attention! The field must not contain VAT account numbers.</i>				
<b>++&lt;DbtrAgt&gt;</b>				
<b>+++&lt;FinInstnId&gt;</b>				
<b>++++&lt;ClrSysMmbld&gt;</b>				
++++<ClrSysId> ++++<Cd>	YES		Clearing Code – fixed value “PLKNR”	PLKNR
++++<Mmbld>	YES	8n	Ordering party bank identifier	11401010
<b>++&lt;CdtTrfTxInf&gt;</b>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier (dupl. verification)	20001
++++<EndToEndId>	YES	16a	Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.	REFERENCENO1
+++<PmtTpInf> ++++<CtgyPurp> ++++<Cd>	YES	4a	Order type - fixed value “TAXS”	TAXS
+++<Amt>				
++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an PLN order currency according to ISO 4217	An example of tag with amount <InstdAmt Ccy="PLN">99999.99



+++<CdtrAgt> ++++<FinInstnId> ++++<ClrSysMmbld> ++++<Mmbld>	YES	8n	TAX office bank identification	10101049
<b>+++&lt;Cdtr&gt;</b>				
++++<Nm>	YES	35a	Name of TAX office (US office)	Łomża US
+++<CdtrAcct> ++++<Id> ++++<Othr> ++++<Id>	YES		TAX account number in NRB format	52101010490009702222000000
<b>+++&lt;Tax&gt;</b> <b>++++&lt;Dbtr&gt;</b>				
++++<RegnId>	YES	15a	Identifier First sign describes „Type of identifier“: - N - NIP - P – PESEL - R – Regon, - 1 – ID card number - 2 – Passport number. - 3 – Other identity document. Next value – value of chosen identifier	N1234563218
<b>++++&lt;Rcrd&gt;</b> <b>++++&lt;Tp&gt;</b>				
	YES	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 signs from range of 01 – 12 as month value.	04J2101
++++<FrmsCd>	YES	35	TAX form	VAT-7

++++<AddtlInf>	NO	40a	Identification of commitment	
+++<RmtInf> ++++<Ustrd>	NO	140a	not used - <RmtInf><Ustrd></Ustrd></RmtInf> can be removed	

## 6.9. Postal transfer

Name of XML element	Required	Format	Description	Example
<?xml version="1.0" encoding="utf-8"?>				
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInitt>				
<b>++&lt;GrpHdr&gt;</b>				
++<MsgId>	YES	35a	File / Message Identification (verification of duplicates). No space allowed	100001
++<CreDtTm>	YES	->	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2013-01-01T11:00:00
++<NbOfTxs>	YES	n	Total Number Of Transactions	3
++<InitgPty> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
<b>++&lt;PmtInf&gt;</b>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF”	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
<b>++&lt;Dbtr&gt;</b>				
+++<Nm>	YES	70a	Name of payer	Firma Sp. z o.o.
+++<DbtrAcct> ++++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
<i>Attention! The field must not contain VAT account numbers.</i>				
<b>++&lt;DbtrAgt&gt;</b>				
<b>+++&lt;FinInstnId&gt;</b>				
<b>++++&lt;ClrSysMmbld&gt;</b>				
++++<ClrSysId> ++++<Cd>	YES		Clearing Code – fixed value “PLKNR”	PLKNR
++++<Mmbld>	YES	8n	Ordering party bank identifier	11401010
<b>++&lt;CdtTrfTxInf&gt;</b>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier (dupl. verification)	20001
++++<EndToEndId>	YES	16a	Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.	REFERENCENO1
+++<Amt>				
++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an PLN order currency according to ISO 4217	An example of tag with amount <InstdAmt Ccy="PLN">99999.99
++++<Cdtr> ++++<Nm>	YES	35a	Beneficiary name	mBank S.A.

+++<InstrForDbtrAgt>	YES	140a	In this element there are 6 subfields separated by ' ' sign: 1. Field describing the type of transfer. Accepted values: a. 510 – Postal transfer with receiving confirmation b. 511 - Postal transfer - "Poste Restante" 2. Street or city (max 35 signs) 3. House no. (max 7 signs) 4. Flat no. (max 7 signs) 5. Field filled with Post Box number (available max 6 signs) 6. Field filled with Post Office name (max 26 signs)	510 Senatorska 18  00-065 Warszawa
+++<Purp> ++++<Prtry>	YES	4a	Order type - fixed value "MAIL"	MAIL
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

## 6.10. EuroEkspres transfer

Name of XML element	Required	Format	Description	Example
<?xml version="1.0" encoding="utf-8"?>				
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInittn>				
<b>++&lt;GrpHdr&gt;</b>				
++<MsgId>	YES	35a	File / Message Identification (verification of duplicates). No space allowed	100001
++<CreDtTm>	YES	->	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2013-01-01T11:00:00
++<NbOfTxs>	YES	n	Total Number Of Transactions	3
++<InitgPty> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
<b>++&lt;PmtInf&gt;</b>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF”	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
<b>++&lt;Dbtr&gt;</b>				
+++<Nm>	YES	70a	Name of payer	Firma Sp. z o.o.
+++<PstlAdr>				
++++<Ctry>	NO	2	Country (ISO 3166)	PL
++++<AdrLine>	NO	2x35a	Adress of ordering party– AddLine element may exist only two times in one order	ul. Senatorska 18 00-065 Warszawa
<b>++&lt;DbtrAcct&gt;</b>				
+++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
<i>Attention! The field must not contain VAT account numbers.</i>				
<b>++&lt;DbtrAgt&gt;</b>				
<b>+++&lt;FinInstnId&gt;</b>				
<b>++++&lt;ClrSysMmbld&gt;</b>				
++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value “PLKNR”	PLKNR
++++<Mmbld>	YES	8n	Ordering party bank identifier	11401010
<b>++&lt;CdtTrfTxInf&gt;</b>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier (dupl. verification)	20001
++++<EndToEndId>	YES	16a	Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.	REFERENCENO1
+++<PmtTpInf> ++++<CtgyPurp> ++++<Cd>	NO	4a	Additional instructions: - „INTC” – Payment within the framework of Capital Group	INTC
+++<Amt>				
++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an order currency according to ISO 4217	An example of tag with amount <InstdAmt Ccy="EUR">99999.99
+++<CdtrAgt>	YES	11a	Beneficiary bank SWIFT code	COBADEFF

++++<FinInstnId> ++++<BIC>				
<b>+++&lt;Cdtr&gt;</b>				
++++<Nm>	YES	70a	Beneficiary name	CompanyNet
++++<Ctry>	YES	2a	Country (ISO 3166)	DE
++++<AdrLine>	YES	2x35a	Beneficiary address - AddLine element may exist only two times in one order	Berlin St. 9928 Berlin
<b>+++&lt;CdtrAcct&gt;</b>				
++++<Id> ++++<IBAN>	YES		Beneficiary account number presented in IBAN	DE11240000825729001003
<a href="#">or (if Customer is decided to convert imported order to other type of orders- import option in mBank CompanyNet)</a>				
+++<CdtrAcct> ++++<Id> ++++<Othr> ++++<Id>	YES		Beneficiary account number presented in IBAN or non IBAN	11240000825729001003
<b>+++&lt;Purp&gt;</b>				
++++<Prtry>	YES	4a	Order type - fixed value "EURO"	EURO
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

## 6.11. SEPA transfer

Name of XML element	Required	Format	Description	Example
<?xml version="1.0" encoding="utf-8"?>				
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInitn>				
<b>++&lt;GrpHdr&gt;</b>				
++<MsgId>	YES	35a	File / Message Identification (verification of duplicates). No space allowed	100001
++<CreDtTm>	YES	->	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2013-01-01T11:00:00
++<NbOfTx>	YES	n	Total Number Of Transactions	3
++<InitgPty> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
<b>++&lt;PmtInf&gt;</b>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF”	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
++<Dbtr>				
+++<Nm>	YES	70a	Name of payer	Jan Kowalski
+++<Id> ++++<OrgId>				
	NO		Ordering party identifier (legal person) Filled according to rules presented in table shown below.	
or				
+++<Id> ++++<PrvtId>	NO		Ordering party identifier (natural person) Filled according to rules presented in table shown below.	
++<DbtrAcct> +++<Id> ++++<IBAN>				
	YES		Debtor account number in IBAN format	PL25114010100000400404003001
++<DbtrAgt> +++<FinInstnId> ++++BIC				
	YES			
	YES/NO			BREXPLPW
or/and (BIC number used instead of or together with bank clearing number in Mmbld tag and PLKNR code).				
++<DbtrAgt> +++<FinInstnId> ++++<ClrSysMmbld>	YES			
++++<ClrSysId> ++++<Cd>	YES/NO		Clearing Code – fixed value “PLKNR”	PLKNR
++++<Mmbld>	YES/NO	8n	Ordering party bank identifier	11401010
++<UltmtDbtr> +++<Id> ++++<OrgId>				
	NO		Identifier of original ordering party (legal person) Filled according to rules presented in table shown below.	
or				

++<UltmtDbtr> +++<Id> ++++<PrvtId>	NO		Identifier of original ordering party (natural person) Filled according to rules presented in table shown below.	
<b>++&lt;CdtTrfTxInf&gt;</b>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier (dupl. verification)	20001
++++<EndToEndId>	YES	35a	Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.	REFERENCENO1
+++<PmtTplnf>				
++++<SvcLvl> ++++<Cd>	YES	4a	Order type - fixed value "SEPA"	SEPA
++++<LclInstrm> ++++<Prtry>	NO		A string of characters containing a fixed value /WL!/IDC/ and NIP code, i.e. Identifier of the goods supplier or service provider (VAT payer, invoice issuer).  Optional field. An order without this code will not be verified with the so-called White List of VAT accounts published by the Ministry of Finance.	/WL!/IDC/111111111/
++++<CtgyPurp> ++++<Cd>	NO	4a	Additional instructions: - CCRD - Credit Card Payment - DCRD - Debit Card Payment - ICCP - Irrevocable Credit Card Payment - IDCP - Irrevocable Debit Card Payment - CASH - Cash Management Transfer - CORT - Trade Settlement Payment - DIVI - Dividend - GOVT - Government Payment - HEDG - Hedging - INTC - Intra Company Payment - INTE - Interest - LOAN - Loan - PENS - Pension Payment - SALA - Salary Payment - SECU - Securities - SSBE - Social Security Benefit - SUPP - Supplier Payment - TAXS - Tax payment - TRAD - Trade - TREA - Treasury payment - VATX - Value Added Tax Payment - WHLD - With Holding	INTC
+++<Amt>				
++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an order currency according to ISO 4217	An example of tag with amount <InstdAmt Ccy="EUR">99999.99
+++<ChrgBr>	YES	4a	Fixed value „SLEV“	SLEV
+++<CdtrAgt> ++++<FinInstnId>	NO	11a	Beneficiary bank SWIFT code.	COBADEFF



++++<BIC>			According to SEPA EndDate regulations, it will be not required starting from 1.11.2016. It means that <CdtrAgt> will be not required.	
+++<Cdtr>				
++++<Nm>	YES	70a	Beneficiary name	CompanyNet
++++<Ctry>	YES/NO	2a	Beneficiary Country code <b>required if adress is presented</b>	DE
++++<AdrLine>	YES/NO	2x70a	Beneficiary address - AdrLine element may exist only two times in one order. Field is optional.	Berlin St. 9928 Berlin
++++<Id> ++++<OrgId>	NO		Beneficiary Identifier (legal person) Filled according to rules presented in table shown below.	
++++<Id> ++++<PrvtId>	NO		Beneficiary Identifier (natural person) Filled according to rules presented in table shown below.	
+++<CdtrAcct> ++++<Id> ++++<IBAN>	YES		IBAN beneficiary account number	DE11240000825729001003
or (if conversion to other type of orders is used)				
+++<CdtrAcct> ++++<Id> ++++<Othr> ++++<Id>	YES		beneficiary account number in IBAN or non IBAN	11240000825729001003
+++<UltmtCdtr> ++++<Id> ++++<OrgId>	NO		Identifier of original ordering party (legal person) Filled according to rules presented in table shown below.	
+++<UltmtCdtr> ++++<Id> ++++<PrvtId>	NO		Identifier of original ordering party (natural person) Filled according to rules presented in table shown below.	
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

### 6.11.1. SEPA transfer – identifier of legal and private person

Identifier of legal person				
<OrgId>				
Name of XML element	Required	Format	Description	
+<BICOrBEI>	NO	11a	BIC bank identifier	
OR				
+<Othr>				
++<Id>	NO	35a	Identifier	

++<SchmeNm> +++<Cd>  or  ++<SchmeNm> +++<Prtry>	NO	35a	Type of identifier  ISO values possible to put in field Othr/SchmeNm/Cd or Othr/SchmeNm/Prtry (field possible to choose by a Customer): DUNS - Data Universal Numbering System BANK – Bank Party Identification TXID – Tax Identification Number CUST – Customer Identification Number EMPL – Employee Identification Number GSIG - GSIG  Value for Name of identifier possible to put in only in Othr/SchmeNm/Prtry field.
++<Issr>	NO	35a	Identifier issuer
<b>Identifier of natural person</b>			
<PrvtId>			
<b>Name of XML element</b>	<b>Required</b>	<b>Format</b>	<b>Description</b>
+<DtAndPlcOfBirth>			
++<BirthDt>	NO		Birth date
++<PrvcOfBirth>	NO	35a	Province
++<CityOfBirth>	NO	35a	City of birth
++<CtryOfBirth>	NO	2a	Country of birth
OR			
+<Othr>			
++<Id>	NO	35a	Identifier
++<SchmeNm> +++<Cd>  or  ++<SchmeNm> +++<Prtry>	NO	35a	Type of identifier  ISO values possible to put in field Othr/SchmeNm/Cd or Othr/SchmeNm/Prtry (field possible to choose by a Customer): DRLC – Drivers License Number CUST – Customer Identification Number SOSE – Social Security Number ARNU – Alien Registration Number CCPT – Passport Number TXID – Tax Identification Number NIDN – National Identity Number EMPL – Employee Identification Number  Value for Name of identifier possible to put in only in Othr/SchmeNm/Prtry field.
++<Issr>	NO	35a	Identifier issuer

## 7. Examples of payments

Details in some part can be different, regarding of Customer system creating [the ISO20022 pain.001.001.03 file](#).

In case Customer doesn't have a ERP system [with integrated tools](#) validating pain.001.001.03 format, Bank recommends to use external tools or mechanism which can validate files created in pain.001.001.03 format according to schema control file [pain.001.001.03.xsd](#). It allows to avoid any basic problems with integration.

### 7.1. Example of standard domestic and foreign payment combined in one file

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
pain.001.001.03.xsd">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>MSGIDUNIQUENUMBER</MsgId>
      <CreDtTm>2013-01-01T11:00:00</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <InitgPty>
        <Nm>Name of Ordering Party</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>8888123456</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>20016</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2013-07-31</ReqdExctnDt>
      <!--Debtor part-->
      <Dbtr>
        <Nm>Name of Ordering Party</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>Street 15</AdrLine>
          <AdrLine>00-870 City</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL24114011240000280016001001</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
```

```

    <FinInstnId>
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>PLKNR</Cd>
        </ClrSysId>
      <Mmbld>11401124</Mmbld>
    </ClrSysMmbld>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <!--domestic order-->
  <PmtId>
    <!--required unique InstrId per transaction if InstrId exists-->
    <InstrId>UNIQUENUMBEROFINSTRUCTION1</InstrId>
    <EndToEndId>REFERENCES2013110601</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="PLN">999999999.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <Mmbld>10202964</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>NAMEOFBENEFICIARY</Nm>
    <PstlAdr>
      <Ctry>PL</Ctry>
      <AdrLine>ADDRESS1</AdrLine>
      <AdrLine>ADDRESS2</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>54102029640000660200593889</Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <Purp>
    <Prtry>PLKR</Prtry>
  </Purp>
  <RmtInf>
    <Ustrd>PAYMENT DETAILS</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <!--foreign order-->

```

```

<PmtId>
  <!--required unique InstrId per transaction if InstrId exists-->
  <InstrId>UNIQUENUMBEROFINSTRUCTION2</InstrId>
  <EndToEndId>REFERENCES2013110602</EndToEndId>
</PmtId>
<PmtTplnf>
  <InstrPrty>HIGH</InstrPrty>
  <SvcLvl>
    <Cd>SDVA</Cd>
  </SvcLvl>
  <CtgyPurp>
    <Cd>INTC</Cd>
  </CtgyPurp>
</PmtTplnf>
<Amt>
  <InstdAmt Ccy="USD">11.55</InstdAmt>
</Amt>
<ChrgBr>CRED</ChrgBr>
<CdtrAgt>
  <FinInstnId>
    <BIC>DRESDEFFXX</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>NAMEOFBENEFICIARY</Nm>
  <PstlAdr>
    <Ctry>DE</Ctry>
    <AdrLine>ADDRESS1</AdrLine>
    <AdrLine>ADDRESS2</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>DE09700202701890012872</Id>
    </Othr>
  </Id>
</CdtrAcct>
<Purp>
  <Prtry>FRGN</Prtry>
</Purp>
<RmtInf>
  <Ustrd>PAYMENT DETAILS</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</Document>

```

## 7.2. Example of standard domestic payment, including split and payments marked for identification with the VAT White List

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
pain.001.001.03.xsd">
  <CstmrCdtTrfInitt>
    <GrpHdr>
      <MsgId>MSGIDUNIQUENUMBER</MsgId>
      <CreDtTm>2013-01-01T11:00:00</CreDtTm>
      <NbOfTxs>3</NbOfTxs>
      <InitgPty>
        <Nm>Name of Ordering Party</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>8888123456</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>20016</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2013-07-31</ReqdExctnDt>
      <!--Debtor part-->
      <Dbtr>
        <Nm>Name of Ordering Party</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>Street 15</AdrLine>
          <AdrLine>00-870 City</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL24114011240000280016001001</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <ClrSysId>
              <Cd>PLKNR</Cd>
            </ClrSysId>
            <Mmbld>11401124</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
    </PmtInf>
  </CstmrCdtTrfInitt>

```

```

</DbtrAgt>
<CdtTrfTxInf>
  <!--domestic order-->
  <PmtId>
    <!--required unique InstrId per transaction if InstrId exists-->
    <InstrId>UNIQUENUMBEROFINSTRUCTION1</InstrId>
    <EndToEndId>REFERENCES2013110601</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="PLN">9999999.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <Mmbld>10202964</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>NAMEOFBENEFICIARY</Nm>
    <PstlAdr>
      <Ctry>PL</Ctry>
      <AdrLine>ADDRESSXXXXXXXXXXXXXXXXXXXXXXXXX1</AdrLine>
      <AdrLine>ADDRESSXXXXXXXXXXXXXXXXXXXXXXXXX2</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>54102029640000660200593889</Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <Purp>
    <Prtry>PLKR</Prtry>
  </Purp>
  <RmtInf>
    <Ustrd>PAYMENT DETAILS</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <!-- domestic order - split payment -->
  <PmtId>
    <!--wymagany unikalny numer Instrid per transakcja, o ile tag ten występuje w zleceniu -->
    <InstrId>NUMERIDENTYFIKTRANSAKCJI1</InstrId>
    <EndToEndId>REFERENCES2013110601</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <CtgyPurp>
      <Cd>VATX</Cd>
    </CtgyPurp>
  </PmtTpInf>

```





```

        <FinInstnId>
            <ClrSysMmbld>
                <Mmbld>10202964</Mmbld>
            </ClrSysMmbld>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>NAZWISKOIMIEXXXXXXXXXXXXXXXXXXXXXXXXX1NAZWISKOIMIE2XXXXXXXXXXXXXXXXXXXXXXXXX2</Nm>
        <PstlAdr>
            <Ctry>PL</Ctry>
            <AdrLine>ADRESXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX1</AdrLine>
            <AdrLine>ADRESXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>54102029640000660200593889</Id>
            </Othr>
        </Id>
    </CdtrAcct>
    <Purp>
        <Prtry>PLKR</Prtry>
    </Purp>
    <RmtInf>
        <Ustrd>TYTULEMXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXITYTULEMXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2</Ustrd>
    </RmtInf>
</CdtTrfTxInf>

    </PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

### 7.3. Example of standard foreign payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
pain.001.001.03.xsd">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>MSGIDUNIQUENUMBER</MsgId>
      <CreDtTm>2013-01-01T11:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Name of Ordering Party</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>8888123456</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>20016</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2013-07-31</ReqdExctnDt>
      <!--Debtor part-->
      <Dbtr>
        <Nm>Name of Ordering Party</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>Street 15</AdrLine>
          <AdrLine>00-870 City</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL24114011240000280016001001</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <ClrSysId>
              <Cd>PLKNR</Cd>
            </ClrSysId>
            <Mmbld>11401124</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
    <CdtTrfTxInf>
```

```

<!--foreign order-->
<PmtId>
  <!--required unique InstrId per transaction if InstrId exists-->
  <InstrId>UNIQUENUMBEROFINSTRUCTION2</InstrId>
  <EndToEndId>REFERENCES2013110602</EndToEndId>
</PmtId>
<PmtTpInf>
  <InstrPrty>HIGH</InstrPrty>
  <SvcLvl>
    <Cd>SDVA</Cd>
  </SvcLvl>
  <CtgyPurp>
    <Cd>INTC</Cd>
  </CtgyPurp>
</PmtTpInf>
<Amt>
  <InstdAmt Ccy="USD">11.55</InstdAmt>
</Amt>
<ChrgBr>CRED</ChrgBr>
<CdtrAgt>
  <FinInstnId>
    <BIC>DRESDEFFXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>NAMEOFBENEFICIARY</Nm>
  <PstlAdr>
    <Ctry>DE</Ctry>
    <AdrLine>ADDRESS1</AdrLine>
    <AdrLine>ADDRESS2</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>DE09700202701890012872</Id>
    </Othr>
  </Id>
</CdtrAcct>
<Purp>
  <Prtry>FRGN</Prtry>
</Purp>
<RmtInf>
  <Ustrd>PAYMENT DETAILS</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

#### 7.4. Example of two SEPA payments with ultimate debtor and ultimate creditor

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>MSGIDUNIQUENUMBER</MsgId>
      <CreDtTm>2013-01-01T11:00:00</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <InitgPty>
        <Nm>Name of Ordering Party</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>8888123456</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>2014</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2013-01-01</ReqdExctnDt>
      <!--Debtor part-->
      <Dbtr>
        <Nm>Debtor name</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>ADDRESS 1</AdrLine>
          <AdrLine>ADDRESS 2</AdrLine>
        </PstlAdr>
        <Id>
          <OrgId>
            <BICOrBEI>BREXPLPW</BICOrBEI>
          </OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL22114010100000500997001007</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>BREXPLPW</BIC>
        </FinInstnId>
      </DbtrAgt>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```

                <ClrSysMmbld>
                    <ClrSysId>
                        <Cd>PLKNR</Cd>
                    </ClrSysId>
                    <Mmbld>11401010</Mmbld>
                </ClrSysMmbld>
            </FinInstnId>
        </DbtrAgt>
        <UltmtDbtr>
            <Nm>Original Ordering Party</Nm>
            <PstlAdr>
                <Ctry>PL</Ctry>
                <AdrLine>Street 15a</AdrLine>
                <AdrLine>00-070 Warszawa</AdrLine>
            </PstlAdr>
            <Id>
                <PrvtId>
                    <Othr>
                        <Id>ABC1234567890</Id>
                        <SchmeNm>
                            <Prtry>SOSE</Prtry>
                        </SchmeNm>
                    </Othr>
                </PrvtId>
            </Id>
        </UltmtDbtr>
        <CdItrfTxInf>
        <!--SEPA order-->
        <PmtId>
            <!--required unique InstrId per transaction if InstrId exists-->
            <InstrId>UNIQUENUMBEROFINSTRUCTION1</InstrId>
            <EndToEndId>REFERENCES2013110601</EndToEndId>
        </PmtId>
        <PmtTpInf>
            <SvcLvl>
                <Cd>SEPA</Cd>
            </SvcLvl>
        </PmtTpInf>
        <Amt>
            <InstdAmt Ccy="EUR">11.55</InstdAmt>
        </Amt>
        <ChrgBr>SLEV</ChrgBr>
        <CdtrAgt>
            <FinInstnId>
                <BIC>DRESDEFF</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>NAMEOFBENEFICIARY</Nm>
            <PstlAdr>
                <Ctry>DE</Ctry>

```

```

        <AdrLine>ADRESS1</AdrLine>
        <AdrLine>ADRESS2</AdrLine>
    </PstlAdr>
    <Id>
        <OrgId>
            <BICorBEI>DRESDEFF</BICorBEI>
        </OrgId>
    </Id>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>DE09700202701890012872</IBAN>
    </Id>
</CdtrAcct>
<UltmtCdtr>
    <Nm>Final beneficiary </Nm>
    <Id>
        <OrgId>
            <Othr>
                <Id>7283726327</Id>
                <SchmeNm>
                    <Prtry>EMPL</Prtry>
                </SchmeNm>
                <Issr>Issuer</Issr>
            </Othr>
        </OrgId>
    </Id>
</UltmtCdtr>
<RmtInf>
    <Ustrd>order details</Ustrd>
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
<PmtId>
    <!--required unique InstrId per transaction if InstrId exists-->
    <InstrId>UNIQUENUMBEROFINSTRUCTION2</InstrId>
    <EndToEndId>REFERENCES2013110602</EndToEndId>
</PmtId>
<PmtTplnf>
    <SvcLvl>
        <Cd>SEPA</Cd>
    </SvcLvl>
</PmtTplnf>
<Amt>
    <InstdAmt Ccy="EUR">11.55</InstdAmt>
</Amt>
<ChrgBr>SLEV</ChrgBr>
<CdtrAgt>
    <FinInstnId>
        <BIC>DRESDEFF</BIC>
    </FinInstnId>

```

```

</CdtrAgt>
<Cdtr>
  <Nm>NAMEOFBENEFICIARY</Nm>
  <PstlAdr>
    <Ctry>DE</Ctry>
    <AdrLine>ADDRESS 1</AdrLine>
    <AdrLine>ADDRESS 2</AdrLine>
  </PstlAdr>
  <Id>
    <OrgId>
      <BICOrBEI>DRESDEFF</BICOrBEI>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE09700202701890012872</IBAN>
  </Id>
</CdtrAcct>
<UltmtCdtr>
  <Id>
    <OrgId>
      <BICOrBEI>DRESDEFF</BICOrBEI>
    </OrgId>
  </Id>
</UltmtCdtr>
<RmtInf>
  <Ustrd> payment details like inv no. </Ustrd>
</RmtInf>
</CdtrTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</Document>

```

## 7.5. Example of one SEPA payment without ultimate debtor and ultimate creditor

```
?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>MSGIDUNIQUENUMBER</MsgId>
      <CreDtTm>2013-01-01T11:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Name of Ordering Party</Nm>
      </InitgPty>
    </GrpHdr>
  <PmtInf>
    <PmtInfId>2014</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>2013-12-16</ReqdExctnDt>
    <!--Debtor part-->
    <Dbtr>
      <Nm>Name of Ordering Party</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>PL22114010100000500997001007</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>BREXPLPW</BIC>
        <ClrSysMmbld>
          <ClrSysId>
            <Cd>PLKNR</Cd>
          </ClrSysId>
          <Mmbld>11401010</Mmbld>
        </ClrSysMmbld>
      </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
      <!--SEPA order-->
      <PmtId>
        <!--required unique Instrid per transaction if InstrId exists-->
        <InstrId>UNIQUENUMBEROFINSTRUCTION</InstrId>
        <EndToEndId>REFERENCES2013110601</EndToEndId>
      </PmtId>
    <PmtTpInf>
```



```

                <SvcLvl>
                    <Cd>SEPA</Cd>
                </SvcLvl>
                <CtgyPurp>
                    <Cd>INTC</Cd>
                </CtgyPurp>
            </PmtTpInf>
            <Amt>
                <InstdAmt Ccy="EUR">1000.00</InstdAmt>
            </Amt>
            <ChrgBr>SLEV</ChrgBr>
            <CdtrAgt>
            <FinInstnId>
                <BIC>COBADEFF733</BIC>
            </FinInstnId>
            </CdtrAgt>
            <Cdtr>
                <Nm>COMPANY GMBH</Nm>
                <PstlAdr>
                    <Ctry>DE</Ctry>
                    <AdrLine>Postfach 42 06 44</AdrLine>
                    <AdrLine>12099 BERLIN</AdrLine>
                </PstlAdr>
            </Cdtr>
            <CdtrAcct>
                <Id>
                    <IBAN>DE09700202701890012872</IBAN>
                </Id>
            </CdtrAcct>
            <RmtInf>
                <Ustrd>/INV/SEPA2013</Ustrd>
            </RmtInf>
        </CdtTrfTxInf>
    </PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

7.6. Example of SEPA order without ultimate debtor/creditor. Example with code SEPA, transaction codes and cost of payment put in <PmtInf> header instead of < CdtTrfTxInf> (example concerns point 3 of document)

?xml version="1.0" encoding="utf-8"?)

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

```

<CstmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>MSGIDUNIQUENUMBER</MsgId>
    <CreDtTm>2013-01-01T11:00:00</CreDtTm>
    <NbOfTx>1</NbOfTx>
    <InitgPty>
      <Nm>ORDERING PARTY NAME</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>2014</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
      <CtgyPurp>
        <Cd>INTC</Cd>
      </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2013-12-16</ReqdExctnDt>
    <!--Debtor part-->
    <Dbtr>
      <Nm>Name of ordering party</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>PL22114010100000500997001007</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>BREXPLPW</BIC>
        <ClrSysMmbld>
          <ClrSysId>
            <Cd>PLKNR</Cd>
          </ClrSysId>
          <Mmbld>11401010</Mmbld>
        </ClrSysMmbld>
      </FinInstnId>
    </DbtrAgt>
  </PmtInf>
</CstmrCdtTrfInitn>

```

transaction type in PmtInf header. Transaction type is missing in <CdtTrfTxInf> level

<Cd> tag with code for SEPA transaction is presented in PmtInf header. Different code in <Cd> tag exists on the <CdtTrfTxInf> level

```

    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtTrfTxInf>
    <!--SEPA zlecenie-->
    <PmtId>
      <!--required unique Instrid per transaction if InstrId exists-->
      <InstrId>NUMBERIDTRANSACTION</InstrId>
      <EndToEndId>REFERENCES2013110601</EndToEndId>
    </PmtId>
    <PmtTpInf>
      <CtgyPurp>
        <Cd>SSBE</Cd> SEPA transaction code on given transaction level. This code will be read by Bank
      </CtgyPurp>
    </PmtTpInf>
    <Amt>
      <InstdAmt Ccy="EUR">1000.00</InstdAmt>
    </Amt>
    <CdtrAgt>
    <FinInstnId>
      <BIC>COBADEFF733</BIC>
    </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>NAME GMBH CO</Nm>
      <PstlAdr>
        <Ctry>DE</Ctry>
        <AdrLine>Stras 2 11 44</AdrLine>
        <AdrLine>12012 BERLIN</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>DE12345600460770012123</IBAN>
      </Id>
    </CdtrAcct>
    <RmtInf>
      <Ustrd>/INV/13.10.2013</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

It concerns all transactions in this block, so it was not presented on the <CdtTrfTxInf> level

## 8. History of changes

No	Changes	Description	Document version	Data of document modification
1	Document ammendment	6 point with history of changes has been added  IBAN is optional for beneficiaries in SEPA and EuroEkspres payments. Special <Othr><Id> tag is used.	1.6	2016-04-21
2	An ammendment to point 1	In SEPA and EuroEkspres orders there is possibility to use <CdtrAcct><Id><IBAN> or <CdtrAcct><Id><Othr><Id> for beneficiary accounts in IBAN.  <CdtrAcct><Id><Othr><Id> is dedicated for Customers using SEPA/EE orders conversion build-in the mBank CompanyNet.	1.7	2016-09-26
3	<Ctry> field not required in Cdtr/PstlAdr/Ctry for orders other than SEPA & EuroEkspres	Requirements concerning existence of beneficiary's country field (Cdtr/PstlAdr/Ctry) in orders except the SEPA & EuroEkspres ones are removed.	1.7	2016-09-26
4	<Ctry> field not required in Dbtr/PstlAdr/Ctry	Requirements concerning existence of ordering party's country field (Dbtr/PstlAdr/Ctry) in all type of orders are removed.	1.7	2016-09-26
5	Changes in rules regarding ultimate ordering party and ultimate beneficiary data	In case of using ISO codes in identifier of person area, there are two places for presenting this codes in a file. You can use Othr/SchmeNm/Prtry or Othr/SchmeNm/Cd tag.	1.7	2016-09-26
6	BIC of beneficiary bank will be not required in SEPA	Starting from 1.11.2016, a BIC of beneficiary bank will be not required in SEPA orders.	1.7	2016-09-26
7	<InstrId> will be not required	Starting from 10.10.2016, <InstrId> will not be required. Attention! This field is still suggested for Customers using webservices. Please remember that InstrId value could exist only once in the system. No duplicates.	1.7	2016-09-26
8	IBAN or NRB format of account can be used in beneficiary account tag in Domestic transfer in non PLN currency and Internal currency transfer.	<CdtrAcct><Id><Othr><Id> is dedicated for these two formats of beneficiary account	1.8	2016-12-02
9	New form of tag presentation.	+ character is used for presenting the nesting level, the location level in the XML structure	1.8	2016-12-02
10	Missing <DbtrAgt> part of tag in 4.5 point	A line with a tag <DbtrAgt><FinInstnId><ClrSysMmbld> was missed in the table, in the point 4.5. This tag should be before <ClrSysId> and <Mmbld> tags, which are parts of this missed one.	1.8.1	2017-02-27
11	Redundant content in 4.7 point	A field about amount was presented in form of tags and in old fashion method. Only tag's form is presented now.	1.8.1	2017-02-27
12	Missing "t" character in Private identification tag in SEPA order documentation	The missing "t" character is added to the <PrvId> tag in fields' column, in SEPA order documentation.	1.8.2	2017-05-31
13.	HALCASH order's has been withdrawn from the mBank offer	Due to the bank's decision about HALCASH order cancellation, a HALCASH format description has been removed from this document.	1.8.2	2017-05-31
14.	Social Insurance order's has been withdrawn as separate type of order	Due to the execution of ZUS orders in the form of a simple national order from January 2018, a description of the ZUS format has been removed from the documentation.	1.9.0	2017-11-27

15.	Document amendment	Nesting level in header section changed. Sepa payment payer name elongate to 70a	1.9.1	2017-11-28
16	Split payment rules	Split payment details described in new point 4. Examples are updated and include split payment rules.	1.9.2	2018-03-01
17	Mechanism of validation with the list of VAT accounts - the so-called white list.	Adding entries regarding the file format using validation mechanisms with the White List.	1.9.4	2020-01-13
18.	EuroExpress orders – changes in validation of beneficiary bank's BIC	EuroExpress orders – changes in validation of beneficiary bank's BIC. BIC is required.	1.9.5	2021-11-19
19.	Addition of the White List verification flag in the SEPA assignment	Addition of the description of the White List verification marker in the SEPA assignment	1.9.6	2022-04-06