



# Format Specification

ISO20022-pain.001.001.03

mBank S.A.

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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 and additionally in the Request For Transfer agreements between third party banks & mBank.**

## 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 not ignored by mBank. If value is false, all transactions will be booked separately. On other hand, they will be booked as one booking on account turnover.
  - 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 mass payment order to Polish banks in PLN including mBank	<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>• Ordering party account should be in PLN currency</li> </ul>

3	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>
4	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>
5	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>
6	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>
7	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>
8	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

1. UTF-8 (only characters as part of Code-list ISO 8859-1)
2. Allowed Characters
  - a. 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
  - b. 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
  - c. 0 1 2 3 4 5 6 7 8 9
  - d. / - ? : ( ) . , ' + { }
  - e. Space (Blanks)

#### 5. Beneficiaries and Ordering Parties

Party ISO 20022	Synonym	Description
Debtor	Originator Ordering Party	The Party whose account is debited with the payment.
Ultimate Debtor	Originator Reference Party	The Party that originally ordered payments and to whom the seller has sent the invoice. Ultimate Debtor is used when the receiver of the invoice is different from the account owner.
Initiating Party	Instructing Party	The Party 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 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.

## 6. Fields used in processing standard and urgent domestic PLN orders including Split payments and internal mBank accounts

Field Name – Tag (No. references EPC Implementation Guide)	RULES/ REMARKS
<?xml version="1.0" encoding="UTF-8" ?>	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">	Beginning of document. This tag must always be placed before the group header tag.
<CstmrCdtTrfInitn>	Customer Credit Transfer Initiation. This tag must always be placed before the group header tag.

Field Name)	Tag name	Required	Format / restrictions	RULES/ REMARKS	
<b>Group Header Block - this can only occur once per file</b>					
<b>Group Header +&lt;GrpHdr&gt;</b>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as <a href="#">File Reference</a>	100001
Creation Date Time	++<CreDtTm>	YES	ISO date and time	Date and time that the file was created <a href="#">YYYY-MM-DDThh:mm:ss</a>	2013-01-01T11:00:00
Number Of Transactions	++<NbOfTx>	YES	15n	Total number of transactions in a file. Validation of this transaction number with sum of numbers of transactions presented in <PmtInf> blocks <a href="#">In case of any difference, pain.001 will be rejected.</a>	3
Control Sum	++<CtrlSum>	NO	Decimal Number	If included, value will be checked. It will be validated against sum of all transaction amounts listed on in whole file and in case of any differences – <a href="#">rejected.</a>	100.23
<b>Initiating Party ++&lt;InitgPty&gt; Initiating Party component</b>					
Initiating Party (Organisation Identification/BIC or BEI)	+++<Id> ++++<OrgId> ++++++<BICorBEI>	YES	BIC11 or BIC8	Required for message validation on mBank side. Other parts are optional but also suggested (like <Nm>, <PstlAdr>) <a href="#">In case of missing BICorBEI, pain.001 will be rejected.</a>	<i>It should be Customer BIC in case of SWIFTNET Korpo It should be bank BIC in case of Request for Transfer</i>
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
Initiating Party (Postal Address)	+++<PstlAdr>	NO	70x an	Postal Address of initiating Party. Optional subcomponent	Ordering Party address
<b>Payments Information Block – this can occur multiple times. It has info about ordering party &amp; transactions to the beneficiaries</b>					
<b>Payment Information +&lt;PmtInf&gt;</b>					
Payment Information Identification	++<PmtInfId>	YES	35x an	Sender reference number for given block of transactions. Value used further in pain.002	20016
Payment Method	++<PmtMtd>	YES	3!a	PaymentMethod – fixed value „TRF”	TRF
Batch Booking	++<BtchBookg>	NO	string: true or false	Mass payment booking is possible. Value is not ignored. <a href="#">Please see point 6b under the table.</a>	false

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Number Of Transactions	++<NbOfTxs>	NO	15x an	Not checked by Bank. Total number of transactions within a Payment Information block	23
Control Sum	++<CtrlSum>	NO	Decimal Number	It is a client's choice to include. If value present in this field, value will be checked. The sum is the total values presented in Instructed Amount in given block.	100.34
Payment Type Information Local Instrument element	++<PmtTpInf> +++<LclInstrm> ++++<Prtry>	NO	String: PLUS	Payment Type Information – used only in case of <a href="#">batchbooking = true</a> . In case of <a href="#">mBank mass payment plus service</a> – value "PLUS". <a href="#">Please see point 6b under the table.</a>	PLUS
Requested Execution Date	++<ReqdExctnDt>	YES	ISO Date YYYY-MM-DD	All bookings with old date will be taken by Bank as current date. Of course mBank should receive them before Cut Of Times shown on mBank www portal.  In case of future date – payments will wait until given business day.	2013-08-08

Information about Debtor.

Beginning of Debtor Information

<b>Debtor</b>		<b>++&lt;Dbtr&gt;</b>			
Name	+++<Nm>	YES	Max 70 an	All characters above 70 will be cut off. Name of the Debtor/payer.	Ordering Party Name
Postal Address of Debtor	+++<PstAdr>				
Country	++++<Ctry>	NO	2an	Country (ISO 3166) required if address is presented	PL
Address Line	++++<AdrLine>	NO	Max 70 an*	Several lines with <AdrLine> tag can be used.	ul. Senatorska 18 00-065 Warszawa
				* Total 70 characters cannot be crossed over. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.	
OR					
StreetName	++++<StrtNm>	NO	Max70 an*	<b>Structured address data</b>	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	NO	Max 35 an*	Town name	Warszawa
				*sum of these positions should be no more than 70 an. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.	

Information about Debtor.

End of Debtor Information

Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only <a href="#">Id/IBAN</a> in this format. Other will be rejected.	PL251140101000004004040 03001
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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.

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Financial Institution ID	++<DbtrAgt> +++< FinInstrId>				
BIC	++++<BIC>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
<b>And optional</b>					
	++++<ClrSysMmbId>				
Clearing Code	+++++<ClrSysId> +++++<Cd>	NO/YES	5an	Clearing Code – fixed value "PLKNR". <b>Required if &lt;MmbId&gt; exists</b>	PLKNR
ID of Financial Institution	+++++<MmbId>	NO	8n	Ordering party bank identifier	11401010
<b>Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the &lt;PmtInf&gt; block</b>					
Credit Transfer Transaction Information	+<CdtTrfTxInf>			Beginning of Credit Transfer Transaction Info	
<b>Payment Identification</b>					
	++<PmtId>				
Instruction Identification	+++<InstrId>	NO	35x an	Transaction technical reference no. If present, Id will be returned to ordering party in payment pain.002 reporting.	20002
End to End Identification	+++<EndToEndId>	YES	16x an	Payment Reference - goes with payment to creditor. If you do not provide a number, please use "NOTPROVIDED" string or space. If references are longer than 16 letters or numbers, it will be cut off.	121009211D
<b>Payment Type Information.</b>					
<i>Beginning of Payment Type Information</i>					
<b>Payment Type Information</b>					
	++<PmtTpInf>				
Service Level Code	+++<SvcLvl> ++++<Cd>	NO	4x an	RTGS code – Bank treat each payment in <CdtTrfTxInf> as low amount Polish urgent SORBNET transfer (below 1000000PLN), but under condition that this is domestic transaction between mBank & Polish banks, in PLN currency.	RTGS
Local Instrument	+++<LclInstrm> ++++<Prtry>	NO	16a	mBank can cross-check beneficiary's account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only). <i>Orders will be rejected in case of negative validation.</i>	/WL!/IDC/1111111111/
Code	+++<CtgyPurp> ++++<Cd>	NO	4x an	Specifies the underlying reason of the payment transaction. <ul style="list-style-type: none"> <li>VATX code 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> Please see point 6a under the table.	VATX
<b>Payment Type Information.</b>					
<i>End of Payment Type Information</i>					

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
<b>Amount</b>	<b>++&lt;Amt&gt;</b>				
Instructed Amount	+++<InstdAmt Ccy="AAA">	YES	3!a 18n	Amount of transfer, currency code according to ISO 4217.  Amount should be according to range from: 0.01 to 999 999 999 999 999.99  Currency code must be according to currency accepted in mBank.	An example of tag with amount:  <InstdAmt Ccy="PLN">99999.99</Instd Amt>
Creditor Agent	++<CdtrAgt>			Tag collecting info about beneficiary's Bank.	
Financial Institution / BIC	+++<FinInstnId> ++++<BIC>	YES	BIC8/BIC11	BIC of Beneficiary Bank In case of <a href="#">domestic payments in PLN and internal payments to mBank accounts</a> - field ignored	COBADEFF
Financial Institution / Name of Institution	+++<FinInstnId> ++++<Nm>	YES/NO	22x an	Beneficiary Bank Identification. Name of beneficiary bank. Required if no BIC.  Mapping of name and beneficiary Bank address: 1/for <a href="#">domestic payments in PLN</a> - ignored 2/for <a href="#">internal payments to mBank accounts</a> - ignored	Bank SA
Postal address	++++<PstlAdr>				
	+++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
	+++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
<b>Creditor</b>	<b>++&lt;Cdtr&gt;</b>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
Address Line	++++<AdrLine>	YES	Max 70 an	Field with maximum 70 signs. Tag <AddrLine></AddLine> can be presented in few lines. Total characters cannot cross over 70.	ul. Koczańska 1 00-065 Warszawa
<b>OR</b>					
StreetName	+++<StrtNm>	YES	Max70 an*	<b>Structured address data</b>	ul. Senatorska
BuildingNumber	+++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	+++<PstCd>	YES	Max 16 an*	Postal Code	00-065
TownName	+++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
			*sum of these positions should be no more than 70 an. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.		
Creditor Account	++<CdtrAcct>	YES	Begin Creditor Account. Sub components given in next two lines (Id or IBAN).		



Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
IBAN	+++<Id> ++++<IBAN>	YES	IBAN format	IBAN format - <a href="#">recommended</a>	PL721060007600003200005 46101
<b>OR</b>					
Identification	+++<Id> ++++<Othr> +++++<Id>	YES	IBAN or non IBAN format	Format accepted by mBank: NRB ( <a href="#">IBAN without country code</a> )	72106000760000320000546 101
Account currency	+++<Ccy>	NO	ISO code	Currency of account	PLN
<i>Attention! The field must not contain VAT account numbers in case of Polish accounts.</i>					
Unstructured Remittance Information	++<RmtInf> +++<Ustrd>	YES	140 an	Payment subject (Remittance Information – Unstructured), 1/ for domestic payments required 2/ for foreign payments – required 3/ <a href="#">for SEPA optional</a> 4/ <a href="#">not used for domestic TAX transfers</a> 5/ in case of <a href="#">split payments</a> specific structure is used. It is described below in point 7a	Payment for F-VAT/101

**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/ A code word for the amount of VAT	Mandatory	/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	Mandatory	/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	Mandatory	/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/	Optional	/TXT/33x	Any payment text (Up to 33 alphanumeric characters). Optional field.

4. Currently the use of the Split payment is on a voluntary basis and customer (the taxpayer) is free to decide if they want to use the split Payment mechanism or not.
5. From 1 November 2019 the Split Payment rules are amended to introduce mandatory split payments for selected goods and services in Poland.
6. Obligatory split payment applies only to transactions between taxpayers (B2B), which are subject to VAT in Poland, documented by invoices in which the total amount of receivables exceeds PLN 15,000 (gross)
7. The obligation to apply the split payment mechanism will cover selected goods and services (the goods or services specified in Appendix No. 15 to the "Split Payment Act")
8. In general for the following groups of goods and services:
  - a. steel products, precious metals, non-ferrous metals;
  - b. waste, scrap, recyclable materials;
  - c. electronics, specifically: processors, smartphones, phones, tablets, netbooks, laptops, game consoles, inks, toners, hard drives;
  - d. fuels for cars, fuel and lubricating oils;
  - e. greenhouse gas emission rights;
  - f. building and constructions services;
  - g. coal;
  - h. sale of car and motorcycle parts.
9. Bulk payments will be possible (for several invoices as part of one transfer) – Currently, every invoice requires a separate transfer instruction.
10. Funds from the VAT account can also be used to regulate other tax liabilities (PIT, CIT, excise duty, customs duty) and social security (ZUS) contributions.
11. (The payment of the above mentioned tax liabilities to the Tax Office and ZUS is unchanged, made according the rules described in a document. Bank execute the transfer from the settlement account of the Ordering Customer, using the funds available in the linked VAT account (in whole or in part).

**b. New payment type – mass payment in SWIFTNET Korpo (from October 2019)**

1. Ordering party account should be in PLN currency
2. Payments to Polish banks are allowed only in PLN currency
3. Payments to mBank accounts are only allowed if mBank account is in PLN currency
4. In one file there is possible to use several blocks. mBank accepts a scenario in which one <PmtInf> block contains standard payments and second one has mass payments.
5. Batchbooking tag is recognized. <PmtInf><BtchBookg>
6. mBank offers two type of mass payments. One – is a standard mass payment with one sum of transactions booked on account turnover. Second type of mass payment (Mass payment PLUS) is a specific one. You can send payments to beneficiaries giving a ordering party different from the account holder. It is a solution for payments on behalf.

## 7. Fields used in processing domestic tax payment orders

Field Name – Tag (No. references EPC Implementation Guide)	RULES/ REMARKS
<?xml version="1.0" encoding="UTF-8" ?>	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">	Beginning of document. This tag must always be placed before the group header tag.
<CstmrCdtTrfInitn>	Customer Credit Transfer Initiation. This tag must always be placed before the group header tag.

Field Name)	Tag name	Required	Format / restrictions	RULES/ REMARKS	
<b>Group Header Block - this can only occur once per file</b>					
<b>Group Header + &lt;GrpHdr&gt;</b>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as <a href="#">File Reference</a>	100001
Creation Date Time	++<CreDtTm>	YES	ISO date and time	Date and time that the file was created <a href="#">YYYY-MM-DDThh:mm:ss</a>	2013-01-01T11:00:00
Number Of Transactions	++<NbOfTx>	YES	15n	Total number of transactions in a file. Validation of this transaction number with sum of numbers of transactions presented in <PmtInf> blocks <a href="#">In case of any difference, pain.001 will be rejected.</a>	3
Control Sum	++<CtrlSum>	NO	Decimal Number	If included, value will be checked. It will be validated against sum of all transaction amounts listed on in whole file and in case of any differences – <a href="#">rejected.</a>	100.23
<b>Initiating Party ++&lt;InitgPty&gt; Initiating Party component</b>					
Initiating Party (Organisation Identification/BIC or BEI)	+++<Id> ++++<OrgId> ++++++<BICorBEI>	YES	BIC11 or BIC8	Required for message validation on mBank side. Other parts are optional but also suggested (like <Nm>, <PstlAdr>) <a href="#">In case of missing BICorBEI, pain.001 will be rejected.</a>	<a href="#">BREXPLPW</a>  <a href="#">It should be Customer BIC</a>
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
Initiating Party (Postal Address)	+++<PstlAdr>	NO	70x an	Postal Address of initiating Party. Optional subcomponent	Ordering Party address
<b>Payments Information Block – this can occur multiple times. It has info about ordering party &amp; transactions to the beneficiaries</b>					
<b>Payment Information + &lt;PmtInf&gt;</b>					
Payment Information Identification	++<PmtInfId>	YES	35x an	Sender reference number for given block of transactions. Value used further in pain.002	20016
Payment Method	++<PmtMtd>	YES	3!a	PaymentMethod – fixed value „TRF“	TRF
Batch Booking	++<BtchBookg>	NO	string: true or false	Mass payment booking is possible <a href="#">only in mass payment plus.</a> Value is not ignored. <a href="#">Please see point 7a under the table.</a>	true

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Number Of Transactions	++<NbOfTxs>	NO	15x an	Not checked by Bank. Total number of transactions within a Payment Information block	23
Control Sum	++<CtrlSum>	NO	Decimal Number	It is a client's choice to include. If value present in this field, value will be checked. The sum is the total values presented in Instructed Amount in given block.	100.34
Payment Type Information Local Instrument element	++<PmtTpInf> +++<LclInstrm> ++++<Prtry>	NO	String: PLUS	Payment Type Information – used only in case of <b>batchbooking = true</b> . In case of <b>mBank mass payment plus service</b> – value "PLUS" Please see point 7a under the table.	PLUS
Requested Execution Date	++<ReqdExctnDt>	YES	ISO Date YYYY-MM-DD	All bookings with old date will be taken by Bank as current date. Of course mBank should receive them before Cut Of Times shown on mBank www portal.  In case of future date – payments will wait until given business day.	2013-08-08

Information about Debtor.

Beginning of Debtor Information

<b>Debtor</b>		<b>++&lt;Dbtr&gt;</b>			
Name	+++<Nm>	YES	Max 70 an	All characters above 70 will be cut off. Name of the Debtor/payer.	Ordering Party Name
Postal Address of Debtor	+++<PstAdr>				
Country	++++<Ctry>	NO	2an	Country (ISO 3166) required if address is presented	PL

Address Line	++++<AdrLine>	NO	Max 70 an*	Several lines with <AdrLine> tag can be used.	ul. Senatorska 18 00-065 Warszawa
				* Total 70 characters cannot be crossed over. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.	

**OR**

StreetName	++++<StrtNm>	NO	Max70 an*	<b>Structured address data</b>	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	NO	Max 35 an*	Town name	Warszawa
				*sum of these positions should be no more than 70 an. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.	

Information about Debtor.

End of Debtor Information

Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only <b>Id/IBAN</b> in this format. Other will be rejected.	PL251140101000004004040 03001
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*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.*

Financial Institution ID	++<DbtrAgt> +++< FinInstnId>				
--------------------------	---------------------------------	--	--	--	--

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
BIC	++++<BIC>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
<b>And optional</b>					
Clearing System Member Identification	++++<ClrSysMmbId>				
Clearing Code	++++<ClrSysId> ++++<Cd>	NO/YES	5an	Clearing Code – fixed value "PLKNR". <b>Required if &lt;MmbId&gt; exists</b>	PLKNR
ID of Financial Institution	++++<MmbId>	NO	8n	Ordering party bank identifier	11401010
<b>Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the &lt;PmtInf&gt; block</b>					
Credit Transfer Transaction Information	+<CdtTrfTxInf>			Beginning of Credit Transfer Transaction Info	
<b>Payment Identification</b>					
++<PmtId>					
Instruction Identification	+++<InstrId>	NO	35x an	Transaction technical reference no. If present, Id will be returned to ordering party in payment pain.002 reporting.	20002
End to End Identification	+++<EndToEndId>	YES	16x an	Payment Reference - goes with payment to creditor. If you do not provide a number, please use "NOTPROVIDED" string or space. If references are longer than 16 letters or numbers, it will be cut off.	121009211D
<b>Payment Type Information.</b>					
<i>Beginning of Payment Type Information</i>					
<b>Payment Type Information</b>					
++<PmtTpInf>					
Code	+++<CtgyPurp> ++++<Cd>	NO	4x an	Specifies the underlying reason of the payment transaction. <b>TAXS code</b> – TAX Office transfer (US). In case of domestic payment, it is used for TAX payments.	TAXS
<b>Payment Type Information.</b>					
<i>End of Payment Type Information</i>					
<b>Amount</b>					
++<Amt>					
Instructed Amount	+++<InstdAmt Ccy="AAA">	YES	3!a 18n	Amount of transfer, currency code according to ISO 4217. Amount should be according to range from: 0.02 to 999 999 999 999 999.99 Currency code must be according to currency accepted in mBank.	An example of tag with amount: <InstdAmt Ccy="PLN">99999.99</Instd Amt>
Creditor Agent	++<CdtrAgt>			Tag collecting info about beneficiary's Bank.	
Financial Institution / BIC	+++<FinInstnId> ++++<BIC>	YES	BIC8/BIC11	BIC of Beneficiary Bank In case of <b>domestic payments in PLN and internal payments to mBank accounts</b> - field ignored	COBADEFF

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
FinancialInstitution / Name of Institution	+++<FinInstnId> ++++<Nm>	YES/NO	22x an	Beneficiary Bank Identification. Name of beneficiary bank. Required if no BIC.  Mapping of name and beneficiary Bank address: 1/for <a href="#">domestic payments in PLN</a> – ignored 2/for <a href="#">internal payments to mBank accounts</a> – ignored	Bank SA
Postal address	++++<PstlAdr>				
	+++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
	+++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
<b>Creditor</b>	<b>++&lt;Cdtr&gt;</b>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
Address Line	++++<AdrLine>	YES	Max 70 an*	Field with maximum 70 signs. Tag <AddrLine></AddrLine> can be presented in few lines. Total characters cannot cross over 70.	ul. Koczańska 1 00-065 Warszawa
			* Total 70 characters cannot be crossed over. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.		
<b>OR</b>					
StreetName	+++<StrtNm>	YES	Max70 an*	<b>Structured address data</b>	ul. Senatorska
BuildingNumber	+++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	+++<PstCd>	YES	Max 16 an*	Postal Code	00-065
TownName	+++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
			*sum of these positions should be no more than 70 an. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.		
Creditor Account	++<CdtrAcct>	YES	Begin Creditor Account. Sub components given in next two lines (Id or IBAN).		
IBAN	+++<Id> ++++<IBAN>	YES	IBAN format	IBAN format - <a href="#">recommended</a>	PL72106000760000320000546101
<b>OR</b>					
Identification	+++<Id> ++++<Othr> +++++<Id>	YES	IBAN or non IBAN format	Format accepted by mBank: NRB ( <a href="#">IBAN without country code</a> )	72106000760000320000546101
Account currency	+++<Ccy>	NO	ISO code	Currency of account	PLN
<i>Attention! The field must not contain VAT account numbers in case of Polish accounts.</i>					

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
<i>TAX Payments.</i>					
<i>Beginning of Information</i>					
Tax	++<Tax>				
Registration Identification	+++<Dbtr> ++++<RegnId>	YES	15a	Identifier for Polish domestic TAX Transfers First sign describes „Type of identifier“: - N - NIP - P – PESEL - R – Regon, - 1 – ID card number - 2 – Passport number. - 3 – Other identity document.	N1234563218
2.90 Record Type	+++<Rcrd> ++++<Tp>	YES	35a	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
Forms Code	+++<Rcrd> ++++<FrmsCd>	YES	35a	TAX Form for Polish domestic TAX Transfers	VAT-7
Additional Information	+++<Rcrd> ++++<AddtlInf>	NO	40a	Identification of commitment for Polish domestic TAX Transfers	
<i>TAX Payments.</i>					
<i>End of Information</i>					

**a. New payment type – mass payment in SWIFTNET Korpo (from October 2019)**

1. Ordering party account should be in PLN currency
2. Payments to Polish banks are allowed only in PLN currency
3. Payments to mBank accounts are only allowed if mBank account is in PLN currency
4. In one file there is possible to use several blocks. mBank accepts a scenario in which one <PmtInf> block contains standard payments and second one has mass payments.
5. Batchbooking tag is recognized. <PmtInf><BtchBookg>
6. mBank offers two type of mass payments. One – is a standard mass payment with one sum of transactions booked on account turnover. Second type of mass payment (Mass payment PLUS) is a specific one. You can send payments to beneficiaries giving a ordering party different from the account holder. It is a solution for payments on behalf.



## 8. Fields used in processing foreign and non-PLN domestic payment orders including non-PLN internal mBank accounts

Field Name – Tag (No. references EPC Implementation Guide)	RULES/ REMARKS
<?xml version="1.0" encoding="UTF-8" ?>	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">	Beginning of document. This tag must always be placed before the group header tag.
<CstmrCdtTrfInitn>	Customer Credit Transfer Initiation. This tag must always be placed before the group header tag.

Field Name)	Tag name	Required	Format / restrictions	RULES/ REMARKS	
<b>Group Header Block - this can only occur once per file</b>					
<b>Group Header + &lt;GrpHdr&gt;</b>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as <a href="#">File Reference</a>	100001
Creation Date Time	++<CreDtTm>	YES	ISO date and time	Date and time that the file was created <a href="#">YYYY-MM-DDThh:mm:ss</a>	2013-01-01T11:00:00
Number Of Transactions	++<NbOfTxes>	YES	15n	Total number of transactions in a file. Validation of this transaction number with sum of numbers of transactions presented in <PmtInf> blocks <a href="#">In case of any difference, pain.001 will be rejected.</a>	3
Control Sum	++<CtrlSum>	NO	Decimal Number	If included, value will be checked. It will be validated against sum of all transaction amounts listed on in whole file and in case of any differences – <a href="#">rejected.</a>	100.23
<b>Initiating Party ++&lt;InitgPty&gt; Initiating Party component</b>					
Initiating Party (Organisation Identification/BIC or BEI)	+++<Id> ++++<OrgId> ++++++<BICorBEI>	YES	BIC11 or BIC8	Required for message validation on mBank side. Other parts are optional but also suggested (like <Nm>, <PstlAdr>) <a href="#">In case of missing BICorBEI, pain.001 will be rejected.</a>	<a href="#">BREXPLPW</a>  <a href="#">It should be Customer BIC</a>
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
Initiating Party (Postal Address)	+++<PstlAdr>	NO	70x an	Postal Address of initiating Party. Optional subcomponent	Ordering Party address
<b>Payments Information Block – this can occur multiple times. It has info about ordering party &amp; transactions to the beneficiaries</b>					
<b>Payment Information + &lt;PmtInf&gt;</b>					
Payment Information Identification	++<PmtInfId>	YES	35x an	Sender reference number for given block of transactions. Value used further in pain.002	20016
Payment Method	++<PmtMtd>	YES	3!a	PaymentMethod – fixed value „TRF”	TRF
Batch Booking	++<BtchBookg>	NO	string: <a href="#">true</a> or <a href="#">false</a>	<a href="#">Mass payment booking is not allowed.</a> <b>Value is not ignored.</b> Allowed only <b>false</b> value.	<b>false</b>
Number Of Transactions	++<NbOfTxes>	NO	15x an	Not checked by Bank. Total number of transactions within a Payment Information block	23

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Control Sum	++<CtrlSum>	NO	Decimal Number	It is a client's choice to include. If value present in this field, value will be checked. The sum is the total values presented in Instructed Amount in given block.	100.34
Requested Execution Date	++<ReqdExctnDt>	YES	ISO Date YYYY-MM-DD	All bookings with old date will be taken by Bank as current date. Of course mBank should receive them before Cut Of Times shown on mBank www portal.  In case of future date – payments will wait until given business day.	2013-08-08
<b>Information about Debtor.</b> <i>Beginning of Debtor Information</i>					
<b>Debtor</b> ++<Dbtr>					
Name	+++<Nm>	YES	Max 70 an	All characters above 70 will be cut off. Name of the Debtor/payer.	Ordering Party Name
Postal Address of Debtor	+++<PstAdr>				
Country	++++<Ctry>	NO	2an	Country (ISO 3166) required if address is presented	PL
Address Line	++++<AdrLine>	NO	Max 70 an*	Several lines with <AdrLine> tag can be used.	ul. Senatorska 18 00-065 Warszawa
* Total 70 characters cannot be crossed over. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.					
<b>OR</b>					
StreetName	++++<StrtNm>	NO	Max70 an*	<b>Structured address data</b>	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	NO	Max 35 an*	Town name	Warszawa
*sum of these positions should be no more than 70 an. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.					
<b>Information about Debtor.</b> <i>End of Debtor Information</i>					
Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only Id/IBAN in this format. Other will be rejected.	PL25114010100004004040 03001
Financial Institution ID	++<DbtrAgt> +++< FinInstnId>				
BIC	++++<BIC>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
<b>And optional</b>					
	++++<ClrSysMmbId>				
Clearing Code	+++++<ClrSysId> ++++++<Cd>	NO/YES	5an	Clearing Code – fixed value "PLKNR". <b>Required if &lt;MmbId&gt; exists</b>	PLKNR

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
ID of Financial Institution	+++++<MmbId>	NO	8n	Ordering party bank identifier	11401010
<b>Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the &lt;PmtInf&gt; block</b>					
Credit Transfer Transaction Information	+<CdtTrfTxInf>	Beginning of Credit Transfer Transaction Info			
<b>Payment Identification</b>	<b>++&lt;PmtId&gt;</b>				
Instruction Identification	+++<InstrId>	NO	35x an	Transaction technical reference no. If present, Id will be returned to ordering party in payment pain.002 reporting.	20002
End to End Identification	+++<EndToEndId>	YES	16x an	Payment Reference - goes with payment to creditor. If you do not provide a number, please use "NOTPROVIDED" string or space. If references are longer than 16 letters or numbers, it will be cut off.	121009211D
<b>Payment Type Information.</b>					
<i>Beginning of Payment Type Information</i>					
<b>Payment Type Information</b>	<b>++&lt;PmtTpInf&gt;</b>				
Instructing Party	+++<InstrPrty>	YES	4x an	Execution mode for foreign payments and for nonPLN domestic payments: - „NORM” – Standard (D+2) - „HIGH” – Urgent (D+1) - „HIGH” – Express (D - please look below)  For PLN domestic payments and for SEPA - ignored	HIGH
Service Level Code	+++<SvcLvl> ++++<Cd>	NO	4x an	SDVA code – in case of foreign payments. Used for „Express” execution mode together with HIGH code in <InstrPrty>	SDVA
Local Instrument	+++<LclInstrm> ++++<Prtry>	NO	16a	mBank can cross-check beneficiary’s account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only). <i>Orders will be rejected in case of negative validation.</i>	/WL!/IDC/1111111111/
Code	+++<CtgyPurp> ++++<Cd>	NO	4x an	Specifies the underlying reason of the payment transaction. • <b>INTC</b> code can be used in foreign payments but it is only an information	INTC
<b>Payment Type Information.</b>					
<i>End of Payment Type Information</i>					
<b>Amount</b>	<b>++&lt;Amt&gt;</b>				

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Instructed Amount	+++<InstdAmt Ccy="AAA">	YES	3!a 18n	Amount of transfer, currency code according to ISO 4217.  Amount should be according to range from: 0.03 to 999 999 999 999.99  Currency code must be according to currency accepted in mBank.	An example of tag with amount:  <InstdAmt Ccy="EUR">99999.99</InstdAmt>
<b>Charge Bearer.</b>					
Charge Bearer	++<ChrgBr>	NO	4x an	Execution mode for foreign payments and non-PLN domestic payments: <ul style="list-style-type: none"> <li>• DEBT Borne by Debtor (ex OUR)</li> <li>• CRED fees &amp; provisions covered by ordering party (ex BEN)</li> <li>• SHAR fees &amp; provisions of mBank covered by ordering party, fees &amp; provisions of other banks covered by beneficiary (ex. SHA)</li> <li>• SLEV – used for SEPA, the same role as SHAR (SHA)</li> </ul> Codes in case of internal payments to mBank accounts in all currency - ignored	SHAR
Creditor Agent	++<CdtrAgt>	Tag collecting info about beneficiary's Bank.			
Financial Institution / BIC	+++<FinInstnId> ++++<BIC>	YES	BIC8/BIC11	BIC of Beneficiary Bank	COBADEFF
Financial Institution / Name of Institution	+++<FinInstnId> ++++<Nm>	YES/NO	22x an	Beneficiary Bank Identification. Name of beneficiary bank. Required if no BIC.	Bank SA
Postal address	++++<PstlAdr>				
	++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
	++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
<b>Creditor</b>	<b>++&lt;Cdtr&gt;</b>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
Address Line	++++<AdrLine>	YES	Max 70 an	Field with maximum 70 signs. Tag <AdrLine></AddLine> can be presented in few lines. Total characters cannot cross over 70.	ul. Koczańska 1 00-065 Warszawa
			* Total 70 characters cannot be crossed over. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.		
<b>OR</b>					
StreetName	+++<StrtNm>	YES	Max70 an*	<b>Structured address data</b>	ul. Senatorska
BuildingNumber	+++<BldgNb>	NO	Max 16 an*	Building number	18

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
PostCode	+++<PstCd>	YES	Max 16 an*	Postal Code	00-065
TownName	+++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
			*sum of these positions should be no more than 70 an. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.		
Creditor Account	++<CdtrAcct>	YES	Begin Creditor Account. Sub components given in next two lines (Id or IBAN).		
IBAN	+++<Id> ++++<IBAN>	YES	IBAN format	IBAN format - <i>recommended</i>	PL721060007600003200005 46101
<b>OR</b>					
Identification	+++<Id> ++++<Othr> +++++<Id>	YES	IBAN or non IBAN format	Format accepted by mBank: 1. internal transfers to mBank account (all currencies) in NRB ( <u>IBAN without country code</u> ) 3. foreign transfers in <u>non-IBAN</u> if beneficiary presents account in this format and <u>beneficiary bank accepts this format</u>	72106000760000320000546 101
Account currency	+++<Ccy>	NO	ISO code	Currency of account	EUR
Unstructured Remittance Information	++<RmtInf> +++<Ustrd>	YES	140 an	Payment subject (Remittance Information – Unstructured)	Payment for F-VAT/101

## 9. Fields used in processing SEPA payment orders

Field Name – Tag (No. references EPC Implementation Guide)	RULES/ REMARKS
<?xml version="1.0" encoding="UTF-8" ?>	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">	Beginning of document. This tag must always be placed before the group header tag.
<CstmrCdtTrfInitn>	Customer Credit Transfer Initiation. This tag must always be placed before the group header tag.

Field Name)	Tag name	Required	Format / restrictions	RULES/ REMARKS	
<b>Group Header Block - this can only occur once per file</b>					
<b>Group Header + &lt;GrpHdr&gt;</b>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as <a href="#">File Reference</a>	100001
Creation Date Time	++<CreDtTm>	YES	ISO date and time	Date and time that the file was created <a href="#">YYYY-MM-DDThh:mm:ss</a>	2013-01-01T11:00:00
Number Of Transactions	++<NbOfTx>	YES	15n	Total number of transactions in a file. Validation of this transaction number with sum of numbers of transactions presented in <PmtInf> blocks <a href="#">In case of any difference, pain.001 will be rejected.</a>	3
Control Sum	++<CtrlSum>	NO	Decimal Number	If included, value will be checked. It will be validated against sum of all transaction amounts listed on in whole file and in case of any differences – <a href="#">rejected.</a>	100.23
<b>Initiating Party ++&lt;InitgPty&gt; Initiating Party component</b>					
Initiating Party (Organisation Identification/BIC or BEI)	+++<Id> ++++<OrgId> ++++++<BICorBEI>	YES	BIC11 or BIC8	Required for message validation on mBank side. Other parts are optional but also suggested (like <Nm>, <PstlAdr>) <a href="#">In case of missing BICorBEI, pain.001 will be rejected.</a>	<a href="#">BREXPLPW</a>  <i>It should be Customer BIC</i>
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
Initiating Party (Postal Address)	+++<PstlAdr>	NO	70x an	Postal Address of initiating Party. Optional subcomponent	Ordering Party address
<b>Payments Information Block – this can occur multiple times. It has info about ordering party &amp; transactions to the beneficiaries</b>					
<b>Payment Information + &lt;PmtInf&gt;</b>					
Payment Information Identification	++<PmtInfId>	YES	35x an	Sender reference number for given block of transactions. Value used further in pain.002	20016
Payment Method	++<PmtMtd>	YES	3!a	PaymentMethod – fixed value „TRF”	TRF
Batch Booking	++<BtchBookg>	NO	string: <a href="#">true</a> or <a href="#">false</a>	<b>Mass payment booking is not possible.</b> Value is not ignored. Please use <b>false</b> value.	false
Number Of Transactions	++<NbOfTx>	NO	15x an	Not checked by Bank. Total number of transactions within a Payment Information block	23

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Control Sum	++<CtrlSum>	NO	Decimal Number	It is a client's choice to include. If value present in this field, value will be checked. The sum is the total values presented in Instructed Amount in given block.	100.34
Requested Execution Date	++<ReqdExctnDt>	YES	ISO Date YYYY-MM-DD	All bookings with old date will be taken by Bank as current date. Of course mBank should receive them before Cut Of Times shown on mBank www portal.  In case of future date – payments will wait until given business day.	2013-08-08
<b>Information about Debtor.</b> <i>Beginning of Debtor Information</i>					
<b>Debtor</b>	<b>++&lt;Dbtr&gt;</b>				
Name	+++<Nm>	YES	Max 70 an	All characters above 70 will be cut off. Name of the Debtor/payer.	Ordering Party Name
Postal Address of Debtor	++++<PstAdr>				
Country	++++<Ctry>	NO	2an	Country (ISO 3166) required if address is presented	PL
Address Line	++++<AdrLine>	NO	Max 70 an*	Several lines with <AdrLine> tag can be used.	ul. Senatorska 18 00-065 Warszawa
* Total 70 characters cannot be crossed over. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.					
<b>OR</b>					
StreetName	++++<StrtNm>	NO	Max70 an*	<b>Structured address data</b>	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	NO	Max 35 an*	Town name	Warszawa
*sum of these positions should be no more than 70 an. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.					
<b>Information about Debtor.</b> <i>End of Debtor Information</i>					
Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only Id/IBAN in this format. Other will be rejected.	PL251140101000004004040 03001
Financial Institution ID	++<DbtrAgt> +++< FinInstnId>				
BIC	++++<BIC>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
<b>And optional</b>					
	++++<ClrSysMmbId>				

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Clearing Code	+++++<ClrSysId> +++++<Cd>	NO/YES	5an	Clearing Code – fixed value "PLKNR". <b>Required if &lt;MmbId&gt; exists</b>	PLKNR
ID of Financial Institution	+++++<MmbId>	NO	8n	Ordering party bank identifier	11401010
Ultimate Debtor	++<UltmtDbtr> +++<Nm>	NO	2 x 35 an	Primary ordering party.  All signs crossing length of 70 will be removed.	Ultimate Debtor name
<b>Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the &lt;PmtInf&gt; block</b>					
Credit Transfer Transaction Information	+<CdtTrfTxInf>	Beginning of Credit Transfer Transaction Info			
<b>Payment Identification</b>	<b>++&lt;PmtId&gt;</b>				
Instruction Identification	+++<InstrId>	NO	35x an	Transaction technical reference no.  If present, Id will be returned to ordering party in payment pain.002 reporting.	20002
End to End Identification	+++<EndToEndId>	YES	35x an (for SEPA)	Payment Reference - goes with payment to creditor. If you do not provide a number, please use "NOTPROVIDED" string or space. If references are longer than 16 letters or numbers, it will be cut off.	121009211D
<b>Payment Type Information.</b>					
<i>Beginning of Payment Type Information</i>					
<b>Payment Type Information</b>	<b>++&lt;PmtTpInf&gt;</b>				
Service Level Code	+++<SvcLvl> ++++<Cd>	NO	4x an	<ul style="list-style-type: none"> <li>SEPA code– Bank treats payment as SEPA one. In case of EUR payments to mBank beneficiary accounts, <b>please do not use SEPA code.</b></li> </ul>	SEPA
Local Instrument	+++<LclInstrm> ++++<Prtry>	NO	16a	mBank can cross-check beneficiary's account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only). <b>Orders will be rejected in case of negative validation.</b>	/WL!/IDC/1111111111/
Code	+++<CtgyPurp> ++++<Cd>	NO	4x an	Specifies the underlying reason of the payment transaction. <ul style="list-style-type: none"> <li>INTC, SALA, PENS etc. - Category purpose, as published in an external category purpose code list (for <b>SEPA transfers</b>).</li> </ul>	INTC
<b>Payment Type Information.</b>					
<i>End of Payment Type Information</i>					
<b>Amount</b>	<b>++&lt;Amt&gt;</b>				



Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Instructed Amount	+++<InstdAmt Ccy="AAA">	YES	3!a 18n	Amount of transfer, currency code according to ISO 4217. Amount should be according to range from: 0.04 to 999 999 999 999.99 Currency code must be according to currency accepted in mBank.	An example of tag with amount: <InstdAmt Ccy="EUR">99999.99</InstdAmt>
<b>Charge Bearer.</b>					
Charge Bearer	++<ChrgBr>	NO	4x an	Execution mode for foreign payments and non-PLN domestic payments: • SLEV – used for SEPA, the same role as SHAR (SHA)	SLEV
Creditor Agent	++<CdtrAgt>	Tag collecting info about beneficiary's Bank.			
Financial Institution / BIC	+++<FinInstnId> ++++<BIC>	NO	BIC8/BIC11	BIC of Beneficiary Bank In case of <a href="#">SEPA</a> – not required after 31.10.2016	COBADEFF
Financial Institution / Name of Institution	+++<FinInstnId> ++++<Nm>	YES/NO	22x an	Beneficiary Bank Identification. Name of beneficiary bank. Required if no BIC. For <a href="#">SEPA</a> – ignored	Bank SA
Postal address	++++<PstlAdr>				
	++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
	++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
<b>Creditor</b>	<b>++&lt;Cdtr&gt;</b>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
Address Line	++++<AdrLine>	YES	Max 70 an	Field with maximum 70 signs. Tag <AdrLine></AddLine> can be presented in few lines. Total characters cannot cross over 70.	ul. Koczańska 1 00-065 Warszawa
* Total 70 characters cannot be crossed over. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.					
<b>OR</b>					
StreetName	+++<StrtNm>	YES	Max70 an*	<b>Structured address data</b>	ul. Senatorska
BuildingNumber	+++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	+++<PstCd>	YES	Max 16 an*	Postal Code	00-065
TownName	+++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
*sum of these positions should be no more than 70 an. If an AdrLine field appears, structured address fields like <StrtNm>, <BldgNb>, <TwnNm>, <PstCd> will be ignored.					
Creditor Account	++<CdtrAcct>	YES	Begin Creditor Account. Sub components given in next two lines (Id or IBAN).		

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
IBAN	+++<Id> ++++<IBAN>	YES	IBAN format	IBAN format: SEPA transfers to the banks	PL721060007600003200005 46101
Account currency	+++<Ccy>	NO	ISO code	Currency of account	
<i>Attention! The field must not contain VAT account numbers in case of Polish accounts.</i>					
Ultimate Creditor	++<UltmtCdtr> +++<Nm>	NO	Max70 an	Conditional based on business need and payment transaction. All signs, which cross length of 70, will be removed.	
Unstructured Remittance Information	++<RmtInf> +++<Ustrd>	YES	140 an	Payment subject (Remittance Information – Unstructured), <a href="#">for SEPA optional</a>	Payment for F-VAT/101

## 10. Examples

### a. Pain.001 message with several transactions: SORBNET one (amount is over 1 000 000 PLN), SEPA and foreign ones.

```
<?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> -> presented in pain.002 in <OrgnMsgId>
<CreDtTm>2012-10-22T10:46:18</CreDtTm>
<NbOfTx>3</NbOfTx> -> our system validates amount of transactions existing in the file
<CtrlSum>243900.00</CtrlSum> -> our system validates sum of transactions' amounts existing in the file
<InitgPty>
<Nm>Full name of initiating Party</Nm> -> taken to payment processing
<Id>
<OrgId>
<BICOrBEI>BIC11</BICOrBEI> -> validation with <MsgId> in case of duplicated messages
</OrgId>
</Id>
</InitgPty>
</GrpHdr>
<PmtInf>
<PmtInfId>1001121713</PmtInfId> -> presented in 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 payment processing.
<PstlAdr>
<StrtNm>Al. Jerozolimskie 1 av.</StrtNm> -> ignored by our system in single credit transfers
<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 payment processing
    </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>
    <PmtId>
        <InstrId>01-0F110000002</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
        </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>01-0F11000003</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>
  <NbOfTxs>1</NbOfTxs>
  <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
  </Dbtr>
  <CtctDtls>
```

```
<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>
<Cdtr>
  <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
    <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>
</CstmrCdtTrfInittn>

```



</Document>

**b. Pain.001 message with two transactions: SORBNET one (low amount below 1 000 000 PLN; special tag is used), together 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>BEI11</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
    <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> ←-- SORBENT urgent domestic payment
  <PmtId>
    <InstrId>01-0F11000002</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>
```

```

<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> <----- 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>
<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>
<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>

```

**c. Pain.001 message with one split payment transaction.**

```

<?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> -> presented in pain.002 in <OrgnlMsgId>
    <CreDtTm>2012-10-22T10:46:18</CreDtTm>
    <NbOfTxs>1</NbOfTxs> -> our system validates amount of transactions existing in the file
    <CtrlSum>200000.00</CtrlSum> -> our system validates sum of transactions' amounts existing in the file
    <InitgPty>
        <Nm>Full name of initiating Party</Nm> -> taken to payment processing
        <Id>
            <OrgId>
                <BICOrBEI>BIC11</BICOrBEI> -> validation with <MsgId> in case of duplicated messages
            </OrgId>
        </Id>
    </InitgPty>
</GrpHdr>
<PmtInf>
    <PmtInfId>1001121713</PmtInfId> -> presented in pain.002
    <PmtMtd>TRF</PmtMtd>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>200000.00</CtrlSum>
    <ReqdExctnDt>2012-10-22</ReqdExctnDt> -> taken to pain.002
    <Dbtr>
        <Nm>Full name of Payer</Nm> -> taken to pain.002 and payment processing.
    </Dbtr>

```

```
<PstlAdr>
  <StrtNm>Al. Jerozolimskie 1 av.</StrtNm> -> ignored by our system in single credit transfers
  <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 payment processing
</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>
  <PmtId>
    <InstrId>01-0F110000002</InstrId> -> taken to pain.002 and further processing
    <EndToEndId>NOTPROVIDED</EndToEndId> -> taken to pain.002 and further processing
  </PmtId>

  <!-- Split Payment Identicator -->
  <PmtTpInf>
    <CtgyPurp>
      <Cd>VATX</Cd> -> this payment should be executed as split payment
    </CtgyPurp>
  </PmtTpInf>
  <!-- Split Payment Identicator -->

  <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>/VAT/98,02/IDC/9541173621/INV1</Ustrd> -> taken to further processing and to pain.002,
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

**d. Pain.001 message with two payments dedicated for mass payments.**

```

<?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> -> presented in pain.002 in <OrgnMsgId>
    <CreDtTm>2012-10-22T10:46:18</CreDtTm>
    <NbOfTxs>2</NbOfTxs> -> our system validates amount of transactions existing in the file
    <CtrlSum>400000.00</CtrlSum> -> our system validates sum of transactions' amounts existing in the file
    <InitgPty>
      <Nm>Full name of initiating Party</Nm> -> taken to payment processing
      <Id>
        <OrgId>
          <BICOrBEI>BIC11</BICOrBEI> -> validation with <MsgId> in case of duplicated messages
        </OrgId>
      </Id>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>1001121713</PmtInfId> -> presented in pain.002
    <PmtMtd>TRF</PmtMtd>

    <!-- mass payment identifier -->
      <BtchBookg>true</BtchBookg>
    <!-- mass payment identifier -->

    <NbOfTxs>2</NbOfTxs>
    <CtrlSum>400000.00</CtrlSum>
    <ReqdExctnDt>2012-10-22</ReqdExctnDt> -> taken to pain.002
  </PmtInf>
</CstmrCdtTrfInitn>
</Document>

```



```
<Dbtr>
  <Nm>Full name of Payer</Nm> -> taken to pain.002 and payment processing.
  <PstlAdr>
    <StrtNm>Al. Jerozolimskie 1 av.</StrtNm> -> ignored by our system in single credit transfers
    <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 payment processing
  </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>01-0F110000002</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>
```



```
</Rcrd>
</Tax>
<RmtInf>
  <Ustrd>standard payment details</Ustrd> -> taken to further processing and to pain.002,
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>01-0F110000002</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>standard payment details</Ustrd> -> taken to further processing and to pain.002,
</RmtInf>
</CdtTrfTxInf>

</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

## 11. 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 1mln 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. 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. 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
11	2019-10-18	1.8	Mass payments in SWIFTNET Korpo
12	2021-01-19	1.9	VATX code in tax payment information was replaced by TAXS code. Information about VATX was a mistake.
13.	2021-07-20	1.10	mBank can cross-check beneficiary's account against the white list.