



# Format Specification

ISO20022-pain.001.001.03

mBank S.A.

Version 1.7 / 2018-04-13

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## 1. General Info

mBank S.A. offers an account management dedicated for Customers – corporates and cross-border capital financial groups preferring SWIFT connectivity as universal channel to their banks.

mBank S.A. offers SWIFT connectivity in the following ways:

1. accepting MT101 messages with credit transfers debiting mBank accounts, coming from the Ordering Party bank (MT101 agreement)
2. accepting MT101 messages with credit transfers debiting mBank accounts, coming directly from the Ordering Party – customer registered in SWIFT (**SWIFTNET Korpo** agreement)
3. accepting files with credit transfers, created in ISO20022 standard, pain.001.001.03 format, coming directly from the Ordering Party – customer registered in SWIFT (**SWIFTNET Korpo** agreement)
4. delivering MT940 to BIC (MT101 or SWIFTNET agreement)

Following document presents a format description of pain.001.001.03 file used in the SWIFTNET Korpo.

## 2. Short review of pain.001.001.03 file, format requirements and processing mechanism

1. File format is based on the XML ISO20022 standard published and managed by the ISO organization.
2. 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.
3. 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 side: [https://www.iso20022.org/message\\_archive.page](https://www.iso20022.org/message_archive.page).
5. mBank validates pain.001.001.03 file according to its schema control XSD file.
6. orders in a file are validated additionally in area of mBank requirements regarding payment processing like rules of PSD European Directive, or these ones presented on mBank www portal.
7. pain.001.001.03 format is dedicated only for credit transfer orders. It means that direct debit orders is not offered in this format.
8. XML structure in a table presents all required data including some rules required by mBank.
9. Additional remarks:
  - a. There could be several credit transfers of different types in one XML file.
  - b. One XML file could have orders debiting more than one Customer account.
  - c. 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.
  - d. <InstrId> tag with details, existing in <CdtTrfTxInf> block, is not required. <InstrId> is a technical number of a given order. It is not presented in turnovers.
  - e. The values true and false in <BtchBookg> tag are ignored by mBank. All transactions will be booked separately.
  - f. <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 or characters as value in <EndToEndId> tag in order to avoid filling in the concrete reference number.
  - g. It is suggested to use the "end-to-end reference", which could be a unique reference to identify each payment. This reference will be reported back in a status report pain.002.001.03.
  - h. 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.
  - i. Payments can be send to mBank with a future requested date.
  - j. Payment details should be presented only in <Ustrd> Tag.
  - k. Please avoid using empty tags e.g.: <UltmtCdtr/>
10. mBank accepts file with active compress option. Parameter SwCompression (Zip or Gzip or none) in Request File is acceptable.
11. mBank accepts domestic, foreign and SEPA SCT payments in this pain.001.001.03 format.
12. Allowed characters are listed in point 4. Characters not allowed in the system will be replaced by a SPACE character.
13. Each pain.001.001.03 accepted or not accepted by bank is reported in pain.002.001.03 file, sent to Customer.
14. Each transaction with final status (rejected or booked) will appear in pain.002.001.03 file, sent to Customer.
15. pain.002.001.03 format is described in other document.

## 3. Type of payments allowed in SWIFTNET Korpo service in pain.001.001.03

| No. | Type of payment  | Tags or general rules used for reading given type of order. More info in a main table.  |
|-----|--|---|
| 1   | Domestic standard non-urgent order to Polish banks in PLN including <a href="#">split payments</a> | <ul style="list-style-type: none"> <li>• Order should be in PLN currency.</li> <li>• Beneficiary account has to be in Polish IBAN.</li> <li>• In case of payments above 1 000 000 PLN, they are automatically treated as domestic urgent payments.</li> </ul> |
| 2   | Domestic urgent order to Polish banks in PLN including <a href="#">split payments</a>              | <ul style="list-style-type: none"> <li>• Order should be in PLN currency.</li> <li>• Beneficiary account has to be in Polish IBAN.</li> <li>• RTGS code should be used.</li> </ul>  |

|   |  |   |
|---|--|---|
| 3 | Domestic Social Insurance order in PLN (ZUS payment)   | <ul style="list-style-type: none"> <li>Order should be in PLN currency.</li> <li>Beneficiary account has to be in Polish IBAN.</li> <li><a href="#">Starting from 01.01.2018 no more rules required</a></li> </ul>  |
| 4 | Domestic TAX order in PLN  | <ul style="list-style-type: none"> <li>Order should be in PLN currency.</li> <li>Beneficiary account has to be in Polish IBAN.</li> <li>TAXS code should be used.</li> <li>General rules for TAX payment details should also be observed (more details in a table below).</li> </ul>  |
| 5 | Internal order (in PLN including <a href="#">split payments</a> and in non-PLN) to beneficiary account held in mBank | <ul style="list-style-type: none"> <li>Order could be in PLN or non-PLN currency.</li> <li>Beneficiary account has to be in Polish IBAN.</li> </ul>   |
| 6 | Domestic non-PLN order to Polish banks   | <ul style="list-style-type: none"> <li>Beneficiary account has to be in Polish IBAN.</li> <li>Order should be prepared according to rules for foreign payments including execution modes STANDARD, EXPRESS, URGENT and cost sides. Details in a table below.</li> <li>BIC of beneficiary bank should be presented.</li> <li>Order should be in non-PLN currency.</li> </ul> |
| 7 | Foreign order to non-Polish banks  | <ul style="list-style-type: none"> <li>Order should be prepared according to rules for foreign payments including execution modes STANDARD, EXPRESS, URGENT and cost sides. Details in a table below.</li> <li>BIC of beneficiary bank should be presented.</li> <li>Order could be in PLN or non-PLN currency.</li> </ul>  |
| 8 | SEPA orders to other banks ( <b>not mBank</b> )  | <ul style="list-style-type: none"> <li>Order should be in EUR and beneficiary account has to be in IBAN.</li> <li>Beneficiary BIC Bank is not required.</li> <li><b>Beneficiary account could not be held in mBank.</b></li> </ul>  |

#### 4. Allowed characters

- UTF-8 (only characters as part of Code-list ISO 8859-1)
- Allowed Characters
  - 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 (Blanks)

#### 5. References to codes and colors used in the tables in 7 point.

- [0..x] Optional to schema for subcomponent; may repeat 0 or x times. Occurrence will note whether a subcomponent is repeating and number of occurrences.
- [1..1] Mandatory to schema for subcomponent. Occurrence will note whether a subcomponent is mandatory in the schema of the component. It can be presented only 1 time.
- [1..x] Mandatory to schema for subcomponent. It can be presented 1 to x times.
- Column [OR] means that two of subcomponents can appear alternatively.

#### 6. Beneficiaries and Ordering Parties

| Party ISO 20022   | Synonym   | Description  |
|-------------------|---|--|
| Debtor            | Originator<br>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 on the initiative of which the payment data is established. This can be either the debtor or the party that initiates the credit transfer on behalf of the debtor e.g. an agent, Service Bureau or a company's service centre. |
| Creditor          | Beneficiary   | The Party whose account is credited with the payment.  |
| Ultimate Creditor | Ultimate Beneficiary<br>Beneficiary Reference Party | The Party, which is the ultimate beneficiary of the payment.   |
| Debtor agent      | Originator's, Bank Payer's Bank                     | The Bank where the Debtor has its account.   |
| Creditor agent    | Beneficiary's Bank, Seller's Bank                   | The Bank where the Creditor has its account.   |

## 7. Fields of pain.001.001.03, used in processing payment orders in mBank

| Field Name – Tag<br>(No. references EPC Implementation Guide)   | Mult.  | RULES/ REMARKS   |
|---|--------|--|
| <?xml version="1.0" encoding="UTF-8" ?>   | [1..1] | Version number, format This tag must always be placed before the group header tag.               |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | [1..1] | Beginning of document. This tag must always be placed before the group header tag.               |
| <CstmrCdtTrfInitn>  | [1..1] | Customer Credit Transfer Initiation. This tag must always be placed before the group header tag. |

| Field Name<br>(No. references EPC Implementation Guide)           | Tag name   | Or | Mult.  | Format / restrictions | RULES/ REMARKS  |
|---|--|----|--------|-----------------------|---|
| <b>Group Header Block - this can only occur once per file</b>     |  |    |        |                       |   |
| 1.0 Group Header  | <GrpHdr>   |    | [1..1] |                       |   |
| 1.1 Message Identification  | <GrpHdr><br><MsgId>  |    | [1..1] | 35x an                | Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 <a href="#">as File Reference</a>   |
| 1.2 Creation Date Time  | <GrpHdr><br><CreDtTm>  |    | [1..1] | ISO date and time     | Date and time that the file was created<br><a href="#">YYYY-MM-DDThh:mm:ss</a>  |
| 1.6 Number Of Transactions  | <GrpHdr><br><NbOfTx>   |    | [1..1] | 15n                   | Total number of transactions in a file. <a href="#">Required</a> . Validation of this transaction number with sum of numbers of transactions presented in <PmtInf> blocks (no. ref. 2.4)<br><a href="#">In case of any difference, pain.001 will be rejected.</a> |
| 1.7 Control Sum   | <GrpHdr><br><CtrlSum>  |    | [0..1] | Decimal Number        | It is <a href="#">optional</a> for a client. If included, value will be checked. It will be validated against sum of all transaction amounts listed on in point 2.5 and in case of any differences – <a href="#">rejected</a> .                                   |
| <b>Initiating Party</b>   |  |    |        |                       |   |
| 1.8 Initiating Party  | <GrpHdr><br><InitgPty>   |    | [1..1] |                       | Initiating Party component  |
| 1.8 Initiating Party<br>(Organisation Identification/BIC or BEI)  | <GrpHdr><br><InitgPty><br>++<Id><br>+++<OrgId><br>++++<BICorBEI> |    | [1..1] | BIC11 or BIC8         | Required for message validation on mBank side. Other parts are optional but also suggested (like <Nm>, <PstlAdr>)<br><a href="#">In case of missing BICorBEI, pain.001 will be rejected.</a>  |
| 1.8 Initiating Party (Name)                                       | <GrpHdr><br><InitgPty><br>++<Nm>                                 |    | [0..1] | 70x an                | Name of Initiating Party. It is a client's option to include. Optional but suggested subcomponent   |
| 1.8 Initiating Party (Postal Address)                             | <GrpHdr><br><InitgPty><br>++<PstlAdr>                            |    | [0..1] |                       | Postal Address of initiating Party. Optional subcomponent   |
| <b>Payments Information Block – this can occur multiple times</b> |  |    |        |                       |   |
| 2.0 Payment Information   | <PmtInf>   |    | [1..n] |                       | Begin payment information.  |
| 2.1 Payment Information Identification                            | <PmtInf><br><PmtInfId>   |    | [1..1] | 35x an                | Sender reference number for given block of transactions. Value used further in pain.002   |

| Field Name<br>(No. references EPC Implementation Guide)  | Tag name  | Or  | Mult.  | Format / restrictions | RULES/ REMARKS   |
|--|---|-----|--------|-----------------------|--|
| 2.2 Payment Method   | <PmtInf><br>+<PmtMtd>                               |     | [1..1] | 3!a                   | TRF  |
| 2.3 Batch Booking  | <PmtInf><br>+<BtchBookg>                            |     | [0..1] | Code – true or false  | Mass payment booking not used in this solution. Value is ignored.  |
| 2.4 Number Of Transactions   | <PmtInf><br>+<NbOfTxS>                              |     | [0..1] | 15x an                | Not checked by Bank. Total number of transactions within a Payment Information batch.  |
| 2.5 Control Sum  | <PmtInf><br>+<CtrlSum>                              |     | [0..1] | Decimal Number        | It is a client's choice to include. If value present in this field, value will be checked.<br>The sum is the total values presented in Instructed Amount.  |
| <b>Payment Type Information.</b><br><i>This is optional and if used, it is recommended to be used at Credit Transfer Transaction Information level not at Payment Information level.</i><br><i>Beginning of Payment Type Information</i> |   |     |        |                       |  |
| 2.6 Payment Type Information   | <PmtInf><br>+<PmtTpInf>                             |     | [0..1] |                       |  |
| 2.8 Service Level  | <PmtInf><br>+<PmtTpInf><br>++<SvcLvl>               |     | [0..1] |                       |  |
| 2.9 Code   | <PmtInf><br>+<PmtTpInf><br>++<SvcLvl><br>+++<Cd>    | {Or | [0..1] | 4x an                 | <p>In case of SEPA code – Bank treat each payment in &lt;PmtInf&gt; as SEPA, but under condition, that &lt;Cd&gt; is not used in given transaction level and transaction is really a SEPA one.</p> <p>In case of EUR payments to mBank beneficiary accounts please do not use SEPA code.</p> <p>In case of RTGS code – Bank treat each payment in &lt;PmtInf&gt; as low amount Polish urgent SORBNET transfer, but under condition that &lt;Cd&gt; is not used in given transaction level and transaction is really qualified as transaction between Polish banks, with PLN as transaction currency.</p> |
| 2.10 Proprietary   | <PmtInf><br>+<PmtTpInf><br>++<SvcLvl><br>+++<Prtry> | Or} | [0..1] | Max35x an, Min1 an    | <p>In case of foreign transfer &lt;Prtry&gt; is used as transaction time delivery mode (value Day, value Day + 1, value Day+2).<br/>In other cases – ignored.</p> <p>Map matrix<br/> - EXP as express (execution in Booking Day) mode,<br/> - URG as urgent (execution in Booking Day +1) mode,<br/> - missing or different from EXP or URG value – standard mode (execution in Booking Day+2).</p> <p>In case of internal non-PLN payments to mBank accounts, this field it is not required.</p>  |
| 2.14 Category Purpose  | <PmtInf><br>+<PmtTpInf><br>++<CtgyPurp>             |     | [0..1] |                       | Conditional based on country payment instrument.<br>If <CtgyPurp> is used, one of <Cd> or <Prtry> must be used.  |

| Field Name<br>(No. references EPC Implementation Guide)  | Tag name  | Or   | Mult.  | Format / restrictions  | RULES/ REMARKS   |
|--|---|------|--------|------------------------|--|
| 2.15 Code  | <PmtInf><br>+<PmtTpInf><br>++<CtgyPurp><br>+++<Cd>    | {Or} | [0..1] |                        | If <Cd> is populated, <Prtry> should not be populated. <ul style="list-style-type: none"> <li>Category purpose, as published in an external category purpose code list (for SEPA transfers like SALA, PENS, INTC).</li> <li>In case of domestic payment, it is used for Social Insurance or TAX payments.</li> <li>Code INTC can be used in foreign payments but transactions with INTC are processed as other foreign transactions.</li> <li>It is suggested to use it on transaction level.</li> <li>Code VATX is used to identify split payments but only the condition when the payment is an domestic one in PLN, directed to accounts in Poland</li> </ul> |
| 2.16 Proprietary   | <PmtInf><br>+<PmtTpInf><br>++<CtgyPurp><br>+++<Prtry> | Or}  | [0..1] |                        | If <Prtry> is populated, <Cd> should not be populated.<br><br>Proprietary code for list of codes agreed in a bilateral agreement.  |
| <b>Payment Type Information.</b><br><i>This is optional and if used, it is recommended to be used at Credit Transfer Transaction Information level not at Payment Information level.</i><br><i>End of Payment Type Information</i> |   |      |        |                        |  |
| 2.17 Requested Execution Date  | <PmtInf><br>+<ReqdExctnDt>                            |      | [1..1] | ISO Date<br>YYYY-MM-DD | Requested Execution Date<br><br>All bookings with current or old date will be taken by Bank as current orders. Of course mBank should receive them before CutOfTimes shown on mBank www portal.<br><br>In case of future date – payments will wait until given business day.   |
| <b>Information about Debtor.</b><br><i>Beginning of Debtor Information</i>   |   |      |        |                        |  |
| 2.19 Debtor  | <PmtInf><br>+<Dbtr>                                   |      | [1..1] |                        | Debtor section with name, address etc.<br><br>Bank reads AdrLine address fields or structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd>.  |
| 2.19 Name  | <PmtInf><br>+<Dbtr><br>++<Nm>                         |      | [1..1] | Max 70 an              | All characters above 70 will be cut off. Name of the Debtor/payer.<br>In case  |
| 2.19 Postal Address  | <PmtInf><br>+<Dbtr><br>++<PstlAdr>                    |      | [1..1] |                        |  |
| 2.19 Country   | <PmtInf><br>+<Dbtr><br>++<PstlAdr><br>+++<Ctry>       |      | [1..1] | 2an                    | Country of Debtor.<br>Country (ISO 3166) required if address is presented  |

|  |  |     |        |                       |  |
|--|--|-----|--------|-----------------------|--|
| 2.19 Address Line  | <PmtInf><br>+<Dbtr><br>++<PstlAdr><br>+++<AdrLine>   | {Or | [1..x] | Max 70 an             | Debtor address.<br>Several lines with <AdrLine> tag can be used.<br>Total 70 characters cannot be crossed over.<br>If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.   |
| Field Name<br>(No. references EPC Implementation Guide)  | Tag name   | Or  | Mult.  | Format / restrictions | RULES/ REMARKS   |
| 2.19 StreetName<br>2.19 BuildingNumber<br>2.19 PostCode<br>2.19 TownName   | <PmtInf><br>+<Dbtr><br>++<PstlAdr><br>+++<StrtNm><br>+++<BldgNb><br>+++<PstCd><br>+++<TwnNm> | Or} | [1..1] | Max70 an              | Debtor address.<br><b>Structured address data</b><br>If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.   |
| Information about Debtor.<br>End of Debtor Information   |  |     |        |                       |  |
| 2.20 Debtor Account  | <PmtInf><br>+<DbtrAcct><br>++<Id><br>+++<IBAN>   |     | [1..1] |                       | Allowed only Id/IBAN, because on this level we will estimate 12 digits length of Customer account.<br>If IBAN or other format of debtor account will be sent in Id/Other/Id section, it will be ignored on XML file processing.<br>It will be rejected, in Bank internal systems.  |
| 2.21 BIC   | <PmtInf><br>+<DbtrAgt><br>++< FinInstnId><br>+++<BIC>  |     | [1..1] |                       | Financial Institution Identification. Required.<br>BREXPLPW recommended.<br>For SEPA required.   |
| 2.23 Ultimate Debtor   | <PmtInf><br>+<UltmtDbtr><br>++<Nm>   |     | [0..1] | 2 x 35 an             | Primary ordering party.<br>All signs crossing length of 70 will be removed.<br>Used only for SEPA  |
| Charge Bearer.<br>Charge Bearer is optional. It depends on type of payments. In case of some situations it will be ignored. It can be populated at payment information (for all transactions in <PmtInf> or transaction level (only for given transaction) but transaction level is recommended. |  |     |        |                       |  |
| 2.24 Charge Bearer   | <PmtInf><br>+<ChrgBr>  |     | [0..1] |                       | Allowed codes:<br>• DEBT Borne by Debtor (ex OUR)<br>• CRED Borne by Creditor (ex BEN)<br>• SHAR Shared (ex. SHA)<br>• SLEV Service Level for SEPA (SHA)<br><br>Codes<br>1/ in case of domestic payments in PLN- ignored<br>2/ in case of domestic payments in non PLN – required<br>3/ in case of internal payments to mBank accounts in all currency - ignored<br>4/ in case of foreign payments (to non-Polish banks)- required<br>5/ in case of SEPA, SLEV code is mapped. |
| Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the <PmtInf> block   |  |     |        |                       |  |

|  |  |     |        |                       |   |
|--|--|-----|--------|-----------------------|---|
| 2.27 Credit Transfer Transaction Information   | <PmtInf><br>+<CdtTrfTxInf>   |     | [1..n] |                       | Beginning of Credit Transfer Transaction Info   |
| 2.28 Payment Identification  | <PmtInf><br>+<CdtTrfTxInf><br>++<PmtId>                                  |     | [1..1] |                       | Beginning of Payment Identification   |
| Field Name<br>(No. references EPC Implementation Guide)  | Tag name   | Or  | Mult.  | Format / restrictions | RULES/ REMARKS  |
| 2.29 Instruction Identification  | <PmtInf><br>+<CdtTrfTxInf><br>++<PmtId><br>+++<InstrId>                  |     | [0..1] | 35x an                | Transaction technical reference no.<br>If present, Id will be returned only to ordering party in payment pain.002 reporting.  |
| 2.30 End to End Identification   | <PmtInf><br>+<CdtTrfTxInf><br>++<PmtId><br>+++<EndToEndId>               |     | [1..1] | 16x an                | Payment Reference - goes with payment from debtor to creditor and travels through clearing systems. If Customer will not provide a number, NOTPROVIDED string should come from Customer.<br>If references are longer than 16 letters or numbers, it will be cut off.  |
| <b>Payment Type Information.</b><br><i>This is optional and if used, it is recommended to be used at Credit Transfer Transaction Information level not at Payment Information level.</i><br><i>Beginning of Payment Type Information</i> |  |     |        |                       |   |
| 2.31 Payment Type Information  | <PmtInf><br>+<CdtTrfTxInf><br>++<PmtTpInf>                               |     | [0..1] |                       |   |
| 2.33 Service Level   | <PmtInf><br>+<CdtTrfTxInf><br>++<PmtTpInf><br>+++<SvcLvl>                |     | [0..1] |                       |   |
| 2.34 Code  | <PmtInf><br>+<CdtTrfTxInf><br>++<PmtTpInf><br>+++<SvcLvl><br>++++<Cd>    | {Or | [0..1] | 4x an                 | <p>In case of <b>SEPA code</b> – Bank treats payment as SEPA one. In case of EUR payments to mBank beneficiary accounts, <b>please do not use SEPA code.</b></p> <p>In case of <b>RTGS code</b> – Bank treat each payment in &lt;CdtTrfTxInf&gt; as low amount Polish urgent <b>SORBNET</b> transfer (below 1000000PLN), but under condition that transaction is qualified as transaction between Polish banks, with PLN as transaction currency.</p>   |
| 2.35 Proprietary   | <PmtInf><br>+<CdtTrfTxInf><br>++<PmtTpInf><br>+++<SvcLvl><br>++++<Prtry> | Or} | [0..1] | Max35x an, Min1 an    | <p>In case of <b>foreign transfer</b> &lt;Prtry&gt; is used as transaction time delivery mode (value Day, value Day + 1, value Day+2).<br/>In other cases – ignored.</p> <p>Map matrix<br/> - <b>EXP</b> as express (execution in Booking Day) mode,<br/> - <b>URG</b> as urgent (execution in Booking Day +1) mode,<br/> - missing or different from EXP or URG value – standard mode (execution in Booking Day+2).</p> <p>In case of <b>internal non-PLN payments to mBank accounts</b>, this field it is not required.</p> |

|  |   |    |        |                       |   |
|--|---|----|--------|-----------------------|---|
| 2.39 Category Purpose  | <PmtInf><br>+<CdtTrfTxInf><br>++<PmtTpInf><br>+++<CtgyPurp>             |    | [0..1] |                       | Conditional based on country payment instrument.<br>If <CtgyPurp> is used, one of <Cd> or <Prtry> must be used.   |
| Field Name<br>(No. references EPC Implementation Guide)  | Tag name  | Or | Mult.  | Format / restrictions | RULES/ REMARKS  |
| 2.39 Code  | <PmtInf><br>+<CdtTrfTxInf><br>++<PmtTpInf><br>+++<CtgyPurp><br>++++<Cd> |    | [0..1] |                       | If <Cd> is populated, <Prtry> should not be populated.<br><br>In case of <b>domestic payment</b> it is used in the following cases: <ul style="list-style-type: none"> <li>• Category purpose, as published in an external category purpose code list (for SEPA transfers like SALA, PENS, INTC).</li> <li>• In case of domestic payment, it is used for TAX payments. <ul style="list-style-type: none"> <li>◦ TAXS – TAX Office transfer (US)</li> </ul> </li> <li>• Code INTC can be used in foreign payments but transactions with INTC are processed as other foreign transactions.</li> <li>• It is suggested to use it on transaction level.</li> <li>• Code VATX is used to identify <b>split payments</b> but only the condition when the payment is an domestic one in PLN, directed to accounts in Poland</li> </ul> |
| <b>Payment Type Information.</b><br><i>This is optional and if used, it is recommended to be used at Credit Transfer Transaction Information level not at Payment Information level.</i><br><i>End of Payment Type Information</i>   |   |    |        |                       |   |
| 2.42 Amount  | <PmtInf><br>+<CdtTrfTxInf><br>++<Amt>                                   |    | [1..1] |                       |   |
| 2.43 Instructed Amount   | <PmtInf><br>+<CdtTrfTxInf><br>++<Amt><br>+++<InstdAmt<br>Ccy="AAA">     |    | [1..1] | 3!a 18n               | Amount of transfer, currency code according to ISO 4217.<br><br>Amount should be according to range from:<br>0.01 to 999 999 999 999 999.99<br><br>Currency code must be according to currency accepted in mBank.<br><br>e.g. <InstdAmt Ccy="EUR">419.20</InstdAmt>   |
| <b>Charge Bearer.</b><br><i>Charge Bearer is optional. It depends on type of payments. In case of some situations it will be ignored. It can be populated at payment information (for all transactions in &lt;PmtInf&gt; or transaction level (only for given transaction) but transaction level is recommended.</i> |   |    |        |                       |   |
| 2.51 Charge Bearer   | <PmtInf><br>+<CdtTrfTxInf><br>++<ChrgBr>                                |    | [0..1] |                       | Allowed codes: <ul style="list-style-type: none"> <li>• DEBT Borne by Debtor (ex OUR)</li> <li>• CRED Borne by Creditor (ex BEN)</li> <li>• SHAR Shared (ex. SHA)</li> <li>• SLEV Service Level for SEPA (SHA)</li> </ul>   |

|  |  |    |        |                       | Codes<br>1/ in case of domestic payments in PLN– ignored<br>2/ in case of domestic payments in non PLN – required<br>3/ in case of internal payments to mBank accounts in all currency - ignored<br>4/ in case of foreign payments (to non-Polish banks)– required<br>5/ in case of SEPA, <a href="#">SLEV</a> code is mapped.   |
|--|--|----|--------|-----------------------|--|
| Field Name<br>(No. references EPC Implementation Guide)  | Tag name   | Or | Mult.  | Format / restrictions | RULES/ REMARKS   |
| 2.70 Ultimate Debtor                                     | <PmtInf><br>+<CdtTrfTxInf><br>++<UltmtDbtr>  |    | [0..1] |                       | Conditional based on business need.<br>Used only for SEPA  |
| 2.70 Name  | <PmtInf><br>+<CdtTrfTxInf><br>++<UltmtDbtr><br>+++<Nm>   |    | [0..1] | 2 x 35 an             | Conditional based on business need.<br>All signs crossing length of 70 will be removed.<br>Used only for SEPA  |
| 2.77 Creditor Agent                                      | <PmtInf><br>+<CdtTrfTxInf><br>++<CdtrAgt>  |    | [1..1] |                       | Tag collecting info about beneficiary’s Bank.  |
| 2.77 Financial Institution / BIC                         | <PmtInf><br>+<CdtTrfTxInf><br>++<CdtrAgt><br>+++<FinInstnId><br>++++<BIC>  |    | [1..1] | BIC8/BIC11            | BIC of Beneficiary Bank<br>1/In case of <a href="#">SEPA</a> – not required after 31.10.2016<br>2/In case of <a href="#">foreign payments and domestic in non PLN currency</a> – required<br>3/In case of <a href="#">domestic payments in PLN and internal payments to mBank accounts (all currencies)</a> - field ignored  |
| 2.77 Financial Institution / Beneficiary Bank Identifier | <PmtInf><br>+<CdtTrfTxInf><br>++<CdtrAgt><br>+++<FinInstnId><br>++++<Nm><br>++++<PstlAdr><br>++++<Ctry><br>++++<AdrLine> |    | [0..1] |                       | Beneficiary Bank Identification:<br><br>Mapping of name and beneficiary Bank address:<br>1/for <a href="#">domestic payments in PLN</a> – ignored<br>2/for <a href="#">internal payments to mBank accounts</a> – ignored<br>2/ for <a href="#">SEPA</a> – ignored<br>3/ for <a href="#">foreign payments and domestic payments in non-PLN</a> – mapped<br><br><Nm> - all signs after 70 are removed<br><AdrLine> - all characters, counted in total from all lines, should not crossed over 70 |
| 2.79 Creditor  | <PmtInf><br>+<CdtTrfTxInf><br>++<Cdtr>   |    | [1..1] |                       | Beginning of Creditor information  |
| 2.79 Name  | <PmtInf><br>+<CdtTrfTxInf><br>++<Cdtr><br>+++<Nm>  |    | [1..1] | 70x an                | Creditor Name. Required field with max 70 signs. Rest characters will be ignored.  |
| 2.79 Postal Address                                      | <PmtInf><br>+<CdtTrfTxInf><br>++<Cdtr><br>+++<PstlAdr>   |    | [0..1] |                       | Beginning of Postal Address  |

|   |  |           |              |                              |  |
|---|--|-----------|--------------|------------------------------|--|
| 2.79 Country  | <PmtInf><br>+<CdtTrfTxInf><br>++<Cdtr><br>+++<PstlAdr><br>++++<Ctry>                         |           | [0..1]       |                              | Country code is used in SEPA   |
| <b>Field Name<br/>(No. references EPC Implementation Guide)</b>   | <b>Tag name</b>  | <b>Or</b> | <b>Mult.</b> | <b>Format / restrictions</b> | <b>RULES/ REMARKS</b>  |
| 2.79 Address Line   | <PmtInf><br>+<CdtTrfTxInf><br>++<Cdtr><br>+++<PstlAdr><br>++++<AdrLine>                      | {Or       | [0..2]       | Max 70 an                    | Optional field with maximum 70 signs.<br>Tag <AddrLine></AddLine> can be presented in few lines. Total characters cannot cross over 70.  |
| 2.79 StreetName<br>2.79 BuildingNumber<br>2.79 PostCode<br>2.79 TownName  | <PmtInf><br>+<Dbtr><br>++<PstlAdr><br>+++<StrtNm><br>+++<BldgNb><br>+++<PstCd><br>+++<TwnNm> | Or}       | [0..1]       | Max70 an                     | <b>Structured data.</b><br>If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.   |
| 2.80 Creditor Account   | <PmtInf><br>+<CdtTrfTxInf><br>++<CdtrAcct>   |           | [1..1]       |                              | Begin Creditor Account.<br>Sub components given in next two lines (Id or IBAN).  |
| 2.80 IBAN   | <PmtInf><br>+<CdtTrfTxInf><br>++<CdtrAcct><br>+++<Id><br>++++<IBAN>                          | {Or       | [0..1]       | IBAN format                  | IBAN format:<br>1. domestic transfers (all currencies),<br>2. internal transfers to mBank account (all currencies)<br>3. foreign transfers if beneficiary presents account in this format<br>4. SEPA transfers to the banks  |
| 2.80 Identification   | <PmtInf><br>+<CdtTrfTxInf><br>++<CdtrAcct><br>+++<Id><br>++++<Othr><br>++++<Id>              | Or}       | [0..1]       |                              | Format accepted by mBank:<br>1. domestic transfers (all currencies) in NRB ( <u>IBAN without country code</u> )<br>2. internal transfers to mBank account (all currencies) in NRB ( <u>IBAN without country code</u> )<br>3. foreign transfers in <u>non-IBAN</u> if beneficiary presents account in this format and <u>beneficiary bank accepts this format</u> |
| 2.80 Account currency   | <PmtInf><br>+<CdtTrfTxInf><br>++<CdtrAcct><br>+++<Ccy>                                       |           | [0..1]       | ISO code                     | Currency of account  |
| 2.81 Ultimate Creditor  | <PmtInf><br>+<CdtTrfTxInf><br>++<UltmtCdtr><br>+++<Nm>                                       |           | [0..1]       | Max70 an                     | Conditional based on business need and payment transaction. All signs, which cross length of 70, will be removed.<br>Used only in SEPA.  |
| <b>TAX Payments.</b><br>This is optional. It is used only in case of payments to Polish TAX Offices in PLN currency.<br><i>Beginning of Information</i> |  |           |              |                              |  |
| 2.90 Tax  | <PmtInf><br>+<CdtTrfTxInf><br>++<Tax>  |           | [0..1]       |                              |  |

| Field Name<br>(No. references EPC Implementation Guide) | Tag name   | Or | Mult.  | Format / restrictions | RULES/ REMARKS  |
|---|--|----|--------|-----------------------|---|
| 2.90 Registration Identification                        | <PmtInf><br>+<CdtTrfTxInf><br>++<Tax><br>+++<Dbtr><br>++++<RegnId>   |    | [0..1] | 15a                   | Identifier for Polish domestic TAX Transfers<br>First sign describes „Type of identifier“:<br>- N - NIP<br>- P – PESEL<br>- R – Regon,<br>- 1 – ID card number<br>- 2 – Passport number.<br>- 3 – Other identity document.<br>Next value – value of chosen identifier: <a href="#">N1234563218</a>  |
| 2.90 Record Type  | <PmtInf><br>+<CdtTrfTxInf><br>++<Tax><br>+++<Rcrd><br>++++<Tp>       |    | [0..1] | 35a                   | Period:<br>The first part of the field “Period” contains two characters of the “Year” (in two-digits).<br>The second part contains one of the following “Period Type”:<br>- M – means month,<br>- P – means half-year,<br>- R – means year,<br>- K – means quarter of year,<br>- D – means decade,<br>- J – means day.<br><br>The third part contains „the Period number”. In case “Period Type” has value:<br>- R, the period number field have no period number<br>- value,<br>- P, the period number field should have one of values 01 or 02,<br>- K, the period number field should have one of values - 01, 02, 03 or 04,<br>- M, the period number field should have value from range - 01-12,<br>- 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,<br>- 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.<br><br>Example: <a href="#">04J2101</a> |
| 2.90 Forms Code   | <PmtInf><br>+<CdtTrfTxInf><br>++<Tax><br>+++<Rcrd><br>++++<FrmsCd>   |    | [0..1] | 35a                   | TAX Form for Polish domestic TAX Transfers<br>Example: <a href="#">VAT-7</a>  |
| 2.90 Additional Information                             | <PmtInf><br>+<CdtTrfTxInf><br>++<Tax><br>+++<Rcrd><br>++++<AddtlInf> |    | [0..1] | 40a                   | Identification of commitment for Polish domestic TAX Transfers  |
| Field Name<br>(No. references EPC Implementation Guide) | Tag name   | Or | Mult.  | Format / restrictions | RULES/ REMARKS  |

**TAX Payments.**

This is optional. It is used only in case of payments to Polish TAX Offices in PLN currency.

**End of Information**

|                             |  |  |        |        |   |
|-----------------------------|--|--|--------|--------|---|
| 2.98 Remittance Information | <PmtInf><br>+<CdtTrfTxInf><br>++<RmtInf>               |  | [0..1] |        | Not used for Polish domestic TAX transfers<br><br>Remittance information delivered outside of the clearing system will be conditional on bank services. Amount of remittance information delivered through the clearing system will be limited by specific clearing system capabilities.                          |
| 2.99 Unstructured           | <PmtInf><br>+<CdtTrfTxInf><br>++<RmtInf><br>+++<Ustrd> |  | [0..1] | 140 an | Payment subject (Remittance Information – Unstructured),<br>1/ for domestic payments required<br>2/ for foreign payments – required<br>3/ for SEPA optional<br>4/ <b>not used for domestic TAX transfers</b><br>5/ in case of <b>split payments</b> specific structure is used. It is described below in point 7a |

**a. 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/<br>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<br>Required field and > 0.00 and <= payment amount from message box 32B (gross amount for payment with VAT).<br>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/<br>Commodity provider or service provider ID | M      | /IDC/14x         | Supplier's or service provider's identifier (VAT payer, invoice issuer)<br>or<br>Customer ID (Customer) in the case of own transfer.<br>Required field and cannot be empty.  |
| /INV/<br>The form or payment symbol                | M      | /INV/35x         | VAT invoice number (including correcting invoice)<br>or<br>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.<br>Required field and cannot be empty.  |
| /TXT/  | O      | /TXT/33x         | Any payment text (Up to 33 alphanumeric characters).<br>Optional field.  |

## 8. Examples

Pain.001 message with SORBNET (automatically recognized because amount is over 1000000PLN), SEPA and foreign transactions. Some fields presented as unused in our processing

```
<?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>2001121612</MsgId> -> taken to pain.002
  <CreDtTm>2012-10-22T10:46:18</CreDtTm>
  <NbOfTx>3</NbOfTx> -> validation against transactions counted by our system
  <CtrlSum>243900.00</CtrlSum> -> validation against transactions, which amounts were summarized by us
  <InitgPty>
    <Nm>Full name of initiating Party</Nm> -> taken to further processing
    <Id>
      <OrgId>
        <BICOrBEI>BIC11</BICOrBEI> -> validation with <MsgId> in case of duplicated
        messages
      </OrgId>
    </Id>
  </InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>1001121713</PmtInfId> -> taken to pain.002
  <PmtMtd>TRF</PmtMtd>
  <NbOfTx>2</NbOfTx>
  <CtrlSum>225000.00</CtrlSum>
  <ReqdExctnDt>2012-10-22</ReqdExctnDt> -> taken to pain.002
  <Dbtr>
    <Nm>Full name of Payer</Nm> -> taken to pain.002 and further processing
    <PstlAdr>
      <StrtNm>Al. Jerozolimskie 1 av.</StrtNm> -> ignored by our system
      <TwnNm>Warszawa</TwnNm> -> ignored by our system
      <Ctry>PL</Ctry> -> ignored by our system
      <AdrLine>Please put full address</AdrLine> -> taken to pain.002 and further
    </PstlAdr>
    <CtryOfRes>PL</CtryOfRes> -> ignored by our system
    <CtctDtls> -> ignored by our system
      <Nm>Kosewski Eustachy</Nm> -> ignored by our system
    </CtctDtls>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>PL25114010100000400404003001</IBAN> -> taken to pain.002 and further
      processing
    </Id>
    <Ccy>PLN</Ccy> -> ignored by our system, currency of account known by our internal system
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>BREXPLPWWA1</BIC> -> ignored by our system
      <ClrSysMmbId>
        <MmbId>11401010</MmbId> -> ignored by our system
      </ClrSysMmbId>
      <PstlAdr>
        <Ctry>PL</Ctry> -> ignored by our system
      </PstlAdr>
      <Othr>
        <Id>114</Id> -> ignored by our system
      </Othr>
    </FinInstnId>
    <BrnchId>
      <Id>CB 11401010</Id> -> ignored by our system
    </BrnchId>
  </DbtrAgt>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>01-0F11000002</InstrId> -> taken to pain.002 and further processing
      <EndToEndId>NOTPROVIDED</EndToEndId> -> taken to pain.002 and further processing
    </PmtId>
    <Amt>
```

```

    <InstdAmt Ccy="PLN">200000.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>PKOPPLPW</BIC> -> taken to further processing
      <ClrSysMmbId>
        <ClrSysId>
          <Cd>PLKNR</Cd> -> ignored by our system
        </ClrSysId>
        <MmbId>12406335</MmbId> -> ignored by our system
      </ClrSysMmbId>
      <Nm>BANK POLSKA KASA OPIEKI S.A.</Nm> -> taken to further processing
      <PstlAdr>
        <Ctry>PL</Ctry> -> taken to further processing
      </PstlAdr>
      <Othr>
        <Id>124</Id> -> ignored by our system
      </Othr>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Test Company - Payee</Nm> -> taken to further processing and to pain.002
    <PstlAdr>
      <PstCd>04-210</PstCd> -> ignored by our system
      <TwnNm>Warszawa</TwnNm> -> ignored by our system
      <Ctry>PL</Ctry>
      <AdrLine>Full address of payee</AdrLine> -> taken to further processing and to
      pain.002
    </PstlAdr>
    <Id>
      <OrgId>
        <Othr>
          <Id>0002597934</Id> -> ignored by our system
        </Othr>
      </OrgId>
    </Id>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>PL42105010381000002272469616</IBAN> -> taken to further processing
      and to pain.002.
      structure determines bank of
      payee.
    </Id>
    <Nm>Test Company - Payee</Nm> -> ignored by our system
  </CdtrAcct>
  <InstrForCdtrAgt>
    <InstrInf>text to vendor 1</InstrInf> -> ignored by our system
  </InstrForCdtrAgt>
  <Tax>
    <Dbtr>
      <TaxId>PL52600....</TaxId> -> ignored by our system
    </Dbtr>
    <RefNb>TEST1 PL</RefNb> -> ignored by our system
    <Dt>2012-10-22</Dt> -> ignored by our system
    <Rcrd>
      <TaxAmt>
        <TaxblBaseAmt Ccy="PLN">0.00</TaxblBaseAmt> -> ignored by our
        system
        <TtlAmt Ccy="PLN">0.00</TtlAmt> -> ignored by our system
      </TaxAmt>
    </Rcrd>
  </Tax>
  <RmtInf>
    <Ustrd>/TEST1 PL/ text to vendor 1</Ustrd> -> taken to further processing and to pain.002.
  </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>01-0F110000003</InstrId> -> taken to further processing and to pain.002.
    <EndToEndId>NOTPROVIDED</EndToEndId> -> taken to further processing and to pain.002.
  </PmtId>
  <PmtTpInf>
    <SvcLvl>
      <Prtry>EXP</Prtry> taken to further processing, please do not forget that you can
      use in case of foreign transfers.
    </SvcLvl>

```

```

</PmtTpInf>
<Amt>
  <InstdAmt Ccy="USD">25000.00</InstdAmt> -> taken to further processing and to pain.002
</Amt>
<ChrgBr>CRED</ChrgBr> taken to further processing, please do not forget in case of foreign
transfers.
<CdtrAgt>
  <FinInstnId>
    <BIC>MELNUS3PXXX</BIC> -> taken to further processing and to pain.002
    <ClrSysMmbId>
      <ClrSysId>
        <Cd>USABA</Cd> -> ignored by our system
      </ClrSysId>
      <MmbId>043000261</MmbId> -> ignored by our system
    </ClrSysMmbId>
    <Nm>MELLON BANK, N. A.</Nm> -> taken to further processing and to pain.002
    <PstlAdr>
      <Ctry>US</Ctry> -> taken to further processing and to pain.002
    </PstlAdr>
    <Othr>
      <Id>043</Id> -> ignored by our system
    </Othr>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Full Name of Payee</Nm> -> taken to further processing and to pain.002
  <PstlAdr>
    <PstCd>711045-1000</PstCd> -> ignored by our system
    <TwnNm>Monille</TwnNm> -> ignored by our system
    <CtrySubDvsn>NJ</CtrySubDvsn> -> ignored by our system
    <Ctry>US</Ctry> -> ignored by our system
    <AdrLine>Full address of payee</AdrLine> -> taken to further processing and to
pain.002
  </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>0009661866</Id> -> ignored by our system
      </Othr>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>0009922302</Id> -> taken to further processing and to pain.002
    </Othr>
  </Id>
  <Nm>Full address of payee</Nm> -> ignored by our system
</CdtrAcct>
<InstrForCdtrAgt>
  <InstrInf>text to vendor 3</InstrInf> -> ignored by our system
</InstrForCdtrAgt>
<Tax>
  <Dbtr>
    <TaxId>PL5260.....</TaxId> -> ignored by our system
  </Dbtr>
  <RefNb>USA TEST</RefNb> -> ignored by our system
  <Dt>2012-10-22</Dt> -> ignored by our system
  <Rcrd>
    <TaxAmt>
      <TaxblBaseAmt Ccy="PLN">0.00</TaxblBaseAmt> -> ignored by our
system
      <TtlAmt Ccy="PLN">0.00</TtlAmt> -> ignored by our system
    </TaxAmt>
  </Rcrd>
</Tax>
<RmtInf>
  <Ustrd>/USA TEST/ text to vendor 3</Ustrd> -> taken to further processing and to pain.002
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
<PmtInf>
  <PmtInfId>1001121814</PmtInfId> -> taken to further processing and to pain.002
  <PmtMtd>TRF</PmtMtd>
  <NbOfTx>1</NbOfTx>
  <CtrlSum>18900.00</CtrlSum>

```

```

<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd> -> taken to further processing and to pain.002.
  </SvcLvl>
</PmtTpInf>
<ReqdExctnDt>2012-10-22</ReqdExctnDt> -> taken to further processing and to pain.002.
<Dbtr>
  <Nm>Full name of Payer</Nm> -> taken to further processing and to pain.002.
  <PstlAdr>
    <StrtNm>AL. Jerozolimskie 58</StrtNm> -> ignored by our system
    <TwnNm>Warszawa</TwnNm> -> ignored by our system
    <Ctry>PL</Ctry> -> ignored by our system
    <AdrLine>Full address of Payer</AdrLine> -> taken to further processing and to pain.002.
  </PstlAdr>
  <CtryOfRes>PL</CtryOfRes> -> ignored by our system
  <CtctDtIs>
    <Nm>Eustachy Nazewniczy</Nm> -> ignored by our system
  </CtctDtIs>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>PL25114010100000400404003001</IBAN> -> taken to further processing and to
    pain.002.
  </Id>
  <Ccy>PLN</Ccy> -> ignored by our system
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>BREXPLPWWA1</BIC> -> ignored by our system
    <ClrSysMmbId>
      <MmbId>11401010</MmbId> -> ignored by our system
    </ClrSysMmbId>
    <PstlAdr>
      <Ctry>PL</Ctry> -> ignored by our system
    </PstlAdr>
    <Othr>
      <Id>114</Id> -> ignored by our system
    </Othr>
  </FinInstnId>
  <BrnchId>
    <Id>CB 11401010</Id> -> ignored by our system
  </BrnchId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr> -> taken to further processing and to pain.002.
<CdtTrfTxInf>
  <PmtId>
    <InstrId>01-01F110000001</InstrId> -> taken to further processing and to pain.002.
    <EndToEndId>NOTPROVIDED</EndToEndId> -> taken to further processing and to pain.002.
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">18900.00</InstdAmt> -> taken to further processing and to pain.002.
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>COBADEFF268</BIC> -> taken to further processing and to pain.002.
      <ClrSysMmbId>
        <ClrSysId>
          <Cd>DEBLZ</Cd> -> ignored by our system
        </ClrSysId>
        <MmbId>26840032</MmbId> -> ignored by our system
      </ClrSysMmbId>
      <Nm>Commerzbank AG</Nm> -> ignored by our system
      <PstlAdr>
        <Ctry>DE</Ctry> -> ignored by our system
      </PstlAdr>
      <Othr>
        <Id>268</Id> -> ignored by our system
      </Othr>
    </FinInstnId>
  </CdtrAgt>
</CdtTrfTxInf>
  <Nm>Company GmbH</Nm> -> taken to further processing and to pain.002.
  <PstlAdr>
    <PstCd>99685</PstCd> -> ignored by our system
    <TwnNm>Langelsheim</TwnNm> -> ignored by our system
    <CtrySubDvsn>03</CtrySubDvsn> -> ignored by our system
    <Ctry>DE</Ctry> -> ignored by our system
  </PstlAdr>

```

```

        <AdrLine>Please use full address </AdrLine> -> taken to further processing and to
        pain.002,
    </PstlAdr>
    <Id>
        <OrgId>
            <Othr>
                <Id>000052032500</Id> -> ignored by our system
            </Othr>
        </OrgId>
    </Id>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>DE IBAN number</IBAN> -> taken to further processing and to pain.002,
    </Id>
    <Ccy>EUR</Ccy> -> ignored by our system
    <Nm>Full name of Payee GmbH</Nm> -> taken to further processing and to pain.002,
</CdtrAcct>
<InstrForCdtrAgt>
    <InstrInf>text to vendor 2</InstrInf> -> ignored by our system
</InstrForCdtrAgt>
<Tax>
    <Dbtr>
        <TaxId>PL52600....</TaxId> -> ignored by our system
    </Dbtr>
    <RefNb>SEPA TEST</RefNb> -> ignored by our system
    <Dt>2012-10-22</Dt> -> ignored by our system
    <Rcrd>
        <TaxAmt>
            <TaxblBaseAmt Ccy="EUR">0.00</TaxblBaseAmt> -> ignored by our
            system
            <TtlAmt Ccy="EUR">0.00</TtlAmt> -> ignored by our system
        </TaxAmt>
    </Rcrd>
</Tax>
<RmtInf>
    <Ustrd>/SEPA TEST/ text to vendor 2</Ustrd> -> taken to further processing and to pain.002,
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

</CstmrCdtTrfInitn>
</Document>

```

Pain.001 message with SORBNET (low amount below 1 000 000 PLN, so special tag is used), with TAX 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">
<CstmrCdtTrfInitn>

<GrpHdr>
    <MsgId>2001121612</MsgId> -> taken to pain.002
    <CreDtTm>2012-10-22T10:46:18</CreDtTm>
    <NbOfTxs>2</NbOfTxs> -> validation against transactions counted by our system
    <CtrlSum>2900.00</CtrlSum> -> validation against transactions, which amounts were summarized by us
    <InitgPty>
        <Nm>Full name of initiating Party</Nm> -> taken to further processing
        <Id>
            <OrgId>
                <BICorBEI>BE11</BICorBEI> -> validation with <MsgId> in case of duplicated
                messages
            </OrgId>
        </Id>
    </InitgPty>
</GrpHdr>
<PmtInf>
    <PmtInfId>1001121713</PmtInfId> -> taken to pain.002
    <PmtMtd>TRF</PmtMtd>
    <NbOfTxs>2</NbOfTxs>
    <CtrlSum>2900.00</CtrlSum>
    <ReqdExctnDt>2012-10-22</ReqdExctnDt> -> taken to pain.002
    <Dbtr>
        <Nm>Full name of Payer</Nm> -> taken to pain.002 and further processing
        <PstlAdr>
            <StrtNm>Al. Jerozolimskie 1 av.</StrtNm> -> ignored by our system
            <TwnNm>Warszawa</TwnNm> -> ignored by our system

```

```

        <Ctry>PL</Ctry> -> ignored by our system
        <AdrLine>Please put full address </AdrLine> -> taken to pain.002 and further
    </PstlAdr>
    <CtryOfRes>PL</CtryOfRes> -> ignored by our system
    <CtctDtIs> -> ignored by our system
        <Nm>Kosewski Eustachy</Nm> -> ignored by our system
    </CtctDtIs>
</Dbtr>
<DbtrAcct>
    <Id>
        <IBAN>PL25114010100000400404003001</IBAN> -> taken to pain.002 and further
        processing
    </Id>
    <Ccy>PLN</Ccy> -> ignored by our system, currency of account known by our internal system
</DbtrAcct>
<DbtrAgt>
    <FinInstnId>
        <BIC>BREXPLPWWA1</BIC> -> ignored by our system
        <ClrSysMmbId>
            <MmbId>11401010</MmbId> -> ignored by our system
        </ClrSysMmbId>
        <PstlAdr>
            <Ctry>PL</Ctry> -> ignored by our system
        </PstlAdr>
        <Othr>
            <Id>114</Id> -> ignored by our system
        </Othr>
    </FinInstnId>
    <BrnchId>
        <Id>CB 11401010</Id> -> ignored by our system
    </BrnchId>
</DbtrAgt>
<CdtTrfTxInf> ←-- SORBENT urgent domestic payment
    <PmtId>
        <InstrId>01-0F110000002</InstrId> -> taken to pain.002 and further processing
        <EndToEndId>NOTPROVIDED</EndToEndId> -> taken to pain.002 and further processing
    </PmtId>
    <PmtTpInf>
        <SvcLvl>
            <Cd>RTGS</Cd> -> allow us to recognize payments in PLN as urgent domestic
            payment SORBNET
        </SvcLvl>
    </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="PLN">1900.00</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>PKOPPLPW</BIC> -> taken to further processing
            <ClrSysMmbId>
                <ClrSysId>
                    <Cd>PLKNR</Cd> -> ignored by our system
                </ClrSysId>
                <MmbId>12406335</MmbId> -> ignored by our system
            </ClrSysMmbId>
            <Nm>BANK POLSKA KASA OPIEKI S.A.</Nm> -> taken to further processing
            <PstlAdr>
                <Ctry>PL</Ctry> -> taken to further processing
            </PstlAdr>
            <Othr>
                <Id>124</Id> -> ignored by our system
            </Othr>
        </FinInstnId>
    </CdtrAgt>
</CdtTrfTxInf>
<Cdtr>
    <Nm>Test Company - Payee</Nm> -> taken to further processing and to pain.002
    <PstlAdr>
        <PstCd>04-210</PstCd> -> ignored by our system
        <TwnNm>Warszawa</TwnNm> -> ignored by our system
        <Ctry>PL</Ctry>
        <AdrLine>Full address of payee</AdrLine> -> taken to further processing and to
        pain.002
    </PstlAdr>
    <Id>
        <OrgId>
            <Othr>
                <Id>0002597934</Id> -> ignored by our system
            </Othr>
        </OrgId>
    </Id>

```

```

        </Othr>
    </OrgId>
</Id>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>PL42105010381000002272469616</IBAN> -> taken to further processing
        and to pain.002, structure determines bank of payee,
    </Id>
    <Nm> Test Company - Payee</Nm> -> ignored by our system
</CdtrAcct>
<InstrForCdtrAgt>
    <InstrInf>text to vendor 1</InstrInf> -> ignored by our system
</InstrForCdtrAgt>
<Tax>
    <Dbtr>
        <TaxId>PL52600....</TaxId> -> ignored by our system
    </Dbtr>
    <RefNb>TEST1 PL</RefNb> -> ignored by our system
    <Dt>2012-10-22</Dt> -> ignored by our system
    <Rcrd>
        <TaxAmt>
            <TaxblBaseAmt Ccy="PLN">0.00</TaxblBaseAmt> -> ignored by our
            system
            <TtlAmt Ccy="PLN">0.00</TtlAmt> -> ignored by our system
        </TaxAmt>
    </Rcrd>
</Tax>
<RmtInf>
    <Ustrd>/TEST1 PL/ text to vendor 1</Ustrd> -> taken to further processing and to pain.002.
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf> ←----- TAX payment
    <PmtId>
        <InstrId>01-0F110000002</InstrId> -> taken to pain.002 and further processing
        <EndToEndId>NOTPROVIDED</EndToEndId> -> taken to pain.002 and further processing
    </PmtId>
    <PmtTpInf>
        <CtgyPurp>
            <Cd>TAXS</Cd> -> allows to recognize domestic payment as TAX
        </CtgyPurp>
    </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="PLN">1000.00</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>NBPLPLPW</BIC> -> taken to further processing
            <ClrSysMmbId>
                <ClrSysId>
                    <Cd>PLKNR</Cd> -> ignored by our system
                </ClrSysId>
                <MmbId>10101010</MmbId> -> ignored by our system
            </ClrSysMmbId>
            <Nm> NARODOWY BANK POLSKI</Nm> -> taken to further processing
            <PstlAdr>
                <Ctry>PL</Ctry> -> taken to further processing
            </PstlAdr>
            <Othr>
                <Id>124</Id> -> ignored by our system
            </Othr>
        </FinInstnId>
    </CdtrAgt>
</CdtTrfTxInf>
<Cdtr>
    <Nm> Sąd Warszawy XII Wydział Gospodarcz - Payee</Nm> -> taken to further processing
    and to pain.002
    <PstlAdr>
        <PstCd>04-210</PstCd> -> ignored by our system
        <TwnNm>Warszawa</TwnNm> -> ignored by our system
        <Ctry>PL</Ctry>
        <AdrLine>Full address of payee</AdrLine> -> taken to further processing and to
        pain.002
    </PstlAdr>
    <Id>
        <OrgId>
            <Othr>
                <Id>0002597934</Id> -> ignored by our system
            </Othr>
        </OrgId>
    </Id>
</Cdtr>

```

```

        </Othr>
    </OrgId>
</Id>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>PL55101010100400352231000000</IBAN> -> taken to further processing
        and to pain.002, structure determines bank of payee. It is an account of TAX office,
    </Id>
    <Nm>Sąd Warszawy XII Wydział Gospodarcz - Payee</Nm> -> ignored by our system
</CdtrAcct>
<InstrForCdtrAgt>
    <InstrInf>text to vendor 1</InstrInf> -> ignored by our system
</InstrForCdtrAgt>
<Tax>
    <Dbtr>
        <RegnId>R0122932...</RegnId> -> taken to further processing
    </Dbtr>
    <RefNb>TEST1 PL</RefNb> -> ignored by our system
    <Dt>2012-10-22</Dt> -> ignored by our system
    <Rcrd>
        <Tp>15R</Tp> -> taken to further processing
        <FrmsCd>PIT37</FrmsCd> -> taken to further processing
        <AddtlInf> commitment identity </AddtlInf> -> taken to further processing
    </Rcrd>
</Tax>
<RmtInf>
    <Ustrd>/TEST1 PL/ text to vendor 1</Ustrd> -> ignored by our system in case of TAX
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

## 9. History of changes

| No. | Date       | Version of document | Reason  |
|-----|------------|---------------------|---|
| 1.  | 2012-11-15 | 0.4                 | Creation of document changes history  |
| 2.  | 2013-04-02 | 0.5                 | Some amendment concerning low amount SORBNET and literal corrections concerning execution of foreign transfers (execution modes, which have influence on value date of payment) |
| 3.  | 2014-01-02 | 1.0                 | Modifications regarding below 1mIn PLNSORBNET and ZUS & TAX payments  |
| 4.  | 2014-07-01 | 1.1                 | Layout modifications  |
| 5.  | 2015-10-15 | 1.2                 | Some amendments in examples included in point 7 concerning Social Insurance and TAX payments.<br>Correction in description of InstructionIdentification field in point 6.       |
| 6.  | 2015-12-20 | 1.3                 | Bank accepts structured address data dedicated to beneficiary and ordering party. Bank accepts SwCompression= options used in Request File (Zip, zip, Gzip or GZIP)             |
| 7.  | 2016-11-28 | 1.4/1.5             | SEPA regulations – BIC of beneficiary bank is not required. Non-PLN payments to mBank accounts could not be used as SEPA once.<br>Changes in format of document                 |
| 8.  | 2017-11-27 | 1.6                 | Social Insurance payments will be accepted only as standard Domestic payment starting from 01.01.2018   |
| 9.  | 2018-03-19 | 1.7                 | Description of 2.99 field was corrected. Payment details for Social Insurance payments should come in <Ustrd> tag.  |
| 10. | 2018-04-13 | 1.7                 | New rules for new split payments  |