



Format Specification

ISO20022
pain.001.001.09*
pain.001.001.03

mBank S.A.

Version 2.1.0 / 2025-01-12

* recommended pain.001.001.09. Format pain.001.001.03 will be maintained till it will be possible.

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1. General Info

We provide an account management for corporates registered in the SWIFT network within SWIFT For Corporates group.

We accept pain.001.001.09 and we provide final payment statuses in pain.002.001.10 format. We recommend them. We also accept pain.001.001.03 files. We generate pain.002.001.03 for pain.001.001.03. We exchange this files with you using SWIFT FileAct service.

We deliver account information in MT940, MT942 formats via SWIFT FIN service. We provide CAMT.053.001.08 and CAMT.052.001.08 over SWIFT FileAct.

Customer should have **SWIFTNET Korpo agreement signed with mBank**.

Following document presents a format description of pain.001.001.09 & pain.001.001.03 file used in the SWIFTNET Korpo.

2. Short review of pain.001.001 (09 & 03) file processing

1. We validate pain.001 file according to their standard schema. We do not check this with CBPR+ rules.
2. pain.001.001.(09 or 03) format is dedicated only for credit transfer orders.
3. We check orders against: the internal mBank rules presented in this document, against the rules of PSD European Directive, or these ones presented on mBank www portal
PL - <https://www.mbank.pl/informacje-dla-klienta/msp-korporacje/>
EN - <https://www.mbank.pl/en/news/sme-and-corporates/>
4. Additional remarks:
 - a. We will accept LEI code in pain.001.001.09 starting from March 2024.
 - b. We suggest to use structured beneficiaries' addresses.
 - c. **Since March 2024** we will forward structured beneficiary address to the beneficiary bank in SEPA payments. In case of other types of payments, we will start to do this if there are any regulatory decisions.
 - d. There could be many credit transfers of different types in one XML file.
 - e. One XML file could have several payment blocks with orders debiting more than one Customer account.
 - f. **We treat string "true" in <BtchBookg> tag** as a request for: sending payments according to the data stored in the file and a request for booking them as one amount on Customer bank account (**an additional agreement required**).
 - g. **<EndToEndId>** tag is required according to XSD schema. If you do not fill this field, please put NOTPROVIDED value in this field.
 - 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. You can send payments with a future date.
 - j. We accept payment details only in <Ustrd> tag. Tax payment is an exception.
 - k. Please avoid using empty tags e.g.: <UltmtCdtr/>
5. We accept file with **active compress option**. Please use **SwCompression (Zip or Gzip or none)** in Request File.
6. We accept characters listed in point 4 below. Other characters will be replaced by a SPACE character.
7. We report technical status of each pain.001.001.(09 or 03) and we report transaction final status (rejected or booked). We do this in pain.002.001.(10 or 03) file.
8. pain.002.001.(10 or 03) format is described in other document.

3. Type of payments allowed in SWIFTNET Korpo service

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 split payments	<ul style="list-style-type: none">• Order should be in PLN currency.• Beneficiary account has to be in Polish IBAN.• In case of payments above 1 000 000 PLN, they are automatically treated as domestic urgent payments.
2	Domestic mass payment order to Polish banks in PLN including mBank	<ul style="list-style-type: none">• Order should be in PLN currency.• Beneficiary account has to be in Polish IBAN.• Ordering party account should be in PLN currency
3	Domestic urgent order to Polish banks in PLN including split payments	<ul style="list-style-type: none">• Order should be in PLN currency.• Beneficiary account has to be in Polish IBAN.• RTGS code should be used.
4	Domestic Social Insurance order in PLN (ZUS payment)	<ul style="list-style-type: none">• Order should be in PLN currency.• Beneficiary account has to be in Polish IBAN.• Starting from 01.01.2018 no more rules required

5	Domestic TAX order in PLN	<ul style="list-style-type: none"> Order should be in PLN currency. Beneficiary account has to be in Polish IBAN. TAXS code should be used. General rules for TAX payment details should be used (more details in a table below).
6	Internal order in PLN including split payments and internal order in non-PLN to beneficiary account held in mBank	<ul style="list-style-type: none"> Order could be in PLN or non-PLN currency. Beneficiary account has to be in Polish IBAN.
7	Domestic non-PLN order to Polish banks	<ul style="list-style-type: none"> Beneficiary account has to be in Polish IBAN. Order should be prepared according to rules for foreign payments including execution modes STANDARD, EXPRESS, URGENT and cost sides. Details in a table below. BIC of beneficiary bank should be presented. Order should be in non-PLN currency.
8	Foreign order to non-Polish banks	<ul style="list-style-type: none"> Order should be prepared according to rules for foreign payments including execution modes STANDARD, EXPRESS, URGENT and cost sides. Details in a table below. BIC of beneficiary bank should be presented. Order could be in PLN or non-PLN currency.
8	SEPA orders to other banks (not to mBank)	<ul style="list-style-type: none"> Order should be in EUR and beneficiary account has to be in IBAN. Beneficiary BIC Bank is not required. Beneficiary account could not be held in mBank.

4. Allowed characters

1. UTF-8 (only characters as part of Code-list ISO 8859-1)
2. Allowed Characters
 - a. `abcdefghijklmnopqrstuvwxyz`
 - b. `ABCDEFGHIJKLMNOPQRSTUVWXYZ`
 - c. `0123456789`
 - 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.

PAIN.001.001.09 VERSION*

PAIN.001.001.09 AS RECOMMENDED VERSION

**WE RECOMMEND TO USE STRUCTURED ADDRESSES
FOR ALL TYPE OF ORDERS DESCRIBED IN THIS DOCUMENT**

**WE ACCEPT UNSTRUCTURED ADDRESSES
IN ALL TYPE OF ORDERS DESCRIBED IN THIS DOCUMENT
UNTIL THE CUT-OFF DATES SPECIFIED BELOW.**

FROM 11/2026

WE WILL REQUIRE STRUCTURED ADDRESSES IN THE FOLLOWING ORDERS

SEPA,
SORBNET (URGENT DOMESTIC ORDERS)
FOREIGN ORDERS,
DOMESTIC NON-PLN ORDERS

Information about the ISO20022 project at mBank can be found here ([PL EN](#))

* recommended from 2024

6. Fields used in processing standard and urgent domestic PLN orders including Split payments and internal mBank accounts (VER 09)

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.001.001.09" 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	
Group Header Block - this can only occur once per file					
Group Header ++<GrpHdr>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as File Reference	100001
Creation Date Time	++<CreDtTm>	YES	ISO date and time	Date and time that the file was created YYYY-MM-DDThh:mm:ss	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 In case of any difference, pain.001 will be rejected.	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 – rejected.	100.23
Initiating Party ++<InitgPty> Initiating Party component					
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
Initiating Party (Organisation Identification/BIC or BEI)	+++<Id> ++++<OrgId> +++++<AnyBIC>	YES	BIC11 or BIC8	Required for message validation on mBank side. Other parts are optional but also suggested (like <Nm>, <PstlAdr>) In case of missing AnyBIC, pain.001 will be rejected.	It should be Customer BIC in case of SWIFTNET Korpo CUSTXXXX
Payments Information Block – this can occur multiple times. It has info about ordering party & transactions to the beneficiaries					
Payment Information ++<PmtInf>					
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. Please see point 10b under the table.	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	++<PmtTplnf> +++<LclInstrm> ++++<Prtry>	NO	String: PLUS	Payment Type Information – used only in case of batchbooking = true . In case of mBank mass payment plus service – value “PLUS”. Please see point 10b under the table.	PLUS
Requested Execution Date	++<ReqdExctnDt> +++<Dt>	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. <i>Beginning of Debtor Information</i>					
Debtor ++<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	+++<PstlAdr>				
Structured address data					
StreetName	++++<StrtNm>	NO	Max70 an	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an	Building number	18
Room	++++<Room>	NO	Max 16 an	Room number	2
PostCode	++++<PstCd>	NO	Max 16 an	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an	Town name	Warszawa
Country	++++<Ctry>	YES	2an	Country (ISO 3166) required if address is presented	PL
Information about Debtor. <i>End of Debtor Information</i>					
Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only Id/IBAN in this format. Other will be rejected.	PL25114010100000400404003001
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>				
BIC	++++<BICFI>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
And optional					

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
++++<ClrSysMmbld>					
Clearing Code	++++<ClrSysId> ++++<Cd>	NO/YES	5an	Clearing Code – fixed value “PLKNR”. Required if <Mmbld> exists	PLKNR
ID of Financial Institution	++++<Mmbld>	NO	8n	Ordering party bank identifier	11401010
Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the <PmtInf> block					
Credit Transfer Transaction Information	+<CdtTrfTxInf>	Beginning of Credit Transfer Transaction Info			
Payment Identification	++<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.	121009211D
Payment Type Information. Beginning of Payment Type Information					
Payment Type Information	++<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). Orders will be rejected in case of negative validation.	/WL!/IDC/111111111/
Code	+++<CtgyPurp> ++++<Cd>	NO	4x an	Specifies the underlying reason of the payment transaction. <ul style="list-style-type: none">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 Please see point 10a under the table.	VATX
Payment Type Information. End of Payment Type Information					
Amount	++<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: 0.01 to 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</InstdA mt>

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Creditor Agent	++<CdtrAgt>	Tag collecting info about beneficiary's Bank.			
Financial Institution / BIC	+++<FinInstnId> ++++<BICFI>	YES	BIC8/BIC11	BIC of Beneficiary Bank In case of domestic payments in PLN and internal payments to mBank accounts - field ignored	COBADEFF
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 domestic payments in PLN – ignored 2/for internal payments to mBank accounts – ignored	Bank SA
Postal address	++++<PstlAdr>				
Country	++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
Address Line	++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
Creditor	++<Cdtr>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Structured address data <i>(total data cannot exceed 70 characters)</i>					
StreetName	++++<StrtNm>	NO	Max70 an	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an	Building number	18
Room	++++<Room>	NO	Max 16 an	Room number	2
PostCode	++++<PstCd>	NO	Max 16 an	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an	Town name	Warszawa
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
or unstructured address					
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
AdrLine	++++<AdrLine>	YES	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
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 - recommended	PL72106000760000320000546101
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	
Unstructured Remittance Information	++<RmtInf> +++<Ustrd>	YES	140 an	Payment subject (Remittance Information – Unstructured), 1/ for domestic payments required 2/ for foreign payments – required 3/ for SEPA optional 4/ not used for domestic TAX transfers 5/ in case of split payments specific structure is used. It is described below in point 7a	Payment for F-VAT/101

a. 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. 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 (VER 09)

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.001.001.09" 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	
Group Header Block - this can only occur once per file					
Group Header ++<GrpHdr>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as File Reference	100001
Creation Date Time	+++<CreDtTm>	YES	ISO date and time	Date and time that the file was created YYYY-MM-DDThh:mm:ss	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 In case of any difference, pain.001 will be rejected.	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 – rejected .	100.23
Initiating Party ++<InitgPty> Initiating Party component					
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
Initiating Party (Organisation Identification/BIC or BEI)	++++<Id> ++++<OrgId> ++++<AnyBIC>	YES	BIC11 or BIC8	Required for message validation on mBank side. Other parts are optional but also suggested (like <Nm>, <PstlAdr>) In case of missing AnyBIC, pain.001 will be rejected.	CUSTXXXX <i>It should be Customer BIC</i>
Payments Information Block – this can occur multiple times. It has info about ordering party & transactions to the beneficiaries					
Payment Information ++<PmtInf>					
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 only in mass payment plus . Value is not ignored. Please see point 11a under the table.	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	++<PmtTplnf> +++<LclInstrm> ++++<Prtry>	NO	String: PLUS	Payment Type Information – used only in case of batchbooking = true . In case of mBank mass payment plus service – value “PLUS” Please see point 11a under the table.	PLUS
Requested Execution Date	++<ReqdExctnDt> +++<Dt>	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. <i>Beginning of Debtor Information</i>					
Debtor		++<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		+++<PstlAdr>			
Structured address data					
StreetName	++++<StrtNm>	NO	Max70 an	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an	Building number	18
Room	++++<Room>	NO	Max 16 an	Room number	2
PostCode	++++<PstCd>	NO	Max 16 an	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an	Town name	Warszawa
Country	++++<Ctry>	YES	2an	Country (ISO 3166)	PL
Information about Debtor. <i>End of Debtor Information</i>					
Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only Id/IBAN in this format. Other will be rejected.	PL25114010100000400404003001
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>				
BIC	++++<BICFI>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
And optional					
Clearing System Member Identification	++++<ClrSysMmbId>				

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Clearing Code	+++++<ClrSysId> +++++<Cd>	NO/YES	5an	Clearing Code – fixed value “PLKNR”. Required if <Mmbld> exists	PLKNR
ID of Financial Institution	+++++<Mmbld>	NO	8n	Ordering party bank identifier	11401010
Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the <PmtInf> block					
Credit Transfer Transaction Information	+<CdtTrfTxInf>	Beginning of Credit Transfer Transaction Info			
Payment Identification	++<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
Payment Type Information. Beginning of Payment Type Information					
Payment Type Information	++<PmtTpInf>				
Code	+++<CtgyPurp> ++++<Cd>	NO	4x an	Specifies the underlying reason of the payment transaction. TAXS code – TAX Office transfer (US). In case of domestic payment, it is used for TAX payments.	TAXS
Payment Type Information. End of Payment Type Information					
Amount	++<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</InstdAmt>
Creditor Agent	++<CdtrAgt>	Tag collecting info about beneficiary's Bank.			
Financial Institution / BIC	+++<FinInstnId> ++++<BICFI>	YES	BIC8/BIC11	BIC of Beneficiary Bank In case of domestic payments in PLN and internal payments to mBank accounts- 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 domestic payments in PLN – ignored 2/for internal payments to mBank accounts – ignored	Bank SA
Postal address	++++<PstlAdr>				
Country	++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
Address Line	++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
Creditor	++<Cdtr>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Structured address data <i>[total data cannot exceed 70 characters]</i>					
StreetName	++++<StrtNm>	NO	Max70 an	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an	Building number	18
Room	++++<Room>	NO	Max 16 an	Room number	2
PostCode	++++<PstCd>	NO	Max 16 an	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an	Town name	Warszawa
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
or unstructured address					
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
AdrLine	++++<AdrLine>	YES	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
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 - recommended	PL7210600076000032000054 6101
<i>Attention! The field must not contain VAT account numbers in case of Polish accounts.</i>					
TAX Payments. <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

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
2.90 Record Type	+++<Rcrd> ++++<Tp>	YES	35a	<p>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":</p> <ul style="list-style-type: none"> - M – means month, - P – means half-year, - R – means year, - K – means quarter of year, - D – means decade, - J – means day. <p>The third part contains „the Period number“. In case "Period Type" has value:</p> <ul style="list-style-type: none"> - 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	
TAX Payments. <i>End of Information</i>					

a. mass payment in SWIFTNET Korpo

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 (VER 09)

ATTENTION! In case of PLN payments to foreign banks located out of Poland, PLEASE use NORM standard of payment's execution!

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.001.001.09" 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	
Group Header Block - this can only occur once per file					
Group Header ++<GrpHdr>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as File Reference	100001
Creation Date Time	+++<CreDtTm>	YES	ISO date and time	Date and time that the file was created YYYY-MM-DDThh:mm:ss	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 In case of any difference, pain.001 will be rejected.	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 – rejected .	100.23
Initiating Party ++<InitgPty> Initiating Party component					
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
Initiating Party (Organisation Identification/BIC or BEI)	+++<Id> ++++<OrgId> +++++<AnyBIC>	YES	BIC11 or BIC8	Required for message validation on mBank side. Other parts are optional but also suggested (like <Nm>, <PstlAdr>) In case of missing AnyBIC, pain.001 will be rejected.	CUSTXXXX It should be Customer BIC
Payments Information Block – this can occur multiple times. It has info about ordering party & transactions to the beneficiaries					
Payment Information ++<PmtInf>					
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 not allowed. Value is not ignored. Allowed only false 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> +++<Dt>	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					
Debtor		++<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		+++<PstlAdr>			
Structured address data					
StreetName	++++<StrtNm>	NO	Max70 an	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an	Building number	18
Room	++++<Room>	NO	Max 16 an	Room number	2
PostCode	++++<PstCd>	NO	Max 16 an	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an	Town name	Warszawa
Country	++++<Ctry>	YES	2an	Country (ISO 3166) - required if address is presented	PL
Information about Debtor. End of Debtor Information					
Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only Id/IBAN in this format. Other will be rejected.	PL25114010100000400404003001
Financial Institution ID	++<DbtrAgt> +++< FinInstnId>				
BIC	++++<BICFI>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
And optional					
++++<ClrSysMmbld>					
Clearing Code	++++<ClrSysId> ++++++<Cd>	NO/YES	5an	Clearing Code – fixed value “PLKNR”. Required if <Mmbld> exists	PLKNR
ID of Financial Institution	++++<Mmbld>	NO	8n	Ordering party bank identifier	11401010
Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the <PmtInf> block					
Credit Transfer Transaction Information	+<CdtTrfTxInf>	Beginning of Credit Transfer Transaction Info			

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Payment Identification	++<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
Payment Type Information. Beginning of Payment Type Information					
Payment Type Information	+++<PmtTpInf>				
Instructing Party	+++<InstrPrty>	YES	4x an	Execution mode for payments to banks out of Poland and for non-PLN domestic payments: - „NORM” – Standard (D+2) - „HIGH” – Urgent (D+1) - „HIGH” – Express (D - please look below) In case of PLN payments to banks out of Poland please use NORM standard. In case of SEPA – section is 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/111111111/
Code	+++<CtgyPurp> ++++<Cd>	NO	4x an	Specifies the underlying reason of the payment transaction. • INTC code can be used in foreign payments but it is only an information	INTC
Payment Type Information. End of Payment Type Information					
Amount	++<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: 0.03 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="EUR">99999.99</InstdAmt>
Charge Bearer.					

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Charge Bearer	+++<ChrgBr>	NO	4x an	Execution mode for foreign payments and non-PLN domestic payments: · DEBT Borne by Debtor (ex OUR) · CRED fees & provisions covered by ordering party (ex BEN) · SHAR fees & provisions of mBank covered by ordering party, fees & provisions of other banks covered by beneficiary (ex. SHA) · SLEV – used for SEPA, the same role as SHAR (SHA) 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> ++++<BICFI>	YES	BIC8/BIC11	BIC of Beneficiary Bank	COBADEFF
FinancialInstitution / 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>				
Country	++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
Address Line	++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
Creditor	++<Cdtr>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Structured address data (total data cannot exceed 70 characters)					
Department	++++<Dept>	NO	Max70 an	Department *	
SubDepartment	++++<SubDept>	NO	Max70 an	SubDepartment *	
StreetName	++++<StrtNm>	NO	Max70 an	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an	Building number	18
Buildingname	++++<BldgNm>	NO	Max 16 an	Building name *	
Floor	++++<Flr>	NO	Max 16 an	Floor *	
PostalBox	++++<PstBx>	NO	Max 16 an	Postal Box *	
Room	++++<Room>	NO	Max 70 an	Room number	2
PostCode	++++<PstCd>	NO	Max 16 an	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an	Town Name	Warszawa
TownLocationName	++++<TwnLctnNm>	NO	Max 35 an	Town Location Name *	
DistrictName	++++<DstrctNm>	NO	Max 35 an	District Name *	
CountrySubDivision	++++<CtrySubDvsn>	NO	Max 35 an	Country Sub Division *	
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
or unstructured address					
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS		
AdrLine	++++<AdrLine>	YES	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field		
Additional beneficiary data – if you indicate the <Id> field, additional beneficiary data, you must provide data in the <OrgId> or <PrvtId> section						
Identification	++++<Id>	NO				
Legal person						
Organisation Identification	++++<OrgId>					
Legal Entity Identifier	++++++<LEI>	YES	20a	LEI code	5493000LKS7B3UTF7H35	
OR						
	++++++<AnyBIC>	YES	11a	BIC code		
OR						
Other	++++++<Othr>					
Identification	++++++<Id>	YES	35a	Number		
SchemeName	++++++<SchmeNm>					
Proprietary	++++++<Prtry>	YES	35a	Proper name		
Issuer	++++++<Issr>	YES	35a	Issuer		
OR						
Other	++++++<Othr>					
Identification	++++++<Id>	YES		Number		
SchemeName	++++++<SchmeNm>					
Code	++++++<Cd>	YES	4a	Code from the selection list		
Issuer	++++++<Issr>	YES	35a	Issuer		
Private person						
PrivateIdentification	++++<PrvtId>					
Other	++++++<Othr>					
Identification	++++++<Id>	YES	35a	Number		
SchemeName	++++++<SchmeNm>					
Proprietary	++++++<Prtry>	YES	35a	Proper name		
Issuer	++++++<Issr>	YES	35a	Issuer		
OR						
Other	++++++<Othr>					
Identification	++++++<Id>	YES		Number		
SchemeName	++++++<SchmeNm>					
Code	++++++<Cd>	YES	4a	Code from the selection list		
Issuer	++++++<Issr>	YES	35a	Issuer		
OR						
Date And Place Of Birth	++++<DtAndPlcOf Birth>					

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Birth Date	++++++<BirthDt>	YES	8		20241231
Province Of Birth	++++++<PrvcOfBirth>	YES	35		
City Of Birth	++++++<CityOfBirth>	YES	35		
Country Of Birth	++++++<CtryOfBirth>	YES	35		PL
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 - recommended	PL72106000760000320000546101
OR					
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>	72106000760000320000546101
Account currency	+++<Ccy>	NO	ISO code	Currency of account	EUR
Purpose code	++<Purp> +++<Cd>	NO	4	Purpose code (available from 11/2024)	ADCS
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 (VER 09)

ATTENTION! In case of EUR payments to beneficiaries with accounts kept in mBank – DO NOT USE SEPA. You can use foreign or nonPLN domestic payments!. Costs of transfers are different. Please contact your advisor or Customer Centre to explain the issue.

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.001.001.09" 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	
Group Header Block - this can only occur once per file					
Group Header ++<GrpHdr>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as File Reference	100001
Creation Date Time	++<CreDtTm>	YES	ISO date and time	Date and time that the file was created YYYY-MM-DDThh:mm:ss	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 In case of any difference, pain.001 will be rejected.	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 – rejected .	100.23
Initiating Party	++<InitgPty>	Initiating Party component			
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
Initiating Party (Organisation Identification/BIC or BEI)	+++<Id> ++++<OrgId> ++++<AnyBIC>	YES	BIC11 or BIC8	Required for message validation on mBank side. Other parts are optional but also suggested (like <Nm>, <PstlAdr>) In case of missing AnyBIC, pain.001 will be rejected.	CUSTXXXX It should be Customer BIC
Payments Information Block – this can occur multiple times. It has info about ordering party & transactions to the beneficiaries					
Payment Information ++<PmtInf>					
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 not possible. Value is not ignored. Please use false 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.	
Requested Execution Date	++<ReqdExctnDt> +++<Dt>	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.	
Information about Debtor. Beginning of Debtor Information					
Debtor	++<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	+++<PstlAdr>				
Structured address data					
StreetName	++++<StrtNm>	NO	Max70 an*	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
Room	++++<Room>	NO	Max 16 an*	Room number	2
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
Country	++++<Ctry>	YES	2an	Country (ISO 3166) - required if address is presented	PL
Identification	+++<Id> ++++<OrgId> or ++++<PrvtId>	NO	See table “Info for ID section for <Dbtr> and <Cdr> and additional for <UltmtCtr> and <UltmtDbtr>” below		
Information about Debtor. End of Debtor Information					
Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only Id/IBAN in this format. Other will be rejected.	PL25114010100000400404003001
Financial Institution ID	++<DbtrAgt> +++< FinInstnId>				
BIC	++++<BICFI>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
And optional					
++++<ClrSysMmbId>					

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Clearing Code	+++++<ClrSysId> +++++<Cd>	NO/YES	5an	Clearing Code – fixed value “PLKNR”. Required if <Mmbld> exists	PLKNR
ID of Financial Institution	+++++<Mmbld>	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
Identification	+++<Id> ++++<OrgId> or ++++<PrvtId>	NO	See table “Info for ID section for <Dbtr> and <Cdr> and additional for <UltmtCtr> and <UltmtDbtr>” below		
Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the <PmtInf> block					
Credit Transfer Transaction Information	+<CdtTrfTxInf>	Beginning of Credit Transfer Transaction Info			
Payment Identification	++<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	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
Payment Type Information. Beginning of Payment Type Information					
Payment Type Information	++<PmtTpInf>				
Service Level Code	+++<SvcLvl> ++++<Cd>	NO	4x an	<ul style="list-style-type: none"> SEPA code– Bank treats payment as SEPA one. In case of EUR payments to mBank beneficiary accounts, please do not use SEPA code. 	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). <i>Orders will be rejected in case of negative validation.</i>	/WL/IDC/111111111/
Code	+++<CtgyPurp> ++++<Cd>	NO	4x an	Specifies the underlying reason of the payment transaction. <ul style="list-style-type: none"> INTC, SALA, PENS etc. - Category purpose, as published in an external category purpose code list (for SEPA transfers). 	INTC

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Payment Type Information. End of Payment Type Information					
Amount	++<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: 0.04 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</InstdA mt>
Charge Bearer.					
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> ++++<BICFI>	NO	BIC8/BIC11	BIC of Beneficiary Bank In case of SEPA – not required after 31.10.2016	COBADEFF
FinancialInstitution / Name of Institution	+++<FinInstnId> ++++<Nm>	YES/NO	22x an	Beneficiary Bank Identification. Name of beneficiary bank. Required if no BIC. For SEPA – ignored	Bank SA
Postal address	++++<PstlAdr>				
Country	++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
Address Line	++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
Creditor	++<Cdtr>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Structured address data (total data cannot exceed 70 characters)					
StreetName	++++<StrtNm>	NO	Max70 an*	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
Room	++++<Room>	NO	Max 16 an*	Room number	2
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
or unstructured address					
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
AdrLine	++++<AdrLine>	YES	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Identification	+++<Id> ++++<OrgId> or ++++<PrvtId>	NO	See table “Info for ID section for <Dbtr> and <Cdr> and additional for <UltmtCtr> and <UltmtDbtr>” below		
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: SEPA transfers to the banks	PL72106000760000320000546101
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	++<UltmtCdr> +++<Nm>	NO	Max70 an	Conditional based on business need and payment transaction. All signs, which cross length of 70, will be removed.	
Identification	++<UltmtCdr> +++<Id> ++++<OrgId> or ++++<PrvtId>	NO		See table “Info for ID section for <Dbtr> and <Cdr> and additional for <UltmtCtr> and <UltmtDbtr>” below	
Unstructured Remittance Information	++<RmtInf> +++<Ustrd>	YES	140 an	Payment subject (Remittance Information – Unstructured), for SEPA optional	Payment for F-VAT/I01

Info for ID section for <Dbtr> and <Cdr> and additional for <UltmtCtr> and <UltmtDbtr>

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Identifier of legal person					
Organization Identification	<OrgId>				
	+<AnyBIC>	NO	11 an	BIC of an organisation	BREXPLPW
OR					
	+<LEI>	NO	11 an	BIC of an organisation	BREXPLPW
OR					
	+<Othr>	NO			
	++<Id>	YES	35 a	Identifier	

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
	+++<SchmeNm> ++++<Cd>			Type of identifier ISO values possible to put in field Othr/SchmeNm/Cd or Othr/SchmeNm/Prtry (field possible to choose by a Customer): DUNS - Data Universal Numbering System BANK - Bank Party Identification TXID - Tax Identification Number CUST - Customer Identification Number EMPL - Employee Identification Number GSIG - GSIG	DUNS
OR					
	+++<SchmeNm> ++++<Prty>			Value for Name of identifier possible to put in only in Othr/SchmeNm/Prtry field.	
Issuer	++<Issr>		35a		
OR					
Identifier of private person					
Private Identification	<PrvtId>				
Date And Place Of Birth	+<DtAndPlcOfBirth>	NO			BREXPLPW
Birth Date	++<BirthDt>	NO		Birth date	
Province Of Birth	++<PrvcOfBirth>	NO	35a	Province	
City Of Birth	++<CityOfBirth>	NO	35a	City of birth	
Country Of Birth	++<CtryOfBirth>	NO	2a	Country of birth	
OR					
Other	+<Othr>	NO			
Identification	++<Id>	NO	35a	Identifier	
Scheme Name Code	+++<SchmeNm> ++++<Cd>	NO	35a	Type of identifier ISO values possible to put in field Othr/SchmeNm/Cd or Othr/SchmeNm/Prtry (field possible to choose by a Customer): DRLC - Drivers License Number CUST - Customer Identification Number SOSE - Social Security Number ARNU - Alien Registration Number CCPT - Passport Number TXID - Tax Identification Number NIDN - National Identity Number EMPL - Employee Identification Number	DRLC
OR					

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Scheme Name Proprietary	+++<SchmeNm> ++++<Prty>	NO	35a	Value for Name of identifier possible to put in only in Othr/SchmeNm/Prtry field.	
Issuer	++<Issr>		35a	Entity that assigns the identification	

PAIN.001.001.03 VERSION*

PAIN.001.001.09 AS RECOMMENDED VERSION

**WE RECOMMEND TO USE STRUCTURED ADDRESSES
FOR ALL TYPE OF ORDERS DESCRIBED IN THIS DOCUMENT**

**WE ACCEPT UNSTRUCTURED ADDRESSES
IN ALL TYPE OF ORDERS DESCRIBED IN THIS DOCUMENT
UNTIL THE CUT-OFF DATES SPECIFIED BELOW.**

**FROM 11/2026
WE WILL REQUIRE STRUCTURED ADDRESSES IN THE FOLLOWING ORDERS**
SEPA,
SORBNET (URGENT DOMESTIC ORDERS)
FOREIGN ORDERS,
DOMESTIC NON-PLN ORDERS

Information about the ISO20022 project at mBank can be found here ([PL EN](#))

* not recommended

10. Fields used in processing standard and urgent domestic PLN orders including Split payments and internal mBank accounts (VER 03)

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	
Group Header Block - this can only occur once per file					
Group Header++<GrpHdr>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as File Reference	100001
Creation Date Time	++<CreDtTm>	YES	ISO date and time	Date and time that the file was created YYYY-MM-DDThh:mm:ss	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 In case of any difference, pain.001 will be rejected.	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 – rejected.	100.23
Initiating Party++<InitgPty>Initiating Party component					
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
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>) In case of missing BICorBEI, pain.001 will be rejected.	It should be Customer BIC in case of SWIFTNET Korpo CUSTXXXX
Payments Information Block – this can occur multiple times. It has info about ordering party & transactions to the beneficiaries					
Payment Information++<PmtInf>					
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. Please see point 6b under the table.	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	++<PmtTplnf> +++<LclInstrm> ++++<Prtry>	NO	String: PLUS	Payment Type Information – used only in case of batchbooking = true . In case of mBank mass payment plus service – value “PLUS”. Please see point 6b 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. <i>Beginning of Debtor Information</i>					
Debtor		++<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		+++<PstlAdr>			
Structured address data					
StreetName	++++<StrtNm>	NO	Max70 an*	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
Country	++++<Ctry>	YES	2an	Country (ISO 3166) required if address is presented	PL
Information about Debtor. <i>End of Debtor Information</i>					
Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only Id/IBAN in this format. Other will be rejected.	PL25114010100000400404003001
<i>Attention! The field must not contain VAT account numbers. In the case of a split payment (including VAT) an account in PLN linked with the debited VAT account must be indicated.</i>					
Financial Institution ID	++<DbtrAgt> +++< FinInstnId>				
BIC	++++<BIC>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
And optional					
++++<ClrSysMmbld>					

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Clearing Code	+++++<ClrSysId> +++++<Cd>	NO/YES	5an	Clearing Code – fixed value “PLKNR”. Required if <Mmbld> exists	PLKNR
ID of Financial Institution	+++++<Mmbld>	NO	8n	Ordering party bank identifier	11401010
Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the <PmtInf> block					
Credit Transfer Transaction Information	+<CdtTrfTxInf>	Beginning of Credit Transfer Transaction Info			
Payment Identification	++<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.	121009211D
Payment Type Information. Beginning of Payment Type Information					
Payment Type Information	+++<PmtTpInf>				
Service Level Code	+++<SvcLvl> ++++<Cd>	NO	4x an	RTGS code – Bank treat each payment in <CdtTrfTxInf> as Polish urgent SORBNET transfer, 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"> 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 Please see point 6a under the table.	VATX
Payment Type Information. End of Payment Type Information					
Amount	++<Amt>				

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: 0.05 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</InstdAmt>
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 domestic payments in PLN and internal payments to mBank accounts - field ignored	COBADEFF
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 domestic payments in PLN – ignored 2/for internal payments to mBank accounts – ignored	Bank SA
Postal address	++++<PstlAdr>				
Country	++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
Address Line	++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
Creditor	++<Cdtr>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Structured address data <i>(total data cannot exceed 70 characters)</i>					
StreetName	++++<StrtNm>	NO	Max70 an*	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
or unstructured address					
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
AdrLine	++++<AdrLine>	YES	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
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 - recommended	PL72106000760000320000546101
Account currency	+++<Ccy>	NO	ISO code	Currency of account	PLN

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
<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/ for SEPA optional 4/ not used for domestic TAX transfers 5/ in case of split payments specific structure is used. It is described below in point 7a	Payment for F-VAT/101

a. 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. mass payment in SWIFTNET Korpo

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.

11. Fields used in processing domestic tax payment orders (VER 03)

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	
Group Header Block - this can only occur once per file					
Group Header ++<GrpHdr>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as File Reference	100001
Creation Date Time	++<CreDtTm>	YES	ISO date and time	Date and time that the file was created YYYY-MM-DDThh:mm:ss	2013-01-01T11:00:00
Number Of Transactions	++<NbOfTxs>	YES	15n	Total number of transactions in a file. Validation of this transaction number with sum of numbers of transactions presented in <PmtInf> blocks In case of any difference, pain.001 will be rejected.	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 – rejected.	100.23
Initiating Party ++<InitgPty> Initiating Party component					
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
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>) In case of missing BICorBEI, pain.001 will be rejected.	CUSTXXXX It should be Customer BIC
Payments Information Block – this can occur multiple times. It has info about ordering party & transactions to the beneficiaries					
Payment Information ++<PmtInf>					
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 only in mass payment plus . Value is not ignored. Please see point 7a under the table.	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	++<PmtTplnf> +++<LclInstrm> ++++<Prtry>	NO	String: PLUS	Payment Type Information – used only in case of batchbooking = true . In case of mBank mass payment plus service – 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. <i>Beginning of Debtor Information</i>					
Debtor ++<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 +++<PstlAdr>					
Structured address data or Unstructured address data					
StreetName	++++<StrtNm>	NO	Max70 an*	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
Country	++++<Ctry>	YES	2an	Country (ISO 3166) - required if address is presented	PL
Information about Debtor. <i>End of Debtor Information</i>					
Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only Id/IBAN in this format. Other will be rejected.	PL25114010100000400404003001
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>				
BIC	++++<BIC>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
And optional					
Clearing System Member Identification	++++<ClrSysMmbId>				
Clearing Code	+++++<ClrSysId> ++++++<Cd>	NO/YES	5an	Clearing Code – fixed value “PLKNR”. Required if <MmbId> exists	PLKNR

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
ID of Financial Institution	+++++<Mmbld>	NO	8n	Ordering party bank identifier	11401010
Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the <PmtInf> block					
Credit Transfer Transaction Information	+<CdtTrfTxInf>	Beginning of Credit Transfer Transaction Info			
Payment Identification	++<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.	121009211D
Payment Type Information. Beginning of Payment Type Information					
Payment Type Information	++<PmtTpInf>				
Code	+++<CtgyPurp> ++++<Cd>	NO	4x an	Specifies the underlying reason of the payment transaction. TAXS code – TAX Office transfer (US). In case of domestic payment, it is used for TAX payments.	TAXS
Payment Type Information. End of Payment Type Information					
Amount	++<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: 0.06 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</InstdAmt>
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 domestic payments in PLN and internal payments to mBank accounts- field ignored	COBADEFF
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 domestic payments in PLN – ignored 2/for internal payments to mBank accounts – ignored	Bank SA
Postal address	++++<PstlAdr>				
Country	+++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Address Line	++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
Creditor	++<Cdtr>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Structured address data <i>[total data cannot exceed 70 characters]</i>					
StreetName	++++<StrtNm>	NO	Max70 an*	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
or unstructured address					
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
AdrLine	++++<AdrLine>	YES	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
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 - recommended	PL72106000760000320000546101
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>					
TAX Payments. Beginning of Information					
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

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
2.90 Record Type	+++<Rcrd> ++++<Tp>	YES	35a	<p>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":</p> <ul style="list-style-type: none"> - M – means month, - P – means half-year, - R – means year, - K – means quarter of year, - D – means decade, - J – means day. <p>The third part contains „the Period number“. In case "Period Type" has value:</p> <ul style="list-style-type: none"> - 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	
TAX Payments. <i>End of Information</i>					

a. mass payment in SWIFTNET Korpo

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.

12. Fields used in processing foreign and non-PLN domestic payment orders including non-PLN internal mBank accounts (VER 03)

ATTENTION! In case of PLN payments to foreign banks located out of Poland, PLEASE use NORM standard of payment's execution!

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	
Group Header Block - this can only occur once per file					
Group Header ++<GrpHdr>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as File Reference	100001
Creation Date Time	++<CreDtTm>	YES	ISO date and time	Date and time that the file was created YYYY-MM-DDThh:mm:ss	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 In case of any difference, pain.001 will be rejected.	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 – rejected.	100.23
Initiating Party	++<InitgPty>	Initiating Party component			
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
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>) In case of missing BICorBEI, pain.001 will be rejected.	CUSTXXXX It should be Customer BIC
Payments Information Block – this can occur multiple times. It has info about ordering party & transactions to the beneficiaries					
Payment Information ++<PmtInf>					
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 not allowed. Value is not ignored. Allowed only false 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
Information about Debtor. Beginning of Debtor Information					
Debtor		++<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		+++<PstlAdr>			
Structured address data					
StreetName	++++<StrtNm>	NO	Max70 an*	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
Country	++++<Ctry>	YES	2an	Country (ISO 3166) - required if address is presented	PL
Information about Debtor. End of Debtor Information					
Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only Id/IBAN in this format. Other will be rejected.	PL25114010100000400404003001
Financial Institution ID	++<DbtrAgt> +++< FinInstnId>				
BIC	++++<BIC>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
And optional					
	++++<ClrSysMmbld>				
Clearing Code	++++<ClrSysId> ++++++<Cd>	NO/YES	5an	Clearing Code – fixed value “PLKNR”. Required if <Mmbld> exists	PLKNR
ID of Financial Institution	++++<Mmbld>	NO	8n	Ordering party bank identifier	11401010
Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the <PmtInf> block					
Credit Transfer Transaction Information	+<CdtTrfTxInf>	Beginning of Credit Transfer Transaction Info			
Payment Identification	++<PmtId>				

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
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
Payment Type Information. Beginning of Payment Type Information					
Payment Type Information	++<PmtTpInf>				
Instructing Party	+++<InstrPrty>	YES	4x an	Execution mode for payments to banks out of Poland and for non-PLN domestic payments: - „NORM” – Standard (D+2) - „HIGH” – Urgent (D+1) - „HIGH” – Express (D - please look below) In case of PLN payments to banks out of Poland please use NORM standard. In case of SEPA – section is 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/111111111/
Code	+++<CtgyPurp> ++++<Cd>	NO	4x an	Specifies the underlying reason of the payment transaction. <ul style="list-style-type: none"> INTC code can be used in foreign payments but it is only an information 	INTC
Payment Type Information. End of Payment Type Information					
Amount	++<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: 0.07 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="EUR">99999.99</InstdA mt>
Charge Bearer.					

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Charge Bearer	++<ChrgBr>	NO	4x an	Execution mode for foreign payments and non-PLN domestic payments: • DEBT Borne by Debtor (ex OUR) • CRED fees & provisions covered by ordering party (ex BEN) • SHAR fees & provisions of mBank covered by ordering party, fees & provisions of other banks covered by beneficiary (ex. SHA) • SLEV – used for SEPA, the same role as SHAR (SHA) 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
FinancialInstitution / 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>				
Country	++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
Address Line	++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
Creditor	++<Cdtr>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Structured address data <i>(total data cannot exceed 70 characters)</i> <i>* we plan to accept marked fields from November 2024 - details in separate announcements</i>					
Department	+++<Dept>	NO	Max70 an	Department *	
SubDepartment	+++<SubDept>	NO	Max70 an	SubDepartment *	
StreetName	+++<StrtNm>	NO	Max70 an	Street name	ul. Senatorska
BuildingNumber	+++<BldgNb>	NO	Max16 an	Building number	18
PostCode	+++<PstCd>	NO	Max16 an	Postal Code	00-065
TownName	+++<TwnNm>	YES	Max35 an	Town name	Warszawa
Country Sub Division	+++<CtrySubDvsn>	NO	Max35 an	Country Sub Division *	
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
or unstructured address					
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
AdrLine	++++<AdrLine>	YES	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
Additional beneficiary data – if you indicate the <Id> field, additional beneficiary data, you must provide data in the <OrgId> or <PrvtId> section					
Identification	++++<Id>	NO			

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Legal person					
Organisation Identification	+++++<OrgId>				
	++++++<BICorBEI>	YES	11a	BIC code	
OR					
Other	++++++<Othr>				
Identification	++++++<Id>	YES	35a	Number	
SchemeName	++++++<SchmeNm>				
Proprietary	++++++<Prtry>	YES	35a	Proper name	
Issuer	++++++<Issr>	YES	35a	Issuer	
OR					
Other	++++++<Othr>				
Identification	++++++<Id>	YES		Number	
SchemeName	++++++<SchmeNm>				
Code	++++++<Cd>	YES	4a	Code from the selection list	
Issuer	++++++<Issr>	YES	35a	Issuer	
Private person					
PrivateIdentification	+++++<PrvtId>				
Other	++++++<Othr>				
Identification	++++++<Id>	YES	35a	Number	
SchemeName	++++++<SchmeNm>				
Proprietary	++++++<Prtry>	YES	35a	Proper name	
Issuer	++++++<Issr>	YES	35a	Issuer	
OR					
Other	++++++<Othr>				
Identification	++++++<Id>	YES		Number	
SchemeName	++++++<SchmeNm>				
Code	++++++<Cd>	YES	4a	Code from the selection list	
Issuer	++++++<Issr>	YES	35a	Issuer	
OR					
Date And Place Of Birth	++++++<DtAndPlcOfBir th>				
Birth Date	++++++<BirthDt>	YES	8		20241231
Province Of Birth	++++++<PrvcOfBirth>	YES	35		
City Of Birth	++++++<CityOfBirth>	YES	35		
Country Of Birth	++++++<CtryOfBirth>	YES	35		PL
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 - recommended	PL72106000760000320000546101
OR					
Identification	+++<Id> ++++<Othr> ++++<Id>	YES	IBAN or non IBAN format	Format accepted by mBank: 1. internal transfers to mBank account (all currencies) in NRB (IBAN without country code) 3. foreign transfers in non-IBAN if beneficiary presents account in this format and beneficiary bank accepts this format	72106000760000320000546101
Account currency	+++<Ccy>	NO	ISO code	Currency of account	EUR
Purpose code	++<Purp> +++<Cd>	NO	4	Purpose code (available from 11/2024)	ADCS
Unstructured Remittance Information	++<RmtInf> +++<Ustrd>	YES	140 an	Payment subject (Remittance Information – Unstructured)	Payment for F-VAT/101

13. Fields used in processing SEPA payment orders (VER 03)

ATTENTION! In case of EUR payments to beneficiaries with accounts kept in mBank – DO NOT USE SEPA. You can use foreign or nonPLN domestic payments!. Costs of transfers are different. Please contact your advisor or Customer Centre to explain the issue.

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	
Group Header Block - this can only occur once per file					
Group Header ++<GrpHdr>					
Message Identification	++<MsgId>	YES	35x an	Unique for Sender. No spaces. Validation of duplicates. Information used further for pain.002 as File Reference	100001
Creation Date Time	++<CreDtTm>	YES	ISO date and time	Date and time that the file was created YYYY-MM-DDThh:mm:ss	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 In case of any difference, pain.001 will be rejected.	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 – rejected.	100.23
Initiating Party	++<InitgPty>	Initiating Party component			
Initiating Party (Name)	+++<Nm>	YES	70x an	Name of Initiating Party.	Ordering Party Name
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>) In case of missing BICorBEI, pain.001 will be rejected.	CUSTXXXX <i>It should be Customer BIC</i>
Payments Information Block – this can occur multiple times. It has info about ordering party & transactions to the beneficiaries					
Payment Information ++<PmtInf>					
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 not possible. Value is not ignored. Please use false 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
Information about Debtor. Beginning of Debtor Information					
Debtor	++<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	+++<PstlAdr>				
Structured address data					
StreetName	++++<StrtNm>	NO	Max70 an*	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
Country	++++<Ctry>	YES	2an	Country (ISO 3166) - required if address is presented	PL
Identification	+++<Id> ++++<OrgId> or ++++<PrvtId>	NO	See table “Info for ID section for <Dbtr> and <Cdr> and additional for <UltmtCtr> and <UltmtDbtr>” below		
Information about Debtor. End of Debtor Information					
Debtor Account	++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Allowed only Id/IBAN in this format. Other will be rejected.	PL25114010100000400404003001
Financial Institution ID	++<DbtrAgt> +++< FinInstnId>				
BIC	++++<BIC>	YES	11a	Financial Institution Identification. Required. Give BIC connected to your account.	BREXPLPWWA1
And optional					
++++<ClrSysMmbld>					
Clearing Code	++++<ClrSysId> ++++++<Cd>	NO/YES	5an	Clearing Code – fixed value “PLKNR”. Required if <Mmbld> exists	PLKNR
ID of Financial Institution	++++<Mmbld>	NO	8n	Ordering party bank identifier	11401010

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Ultimate Debtor	++<UltmtDbtr> +++<Nm>	NO	2 x 35 an	Primary ordering party. All signs crossing length of 70 will be removed.	Ultimate Debtor name
Identification	+++<Id> ++++<OrgId> or ++++<PrvtId>	NO	See table “Info for ID section for <Dbtr> and <Cdr> and additional for <UltmtCtr> and <UltmtDbtr>” below		
Credit Transfer Transaction Information Definition: Elements used to provide information on the individual transaction(s) included in the <PmtInf> block					
Credit Transfer Transaction Information	+<CdtTrfTxInf>	Beginning of Credit Transfer Transaction Info			
Payment Identification	++<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	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
Payment Type Information. Beginning of Payment Type Information					
Payment Type Information	++<PmtTpInf>				
Service Level Code	+++<SvcLvl> ++++<Cd>	NO	4x an	<ul style="list-style-type: none"> SEPA code– Bank treats payment as SEPA one. In case of EUR payments to mBank beneficiary accounts, please do not use SEPA code. 	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). <i>Orders will be rejected in case of negative validation.</i>	/WL!/IDC/111111111/
Code	+++<CtgyPurp> ++++<Cd>	NO	4x an	Specifies the underlying reason of the payment transaction. <ul style="list-style-type: none"> INTC, SALA, PENS etc. - Category purpose, as published in an external category purpose code list (for SEPA transfers). 	INTC
Payment Type Information. End of Payment Type Information					

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
Amount	++<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: 0.08 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="EUR">99999.99</InstdAmt>
Charge Bearer.					
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 SEPA – not required after 31.10.2016	COBADEFF
FinancialInstitution / Name of Institution	+++<FinInstnId> ++++<Nm>	YES/NO	22x an	Beneficiary Bank Identification. Name of beneficiary bank. Required if no BIC. For SEPA – ignored	Bank SA
Postal address	++++<PstlAdr>				
Country	++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
Address Line	++++<AdrLine>	NO	70x an	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
Beginning of Creditor information					
Creditor	++<Cdtr>				
Name	+++<Nm>	YES	70x an	Creditor Name. Required field with max 70 signs.	Beneficjent SA
Postal Address	+++<PstlAdr>				
Structured address data (total data cannot exceed 70 characters)					
StreetName	++++<StrtNm>	NO	Max70 an*	Street name	ul. Senatorska
BuildingNumber	++++<BldgNb>	NO	Max 16 an*	Building number	18
PostCode	++++<PstCd>	NO	Max 16 an*	Postal Code	00-065
TownName	++++<TwnNm>	YES	Max 35 an*	Town name	Warszawa
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
or unstructured address					
Country	++++<Ctry>	YES	2a	Country (ISO 3166)	PL
AdrLine	++++<AdrLine>	YES	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
Identification	+++<Id> ++++<OrgId> or ++++<PrvtId>	NO	See table “Info for ID section for <Dbtr> and <Cdr> and additional for <UltmtCtr> and <UltmtDbtr>” below		

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
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: SEPA transfers to the banks	PL72106000760000320000546101
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.	
Identification	++<UltmtCdtr> +++<Id> ++++<OrgId> or ++++<PrvtId>	NO		See table “ Info for ID section for <Dbtr> and <Cdr> and additional for <UltmtCtr> and <UltmtDbtr> ” below	
Unstructured Remittance Information	++<RmtInf> +++<Ustrd>	YES	140 an	Payment subject (Remittance Information – Unstructured), for SEPA optional	Payment for F-VAT/101

Info for ID section for <Dbtr> and <Cdr> and additional for <UltmtCtr> and <UltmtDbtr>

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
<i>Identifier of legal person</i>					
Organisation Identification	<OrgId>				
	+<BICorBEI>	NO	11 an	BIC of an organisation	BREXPLPW
OR					
	+<Othr>	NO			
	+++<Id>	YES	35 a	Identifier	
	+++<SchmeNm> ++++<Cd>			<i>Type of identifier</i> ISO values possible to put in field Othr/SchmeNm/Cd or Othr/SchmeNm/Prtry (field possible to choose by a Customer): DUNS - Data Universal Numbering System BANK – Bank Party Identification TXID – Tax Identification Number CUST – Customer Identification Number EMPL – Employee Identification Number GSIG - GSIG	DUNS

Field Name	Tag name	Required	Format / restrictions	RULES/ REMARKS	
OR					
	+++<SchmeNm> ++++<Prty>			Value for Name of identifier possible to put in only in Othr/SchmeNm/Prtry field.	
Issuer	++<Issr>		35a		
OR					
<i>Identifier of private person</i>					
Private Identification	<PrvtId>				
Date And Place Of Birth	+<DtAndPlcOfBirth>	NO			BREXPLPW
Birth Date	++<BirthDt>	NO		Birth date	
Province Of Birth	++<PrvcOfBirth>	NO	35a	Province	
City Of Birth	++<CityOfBirth>	NO	35a	City of birth	
Country Of Birth	++<CtrtyOfBirth>	NO	2a	Country of birth	
OR					
Other	+<Othr>	NO			
Identification	+++<Id>	NO	35a	Identifier	
Scheme Name Code	+++<SchmeNm> ++++<Cd>	NO	35a	Type of identifier ISO values possible to put in field Othr/SchmeNm/Cd or Othr/SchmeNm/Prtry (field possible to choose by a Customer): DRLC – Drivers License Number CUST – Customer Identification Number SOSE – Social Security Number ARNU – Alien Registration Number CCPT – Passport Number TXID – Tax Identification Number NIDN – National Identity Number EMPL – Employee Identification Number	DRLC
OR					
Scheme Name Proprietary	+++<SchmeNm> ++++<Prty>	NO	35a	Value for Name of identifier possible to put in only in Othr/SchmeNm/Prtry field.	
Issuer	++<Issr>		35a	Entity that assigns the identification	

14. Examples for pain.001.001.09

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.001.001.09" 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>3</NbOfTxs> -> 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>
        <AnyBIC>BICTI</AnyBIC> -> validation with <MsgId> in case of duplicated messages
      </OrgId>
    </Id>
  </InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInflId>1001121713</PmtInflId> -> presented in pain.002
  <PmtMtd>TRF</PmtMtd>
  <NbOfTxs>2</NbOfTxs>
  <CtrlSum>225000.00</CtrlSum>
  <ReqdExctnDt><Dt>2012-10-22</Dt></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
      <TwnNm>Warszawa</TwnNm> -> ignored by our system
      <Ctry>PL</Ctry> -> ignored by our system
      <AdrLine>Please put full address</AdrLine>-> ignored by our system
    </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>
  <BICFI>BREXPLPWWA</BICFI> -> taken to payment processing
  <ClrSysMmbld>
    <Mmbld>11401010</Mmbld> -> taken to payment processing
  </ClrSysMmbld>
  <PstlAdr>
    <Ctry>PL</Ctry>
  </PstlAdr>
</FinInstnId>
</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>
      <BICFI>PKOPPLPW</BICFI> -> taken to further processing
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>PLKNR</Cd> -> ignored by our system
        </ClrSysId>
        <Mmbld>12406335</Mmbld> -> ignored by our system
      </ClrSysMmbld>
      <Nm>BANK POLSKA KASA OPIEKI S.A.</Nm> -> taken to further processing
      <PstlAdr>
        <TwnNm>Warszawa</TwnNm> -> taken to further processing
        <Ctry>PL</Ctry> -> taken to further processing
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Test Company - Payee</Nm> -> taken to further processing and to pain.002
    <PstlAdr>
      <PstCd>04-210</PstCd> -> taken to further processing and to pain.002
      <TwnNm>Warszawa</TwnNm> -> taken to further processing and to pain.002
      <Ctry>PL</Ctry>
      <AdrLine>Full address of payee</AdrLine> -> taken to further processing and to
        pain.002
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>PL42105010381000002272469616</IBAN> -> taken to further processing
        and to pain.002
    </Id>
  </CdtrAcct>

```

```

        <Nm>Test Company - Payee</Nm> -> ignored by our system
    </CdtrAcct>
    <RmtInf>
        <Ustrd>TEST PL/ text to vendor 1</Ustrd> -> taken to further processing and to pain.002,
    </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <PmtId>
        <InstrId>01-0FI100000003</InstrId> -> taken to further processing and to pain.002,
        <EndToEndId>NOTPROVIDED</EndToEndId> -> taken to further processing and to pain.002,
    </PmtId>
    <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty> taken to further processing, please do not forget that you can use this part in case of foreign transfers,
    </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>
            <BICFI>MELNUS3PXXX</BICFI> -> taken to further processing and to pain.002,
            <ClrSysMmbld>
                <ClrSysId>
                    <Cd>USABA</Cd> -> ignored by our system
                </ClrSysId>
                <Mmbld>043000261</Mmbld> -> ignored by our system
            </ClrSysMmbld>
            <Nm>MELLON BANK, N. A.</Nm> -> taken to further processing and to pain.002,
            <PstlAdr>
                <TwnNm>Warszawa</TwnNm> -> taken to further processing
                <Ctry>US</Ctry> -> taken to further processing and to pain.002,
            </PstlAdr>
        </FinInstnId>
    </CdtrAgt>
</Cdtr>
    <Nm>Full Name of Payee</Nm> -> taken to further processing and to pain.002,
    <PstlAdr>
        <PstCd>711045-1000</PstCd> -> taken to further processing and to pain.002,
        <TwnNm>Monille</TwnNm> -> taken to further processing and to pain.002,
        <CtrySubDvsn>NJ</CtrySubDvsn> -> taken to further processing and to pain.002,
        <Ctry>US</Ctry> -> taken to further processing and to pain.002,
        <AdrLine>Full address of payee</AdrLine> -> taken to further processing and to pain.002,
    </PstlAdr>
    <Id>
        <OrgId>
            <Othr>
                <Id>0009661866</Id> -> taken to further processing,
            </Othr>
        </OrgId>
    </Id>

```



```

        </Id>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>0009922302</Id> -> taken to further processing and to pain.002,
            </Othr>
        </Id>
    </CdtrAcct>
    <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>
    <ReqdExctnDt><Dt>2012-10-22</Dt></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> -> ignored by our system
        </PstlAdr>
    </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>
            <BICFI>BREXPLPWWA1</BICFI> -> taken to further processing and to pain.002,
        </FinInstnId>
    </DbtrAgt>
    <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>
        <PmtTpInf>
            <SvcLvl>
                <Cd>SEPA</Cd> -> taken to further processing and to pain.002,
            </SvcLvl>

```

```
</PmtTpInf>
<Amt>
  <InstdAmt Ccy="EUR">18900.00</InstdAmt> -> taken to further processing and to pain.002,
</Amt>
<ChrgBr>SLEV</ChrgBr> -> taken to further processing and to pain.002,
<CdtrAgt>
  <FinInstnId>
    <BICFI>COBADEFF268</BICFI> -> taken to further processing and to pain.002,
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Company GmbH</Nm> -> taken to further processing and to pain.002,
  <PstlAdr>
    <PstCd>99685</PstCd> -> taken to further processing and to pain.002,
    <TwnNm>Langelsheim</TwnNm> -> taken to further processing and to pain.002,
    <CtrySubDvsn>03</CtrySubDvsn> -> taken to further processing and to pain.002,
    <Ctry>DE</Ctry> -> taken to further processing and to pain.002,
    <AdrLine>Please use full address</AdrLine> -> taken to further processing and to pain.002,
  </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>000052032500</Id> -> taken to further processing,
      </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
</CdtrAcct>
<RmtInf>
  <Ustrd>/SEPA TEST/ text to vendor 2</Ustrd> -> taken to further processing and to pain.002,
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</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.001.001.09" 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>2</NbOfTx> -> 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>
        <AnyBIC>BE11</AnyBIC> -> 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>2900.00</CtrlSum>
  <ReqdExctnDt><Dt>2012-10-22</Dt></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> -> ignored by our system
    </PstlAdr>
  </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>
      <BICFI>BREXPLPWWA1</BICFI> -> ignored by our system
      <ClrSysMmbld>
        <Mmbld>11401010</Mmbld> -> ignored by our system
      </ClrSysMmbld>
    </FinInstnId>
  </DbtrAgt>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

```

        <PstlAdr>
            <Ctry>PL</Ctry> -> ignored by our system
        </PstlAdr>
    </FinInstnId>
</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>
            <BICFI>PKOPPLPW</BICFI> -> taken to further processing
            <ClrSysMmbld>
                <ClrSysId>
                    <Cd>PLKNR</Cd> -> ignored by our system
                </ClrSysId>
                <Mmbld>12406335</Mmbld> -> ignored by our system
            </ClrSysMmbld>
            <Nm>BANK POLSKA KASA OPIEKI S.A.</Nm> -> taken to further processing
            <PstlAdr>
                <TwnNm>Warszawa</TwnNm> -> taken to further processing
                <Ctry>PL</Ctry> -> taken to further processing
            </PstlAdr>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Test Company - Payee</Nm> -> taken to further processing and to pain.002
        <PstlAdr>
            <PstCd>04-210</PstCd> -> taken to further processing and to pain.002
            <TwnNm>Warszawa</TwnNm> -> taken to further processing and to pain.002
            <Ctry>PL</Ctry>
            <AdrLine>Full address of payee</AdrLine> -> taken to further processing and to pain.002
        </PstlAdr>
    </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>

```

```

<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>
      <BICFI>NBPLPLPW</BICFI> -> taken to further processing
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>PLKNR</Cd> -> ignored by our system
        </ClrSysId>
        <Mmbld>10101010</Mmbld> -> ignored by our system
      </ClrSysMmbld>
      <Nm>NARODOWY BANK POLSKI</Nm> -> taken to further processing
      <PstlAdr>
        <TwnNm>Warszawa</TwnNm> -> taken to further processing
        <Ctry>PL</Ctry> -> taken to further processing
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Sqd 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>
  </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>Sqd Warszawy XII Wydział Gospodarcz - Payee</Nm> -> ignored by our system
  </CdtrAcct>

```

```

    <Tax>
      <Dbtr>
        <RegnId>R0122932...</RegnId>-> taken to further processing
      </Dbtr>
      <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.001.001.09" 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>
            <AnyBIC>BIC11</AnyBIC>-> 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><Dt>2012-10-22</Dt>-> taken to pain.002
      <Dbtr>
        <Nm>Full name of Payer</Nm>-> taken to pain.002 and payment processing.
      </Dbtr>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>

```

```

<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>
</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>
    <BICFI>BREXPLPWWA</BICFI> -> ignored by our system
    <ClrSysMmbld>
      <Mmbld>11401010</Mmbld> -> ignored by our system
    </ClrSysMmbld>
    <PstlAdr>
      <Ctry>PL</Ctry> -> ignored by our system
    </PstlAdr>
  </FinInstnId>
</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>
      <BICFI>PKOPPLPW</BICFI> -> taken to further processing
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>PLKNR</Cd> -> ignored by our system
        </ClrSysId>
        <Mmbld>12406335</Mmbld> -> ignored by our system
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>

```

```

        </ClrSysMmbld>
        <Nm>BANK POLSKA KASA OPIEKI S.A.</Nm> -> taken to further processing
        <PstlAdr>
            <TwnNm>Warszawa</TwnNm> -> taken to further processing
            <Ctry>PL</Ctry> -> taken to further processing
        </PstlAdr>
    </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>
</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>
<RmtInf>
    <Ustrd>/VAT/98,02/IDC/9541173621/INV</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.001.001.09" 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>
    <NbOfTx>2</NbOfTx> -> 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>

```



```

        <AnyBIC>BICFI</AnyBIC> -> validation with <MsgId> in case of duplicated messages
    </OrgId>
    </Id>
    </InitgPty>
</GrpHdr>
<PmtInf>
    <PmtInflId>1001121713</PmtInflId> -> presented in pain.002
    <PmtMtd>TRF</PmtMtd>

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

    <NbOfTxs>2</NbOfTxs>
    <CtrlSum>400000.00</CtrlSum>
    <ReqdExctnDt><Dt>2012-10-22</Dt></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>
    </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>
            <BICFI>BREXPLPWWA1</BICFI> -> ignored by our system
            <ClrSysMmbld>
                <Mmbld>11401010</Mmbld> -> ignored by our system
            </ClrSysMmbld>
            <PstlAdr>
                <Ctry>PL</Ctry> -> ignored by our system
            </PstlAdr>
        </FinInstnId>
    </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>
    </CdtTrfTxInf>

```

```

<Amt>
  <InstdAmt Ccy="PLN">200000.00</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <BICFI>PKOPPLPW</BICFI> -> taken to further processing
    <ClrSysMmbld>
      <ClrSysId>
        <Cd>PLKNR</Cd> -> ignored by our system
      </ClrSysId>
      <Mmbld>12406335</Mmbld> -> ignored by our system
    </ClrSysMmbld>
    <Nm>BANK POLSKA KASA OPIEKI S.A.</Nm> -> taken to further processing
    <PstlAdr>
      <TwnNm>Warszawa</TwnNm> -> taken to further processing
      <Ctry>PL</Ctry> -> taken to further processing
    </PstlAdr>
  </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>
</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>
<RmtInf>
  <Ustrd>standard payment details</Ustrd> -> taken to further processing and to pain.002,
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>01-0FI10000002</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>
</CdtTrfTxInf>

```

```
<FinInstnId>
  <BICFI>PKOPPLPW</BICFI> -> taken to further processing
  <ClrSysMmbld>
    <ClrSysId>
      <Cd>PLKNR</Cd> -> ignored by our system
    </ClrSysId>
    <Mmbld>12406335</Mmbld> -> ignored by our system
  </ClrSysMmbld>
  <Nm>BANK POLSKA KASA OPIEKI S.A.</Nm> -> taken to further processing
  <PstlAdr>
    <TwnNm>Warszawa</TwnNm> -> taken to further processing
    <Ctry>PL</Ctry> -> taken to further processing
  </PstlAdr>
</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>
</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>
<RmtInf>
  <Ustrd>standard payment details</Ustrd> -> taken to further processing and to pain.002,
</RmtInf>
</CdtTrfTxInf>

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

15. 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.
14.	2022-12-20	1.11 & 1.12	Request for Transfer is removed as service in this document. It is still offered for Customer having no BIC. Two remarks are placed in the section of foreign and SEPA payment. SEPA payment is not for payments to mBank accounts. In case of PLN payments to foreign banks (located out of Poland), an NORM execution mode should be used.
15.	2023-03-01	1.13	<InitgPty> section is changed according to schema rules. Problem was only in the document.
16.	2023-12-04	1.14	New pain.001.001.09 format. New method to recognize structured address in a file; we are looking for <Twn> and <Ctry> as minimum for structured address
17.	2024-03-10	2.00	Pain.001.001.09 as main format accepted by mBank. Pain.001.001.03 still possible to use but not recommended.
18.	2024-09-05	2.01	New fields in foreign order. Structured address is recommended. Examples are reviewed
19.	2024-11-17	2.02	New information about ISO20022 changes put in the intro page to pain.001.001.09 and pain.001.001.03 sections in this document.
20.	2025-01-12	2.1.0	Changes in are of foreign and FX payments. Now it is possible to use additional beneficiaery's data like organisation identification or private identification