



BGZ BNP PARIBAS

Import & export in BiznesPl@net

Table of contents

1. Defining/modifying import template – new template	3
1.1 IMPORT OF TRANSFERS USING A TEMPLATE DEFINED INDEPENDENTLY; EXAMPLE – SEPA TRANSFER	5
2. Defining/modifying export template	7
3. Predefined import template – CNX MT101 Transfer	9
4. Predefined import templates – EB	15
4.1 EB TXT DOMESTIC TRANSFERS	15
4.2 EB TXT FOREIGN TRANSFERS	16
5. Predefined import template – MultiCash PLA	17
6. Predefined import template – MultiCash PLI	21
7. Predefined import template – MultiCash RFT	23
8. The structure of the XML files for import in the BiznesPI@net	25
8.1 MT101 TRANSFER	25
8.2 DOMESTIC TRANSFER	28
8.3 FOREIGN TRANSFER.....	33
8.4 SEPA FOREIGN TRANSFER	37
9. Predefined import template – domestic VideoTel	42
10.Predefined import template – eBGŽ Firma Transfers to US	44
10.1 CSV FORMAT	44
10.2 XML FORMAT	44
10.3 LINEAR FORMAT	45
11.Predefined import template – eBGŽ Firma Domestic Transfers	47
11.1 CSV FORMAT	47
11.2 XML FORMAT	47
11.3 LINEAR FORMAT	48
12.Predefined import template – eBGŽ Firma Foreign Transfers	49
12.1 CSV FORMAT	49
12.2 XML FORMAT	50
13.Export – CNX MT940 Statement	52
14.Export – Daily statement (MT940)	56

1. Defining/modifying import template – new template

Define import template

Company name

Template type

Template name

Data separator

Encoding page

Decimal separator

Date format

Date separator

Text fields between quotation marks

Header fields names

Available fields

- Address 1
- Address 2
- Customer reference
- Date
- Empty field
- Sorbnnet

File structure

- Amount
- Applicant's account
- Contractor's account
- Contractor's name
- Payment title

After selecting the *Import – New template* function, format for defining/modifying the import template will be displayed.

Defining import templates consists of:

- defining the company (in the case of working in the context of a holding);
- specifying the template type – next part of the form will be displayed only after selecting the template type (on change);
- specifying the template name – mandatory field;
- determining the separator mark;
- establishing the code page (available code pages: Windows-1250, ISO-8859-2, CP 852, ANSI – without polish characters, UTF-8);
- determining the selection and order of fields from a finite list specific for a given glossary (type of import template);
- selecting the date format from the list (available formats: yy-mm-dd, dd-mm-yy, mm-dd-yy, yyyyymmdd);
- considering the option "Text fields between quotation marks";
- the possibility of choosing a date separator – any character;
- possibility to choose decimal separator – fullstop or comma.

When defining a new import template, there are two lists placed side by side on the screen. The left list contains the field names available for the given type of template. The right list contains field names that have been added to the template. Their order on the list reflects the order of appearance in the file's line. The fields available for a given type of template are analogous to the field specifications in the *Transfers* module for:

- domestic transfer,
- foreign transfer,
- SEPA transfer,
- tax transfer,
- Direct Debit,
- MT101 transfer,
- domestic contractors defined in the glossaries,
- foreign contractors defined in the glossaries,
- debtors in the Direct Debit, defined in the glossaries.

The fields placed on the right list by default are required in the import template for the given dictionary. The user cannot delete required fields from the right list.

In the case of defining an **Import template for a domestic transfer**, following fields are included on the right list of the form by default: *Amount (including currency), Contractor's name, Contractor's account, Payer's account, Payment title*.

The left list of the form includes remaining fields (optional) in accordance with the specification of the fields for the domestic transfer format.

In the case of defining an **Import template for a foreign transfer**, following fields are included on the right list of the form: *SWIFT/BIC code of the bank, Country of contractor's bank, Contractor's country, Amount, Bank name, Counterparty name, Counterparty account, Payer's account, Cost allocation model, Payment details, Currency*.

The left list of the form includes remaining fields according to the specification of the fields for the foreign transfer format.

1.1 Import of transfers using a template defined independently; example – SEPA transfer

Import of SEPA transfers to Biznes Planet is possible after creating the appropriate template in the system.

In order to create a template, after logging in, select "Administration and Tools" -> "Import" -> "Add template" -> "SEPA foreign transfers".

Next, define the template parameters according to the following settings:

Template name	<input type="text" value="SEPA"/>
Data separator	<input type="text" value=";"/>
Encoding page	Windows-1250 ▼
Decimal separator	, comma ▼
Date format	rrrr-mm-dd ▼
Date separator	- dash ▼
<input type="checkbox"/>	Text fields between quotation marks
<input type="checkbox"/>	Header fields names

Available fields		File structure
<ul style="list-style-type: none"> Address 1 Address 2 Empty field Execution date OrgID/PrivID Originator - type OrgID/PrivID Originator - value OrgID/PrivID Recipient - type OrgID/PrivID Recipient - value 	<input type="button" value="Add >>"/> <input type="button" value="Add all >>"/> <input type="button" value="<< Delete all"/> <input type="button" value="<< Delete"/>	<ul style="list-style-type: none"> Amount Applicant's account Contractor's account Contractor's country Contractor's name Payment details Cost settlement account
		<input type="button" value="Move up"/> <input type="button" value="Move down"/>

File format: (data separator – semicolon “;”)

No.	FIELD NAME	FIELD LENGTH	EXEMPLARY CONTENT / DESCRIPTION
1	Amount	35	Amount separator: comma (“,”) or fullstop (“.”), e.g. 1,00.
2	Payer’s account	28	PL56160011560004060312246031 (IBAN format).
3	SWIFT code	11	ICRAITMMAE0
4	Contractor's country	2	Country code – two signs, e.g. IT.
5	Contractor's name	35	Contractor's name
6	Contractor's address	32	Contractor's address
7	Contractor's address 2	32	Contractor's address part 2.
8	Contractor's account	34	IT78L0837450090000011250542
9	Date of payment	8-10	Available formats: YYYY-MM-DD DD-MM-YYYY MM-DD-YYYY YY-MM-DD
10	Payment details	4 x 35	Up to 4 lines of 35 characters without separator

Each line is a separate transfer order (one transfer = one line in the file).

Example of the file content with one order:

```
00000000000000000000000000000001,00;PL56160011560004060312246031;ICRAITMMAE0;PL;Counterparty
's name 35;Address 1 901234567890123456789012;Address 2
901234567890123456789012;IT78L0837450090000011250542;2012-01-31;P. Det. 1
```

01234567890123456789012345;P. Det. 2 01234567890123456789012345;P. Det. 3
01234567890123456789012345;P. Det. 4 01234567890123456789012345

In the case of defining an **Import template for a tax transfer**, following fields are included by default on the right list: *Taxpayer's supplementary identifier, Amount, Tax authority name, Commitment period number, Tax authority account, Payer account, Commitment period year, Form or payment symbol, Supplementary ID type, Type of commitment period.*

The left list of the form includes remaining fields according to the specification of the fields for the tax transfer format.

In the case of defining an **Import template for direct debit**, following fields are included on the right list of the form: *Payment identifier, Amount, Debtor's name, Debtor's account, Creditor's account.*

The left list of the form includes remaining fields in accordance with the specification of the fields for direct debit format.

In the case of defining an **Import template for the MT101 transfer**, following fields are included on the right list of the form: *SWIFT/BIC code of the bank, Country of contractor's bank, Contractor's country, Amount, Bank name, Contractor's name, Contractor's account, Payer account, Cost allocation model, Payment details, Currency.*

The left list of the form includes remaining fields in accordance with the specification of the fields for MT101 transfer format.

In the case of defining an **Import template for domestic contractors**, following fields are included on the right list of the form by default: *Name of the contractor 1, Contractor's short name, Contractor's account number.*

The left list of the form includes remaining fields according to the specification of the *National contractor details* format.

In the case of defining an **Import template for foreign contractors**, following fields are included on the right list of the form by default: *SWIFT/BIC code of the bank, Country of contractor's bank, Contractor's country, Bank name, Name of the contractor 1, Contractor's short name, Contractor's account.*

The left list of the form includes remaining fields according to the specification of the *Foreign contractor details* format.

In the case of defining an **Import template for debtors in the direct debit**, following fields are included on the right list of the form: *Name of the debtor 1, Debtor's short name, Account number.*

The left list of the form includes remaining fields in accordance with the specification of the fields of *Debtor details in the payment order* format.

Clicking the Save button saves the template to the database. The action is available only if the user defines the template. It is not possible to modify or delete predefined global templates (such as multicash PLI or PLA).

2. Defining/modifying export template

Define export template

Company name

Template type

Template name

Data separator

Encoding page

Decimal separator

Date format

Date separator

Text fields between quotation marks

Header fields names

Available fields

File structure

- Amount
- Base amount
- Base amount currency
- Company's account
- Company's address
- Company's name
- Contractor's account
- Contractor's name

Defining/modifying export templates consists of:

- determining the type of exported data;
- specifying the name of the template;
- determining the separator mark;
- establishing the code page (available code pages: Windows-1250, ISO-8859-2, CP 852, ANSI – without polish characters, UTF-8);
- determining the selection and order of fields from a finite list, specific for a given glossary (type of export template) – right and left screen. By default the right screen is empty;
- specifying the date format from a finite list (available formats: yy-mm-dd, dd-mm-yy, mm-dd-yy, yyyyymmdd);
- considering the option "Text fields between quotation marks";
- including the option "Header fields names";
- the possibility of choosing a date separator – any character;
- possibility to choose decimal separator – fullstop or comma.

When defining a new export template, there are two lists placed side by side on the screen. The left list contains the field names available for a given type of template. On the right list are field names that have been added to the template, and their order in the list reflects the order of appearance in the file's line. The fields on the left list of the form, available for a given type of template, are analogous to the field specification for every form, where the action *Export* is available:

- account history / MT940 statement – predefined global template,
- a card account statement,
- a statement of card transactions,
- review of executed transfers,
- review of rejected transfers,
- MBR/MT940 statement – predefined global template,
- credit account statement / MT940 – predefined global template,
- domestic contractors,
- foreign contractors,
- debtors in the Direct Debit,
- MT940 – predefined global template.

3. Predefined import template – CNX MT101 Transfer

The name of the template is a link to the format that enables:

- selecting file to the import;
- to select character encoding format (available options: Windows-1250, ISO-8859-2, CP 852, ANSI, UTF-8);
- choosing the option to verify receivers' accounts;
- choosing the option of adding contractors during import.

Import template description

Format	Description
n	only digits
a	only letters
x	only letters and digits
!	number of required signs
Status	M – mandatory field, O – optional field

Example:

2n – up to 2 digits;

3!a – always 3 letters;

4*35x – up to 4 lines, each up to 35 characters.

This template will be used to import domestic, tax and foreign transfers.

Tag	Field size	Necessity status	Field description
Heading	57x	M	Any characters (uppercase letters, lowercase letters, digits, special characters) are allowed in the field. The field begins with the string "{1:" and ends with the value "{4:". The data is saved in the database after importing, but it is not used on the transfer format.
Example	{1:F01BNPAFRPPAXXX0000000000}{2: 101BNPAPLPXAXXXN0000}{4:		
:20:	16x	O	The field contains reference number of the payment. It starts with ":20:" sign. The data is saved in the database after importing, but it is not used or presented on the transfer format.
Example	:20:FIRMA IA00		
:50L:	35x	O	The field contains short name of the company ordering the payment and the description of the person creating the payment (e.g. ID of the user generating the payment, from the ERP system). The field begins with ":50L:" sign. The data is saved in the database after importing, but it is not used or presented on the transfer format.
Example	:50L:FIRMA/OSOBAX		
:50H:	4*35x	M	The field contains account number of the customer using the Connexis system, in a format compatible with IBAN, preceded by the "/" sign. The following lines contain company data: name and address. The fields cannot contain forbidden characters (according to the rule below) for domestic transfers. The field ends with "//PL" sign.
Example	:50H:/ PL44160011981843994910000001 FIRMAXX SP. Z O.O. UL. SZWAJCARSKA 33a POLAND//PL		
:52A:	8x or 11x	O	BIC code of the Bank maintaining the account. The data is saved in the database after importing, but is not used on the format of the imported order. The correctness of the entered SWIFT number is not checked.
Example	:52A:PPABPLPK or :52A: PPABPLPKXXX		
:30:	6n	M	Date of payment (may be future date). Date format: YYMMDD.
Example	:30:091015		

:25:	35x	O	The field is designated for marking mass payments, at the moment a fixed value is entered. The data is saved in the database after importing, but it is not used on the transfer format.
Example		:25:0000100001	
:21:	16x	O	Reference number from the ERP system. The data is saved in the database after importing, but it is not used on the transfer format.
Example		:21:IA000000100001	
:23E:	4a/4a	M	Operation code. Fixed value "OTHR/DMST" or "OTHR/INTL".
Example		:23E: OTHR/DMST	
:32B:	3a15n	M	Payment amount – at the beginning the currency code according to ISO 4217 (first three characters), then the amount of the transfer. The whole part must contain at least one digit. The hundredth part separator is obligatory (comma). The maximum length of the field includes the whole number, separator and hundredth part of the amount.
Example		:32B:PLN1500,00	
:57A/57D:	4*35x	M	57A: BIC code of the beneficiary's bank, 57D: name and address of the beneficiary's bank (in the absence of data concerning the beneficiary's bank, the field should be filled in according to the given example). The first line: the bank's name, the other is the bank's address. Tag finalised with the "/" sign and country code of the beneficiary's bank (as in the attached example below). - for domestic transfers: 57D: (period) fixed value: "./PL" - for foreign transfers: 57A: BIC code of the beneficiary bank or 57D: exact name of the beneficiary's bank along with the address and "./country code". In the case when there is a BIC code for a foreign transfer, the data from the SWIFT dictionary should be entered in the "Bank name" and "Country of bank" field. For foreign transfers in the Planet, the field "beneficiary's country code" is obligatory – if the field 57A is filled up, Planet takes mark 5 and 6 from BIC, and if 57D is filled up, then the country code should be put after the slashes.
Example		domestic transfer :57D:. ./PL foreign transfer :57A: PKOPPLWW16 in the case of SWIFT/BIC deficiency, only: foreign transfer :57D: FIRST INVESTMENT BANK 10, STEFAN KARADJA STREET 100 SOFIA BULGARIA ./BG	
:59:	5*35x	M	The field contains: - beneficiary's account number in the NRB/IBAN format in the first line, - the name of the beneficiary in the second line, - the other three lines are the beneficiary's address. If in the tag :59: three lines with the address are given, then the lines are combined. The tag is "//beneficiary country code". For the tax payments – beneficiary's data with description (e.g. First Masovian Tax Authority). At the end (in the last line) there is always country code – for domestic payments always "//PL" (code of the country to which payment is ordered). In order to determine if the order is submitted to Tax Authority or to Customs Chamber, first line of the field :59: will be compared with the tax accounts glossary. On the basis of this account data of the fields <i>Tax authority name</i> and <i>Address</i> will be collected. If the account is not found in the tax accounts' glossary, the order will be submitted to the other tax authority. In this case,

			<p>the billing number of the account will be verified to collect <i>Name of the bank</i>, and the <i>Tax Authority name</i> field will be filled on the basis of its description (e.g. First Masovian Tax Authority).</p> <p>Domestic transfers – the fields cannot contain any forbidden characters.</p> <p>Foreign transfers – allowed/forbidden characters in the orders of foreign transfers. For the foreign transfers <i>Beneficiary country code</i> is mandatory.</p>
Example		:59:/PL53160010550003231155620001 HOTEL KING KATOWICE SP Z O.O. UL GRZYBOWSKA 9/5 m. 3 00-131 KATOWICE//PL	
:70:	4*35	M	<p>Field containing payment title.</p> <p>For the tax payments:</p> <ul style="list-style-type: none"> - form of the data included in the field „:70:” has to be compatible with the standard format. • substr(field70:1,15,1) – verification with current glossary. ID type on the <i>Tax payment</i> format + substr(field70:1,1,14) – data concerning payer’s identification (NIP – taxpayer’s identification number or REGON – National Business Registry Number, passport number or ID card number); • substr(field70:1,16,7) – data regarding the payment period (applies to the payment period 06M02. The data should coincide with those on the format. 06M02 should be understood as year 2006, type M - month and period number - 02); • substr(field70:1,23,10) – specification, i.e. the symbol of the payment form; • field70:2 – free text; • in the last line at the end the character: /TAX/ is entered. <p>Entering these characters is mandatory (it allows the system to recognize the type of payment).</p> <p>The import process is insensitive to spaces.</p> <p>There may be a description of the tax transfer line in the imported file in the form of: "5261791434 N06M02 CIT-10" and without the use of separation with 4 spaces between ID field (NIP) and OKR (declaration period) and two spaces between OKR and SFP.</p> <p>The application enables the import of fields :70: in the form of 5261791434 N06M02 CIT-10.</p> <p>For domestic transfer: Value is fully rewritten to the <i>Payment title</i> field. Domestic transfers – fields cannot contain forbidden characters (according to the rule below).</p> <p>For a foreign transfer: The rest is the payment details. Foreign transfers – characters allowed/forbidden in foreign transfer orders (below). The statistical code is not required, rules according to the ones used for the EB import.</p>
Example (tax)		:70:5211087331 N06M02 CIT-10 CIT-10 /TAX/	
:71A:		M (for domestic transfers value is not required – „O”)	<p>Distribution of fees for foreign transfers [OUR, SHA, BEN]. The payment code appears also in domestic payments for which the OUR code is always entered. For domestic payments the field is not required – the data is saved in the database after importing, but it is not used on the transfer format. There is a "cost sharing" field on the foreign orders form and it should be filled out.</p>
Example		:71A:OUR	

Note: The "foreign orders" format contains mandatory "commission account" field and it has to be completed. During payment import while using this template, the debited account will be substituted by default as the commission account.

Note: MT101 files used by CNX have headers and endings with the string: "-}{5:}". For the purposes of handling imported MT101 files via BP, headers and endings of the files will be ignored.

Different payments can be included in one file. There can be only one transaction between the header and the ending "-}{5:}" there can be only one transaction.

Examples:

Domestic transfer

Płatność Krajowa

```
{1:F01BNPAFRPPAXXX0000000000}{2:1101BNPAPLPXAXXXN0000}{4:
:20:FIRMA IA00
:50L:FIRMAX/OSOBAY
:50H:/0300188866600092PLN
FIRMA XXX SP. Z O.O
UL. SZWAJCARSKA 33a
POLAND//PL
:52A:BNPAPLPXXXX
:30:060323
:25:0000100001
:21:IA000000100001
:23E:OTHR/DMST
:32B:PLN290,00
:57D:.
//PL
:59/PL53160010550002321155620001
HOTEL KING KATOWICE SP ZOO
UL GRZYBOWSKA 9/5 m. 3
00-131 KATOWICE//PL
:70:FAKTURA 11/06
NOCLEG
:71A:OUR
-}{5:}
```

Tax transfer

Płatność Krajowa – US

{1:F01BNPAFRPPAXXX0000000000}{2:I101BNPAPLPXAXXXN0000}{4:
:20:FIRMA IA00
:50L:FIRMAX/OSOBAY
:50H:/0300188866600092PLN
FIRMA XXX SP. Z O.O
UL. SZWAJCARSKA 33a
POLAND//PL
:52A:BNPAPLPXXXX
:30:060309
:25:0000100001
:21:IA000000100001
:23E:OTHR/DMST
:32B:PLN100,00
:57D:.
//PL
:59:/PL20101010100164212221000000
PIERWSZY MAZOWIECKI URZAD SKARBOWY
00-052 Warszawa ,Mazowiecka 9
//PL
:70:5211087331 N06M02 CIT-10
CIT-10
/TAX/
:71A:OUR
-}{5:}

Foreign transfer

Płatność Zagraniczna

{1:F01BNPAFRPPAXXX0000000000}{2:I101BNPAPLPXAXXXN0000}{4:
:20:FIRMA IA00
:50L:FIRMAX/OSOBAY
:50H:/0300188866600092PLN
FIRMA XXX SP. Z O.O
UL. SZWAJCARSKA 3313a
POLAND//PL
:52A:BNPAPLPXXXX
:30:060309
:25:0000100001
:21:IB000000100001
:23E:OTHR/INTL
:32B:PLN5000,00
:57D:FIRST INVESTMENT BANK LTD.
10, STEFAN KARADJA STREET 1000
SOFIA BULGARIA
//BG
:59:/BG150715481055171703
SCHNEIDER ELECTRIC BULGARIA LTD
BUSINESS PARK BULGARIA
BUILDING 10, FLOOR 1, MLADOST 324
SOFIA 8855//BG
:70:GENERAL CONTRACTOR NEW PROJECT TITLE
:71A:OUR
-}{5:}

Characters permitted/forbidden in transfer orders

Domestic transfers:

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
ą ć ę ł ń ó ś ź ż
Ą Ć Ę Ł Ń Ó Ś Ź Ż
0 1 2 3 4 5 6 7 8 9
space
, . () [] { } / = > < + ! _ % ~ ^ ' ` (gravis)

In addition, a hyphen ("-") and a colon (":") are allowed characters, but they cannot appear at the beginning of the line. Quotation mark ("") is a forbidden character, but it is automatically converted to an apostrophe. All other characters are forbidden.

Rules mentioned above apply to the following functions and fields of the forms (and the corresponding fields in the payment template forms):

domestic transfer

- name/surname and address (4 lines),
- payment title (4 lines).

tax transfer

- name of the tax authority and address (4 lines),
- identification of the commitment (1st line).

4. Predefined import templates – EB

BiznesPI@net allows to import payment orders in EB (Electronic Banking) format. Data is accepted in TXT format – fixed-sized text format (Fixed Text).

A correct import is possible only if the format of the imported file matches the formats given above. Therefore, it is necessary to process the exported data (e.g. from the financial and accounting system) to one of these format.

Format specification:

- parameter 1: field name,
- parameter 2: field type,
- parameter 3: field length,
- parameter 4: alignment ((L) is left-aligned, (R) is right-aligned).

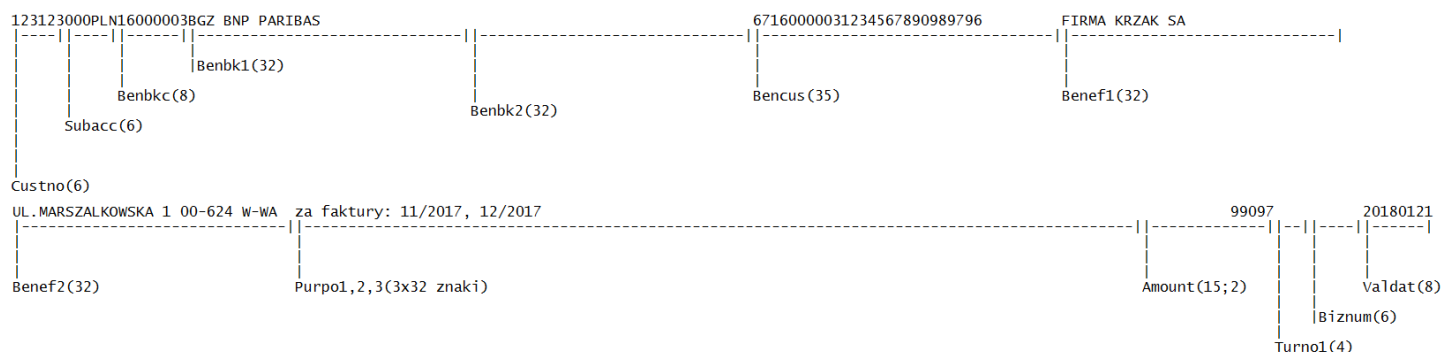
4.1 EB TXT domestic transfers

Field description	Necessity status	Notes
Debit Account Number=Custno;C;6;(L)	M	The billing number of the sender's bank account, e.g. 123123
Subaccount Number=Subacc;C;6;(L)	M	A sub-account for a basic account, e.g. 000PLN
Beneficiary's Bank's Account Number=Benbk;C;8;(L)	M	Recipient's bank account number or SWIFT code
Beneficiary's Bank's Name=Benbk1;C;32;(L)	M	Name of the bank of the transfer recipient
Beneficiary's Bank's Address=Benbk2;C;32;(L)	O	Address of the bank of the transfer recipient
Beneficiary's Account Number=Bencus;C;35;(L)	M	Complete IBAN lub NRB number
Beneficiary's Name=Benef1;C;32;(L)	M	Name of the transfer recipient
Beneficiary's Address=Benef2;C;32;(L)	O	Address of the transfer recipient
Purpose of Beneficiary 1 Line=Purpo1;C;32;(L)	O	Payment comment 1
Purpose of Beneficiary 2 Line=Purpo2;C;32;(L)	O	Payment comment 2
Purpose of Beneficiary 3 Line=Purpo3;C;32;(L)	O	Payment comment 3
Amount=Amount;N;15,2;(R)	M	Payment amount with grosze (without separators)
Payment Code=Turno1;C;4;(L)	O	Fill with spaces
Transfer No.=Biznum;C;6;(L)	O	Fill with spaces
Value date=Valdat;D;8;(L)	O	Date (in yyyyymmdd format)

If the entire length of the field is not completed, it should be filled with spaces to the required value.

The amount (Amount) is given in 15 characters, of which the last two denote the decimal part (grosze).

Example below. All fields should be in one line. The "Benef2" and further fields have been moved to 2 lines only to increase readability. The "-" and "|" signs and descriptions of the fields below each line were pasted to illustrate how the file structure should look like. They cannot exist in the imported file.



4.2 EB TXT foreign transfers

Field description	Necessity status	Notes
Debit Account Number=Custno;C;6;(L)	M	The billing number of the sender's bank account, e.g. 123123
Subaccount Number=Subacc;C;6;(L)	M	A sub-account for a basic account, e.g. 000PLN
Beneficiary's Bank's SWIFT/BIC code=Benbk1;C;35;(L)	M	SWIFT/BIC code of the recipient's bank
Beneficiary's Bank's Name=Benbk2;C;35;(L)	M	Name of the bank of the transfer recipient
Beneficiary's Bank's Address=Benbk3;C;35;(L)	O	Address of the bank of the transfer recipient
Beneficiary's Account Number=Bencus;C;35;(L)	M	Further part of the recipient's account number after the NRB number or full IBAN
Beneficiary's Name=Benef1;C;35;(L)	M	Name of the transfer recipient
Beneficiary's Address=Benef2;C;35;(L)	O	Address of the transfer recipient
Purpose of Beneficiary 1 Line=Purpo1;C;35;(L)	O	Payment comment 1
Purpose of Beneficiary 2 Line=Purpo2;C;35;(L)	O	Payment comment 2
Purpose of Beneficiary 3 Line=Purpo3;C;35;(L)	O	Payment comment 3
Amount=Amount;N;15,2;(R)	M	Payment amount with grosze (without separators)
Currency=currcy;C;3;(L)	M	Currency code, e.g. USD
Currency Payment=curpay;C;3;(L)	M	Currency code, e.g. USD
Bank Charges=bkchrg;N;1,2;(R)	M	Enter the number: 1 - the sender's bank costs are paid by the sender 2 - the sender's bank costs are paid by the recipient
Corr. Bank's Charges=cochrg;N;1,2;(R)	M	Enter the number: 1 - the recipient's bank costs are paid by the sender 2 - the recipient's bank costs are paid by the recipient
Liberalised=libero;N;1,0;(R)	M	Enter "0" (without quotation mark)
Not Liberalised No.=libeng;C;35;(L)	M	Enter "0" (without quotation mark) and 34 spaces
Collection no.=collno;C;35;(L)	O	Fill with spaces
Goods=goods;N;1,0;(R)	M	Enter „0” (without quotation mark)
Transfer Via=travia;N;1,0;(R)	M	Enter „0” (without quotation mark)
Message to Bank=bnkmes;C;35;(L)	O	Fill with spaces
Value date=Valdat;D;8;(L)	O	Date (in yyyyymmdd format)

If the entire length of the field is not completed, fill it with spaces to the required length. The amount (Amount) is given in 15 characters, of which the last two denote the decimal part (grosze).

5. Predefined import template – MultiCash PLA

General information about the foreign transfer file. If the foreign transfer meets the SEPA payment standard, it is automatically read as a SEPA foreign transfer.

The file format for PLA foreign currency orders is based on the SWIFT MT100 standard.

Requirements:

- the file extension should be: .PLA;
- uploaded file has to start with a header;
- one file can include many payment orders;
- the block with payment order data starts with the "{" and ends with the "}" sign.
In the first part of such a block there is a header for the command block.

Symbols used in format descriptions:

Necessity status

M – mandatory / O – optional.

Field length

E.g. 34 – max. 34 characters.

Format (D/R)

Filed type

n – only digits (0-9),
a – alphanumeric characters,
d – date,
F – fixed length,
V – variable length.

Example

M/O	Format (D/R)	Meaning
M	26n F	Mandatory, always 26 digits
O	4*35a V	Optional. Up to 4 lines, each up to 35 alphanumeric characters

File header

Field description	M/O	Format
:01: References	M	16 a V
:02: Total amount of orders placed in the shipment (regardless of currency)	M	17 n V
:03: Number of orders in the file	M	5 n V
:04: Id. of the payer's bank	O	11 a V
:05: Name and address of the payer (maximum 4 lines up to 35 characters separated by the <CR><LF> character).	M	4*35 a V
:07: File name	M	12 a V

Command block header

{1:F01	Constant
nnnnnnnnxxxx	ID of the payer's bank (replenished up to 12 signs with „x” signs)
bbbb	upload's consecutive number (created automatically from the range 0001 - 9999)
ttttt}	consecutive number of the command in the upload (automatically created in the range 000001 - 999999)
{2:I100	Constant
xxxxxxxxxaaaa	Id. (SWIFT) of the contractor's bank
y	Payment type: N 00 – Standard order; U 10 – Payments by telex or SWIFT; A 20 – Promissory note, ordinary shipment; B 21 – Promissory note, registered mail; C 22 – Promissory note, express delivery; D 23 – Promissory note, registered express; E 30 – Promissory note issued to the payer;

	F 31 – Promissory note issued to the payer, registered; G 32 – Promissory note issued to the payer, registered express.
1}	Fixed value

Subsequent payment orders are separated by the "\$" sign.
Subsequent payment order fields are separated by the "<" sign.

Block with detailed order data

Description	M/O	Format
:20: Payer's references		16 a V
:32A: <i>Subfield 1:</i> Value date of the order (YYMMDD)	M	6 n F
<i>Subfield 2:</i> Currency code		3 a F
<i>Subfield 3:</i> Amount with two decimal places		15 n V
:50: Name and address of the client (max. 4 lines, each up to 35 characters separated by the "<CR><LF>" sign)	M	4*35 a V
:52D: <i>Subfield 1:</i> Payer's account <CR><LF>	M	max. 34 n V
<i>Subfield 2:</i> Account for charges <CR><LF>		max. 34 n V
<i>Subfield 3:</i> Currency exchange rate		3 a F
<i>Subfield 4:</i> Statistical code <Empty> (ASCII 32)		14 n V
Contractor's country code <Empty> (ASCII 32)		2 a F
Country code of contractor's bank		2 a F
:57A: Swift code of the contractor's bank or ID of contractor's bank	O	11 a V
:57D: Name and address of the contractor's bank (if no SWIFT code was provided)	M	4*35 a V
:59: <i>Subfield 1:</i> "/" sign	M	1 a F
<i>Subfield 2:</i> Contractor's account number		34 a V
<i>Subfield 3:</i> <CR><LF> Name and address of the contractor (maximum 4 lines, each up to 35 characters). Individual lines are separated with "<CR><LF>" sign.		4*35 a V
:70: Payment details (maximum 4 lines, each up to 35 characters). Individual lines are separated with "<CR><LF>" sign.	M	4*35 a V
:71A: Costs' settlement SHA: 0 Charges collected by the payer's bank are paid by the payer, other costs charge payment beneficiary BN2: 1 lub 2 all costs are paid by the beneficiary OUR: 3 all costs are paid by the payer	M	3 a F

<p>:72: <i>Subfield 1:</i> Clues (max. four codes) (two-digit codes separated by a space (ASCII 32)) 01 Payment only for the contractor 02 Payment only by cheque 04 Payment only after identification 06 Advice note for the contractor's bank by phone 07 Advice note for the contractor's bank by fax 09 Advice note for the contractor by phone 10 Advice note for the contractor by fax</p> <p><i>Subfield 2:</i> Partner for conversations</p>	M	6* 35 separated with "<CR><LF>" sign 4*2 n F
<p><i>Subfield 3 do Subfield 6:</i> Additional information to the field: 52D: (max. four lines separated by the "<CR><LF>" character.</p>	O	35 a V 4*35 a V

Exemplary file content with two orders:

```

:01:REF0223100836001
:02:31500,00
:03:2
:04:
:05:PHU KOWALSKI
PLK. STANISLAWA DABKA 5
00-000 WARSZAWA
:07:04022301.PLA
{1:F0116001114XXX0001000001}{2:I100GEBAESMMBARXN1}{4:
:20:
:32A:040223EUR25000,00
:50:PHU KOWALSKI
PLK. STANISLAWA DABKA 5
00-000 WARSZAWA
:52D:13160011140004070963852001
13160011140004070963852001
PLN100000,00
B00 ES ES
:57A:GEBAESMMBAR
:57D:FORTIS BANK, S.A., SUCURSAL EN ESPA
NA
PASEO DE GRACIA 85
BARCELONA
:59:/528745-898541-555-000-144
LCFM CTLN.
PASSEIG M. DE LA BARCELONETA 1234
BARCELONA
:70:INV. 2004/528
:71A:OUR
:72:00 00 00 00
USLUGI TRANSPORTU
USLUGI TRANSPORTU
-}$ {1:F0116001114XXX0001000002}{2:I100GEBAESMMXXXN1}{4:
:20:
:32A:040223EUR6500,00
:50:PHU KOWALSKI
PLK. STANISLAWA DABKA 5
00-000 WARSZAWA
:52D:13160011140004070963852001
13160011140004070963852001
PLN26000,00
B00 ES ES
:57A:GEBAESMM
:57D:FORTIS BANK, S.A., SUCURSAL EN ESPA
MADRID
:59:/5845784874512-584698
GERARD Y GARCIA SA

```

P. DE LA CASTELLANA 8795
MADRID
:70:INV - 128421/04
:71A:OUR
:72:00 00 00 00
USLUGI TRANSPORTU
-}

6. Predefined import template – MultiCash PLI

General information about the domestic payment file

The format of an uploaded file is compliant with the standard binding in the polish settlement system ELIXIR developed by KIR SA (National Clearing House).

Requirements:

- uploaded file does not contain a header,
- one uploaded file may contain data of many payment orders,
- each line is a separate transfer order. The new line's sign, separating lines/orders, is "<CR><LF>",
- text fields are always placed in quotation marks (" "),
- the separator of respective fields inside the order is a comma (,),
- fields containing several lines (e.g. payment details) have a line separator in the form of a vertical line "|" (Hex 7C),
- the code page for polish characters is CP852,
- all data should be written in capital letters.

File format of regular domestic transfers

Format description::

Field	Necessity status (M – mandatory field, O – optional field).	D/R (Field length)	Field description
1	M	3n F	Code indicating the type of operation (110)
2	M	D	Date of payment
3	M	15n V	Amount to be paid in grosze, e.g. 410050 for the amount of 4100,50
4	M	8n F	Payer's bank reference number
5	M	1n F	Unused; always "0" value (with no quotation marks)
6	M	26n F	Payer's account number – NRB format
7	M	26n F	Contractor's account number – NRB format
8	M	4*35a V	Name and address of the payer (lines separated by " " (Hex 7C))
9	M	4*35a V	Name and address of the contractor (lines separated by " " (Hex 7C))
10	M	1n F	Unused; always "0" value (with no quotation marks)
11	M	8n F	Settlement number of contractor's bank
12	M	FOR NORMAL TRANSFER (field 15 – value 51):	
		4*35 a V	Payment details (lines separated by " " (Hex 7C)). The decimal separator is a fullstop or comma.
13	M	empty	empty
14	M	empty	empty
15	M	2n F	Classification of a regular order – 51.
16	O	6*35a V	Client's references [16a] (lines can be separated by the sign " " (Hex 7C)). The field cannot start with the "-" sign (dash). The system reads only first 16 characters of references, rest is omitted. The ":" (colon) character is changed to a space.
17	M	<CR><LF>	Character ending the line

Sample content of a file with 3 regular orders:

```
110,20040129,410050,16001114,0,"13160011140004070963852001","43160010550002321858585001","PHU
KOWALSKI|PLK. STANISLAWA DABKA 56/2|00-000 WARSZAWA","BIURO PODROZY|HALLERA 1234|81-000
WARSZAWA",0,16001303,"PRZEDPLATA|FV 2004/0012||","","","51","REFERENCJA1"
110,20040129,5200000,16001114,0,"13160011140004070963852001","43160010550002321858585001","PH
U KOWALSKI|PLK. STANISLAWA DABKA 56/2|00-000 WARSZAWA","ABC|KWIATOWA 487/98|02-
000",0,16001169,"ZAPLATA ZA FAKTURE 154/04|||","","","51"
110,20040129,650000,16001114,0,"13160011140004070963852001","43160010550002321858585001","PHU
```

KOWALSKI|PLK. STANISLAWA DABKA 56/2|00-000 WARSZAWA","ZAKLAD TRANSPORTOWY|BIESZCZADZKA 12 / 4321|00-000 SWIETECH",0,16001055,"FV 4578|USLUGI TRANSPORTOWE|",",",",",",51","REFER2"

File format of tax authorities' orders

Differences between an order to a tax authority and an ordinary order:

- order classification in payments to tax authorities (field 15) – **71**,
- payment to the tax authorities requires proper formatting of the data contained in the **payment details field** (field 12).

Format of payment details field in orders to the tax authorities

Code word/Block name	Necessity status	Format	Block description
/TI/ Type and characteristics of the identifier	M	Type: 1aF Attribute: 14aV	Type: N – NIP (taxpayer's identification number), R – Regon (National Business Registry Number), P – Pesel (personal identity number), 1 – series and number of ID card, 2 – series and number of passport. Attributes: max. 14 characters, e.g. /TI/N8442576789
/OKR/ The period for which the tax payment is made	M	Year: 2nF Type of period: 1aF Period number: 2nF (in the case of the type of period "R", period number is not given)	Year: e.g. 03 – for 2003. Type of period: R – year, K – quarter, M – month, D – decade, number of period: e.g. 05 – may. Example: /OKR/03M12 – for XII 2003
/SFP/ Payment form symbol	M	6aV	e.g. /SFP/PIT37 symbols in accordance with the regulation of Ministry of Finance
/TXT/ Nature of the commitment, identification of the obligation	O	21aV	Any text, max. 21 characters. Example: /TXT/PIT37XII2003
An example of a completely filled field: "/TI/N8442576789/OKR/03R/SFP/PIT37 /TXT/PIT37XII2003 " NOTE: If the encoded block does not fit in one line, first characters of the next line (containing further part of the block) should be „//“: "/TI/N8442576789/OKR/03M12/ SFP/PIT3 //7/TXT/PIT37XII2003 "			

Exemplary file content:

110,20040129,9600000,16001114,0,"13160011140004070963852001","90101011400143682221000000","PH U KOWALSKI|PLK. STANISLAWA DABKA 5|00-000 WARSZAWA","URZAD SKARBOWY W SOPOCIE||",0,10101140,"/TI/ N8442576789/OKR/03R/SFP/PIT37|/TXT/PIT37XII2003|",",",",",71","PODATEK PIT37"

7. Predefined import template – MultiCash RFT

The name of the template is a link to the format that allows you to:

- selecting the file to import;
- selection of the character encoding format (available options: Windows-1250, ISO-8859-2, CP 852, ANSI, UTF-8);
- choosing the option to verify receivers' accounts;
- choosing the option of adding contractors during import.

Import template description

Format	Description
n	only digits
a	only letters (without Polish signs)
x	only letters (without Polish signs) and digits
!	required number of characters
Necessity status	M – mandatory, O – optional

Example:

2n – up to two digits;

3!a – always 3 letters;

4*35x – up to 4 lines, each up to 35 characters.

This template will be used to import domestic, tax and foreign transfers.

Tag	Field length	M/O	Block description
Heading	57x	M	Field begins with the string "{1:" and ends with "{4:". {1: F01BIC of the transmitting bank0000000001} {2: I100BIC of the realizing bankN1} {3: {113:XXXX} {4: order content to field: 71A:-} {5:} Fields are not loaded into BiznesPI@net. The global setting in BiznesPI@net applies to the bank transmitting and executing orders.
Example			{1:F01BNPAFRPPAXXX0000000000}{2:I101BNPAPLPXAXXXN0000}{4:
:20:	16x	O	Field contains the reference number of the payment. It starts with ":20:" character.
Example			:20:REFERENCE1
:28D:	5n/5n	O	Message index. Usually 1/1
Example			:28D:1/1
:50H:	4*35x	M	The field contains the account number of the payer after the "/" sign. In the second line it contains the name of the payer, address1 and address2 in the third line and in the last line country as Country Code. The field is not loaded into BiznesPI@net. The global configuration of the account number and its owner in BiznesPI@net applies.
Example			:50H:/PL44160011981843994910000001 FIRMAXXX SP. Z O.O. UL. SZWAJCARSKA 33a POLAND PL
:52A:	8x or 11x	O	BIC code of the bank that runs the account. The field is not loaded into BiznesPI@net. The global configuration of the account applies
Example			:52A:PPABPLPK lub :52A:PPABPLPKXXX
:30:	6n	M	Date of payment (may be future date). Date format: YYMMDD.
Example			:30:091015
:21:	16x	O	Reference number from the ERP system
Example			:21:IA000000100001
:23E:	4a/5a	O	Operation code. Constant value „OTHR/DMST” , „OTHR/INTL” , „RTGS”, „URGP”.
Example			:23E: OTHR/DMST
:32B:	3a15n	M	Payment amount – at the beginning the currency code according to ISO 4217 (first three characters), then the amount of the transfer. The whole part must

			contain at least one digit. The decimal separator is obligatory (comma). The maximum length of the field includes the whole number, separator and hundredth part of the amount.
Example		:32B:PLN1500,00	
:57A:	4*35x	M	57A: BIC code of the beneficiary's bank
Example		:57A:GEBABEBBXXX	
:59:	5*35x	M	The field contains: - in the first row, the beneficiary's account number in the NRB / IBAN format, - in the second row, the name of the beneficiary, - two more lines are the beneficiary's address, - the last line is the country code of the beneficiary (ISO Country Code).
Example		:59:/PL53160010550003231155620001 HOTEL KING KATOWICE SP Z O.O. UL GRZYBOWSKA 9/5 m. 3 00-131 KATOWICE PL	
:70:	4*35	M	Field containing the title of the payment.
Tax example		:70:/TI/5211087331/OKR/18M02/SFP/CIT10	
:71A:		M	Distribution of fees for a foreign transfer [OUR, SHA, BEN].
Example		:71A:OUR	

Exemplary file content:

```
{1:F01PPABPLPKAXXX0001000001}{2:I100DEUTDEDBXXXXN1}{3:{113:XXXX}}{4:
:20:1209250200000002
:28D:4/4
:50H:/DE12345678901234567890
TEST
ul. TEST
61-608 Poznan
:52A:GEBABEBBXXX
:30:120913
:21:0
:32B:EUR25,34
:57A:PPABPLPKXXX
:59:/PL40160012150003016288686011
TEST
ULICA
Miejscowosc1
NL
:70:Fv. 20121192
:71A:OUR
-}{5:}
```


8. The structure of the XML files for import in the BiznesPI@net

Notation used:

Name of the element	Description
XML element	Specifies the name of the XML element. Nesting is shown by the "+" characters.
Status	M – mandatory field O – optional field C – conditional field
Format	n – only digits allowed (0-9) a – allowed only capital letters (A-Z) x – any sign c – allowed only capital letters and digits (A-Z), (0-9) d – decimal number ! – constant length [] – optional value
ISO Date	YYYY-MM-DD
ISO DateAndTime	YYYY-MM-DDThh:mm:ss

8.1 MT101 transfer

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	O	35x	Cannot contain spaces or special characters. The field will not be used in the BiznesPI@net during import.
The date and time the message was created	+GrpHdr ++CreDtTm	O	ISO DateAndTime	Permissible date -/+ 7 days from current date. The field will not be used in the BiznesPI@net during import.
Number of orders in the message	+GrpHdr ++NbOfTxs	O	15d	The field will not be used in the BiznesPI@net during import.
Total amount of the orders in the message	+GrpHdr ++CtrlSum	O		The field will not be used in the BiznesPI@net during import.
The initiator of the order	+GrpHdr ++InitgPty +++Nm	O	70x	Cannot contain spaces or special characters. The field will not be used in the BiznesPI@net during import.
Payer's ID	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Cannot contain spaces or special characters. The field will not be used in the BiznesPI@net during import.
Customer reference	+PmtInf ++PmtInfId	O		The field will not be used in the BiznesPI@net during import.
Payment method	+PmtInf ++PmtMtd	O	3!a	The field will not be used in the BiznesPI@net during import.
Date of execution	+PmtInf ++ReqdExctnDt	M	ISO Date	

Field name	Name of the XML element	Status	Format	Comments
Name of the payer	+PmtInf ++Dbtr +++Nm	O	70x	The field will not be used in the BiznesPI@net during import.
Address of the payer	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	66x	The field will not be used in the BiznesPI@net during import.
Country code of the payer	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Country code compatible with ISO 31666. The field will not be used in the BiznesPI@net during import.
Account for fees	+PmtInf ++ChrgsAcct ++++Id +++++Othr ++++++Id	M	26!n	
Payer's account	+PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	M	26!n	BBN (NRB) (:50H Payer's account)
Payer's bank national ID	+PmtInf ++DbtrAgt +++FinInstnId ++++BIC	O	8!n	:52A Financial Institution which runs the payer's account. The field will not be used in the BiznesPI@net during import.
Reference/signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	35x	Customer references. The first 16 characters are read, the rest are omitted.
Transfer amount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a16d	(:32B Amount/currency of the transaction) The decimal separator is a fullstop ".".
Details of fees	+PmtInf ++CdtTrfTxInf +++ChrgBr	M	4!a	(:71 Details of fees – BEN, OUR, SHA) Permitted values: <ul style="list-style-type: none"> • „CRED” – the costs of Bank BGŹ BNP Paribas SA and the costs of intermediary banks are covered by the Recipient; • „SHAR” – the costs of Bank BGŹ BNP Paribas SA are covered by the Sender; the costs of intermediary banks are covered by the Recipient; • „DEBT” – the costs of Bank BGŹ BNP Paribas SA and the costs of intermediary banks are covered by the Sender.
Financial institution	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC	M	8!n	(:57A Financial Institution which runs the beneficiary's account)

Field name	Name of the XML element	Status	Format	Comments
Contractor's name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	(:59 Beneficiary's data)
Contractor's address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr	O	66x	(:59 Beneficiary's address)
Beneficiary's account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id	M	26!n	(:59 Beneficiary's account)
Order title	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	O	140x	(:70 payment details)
Instruction code	+PmtInf ++CdtTrfTxInf +++Purp ++++Cd	C	9x	(:23E Instruction code) List of codes: <ul style="list-style-type: none"> ▪ RTGS – large-value transfer, ▪ URGP – urgent transfer. Both values can be entered in the field, separated by the „/“ sign.
Additional information for the payer's bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	The field will not be used in the BiznesPI@net during import. If the value "SEND" is set in the field for all transactions in the package, then the orders will be automatically sent if the acceptance schemes are met. Otherwise, even if the accepted acceptance schemes are met, the package will not be sent.

8.2 Domestic transfer

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	O	35x	Cannot contain spaces or special characters. The field will not be used in the BiznesPI@net during import.
The date and time the message was created	+GrpHdr ++CreDtTm	O	ISO DateAnd Time	Permissible date -/+ 7 days from current date. The field will not be used in the BiznesPI@net during import.
Number of orders in the message	+GrpHdr ++NbOfTxS	O	15d	The field will not be used in the BiznesPI@net during import.
The initiator of the order	+GrpHdr ++InitgPty +++Nm	O	70x	Cannot contain spaces or special characters. The field will not be used in the BiznesPI@net during import.
Payer's ID	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Client's ID. Cannot contain spaces or special characters. The field will not be used in the BiznesPI@net during import.
Payment method	+PmtInf ++PmtMtd	O	3!a	Constant value – „TRF”. The field will not be used in the BiznesPI@net during import.
The name of the transfer package	+PmtInf ++PmtInfId	O	20x	The name of the transfer package. The field will not be used in the BiznesPI@net during import.
Mass order index	+PmtInf ++BtchBookg	O		The field will not be used in the BiznesPI@net during import.
Execution date	+PmtInf ++ReqdExctnDt	M	ISO Date	Date of the transfer.
Payer's name	+PmtInf ++Dbtr +++Nm	O	70x	The field will not be used in the BiznesPI@net during import.
Payer's address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	33x	Maximum number of appearances = 2; the total length of both fields cannot exceed 66 characters. The field will not be used in the BiznesPI@net during import.
Payer's country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	The field will not be used in the BiznesPI@net during import.
Payer's account	+PmtInf ++DbtrAcct +++Id +++++Othr ++++++Id	M	26!n	Account in the form of NRB

Field name	Name of the XML element	Status	Format	Comments
National ID of the payer's bank	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysId +++++Cd +++++MmbId	O	8!n	Settlement number of the bank. The field will not be used in the BiznesPI@net during import.
Reference/signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	35x	The field will not be used in the BiznesPI@net during import.
Settlement channel's ID	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	C	4!a	Fixed value „RTGS” for SORBNET transfers.
Order category	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++CtgyPurp +++++Cd	O	4!a	The field will not be used in the BiznesPI@net during import. Permitted codes: „TAXS” – for orders to tax offices.
Transfer amount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Currency code and transaction amount. The decimal separator is a fullstop ".".
Contractor's bank ID	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++ClrSysId +++++++Cd +++++++MmbId	O	8!n	Settlement number of the contractor's bank.
Contractor's name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	35x	Name and surname of the contractor. Permissible characters: - letters (small and large, including Polish), - digits, - space, - other acceptable characters are: , . : ; - () [] { } / = + < > ! _ % ~ ^ ` ' ; where the "-" and ":" characters cannot appear at the beginning of the line. Maximum number of appearances = 2. The total length of both fields cannot exceed 70 characters (2x35).

Field name	Name of the XML element	Status	Format	Comments
Debtor's ID	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr +++++RegnId	M	1!x34x	E.g. 1ABV12345678, where the first symbol in the field indicates the type of identifier used: N – NIP (taxpayer's identification number), R – REGON (National Business Registry Number), P – PESEL (personal identity number), 1 – ID card, 2 – passport, 3 – other ID type. Next 34 characters contain the serial number of the identifier.
Description of the type of payment made	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++Tp	C	35x	Period is entered here (year – in YYYY notation (RRRR), period type, period number). The necessity to fill in the field depends on the form's symbol. Correct structure: YYYYXAAAA, where: YYYY – year of the commitment period, X – type of the commitment period, AAAA – number of the commitment period. The number of characters depends on the type of commitment period chosen: - for type R – none, - for type P, K, M – 2 characters, - for type D, J – 4 characters (for D first 2 characters are number of the decade + 2 last are number of the month, for J first 2 characters are number of the day of the month + 2 last – number of the month).
Form type	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++FrmsCd	M	35x	Form type is entered here
Additional information	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++AddtlInf	M	40x	Identification of the obligation (type of document – e.g. decision, enforcement title, provision).

Exemplary file content:

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
<soapenv:Header/>
<soapenv:Body>
<urn:DomesticTransfer xmlns:urn="urn:ca:std:cdc:tech:xsd:cdc.001.01"
xmlns:urn1="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<urn1:Document>
<urn1:CstmrCdtTrfInitn>
<urn1:GrpHdr>
<!--Message ID -->
<urn1:MsgId>DT20110630001</urn1:MsgId>
<!--The date and time the message was created -->
<urn1:CreDtTm>2011-06-30T11:59:12</urn1:CreDtTm>
<!--Number of orders in the message -->
<urn1:NbOfTx>1</urn1:NbOfTx>
<urn1:InitgPty>
<!--The initiator of the order -->
<urn1:Nm>Jan Kowalski</urn1:Nm>
```

```

<!--Payer's ID -->
<urn1:Id>
<urn1:OrgId>
<urn1:Othr>
<urn1:Id>100014201417</urn1:Id>
</urn1:Othr>
</urn1:OrgId>
</urn1:Id>
</urn1:InitgPty>
</urn1:GrpHdr>
<urn1:PmtInf>
<!--The name of the transfer package -->
<urn1:PmtInfId>DT201106300011</urn1:PmtInfId>
<!--Payment method -->
<urn1:PmtMtd>TRF</urn1:PmtMtd>
<!--Execution date -->
<urn1:ReqdExctnDt>2011-07-25</urn1:ReqdExctnDt>
<!-- Payer -->
<urn1:Dbtr>
<!--Payer's name -->
<urn1:Nm>Jan Kowalski</urn1:Nm>
<urn1:PstlAdr>
<!--Payer's country code -->
<urn1:Ctry>PL</urn1:Ctry>
<!--Payer's address, field may appear twice -->
<urn1:AdrLine>ul. Jaracza 76</urn1:AdrLine>
<urn1:AdrLine>90-251 Łódź</urn1:AdrLine>
</urn1:PstlAdr>
</urn1:Dbtr>
<!--Payer's account -->
<urn1:DbtrAcct>
<urn1:Id>
<urn1:Othr>
<urn1:Id>96219000023000004620980101</urn1:Id>
</urn1:Othr>
</urn1:Id>
</urn1:DbtrAcct>
<!--National ID of the payer's bank -->
<urn1:DbtrAgt>
<urn1:FinInstnId>
<urn1:ClrSysMmbId>
<urn1:ClrSysId>
<urn1:Cd>PLKNR</urn1:Cd>
</urn1:ClrSysId>
<urn1:MmbId>21900002</urn1:MmbId>
</urn1:ClrSysMmbId>
</urn1:FinInstnId>
</urn1:DbtrAgt>
<urn1:CdtTrfTxInf>
<!--Reference/signature -->
<urn1:PmtId>
<urn1:EndToEndId>not provided</urn1:EndToEndId>
</urn1:PmtId>
<!--Settlement channel's ID -->
<urn1:PmtTpInf>
<urn1:SvcLvl>
<urn1:Cd>RTGS</urn1:Cd>
</urn1:SvcLvl>
</urn1:PmtTpInf>
<!--Amount and currency of the transfer -->
<urn1:Amt>
<urn1:InstdAmt Ccy="PLN">6.00</urn1:InstdAmt>
</urn1:Amt>
<!--Contractor's bank ID -->
<urn1:CdtrAgt>
<urn1:FinInstnId>
<urn1:ClrSysMmbId>
<urn1:ClrSysId>
<urn1:Cd>PLKNR</urn1:Cd>
</urn1:ClrSysId>
<urn1:MmbId>21900002</urn1:MmbId>
</urn1:ClrSysMmbId>
</urn1:FinInstnId>
</urn1:CdtrAgt>
<!-- Contractor -->
<urn1:Cdtr>
<!--Contractor's name -->
<urn1:Nm>Sun Polska</urn1:Nm>
<!--Contractor's address -->
<urn1:PstlAdr>
<!--Contractor's country -->
<urn1:Ctry>PL</urn1:Ctry>
<!-- Contractor's address, field may appear twice -->

```



```

<urn1:AdrLine>ul. Wczasowa 8</urn1:AdrLine>
<urn1:AdrLine>80-215 Gdańsk</urn1:AdrLine>
</urn1:PstlAdr>
</urn1:Cdtr>
<!--Contractor's account -->
<urn1:CdtrAcct>
<urn1:Id>
<urn1:Othr>
<urn1:Id>52219000023000004620890101</urn1:Id>
</urn1:Othr>
</urn1:Id>
</urn1:CdtrAcct>
<!--Order title - unstructured -->
<urn1:RmtInf>
<urn1:Ustrd>opłata licencyjna 43562565534</urn1:Ustrd>
</urn1:RmtInf>
</urn1:CdtTrfTxInf>
</urn1:PmtInf>
</urn1:CstmrCdtTrfInitn>
</urn1:Document>
</urn:DomesticTransfer>
</soapenv:Body>
</soapenv:Envelope>

```

8.3 Foreign transfer

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	O	35x	Cannot contain spaces or special characters. The field will not be used in the BiznesPI@net during import.
The date and time the message was created	+GrpHdr ++CreDtTm	O	ISO DateAndTime	Permissible date -/+ 7 days from current day. The field will not be used in the BiznesPI@net during import.
Mass orders' parameter	+PmtInf ++BtchBookg	O		Fixed value "False" – individual debit for a single transaction. The field will not be used in the BiznesPI@net during import.
Number of orders in the message	+GrpHdr ++NbOfTxs	O	15d	The field will not be used in the BiznesPI@net during import.
The initiator of the order	+GrpHdr ++InitgPty +++Nm	O	70x	Cannot contain spaces or special characters. The field will not be used in the BiznesPI@net during import.
Payer's ID	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Client's ID. Cannot contain spaces or special characters. The field will not be used in the BiznesPI@net during import.
The name of the package	+PmtInf ++PmtInfId	O	20x	Name of the transfer orders' package. The field will not be used in the BiznesPI@net during import.
Payment method	+PmtInf ++PmtMtd	O	3!a	The field will not be used in the BiznesPI@net during import.
Date of execution	+PmtInf ++ReqdExctnDt	M	ISO Date	Date of payment.

Field name	Name of the XML element	Status	Format	Comments
Payer's name	+PmtInf ++Dbtr +++Nm	O	70x	The field will not be used in the BiznesPI@net during import.
Payer's address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	35x	Maximum number of appearances = 2; total length of both fields cannot exceed 70 characters. The field will not be used in the BiznesPI@net during import.
Payer's country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Country code compatible with ISO 31666. The field will not be used in the BiznesPI@net during import.
Payer's account	+PmtInf ++DbtrAcct +++Id ++++IBAN	M	26!n	
BIC of the payer's bank	+PmtInf ++DbtrAgt +++FinInstnId ++++BIC	O	4!a2!a2!c[3!c]	The field will not be used in the BiznesPI@net during import.
Settlement of fees	+PmtInf ++CdtTrfTxInf +++ChrgBr	M	4!a	„CRED“ – the fee is paid by the beneficiary, „DEBT“ – the fee is paid by the payer, „SHAR“ – the fee is shared.
Account for fees	+PmtInf ++ChrgsAcct +++Id ++++Othr +++++Id	M	26!n	
Order ID	+PmtInf ++CdtTrfTxInf +++PmtId ++++InstrId	O	35x	The field will not be used in the BiznesPI@net during import.
Reference/signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	35x	The field will not be used in the BiznesPI@net during import.
Order priority	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++InstrPrty	M	4!a	„HIGH“ – for urgent and express priority, „NORM“ – for normal priority.
Payment type code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++Svclvl +++++Cd	C	4!a	Field not interpreted for the "NORM" value in the order priority. For "HIGH" value, there are two values possible: - PRPT for urgent mode, - SDVA for express mode.

Field name	Name of the XML element	Status	Format	Comments
Collection transfer	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Inks	O	4!a	For INKASO/COLLECTION transaction fixed value „INKS”.
Amount and currency of the transfer	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Amount from the range from 0.01 to 999 999 999 999 999.99. The decimal separator is a fullstop ".".
Contractor's bank ID	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC	M	4!a2!a2!c[3!c]	Only BIC/SWIFT identifier allowed.
Contractor's bank number	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++Numb	O	15n	
Place of the contractor's bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++Adr	O	15x	
Contractor's name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	
Contractor's address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	33x	Maximum number of appearances = 2; total length of both fields cannot exceed 66 characters (2x33).
Country of residence of the person (stay)	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	O	2!a	If PL or field does not occur, a "resident" is taken, otherwise a "non-resident" is taken. The field will not be used in the BiznesPI@net during import.
Contractor's account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr +++++Id	M	34x	
Additional information for the payer's bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	The field will not be used in the BiznesPI@net during import.
Control report	+PmtInf ++CdtTrfTxInf +++RgltryRptg ++++Dtls +++++Inf	O	35x	The field will not be used in the BiznesPI@net during import.

Field name	Name of the XML element	Status	Format	Comments
Statistical code	+PmtInf ++CdtTrfTxInf +++RgltryRptg ++++RgltryDtls +++++Cd	O	3x	The field will not be used in the BiznesPI@net during import.
Order title	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field may appear only once.

Exemplary file content:

```

<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
<soapenv:Header/>
<soapenv:Body>
<urn:ForeignTransfer xmlns:urn="urn:ca:std:cdc:tech:xsd:cdc.001.01"
xmlns:urn1="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<urn1:Document>
<urn1:CstmrCdtTrfInitn>
<urn1:GrpHdr>
<!--Message ID -->
<urn1:MsgId>FT20110630008</urn1:MsgId>
<!--The date and time the message was created -->
<urn1:CreDtTm>2011-06-30T11:59:12</urn1:CreDtTm>
<!--Number of orders in the message -->
<urn1:NbOfTx>1</urn1:NbOfTx>
<urn1:InitgPty>
<!--The initiator of the order -->
<urn1:Nm>Jan Kowalski</urn1:Nm>
<urn1:Id>
<urn1:OrgId>
<urn1:Othr>
<!--Payer's ID -->
<urn1:Id>100014201417</urn1:Id>
</urn1:Othr>
</urn1:OrgId>
</urn1:Id>
</urn1:InitgPty>
</urn1:GrpHdr>
<urn1:PmtInf>
<!--The name of the package -->
<urn1:PmtInfId>FT201106300011</urn1:PmtInfId>
<!--Payment method -->
<urn1:PmtMtd>TRF</urn1:PmtMtd>
<!--Date of execution -->
<urn1:ReqdExctnDt>2011-07-28</urn1:ReqdExctnDt>
<!-- Payer -->
<urn1:Dbtr>
<!-- Payer's name -->
<urn1:Nm>Jan Kowalski</urn1:Nm>
<urn1:PstlAdr>
<!--Payer's country code -->
<urn1:Ctry>PL</urn1:Ctry>
<!--Payer's address, field may appear twice -->
<urn1:AdrLine>ul. Jaracza 76</urn1:AdrLine>
<urn1:AdrLine>90-251 Łódź</urn1:AdrLine>
</urn1:PstlAdr>
</urn1:Dbtr>
<!--Payer's account -->
<urn1:DbtrAcct>
<urn1:Id>
<urn1:IBAN>PL98219000023000004620290201</urn1:IBAN>
</urn1:Id>
</urn1:DbtrAcct>
<!-- BIC of the payer's bank -->
<urn1:DbtrAgt>

```

```

<urn1:FinInstnId>
<urn1:BIC>PKOPPLPWXXX</urn1:BIC>
</urn1:FinInstnId>
</urn1:DbtrAgt>
<urn1:CdtTrfTxInf>
<!--Settlement of fees -->
<urn1:ChrgBr>CRED</urn1:ChrgBr>
<!--Reference/signature -->
<urn1:PmtId>
<urn1:EndToEndId>not provided</urn1:EndToEndId>
</urn1:PmtId>
<!--Order priority -->
<urn1:PmtTpInf>
<urn1:InstrPrty>HIGH</urn1:InstrPrty>
</urn1:PmtTpInf>
<!--Amount and currency of the transfer -->
<urn1:Amt>
<urn1:InstdAmt Ccy="PLN">1.00</urn1:InstdAmt>
</urn1:Amt>
<!--Contractor's bank ID -->
<urn1:CdtrAgt>
<urn1:FinInstnId>
<urn1:BIC>CBOPPLP1XXX</urn1:BIC>
</urn1:FinInstnId>
</urn1:CdtrAgt>
<!-- Contractor -->
<urn1:Cdtr>
<!--Contractor's name -->
<urn1:Nm>Sun Polska</urn1:Nm>
<!--Contractor's address -->
<urn1:PstlAdr>
<!--Contractor's country code -->
<urn1:Ctry>PL</urn1:Ctry>
<!--Contractor's address, field may appear twice -->
<urn1:AdrLine>ul. Wczasowa 8</urn1:AdrLine>
<urn1:AdrLine>80-215 Gdańsk</urn1:AdrLine>
</urn1:PstlAdr>
</urn1:Cdtr>
<!--Contractor's account -->
<urn1:CdtrAcct>
<urn1:Id>
<urn1:Othr>
<urn1:Id>28124011121111000001644335</urn1:Id>
</urn1:Othr>
</urn1:Id>
</urn1:CdtrAcct>
<!--Additional information for the payer's bank -->
<!--Order title - unstructured -->
<urn1:RmtInf>
<urn1:Ustrd>opłata licencyjna 43562565534</urn1:Ustrd>
</urn1:RmtInf>
</urn1:CdtTrfTxInf>
</urn1:PmtInf>
</urn1:CstmrCdtTrfInitn>
</urn1:Document>
</urn:ForeignTransfer>
</soapenv:Body>
</soapenv:Envelope>

```

8.4 SEPA foreign transfer

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	0	35x	The field will not be used in the BiznesPI@net during import.

Field name	Name of the XML element	Status	Format	Comments
The date and time the message was created	+GrpHdr ++CreDtTm	O	ISO DateAndTime	Permissible date -/+ 7 days from current day. The field will not be used in the BiznesPI@net during import.
Mass orders' parameter	+PmtInf ++BtchBookg	O		Constant value "False" – individual debit for a single transaction. The field will not be used in the BiznesPI@net during import.
Number of orders in the message	+GrpHdr ++NbOfTxS	O	15d	The field will not be used in the BiznesPI@net during import.
The initiator of the order	+GrpHdr ++InitgPty +++Nm	O	70x	Cannot contain spaces or special characters. The field will not be used in the BiznesPI@net during import.
Payer's ID	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Client's ID. Cannot contain spaces or special characters. The field will not be used in the BiznesPI@net during import.
Package ID (name of the package)	+PmtInf ++PmtInfId	O	20x	References given by the sending party – unambiguously identifies the information block in the message. The field will not be used in the BiznesPI@net during import.
Payment method	+PmtInf ++PmtMtd	O	3!a	Fixed value „TRF“. The field will not be used in the BiznesPI@net during import.
Payment type code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	M	4!a	Fixed value „SEPA“
Order intent category	+PmtInf ++CtgyPurp	O	4!a	The field will not be used in the BiznesPI@net during import.
Date of execution	+PmtInf ++ReqdExctnDt	M	ISO Date	
Payer's name	+PmtInf ++Dbtr +++Nm	O	70x	The field will not be used in the BiznesPI@net during import.
Payer's address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	35x	Maximum number of appearances = 2. The field will not be used in the BiznesPI@net during import.
Payer's country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	C	2!a	The field will not be used in the BiznesPI@net during import.
Payer's account	+PmtInf ++DbtrAcct +++Id ++++Iban	M	2!a26!n	Account number in the IBAN format.

Field name	Name of the XML element	Status	Format	Comments
BIC of the payer's bank	+PmtInf ++DbtrAgt +++FinInstnId ++++BIC	O	4!a2!a2!c[3!c]	The field will not be used in the BiznesPI@net during import.
Reference/ signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	O	35x	The field will not be used in the BiznesPI@net during import.
Amount and currency of the transfer	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	Currency code and transaction amount. The decimal separator is a fullstop ".".
Name of the original payer	+PmtInf ++UltmtDbtr +++Nm	O	70x	The field will not be used in the BiznesPI@net during import.
Settlement of fees	+PmtInf ++ChrgBr	O	4!a	Fixed value „SLEV“, another codes are forbidden. The field will not be used in the BiznesPI@net during import.
BIC of the contractor's bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC	M	4!a2!a2!c[3!c]	
Contractor's name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	
Contractor's address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	33x	Maximum number of appearances = 2; total length of both fields cannot exceed 66 characters.
Contractor's country	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++Ctry	O	2!a	
Country of residence of the person (stay)	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	O	2!a	If PL or field does not occur, a "resident" is taken, otherwise a "non-resident" is taken. The field will not be used in the BiznesPI@net during import.
Contractor's account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN	M	2!a2!n30c or 2!a26!n	Only IBAN
Code of the purpose of the order	+PmtInf ++CdtTrfTxInf +++Purp ++++Cd	O	35x	ExternalPurposeCode ISO 20022. The field will not be used in the BiznesPI@net during import.

Field name	Name of the XML element	Status	Format	Comments
Additional information for the payer's bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	The field will not be used in the BiznesPI@net during import.
Order title	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	

Exemplary file content:

```

<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
<soapenv:Header/>
<soapenv:Body>
<urn:SEPAcreditTransfer xmlns:urn="urn:ca:std:cdc:tech:xsd:cdc.001.01"
xmlns:urn1="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<urn1:Document>
<urn1:CstmrCdtTrfInitn>
<urn1:GrpHdr>
<!--Message ID -->
<urn1:MsgId>SET20110630001</urn1:MsgId>
<!--The date and time the message was created -->
<urn1:CreDtTm>2011-06-30T11:59:12</urn1:CreDtTm>
<!--Number of orders in the package -->
<urn1:NbOfTxs>1</urn1:NbOfTxs>
<urn1:InitgPty>
<!--The initiator of the order -->
<urn1:Nm>Jan Kowalski</urn1:Nm>
<urn1:Id>
<urn1:OrgId>
<urn1:Othr>
<!--Payer's ID -->
<urn1:Id>100014201417</urn1:Id>
</urn1:Othr>
</urn1:OrgId>
</urn1:Id>
</urn1:InitgPty>
</urn1:GrpHdr>
<urn1:PmtInf>
<!--Name of the package -->
<urn1:PmtInfId>SET201106300011</urn1:PmtInfId>
<!--Payment method -->
<urn1:PmtMtd>TRF</urn1:PmtMtd>
<!--Payment type code -->
<urn1:PmtTpInf>
<urn1:SvcLvl>
<urn1:Cd>SEPA</urn1:Cd>
</urn1:SvcLvl>
</urn1:PmtTpInf>
<!--Date of execution -->
<urn1:ReqdExctnDt>2011-07-25</urn1:ReqdExctnDt>
<!-- Payer -->
<urn1:Dbtr>
<!--Payer's name -->
<urn1:Nm>Jan Kowalski</urn1:Nm>
<urn1:PstlAdr>
<!--Payer's country code -->
<urn1:Ctry>PL</urn1:Ctry>
<!--Payer's address, field may appear twice -->
<urn1:AdrLine>ul. Jaracza 76</urn1:AdrLine>
<urn1:AdrLine>90-251 Łódź</urn1:AdrLine>
</urn1:PstlAdr>
</urn1:Dbtr>
<!--Payer's account -->
<urn1:DbtrAcct>
<urn1:Id>
<urn1:IBAN>PL51153916212451455451617069</urn1:IBAN>

```



```

</urn1:Id>
</urn1:DbtrAcct>
<!-- BIC of the payer's bank -->
<urn1:DbtrAgt>
<urn1:FinInstnId>
<urn1:BIC>UARBAAEAXXX</urn1:BIC>
</urn1:FinInstnId>
</urn1:DbtrAgt>
<!-- Settlement of fees -->
<urn1:ChrgBr>SLEV</urn1:ChrgBr>
<urn1:CdtTrfTxInf>
<!-- Reference/signature -->
<urn1:PmtId>
<urn1:EndToEndId>identyfikator</urn1:EndToEndId>
</urn1:PmtId>
<!-- Amount and currency of the transfer -->
<urn1:Amt>
<urn1:InstdAmt Ccy="EUR">60.00</urn1:InstdAmt>
</urn1:Amt>
<!-- BIC of the contractor's bank -->
<urn1:CdtrAgt>
<urn1:FinInstnId>
<urn1:BIC>BOFADEFXXXX</urn1:BIC>
</urn1:FinInstnId>
</urn1:CdtrAgt>
<!-- Contractor -->
<urn1:Cdtr>
<!-- Contractor's name -->
<urn1:Nm>Sun Polska</urn1:Nm>
<!-- Contractor's address -->
<urn1:PstlAdr>
<!-- Contractor's country -->
<urn1:Ctry>DE</urn1:Ctry>
<!-- Contractor's address, field may appear twice -->
<urn1:AdrLine>ul. Wczasowa 8</urn1:AdrLine>
<urn1:AdrLine>80-215 Gdańsk</urn1:AdrLine>
</urn1:PstlAdr>
</urn1:Cdtr>
<!-- Contractor's account -->
<urn1:CdtrAcct>
<urn1:Id>
<urn1:IBAN>DE24780550500620320879</urn1:IBAN>
</urn1:Id>
</urn1:CdtrAcct>
<!-- Order title - unstructured -->
<urn1:RmtInf>
<urn1:Ustrd>opłata licencyjna 43562565534</urn1:Ustrd>
</urn1:RmtInf>
</urn1:CdtTrfTxInf>
</urn1:PmtInf>
</urn1:CstmrCdtTrfInittn>
</urn1:Document>
</urn:SEPA CreditTransfer>
</soapenv:Body>
</soapenv:Envelope>

```

9. Predefined import template – domestic VideoTel

Symbols included in the format descriptions:

Symbol	Description
M/O	necessity status; M – mandatory field, O – optional field
a	letters (a – any, A – only capital letters)
n	digits
x	alphanumeric characters
F	fixed length field
V	variable length field
! (e.g. 2!n)	always x characters (e.g. always 2 letters)
[a,b,c]	only characters from the given set (in the example – a, b, or c)

Line number	Field symbol	Description	Field format	M/O	Comments
1.	DataWyk	Date of planned execution of orders	dd/mm/yyyy	O	Heading. Optional field for importing national transfers. Indicates a single date of executing import of payments. If the header is incorrect, the field does not appear in the file. If the past date is given, the system will set the current date.
Each subsequent row with the order:					
1.	BBen	Name of the beneficiary's bank	35x	O	Field omitted – its content is not saved in the BiznesPI@net system database.
2.	RBen	Name of the beneficiary's account	4*35x	M	The content of the field is loaded as beneficiary data into the BiznesPI@net fields: A. beneficiary's name 1 B. beneficiary's name 2 C. beneficiary's address 1 D. beneficiary's address 2 The separator of the A, B, C, D lines are 3 consecutive question marks („???”).
3.	NrBen	Beneficiary's account number	34x NRB, NRB/rrrr, IBAN, IBAN/rrrr	M	The beneficiary's account number must be a valid national account in NRB or IBAN format (PL*).
4.	Rez1	reserve	number	M	Field omitted – it is not used. Value "1" may be entered.
5.	Kw	Amount of the order	15n.2!n (18d)	M	Order amount – the separator (fullstop or a comma) with the hundredth part (grosze) is obligatory, e.g. 12.15 lub 666,00.
6.	BNad	Name of the payer's bank	35x	O	Field omitted – its content is not saved in the BiznesPI@net system database.
7.	RNad	Name of the payer's account	4*35	M	Content is not saved in the BiznesPI@net system database. The separator of the following lines are 3 consecutive question marks ("???”).
8.	NrNad	Payer's account number	34x	M	Account of the payer in NRB (recommended) or IBAN format.
9.	Ref	Reference	4*35x	M	Transfer title. The field consists of 4 lines, each of 35 characters. The separator of the following lines are 3 consecutive question marks ("???”).
10.	Wal	Currency of transfer (ISO code)	3A	M	Fixed value „PLN”.

Line number	Field symbol	Description	Field format	M/O	Comments
11.	NF	Beneficiary' short name	50x	M	Field is not saved in the BiznesPI@net system database.
12.	DNN	Default account name associated with the NF company	4*35x	M	The field consists of 4 lines, each of 35 characters. The separator of the following lines are 3 consecutive question marks ("???"). Field is not saved in the BiznesPI@net system database.
13.	WI	Determining the type of property of NF company	1x [N,T]	O	Field is not saved in the BiznesPI@net system database. Suggested fixed value „N”.
14.	Rez2	Signature of the financial and accounting system	35x	O	Field is not saved in the BiznesPI@net system database. Suggested fixed value „N”.
15.	DR	Settlement system / type of payment	1x [N,S,X]	O	"N" - Elixir transfer or intra-bank transfer "S" - Sorbnet transfer "X" - instant transfer
16.	RN	Specification of the type of beneficiary	1x [R,N]	O	Field is not saved in the BiznesPI@net system database. Suggested fixed value „N”.
17.	Pr	Priority tag	1n [0,1]	O	Field is not saved in the BiznesPI@net system database.
18.	KB	Data for budget classification	18x	M/O	Field is not saved in the BiznesPI@net system database.

10. Predefined import template – eBGŻ Firma Transfers to US

10.1 CSV format

The file must be in text format with the '.csv' extension. Individual transfers are separated by the end of line character. The individual transfer data is separated by a semicolon (";").

In the case of a semicolon in the field's content, the entire field should be enclosed by an quotation mark (""). If a quotation mark appears in the field's content, the field is surrounded by an quotation mark, while inside the field quotation mark is marked with a double quotation mark.

Format description

Field name	Field length	Description/Comments
Account	35	Bank account number of the tax authority
ID type	1	ID type: N – NIP (taxpayer's identification number), P – PESEL (personal identity number), R – REGON (National Business Registry Number), 1 – ID card, 2 – passport, 3 – another document confirming identity.
Payer ID	0	Details of the payer's ID
Year of settlement	2	Sign of the year for the settlement period, e.g. 09 for 2009
Period type	1	The period type sign for the settlement period: R – year, P – half of a year, K – quarter, M – month, D – decade (ten days), J – day.
Period	2	The period sign for the selected period type
Form symbol	0	Form symbol, e.g. VAT8
Liability ID	20	Up to 20 alphanumeric characters
Amount	9	Amount with a comma as a decimal separator (e.g. 399.75)

Permissible characters:

- upper- and lowercase letters (including Polish)
- digits (0–9)
- () + , . / ? - `

Example:

66101016740009542222000000;2;12345678111111;10;M;04;VAT-7;rozliczenie roczne;5,01

10.2 XML format

The file must be in a text format with the '.xml' extension, compatible with the general format of XML files. The root of the document tree is the <LIST> tag. Inside it there are <POS> tags, each of which means one transfer. The transfer data is included as attachments of the <POS> tag.

Format description

Field name	Field length	Description/Comments
R – account	35	Bank account number of the tax authority
TI – ID type	1	ID type: N – NIP (taxpayer's identification number),

		P – PESEL (personal identity number), R – REGON (National Business Registry Number), 1 – ID card, 2 – passport, 3 – another document confirming identity.
IP – Payer ID	14	Details of the payer's ID
RR – Year of the settlement	2	Sign of the year for the settlement period, e.g. 09 for 2009
TO – Period type	1	The period type sign for the settlement period: R – year, P – half of a year, K – quarter, M – month, D – decade (ten days), J – day.
O – Period	2	The period sign for the selected period type
SF – Form symbol	0	Form symbol, e.g. VAT8
IZ – Identification of the liability	20	Up to 20 alphanumeric characters
K – Amount	9	Amount with a comma as a decimal separator (np. 399,75)

Permissible characters:

- upper- and lowercase letters (including Polish)
- digits (0-9)
- () + , . / ? - `

Example:

```
<?xml version="1.0 encoding="ISO-8859-2"?>
<LISTA>
<POS R="12203000451111000000000007" TI="P" IP="79062020298" RR="09" TO="M" O="05" SF="VAT"
IZ="rozliczenie roczne" K="50,49"/>
</LISTA>
```

10.3 Linear format

There are individual transfers in respective lines. Each transfer takes one line ended with <CRLF> characters. The fields in the line are separated by a semicolon. The fields in which the semicolon exists are enclosed in quotation marks. The 'content' field can be a single-line field with a maximum of 140 characters or a four-line field of 35 characters per line. The file must be in text format with the '.txt' extension.

Format description

No.	FILE		eBGŻ Firma – transfer form		Comments	
	Field name	Field length	Field name	Field length		
1	cred_acc	26	Payment from the account	34		
2	references	15	NONE – field will be omitted	0	Customer's own references	
3	name	35	NONE – field will be omitted	0	Contractor full name	
		35	NONE – field will be omitted	0		
		35	NONE – field will be omitted	0		
		35	NONE – field will be omitted	0		
4	content	35	ID type	value from the list	In the file, the value is preceded by a keyword /TI/	
			Payer ID	14		
		35	Settlement period – year	2	value from the list	In the file, the value is preceded by a keyword /OKR/
			Settlement period – period type	2		
		35	Form symbol	value from the list	In the file, the value is preceded by a keyword /SFP/	
35	Identification of the liability	20	In the file, the value is preceded by a keyword /TXT/			
5	amount	12.2	amount	15	A decimal number with a dot as a decimal separator	

6	bank	26	Bank account number of the tax office	26	US account number
7	account	8	NONE - field will be omitted	0	Bank's settlement number
8	date	10	Date of payment	10	

Permissible characters:

- upper- and lowercase letters (including Polish)
- digits (0-9)
- () + , . / ? - `

Example:

86203000451111000000000003;przelew1;Jan Kowalski;/TI/N9511003215/OKR/09M11/SFP/CIT-2A/215653;55.11;37101010100164342222000000;10101010;20090213

11. Predefined import template – eBGŻ Firma Domestic Transfers

11.1 CSV format

The file must be in text format with the '.csv' extension. Individual transfers are separated by the end of line character. The individual transfer data is separated by a semicolon (";").

In the case of a semicolon in the field's content, the entire field should be enclosed by an quotation mark (""). If a quotation mark appears in the field's content, the field is surrounded by a quotation mark, while inside the field quotation mark is marked with a double quotation mark.

Format description

Field name	Field length	Description/comments
Short name of the contractor	0	Ignored field
Number of the credited account	35	Contractor's bank account number
Contractor data 1	35	First line of contractor's data
Contractor data 2	35	Second line of contractor's data
Contractor data 3	35	Third line of contractor's data
Contractor data 4	35	Fourth line of contractor's data
Transfer title	140 (4x35 characters)	Payment details
Transfer amount	9	Payment amount, the separator is a comma

Permissible characters:

- upper- and lowercase letters (including Polish)
- digits (0-9)
- () + , . / ? - `

Example:

```
;49124062501111000000000007;FIRMA AAA;UL. SKRAJNA 21;02-787 Warszawa; ;Test formatu csv nr 1;999999,99
```

11.2 XML format

The file must be in a text format with the '.xml' extension, compatible with the general format of XML files. The root of the document tree is the <LIST> tag. Inside it there are <POS> tags, each of which means one transfer. The transfer data is included as attachments of the <POS> tag.

Format description

Field name	Field length	Description/comments
NS – short name	35	The field necessary to be included in the structure of the imported file. Not loaded.
R – number of the credited account	35	Contractor's bank account number
N1 – contractor data 1	35	First line of contractor's data
N2 – contractor data 2	35	Second line of contractor's data
N3 – contractor data 3	35	Third line of contractor's data
N4 – contractor data 4	35	Fourth line of contractor's data
T – transfer title	140 (4x35 characters)	Payment details
K – transfer title	9	Payment amount, the separator is a comma

Permissible characters:

- upper- and lowercase letters (including Polish)
- digits (0-9)
- () + , . / ? - `

Example:

```
<?xml version="1.0 encoding="ISO-8859-2"?>
<LISTA>
<POS NS="" R="49124062501111000000000007" N1="FIRMA AAA" N2="UL. SKRAJNA 21" N3="02-787"
N4="WARSZAWA" t="Zaplata za fakturę nr 1" K="999999,99"/>
</LISTA>
```

11.3 Linear format

There are individual transfers in respective lines. Each transfer takes one line ended with <CRLF> characters. The fields in the line are separated by a semicolon. The fields in which the semicolon exists are enclosed in quotation marks. The 'name' and 'content' fields can be a single-line fields with a maximum of 140 characters or a four-line fields of 35 characters per line. The file must be in text format with the '.txt' extension.

Format description

No.	FILE		eBGŻ Firma – formularz przelewu		Comments
	Field name	Field length	Field name	Field length	
1	cred_acc	26	Payment from the account	34	
2	references	15	NONE – field will be omitted	0	Customer's own references
3	name	35	Contractor data 1	35	If " " characters are present, they are treated as line separators
		35	Contractor data 2	35	
		35	Contractor data 3	35	
		35	Contractor data 4	35	
4	content	35	Title 1	35	If " " characters are present, they are treated as line separators
		35	Title 2	35	
		35	Title 3	35	
		35	Title 4	35	
5	amount	12.2	Amount	15	A decimal number with a fullstop as a decimal separator
6	bank	8	NONE – field will be omitted	0	Bank's settlement number
7	account	34	Account number	35	
8	date	10	Date of payment	10	

Permissible characters:

- upper- and lowercase letters (including Polish)
- digits (0–9)
- () + , . / ? - `

Example:

```
49124062501111000000000007;;Jan Kowalski|||;test importu
danych|||;55.11;;49203000451111000000000000;20090213
```


12. Predefined import template – eBGŻ Firma Foreign Transfers

12.1 CSV format

The file must be in text format with the '.csv' extension. Individual transfers are separated by the end of line character. The individual transfer details are separated by a semicolon (";").

In the case of a semicolon in the field's content, the whole field should be surrounded by an quotation mark (""). If a quotation mark is present in the field's content, the field is surrounded by an quotation mark, while inside the field quotation mark is marked with a double quotation mark.

Format description

Field name	Field length	Description/comments
Account	26	
Contractor data 1	35	
Contractor data 2	35	
Contractor data 3	35	
Contractor data 4	35	
Contractor reference number	50	
Beneficiary's country code	2	
First line of the transfer title	35	
Second line of the transfer title	35	
Third line of the transfer title	35	
Fourth line of the transfer title	35	
First line of the counterparty's bank data	35	
Second line of the counterparty's bank data	35	
Third line of the counterparty's bank data	35	
Fourth line of the counterparty's bank data	35	
ID of contractor's bank	15	
First line of the intermediary bank's data	35	
Second line of the intermediary bank's data	35	
Third line of the intermediary bank's data	35	
Fourth line of the intermediary bank's data	35	
ID of the intermediary bank	15	
Commission from the account	26	
Commission for the beneficiary's bank	1	B – beneficiary
Commission for the Bank BGŻ BNP PARIBAS	1	Z – payer
Accelerated value date	1	T – YES; N – NO
Is the course negotiated	1	T – YES; N – NO
Value of the negotiated course	13	Number with a fullstop as a decimal separator
Additional information 1	35	The field is included in the file structure. It must be unfilled.
Additional information 2	35	
Additional information 3	35	
Additional information 4	35	
Additional information 5	35	
Additional information 6	35	
Amount and currency	13	A number with a comma as a decimal separator. Symbol of the transfer currency after the transfer amount, preceded by a space

Permissible characters:

- upper- and lowercase letters (including Polish)
- digits (0–9)
- () + , . / ? - `

Example:

rach;dane1;dane2;dane3;dane4;nr-ref;DE;tyt1;tyt2;tyt3;tyt4;dane-banku-kontr1; dane-banku-kontr2;dane-banku-kontr3;dane-banku-kontr4;id-banku-kontr;daneBankuPosr1; daneBankuPosr2; daneBankuPosr3; daneBankuPosr4;idBankuPosr;77000000000000000000000000000000;B;Z;T;N;6;infoDodatkowe1;;;;;;;;;0,01 PLN

12.2 XML format

The file must be in a text format with the '.xml' extension, compatible with the general format of XML files. The root of the document tree is the <LIST> tag. Inside it there are <POS> tags, each of which means one transfer. The transfer data are included as attachments of the <POS> tag.

Format description

Field name	Field length	Description/Comments
R – Account	26	
N1 – Data of contractor’s bank 1	35	
N2 – Data of contractor’s bank 2	35	
N3 – Data of contractor’s bank 3	35	
N4 – Data of contractor’s bank 4	35	
NR – Contractor’s reference number	50	
BK – Beneficiary’s country code	2	
T1 – First line of the transfer title	35	
T2 – Second line of the transfer title	35	
T3 – Third line of the transfer title	35	
T4 – Fourth line of the transfer title	35	
BC – Contractor’s bank ID	15	
B1 – First line of contractor’s data	35	
B2 – Second line of contractor’s data	35	
B3 – Third line of contractor’s data	35	
B4 – Fourth line of contractor’s data	35	
CC – ID of the intermediary bank	15	
C1 – First line of the intermediary bank’s data	35	
C2 – Second line of the intermediary bank’s data	35	
C3 – Third line of the intermediary bank’s data	35	
C4 – Fourth line of the intermediary bank’s data	35	
RP – Commission from the account	26	
PZ – Commission for Bank BGŻ BNP Paribas	1	B – beneficiary,
PB – Commission for beneficiary’s bank	1	Z – payer
PW – Accelerated value date	1	T – YES; N – NO
KN – Is the course negotiated	1	T – YES; N – NO
KW – Value of the negotiated course	13	Number with a comma as a decimal separator
I1 – Additional information 1	35	The field is included in the file structure. It must be unfilled.
I2 – Additional information 2	35	
I3 – Additional information 3	35	
I4 – Additional information 4	35	
I5 – Additional information 5	35	
I6 – Additional information 6	35	
K – Amount and value	13	A number with a comma as a decimal separator. Symbol of the transfer currency after the transfer amount, preceded by a space

Permissible characters:

- upper- and lowercase letters (including Polish)
- digits (0–9)
- () + , . / ? - `

13. Export – CNX MT940 Statement

Clicking on the name of the template will take you to the format that allows to:

- selecting accounts for which statements will be exported;
- determining the date range of the generated statement;
- selecting the option to hide transactions related to automated overnight deposits;
- code page selection (available variants: Windows-1250, ISO-8859-2, CP 852, ANSI, UTF-8);
- selecting the compression option of the generated file to the zip format.

Note: export for the pre-defined *CNX MT940 Statement* will be possible only if the user has the rights to:

1. performing export in accordance with the currently held authorizations;
2. performing export from a given account, from template or filter details, if the user has the right to view the given account (or higher permissions);
3. *Bank Statement* form – in the case of lack of authorization during the export attempt, the message "Attention! No entitlement to the statement" will be displayed.

Description of the export template

CNX MT940 Statement

Format	Description
n	only digits
a	only letters
c	alphanumeric characters
x	any alphanumeric characters including commas, spaces, etc.
Necessity status	M – mandatory field, O – optional field, C – conditional field
d	amount with a comma as a decimal separator

Example:

2n – up to two digits;

3!a – always 3 letters;

4*35x – max. 4 lines, each up to 35 characters.

Tag	Field length	M/O	Block description
Heading	57x	M	The header is the same for all MT940 statements, i.e. it has the value: {1:F01BNPAPLPXAXXX0000000000}{2:I940BNPAFRPPAXXXU3003}{4:
:20:	13a	M	field always filled with text TELEReporting
Example			:20:TELEReporting
:21:	13a	M	field always filled with text TELEReporting
Example			:21:TELEReporting
:25:	34x	M	account number from which the statement is generated (presented in IBAN format)
Example			:25:/PL07160011980002002214741011
:28C:	3!n/4!n/3!a	M	Statement number: 3 digits/year/BPL
Example			28C:036/2009/BPL
:60F:		M	The initial balance of the account may be a credit or debit balance. In the case of zero value, the balance presented as credit (e.g. :60F:C080506EUR0,00)
	1!a	M	C – credit balance, D – debit balance
	6!n	M	posting date presented in YYMMDD format
	3!a	M	currency code ISO 4217, e.g. EUR
	15n	M	Amount with a comma as a decimal separator. Format:

			000000000000,00 (with no leading zeros), e.g. 333,33.
Example			:60F:C080506EUR1211771,46
:61:		O	field with transaction details
	6!n	M	Value date in YYMMDD format (if there is no value date, then insert posting date).
	4!n	O	posting date in MMDD format
	1a or 2a	M	C - credit, RC - credit contra entry, D - debit, RD - debit contra entry
	15n	M	Amount with a comma as a decimal separator, e.g. 771,68 (with no leading zeros).
	1!a	M	Fixed value N
	3!a	M	Accounting code according to the SWIFT standard - value from the transaction code dictionary in KAS (e.g. COM, MSC, STO).
	16x	M	Bank reference - 1 to 16 alphanumeric characters. Reference number e.g. CENT91026H003424. If there is no reference, "NONREF" is inserted.
	//16x	M	After „//“ sign there are Bank references, e.g. CENT91026H003424. If there is no references, "NONREF" is inserted.
	35x	M	Short name of the contractor from the contractor database in BP. If there is no short name, the line is completely omitted.
Example			61:0805060506D5,81NCOM CENT91026H003424// CENT91026H003424 GINCZELEWSKI JACEK
:86:	6*65x	O	Payment details. Each value field starts a fixed text (code word, e.g.: "/TYPE/") according to the following data. If the values are empty, then for the required fields code words are presented and the values are empty, while for optional fields code words and values are omitted. Subsequent values separated by a slash "/".
/TYPE/		M	/TYPE/ - after this fixed value the type of transaction is presented
/ORDP/ or /BENM/		M for incoming, O for outgoing	Contractor name beginning with „/ORDP/“ text, presented before value of that field - it is beneficiary name in the case of incoming transfers, or beginning with „/BENM/“ text presented before value of that field - it is beneficiary name in the case of outgoing transfers. Example: /ORDP/PIR POCZTA POLSKA WPL+/ - for incoming, or /BENM/NARODOWY BANK POLSKI/ - for outgoing.
/ACC/		O	Beneficiary's account number in IBAN format. A constant /ACC/ value is inserted before the account number, both for incoming and outgoing transfers, e.g. /INFO/PL68160011270003012206975001
/OCMT/		O	After fixed text /OCMT/ currency code is inserted - always EUR, e.g. /OCMT/EUR
/EXCH/		O	/EXCH/ - exchange rate
/REMI/		M	After fixed text /REMI/ values being the payment details are inserted, e.g. /REMI/INVOICES NO.2023500,20235568,20236498,202375 02,20237769,24752606 LESS689,703,70
/OBK/ or /BBK/		O	After a fixed text (code word) /OBK/ the value "contractor's bank name" is displayed for incoming transfers or /BBK/ in the case of the "contractor's bank name" for outgoing transfers, e.g. /OBK/NBPLPLPWXXX/ or /BBK/NBPLPLPWXXX/
/OBEN/	70x	O	Applies only to SEPA. After a fixed code word /OBEN/ , enter the beneficiary's name for outgoing payments (max 70x).
/RREA/		O	Applies only to SEPA. Code word required in the case of a transaction rejection - after a constant text /RREA/ insert the reason for rejection.
/ETEI/		O	Applies only to SEPA. Customer references, e.g. /ETEI/PLE2E CASE337C/
/DT/		O	/DT/ - after this fixed value, the type of accounting mechanism is presented
/INT/		O	/INT/ - after this fixed value, the interest rate of the deposit is presented in the format: 000,000 (e.g. 3,65).
/FI/		O	/FI/ - after this fixed value, predicted interest is presented in the format: 000000000000,00 (with no leading zeros).
/SD/		O	/SD/ - after this fixed value, the date of opening the deposit is presented in the format: YYYY.MM.DD (e.g. 2011.07.28).

/ED/		O	/ED/ - after this fixed value, the end date of the non-renewable deposit is presented in YYYY.MM.DD format, e.g. 2011.07.29. For renewable deposits, the value from the message (2099-12-31) is always omitted (it is not presented).
/NG/		O	/NG/ - after this constant value information is presented whether the deposit is being negotiated (Y/N flag - "Y" for the negotiated, "N" otherwise).
/EXCH/		O	/EXCH/ - Exchange rate
/KB/		O	/KB/ - after this fixed value the amount in the quoted currency and the symbol of the quoted currency are presented.
:62F:		M	The final balance of the account, may be a credit or debit balance. In the case of zero value, the balance presented as credit (e.g. :62F:C080506EUR0,00).
	1!a		C – credit balance, D – debit balance
	6!n		posting date presented in YYMMDD format
	3!a		currency code ISO 4217
	15n		Amount with a comma as the decimal separator, e.g. 725,10 (with no leading zeros).
Example			:62F:C080506EUR1468996,05
:64:		O	Warning! Tag: 64 is presented in MT940 only when the value date of one (or more) transactions is different from the date of the statement. Available balance (Tag 64) = final balance (:62F:)
	1!a		C – credit balance, D – debit balance
	4!n		posting date presented in YYMMDD format
	3!a		currency code ISO 4217
	15d		Amount with a comma as the decimal separator, e.g. 725,10 (with no leading zeros).
Example			: :64:D081017PLN310000,58
:65:		O	Warning! Tag: 65 is presented in MT940 only when the value date of one (or more) transactions is different from the date of the statement.
	1!a		C – credit balance, D – debit balance
	6!n		posting date presented in YYMMDD format
	3!a		currency code ISO 4217
	15n		Amount with a comma as the decimal separator, e.g. 725,10 (with no leading zeros).
Example			:65:D081018PLN310000,58
Footer	6x	M	The footer contains the same information for all statements – it is supplemented with the value "-}{5:}".

The fields ":61:" and ":86:" can appear in the statement many times.

If the field with the status "O" (optional) does not contain a value, it should not appear in the field ":86:".

In case of export from several accounts, sections for given accounts will be separated by a hyphen ("-").

The file exported by the "Export from multiple accounts" button will contain the final balance after each statement, and then Tag 64 and 65 (if the date of the currency is different). After the last operation on a given day Tag 86: wil appear, and before the next extract Tag 20:.

Example:

```
1:F01BNPAPLPXAXXX0000000000}{2:I940BNPAXXXXXXXU3003}{4:
:20:TELEREPORTING
:21:TELEREPORTING
:25:03001-105681-000-75-EUR
:28C:00089/00001
:60F:C080507EUR1468996,05
:61:0805090507D5,82NCOM08507091839E0200//35-SS-RIB53463
:86:INVOICE.250932          522/08
:61:0805080507D5,82NCOMTFMI512995810508//35-SS-RIB53466
:86:INV:080417/254410-080418/254546
: :61:1008090809D3822,65NTRFPL10221000051MTS//35-SK-ELX45115
:86:/TYPE/773/ISSUED TRF//REMI/BPSS GISNOMI ALSTOM SALES AS ON 04 08
```

2010 QUOTING REF 428455//BENM/GINCZELEWSKI JACEK//INFO/PL70105015
751000002218706451//BBK/10501575 ING O. REG.WROCLAW/
:86:TRESSE METALLIQUE J. FORISSIER PL9217501048000000008914087
INV.804422 MME077
CZESCI DO WYR.
:61:0805070507D20,46NCOM5421
:61:0805070507D21,81NCOM5421
:61:0805070507D21,81NCOM5421
:61:0805070507D36,35NCOM5421
:86:CTS SAPLAST FR9130002085710000061804D21
INV.304772 MPL143
GRANULAT PVC
:61:0805070507D382,46NTRF5421
:61:0805090507D1555,36NTRF5421
:86:TRESSE METALLIQUE J. FORISSIER PL9217501048000000008914087
INV.804422 MME077
CZESCI DO WYR.
:61:0805070507D2900,NTRF5421
:61:0805070507D4380,NTRF5421
:86:BAYER INTERNATIONAL S.A. DE05680800300724760600
INV.8249006377 MPL117
TWORZYWO
:61:0805070507D5112,36NTRF5421
:61:0805070507D10788,48NTRF5421
:61:0805070507D13642,25NTRF5421
:61:0805070507D25443,NTRF5421
:61:0805070507D26335,04NTRF5421
:86:CTS SAPLAST FR9130002085710000061804D21
INV.304772 MPL143
GRANULAT PVC
:61:0805070507D33184,8NTRF5421
:61:0805090507C2781,15NTRFNONREF//35-SS-RIB53463
:86:INVOICE.250932 522/08
(:62F:):C080507EUR1347849,01
-}{5:}

Example for field :86 after changes concerning the display of additional information:

Example for deposit:

86:/TYPE/511/WEWNĘTRZNY CREDIT//OCMT/EUR//REMI/Uzn. depoz. O/N/
/**INT/3,65//FI/345,56//SD/200711//ED/2011.03.28//NG/Y**

Example for currency conversion:

:86:/TYPE/225/PRZELEW WYSŁ-PLANET//BENM/Polska Telefonia Cyfrowa Sp.
z o. o. AL. JEROZOLIMSKIE 181 02-222 WARSZAWA/ACC/39103019577777
800023504100/OCMT/EUR//REMI/FV nr: 519481340611//BBK/BH C-la/Speed
collect//**EXCH/3,000//KB/30000,00USD/**

14. Export – Daily statement (MT940)

The MT940 message containing a collective daily statement from FBP contains label **STARTSUM** in the field :20.

Structure of daily statement

Markings included in the format descriptions

Column "Maximum length in bytes"		
v	=	Variable field length
f	=	Fixed field length
Column "Format"		
an	=	Alphanumeric characters Letters A to Z, digits 0 to 9, no special characters
n	=	Numeric characters Only digits 0 to 9, no special characters
Column "Mandatory/optional"		
O	=	optional field
M	=	mandatory field
RR	=	year number without age marks (ie. 03, 24, 87)
MM	=	month with leading zeros (ie. 04, 11)
DD	=	day with leading zeros (ie. 01, 14, 27, 31)

General scheme of MT940 message

Field name	Values put in the field
:20:	beginning of the message
:25:	Holder's account number in IBAN
:28C:	MultiCash statement number
:60F:	Initial balance and date
:61:	transaction line
:86:	transaction details
:62F	final balance and date

Detailed arrangement of information in the transaction line (:61:)

Field name	Values put in the field
Value date	precisely 6 alphanumeric characters; date in YYMMDD format
Posting date	precisely 4 numeric characters;
Debit marker DR / credit marker CR	1 do 2 znaków: C = Credit, RC = Reversal credit, D = Debit, RD = Reversal debit and the third letter of an ISO code, e.g. CN – when the code is PLN ; CD – when the code is USD etc.;
Sum	1 to 15 numeric characters; sum in decimal format;
Accounting code	precisely 4 alphanumeric characters. N + 3 characters of transaction code;
Client's references	1 to 16 numeric characters. Client's RNR ID. If not provided, it is replaced by NONREF;
//	
Bank's references	Identifier of the booked payment on the Bank's side.

Detailed arrangement of information in the transaction details line (:86:)

Field code	Maximum length	Format	M/O	Name	Comments
	3 f	an	M	Bank transaction code	
00	27 v	a	O	posting description	
20-27	8*27 v	an	O	Payment details	Transaction description
30	12 v	an	O	Contractor's bank number	For accounts in the IBAN PL format, the checksum and the contractor bank number (i.e. ccaaaaaaa) are transferred. For accounts in the NRB format, only account number of the contractor's bank is

					transferred.
31	24 v	an	O	Contractor's account number if IBAN (can be preceded by the "/" sign).	Contractor's account number if it is in IBAN format (then subfield is 38 omitted). Foreign account numbers can be preceded by the "/" sign.
32-33	54 v	an	O	Contractor's name and address, 2 x 27 characters	
38	34 f	n	O	Contractor's account number in NRB format	Full account number in NRB format (then subfield 31 is omitted).
60-63	108 v	an	O	Additional description	Additional description of a transaction

An example of the MT940 statement:

```

:20:1
:25:/PL68160011270003012206715001
:28C:160/2009/BPL
:60F:D090903PLN000002623569,48
:61:0909030903CN000000004988,01N723NONREF//CENT1231283123
:86:723^00PRZELEW OTRZ ELIXIR ^34000
^3010600076 ^20faktura 1360/07/2009/RL 404/^2107/2009/ D
^32TRANSPORT REGIONALNY^33T PIOTR GORA UL. OGRODOWA
^3882106000760000326000742451
^62A 18 55-106 KRAKOW
:61:0908030803CN000000001130,83N721NONREF//CENT1231283126
:86:721^00PRZELEW OTRZYMANI ^34000
^3016001169 ^201319/07/2009/RTL
^32Forters Spółka z o.o. ul. Główna 48 Krakow
^3838160011690003013153742001
:61:0908030803CN0000000010866,80N632REFERENCJA1//CENT1231283124
:86:632^00POLEC ZAPŁATY UZNANI ^34000
^30 ^31
^20/NIP/5213110552/IDP/037635/^21TXT/ KOSMOWSKA 1393/07/200
^229/RTL
^32PRESTIGE - MAGDALENA KOSMOWSKA 60
:61:0909040903CN000000152500,00N723NONREF//CENT1231823125
:86:723^00PRZELEW OTRZ ELIXIR ^34000
^3095841021 ^20Zapłać za f-r Proforma nr^21 332/09/ 2009 z dn.31.07.20
^2209r. albumy historyczne
^32TRANSPORT REGIONALNY^33ALFRED ZIELONY LUBLIN 2
^3849958410212003030054250001
^62A 55-095 LUBLIN
:61:0908040803CN000000032500,00N723REF343343434//CENT1231823127
:86:723^00PRZELEW OTRZ ELIXIR ^34000
^3011401065 ^20AtQSZ -P^21bASCeNa CA20/11779/09
^32SOPOCKIE TOWARZYSTWO UBEZPIECZEN. ERGO HESTIA S.A. UL.
^3819114010650000227556432117
^62HESTIA 1 81-731 SOPOT
:61:0908030803CN000000668198,05N761NONREF//CENT1231823129
:86:761^00ZLECENIE SALDO ^34000
^30 ^31
^20zlecenie saldo 3011/3012 AI^21P
^32
:62F:D090803PLN000001753385,79

```