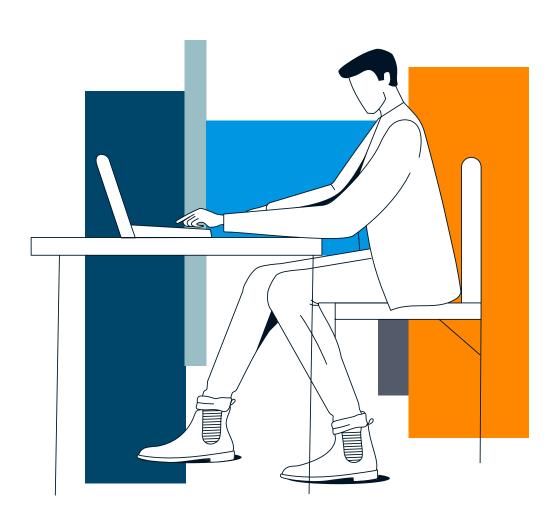# REGULATIONS ON EXECUTING PAYMENT ORDERS SUBMITTED AS REQUEST FOR TRANSFER MESSAGES

Warsaw, August 2025

mBank.pl

Table of contents

Chapter 1
General provisions

1. General provisions

Article 1

These Regulations define the rules and conditions under which the client may place payment orders via the SWIFT network based on the Request for Transfer Agreement concluded between the client and the bank.

Article 2

The terms used herein have the following meanings:

1. **bank, we** – mBank Spółka Akcyjna with its registered office in Warsaw

2. **executing bank** – mBank S.A., receiving a Request for Transfer message from the forwarding bank (another participant to the SWIFT MT 101 Message User Group and/or Payment Initiation Relay Group) and executing, on its basis, the instructions of the originator (client) to debit the account indicated by the iinitiating party

3. **forwarding bank** – a bank being a participant to the SWIFT MT 101 Message User Group and/or Payment Initiation Relay Group, which receives instructions to transfer funds from the initiating party and forwards them to the executing bank via the SWIFT network in the form of a SWIFT Request for Transfer message

4. **BIC (Business Identifier Code)** – a unique identifier of a bank, financial institution, or business entity assigned by SWIFT

5. **Directive 2015/849** – Directive (EU) 2015/849 of the European Parliament and of the Council of 20 May 2015 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, amending Regulation (EU) No 648/2012 of the European Parliament and of the Council, and repealing Directive 2005/60/EC of the European Parliament and of the Council and Commission Directive 2006/70/EC

6. **business day** – any day except for Saturdays, Sundays and other statutory holidays

7. **ELIXIR** – a system for electronic payment order exchange between banks and registration of mutual receivables arising therefrom, as well as the exchange of other electronic messages between system participants, operated via Krajowa Izba Rozliczeniowa S.A.

8. **FINplus (or SWIFT FINplus)** – the core service for secure exchange of financial messages in XML format based on ISO 20022, SWIFT MX (e.g. pain.001, camt.053, etc.), provided by SWIFT

9. **IBAN** – an International Bank Account Number used in cross-border settlements, specified in Order of the President of the National Bank of Poland No. 7/2017 of 20 February 2017 on the method of numbering banks and bank accounts

10. **NRB** – a Bank Account Number used in domestic settlements, specified in the Order referred to in Article 2 (9) above

11. **client** – a sole trader, legal person or an organisational unit without legal personality but with legal capacity holding a bank account (current or auxiliary) with the bank

12. **SWIFT Request for Transfer message** – a Request for Transfer message in the MT standard received from the forwarding bank, containing an instruction to debit the client's account kept with the bank. MT 101 messages in interbank communication will be gradually phased out and replaced by MX messages (pain.001.001.09), in accordance with SWIFT's migration schedule to the ISO 20022 standard (for more information, go to the SWIFT website https://www.swift.com/news-events/news/iso-20022-bytes-payments-focus-instruction-messages-november-2025)

13. **pain.001.001.09 message** (pain.001 v9) – a Request for Transfer message in XML format based on ISO 20022 received from the forwarding bank, containing an instruction to debit the client's account kept with the bank. Clients will be able to use this standard from the moment it is made available

14. **pain.002.001.10 message** (pain.002 v10) – an XML message transmitted by the bank via the SWIFT network to the forwarding bank, containing the status of a payment received in the form of a pain.001.001.09 message. Clients will be able to use this standard from the moment it is made available

15. **branch** – a corporate branch of the bank maintaining a current or auxiliary bank account of the client

16. **SHA/SHAR cost option** – commissions and fees are incurred by the originator and the beneficiary, as appropriate (the originator incurs fees and commissions of the bank, and the beneficiary incurs all the other fees and commissions)

17. **OUR/DEBT cost option** – fees and commissions are incurred solely by the originator

18. **BEN/CRED cost option** – fees and commissions are incurred by the beneficiary (the bank debits the originator's account indicated in a foreign payment with the full amount and decreases the transfer amount by the fees and commissions due to the bank incurred by the beneficiary)

19. **our website** – website of mBank Group available at www.mbank.pl/informacje-dla-klienta/msp-korporacje

20. **outgoing foreign payment** – an order to transfer a specified amount of money to the appropriate account, based on the instruction of the originator, sent to:
    a) a foreign bank in a foreign currency / Polish złoty, or
    b) to another domestic bank in a foreign currency

21. **domestic payment** – an order to transfer a specified amount of money to the beneficiary's domestic account, based on an instruction in Polish złoty

22. **SWIFT (Society for Worldwide Interbank Financial Telecommunication)** – an international association of financial institutions maintaining a telecommunications network for the exchange of information

23. **SWIFT network** – a messaging network used by SWIFT participants to exchange information

24. **initiating party** – a legal entity having a relationship with the forwarding bank, authorised by the client to perform all activities related to the performance of the Request for Transfer Agreement, in particular to submit Requests for Transfer debiting the bank account(s) covered by the Agreement, transmitted via the forwarding bank. The initiating party and the client may be the same legal entity

25. **Agreement** – the Request for Transfer Agreement

26. **Payment Services Act** – the Payment Services Act of 19 August 2011

27. **orders awaiting funds** – Requests for Transfer that we have not executed due to insufficient funds in the client's account, but which we have not rejected either; we will execute them if the client credits the account with the amount necessary to process these orders by the cut-off time for the given type of payment order (which may be extended by the time required to process the order)

28. **Request for Transfer** – an instruction from the client transmitted by the forwarding bank to the executing bank via the SWIFT network in the form of a FIN SWIFT MT 101 or FINPlus pain.001.001.09 message, based on which the client's account will be debited for the benefit of the specified beneficiary. Requests for Transfer are processed only in the SWIFT MT 101 format until the bank confirms its readiness to support pain.001

Chapter 2
Execution of a Request for Transfer

1. Conditions for executing a Request for Transfer

Article 3
1. The client may submit a Request for Transfer only if:
   a) they hold a current or auxiliary bank account with the bank,
   b) they concluded the Agreement with the bank,
   c) they authorised the forwarding bank to forward Requests for Transfer to the bank.
2. Based on a Request for Transfer, we execute only domestic payments and outgoing foreign payments.

Article 4
1. We accept Requests for Transfer forwarded by the forwarding bank only if:
   a) we have exchanged active RMA keys with the forwarding bank, authorising the receipt of authenticated Request for Transfer messages via the SWIFT network, and/or

b) the banks are bound by a bilateral agreement on the exchange of Request for Transfer messages.

2. We will notify the client when:

   a) the RMA keys referred to in Article 4 (1) (a) are revoked, or

   b) the agreement referred to in Article 4 (1) (b) is terminated.

3. We verify all Requests for Transfer received from the forwarding bank in terms of their compliance with:

   a) applicable SWIFT standards, and

   b) rules and technical requirements of the bank set out in Chapter 8 "Request for Transfer message format specification" ("Specification"). The current version of the Specification is available on the bank's website: www.mbank.pl/informacje-dla-klienta/msp-korporacje.

4. A Request for Transfer received from the forwarding bank should contain the client's data in the appropriate fields; in particular, we verify whether the account specified in the message sent to the bank is the account indicated in the Agreement, as well as the SWIFT address, i.e. the BIC of the forwarding bank.

2. General rules for executing Requests for Transfer

Article 5

1. We execute a valid Request for Transfer in accordance with the client's instruction and:

   a) Regulations on Opening, Holding and Closing Bank Accounts at mBank S.A. and the Bank Account Agreement, or

   b) Regulations on Opening, Holding and Closing an Integrated Bank Account at mBank S.A. and the Integrated Bank Account Agreement (ZURB),

   depending on the type of a bank account agreement concluded between the bank and the client.

2. Detailed rules applicable at the bank to the execution of domestic payments and outgoing foreign payments are set out in the Regulations referred to in Article 5 (1).

3. The client may submit a Request for Transfer both on business days and statutory holidays.

4. Within the meaning of the Payment Services Act, the time of receipt of a payment order is the time when we receive a valid Request for Transfer, subject to Article 5 (5). If the bank receives a Request for Transfer on a day that is not a business day, it is deemed that the bank has received the Request for Transfer on the first business day following that day.

5. If the bank receives a Requests for Transfer after the cut-off time specified by the bank, it is deemed, for the purposes of the Payment Services Act, that the bank has received it on the next business day.

6. Detailed information on the cut-off times and execution dates of Requests for Transfer is available:

   a) in the bank's operating rooms, or

   b) on the bank's website: www.mbank.pl/informacje-dla-klienta/msp-korporacje.

7. For Requests for Transfer received by the bank under the Agreement, the bank uses the "awaiting funds" functionality. This means that a domestic payment or an outgoing foreign payment ordered based on a Request for Transfer awaits funds until the cut-off time set for a given type of payment order (which may be extended by the time required to process the order). If the client fails to provide funds, the bank has the right to refuse to execute these payment orders after the cut-off time.

Article 6

1. The client may submit a Request for Transfer to the bank with a future execution date. In such a case, we post the Request for Transfer on the date specified in the received message.

2. If the future Request for Transfer execution date falls on a statutory holiday, we consider the first following business day as the Request for Transfer receipt date.

Article 7

1. We process the client's Requests for Transfer in Polish złoty or in foreign currencies listed in the Table of Exchange Rates of mBank S.A. by applying the foreign exchange rates defined in that Table.

2. If a Request for Transfer requires conversion, we settle it by applying the exchange rate defined in our Table, applicable on the Request for Transfer execution date.

3. The bank can agree different rules for executing and converting foreign currency payment orders in separate agreements with the client.

Article 8

1. Subject to the provisions of the Regulations, in particular Article 13 (2), Chapter 3, and the provisions of generally applicable law, a Request for Transfer submitted by the client is:

   a) a binding and final instruction for the bank to debit the client's bank account, and

   b) an instruction to credit the bank account indicated in the Request for Transfer.

2. The client or the forwarding bank may cancel a Request for Transfer before its execution.

3. If the bank has already started the processing of a Request for Transfer, it can be cancelled by the client provided that the beneficiary of the Request for Transfer consents to the cancellation (upon earlier submission by the bank of a request to cancel the Request for Transfer to the beneficiary's bank).

4. The bank is entitled to charge a fee for cancelling a Request for Transfer. The amount of the fee is specified in the Tariff of Banking Fees and Commissions of mBank for SMEs and Corporates, Chapter I – Bank Accounts. Chapter I of the Tariff constitutes an integral part of the Agreement.

Article 9

1. The bank debits the client's account, and the client authorises the bank to do so, with the amount specified in a Request for Transfer at the time the Request for Transfer is accepted by the bank for execution.
2. We can set out different rules for debiting the client's account in separate agreements with the client.
3. The client undertakes to ensure sufficient funds in its bank account at the time it is debited with the amount of the executed Request for Transfer, including due fees and commissions.

Article 10

1. The execution of a Request for Transfer is confirmed by a bank account statement, in accordance with the provisions of the bank account agreement.
2. The statement referred to in Article 10 (1) contains, in particular:

   a) information on the executed Requests for Transfer,

   b) related settlements, and

   c) commissions and fees charged by us.

3. Detailed rules for outgoing foreign payments

Article 11

1. We execute outgoing foreign payments using the following cost options: SHA/SHAR, OUR/DEBT, BEN/CRED.
2. Depending on the Request for Transfer currency and the client's decision, we execute payments in the following modes:

   a) **STANDARD** – the payment is executed on D+2 value date for the beneficiary's bank, where D is the date of execution of the client's payment by the bank,

   b) **URGENT** – the payment is executed on D+1 value date of the beneficiary's bank, where D is the date of execution of the client's payment by the bank,

   c) **EXPRESS** – the payment is executed on D value date for the beneficiary's bank, where D is the date of execution of the client's payment by the bank.
3. For foreign payments subject to the Payment Services Act, only the SHA/SHAR cost option is available.
4. In order for a foreign payment to comply with the Payment Services Act, we will change the request mode from STANDARD to URGENT.
5. For transfers subject to the Payment Services Act, the maximum settlement period is one business day (D+1). It is calculated from the date of execution of the client's Request for Transfer by the bank.
6. Detailed information about execution modes of Requests for Transfer for individual currencies is provided in the valid Tariff of Banking Fees and Commissions of mBank for SME and Corporates.
7. We charge a fee for executing an outgoing foreign payment in the amount and under the terms specified in the Tariff of Banking Fees and Commissions of mBank for SME and Corporates. The fee is charged separately and does not reduce the order amount, except for orders with the BEN/CRED cost option.

Article 12

1. A client submitting a Request for Transfer that includes a foreign payment must comply with the Foreign Exchange Law of 27 July 2002.
2. The client assumes any and all obligations and consequences arising from the execution of the payment by intermediary banks which participate in the execution of the Request for Transfer, in keeping with the laws and customs of the countries of those banks.
3. The client ordering an outgoing foreign payment involving the funds originating from a credit facility granted by the bank should incorporate that piece of information in the wording of the Request for Transfer.

Chapter 3
Security and limitations in execution
of Requests for Transfer

Article 13

1. We are not liable for:

   a) delay in the execution of a Request for Transfer due to force majeure (an extraordinary external event that cannot be foreseen or prevented),

   b) loss or distortion of or delay in the execution of a Request for Transfer for reasons beyond the bank's control during the processing of the Request for Transfer through any cable or wireless device, and

   c) consequences of executing the Request for Transfer submitted by the client.
2. We may suspend data exchange and execution of a Request for Transfer under the Agreement in the event of a failure of the bank's computer or telecommunications system which renders correct execution of the Request for Transfer impossible, until such a failure is repaired as promptly as possible.

Article 14

1. We refuse to execute a Request for Transfer, if it is not compliant with:

   a) the Agreement or Regulations,

   b) another agreement made between the bank and the client, in particular an agreement under which the bank maintains a current or an auxiliary bank account for the client,

   c) generally applicable laws.

2. We refuse to execute a Request for Transfer involving outgoing foreign payments if the client has submitted it:

   a) in a currency not listed in the Table of Exchange Rates of mBank S.A.,

   b) in an execution mode which we do not apply to the currency in which the request was placed, subject to Article 11 (4).

3. We have the right to refuse to execute a payment order if:

   a) the funds in the client's bank account are not sufficient to execute the order and settle the fees or commissions due to us,

   b) transfer details do not include any description,

   c) the order includes an incorrect NRB or IBAN (not meeting the standard set in the Regulation of the Order of the President of the National Bank of Poland referred to in Article 2 (9)).

   d) the order is not formatted in accordance with the Specification set out in Chapter 8.

4. We promptly notify the client of our refusal to execute a payment order via the forwarding bank and of the reason for it.

Article 15

1. If we suspect that the client placed a Request for Transfer as a result of fraud or abuse, we may temporarily suspend or refuse to execute the request. These and other preventive measures dictated by our efforts to ensure the security of electronic payments do not constitute a breach of the terms and conditions of the Agreement by the bank.

2. We may temporarily suspend or refuse to execute a Request for Transfer connected with a high-risk third country identified by the European Commission in the delegated act adopted in accordance with Article 9 of Directive No. 2015/849 if, within the specified time limit, the client does not provide us with additional, sufficient information and explanations regarding:

   a) the client and the beneficial owner,

   b) the intended nature of the business relationship,

   c) sources of wealth of the client and the beneficial owner, and sources of funds available to the client and the beneficial owner within business relationship or transactions,

   d) information on the reasons for and circumstances surrounding the intended or executed transactions.

3. We may suspend the acceptance of a Request for Transfer until we have carried out checks related to combating money laundering and terrorism financing, as well as compliance with international sanctions and embargoes, and any other required checks in accordance with applicable law.

Article 16

Suspending data exchange, the execution of Requests for Transfer or the acceptance of a Request for Transfer for reasons specified in this Chapter does not constitute a breach of the Agreement.

Chapter 4
Fees and commissions

Article 17

1. Under the Agreement, we charge the fees and commissions specified in the Tariff of Banking Fees and Commissions of mBank for SME and Corporates – Section I – Bank Accounts. The Tariff constitutes an integral part of the Agreement.

2. The type and rate/amount of commissions/fees may change. Changes in the rates/amounts of commissions and fees depend, in particular, on our operating costs. They are affected by such market parameters as: inflation rate, exchange rates, and reference interest rates set by the National Bank of Poland (NBP).

3. Amendments to Chapter I of the Tariff of Banking Fees and Commissions of mBank for SME and Corporates which specify changes in fees and commissions applicable as of the date of their entry into force are provided to the client in the manner described in the relevant regulations. Depending on the bank account agreement concluded with the client, these may include:

   a) Regulations on Opening, Holding and Closing an Integrated Bank Account at mBank S.A., or

   b) Regulations on Opening, Holding and Closing Bank Accounts at mBank S.A.

4. If within 14 days following the delivery of the amended Chapter I of the Tariff of Banking Fees and Commissions of mBank for SME and Corporates, presenting changes to the fees and commissions, the client fails to submit a written declaration of refusal to accept the introduced amendments, the amendments are deemed accepted by the client and binding on the parties from their effective date.

5. The client's written refusal to accept amendments in fees and commissions of mBank S.A. within the time limit referred to in Article 17 (4) is tantamount to the termination of the bank account agreement by the client.

Article 18

We provide the client with the updated Tariff of Banking Fees and Commissions of mBank for SMEs and Corporates and the

information on the changes to the fees and commissions:
a) in the bank's branches, or
b) on our website at www.mbank.pl/informacje-dla-klienta/msp-korporacje.

Article 19
1. The client authorises the bank to debit their bank account with fees and commissions due to the bank, including any costs of a foreign bank in the case of the execution of a foreign payment.
2. The bank debits the client's account with fees and commissions for an executed Request for Transfer at the time of its execution.

Article 20
The client undertakes to keep the funds in the account in an amount at least equal to the fees and commissions due to us at the time the account is debited in connection with the execution of a Request for Transfer.

Chapter 5
Amending the Regulations
and terminating the Agreement

Article 21
1. The bank has the right to amend the Regulations during the term of the Agreement.
2. The bank publishes the Regulations on mBank Group's website at www.mbank.pl/informacje-dla-klienta/msp-korporacje.
3. We will provide the client with the new text of the Regulations or a notice of amendments together with the information about the publication date of the amended Regulations and effective date of the amendments:

   a) via a link on the login page of the mBank CompanyNet system in the case of clients with access to the system, or
   b) by publishing it on www.mbank.pl/informacje-dla-klienta/msp-korporacje.
4. The day of delivering the amended Regulations to the client is considered to be the eighth day from the date of publication of the amended Regulations on our website.
5. The client undertakes to check the information published on the bank's website at www.mbank.pl/aktualnosci/msp-korporacje at least once a week.
6. The client is entitled to submit a written notice of termination of the Agreement within 14 days following the delivery of the amended Regulations.
7. The notice period is one month and commences from the date of submitting (delivering) the termination notice to the bank.
8. If the client does not hand in the notice of termination within 14 days from the date of receiving information on the amended Regulations from us, we deem the amendments accepted by the client.
9. The amendments enter into force from the date indicated by the bank as their effective date.

Article 22
The bank and the client may terminate the Agreement in writing with a one-month notice period.

Article 23
The client is liable for all liabilities towards the bank connected with the performance of the Agreement which arose when the Agreement was in force.

Chapter 6
Complaints

Article 24
1. The client may complain about our services provided under the Agreement:
   a) in any mBank branch that provides customer service. The list of mBank's branches together with their addresses is published on the bank's website,
   b) in writing or orally (over the phone or during face-to-face contact with our employee), and
   c) electronically, in particular via the mBank CompanyNet system.
2. A complaint should include:
   a) detailed description of the incident raising reservations,
   b) the client's expectations as to the manner of resolving the complaint,
   c) the client's bank account number, name, statistical number (REGON), and
   d) details of the person filing the complaint (first name, surname, telephone number and email address).
3. We handle complaints as soon as possible. The complaint should be handled within 15 business days from the date of its receipt by the bank. In particularly complicated cases, we will prolong the complaint handling process to a maximum of 35 business

days. If this is the case, we will inform the client about it. We will also notify the client about the reason for prolonging the complaint handling time and about the new date of responding to the complaint.

4. Having handled the complaint, we will notify the client of the results. We respond to complaints in writing or using another durable medium.
5. Should the complaint be rejected, the client may request the bank to review the complaint again. The client files the request in writing within 14 days from the date of receipt of the reply to the complaint, providing the data referred to in Article 24 (2).
6. Regardless of the complaint handling process, the client has the right to assert claims against us in accordance with generally applicable provisions of the law.
7. Our operation is supervised by the Polish Financial Supervision Authority.

Chapter 7
Final provisions

Article 25

The client undertakes to check the information published on our website at least once a week.

Article 26

1. The client is responsible for updating personal data of persons signing the Agreement.
2. We require up-to-date and valid personal data of the persons referred to in Article 26 (1) in order to identify these persons, which is necessary for:
   a) the proper execution of Requests for Transfer
   b) meeting the requirements arising from applicable law.
3. In the absence of up-to-date personal data, we may temporarily suspend or refuse to execute a payment order submitted on the basis of a received Request for Transfer.

Article 27

1. In matters not governed by the Regulations, the relevant provisions of law apply, in particular:
   a) the Civil Code of 23 April 1964,
   b) the Banking Law of 29 August 1997,
   c) the Foreign Exchange Law of 27 July 2002,
   d) the Payment Services Act of 19 August 2011.
2. The following provisions do not apply to the payment services provided under the Agreement:
   a) Chapter II of the Payment Services Act of 19 August 2011 (except for Article 32a),
   b) Articles 34, 35-37, 40 (3)-(4), 45, 46 (2)-(5), 47, 48, 51, and 144-146 of the Payment Services Act of 19 August 2011, or
   c) any other legal provisions amending or modifying the provisions referred to in Article 27 (1) or (2), whenever acceptable.

Chapter 8
Request for Transfer message format specification

Specification of the Request for Transfer received in the form of a SWIFT MT 101 message

mBank S. A. as Executing (Receiving) Bank –
receiving BIC address BREXPLPWXXX

1. General information

This document describes the format and field rules for MT 101 messages, to be processed by mBank S.A.. The field description is based on SWIFT standards. All fields or filed options not listed in this description or mentioned as "not supported", although provided by SWIFT standards for MT 101 messages, will not be processed /supported by mBank S.A. and can even cause a rejection of transactions or messages.

Symbols used in the field format description:
Status
M   Mandatory
O   Optional

Types of Characters Allowed
n   Digits only
a   Alphabetic letters, upper case only
x   Any character of SWIFT character set
c   Capital letters and decimal numbers respectively
d   Decimal number
[...]   Subfield is optional

Restrictions on the length of filed or subfield content, using the descriptions listed below:
nn   Maximum length
nn-nn   Minimum and maximum length
nn!   Fixed length
nn*nn   Maximum number of lines times maximum line length

Examples
2n   up to 2 digits
3!a   always 3 letters
4*35x   up to 4 lines of up to 35 characters each

SWIFT character set:
a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , , + { }
CR LF Space

Although part of the character set, the curly brackets are permitted as delimiters and cannot be used within the text of user-to-user messages.

Character "-" is not permitted as the first character of the line.

None of lines includes only Space.

The MT 101 consists of two sequences:

Sequence A – General Information is a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B.

Sequence B – Transaction Details is a repetitive sequence; each occurrence provides details of one individual transaction. Fields, which appear in both sequences, are mutually exclusive.

2. mBank S. A. as Executing (Receiving) Bank–
receiving BIC address BREXPLPWXX

On reception, mBank S.A. can process single as well as multiple MT 101 messages: one sequence A followed by several sequences B. Via MT 101 messages can be settled domestic payment orders (including Tax and ZUS payment orders) and foreign payment orders. It is also possible to mix in the same multiple MT 101 different payment types and different accounts to be debited

The processing will always be carried out as an individual order since collective orders are not possible.

2.1 Sequence A- General Information

Tag	Status	Description	Content	Comments
20	M	Sender's Reference	16x	Must be unique for each message (or chain of messages). This filed must not start or end with a slash "/" and must not contain two consecutive slashes "//".Using a space is not recommended.
21R	O	Customer Specified Reference	16x	Not supported, ignored if present.
28D	M	Message Index/Total	5n/5n	
50L	O	Initiating Party	35x	Not supported, ignored if present.
50H	M	Ordering Customer	/34x 4*35x	Line 1: /Ordering Customer's account number preceded by slash "/" (IBAN format). Line 2-4: Name & address of Ordering Customer. Must be present in either Sequence A or in each occurrence of Sequence B, but must never be in both sequences, nor be absent from both sequences. In the case of payments directed to the Social Insurance Institution (ZUS) a settlement account in PLN must be indicated. The field must not contain VAT account numbers. In the case of a split payment (including VAT) a settlement account in PLN linked with the debited VAT account must be indicated. .
52A	O	Account Servicing Institution	4!a2!a2!c[3!c]	If used, must contain BREXPLPWXXX. May be present in either Sequence A or in one or more occurrences of Sequence B, but must not be present in both sequences.
51A	O	Sending Institution	4!a2!a2!c[3!c]	Not supported, ignored if present.
30	M	Requested Execution Date	6!n	Date must be expressed as YYMMDD (year, month, day). This date may be future date. If a MT 101 is received with an execution day in the future it will be stored until execution day and then processed.
25	O	Authorisation	35x	Not supported, ignored if present

As the MT 101 only contains one transaction, Ordering Customer needs only be present at once. It is either present in Sequence A or in Sequence B.
In case of multiple MT 101:

- as the same account will be used to book all transactions the Ordering Customer can be quoted in Sequence A
- if different accounts had to be used, the Ordering Customer (and its account) would be included in Sequence B.

2.2 2.2   Sequence B – Transaction Details (repetitive)

Tag	Status	Description	Content	Comments
21	M	Transaction Reference	16x	Must be unique for each transaction.
21F	O	F/X Deal Reference	16x	Not supported, ignored if present.
23E	O	Instruction Code	4!c[/30x]	Supported Instruction Codes: **"URGP"** – value date for beneficiary's bank D+1, where D means a date of the Client's payment order execution by the Bank. Option available for currencies: BGN, CAD, CHF, CZK, DKK ,EUR, GBP, HRK, HUF, ILS, NOK, RON, SEK, TRY and USD. **„RTGS"** - 1. cross border payments – value date for beneficiary's bank D, where D means a date of the Client's payment order execution by the Bank. Option available for currencies: EUR, USD and GBP. 2. domestic payments (payments in PLN currency addressed to the beneficiary's account held in another domestic bank including split payment) – settled through the RTGS (SORBNET2) system on day D, where D means a date of the Client's payment order execution by the Bank, excluding transfers directed to ZUS and US and other tax authorities. **Note:** If tag 23E is blank or contains a code word other than 'URGP' or 'RTGS', the payments are executed by the Bank under the standard conditions i.e.: • with D+2 as the beneficiary's bank value date, D being the date of execution of Client's payment instruction by the Bank in the case of transfers to non-EEA Member States and transfers in the currencies of non-EEA Member States to EEA Member States, • with D+1 as the beneficiary's bank value date, D being the date of execution of Client's payment instruction by the Bank in the case of transfers to EEA Member States in the currencies of EEA Member States. Exception are cross border payments in PLN currency, where settlement is performed always on day D where D means a date of the Client's payment order execution by the Bank. **„OTHR/VAT53"**– a domestic payment executed in the split payment mechanism. For a detailed description of conditions to be met by a split payment see item 4. **„INTC"** - applies only to cross border payments. There is no preferential condition at mBank S.A. side regarding this instruction code "INTC". mBank S.A. forwards this instruction directly to beneficiary's bank only.

Tag	Status	Description	Content	Comments
32B	M	Currency/Transaction Amount	3!a15d	Currency must be a valid ISO 4217 currency code. The integer part of amount must contain at least one digit. A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency.
50L	O	Instructing Party	35x	See Sequence A.
50H	M	Ordering Customer	/34x 4*35x	Required if not in Sequence A.
52A	O	Account Servicing Institution	4!a2!a2!c[3!c]	See Sequence A.
56A	O	Intermediary	4!a2!a2!c[3!c]	Not supported, ignored if present.
57A lub 57D	O	Account with Institution	**Opcja A:** 4!a2!a2!c[3!c] **Opcja D :** [1!a][/34x] 4*35x **lub** 4*35x	SWIFT Code of beneficiary bank. Option A is preferred option! For cross border payments in EUR to account within EU/EEA, option A is mandatory e.g. :57A:COBADEFF370 Option D must only be used in exceptional circumstances, that is, when the party cannot be identified by a SWIFT Code. Line 1: //national clearing system code Line 2-4: name and address of beneficiary bank e.g. :57D://PL10500099 ING BANK SLASKI or Line 1-4: name and address of beneficiary bank. e.g. :57D:UNION BANK OF CALIFORNIA N.A. 2110 HIGH STREET SELMA, CA93662
59	M	Beneficiary	[/34x] 4*35x	Line 1: the beneficiary account number preceded by slash "/". Line 2-4: the beneficiary name and address. Highly recommended to provide full beneficiary data (name & address). For domestic payments IBAN or NRB account format is mandatory. The field must contain individual contribution account number in the case of payments directed to the Social Insurance Institution (ZUS). The field must not contain VAT account numbers. In the case of a split payment (including VAT) a settlement account in PLN linked with the credited VAT account must be indicated. For cross border payments – it is recommended to provide the beneficiary's account in the IBAN format for the countries in which the standard is effective.

Tag	Status	Description	Content	Comments
70	O	Remittance Information	4*35x	Details (payment purpose), which are to be transmitted to the beneficiary customer. Highly recommended always to specify transaction details! Special formatting rules apply when filling in payment details for Tax (US) payments in accordance with the Ordinance of the Minister of Finance. See below tables for details: For a detailed field structure description of US payments see item 3.3.1. For a detailed field structure description of domestic split payments (including VAT) see item 4.1.1.
77B	O	Regulatory Reporting	3*35x	Not supported, ignored if present.
33B	O	Currency/Original Ordered Amount	3!a15d	Not supported, ignored if present.
71A	M	Details of Charges	3!a	OUR/SHA/BEN allowed Cross border payments to EEA Member States are executed using only SHA cost option. OUR and BEN options will be automatically changed into SHA.
25A	O	Charges Account	/34x	Not supported, ignored if present.
36	O	Exchange Rate	12d	Not supported, ignored if present

3. Conditions for automatic processing of the various types of payment received via SWIFT MT 101 message

A transaction received via SWIFT MT 101 message will be directed to straight-through-processing (STP) if a given transaction type meets all of the respective conditions as presented below:

3.1 Domestic payment (ELIXIR, SORBNET2):

1. Field 50H of the message must contain a correct settlement account of the Ordering Customer in the IBAN format and the full contact data of the Ordering Customer, and
2. Field 21 of the message must contain a unique transaction reference, and
3. The transaction amount in field 32B of the message must be provided in PLN, and
4. Field 59 of the message must contain a correct account of the beneficiary in the IBAN or NRB format and the full contact data of the beneficiary (name and address), and
5. Field 70 of the message must contain the payment purpose and,
6. Field 23E of the message must contain the code RTGS for transactions below PLN 1 million to be executed via the SORBNET2 system.

3.2 Payment to the Social Insurance Institution (ZUS)

1. Field 50H of the message must contain a correct settlement account of the Ordering Customer in PLN in the IBAN format and the full contact data of the Ordering Customer, and
2. Field 21 of the message must contain unique transaction reference, and
3. The transaction amount in field 32B of the message must be provided in PLN, and
4. Field 59 of the message must contain an individual ZUS account number of the Ordering Customer in the IBAN format and the full contact data (name and address), and
5. Field 70 of the message must contain the payment purpose.

3.3 Payment to the Tax Office (US)

1. Field 50H of the message must contain a correct settlement account of the Ordering Customer in PLN in the IBAN format and the full contact data of the Ordering Customer, and

2. Field 21 of the message must contain unique transaction reference, and
3. The transaction amount in field 32B of the message must be provided in PLN, and
4. Field 59 of the message must contain the Tax Office account number in the IBAN or NRB format, and
5. Field 70 of the message must contain obligatory data, formatted correctly pursuant to item 3.3.1.

3.3.1 Structure of the field „ Remittance Information" for US payments

The data in the first line is a string of signs without separators, each fields are preceded by code words put between slashes.. The sequence of individual code words must be the same as the numbering in the column "Line number of field :70:" (the line number of field :70: indicates in which line of the transfer details a given subfield should be placed).

The length of the first line depends on the selected parameters (identifier type, period, form symbol). If the content doesn't fit on one line, we continue on the next lines using additional content continuation characters (code word "//"). Code words may not be divided into several lines; The code word /TXT/ is always in the second line

Field (code word)	Status	Format	Field content	Line number of field :70:
/TI/ Identification type and content	M	/TI/1!c14c	Type and number of the payer 's Identyfication can take one of the following values: N – NIP, P – PESEL, R – REGON, 1 – Series and number of Polish Identity card, 2 – Series and number of passport, 3 – Other identity document. Up to 14 alphanumeric characters.	1
/ /OKR/Period - Year, Type of period and number of period for which payment is made	M	/OKR/2!n1!a4n	Period - Year, type of period and number of period for which payment is made. The first part of the field "Period" contains two characters of the year (in two-digit format, e.g. 12 for 2012). The second part contains one of the following "Period Type": R – year, P – half-year, K – quarter, M – month, D – decade, J – day The third part contains the period number:. When Period type is: • R - the number of period is omitted, • P - it requires the two-character space to be filled with the value 01 or 02, • K - it requires the two-character space to be filled with the value 01,02,03 or 04, • M - it requires the two-character space to be filled with the value from 01 to12 • D - it requires the first two-character space to be filled in the value 01,02,03 and the next two-character space with a value from 01-12 range. • J - it requires the first two-character space to be filled in with a value from 01 – 31 range, corresponding to a given day, and the next two-character space with a value from 01-12 range corresponding to a given month.	1

Field (code word)	Status	Format	Field content	Line number of field :70:
/SFP/Tax for	M	/SFP/6c	Tax form: PIT37, VAT7,CIT2, AKC2A, CIT, VAT, AKC, GL, KP, PPE, PN, SD, PCC, OS, INNE.	1
/TXT/Description	O	/TXT/40x	Free text explaining payment, up to 40 alphanumeric characters.	2

Example:
:70:/TI/N1070002939/OKR/12M01/SFP/CIT2
/TXT/ Podatek CIT2

3.4 Foreign payments:

1. Field 50H of the message must contain a correct settlement account of the Ordering Customer in the IBAN format, and the name and contact data of the Ordering Customer, and
2. Field 21 of the message must contain unique transaction reference, and
3. Field 57A of the message must contain the SWIFT/BIC code of the beneficiary bank, and
4. Field 59 of the message must contain the number of the beneficiary's account (the IBAN standard in the case when the transfer goes to an EU state or a country where the IBAN standard is applied), and the name and contact data of the beneficiary, and
5. Field 70 of the message must contain the payment purpose,
6. Field 71 of the message must contain the cost option;, whereas SHA option is required for foreign transfers to EEA Member States and all transfers in PLN.

Note!
For the execution of a payment received via SWIFT MT 101 message which does not qualify for STP, the Bank collects an additional NON_STP fee in the amount specified in the "Tariff of Banking Fees and Commissions of mBank for SME and Corporates".

4. Split payment (including VAT) received via SWIFT MT 101 message

4.1 Conditions for automatic processing of a split payment received via SWIFT MT 101 message

A transaction received via SWIFT MT 101 message will be directed to straight-through-processing (STP) with the use of split payment mechanism if all of the following conditions are met jointly:

1. in field 50H of the message, there is a correct settlement account of the Ordering Customer in PLN in the IBAN format linked with the debited VAT account, and
2. the transaction amount in field 32B of the message is in PLN, and
3. in field 23E of the message, there is the code word OTHR/VAT53, and
4. in field 59 of the message, there is a correct settlement account of the beneficiary in PLN in the IBAN or NRB format linked with the credited VAT account, and
5. in field 70 of the message, there is obligatory data, formatted correctly pursuant to item 4.1.1.

4.1.1 Structure of field 70 „Remittance Information" for split payment (including VAT)

No.	Code word and its format	Status	Code field content format	Field content
1	/VAT/(5x)	M	/VAT/10n,2n	The VAT amount expressed in grosz; the integer amount and the fractional amount are separated by a comma ",". e.g., 23.00 The field is mandatory and is >0,00 and <= payment amount indicated in field 32B of the message (gross amount for payments with VAT). In the case of an own VAT transfer, the gross amount indicated in field 32B must be equal to the VAT amount indicated as the value of the /VAT/ field. **The field is mandatory and must not be empty**.

No.	Code word and its format	Status	Code field content format	Field content
2	/IDC/(5x)	M	/IDC/14x	Identifier of a supplier of goods or service provider (VAT payer, invoice issuer) or Identifier of the Client (Ordering Customer) in the case of an own VAT transfer. **The field is mandatory and must not be empty.**
3	/INV/(5x)	M	/INV/35x	VAT invoice number (including an amended invoice) or words PRZEKAZANIE WLASNE (written without Polish diacritical marks) in the case of transferring funds between VAT accounts of a single Client of the Bank - the value is required by the law. **The field is mandatory and must not be empty**.
4	/TXT/(5x)	O	/TXT/33x	Any text referring to the payment (up to 33 alphanumeric characters). The field is optional Attention! If the code word /TXT/ appears, it must contain a value.

The data is entered as one string, individual fields are preceded with code words in slashes. Spaces must not be entered between the code word and a slash nor as a value of the code word.
If the content does not fit into one line, we continue in the following lines (without using any additional characters indicating continuation of the code word content).
The sequence of individual code words must be preserved pursuant to the numbering in the No. column. Each code word may occur only once. Code words must not be used as field values.
Payments can only be made from current or auxiliary accounts held in PLN.

4.2 An example of a correctly filled-in payment details ("Remmitance Information") field:

:70:/VAT/230000000,00/IDC/1111111111/IN
V/2017/01/25/1

or

:70:/VAT/230000000,00/IDC/1111111111/IN
V/2017/01/25/1/TXT/platnosc

or

:70:/VAT/23,00/IDC/1111111111/INV/2017/
01/25/1

or

:70:/VAT/230000000,00/IDC/1111111111/IN
V/2017/01/25/1/TXT/Zaplata za prad

or

:70:/VAT/1000000,00/IDC/1111111111/INV/
PRZEKAZANIE WLASNE

Note!
Split payments received via SWIFT MT 101 message which are non-compliant with the Act of 15 December 2017 on Amendments to the Goods and Services Tax Act and Certain Other Acts will be rejected by the Bank.

5. Examples of MT 101 messages processed as Executing Bank

5.1 Single MT 101 messages:

Domestic payment order (Without SWIFT- Header)
:20:1106210404010000
:28D:1/1
:50H:/PL64114010100000123456001001
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:52A:BREXPLPWXXX
:30:110621
:21:2011062100000002
:32B:PLN369,85
:57A:PKOPPLPWW16
:59:/PL22102010680000321000052142
BENEFICAIRY NAME 1
BENEFICIARY NAME 2
STREET
CITY
:70:FAKTURA VAT 11/06/05
:71A:SHA
 -}

US payment order (Without SWIFT- Header)
:20:1106210404010000
:28D:1/1
:50H:/PL64114010100000123456001001
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:52A:BREXPLPWXXX
:30:110621
:21:2011062100000002
:32B:PLN369,85
:57A:
:59:/56101010100166232222000000
URZAD SKARFBOWY
STREET
CITY
:70:/TI/N1070002939/OKR/12M01/SFP/VAT7
/TXT/ VAT7 ZA STYCZEN
:71A:SHA
 -}

Example of split payment (executed via elixir system) Without SWIFT- Header
:20:1106210404010010
:28D:1/1
:50H:/PL64114010100000123456001001
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:52A:BREXPLPWXXX
:30:180702
:21:2011062100000002
:23E:OTHR/VAT53
:32B:PLN369,85
:57A:PKOPPLPWW16
:59:/PL22102010680000321000052142

Nazwa dostawcy towaru, usługodawcy
STREET
CITY
:70:/VAT/85,07/IDC/1111111111/INV/2017/
01/25/1
:71A:SHA
-}

Example of split payment (executed via SORBNET2) Without SWIFT- Header
:20:1106210404010010
:28D:1/1
:50H:/PL64114010100000123456001001
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:52A:BREXPLPWXXX
:30:180702
:21:2011062100000002
:23E:OTHR/VAT53
:23E:RTGS
:32B:PLN369,85
:57A:PKOPPLPWW16
:59:/PL22102010680000321000052142
Nazwa dostawcy towaru, usługodawcy
STREET
CITY
:70:/VAT/85,07/IDC/1111111111/INV/2017/
01/25/1
:71A:SHA
-}

Foreign payment order (Without SWIFT- Header)
:20:1106210100000003
:28D:1/1
:50H:/PL64114010100000123456001001
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:52A:BREXPLPWXXX
:30:110621
:21:2011062100000003
:32B:EUR955,55
:57A:CITIGB2LXXX
:59:/ IT40S0542811101000000123456
BENEFICAIRY NAME 1
BENEFICIARY NAME 2
STREET
CITY
:70:FAKTURA VAT 11/06/06
:71A:SHA
-}

5.2 Multiple MT 101 with single debit account

(Without SWIFT- Header)

:20:1106210100000003
:28D:1/1
:50H:/PL64114010100000123456001001
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2

STREET
CITY
:52A:BREXPLPWXXX
:30:110621
:21:2011062100000003
:32B:PLN955,55
:57A: PKOPPLPWW16
:59:/PL22102010680000321000052142
BENEFICAIRY NAME 1
BENEFICIARY NAME 2
STREET
CITY
:70:FAKTURA VAT 11/06/06
:71A:SHA
:21:2011062100000004
:32B:PLN1055,55
:59:/PL65102056980000598645620125
BENEFICAIRY NAME 1
BENEFICIARY NAME 2
STREET
CITY
:70:REMITTANCE INFORMATION 1
REMITTANCE INFORMATION 2
REMITTANCE INFORMATION 3
REMITTANCE INFORMATION 4
:71A:SHA
21:2011062100000005
:32B:PLN1002,10
:59:/ PL73101010230000261395300000
BENEFICAIRY NAME 1
BENEFICIARY NAME 2
STREET
CITY
:70:REMITTANCE INFORMATION 1
REMITTANCE INFORMATION 2
REMITTANCE INFORMATION 3
REMITTANCE INFORMATION 4
:71A:SHA
-}

5.3 Multiple MT 101 with multiple debit accounts

(Without SWIFT- Header))

:20:1106210404010010
:28D:00001/00001
:30:110624
:21:4252170
:32B:PLN10,56
:50H:/PL64114010100000123456001001
SPOLKA POLAND SP. Z O.O.
AL. 3 MAJA 30
PL-70-214 SZCZECIN
:57A:CHEKDE81XXX
:59:/PL22102010680000321000052142
BENEFICIARY NAME 1
BENEFICIARY NAME 2
STREET
CITY
:70: REMITTANCE INFORMATION 1
REMITTANCE INFORMATION 2
REMITTANCE INFORMATION 3
REMITTANCE INFORMATION 4

:71A:SHA
:21:4252171
:32B:USD39,87
:50H:/PL37114010100000123456001002
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:57A:BKTRUS33060
:59:/123456789
BENEFICIARY NAME 1
BENEFICIARY NAME 2
STREET
CITY
:70:INVOICE 56/2011
:71A:OUR
:21:4252172
:32B:EUR4,80
:50H:/PL10114010100000123456001003
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:57A:CHEKDE81XXX
:59:/DE89970400440532013000
BENEFICIARY NAME 1
BENEFICIARY NAME 2
STREET
CITY
:70:2170/A
:71A:SHA
:21:4252173
:32B:PLN2000,00
:50H:/PL64114010100000123456001001
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:59:/PL73101010230000261395300000
ZAKLAD UBEZPIECZEN SPOLECZNYCH
BENEFICIARY NAME 2
STREET
CITY
:70:1070002939
R350535626
S20110501
:71A:SHA
-}