BNP Paribas Connect

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1. Introduction

1.1. Terminology and definitions

The terms that appear in the document are presented below:

- **BiznesPl@net** – internet service for the Bank's clients.
- **Bank** – BNP Paribas Bank Polska S.A.
- **BNP Connect service** – the BNP Connect service is a solution enabling communication between the financial and accounting systems of the Bank's clients and the Bank using network services (Web-services).
- **BNP Connect's Client** – technical user registered only within the given company. It has no access to the functionality of online banking, cannot be found in ADK, browsing its details and modifying the data are only possible from the level of the company's context.
- **Communication certificates** – certificates used to establish mutual SSL. These certificates are assigned to BNP Connect clients.
- **Authorization certificates** – certificates used to sign the order data. These certificates are assigned to the accounts of individual customer users.
- **Security policy** – for BNP Connect clients, the same security policies will be chosen as for BiznesPl@net users.

1.2. General description

This document describes the BNP Connect service. It is a solution enabling communication between the financial and accounting systems of the Bank's clients and the BiznesPl@net online banking system using web-services. The individual elements of the solution are based on the following standards:

- Recommendation of the Management Board of the Polish Bank Association regarding the adoption of the standard for the exchange of financial data between the client and the bank as well as the bank and the client on the Polish market from November 2010 – hereinafter referred to as **RBE**,
- Common platform for the financial industry for the development of standard XML syntax messages developed by the International Organization for Standardization http://www.iso20022.org/ - hereinafter referred to as **ISO 20022**.

The BNP Connect service offers the Bank's business customers the possibility of much faster and more efficient exchange of information between ERP / financial and accounting systems operating within the company and the electronic banking system. Thanks to BNP Connect it is possible to download current financial data for ERP / financial and accounting systems from the level of these systems, without the need to import/export files containing this data between the electronic banking system and accounting systems. This solution significantly speeds up the exchange of information between the Bank and the client as well as simplifies the information exchange process. The mechanism of sending orders by the customer directly from the ERP / financial and accounting systems is simplified in the same way.

Data exchange between the bank and the customer in the BNP Connect service is done by exchanging messages in the XML file format using web-services. All communication is secured by a secure HTTPS channel using double-sided SSL. Thanks to these technologies, communication between the Bank and the client is encrypted and no unauthorized person will have access to the information sent. Additionally, thanks to the double sided SSL, the Bank receives the possibility of initial verification of the client, and the client can verify whether he actually connected to the Bank's server.

Two pairs of cryptographic keys will be used to secure the exchange of information (public keys will be used in the form of x.509 certificates). One of these pairs will be used at the transport level – for the compilation of two-sided SSL. The second pair will be used to execute the signature of the order document sent via the system (authorization certificate).

2. Communication

2.1. Message segmentation

The system does not segment the transmitted messages – messages generated by the client's software are transferred in their entirety.

2.2. Signing messages

To ensure the integrity of the orders sent, two-sided SSL is used in the communication process.

2.3. Encryption of messages

Data transferred between the bank's customer and the bank's infrastructure are encrypted at the network layer, using mutually authenticated SSL. This solution ensures the confidentiality of messages during transport.

At the network level, additional client authentication against the server is also performed, which will significantly increase security against *Man-in-the-middle* attacks.

2.4. Communication channel overview

The HTTP protocol version 1.1 and the SOAP protocol are used to transport messages over the public network. Therefore, communication between the BNP Connect Client (or an ERP system with the appropriate communication gateway) and the BNP Connect server is set up using the URL (Uniform Resource Locator). To create a full communication tunnel on the client's side, it is necessary to configure a private key and a certificate that will be assigned to a given entity on the bank's side.

Communication between the client and the server takes place according to the classic client-server model. The server always assumes a passive role in communication, therefore the client (ERP system or BNP Connect client) initiates all connections. According to the communication scheme used, the service client sends a SOAP request with a message inside it, formatted according to the schema described in the document. The SOAP structure is always sent via POST method. The server sends a SOAP response with the corresponding message.

The first step is always to initialize the tunnel on both sides of SSL. After the channel has been set up, SOAP requests are sent inside it.

3. Managing the BNP Connect service

3.1. Launch of the BNP Connect service

The form enabling the activation of the BNP Connect service is available on the Bank's side (the bank employee has the possibility to change the service parameters in accordance with the request received from the client). On the screen enabling the activation of the service there are fields that allow you to select the duration of the service:

- inactive service;
- the service is available for an unlimited period (selection of the second field);
- limited date – the date from-to must be completed (selection of the third field containing a specific date).

After selecting the second or third service configuration option and executing the "Save" action, the BNP Connect service in the context of the company in which the ADK Operator operates will be activated. Additionally, the following message will be displayed: "BNP Connect service has been enabled".

The screen that allows you to activate the BNP Connect service is shown below:

3.2. Blocking the BNP Connect service

The form enabling the blocking of the BNP Connect service is available on the Bank's side (the bank employee has the possibility of changing the parameters of the service in accordance with the request received from the client). On the screen enabling blocking the service, there are fields with information on the duration of the service for the selected company (in accordance with point 3.1).

If the BNP Connect service is inactive, during the connection attempt we receive a response "User not autorized".

3.3. Managing the BNP Connect's clients

The list of BNP Connect clients is available on the Bank's website and in the BiznesPl@net system in Administration and Tools -> BNP Connect client management (only a bank employee or Super-user in the context of the company has the possibility to change the service parameters according to the request received from the client). A bank employee can activate the BNP Connect client, deactivate, delete or modify, while the Superuser can manage the communication certificates and entitlements of the selected BNP Connect client. It is also possible to have several BNP Connect clients.

4. Changes in the BiznesPl@net system

4.1. Orders

4.1.1.1. Order processing with BNP Connect

Orders entered using the BNP Connect channel are presented in the BiznesPl@net system in the same way as other orders. Orders sent via WebService can be saved as:

- single orders – in this way those orders are saved, which have been sent using the *CreditTransferInitiation* message and for which only one order exists in the *<PmtInf>* section;
- packages – this is how all orders sent using the *CreditTransferInitiation* message are saved, for which the condition for individual orders has not been met.

4.1.2. Additional information for orders from BNP Connect

Orders and packages entered using the BNP Connect channel are specially marked in the BiznesPl@net system. Additional information is presented in the order details.

The screen containing the information section is presented below:

Orders sent by the BNP Connect service are visible in the BiznesPl@net system on the relevant screens of the *Transfers* option. All operations available in the BiznesPl@net system can be performed on them, according to their status, including the edition of the order data.

4.2. Administration

4.2.1. BNP Connect client management

In the BiznesPl@net system in the *Administration and tools* menu, there is the item "BNP Connect client management" in the side menu. From the form it is possible to activate the BNP Connect client, deactivate it, go to the following screens: *Communication certificates* and *BNP Connect customer permissions*.

The following elements are presented on the list with BNP Connect clients:

- name,
- ID,
- security policy,

and the following links that allow to take action:

- certificates (switching to the "Communication certificates" form for a selected BNP Connect client),
- rights (switching to the "BNP Connect Customer Authorities" form for the selected BNP Connect client, the rights screen works in the same way as editing the rights in the context of the logged-in BiznesPl@net client),
- activate (the action is available to BNP Connect clients who have the status of *Inactive*. Clicking the link will result in going to the intermediate screen where the client will be activated after entering the SMS code),
- deactivate (the action is available to BNP Connect clients who have the status *Active*. Clicking the link will result in going to the intermediate screen, where after entering the sms code the client will be deactivated).

The form is presented below:

If BNP Connect clients are not found for a given company, BiznesPl@net presents the following message: *"No BNP Connect customers"*.

An intermediate screen used to block the BNP Connect client:

After entering the SMS code and selecting the *Deactivate* button, the *BNP Connect Customer Management* screen will be presented with the message: *"The BNP Connect client has been deactivated (blocked)"*.

An intermediate screen used to activate the BNP Connect client:

After entering the SMS code and selecting the *Activate* button, the *BNP Connect Customer Management* screen will be presented with the message: *"BNP Connect client has been activated"*.

4.2.2. Communication certificates

As part of this functionality, it is possible to manage the communication certificates of the BNP Connect client. Access to the screen for managing communication certificates of a given BNP Connect client is possible from the list of BNP Connect clients. From the form it is possible to block, download and add a new certificate. The certificate is issued for the BNP Connect customer assigned to a specific company.

On the result list following status certificates will be presented:

- active,
- blocked,
- expired.

The following elements are presented on the BNP Connect client's communication certificate list:

- a key imprint,
- date and time of generation,
- date and time of expiration,
- date and time of blocking,
- a blocking person,
- status,

and the following links that allow you to take action:

- *Block* (after selecting the action, the following message will be displayed: *"Are you sure you want to block the certificate?"*. After selecting the *Yes* button, you will be taken to the intermediate screen. After entering the SMS code on the intermediate screen, the selected communication certificate will be blocked. The action is available for certificates that have *Active* status. Reactivation of the certificate will not be possible – *Block* action is an irreversible operation),
- *Download* (Action results in downloading the certificate – a certificate is returned, which can be saved on disk. The link is presented for active certificates.),
- *Add certificate* (transition to the screen allowing the addition of a new communication certificate).

The form is shown below:

In the case when a given BNP Connect client does not have any communication certificate, the following message will be displayed: *"No communication certificates"*.

An intermediate screen that is used to block a communication certificate:

After entering the SMS code and selecting the *Block* button, the *Communication Certificates* screen will be presented with the following message: *"The operation of blocking the communication certificate was completed successfully"*.

4.2.2.1. New communication certificate

The generation of keys related to communication certificates takes place outside the BiznesPl@net system. The Bank's customer generates keys on its own (an example of how to generate a communication certificate is in section 4.2.2.2) and then imports it to the BiznesPl@net system. Only CSR files in PKCS#10 format based on RSA 2048 are accepted – shorter keys are rejected. After adding the communication certificate, the client can download it and save it in the place of his choice.

Access to the form allowing the addition of a communication certificate is possible from the BNP Connect client communication certificate list by selecting the "New certificate" action. After selecting it, a form appears where you can select the file containing the certificate. After indicating the file and performing the "Add" action, the certificate will be checked for correctness.

The file indicated by the user will be checked for:
- length – the key should have a minimum of 2048 bytes,
- type – the key should be RSA type,
- extension – the file should have the .csr extension,
- exceptionality – the user cannot add the same file for the second time,
- correctness of the CN field – the CN field should contain the BNP Connect user number.

If the validation rules are fulfilled, the intermediate screen will be presented. After entering the SMS code on the intermediate screen and selecting the *Add* action, the certificate will be added and will appear in the list of BNP Connect client communication certificates.

If the validation rules are not met, the following message will be displayed: "The given CSR contains incorrect data. RSA keys with a minimum length of 2048 bytes are accepted. The CN should contain the BNP Connect user number".

The form of adding a new communication certificate is presented below:

The intermediate screen for adding a new communication certificate looks as follows:

After entering the SMS code and selecting the Add button, the "Communication certificates" screen will be presented with the message *"Operation completed successfully"*.

4.2.2.2. Generating the Client's key

The generation of keys related to communication certificates takes place outside the BiznesPl@net system. The following instruction describes the generation of a client key using the keytool tool, included in the Java runtime environment (JRE).

Before starting the key generation, the JRE installation path should be checked (e.g. C:\Program Files\Java\jre).

In order to make the following description more readable, following abbreviations will be used:

- {ścieżka_JRE} – Java runtime installation (JRE) installation path,
- {identyfikator_klienta} – BNP Connect client ID for which the key is created,
- {nazwa_działu} – department name, e.g. Accounting,
- {nazwa_organizacji} – company name, e.g. BNP Paribas,
- {lokalizacja} – town, e.g. Cracow,
- {województwo} – voivodeship, e.g. Małopolskie,
- {kod_kraju} – two-letter country code, e.g. PL,
- {nazwa_klucza} – the name to be given to the key to be created,
- {hasło} – password for the key repository,
- {nazwa_repozytorium_kluczy} – the name of the newly created key repository along with the path to access it,
- {nazwa_pliku_z_żądaniem} – the name of the .CSR file that will be generated (the name of the file that can be added to the list of communication certificates in the BiznesPl@net application).

To generate a key, follow the instructions below:

1) Creating a key repository (generated key will be stored in it)

   1.1) Starting the command line (e.g. by pressing a combination of Win + R keys and then entering "cmd" in the *Open* field and executing the "OK" button)

   An example of the window appearance, allowing the opening of the command line is shown below:
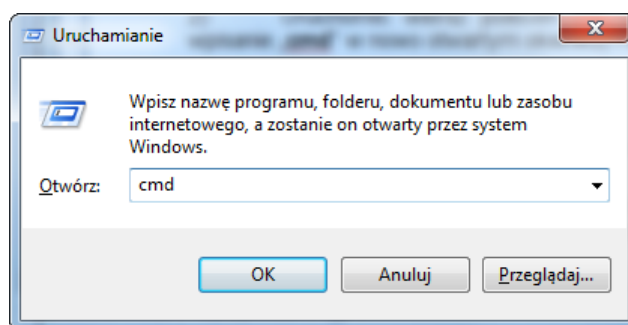
   1.2) At the command prompt, enter the following instructions sequentially:

   - cd „{ścieżka_JRE}"\bin

     For the JRE path, which is used in the example, this command takes the following form:

     cd „C:\Program Files\Java\jre\bin"

   - keytool -genkeypair -keyalg RSA -keysize 2048 -dname "CN={identyfikator_klienta}, OU={nazwa_działu}, O={nazwa_organizacji}, L={lokalizacja}, ST={województwo}, C={kod_kraju}" -alias {nazwa_klucza} -keypass {hasło} -keystore {nazwa_repozytorium_kluczy}.jks -storepass {hasło} -validity 360

The sample command, supplemented with data, has the following format:

keytool -genkeypair -keyalg RSA -keysize 2048 -dname "CN=1142, OU=Ksiegowosc, O= BNP Paribas, L=Krakow, ST=malopolskie, C=PL" -alias klucz1 -keypass Qwe123 -keystore d:\temp\bnp-ccs-client.jks -storepass Qwe123 -validity 360

NOTE: The command presented above works for Java version 6 or higher.

The key repository was created and the key saved inside. The file from the repository can be found in the location indicated in the command.

2) Creating a key signing request

2.1) Starting the command line (in the same way as in the section 1.1)

2.2) To create a key signing request, enter the following instructions in sequence:

- cd „{ścieżka_JRE}"\bin (in the same way as in the section 1)

  For the JRE path, which is used in the example, this command takes the following form:

  cd „C:\Program Files\Java\jre\bin"

- keytool -certreq -alias {nazwa_klucza} -keystore {nazwa_repozytorium_kluczy}.jks -storepass {hasło} -file {nazwa_pliku_z_żądaniem}.csr

  The sample command, supplemented with data, has the following format:

  keytool -certreq -alias klucz1 -keystore d:\temp\bnp-ccs-client.jks -storepass Qwe123 -file d:\temp\klucz1.csr

The request was created in the location that was specified in the command. The generated request can be added in BiznesPl@net. The process of adding has been described in point 4.2.2.1.

4.2.3. Managing authorization certificates

The BiznesPl@net system uses authorization certificates by means of which it is possible to sign the orders sent via the BNP Connect service. The BiznesPl@net system allows the registration of certificates (qualified and non-qualified) issued by an external Authorization Center (CA). However, these certificates must first be imported by the user in the BiznesPl@net system.

In the BiznesPl@net system in the Administration and tools menu, there is an item in the side menu – "Authorization certificates management". From the form it is possible to block, activate the authorization certificate, read the details of the authorization certificate and add a new certificate.

At the top of the certificate management screen, a drop-down list with company users is presented, in the context of which the logged in user works, enabling the logged-in user to manage (activate and deactivate) certificates of other users. The availability of the drop-down list is controlled by a separate form right. By default, when entering the list of certificates, the user currently logged on to the system is selected.

When in the *User* field other user is selected than the logged in user, the *New Certificate* button will not be displayed.

On the result list certificates with following statuses will be displayed:

- active,
- inactive,
- expired.

The following information is presented for each of them:

- key imprint,
- date and time of generation,
- date and time of expiry,
- status,

and the following links that allow to take action:

- *Deactivate* (the action is available for certificates that have the *Active* status, after selecting the *Block* button the intermediate screen is displayed. After entering the SMS code on the intermediate screen, the selected authorization certificate will be deactivated),
- *Activate* (the action is available for certificates that have the *Inactive* status, after selecting the Activate button an intermediate screen is displayed. After entering the SMS code on the intermediate screen, the selected authorization certificate will be activated),
- *New certificate* (transition to the screen that allows to register a new authorization certificate),
- *Key imprint* (choosing a linked key imprint causes transition to the details of the certificate).

The screen is shown below:

An intermediate screen for activating an authorization certificate:

After selecting the *Deactivate* action, the *Authorization certificates management* screen will be presented with the message: "Operation of activation of the authorization certificate completed successfully".

An intermediate screen which is used to deactivate the authorization certificate:

After selecting the *Deactivate* action, the *Authorization certificates management screen* will be presented with the message: "Deactivation of the authorization certificate completed successfully".

4.2.3.1. Registration of a new authorization certificate

Access to the form allowing the addition of an authorization certificate is possible from the list of authorizations of the logged BiznesPl@net user by selecting the *New certificate* action. After selecting it, a form appears where the certificate import is available. Actions "Add" and "Return" are available. After selecting the file containing the certificate (file with the extension .CER) and executing the action "Add", the indicated certificate will be checked in terms of correctness.

The file indicated by the user will be checked for:
- format – the imported file should be in the PEM X509 format,

- expiration time – the certificate being added cannot be expired,
- exceptionality – the user cannot add the same certificate for the second time,
- expositor – the certificate must be issued by a trusted expositor (it is accepted by the Bank),
- being on the list of cancelled certificates – the added certificate cannot be cancelled.

If the validation rules are met, an intermediate screen will be presented, where the SMS code should be entered and the *Add* action should be selected. Then the certificate will appear on the list of certificates and the information message "Operation completed successfully" will be presented.

The form of adding a new authorization certificate is shown below:

Intermediate screen to add a new authorization certificate is shown below:

4.2.3.2. Details of the authorization certificate

Access to the form that allows to view the details of the authorization certificate is possible from the list of authorizations of the user logged into BiznesPl@net by selecting the key print.

The following information will be presented on the screen:
- key imprint,
- date and time of certificate generation,

- date and time of expiry of the certificate,
- expositor,
- generating person,
- date and time of registration,
- date and time of blocking,
- a blocking person,
- status.

From the form it is possible to activate (action available for the certificate in the status of *Inactive*) or deactivate the certificate (action available for the certificate in the *Active* status).

In case if the certificate is in the status of *Active*, fields:

- date and time of blocking,
- blocking person,

will not be displayed.

The screen containing the details of the active certificate is presented below:

After selecting the *Deactivate* action, an intermediate screen will be presented:

After entering the SMS code and selecting the *Deactivate* button, the selected certificate will be deactivated. Then, the *Authorization certificates management* screen will be displayed with the message: "Deactivation of the authorization certificate has been completed successfully".

The screen containing the details of an inactive certificate is shown below:

After selecting the *Activate* action, the intermediate screen will be presented:

After entering the SMS code and selecting the *Activate* button, the selected certificate will be activated. Then, the *Authorization certificates management* screen will be displayed with the message: "Activation operation of the authorization certificate has been completed successfully".

4.3. BNP Connect activity logging

All active events made by BNP Connect are saved in the user's logs.

4.3.1. History of using the system

In the history of using the system ("Other" tab), the event search functionality in the BNP Connect channel has been added. On the form, the *Channel* field has been added with options such as:

- all (default value),
- BiznesPl@net,
- BNP Connect.

Selecting the *BNP Connect* option in the *Channel* field and selecting the *Execute* button results in displaying a list of events that meet the search criteria.

The following data is presented for each event:

- date of the event,
- type,
- description.

Communication in the BNP Connect channel is assigned to the BNP Connect client. Event types are visible in the "Event type" field. Event types available for the BiznesPl@net channel:

- *Pobranie historii operacji* (downloading the operation history) – the event will be postponed after the client sends a *GetAccountReport* message to the bank;
- *Przyrostowe pobranie historii operacji* (incremental download of the operation history) – the event will be postponed after the client sends the *GetIncrementalAccountReport* message to the Bank;
- *Pobranie wyciągu z rachunku* (downloading an account statement) – the event will be postponed after the client sends a *GetStatement* message to the Bank;
- *Pobranie salda* (downloading the balance) – the event will be postponed after the client sends the *GetAccount* message to the Bank;
- *Wysłanie przelewu w PLN* (sending a transfer in PLN) – the event will be postponed after the client sends the *CreditTransferInitiation* - a transfer in PLN message to the Bank;
- *Wysłanie przelewu wewnętrznego* (sending an internal transfer) – the event will be postponed after the client sends the *CreditTransferInitiation* - internal transfer message to the Bank;
- *Wysłanie przelewu walutowego* (sending a currency transfer) – the event will be postponed after the client sends a *CreditTransferInitiation* - a foreign currency transfer message to the Bank;
- *Wysłanie przelewu zagranicznego SEPA* (sending a foreign SEPA transfer) – the event will be postponed after the client sends the *CreditTransferInitiation* - a SEPA foreign transfer message to the Bank;
- *Pobranie statusu płatności* (downloading the payment status) – the event will be postponed after the client has sent the *GetPaymentStatusReport* message to the Bank;
- *Wysłanie polecenia zapłaty* (sending a direct debit) – the event will be postponed after the client sends a *DirectDebitInitiation* message to the Bank;

- *Zaimportowanie zleceń* (import of orders) – the event will be postponed after the client sends an *ImportTransferInitiation* message;
- *Pobranie zleceń oczekujących na podpis* (downloading orders pending signature) – the event will be postponed after the client sends the *GetPendingPaymentsList* message to the Bank;
- *Podpisanie wysłanych zleceń* (signing sent orders) – the event will be postponed after the client sends the *SignDispositions* message to the Bank;
- *Pobranie listy raportów* (downloading the list of reports) – the event will be postponed after the client sends the *GetDocumentList* message to the Bank;
- *Wygenerowanie raportu* (generating a report) – the event will be postponed after the client sends the *PrepareReport* message to the Bank;
- *Pobranie raportu* (downloading the report) – the event will be postponed after the client sends the *GetDocument* message to the Bank;
- *Zaimportowanie płatności masowych* (import of mass payments) – the event will be postponed after the client sends the *ImportMassPaymentsInitiation* message to the Bank;
- *Pobranie listy zaimportowanych plików* (downloading the list of imported files) – the event will be postponed after the client sends the *GetMassPaymentsFileList* message to the Bank;
- *Pobranie listy raportów* (downloading the list of reports) – the event will be postponed after the client sends the *GetDDReportList* message to the Bank;
- *Pobranie raportu* (downloading the report) – the event will be postponed after the client sends *GetDDReport* messages to the Bank.

Additionally, the following new events will appear in the BiznesPl@net channel:

- *Aktywacja klienta BNP Connect* (BNP Connect client activation),
- *Blokada klienta BNP Connect* (BNP Connect client blockade),
- *Wygenerowanie certyfikatu komunikacyjnego* (generation of a communication certificate),
- *Aktywacja certyfikatu komunikacyjnego* (activation of the communication certificate),
- *Odwołanie certyfikatu komunikacyjnego* (cancellation of the communication certificate),
- *Import obcego certyfikatu autoryzacyjnego* (import of a foreign authorization certificate).

4.4. Creating a filter

When defining a new filter for reports, a functionality has been added that allows to indicate BNP Connect clients who can use the filter in the *PrepareReport* message. With the help of a filter, they can retrieve from the database information needed to generate a report.

The screen that allows to share the filter looks as follows:

Selecting the *Save* button will save the template to the database and make it available to BNP Connect clients who have been marked with a checkbox.

4.5. Editing the filter

While modifying the filter for the reports, a functionality has been added that allows to indicate BNP Connect clients who can use the filter in the *PrepareReport* message. With the help of a filter, they can retrieve information from the database needed to generate a report.

The screen that allows to share the filter looks as follows:

Selecting the *Save* button saves the modified template to the database and makes it available to BNP Connect customers who have been marked with a checkbox.

5. Xades signatures

Signatures are made using the authorization certificates available for BiznesPl@net users, which are used when logging in to the BiznesPl@net system pages, or authorization certificates previously added in the BiznesPl@net system (the process of adding certificates has been described in point 3.2.3.1).

The following description shows the process of signing requests sent by BNP Connect. The signing process can be performed using the Sigillum Sign program, as illustrated in the example below:

1. Sigillum Sign must be downloaded and installed. Downloading the program is possible from the site: sigillum.pl/pliki_do_pobrania.html

2. launching the program will display the window that has been presented below:
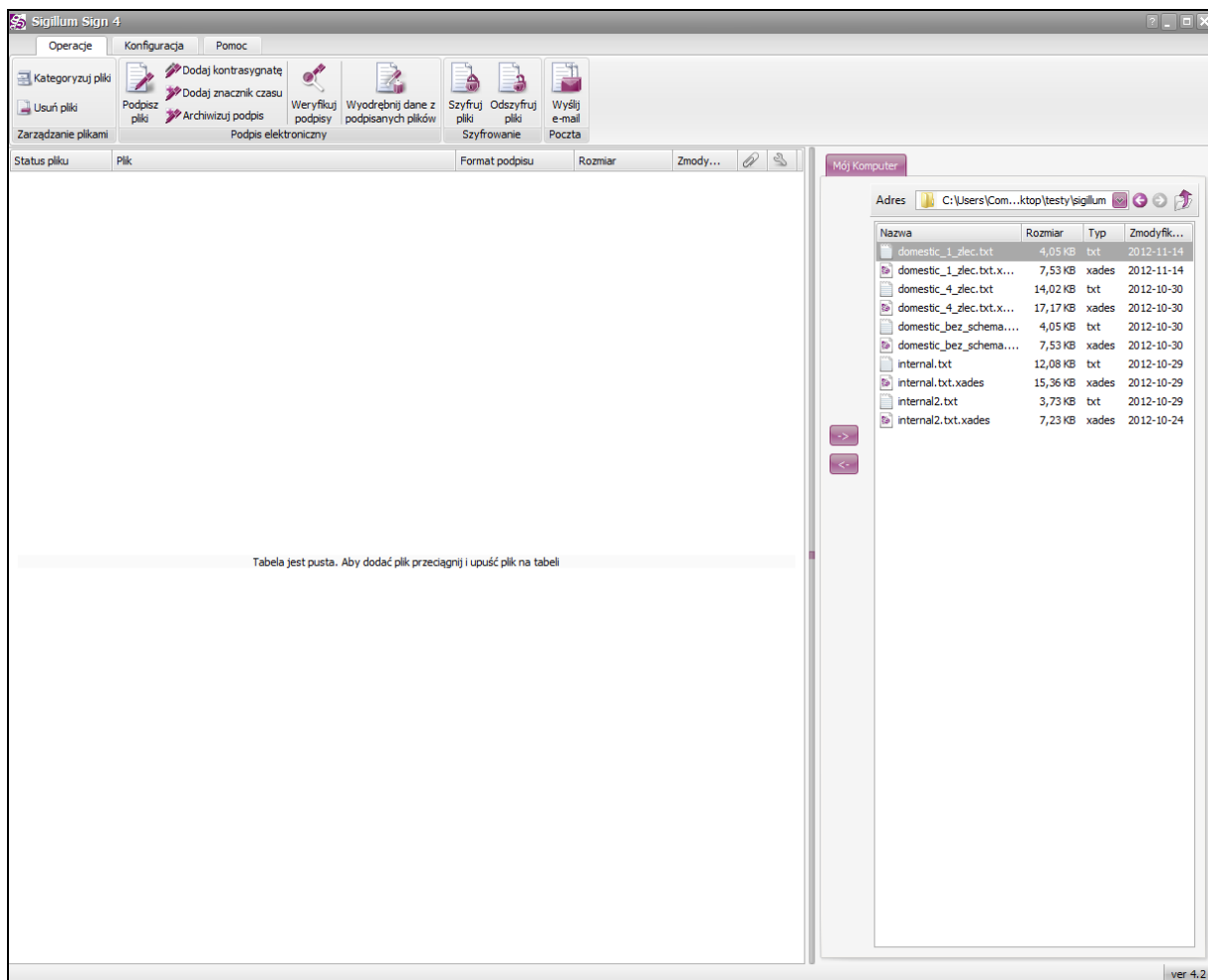
1. In the form on the right side, indicate the file with the .txt extension to be signed.

An exemplary request for signing is included below:

```
<urn1:SignedDocument xmlns:urn1="urn:ca:std:ccs:tech:xsd:dies.001.001.01" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02">
  <Document>
    <pain.001.001.02>
      <GrpHdr>
        <MsgId>Blok 1</MsgId>
        <CreDtTm>2008-10-21T16:59:12</CreDtTm>
```

```xml
          <BtchBookg>false</BtchBookg>
          <NbOfTxs>1</NbOfTxs>
          <Grpg>MIXD</Grpg>
          <InitgPty>
            <Nm>Zakłady Wytwórcze LCD (d. Kineskopów)</Nm>
            <Id>
              <PrvtId>
                <CstmrNb>123456</CstmrNb>
              </PrvtId>
            </Id>
          </InitgPty>
        </GrpHdr>
        <PmtInf>
          <PmtInfId>111111</PmtInfId>
          <PmtMtd>TRF</PmtMtd>
          <ReqdExctnDt>2011-02-02</ReqdExctnDt>
          <Dbtr>
            <Nm>Nazwa zleceniodawcy</Nm>
            <PstlAdr>
              <AdrLine>Julianowsa</AdrLine>
              <AdrLine>99-300 Kutno</AdrLine>
              <Ctry>PL</Ctry>
            </PstlAdr>
            <Id>
              <PrvtId>
                <DtAndPlcOfBirth>
                  <BirthDt>1980-11-04</BirthDt>
                  <PrvcOfBirth>Mazowsze</PrvcOfBirth>
                  <CityOfBirth>Warszawa</CityOfBirth>
                  <CtryOfBirth>PL</CtryOfBirth>
                </DtAndPlcOfBirth>
              </PrvtId>
            </Id>
          </Dbtr>
          <DbtrAcct>
            <Id>
              <IBAN> BNPAFRPH </IBAN>
            </Id>
          </DbtrAcct>
          <DbtrAgt>
            <FinInstnId>
              <BIC>BNP</BIC>
            </FinInstnId>
          </DbtrAgt>
          <UltmtDbtr>
            <Nm>Nazwa zleceniodawcy pierwotnego</Nm>
            <PstlAdr>
              <AdrLine>Julianowsk</AdrLine>
              <AdrLine>22-272 Lodz</AdrLine>
              <Ctry>PL</Ctry>
            </PstlAdr>
            <Id>
              <PrvtId>
                <PsptNb>XYZ1111111</PsptNb>
              </PrvtId>
            </Id>
          </UltmtDbtr>
          <ChrgBr>SLEV</ChrgBr>
          <CdtTrfTxInf>
            <PmtTpInf>
              <SvcLvl>
                <Cd>SEPA</Cd>
              </SvcLvl>
              <CtgyPurp>PENS</CtgyPurp>
            </PmtTpInf>
            <PmtId>
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            </PmtId>
            <Amt>
              <InstdAmt Ccy="EUR">2.00</InstdAmt>
            </Amt>
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```

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        </FinInstnId>
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        <Nm>HAMAMATSUAND GmbH</Nm>
        <PstlAdr>
          <AdrLine>Drsching</AdrLine>
          <AdrLine>ammere</AdrLine>
          <Ctry>DE</Ctry>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>BNPAFRPH </IBAN>
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      </CdtrAcct>
      <Purp>
        <Cd>1234</Cd>
      </Purp>
      <RmtInf>
        <Ustrd>CCS SEPA 1</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </pain.001.001.02>
 </Document>
</urn1:SignedDocument>
```

2. To sign the selected file, drag it to the table on the left, then mark and select the option *Sign files*. The figure below shows the selection of the signature file and the option "Sign files".
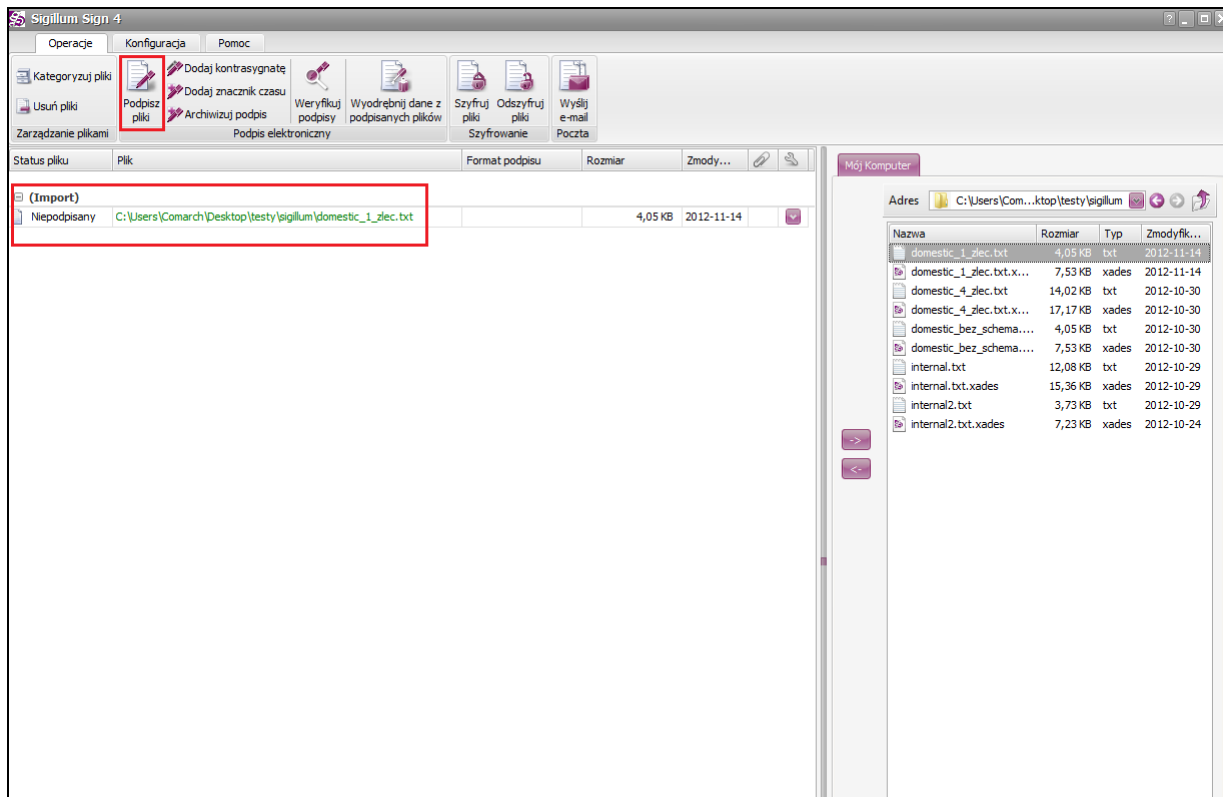
3. Selecting "Sign files" option will result in appearing of a window with options for selecting the signature setting.
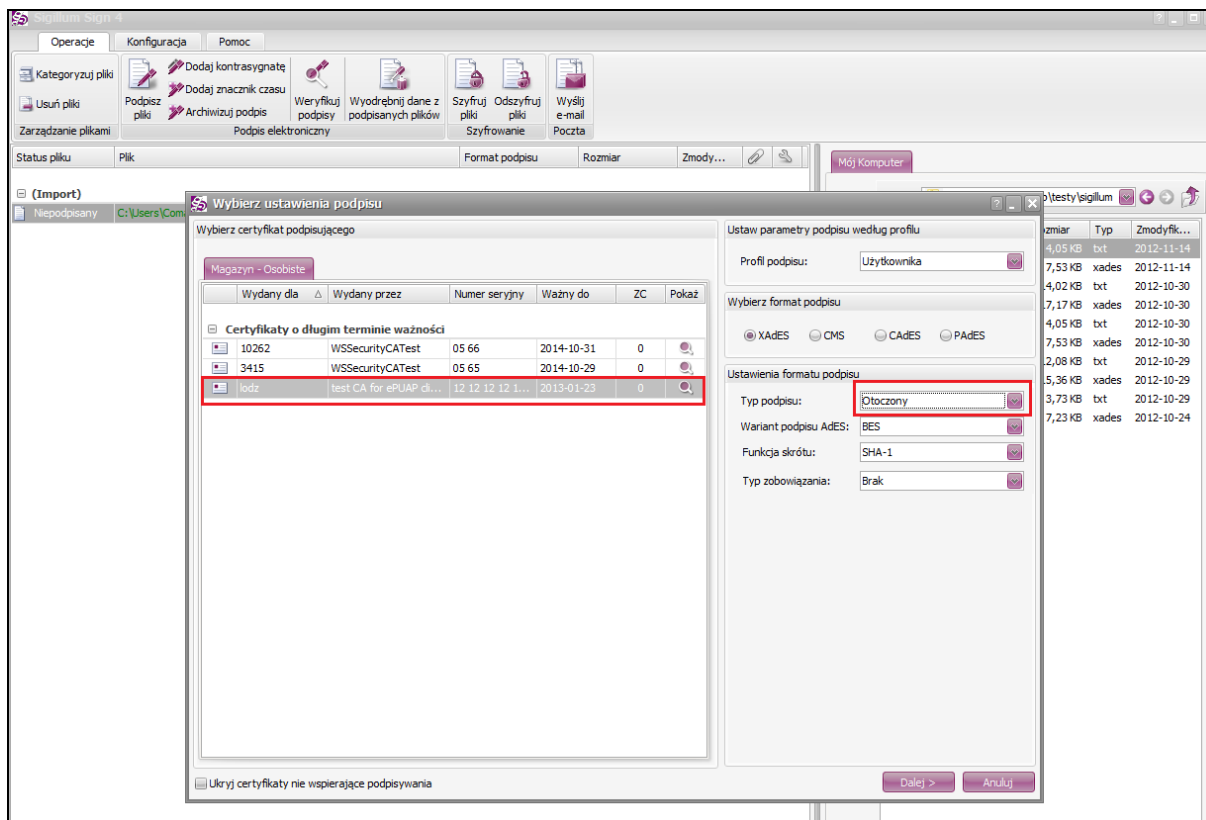
The certificate to which the payment order is to be signed should be marked in the **Magazyn – Osobiste (Stock – Personal)** section and then select the *Otoczony* (Surrounded) type of signature in the *Signature format settings* section and press the *Next* button in the bottom right corner of the form.

4. The next window will appear, in which you should press the *Sign* button.

BNP Paribas Bank Polska S.A. This document will apply from February, 2020
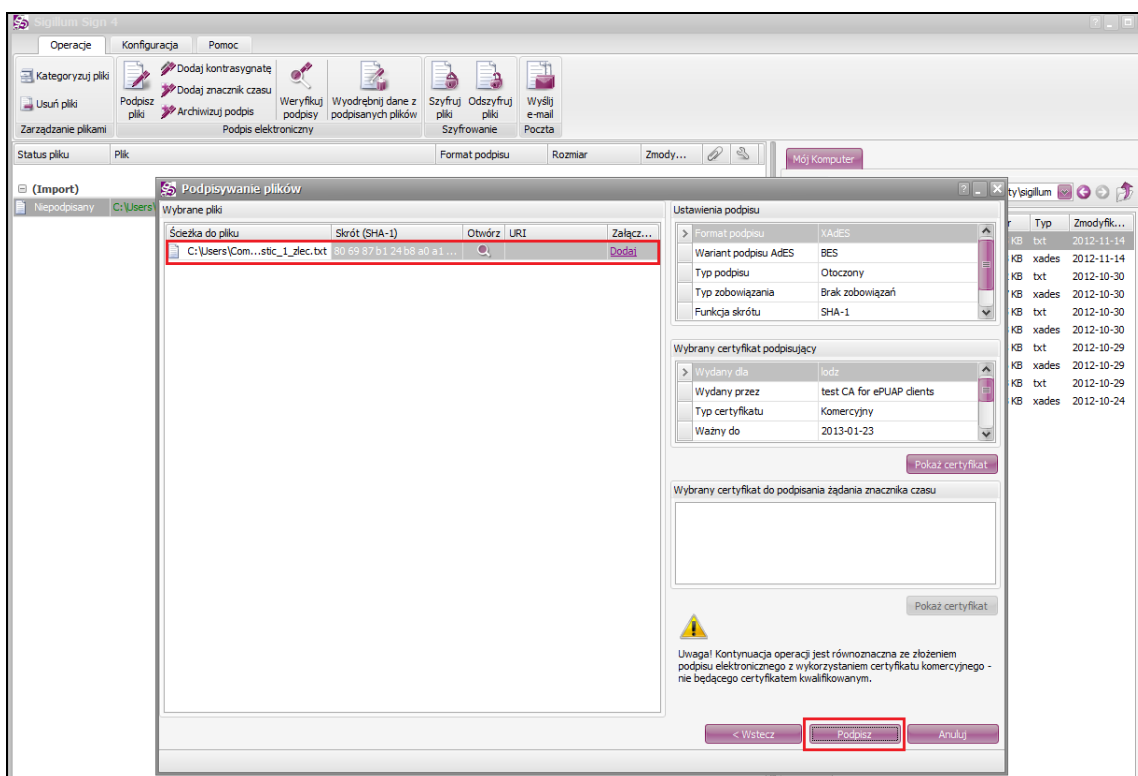
5. The signed document has the extension .xades. It should be added as <soap: Body> in the message sent by BNP Connect.

6. Message formats

6.1. List of messages

The table below presents basic information about supported messages.

Chapter	Direction[1]	Name	ISO 20022	Supplementary definition
6.2.1	In	GetAccountReport	—	—
6.2.2	In	GetIncrementalAccountReport	—	—
6.2.3	Out	BankToCustomerAccountReport	camt.052.001.02	—
6.2.4	In	GetStatement	—	—
6.2.5	Out	BankToCustomerStatement	camt.053.001.01	RBE: bank statement
6.2.6	In	GetAccountBalance	camt.003.001.04	RBE: query for balance
6.2.7	Out	ReturnAccount	camt.004.001.04	RBE: balance information
6.2.8	In	GetMBRStatement	—	—
6.3.1	In	CreditTransferInitiation – payment in PLN	pain.001.001.02	RBE: Payment in PLN
6.3.2	In	CreditTransferInitiation – internal transfer (currency conversion)	pain.001.001.02	RBE: Payment in PLN
6.3.3	In	CreditTransferInitiation – currency transfer	pain.001.001.02	RBE: Payment in currency
6.3.4	In	CreditTransferInitiation – foreign SEPA transfer	pain.001.001.02	RBE: SEPA CT
6.3.5	In	MT101Transfer – MT101 transfer		
6.3.6	In	GetPaymentStatusReport	—	—
6.3.7	Out	PaymentStatusReport	pain.002.001.02	RBE: Status of the order
6.3.8	In	DirectDebitInitiation	pain.008.001.02	—
6.3.9	In	ImportTransfersInitiation	—	—
6.3.10	Out	ImportTransfersStatusReport	—	—
6.3.11	In	GetPendingPaymentsList	—	—
6.3.12	Out	BankToCustomerPendingPaymentsList	—	—

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[1] In – message received by the BNP Connect service; Out – message sent by the BNP Connect service.

6.3.13	In	SignPayments	—	—
6.4.1	In	GetDocumentList	—	—
6.4.2	Out	DocumentList	—	—
6.4.3	In	PrepareReport	—	—
6.4.4	In	GetDocument	—	—
6.4.5	Out	BankToCustomerDocument	—	—
6.5.1	In	ImportMassPaymentsInitiation	—	—
6.5.2	Out	ImportMassPaymentsStatusReport	—	—
6.5.3	In	GetMassPaymentsFileList	—	—
6.5.4	Out	BankToCustomerMassPaymentsFileList	—	—
0	In	GetDDReportList		
6.5.6	Out	BankToCustomerDDReportList		
6.5.7	In	GetDDReport	—	—
6.5.8	Out	BankToCustomerDDReport	—	—
6.7.1	Out	ServiceError	tsmt.016.001.03	—

6.2. *Accounts* module

6.2.1. GetAccountReport

The *GetAccountReport* message is sent by the customer to the bank. It is a request to download the operation history for a given period from the indicated customer account.

The message consists of two main parts:
- message identifier,
- definition of the query about the operation history.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message identifier	GetAcctRpt +MsgId ++Id	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.
Account number	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctId ++++++EQ +++++++IBAN	M	2!a26!n	Account number in IBAN format

Field name	Name of the XML element	Status	Format	Comments
Starting date for history	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctRptValDt ++++++DtSch +++++++FrDt	M	ISO Date	
End date for history	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctRptValDt ++++++DtSch +++++++ToDt	M	ISO Date	

6.2.2. GetIncrementalAccountReport

The *GetIncrementalAccountReport* message is sent by the customer to the bank. This is a request to incrementally retrieve the history of operations (since the last download, as part of the current day) from the indicated customer account. The incremental downloading of the operation is executed by including in the message call an operation identifier which is returned for each operation in the *BankToCustomerAccountReport* message. Operations carried out after the operation being a calling parameter within the current day will be returned.

The *GetIncrementalAccountReport* message consists of two main parts:
- message identifier,
- definition of the query about the operation history.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	GetAcctRpt +MsgId ++Id	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.

Field name	Name of the XML element	Status	Format	Comments
Account number	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctId ++++++EQ +++++++IBAN	M	2!a26!n	Account number in IBAN format
Number of the last transaction	GetAcctRpt +AcctRptQryDef ++AcctRptCrit +++NewCrit ++++SchCrit +++++AcctRptTxNb ++++++GT	O	18d	The query returns operations with an identifier greater than that passed in this field. In the situation when there is no operation with the given identifier or if it exists, but it does not belong to the account with the given number, no operations will be returned. For each operation its identifier is returned in the field +<NtryDtls> ++<TxDtls> +++<Refs> ++++<TxId>

6.2.3. BankToCustomerAccountReport

The *BankToCustomerAccountReport* message is sent by the bank to the client in response to the request to download the operation history. Contains the history of operations for a given period from the indicated customer account.

BankToCustomerAccountReport message consists of two main parts:
- message header,
- operation history.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	BkToCstmrAcctRpt +GrpHdr ++MsgId	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.

Field name	Name of the XML element	Status	Format	Comments
Date and time of creation	BkToCstmrAcctRpt +GrpHdr ++CreDtTm	M	ISO DateAndTime	
Message ID	BkToCstmrAcctRpt +Rpt ++Id	M	35x	The same ID as in the header
Date and time of creation	BkToCstmrAcctRpt +Rpt ++CreDtTm	M	ISO DateAndTime	The same date as in the header
Starting date and time for history	BkToCstmrAcctRpt +Rpt ++FrToDt +++FrDtTm	M	ISO DateAndTime	Only the date is significant, the time is always set to 00:00. The inquiry is executed in the range from date to date, while the ISO standard requires the date to be provided together with time. Therefore, only the date is a significant part of the field, and the time is set to a constant value 00:00.
The final date and time for history	BkToCstmrAcctRpt +Rpt ++FrToDt +++ToDtTm	M	ISO DateAndTime	Only the date is significant, the time is always set to 00:00.
Account number	BkToCstmrAcctRpt +Rpt ++Acct +++Id ++++IBAN	M	2!a26!n	Account number in IBAN format.
Account name	BkToCstmrAcctRpt +Rpt ++Acct +++Nm	O	70x	Account name (alias)
Name of the account owner	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++Nm	M	71x	The owner's name assigned to the account is returned. If the name has not been defined – the company's name is returned. If two fields of 35 characters are filled in, they are separated by a "|" character.

Field name	Name of the XML element	Status	Format	Comments
Account owner's country code	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr +++++Ctry	O	2!a	Country code for the company – account owner. Element is present only when the address of the owner of the account is returned.
Account owner's address	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr +++++AdrLine	O	71x	A maximum of two occurrences of this field are allowed (maximum 70 characters possible in this way). If two fields of 35 characters are filled in, they are separated by a "|" character.
Balance code	BkToCstmrAcctRpt +Rpt ++Bal +++Tp ++++Cd	O	4!a	Balance code: • 'OPBD' – initial balance • 'CLBD' – final balance
Amount and currency of the balance	BkToCstmrAcctRpt +Rpt ++Bal +++Amt	O	3!a 18d	The decimal separator is a fullstop (".").
Balance ratio	BkToCstmrAcctRpt +Rpt ++Bal +++CdtDbtInd	O	4!a	Acceptable values: • 'CRDT' – for balance ≥ 0 • 'DBIT' – for balance <0
Date for balance	BkToCstmrAcctRpt +Rpt ++Bal +++Dt ++++Dt	O	ISO Date	
Additional information	BkToCstmrAcctRpt +Rpt ++AddtlRptInf	O	500x	
Position in history	BkToCstmrAcctRpt +Rpt ++Ntry	O	-	It may occur 0 or many times
Fields in the history position (inside the <Ntry> tag):				

Field name	Name of the XML element	Status	Format	Comments
Amount of the item	+Amt	M	3!a 18d	The amount and currency of the operation. Mandatory entering also the currency code (ISO). The decimal separator is a fullstop (".").
Position indicator	+CdtDbtInd	M	4!a	Permitted values: • 'CRDT' – for an amount ≥ 0 • 'DBIT' – for an amount of <0
Position status	+Sts	M	4!a	Permitted value: BOOK.
Posting date	+BookgDt ++DtTm	M	ISO DateAndTime	If there is no information about the posting time, it will be returned in the form of 00:00.
Date of operation	+ValDt ++DtTm	M	ISO DateAndTime	If there is no information about the operation time, it will be returned in the form of 00:00.
Banking operation code	+BkTxCd ++Domn +++Cd	M	4x	Standard operating code returned by the basic banking system
Extended operation code	+BkTxCd ++Domn +++Fmly ++++Cd	O	4x	
Extended operation subcode	+BkTxCd ++Domn +++Fmly ++++SubFmlyCd	O	4x	
The amount and currency of the order sent	+AmtDtls ++InstdAmt	O	3!a 18d	The decimal separator is a fullstop (".").
Transaction number during the day	+NtryDtls ++TxDtls +++Refs ++++MsgId	O	35x	Number for downloading incremental history.
Instruction identifier	+NtryDtls ++TxDtls +++Refs ++++InstrId	O	35x	Operation reference number (Bank references)
Reference/signature of the operation	+NtryDtls ++TxDtls +++Refs ++++EndToEnd	O	35x	Customer references

Field name	Name of the XML element	Status	Format	Comments
Order ID	+NtryDtls ++TxDtls +++Refs ++++TxId	O	35x	The identifier of the operation
The amount and currency of the order	+NtryDtls ++TxDtls +++AmtDtls ++++InstdAmt +++++Amt	O	3!a18d	Field filled in only for operations confirmed by the MT940 statement. The decimal separator is a fullstop (".").
Details of the payer	+NtryDtls ++TxDtls +++RltdPties ++++Dbtr	O	-	For crediting operations (replenishing the account) (details of the marker included in the next table)
Payer's account	+NtryDtls ++TxDtls +++RltdPties ++++DbtrAcct +++++Id ++++++Othr +++++++Id	O	34x	For crediting operations (replenishing the account) The account number is returned in this item regardless of whether it is in IBAN or other format.
Contractor	+NtryDtls ++TxDtls +++RltdPties ++++Cdtr	O	-	For debiting operations (details of the marker included in the next table)
Contractor's account	+NtryDtls ++TxDtls +++RltdPties ++++CdtrAcct +++++Id ++++++Othr +++++++Id	O	34x	For crediting operations The account number (regardless of whether it is in IBAN format or not) is returned in the element.
The name of the original payer	+NtryDtls> ++TxDtls +++RltdPties ++++UltmtDbtr +++++Nm	O	70x	For crediting operations (replenishing the account)

Field name	Name of the XML element	Status	Format	Comments
Final recipient	+NtryDtls ++TxDtls +++RltdPties ++++UltmtCdtr +++++Nm>	O	70x	For crediting operations
Transfer title – structural	+++TxDtls ++++RmtInf +++++Strd	O	-	
Transfer title – unstructural	+NtryDtls ++TxDtls +++RmtInf ++++Ustrd	O	143x	Title of the operation (unstructural). If four fields of 35 characters are filled in, they are separated by "|" character. This field can appear twice. In the second appearance, additional information is provided, e.g. the virtual number of the collect service account.
Fields for the payer and contractor (<Dbtr>, <Cdtr>)				
Name of the payer/contractor	+Nm	M	70x	
Address of the payer/contractor	+PstlAdr ++AdrLine	O	35x	A maximum of two occurrences of this field are allowed
Country of the payer/contractor	+PstlAdr ++Ctry	C	2!a	Mandatory if the <AdrLine> Address was used. The country is returned only for the sending party for outgoing orders and the contractor is returned for incoming orders. For the other party always returned "PL".

6.2.4. GetStatement

The *GetStatement* message is sent by the customer to the bank. It is a request to download an operation statement for a given period from the indicated customer account.

The *GetStatement* message consists of two main parts:
- message identifier,
- definition of the inquiry about the statement.

The bank's response depends on the format of the statement (*Format* field):
- XML – the bank sends a statement in the XML form, i.e. a *BankToCustomerStatement* message,

- PDF – the bank sends a PDF statement (this is a file that is created in the BiznesPl@net system after the user selects the <Save PDF> button on the summary screen of the statement: *Accounts / Statements / Account statement* screen), i.e. *BankToCustomerDocument* message.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Statement identifier	GetStmt +MsgId ++Id	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.
Account number	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++AcctId ++++++EQ +++++++IBAN	M	2!a26!d	Account number in IBAN format
Date of the statement	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtValDt ++++++DtSch +++++++Dt	M/O	ISO Date	Occurrence of either the *Creation date* field or the *Year* field is allowed
Year in which the statement was created	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtValDt ++++++DtSch +++++++Year	M/C	4d	Occurrence of either the *Creation date* field or the *Year* field is allowed
Statement number	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtId ++++++EQ	C	3d	The number of the statement within the year. Required if *Year* is given, otherwise prohibited.

Field name	Name of the XML element	Status	Format	Comments
Format	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtFrmt	M	3a!	Determines the format of the statement: • PDF – statement in the PDF format = BankToCustomerDocument response, • XML – statement in the XML ISO 20022 format = BankToCustomerStatement response
Indicator of transaction confirmations' attachment	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++ConfOpInd	O		The field can occur if the format = "PDF". Allowed values: • true – if the statement should contain confirmations of the operation, • false – if the statement does not contain confirmation of the operation. No parameter means "false".

6.2.5. BankToCustomerStatement

The *BankToCustomerStatement* message is sent by the bank to the client in response to the request to download the statement, i.e. the *GetStatement* message or in response to the request to download the MBR statement, i.e. the *GetMBRStatement* message. It contains a statement of operations for a given period from the indicated customer account.

BankToCustomerStatement message consists of two main parts:
- message header,
- bank statement.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	BkToCstmrStmt +GrpHdr ++MsgId	M	35x	The number of the statement. Unique for a given recipient. Cannot contain spaces or special characters.
Date and time of creation	BkToCstmrStmt +GrpHdr ++CreDtTm	M	ISO DateAndTime	

Field name	Name of the XML element	Status	Format	Comments
Statement	BkToCstmrStmt +Stmt	O	-	Structure containing an statement (the message may contain many statements or none)
Fields in the BkToCstmrStmt+Stmt statement				
Mumber of the statement	++Id	M	35x	Statement identifier
Date and time of creation	++CreDtTm	M	ISO DateAndTime	The date and time the statement was created
Statement starting date	++FrToDt +++FrDtTm	M	ISO DateAndTime	
Statement ending date	++FrToDt +++ToDtTm	M	ISO DateAndTime	
Account number	++Acct +++Id ++++IBAN	M	2!a26!d	Account number in IBAN format
Account currency	++Acct +++Ccy	O	3!a	ISO code of the account currency
Name of the account	++Acct +++Nm	O	70x	
Name of the account owner	++Acct +++Ownr ++++Nm	M	70x	
Account owner's address	++Acct +++Ownr ++++PstlAdr +++++AdrLine	O	70x	Maximum of two occurrences of this field are allowed.
Account owner country code	++Acct +++Ownr ++++PstlAdr +++++Ctry	C	2!a	Mandatory field if *Account owner's address* <AddrLine> is provided.
Balance code	++Bal +++Tp ++++CdOrPtry +++++Cd	M	4!a	Balance code: • 'OPBD' – initial balance • 'CLBD' – final balance
Amount and currency of the balance	++Bal +++Amt	M	3!a18d	The amount is formatted to two decimal places. The decimal separator is a fullstop (".").

Field name	Name of the XML element	Status	Format	Comments
Balance ratio	++Bal +++CdtDbtInd	M	4!a	Permitted values: • 'CRDT' – for balance ≥ 0 • 'DBIT' – for balance < 0
Date for balance	++Bal +++Dt ++++Dt	M	ISO Date	Statement starting date for the initial balance, statement ending date for the final balance.
Additional information	++AddtlStmtInf	O	500x	
Position in the statement	++Ntry	O	-	It can occur 0 or many times
Fields in the statement position (inside the Ntry tag):				
Amount of the item	+++Amt	M	3!a18d	Entering the currency ISO code is also mandatory. The amount is formatted to two decimal places. The decimal separator is a fullstop (".").
Position indicator	+++CdtDbtInd	M	4!a	Permitted values: • 'CRDT' – for an amount ≥ 0 • 'DBIT' – for an amount < 0
Position status	+++Sts	M	4!a	Fixed value: 'BOOK'
Data księgowania	+++BookgDt ++++Dt	M	ISO Date	
Posting date	+++ValDt ++++Dt	M	ISO Date	
Banking operation code	+++BkTxCd ++++Domn +++++Cd	M	4x	Field dedicated for standardized operation codes.
Extended operation code	+++BkTxCd ++++Domn +++++Fmly ++++++Cd	O	4x	
Extended operation subcode	+++BkTxCd ++++Domn +++++Fmly ++++++SubFmlyCd	O	4x	
The amount and currency of the order sent	+++AmtDtls ++++InstdAmt	O	3!a 18d	The decimal separator is a fullstop (".").

Field name	Name of the XML element	Status	Format	Comments
Instruction identifier	+++NtryDtls ++++TxDtls +++++Refs ++++++InstrId	O	35x	
Reference/ Signature of operations	+++NtryDtls ++++TxDtls +++++Refs ++++++EndToEnd	M	35x	Customer references
Order ID	+++NtryDtls ++++TxDtls +++++Refs ++++++TxId	M	35x	
Customer data	+++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr	O	-	For crediting operations (replenishing the account) (details of the marker included in the next table)
Payer's account	+++NtryDtls ++++TxDtls +++++RltdPties ++++++DbtrAcct	O	34x	For crediting operations (replenishing the account). The account may be either in the IBAN format: <Id> + <IBAN> or in another: <Id> + <Othr> ++ <Id>
Name of the original payer	+++TxDtls ++++RltdPties +++++UltmtDbtr ++++++Nm	O	70x	
Contractor	+++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr	O	-	For debiting operations (details of the marker included in the next table)

Field name	Name of the XML element	Status	Format	Comments
Contractor's account	+++NtryDtls ++++TxDtls +++++RltdPties ++++++CdtrAcct	O	34x	For debiting operations (replenishing the account). The account may be either in the IBAN format: <Id> + <IBAN> or in another: <Id> + <Othr> ++ <Id>
Final recipient	+++TxDtls ++++RltdPties +++++UltmtCdtr ++++++Nm	O	71x	Name of the contractor. If two fields of 35 characters are filled in, they are separated by "|" character.
Transfer title – unstructural	+++NtryDtls ++++TxDtls +++++RmtInf ++++++Ustrd	C	143x	Title of the operation (unstructural). If four fields of 35 characters are filled in, they are separated by "|" characters. This field can occur twice. In the second one, additional information is provided, e.g. the virtual account number of collect service. i.e. for Split Payment /VAT/4213.00/IDC/1234567890/INV/FV-|201701/TXT/zaliczka||
Fields for the payer and contractor (Dbtr, Cdtr):				
Name of the payer/contractor	+Nm	M	70x	
Address of the payer/contractor	+PstlAdr ++AdrLine	O	71x	A maximum of two appearances of this field are allowed. If two fields of 35 characters of the description are filled in, they are separated by "|" character – refers to the description of the contractor.
Country of the payer/contractor	+PstlAdr ++Ctry	C	2!a	Mandatory if the <AdrLine> Address was used. The country is returned only for the sending party for outgoing orders and the contractor for incoming orders. For the other party always "PL" is returned.

6.2.6. GetAccountBalance

The *GetAccountBalance* message is sent by the customer to the bank. It is a request to download the current balance on the indicated customer account.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	GetAcct +MsgId ++Id	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.
Account number	GetAcct +AcctQryDef ++AcctCrit +++NewCrit ++++SchCrit +++++AcctId ++++++EQ +++++++IBAN +++++++BBAN	M	30n	Acceptable types of account identifiers: IBAN, BBAN. The maximum field size is 30n.
Balance type	GetAcct +AcctQryDef ++AcctCrit +++NewCrit ++++SchCrit +++++Bal ++++++BalTp +++++++Cd	M	4!a	Only correct values: • 'AVLB' – available funds • 'BOOK' – posted balance An element can occur twice if an user wants to get both types of balances at once.
Multilateral balance	GetAcct +AcctQryDef ++AcctCrit +++NewCrit ++++SchCrit +++++Bal ++++++CtrPtyTp	M	4!a	The only correct value is 'MULT'

6.2.7. ReturnAccount

The *ReturnAccount* message is sent by the bank to the client in response to a request to retrieve the current balance.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	RtrAcct +MsgId ++Id	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.
Account number	RtrAcct +BizRpt ++AcctRpt +++AcctId	M	-	Acceptable types: IBAN, BBAN
Account currency	RtrAcct +BizRpt ++AcctRpt +++Acct ++++Ccy	M	3!a	
Multilateral balance	RtrAcct +BizRpt ++AcctRpt +++Acct ++++MulBal	M	-	The element can occur twice
Balance amount	RtrAcct +BizRpt ++AcctRpt +++Acct ++++MulBal +++++Amt	M	18d	The decimal separator is a fullstop (".")."
Balance ratio	RtrAcct +BizRpt ++AcctRpt +++Acct ++++MulBal +++++CdtDbtInd	M	4!a	Acceptable values: • 'CRDT' – for balance ≥ 0 • 'DBIT' – for balance <0
Balance type	RtrAcct +BizRpt ++AcctRpt +++Acct ++++MulBal +++++Tp ++++++Cd	M	4!a	Permitted values: • 'AVLB' – available funds • 'BOOK' – posted balance

6.2.8. GetMBRStatement

The *GetMBRStatement* message is sent by the customer to the bank. It is a requirement to download the MBR statement for a given period from the indicated customer's account.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	GetMBRStmt +MsgId ++Id	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.
Account number	GetMBRStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++AcctId ++++++EQ +++++++IBAN	M	2!a26!d	Account number in IBAN format
Starting date for history	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtValDt ++++++DtSch +++++++FrDt	M	ISO Date	
Ending date for history	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtValDt ++++++DtSch +++++++ToDt	M	ISO Date	
Format	GetStmt +StmtQryDef ++StmtCrit +++NewCrit ++++SchCrit +++++StmtFrmt	M	3a!	Specifies the statement's format: • PDF – statement in the PDF format = response *BankToCustomerDocument* • XML – statement in the XML ISO 20022 format = response *BankToCustomerStatement*

6.3. "Orders" module

The functionality allows to place the following orders in the BiznesPl@net system:

- transfer orders – *CreditTransferInitiation* message:
  - domestic transfer – *DomesticTransfer* message (including Split Payment),
  - tax transfer – *DomesticTransfer* message,
  - MT101 transfer – *MT101Transfer* message,
  - currency conversion – *InternalTransfer* message,
  - foreign transfer – *ForeignTransfer* message,
  - SEPA international transfer (SEPA CT) – *SEPATransfer* message,
- direct debit – *DirectDebitInitiation* message.

As a response after sending the above messages, the BNP Connect service sends a *PaymentStatusReport* message (for transfer orders) or *DirectDebitStatusReport* (for direct debits). It is also possible to ask independently for the status of transferred orders, using the *GetPaymentStatusReport* message.

If the message contains an invalid authorization certificate, the orders are entered into the BiznesPl@net system without a signature.

For fields in messages that coincide with the field on forms in CIB validation of allowed characters is the same as when entering transfers using a form.

For unique message identifiers following characters are permitted:

- capital and lowercase letters (including Polish),
- digits,
- symbols: - ? : ( ) . , ' +
- space.

6.3.1. DomesticTransfer – payment in PLN

The DomesticTransfer message is sent by the customer to the bank. It includes a payment package in PLN from the indicated customer account for many accounts of payment recipients.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	M	35x	Unique for a given sender. For messages with transfers, the value of the message identifier is used to check the status of sent transfers. Therefore, message identifiers sent by one client must be unique (they cannot be repeated). If a repetition occurs, an error is reported. The message identifier is saved as being used only when the message was correct and transfers from this message have been saved. Cannot contain spaces or special characters.
Date and time the message was created	+GrpHdr ++CreDtTm	M	ISO DateAnd Time	Permissible date –/+ 7 days from current day
Number of orders in the message	+GrpHdr ++NbOfTxs	M	15d	
The initiator of the order	+GrpHdr ++InitgPty +++Nm	M	70x	A string allowing to identify the person placing the order on the side of the financial and accounting system. Cannot contain spaces or special characters.
Payer identifier	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Customer ID. Cannot contain spaces or special characters.
Payment method	+PmtInf ++PmtMtd	M	3!a	Fixed value "TRF"
Name of the transfer package	+PmtInf ++PmtInfId	O	20x	Name of the transfer package
Index of mass orders	+PmtInf ++BtchBookg	O		False – ordinary orders (debit per transaction)

Field name	Name of the XML element	Status	Format	Comments
Date of execution	+PmtInf ++ReqdExctnDt	M	ISO Date	
Name of the payer	+PmtInf ++Dbtr +++Nm	M	70x	
Payer's address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	66x	Maximum number of occurrences = 2; total length of both fields cannot exceed 66 characters.
Payer's country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	C	2!a	Country code according to ISO 31666. Mandatory field if *AdrLine* is given
Rachunek zleceniodawcy	+PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	M	26!n	Account in the form of NRB
National identifier of the payer's bank	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysId +++++Cd ++++MmbId	M	8!n	Bank's settlement number
Reference/signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	M	35x	Mandatory field by standard. If the Bank's client does not provide it, the ERP system has to supplement it with the 'not provided' value
Billing channel's ID	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	C	4!a	'RTGS' fixed value for SORBNET transactions. For ELIXIR transactions the field is forbidden.
Order category	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++CtgyPurp +++++Cd	C	4!a	Permitted codes are: 'TAXS' – for orders for Tax Offices; 'SPLI' – for Split Payment orders. The field is forbidden for other types of orders.

Field name	Name of the XML element	Status	Format	Comments
Transfer amount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	The decimal separator is a fullstop (".").
Contractor's bank ID	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++ClrSysId +++++++Cd ++++++MmbId	M	8!n	Settlement number of the contractor's bank
Contractor's name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	
Contractor's address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	66x	Maximum number of occurrences = 2; total length of both fields cannot exceed 66 characters.
Contractor's country	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	C	2!a	Mandatory if the *AdrLine* field was provided
Country of residence of the person (stay)	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	O	2!a	If PL or field does not occur, we assume a "resident" value, otherwise we assume a "non-resident" value.
Contractor's account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id	M	26!n	

Field name	Name of the XML element	Status	Format	Comments
Tax (mandatory field for orders for the tax authorities)	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr ++++TaxId ++++RegnId ++++Rcrd +++++Tp +++++FrmsCd	C	-	Mandatory field for orders for the benefit of the tax authorities. The field layout is described in the following tables.
Additional information for the payer's bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	In the case of sending a package of orders, depending on the bank and the type of package that is sent, in the field may appear following types of packages (separated by commas): 'PAYMENT' – payroll package 'PAYMENT_ADMISSION' – payroll package with supply 'STRAIGHT' - a simple package. The absence of any of the above markings means a standard package. If the Bank allows it, and 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 fulfilled. Otherwise, even with the fulfilled acceptance schemes, the package will not be sent. If the given value is not supported in a given Bank, the error is returned.
Payment type (only for Split Payment)	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Cd or +PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Prtry	C	10x F lub 2x F	For <Cd> value "OTHR/VAT53", for <Prtry> value "53".

Field name	Name of the XML element	Status	Format	Comments
Order title – unstructural	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field can occur only one. For Split Payment value /VAT/10n,2n/IDC/14x/INV/35x/TXT/33 x, i.e.: /VAT/23,00 – fixed value /VAT/ and VAT amount (max. 13 characters, the separator is a comma ",") /IDC/5555555555 – fixed value /IDC/ and the tax ID of the recipient (max. 14 characters) /INV/6464538 – fixed value /INV/ and the invoice number to which payment applies (max. 35 characters) /TXT/należność – fixed value /TXT/ and additional description (max 33. characters). The "/TXT/33xV" part is optional. e.g.: /VAT/4213,00/IDC/1234567890/INV/F V-201701/TXT/zaliczka
Filling the "Tax" field for payments for tax offices				
	+PmtInf ++CdtTrfTxInf +++Tax	-	-	Parent tag
Information relating to the debtor making the payment	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr	-	-	Parent tag
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 – different type of identifier. Next 34 characters contain the serial number of the identifier.

Field name	Name of the XML element	Status	Format	Comments
Description of the type of payment made	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++Tp	C	35x	Here the time period is entered (year – in YYYY notation, period type, period number). The necessity to fill in the field depends on the form's symbol.
Form type	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++FrmsCd	M	35x	Here the form type is entered
Additional information	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++AddtlInf	M	140x	Identification of the commitment (type of document, e.g. decision, enforcement title, provision)

6.3.2. InternalTransfer – internal transfer (currency conversion)

The *InternalTransfer* message is sent by the customer to the bank. Includes a packet of transfers in PLN or in other currencies within the BNP Paribas Bank Polska S.A. bank from the indicated customer account to many recipients' accounts.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	M	35x	Unique for a given sender. For messages with transfers, the value of the message identifier is used to check the status of sent transfers. Therefore, message identifiers sent by one client must be unique (they cannot be repeated). If a repetition occurs, an error is reported. The message identifier is saved as being used only when the message was correct and transfers from this message have been saved. Cannot contain spaces or special characters.
Date and time the message was created	+GrpHdr ++CreDtTm	M	ISO DateAnd Time	Permissible date –/+ 7 days from current day
Number of orders in the message	+GrpHdr ++NbOfTxs	M	15d	
Initiator of the order	+GrpHdr ++InitgPty +++Nm	M	70x	A string allowing to identify the person placing the order on the side of the financial and accounting system. Cannot contain spaces or special characters.
Payer's ID	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Customer ID. Data from this field is stored in the event log as the initiator's data. Cannot contain spaces or special characters.
Name of the package	+PmtInf ++ PmtInfId	O	20x	Name of the transfer order package
Payment method	+PmtInf ++PmtMtd	M	3!a	Fixed value „TRF"
Mass order index	+PmtInf ++BtchBookg	O		False – ordinary orders (debit per transaction)

Field name	Name of the XML element	Status	Format	Comments
Date of execution	+PmtInf ++ReqdExctnDt	M	ISO Date	
Payer's name	+PmtInf ++Dbtr +++Nm	M	70x	
Payer's addres	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	66x	Maximum number of appearances = 2; total length of both fields can not exceed 66 characters.
Payer's country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Country code according to ISO 31666
Payer's account	+PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	M	26!n	Account in the form of NRB
Payer's bank national identifier	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysId +++++Cd ++++MmbId	M	8!n	Bank's settlement number
Reference/sig nature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	M	35x	
Order category	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++CtgyPurp ++++Cd	C	4!a	Permitted codes: • 'INTC' – for intra-bank orders
Transfer amount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	The decimal separator is a fullstop (".").

Field name	Name of the XML element	Status	Format	Comments
Contractor's name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	
Contractor's address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	66x	Maximum number of appearances = 2; total length of both fields cannot exceed 66 characters.
Contractor's account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN	M	2!a26!n	
Additional information for the payer's bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	If in the field value 'SEND' is set for all transactions in the package, then the orders will be automatically sent if the acceptance schemes are fulfilled. Otherwise, even if the acceptance schemes are fulfilled, the package will not be sent.
Order title	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	O	140x	

6.3.3. ForeignTransfer – foreign transfer

ForeignTransfer message is sent by the customer to the bank. It contains a package of transfers in the currency to banks abroad or in Poland from the indicated account of the client to many accounts of payment recipients.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	M	35x	Unique for a given sender. For messages with transfers, the value of the message identifier is used to check the status of sent transfers. Therefore, message identifiers sent by one client must be unique (they cannot be repeated). If a repetition occurs, an error is reported. The message identifier is saved as being used only when the message was correct and transfers from this message have been saved. Cannot contain spaces or special characters.
Date and time the message was created	+GrpHdr ++CreDtTm	M	ISO DateAnd Time	Permissible date –/+ 7 days from current day
Mass orders' parameter	+PmtInf ++BtchBookg	O		Fixed value "False" – individual debit for a single transaction
Number of orders in the message	+GrpHdr ++NbOfTxs	M	15d	
Initiator of the order	+GrpHdr ++InitgPty +++Nm	M	70x	A string allowing to identify the person placing the order on the side of the financial and accounting system. Cannot contain spaces or special characters.
Payer's ID	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Customer ID. Cannot contain spaces or special characters
Name of the package	+PmtInf ++PmtInfId	O	20x	Name of the transfer order package
Payment method	+PmtInf ++PmtMtd	M	3!a	Fixed value "TRF"
Date of execution	+PmtInf ++ReqdExctnDt	M	ISO Date	
Payer's name	+PmtInf ++Dbtr +++Nm	M	70x	

Field name	Name of the XML element	Status	Format	Comments
Payer's address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	35x	Maximum number of appearances = 2; total length of both fields cannot exceed 35 characters.
Payer's country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Country code according to ISO 31666
Payer's account	+PmtInf ++DbtrAcct +++Id ++++IBAN	M	2!a26!n	Only IBAN is allowed
BIC of the payer's bank	+PmtInf ++DbtrAgt +++FinInstnId ++++BIC	M	4!a2!a2!c[3!c]	
Settlement of fees	+PmtInf ++CdtTrfTxInf +++ChrgBr	M	4!a	'CRED' – the fee is paid by the contractor 'DEBT' – the fee is paid by the payer 'SHAR' – the fee is shared
Account for fees	+PmtInf ++ChrgsAcct ++++Id +++++Othr ++++++Id	O	2!a26!n	IBAN
Order ID	+PmtInf ++CdtTrfTxInf +++PmtId ++++InstrId	O	35x	
Reference/ signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	M	35x	Mandatory field according to the standard. If the Bank's client does not provide it, the ERP system has to supplement it with the value 'not provided'.
Order priority	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++InstrPrty	M	4!a	HIGH – for urgent and express priority NORM – for ordinary priority

Field name	Name of the XML element	Status	Format	Comments
Payment type code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	C	4!a	Field not interpreted for NORM value in the order priority. For HIGH value possible values: • PRPT for urgent mode • SDVA for express mode
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 name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	66x	
Contractor's address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	66 x	Maximum number of appearances = 2; total length of both fields cannot exceed 66 characters.
Country of residence of the person (stay)	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	O	2!a	If PL or field does not appear, we assume a "resident" value, otherwise we assume a "non-resident" value.
Contractor's account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id	M	34x	

Field name	Name of the XML element	Status	Format	Comments
Additional information for the payer's bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	M	140x	It is required to indicate in this field the contact person in the form: … CONTACT_TELECOM = "contact person"; "email or phone"; … The remaining information in the field will be added as additional information. The transferred value will be searched for codewords. Analogical validation as for orders entered with other channels. If in the field value 'SEND' is set for all transactions in the package, then the orders will be automatically sent if the acceptance schemes are fulfilled. Otherwise, even if the accepted acceptance schemes are fulfilled, the package will not be sent.
Controlling report	+PmtInf ++CdtTrfTxInf +++RgltryRptg ++++Dtls +++++Inf	O	35x	
Statistical code	+PmtInf ++CdtTrfTxInf +++RgltryRptg ++++RgltryDtls +++++Cd	O	3x	
Order title	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field can only appear once

6.3.4. SEPATransfer – foreign SEPA transfer (SEPA Credit Transfer)

The *SEPATransfer* message is sent by the customer to the bank. Includes a SEPA (SEPA Credit Transfer) transfer package from the indicated customer account to many recipients' accounts.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	M	35x	Unique for a given sender. For messages with transfers, the value of the message identifier is used to check the status of sent transfers. Therefore, message identifiers sent by one client must be unique (they cannot be repeated). If a repetition occurs, an error is reported. The message identifier is saved as being used only when the message was correct and transfers from this message have been saved. Cannot contain spaces or special characters.
Date and time the message was created	+GrpHdr ++CreDtTm	M	ISO DateAnd Time	Permissible date –/+ 7 days from now
Mass orders' parameter	+ PmtInf ++BtchBookg	O		Fixed value "False" – individual debit for a single transaction
Number of orders in the message	+GrpHdr ++NbOfTxs	M	15d	
Initiator of the order	+GrpHdr ++InitgPty +++Nm	M	70x	A string allowing to identify the person placing the order on the side of the financial and accounting system. Cannot contain spaces or special characters
Payer identifier	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	O	35x	Customer ID. Cannot contain spaces or special characters
Payment identifier (package name)	+PmtInf ++PmtInfId	O	20x	References given by the sending party – unambiguously identifies the information block in the message
Payment method	+PmtInf ++PmtMtd	M	3!a	Fixed value "TRF"
Payment type code	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	M	4!a	Fixed value "SEPA"

Field name	Name of the XML element	Status	Format	Comments
Order aim category	+PmtInf ++CtgyPurp	O	4!a	
Date of execution	+PmtInf ++ReqdExctnDt	M	ISO Date	
Payer's name	+PmtInf ++Dbtr +++Nm	M	70x	
Payer's address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	70x	Maximum number of appearances = 2
Payer's country code	+PmtInf ++Dbtr +++PstlAdr ++++ Ctry	C	2!a	
Payer's account	+PmtInf ++DbtrAcct +++Id ++++Iban	M	2!a26!n	Account number in IBAN format
BIC of the payer's bank	+PmtInf ++DbtrAgt +++FinInstnId ++++BIC	M	4!a2!a2!c[3!c]	
Reference/ signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	M	35x	Mandatory field according to standard. If the customer does not provide it, the ERP system has to supplement it with the value 'not provided'. In the bank's source system, the field "signature" will be incomplete according to the intention of the customer.
Amount and currency of the transfer	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	3!a 16d	The decimal separator is a fullstop (".").
Name of the original payer	+PmtInf ++UltmtDbtr +++Nm	O	70x	
Settlement of fees	+PmtInf ++ChrgBr	M	4!a	Fixed value 'SLEV', other codes prohibited.

Field name	Name of the XML element	Status	Format	Comments
BIC of the contractor's bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC	O	4!a2!a2!c[3!c]	
Name of the contractor	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	66x	
Contractor's address	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	66x	Maximum number of appearances = 2; total length of both fields cannot exceed 66 characters.
Contractor's country	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++Ctry	M	2!a	
Country of residence of the person (stay)	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	O	2!a	If PL or field does not appear, we assume a "resident" value, otherwise we assume a "non-resident" value.
Contractor's account	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN	M	2!a26!n	Only IBAN
Order aim code	+PmtInf ++CdtTrfTxInf +++Purp ++++Cd	O	35x	ExternalPurposeCode ISO 20022
Account for fees	+PmtInf ++ChrgsAcct ++++Id +++++Othr ++++++Id	O	2!a26!n	IBAN

Field name	Name of the XML element	Status	Format	Comments
Additional information for the payer's bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	If in the field value 'SEND' is set for all transactions in the package, then the orders will be automatically sent if the acceptance schemes are fulfilled, otherwise even if the acceptance schemes have been fulfilled, the package will not be sent.
Title of the order	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	

6.3.5. MT101Transfer – MT101 transfer

Request: **MT101Transfer**

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	M	35x	Unique for a given sender (: 20 Sender's reference) For messages with transfers, the value of the message identifier is used to check the status of sent transfers. Therefore, message identifiers sent by one client must be unique (they cannot be repeated). If a repetition occurs, an error is reported. The message identifier is saved as being used only when the message was correct and transfers from this message have been saved. Cannot contain spaces or special characters.
Date and time the message was created	+GrpHdr ++CreDtTm	M	ISO DateAnd Time	Permissible date –/+ 7 days from now
Number of orders in the message	+GrpHdr ++NbOfTxs	M	15d	
Sum of orders in the message	+GrpHdr ++CtrlSum	O		

Field name	Name of the XML element	Status	Format	Comments
Initiator of the order	+GrpHdr ++InitgPty +++Nm	M	70x	A string allowing to identify the person placing the order on the side of the financial and accounting system. Cannot contain spaces or special characters.
Payer's ID	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	C	35x	Customer ID. Data from this field is stored in the event log as the initiator's data. Cannot contain spaces or special characters.
Client reference	+PmtInf ++PmtInfId	M		(:21 Cielnt reference)
Payment method	+PmtInf ++ PmtMtd	M	3!a	Fixed value "TRF"
Date of execution	+PmtInf ++ReqdExctnDt	M	ISO Date	(:30 Currency date)
Payer's name	+PmtInf ++Dbtr +++Nm	M	70x	(:50F Name of the payer)
Payer's address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	66x	(:50F Name of the payer)
Country code of the payer	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	O	2!a	Country code according to ISO 31666 (: 50F Name of the payer)
Payer's account	+PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	M	26!n	BBN (NRB) (: 50H Payer account)
Payer bank's national ID	+PmtInf ++DbtrAgt +++FinInstnId ++++BIC	M	8!n	:52A Financial Institution maintaining the payer's account
Reference/ signature	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	M	35x	The field is not used

Field name	Name of the XML element	Status	Format	Comments
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: • 'CRED' – costs of BNP Paribas Bank Polska SA Bank and costs of intermediary banks are covered by the recipient • 'SHAR' – costs of BNP Paribas Bank Polska SA Bank are covered by the payer; the costs of intermediary banks are covered by the recipient • 'DEBT' – costs of BNP Paribas Bank Polska SA Bank and costs of intermediary banks are covered by the payer
Financial institution	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC	M	8!n	(:57A Financial institution maintaining the beneficiary's account)
Name of the contractor	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x	(:59 Beneficiary 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)

Field name	Name of the XML element	Status	Format	Comments
Payment type (only for Split Payment)	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Cd albo +PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm +++++Prtry	O	10x F lub 2x F	For <Cd> value "OTHR/VAT53", for <Prtry> value "53". Split Payment can only be specified as an order from a bank account of a Polish bank to a bank in Poland.
Title of the order	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	(:70 payment details) For Split Payment value /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x, i.e.: /VAT/23,00 – fixed value /VAT/ and VAT amount (max. 13 characters, the separator is a comma ",") /IDC/5555555555 – fixed value /IDC/ and the tax ID of the recipient (max. 14 characters) /INV/6464538 – fixed value /INV/ and the invoice number to which the payment applies (max. 35 characters) /TXT/należność – fixed value /TXT/ and an additional description (max. 33 characters). The "/TXT/33xV" fragment is optional. e.g.: /VAT/4213,00/IDC/1234567890/INV/FV-201701/TXT/zaliczka
Instruction code	+PmtInf ++CdtTrfTxInf +++Purp ++++Cd	C	9x	(:23E Instruction code) List of codes: • RTGS – high-volume transfer • URGP – urgent transfer Both values can be entered in the field by separating them with the "/" sign.

Field name	Name of the XML element	Status	Format	Comments
Additional information for the payer's bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	If in the field value 'SEND' is set for all transactions in the package, then the orders will be automatically sent if the acceptance schemes are fulfilled, otherwise even if the acceptance schemes have been fulfilled, the package will not be sent.

6.3.6. GetPaymentStatusReport – request for payment status

The *GetPaymentStatusReport* message is sent by the customer to the bank. It includes an inquiry about the status of previously submitted payments (transfers or direct debits).

GetPaymentStatusReport message consists of two main parts:

- the ID of the original message,
- definition of status queries.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	GetPayStsRpt +GrpHdr ++MsgId +++Id	M	35x	Cannot contain spaces or special characters.
Date and time the message was created	GetPayStsRpt +GrpHdr ++CreDtTm	M	ISO DateAndTime	
The ID of the original message	GetPayStsRpt +OrgnlGrpInfAndSts ++OrgnlMsgId	M	35x	ID +GrpHdr ++MsgId from the message containing transactions about whose status we are asking about.
The name of the original message type	GetPayStsRpt +OrgnlGrpInfAndSts ++OrgnlMsgNmId	O	35x	
The date of the original message	GetPayStsRpt +OrgnlGrpInfAndSts ++OrgnlCreDtTm	O	ISO DateAndTime	

Field name	Name of the XML element	Status	Format	Comments
The number of transactions contained in the message	GetPayStsRpt +OrgnlGrpInfAndSts ++OrgnlNbOfTxs	O	15d	
The sum of transactions included in the message	GetPayStsRpt +OrgnlGrpInfAndSts ++OrgnlCtrlSum	O	20d	

6.3.7. PaymentStatusReport – transfer status

The *PaymentStatusReport* message is sent by the bank to the customer as a response to the submission of transfers (*CreditTransferInitiation*), direct debits (*DirectDebitInitiation*) or to the request for payment status (*GetPaymentStatusReport*).

The *PaymentStatusReport* message consists of two main parts:

- statement ID,

- payment status lists (transfers).

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	M	35x	
Date and time of creation	+GrpHdr ++CreDtTm	M	ISO DateAndTime	
The ID of the original message	+OrgnlGrpInfAndSts ++OrgnlMsgId	M	35x	ID +GrpHdr ++MsgId from the message containing transactions about which we are asking.
The name of the original message type	+OrgnlGrpInfAndSts ++OrgnlMsgNmId	M	35x	The type of the original message containing transactions about whose status we are asking about: • pain.001.001.03 – for transfers • pain.008.001.02 – for direct debits
The number of transactions contained in the message	+OrgnlGrpInfAndSts ++OrgnlNbOfTxs	M	15d	The number of transactions in the original message about whose status we are asking about.

Field name	Name of the XML element	Status	Format	Comments
The ID of the original payment	+OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlInstrId	M	35x	Number of operations in the source system (e.g. electronic banking)
Customer reference	+OrgnlPmtInfAndSts ++TxInfAndSts ++++OrgnlEndToEndId	O	35x	Customer reference
Payment status	+OrgnlPmtInfAndSts ++TxInfAndSts +++TxSts	M	35x	Four-character status code (in accordance with the status table allowed by ISO – table below)
Additional payment status	+OrgnlPmtInfAndSts ++TxInfAndSts +++StsRsnInf ++++AddtlStsRsnInf	O	105x	The field contains 2 elements separated by the "|" character: • description of the payment status, • reason for rejection; subfield filled only for payments in the "rejected" status.
Additional description of the payment status	+OrgnlPmtInfAndSts ++TxInfAndSts +++StsRsnInf ++++ AddtlInf	O	35x	The field contains a status description compatible with the BiznesPl@net system: "entered", "during acceptance", "accepted" and others.
Date and time of granting the status	+OrgnlPmtInfAndSts ++TxInfAndSts +++AccptncDtTm	O	ISO DateAndTimes	

Transaction statuses:

Status symbol	Name	Status description
ACSP	Directed to implementation (Accepted Settlement in Process)	Payment correct in technical terms and in accordance with the customer's profile. It was sent for implementation
ACWC	Directed to implementation, but changes have been made (Accept With Change)	Payment accepted and sent for implementation, but the changes has been introduced into it, for example – the recipient's bank ID (based on the ELIXIR system replacement table), date of payment (order placed after CutOffTime), etc.
PDNG	Awaiting processing (Pending)	Payment registered in the bank's IT system. Its status will change after performing a format validation check and compliance with the customer profile.
RJCT	Rejected (Rejected)	Payment rejected by the bank's IT system or settlement system with an appropriate error code, in accordance with ISO 20022

6.3.8. DirectDebitInitiation – Direct debit (creditor's side)

The *DirectDebitInitiation* message is sent by the customer to the bank. It contains a package of direct debits from multiple creditor accounts to the designated customer account.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	M	35x	Unique for a given sender For messages with transfers, the value of the message identifier is used to check the status of sent transfers. Therefore, message identifiers sent by one client must be unique (they cannot be repeated). If a repetition occurs, an error is reported. The message identifier is saved as being used only when the message was correct and transfers from this message have been saved. Cannot contain spaces or special characters.
Date and time the message was created	+GrpHdr ++CreDtTm	M	ISO DateAnd Time	Permissible date –/+ 7 days from current day
Aggregate amount of the orders	GrpHdr ++CtrlSum	O		The decimal separator is a fullstop (".").
Number of orders in the message	+GrpHdr ++NbOfTxs	M	15d	
Initiator of the order	+GrpHdr ++InitgPty +++Nm	M	70x	A string allowing to identify the person placing the order on the side of the financial and accounting system. Cannot contain spaces or special characters.
Payer's ID	+GrpHdr ++InitgPty +++Id ++++PrvtId +++++Othr ++++++Id	O	35x	Customer ID. Data from this field is stored in the event log as the initiator's data. In the event log the data will be presented in the form: - initiator of the order (payer's ID). Cannot contain spaces or special characters.
Package identifier	+PmtInf ++PmtInfId	M	20x	Name of the direct debit package
Payment method	+PmtInf ++PmtMtd	M	3!a	Fixed value 'DD'

Field name	Name of the XML element	Status	Format	Comments
Date of implementation	+PmtInf ++ReqdColltnDt	M	ISO Date	Requested date of transfer of money from the debtor to the creditor
Name of the creditor	+PmtInf ++Cdtr +++Nm	M	70x	
NIP (taxpayer's identification numer)	+PmtInf ++Cdtr +++Id ++++OrgId +++++Othr ++++++Id	M	35x	
Creditor's account	+PmtInf ++CdtrAcct +++Id ++++IBAN	M	2!a26!n	
BIC of creditor's bank	+PmtInf ++CdtrAgt +++FinInstnId ++++BIC	M	4!a2!a2!c [3!c]	Fixed value "PPABPLPKXXX"
Payment identifier	+PmtInf ++DrctDbtTxInf +++PmtId ++++InstrId	M	24x	
Reference/ signature	+PmtInf ++DrctDbtTxInf +++PmtId ++++EndToEndId	M	16x	Customer reference number
The amount and currency of direct debit	+PmtInf ++DrctDbtTxInf +++InstdAmt	M	3!a 16d	The decimal separator is a fullstop (".").
BIC of debtor's bank	+PmtInf ++DrctDbtTxInf +++DbtrAgt ++++FinInstnId +++++BIC	M	4!a2!a2!c [3!c]	Field not processed by Biznes Pl@net
Debtor's name	+PmtInf ++DrctDbtTxInf +++Dbtr ++++Nm	M	70x	Name / Name and surname

Field name	Name of the XML element	Status	Format	Comments
Debtor's address	+PmtInf ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++AdrLine	O	70x	The field can appear twice
Country of residence of the person (stay)	+PmtInf ++DrctDbtTxInf +++Dbtr ++++CtryOfRes	O	2!a	If PL or field does not occur, we assume a "resident" value, otherwise we assume a "non-resident" value.
Debtor's account number	+PmtInf ++DrctDbtTxInf +++DbtrAcct ++++Id +++++IBAN	M	34x	
Payment title code	+PmtInf ++DrctDbtTxInf +++Purp ++++Cd	O	4c	Allowed either the 'Payment title code' field or the 'Payment details' field.
Payment details	+PmtInf ++DrctDbtTxInf +++RmtInf ++++Ustrd	O	140x	Allowed either the 'Payment title code' field or the 'Payment details' field. The field may appear four times.

6.3.9. ImportTransferInitiation

The *ImportTransferInitiation* message is sent by the customer to the bank. It is a request to import a file containing order data in any format supported by BiznesPl@net. In response to this request, the customer receives information about the status of the import in the form of the message *ImportTransferInitiationResponse*.

The *ImportTransferInitiation* message consists of two main parts:

- message header;
- definition of the inquiry about the status of orders.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message header				
Message ID	ImpTraInit +GrpHdr ++MsgId +++Id	M	35x	Cannot contain spaces or special characters
Date and time the message was created	ImpTraInit +GrpHdr ++CreDtTm	M	ISO DateAnd Time	
Import files with orders				
Name of the template	ImpTraInit +ImpInfo ++ImpTmpNm	M	35x	Data type template according to which the transferred file should be imported
Name of the package	ImpTraInit +ImpInfo ++ImpPackageName	M	35x	
File name	ImpTraInit +ImpInfo ++ImpFileNm	M	35x	
File encoding	ImpTraInit +ImpInfo ++ImpFileEncoding	O	15x	If the field is not completed, the default encoding will be used. In this field, one of the following values corresponding to the encoding of the imported file can be used: - Cp1250 (means Windows-1250) - ISO8859_2 (means ISO-8859-2) - Cp852 (means CP 852) - ASCII (means Ansi without Polish characters) - UTF-8 (means UTF-8)
Package type	ImpTraInit +ImpInfo ++ImpPackageType	O	15x	Specifies how the imported orders will be saved. If the field is not filled in, the orders are saved as single orders. Permissible values: - PACKAGE (order pack)
Imported file	ImpTraInit +ImpInfo ++ImpFile	M	base64Bi nary	The content of the file is attached to SOAP message using MTOM-XOP technology.

Field name	Name of the XML element	Status	Format	Comments
Recording of correct data	ImpTraInit +ImpInfo ++ImpValidData	O	boolean	Indication whether correct orders from the file containing errors are to be imported or if the whole file is to be rejected. Possible codes: • 0 – whole file rejected, • 1 – import only correct orders. In the absence of a field, valid orders will be rejected.
Export of errors	ImpTraInit +ImpInfo ++ExpWrongDataFile	O	boolean	Contains instructions on whether to export a file containing records with invalid orders. If the field is not filled in, errors are not exported.

6.3.10. ImportTransferInitiationResponse

The *ImportTransferInitiationResponse* message is sent by the Bank to the Customer in response to the *ImportTransferInitiation* request. This message contains information about the status of the imported import.

ImportTransferInitiationResponse message consists of four main parts:

- message header;
- information about the original message in which the import file was sent;
- information on the status of imported orders;
- exported file with incorrect records.

Field name	Name of the XML element	Status	Format	Comments
Message header				
Message ID	ImpTraInit +GrpHdr ++MsgId	M	35x	Cannot contain spaces or special characters.
Date and time the message was created	ImpTraInit +GrpHdr ++CreDtTm	M	ISO DateAnd Time	
Export of errors				
Name of the file with errors	ImpTraInit +GrpHdr ++ExpInf +++ExpFileNm	C	35x	Field filled in if the imported file contained errors and the client demanded to export the file with errors.

Field name	Name of the XML element	Status	Format	Comments
File with errors	ImpTraInit +GrpHdr ++ExpInf +++ExpFile	C	base64Binary	Field filled in if the imported file contained errors and the client demanded to export the file with errors. A file containing invalid records from the imported file sent by the customer. The content of the file is attached to SOAP message using MTOM-XOP technology.
Information about the original message in which the import file was sent				
The ID of the original message	ImpTraInit +OrgnlGrpInfAndSts ++OrgnlMsgId	M	35x	ID +GrpHdr ++MsgId from the message containing the imported file.
The name of the original message type	ImpTraInit +OrgnlGrpInfAndSts ++OrgnlMsgNmId	M	35x	The type of the original message containing the imported file.
The number of transactions contained in the message	ImpTraInit +OrgnlGrpInfAndSts ++OrgnlNbOfTxs	M	15d	The number of transactions in the imported file
Information about the status of the import				
Import status	ImpTraInit +PmtInf ++TxSts	M	3d	Import status: 0 – correct; different from 0 – incorrect.
Error details	ImpTraInit +PmtInf ++ErrorDtls	C	150x	Detailed information about the error. Filled in if errors occurred.

6.3.11. GetPendingPaymentsList

The *GetPendingPaymentsList* message is sent by the customer to the bank. This is a request to download a list of orders from a given customer account that have not received a set of signatures yet. The service adopts the number of the account charged in orders as one of the input parameters. Due to the risk of a large amount of output data, the design of the service does not allow simultaneous collection of information about dispositions from multiple accounts. The query also specifies the range of dates for which orders are to be searched.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	GetPdngDisp +GrpHdr ++MsgId	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.
Date of the message creation	GetPdngDisp +GrpHdr ++CreDtTm	M	ISO DateAndTime	
Package ID	GetPdngDisp +PdngDispQry ++PmtGrpId	C	13n	ID of the order package. Necessary to fill in if the *Account number* field has not been filled out.
Account number	GetPdngDisp +PdngDispQry ++AcctId +++EQ ++++Othr +++++Id	C	35x	Account number. Necessary to complete if the *ID of the order* field has not been filled out. A complex order (group order, parcel) will be returned if it contains at least one partial order from the invoice for which we are asking.
Type of orders searched	GetPdngDisp +PdngDispQry ++PmtTp	C	10x	Optional field. Allowed only if account number is provided. Possible types: • SINGLE – only single orders • GROUP – only packages If field is not filled in, it means searching for both single orders and packages.
Starting date	GetPdngDisp +PdngDispQry ++DtSch +++FrDt	C	ISO Date	A complex order (group, package) will be returned if it contains at least one partial order, which execution date is later than or equal to the given date. Required if package identifier is not provided
End date	GetPdngDisp +PdngDispQry ++DtSch +++ToDt	C	ISO Date	A complex order (group, package) will be returned if it contains at least one partial order, which execution date is is earlier than or equal to the given ine. Required if package identifier is not provided.

6.3.12. BankToCustomerPendingPaymentsList

BankToCustomerPendingPaymentsList message is sent by the bank to the client in response to a request to download a list of orders from a given customer account that have not received a set of signatures yet. The service returns basic information about orders (both individual and collective orders) along with information about the status. Orders are returned as packages, additionally a hash

and unique identifier (per package / single order) are returned, which can be used to sign orders using the message described in the next chapter.

Field name	Name of the XML element	Status	Format	Comments
Message ID	PendDisp +GrpHdr ++MsgId	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.
Date and time of creation	PendDisp +GrpHdr ++CreDtTm	M	ISO DateAndTime	
Message ID	PendDisp +Rpt ++Id	M	35x	The same ID as in the header
Date and time of creation	PendDisp +Rpt ++CreDtTm	M	ISO DateAndTime	The same date as in the header
Account number	PendDisp +Rpt ++Acct +++Id ++++Othr +++++Id	M	35x	Account number
Number of orders	PendDisp +Rpt ++NbOfTxs	M	6d	Number of orders pending for a set of signatures. A complex order (package, group order) is counted as one item.
Dispositions	PendDisp +Rpt ++Disp	O	-	Instructions from the account waiting for a set of signatures are returned. The field is filled in if there are orders / group orders according to the given search criteria.
Fields in the disposal list (inside the <Disp> tag):				
The name of the order package	+++PmtInf ++++PmtInfId	C	35x	Field filled in only for collective orders.
Collective order ID	+++PmtInf ++++PmtGrpId	C	35x	Field filled in only for collective orders. Number of operation in the source system (e.g. electronic banking).
The type of collective order	+++PmtInf ++++PmtGrpTp	C		Field filled in only for collective orders. Posiible values: • SIMPLE – for packages • MASS – for mass orders • MT101 – for MT101 orders

Field name	Name of the XML element	Status	Format	Comments
Total amount	+++PmtInf ++++Amt +++++InstdAmt	C		Field filled in only for collective orders. The decimal separator is a fullstop (".").
Collective order account	+++PmtInf ++++DbtrAcct +++++Id ++++++Othr +++++++Id	C		Field filled in only for appropriate collective orders.
Date of the collective order	+++PmtInf ++++ReqdExctnDt	C		Field filled in only for appropriate collective orders.
Signatures for the collective order	+++PmtInf ++++Signs	O		Field filled in only for appropriate collective orders.
ID of the single order	+++PmtInf ++++CdtTrfTxInf +++++OrgnlInstrId	M	35x	Number of operation in the source system (e.g. electronic banking)
Status of the order	+++PmtInf ++++CdtTrfTxInf +++++TxSts	M	35x	Four-character status code (in accordance with the status table allowed by ISO - table below)
Extended status	+++PmtInf ++++CdtTrfTxInf +++++StsRsnInf ++++++AddtlStsRsnInf	O	105x	The field contains 2 elements separated by the "|" character: • description of the payment status, • reason for rejection; subfield filled in only for payments in the "rejected" status. The value is returned in the language version according to the parameter received in the message.
Date of last modification of the order	+++PmtInf ++++CdtTrfTxInf +++++LastModDate	M	ISODateTime	Date of the last modification of the order, downloaded from the source system. In the case of an order that was not modified, the creation date is returned.
Signatures	+++PmtInf ++++CdtTrfTxInf +++++Signs	C	-	The section is present only if at least one signature is submitted for the order.
Type of a single order	+++PmtInf ++++CdtTrfTxInf +++++PmtType	M		
Date of the order execution	+++PmtInf ++++CdtTrfTxInf +++++ReqdExctnDt	C	ISO Date	Field filled in if the date of the collective order is not completed.

Field name	Name of the XML element	Status	Format	Comments
Payer's bill	+++PmtInf ++++CdtTrfTxInf +++++DbtrAcct ++++++Id +++++++Othr ++++++++Id	C	2!a26!n	Field filled in if the account of the payer of the collective order has not been completed.
Contractor's account	+++PmtInf ++++CdtTrfTxInf +++++CdtrAcct ++++++Id +++++++Othr ++++++++Id	O		Field filled in for orders of the appropriate type.
Title of the order	+++PmtInf ++++CdtTrfTxInf +++++RmtInf ++++++Ustrd	C	140x	Field filled in for orders of the appropriate type.
Amount and currency of the order	+++PmtInf ++++CdtTrfTxInf +++++Amt ++++++InstdAmt	M	3!a18d	The decimal separator is a fullstop (".").
Order hash	+++PmtInf ++++CdtTrfTxInf +++++PmtHash	M		Abbreviation of order data, which will be used to unambiguously verify the data of the signed order / collective order.
Fields with disposition signatures (inside the <Signs> tag):				
Identifier of the signer	+++++Id ++++++PrvtId +++++++Othr ++++++++Id	M	35x	Customer ID.
Name and surname of the signatory	+++++Nm	M	70x	A string that allows to identify the person placing the order on the side of the financial and accounting system.
Date of signature	+++++SignDate	M	ISODateTime	Date and time of signing
Signature status	+++++SignSts	M	4!x	Signature status: • SVRF – verified • PRVR – initially verified • SINV – incorrect verification

6.3.13. SignDisposiotions

The *SignDispositions* message is sent by the customer to the bank. It is a request to sign orders and packages waiting for signature, from a given account.

The order signing process proceeds as follows:

1. triggering the *GetPendingPaymentsList* message to retrieve orders / group orders that can be signed.

2. if single orders have been downloaded, they can be signed using the *SignDispositions* message. However, if group orders have been downloaded, before signing the orders it will be necessary to trigger the *GetPendingPaymentsList* message again for the group of orders and retrieve the details of individual orders – only then can the orders be signed.

After receiving a query allowing signing of previously sent orders (*SignDisposiotions*), the CIB will attempt to sign orders with given IDs. The method accepts the identifiers and hashes of orders that have been returned to the customer's financial and accounting system using the *BankToCustomerPendingPaymentsList* message. For each order verification will be carried out if:

- the user whose signature is included in the message has the rights to the account debited in the signed order and if he has the rights to sign orders outgoing from it;

- the date of last modification transmitted in the message with the signature is identical to the date in the database.

Negative verification causes stopping processing of the current order/package. The processing of subsequent orders/packages is performed irrespective of the status of the previous processing. The fields with signatures will be placed in the message structure in the same way as for the dispositions used to send orders in the XML form.

In response to the message, the already existing *PaymentStatusReport* message will be used. When handling the status request, all data will be retrieved from the database of the said system.

SignDisposiotions message specification:

Field name	Name of the XML element	Status	Format	Comments
Surrounding tag	SignDisp	M	-	Technical tag, surrounding information about signed orders
Message ID	+GrpHdr ++MsgId	M	35x	Unique for a given sender. Cannot contain spaces or special characters.
Date and time the message was created	+GrpHdr ++CreDtTm	M	ISO DateAnd Time	
Number of orders in the message	+GrpHdr ++NbOfTxs	M	15d	
Initiator of the order	+GrpHdr ++InitgPty +++Nm	M	70x	A string that allows to identify the person placing the order on the side of the financial and accounting system.

Field name	Name of the XML element	Status	Format	Comments
Payer's ID	+GrpHdr ++InitgPty +++Id ++++PrvtId +++++Othr ++++++Id	O	35x	Client's ID
Dispositions	+SignDisp	M	-	List of signed dispositions. The message must contain at least one element
Disposition	++Disp	M	-	Signed disposition. The message has to contain at least one element
Fields in the disposal list (inside the <Disp> tag):				
Identifier of a single order	+++PmtInf ++++OrgnlInstrId	M	35x	The number of operations in the source system (e.g. electronic banking).
Date of a single order's last modification.	+++PmtInf ++++LastModDate	M	ISODate Time	Date of the last modification of the order, downloaded from the source system.
Order hash	+++PmtInf ++++PmtHash	M		Abbreviation of order data, which will be used to unambiguously verify the data of the order/package being signed.

6.4. Reports module

The functionality allows the client to download reports (documents) which are available in the BiznesPl@net system:

- PDF reports – files visible in the BiznesPl@net system in the *Administration and Tools* / *Reports* option.

Downloading specific report is done in three steps:

- generating a report on demand:
  - o inquiry: *PrepareReport*
  - o response: *DocumentList*
- downloading a list of available reports:
  - o inquiry: *GetDocumentList* (applies only to PDF reports)
  - o response: *DocumentList*
- downloading specific report:
  - o PDF reports:
    - ▪ inquiry: *GetDocument*
    - ▪ response: *BankToCustomerDocument.*

6.4.1. GetDocumentList

The *GetDocumentList* message is sent by the customer to the bank. It is a request to download a list of reports/documents. In response to this request, the client receives a list of reports.

The *GetDocumentList* message consists of two main parts:

- message identifier,
- definition of query for reports.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	GetRptLst +MsgId ++Id	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.
Type of report	GetRptLst +RptLstQryDef ++RptLstCrit +++NewCrit ++++SchCrit +++++RptType	O	4a	Depending on the Bank, one of the following codes may be present: • EXP, • PDF, • B2C. If a given value is not supported in a given Bank, an error is returned. If the field is empty or does not exist, in response to the query all types of reports are displayed on the list.
Kind of report	GetRptLst +RptLstQryDef ++RptLstCrit +++NewCrit ++++SchCrit +++++RptKind	O	6a	Depending on the bank, one of the following codes may appear in the field: • EXP – glossary of template types, • PDF – list of file types, • B2C – name of the bank file stream, • pusta wartość – all types. If a given value is not supported in a given Bank, an error is returned.
The initial date for reports	GetRptLst +RptLstQryDef ++RptLstCrit +++NewCrit ++++SchCrit +++++RptValDt ++++++DtSch +++++++FrDt	M	ISO Date	The date of the file generation; if the given file type is not available then the date of uploading the file into the system.

Field name	Name of the XML element	Status	Format	Comments
The final date for reports	GetRptLst +RptLstQryDef ++RptLstCrit +++NewCrit ++++SchCrit +++++RptValDt ++++++DtSch +++++++ToDt	M	ISO Date	The date of the file generation; if the given file type is not available then the date of uploading the file into the system.

6.4.2. DocumentList

The *DocumentList* message is sent by the bank to the client in response to a request to download the report list (*GetDocumentList*) or request to generate a report (*PrepareReport*). Includes a list of reports/documents along with the report IDs that allows them to be downloaded by the client (via *GetDocument*).

The DocumentList message consists of two main parts:
- message header,
- list of reports.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	RptLst +MsgId ++Id	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.
Element of report list	RptLst +LstNtry	O	-	An element may appear many times or not once.
Content of the item list element (LstNtry)				
Element name	LstNtry +RptNm	M	70x	File name
Date of item creation	LstNtry +CreDt	M	ISO Date	
Elements catalog	LstNtry +RptDir	O	-	
Report details	LstNtry +RptDtls	C	-	It can only occur if the current element of the list is a report.
The content of the report details (<RptDtls>):				

Field name	Name of the XML element	Status	Format	Comments
Report type	LstNtry +RptDtls ++RptType	M	4a	Depending on the bank, one of the following report type codes may appear: • EXP, • OTH, • PDF, • B2C.
Report size	LstNtry +RptDtls ++RptSize	M	18d	The size of the file containing the report (for ready reports); 0 for reports during their generation.
Link to the report	LstNtry +RptDtls ++RptURL	O	255x	
Report's ID	LstNtry +RptDtls ++RptId	O	150x	Report ID

6.4.3. PrepareReport

The *PrepareReport* message is sent by the customer to the bank. Depending on the provided parameter, the type of report:

- PDF – it is a request to generate a specific PDF report based on the indicated export template with a filter (the template along with the filter is defined in the BiznesPl@net). In the message, it is also possible to specify (in addition to the indicated filter) the date range. In response to this request, the client receives a report ID (*DocumentList* containing only one element – report that started its generation). The report itself can be downloaded via the *GetDocument* message;
- EXP – it is a request to download the export. In response to this request, the client gets a generated export file (*BankToCustomerDocument*).

The *PrepareReport* message consists of two main parts:

- message identifier,
- definition of a query to generate a report.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	GenerateRpt +MsgId ++Id	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.

Field name	Name of the XML element	Status	Format	Comments
Name of the report template	GenerateRpt +RptDef ++RptNm	M	35x	Field for the export template name.
Name of the filter	GenerateRpt +RptDef ++FltrNm	M	30x	Field for the filter name.
Report type	GenerateRpt +RptDef ++Rpttype	M	4c	Permitted values: • PDF – report • EXP – export For PDF (report), the *DocumentList* message is returned in response. For EXP (export), the *BankToCustomerDocument* message with a prepared export file is returned in response.
Date from	GenerateRpt +RptDef ++DtSch +++FrDt	O	ISO Date	The given *data_od* (date from) is overwritten on *data_od* (date from) from the filter definition.
Date to	GenerateRpt +RptDef ++DtSch +++ToDt	O	ISO Date	The given *data_do* (date to) is overwritten on *data_do* (date to) from the filter definition.

6.4.4. GetDocument

The *GetDocument* message is sent by the customer to the bank. It is a request to download a specific report/document. In response to this request, the client receives the requested report.

The *GetDocument* message consists of two main parts:
- message identifier,
- definition of a query for a report.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	GetRpt +MsgId ++Id	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.

Field name	Name of the XML element	Status	Format	Comments
Report ID	GetRpt +RptQryDef ++RptCrit +++NewCrit ++++SchCrit +++++RptId +++++++EQ	M	150x	The ID of the report that is to be downloaded

6.4.5. BankToCustomerDocument

The *BankToCustomerDocument* message is sent by the bank to the customer. This is the response to a request to download a specific report/document or a request to submit an statement in PDF format (*GetStatement* message with the PDF format given), providing the requested report.

BankToCustomerDocument message consists of two main parts:
- message identifier,
- the content of the report.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	Rpt +MsgId ++Id	M	35x	Unique for a given recipient. Cannot contain spaces or special characters.
Report status	Rpt +RptDtls ++RptSts	M	1!a	Report status: • R – ready • P – during generation
File name	Rpt +RptDtls ++RptNm	O	70x	If the report is ready
Creation time	Rpt +RptDtls ++RptCreDt	O	ISO DATE	If the report is ready
Report type	Rpt +RptDtls ++RptType	O	4a	If the report is ready
File size	Rpt +RptDtls ++RptSize	O	18d	If the report is ready

Field name	Name of the XML element	Status	Format	Comments
Report file	Rpt +RptDtls ++RptFile	O	-	If the report is ready, a report file is sent. The content of the file is attached to SOAP messages using MTOM-XOP technology
File checksum	Rpt +RptDtls ++FileChecksum	O	32x	If the report is ready, the MD5 checksum of the file is inserted here

6.5. Mass Payments module

6.5.1. ImportMassPaymentsInitiation

The *ImportMassPaymentsInitiation* message is sent by the customer to the bank. It is a request to import a file containing mass payments in any format supported by the BiznesPl@net platform. In response to this request, the customer receives information about the status of the import in the form of the message *ImportMassPaymentsStatusReport*.

The *ImportMassPaymentsInitiation* message consists of two main parts:

- message header;
- definition of the inquiry about the status of orders.

Field name	Name of the XML element	Status	Format	Comments
Message header				
Message ID	ImpMassPaymentInit +GrpHdr ++MsgId +++Id	M	35x	Cannot contain spaces or special characters
Date and time the message was created	ImpMassPaymentInit +GrpHdr ++CreDtTm	M	ISO DateAnd Time	
Import of the files with orders				
File with mass payment packages / File with consents for direct debit orders	ImpMassPaymentInit +ImpInfo ++ImpType	M		Specifies whether the imported file contains mass payment packages or consents for direct debits. Permitted values: - Mass – mass payment packages - DDAgr – consents for direct debits
File name	ImpMassPaymentInit +ImpInfo ++ImpFileNm	M	255x	The name of the imported file

Field name	Name of the XML element	Status	Format	Comments
File type	ImpMassPaymentInit +ImpInfo ++ImpFileType	M	1x	Specifies whether the imported file is compressed or not. Permitted values: • Y (compressed file) • N (uncompressed file)
Imported file	ImpMassPaymentInit +ImpInfo ++ImpFile	M	base64Binary	The content of the file is attached to SOAP messages using MTOM-XOP technology.

6.5.2. ImportMassPaymentsStatusReport

The *ImportMassPaymentsStatusReport* message is sent by the bank to the client in response to the *ImportMassPaymentsInitiation* request. This message contains information about the status of the sent import.

The *ImportMassPaymentsStatusReport* message consists of three main parts:

- message header;

- information about the original message in which the import file was sent;

- status information.

Field name	Name of the XML element	Status	Format	Comments
Message header				
Message ID	ImpMassPaymentsStatusReport +GrpHdr ++MsgId	M	35x	Cannot contain spaces or special characters
The date and time the message was created	ImpMassPaymentsStatusReport +GrpHdr ++CreDtTm	M	ISO DateAndTime	
Information about the original message in which the import file was sent				
The ID of the original message	ImpMassPaymentsStatusReport +OrgnlGrpInfAndSts ++OrgnlMsgId	M	35x	ID +GrpHdr ++MsgId from the message containing the imported file
The name of the original message type	ImpMassPaymentsStatusReport +OrgnlGrpInfAndSts ++OrgnlMsgNmId	M	35x	The type of the original message containing the imported file
Information about the status of the import				
Import status	ImpMassPaymentsStatusReport +PmtInf ++TxSts	M	3d	Import status: 0 – correct; different than 0 – incorrect.

Field name	Name of the XML element	Status	Format	Comments
Details of the error	ImpMassPaymentsStatusReport +PmtInf ++ErrorDtls	C	150x	Detailed information about the error. Filled in if errors occurred..

6.5.3. GetMassPaymentsFileList

The *GetMassPaymentsFileList* message is sent by the customer to the bank. It is a request to download a list of imported files with mass payments or details of a single selected file. In response to this request, the client gets a list of files.

If the payment identifier is specified in the request, the details of the payment needed to execute the signature will be collected. When searching for payment details, it is forbidden to provide other search criteria than the payment identifier. For the remaining search criteria, a list of mass payments fulfilling the given criteria will be downloaded.

The *GetMassPaymentsFileList* message consists of two main parts:

- message identifier,
- definition of a query for a report.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message header				
Message ID	GetMassPaymentsFileList +GrpHdr ++MsgId +++Id	O	35x	Cannot contain spaces or special characters
The date and time the message was created	GetMassPaymentsFileList +GrpHdr ++CreDtTm	O	ISO DateAnd Time	
Search criteria				
Mass payment identifier	GetMassPaymentsFileList +MPListQryDef ++MPListCrit +++NewCrit ++++SchCrit +++++PmtId	C	35x	The number of operations in the source system (e.g. electronic banking). Prohibited field if any of the other search criteria appear.
Account	GetMassPaymentsFileList +MPListQryDef ++MPListCrit +++NewCrit ++++SchCrit +++++Acct ++++++Id	C		If no value is given, search for all available accounts is performed. Prohibited field if the field 'Mass payment identifier' appears.

Field name	Name of the XML element	Status	Format	Comments

Payment method	GetMassPaymentsFileList
	+MPListQryDef
	++MPListCrit
	+++NewCrit
	++++SchCrit
	+++++PmtType
		C		Permitted values:
				   • 0 – domestic transfers
				   • 1 – direct debits
				If no value is given, search for all types of payments is performed.
				Prohibited field if the field 'Mass payment identifier' appears.

File name	GetMassPaymentsFileList +MPListQryDef ++MPListCrit +++NewCrit ++++SchCrit +++++FileName	C	35x	Permitted characters: - letters - numbers - separators (";", ".", "-", "+", "_", " (space)", "(", ")", "/", " ' (apostrophe)") Prohibited field if the field 'Mass payment identifier' appears.
Date of payment from	GetMassPaymentsFileList +MPListQryDef ++MPListCrit +++NewCrit ++++SchCrit +++++PmtDt ++++++DtSch +++++++DtFrom	C	ISO DateAnd Time	Date "from" – not later than the date "to". Prohibited field if the field 'Mass payment identifier' appears.
Date of payment to	GetMassPaymentsFileList +MPListQryDef ++MPListCrit +++NewCrit ++++SchCrit +++++PmtDt ++++++DtSch +++++++DtTo	C	ISO DateAnd Time	Date "to" – without limitation. Prohibited field if the field 'Mass payment identifier' appears.
Date of sending the package from	GetMassPaymentsFileList +MPListQryDef ++MPListCrit +++NewCrit ++++SchCrit +++++PackageDt ++++++DtSch +++++++DtFrom	C		Date "from" – cannot be later than the date "to". Prohibited field if the field 'Mass payment identifier' appears.

Field name	Name of the XML element	Status	Format	Comments
Date of sending the package to	GetMassPaymentsFileList +MPListQryDef ++MPListCrit +++NewCrit ++++SchCrit +++++PackageDt ++++++DtSch +++++++DtTo	O		Date "to" – not later than current date. Prohibited field if the field 'Mass payment identifier' appears.
Amount from	GetMassPaymentsFileList +MPListQryDef ++MPListCrit +++NewCrit ++++SchCrit +++++PmtAmt ++++++AmtFrom	O		The amount "from" not greater than the amount "to". Prohibited field if the field 'Mass payment identifier' appears. The decimal separator is a fullstop (".").
Amount to	GetMassPaymentsFileList +MPListQryDef ++MPListCrit +++NewCrit ++++SchCrit +++++PmtAmt ++++++AmtTo	O		Amount ≥ 0 Prohibited field if the field 'Mass payment identifier' appears. The decimal separator is a fullstop (".").
Status	GetMassPaymentsFileList +MPListQryDef ++MPListCrit +++NewCrit ++++SchCrit +++++Sts	O		Permitted values: 0 – Import in progress 1 – Entered 2 – Import error 3 – Canceled 4 – During acceptance 5 – Accepted 6 – Sent 7 – Loaded 8 – Rejected 9 – Deleted 10 – Executed If no value is given, search for all types of reports is performed. Prohibited field if the field 'Mass payment identifier' appears.

6.5.4. BankToCustomerMassPaymentsFileList

BankToCustomerMassPaymentsFileList message is sent by the bank to the client in response to a request to download a list of importing mass payment files (*GetMassPaymentsFileList*).

The message consists of two main parts:

- message header,
- file list.

Field name	Name of the XML element	Status	Format	Comments
Message header				
Message ID	BankToCustomerMassPaymentsFileList +MsgId	M	35x	Cannot contain spaces or special characters.
For the correct query				
Package list element	BankToCustomerMassPaymentsFileList +LstNtry	O		An element may occur many times or not once
Mass payment identifier	BankToCustomerMassPaymentsFileList +LstNtry ++PackageDtls +++PmtId	M	35x	The number of operation in the source system (e.g. electronic banking).
Company name	BankToCustomerMassPaymentsFileList +LstNtry ++PackageDtls +++CompanyName	O	60x	The name of the company in the context of which the file was imported.
Company account	BankToCustomerMassPaymentsFileList +LstNtry ++PackageDtls +++Acct ++++Id	O	35x	The value will not be displayed for the package in the "Import in progress" status.
File name	BankToCustomerMassPaymentsFileList +LstNtry ++PackageDtls +++FileName	O		Package name in the format: RRMMDDGGMM_24znakinazwy, where: • RRMMDDGGMM – is the date and time of saving the file to the BiznesPl@net database, • 24znakinazwy – first 24 characters of the file name imported by the user.

Field name	Name of the XML element	Status	Format	Comments
Payment type	BankToCustomerMassPaymentsFileList +LstNtry ++PackageDtls +++PmtType	O		The type of payment included in the package. Permitted values: • domestic transfers, • direct debits. The value will not be displayed for the package in the status "Import in progress".
MD5 of the file	BankToCustomerMassPaymentsFileList +LstNtry ++PackageDtls +++Md	O		The MD5 sum of the file imported by the user (uncompressed – when the user indicates the uncompressed file, or compressed file – when the user imports the file immediately in the ZIP format). The value will not be displayed for the package in the status "Import in progress".
Date of payment	BankToCustomerMassPaymentsFileList +LstNtry ++PackageDtls +++PmtDate	O		Payment date downloaded from the file in the process of its verification. The value will not be displayed for the package in the "Import in progress" status.
Posting date	BankToCustomerMassPaymentsFileList +LstNtry ++PackageDtls +++SendDate	O		Date of sending the package. Presented for parcels that have been sent to the System Płatności Masowych (Mass Payment System).
Amount	BankToCustomerMassPaymentsFileList +LstNtry ++PackageDtls +++Amt	O		Total amount of the package including currency (always PLN). The value will not be displayed for the package in the "Import in progress" status. The decimal separator is a fullstop (".").
Status	BankToCustomerMassPaymentsFileList +LstNtry ++PackageDtls +++PmtSts	M		The status of the package in the system

Field name	Name of the XML element	Status	Format	Comments
Payments shortcut	BankToCustomerMassPaymentsFileList +LstNtry ++PackageDtls +++PmtDgst	C		The payment shortcut needed to complete the signature. Field presented only when downloading payment details. The value will not be displayed for the package in the status "Import in progress".
Signatures	PendMspDisp +LstNtry ++PackageDtls +++Signs	C	-	Field presented only when downloading payment details. The current section is only present if at least one signature is submitted for the order. The section can occur repeatedly.
Field with signature information (inside the <Signs> tag)				
Identifier of the signer	++++Id +++++PrvtId ++++++Othr +++++++Id	O	35x	Client's ID.
Name and surname of the signatory	++++Nm	M	70x	A string allowing to identify the person placing the order on the side of the financial and accounting system.
Signature date	++++SignDate	M	ISO DateAnd Time	Date and time of signing
Signature status	++++SignSts	M	4!x	Signature status: - SVRF – verified - PRVR – initially verified - SINV – incorrect verification

6.5.5. GetDDReportList

The *GetDDReportList* message is sent by the customer to the bank. It is a request to download a list of mass payment reports. In response to this request, the client receives a list of mass payment reports.

The *GetDDReportList* message consists of two main parts:
- Message identifier,
- definition of a query for a report.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message header				
Message ID	GetDDReportList +GrpHdr ++MsgId +++Id	O	35x	Cannot contain spaces or special characters.
The date and time the message was created	GetDDReportList +GrpHdr ++CreDtTm	O	ISO DateAnd Time	
Information about the original message in which the import file was sent				
Report type	GetDDReportList +DDRptListQryDef ++DDRptListCrit +++NewCrit ++++SchCrit +++++RptType	O		Permitted values: • DebitSent – debits sent • DebitResent – renewals • Error – file rejected • Deleted – file deleted • DebitStatus – confirmation/rejection for debits sent • DebitResendStatus – confirmation/rejection for renewals • CreditSent – creditings sent • CreditRefund – creditings sent – return • DebitCancel – cancellations If no value is given, search for all types of reports is performed.
Report name	GetDDReportList +DDRptListQryDef ++DDRptListCrit +++NewCrit ++++SchCrit +++++RptName	O	60x	Permitted characters: • letters • digits • separators (";", ".", "-", "+", "_", " (space)", "(", ")", "/", " ' (apostrophe)")
File name	GetDDReportList +RptDDQryDef ++RptDDCrit +++NewCrit ++++SchCrit +++++FileName	O	35x	Permitted characters: • letters • digits • separators (";", ".", "-", "+", "_", " (space)", "(", ")", "/", " ' (apostrophe)")

Field name	Name of the XML element	Status	Format	Comments
Date from	GetDDReportList +DDRptListQryDef ++DDRptListCrit +++NewCrit ++++SchCrit +++++PmtDt ++++++DtSch +++++++DtFrom	O	ISO DateAnd Time	
Date to	GetDDReportList +DDRptListQryDef ++DDRptListCrit +++NewCrit ++++SchCrit +++++PmtDt ++++++DtSch +++++++DtTo	O	ISO DateAnd Time	

6.5.6. BankToCustomerDDReportList

BankToCustomerDDReportList message is sent by the bank to the client in response to the request to download the report list (*GetDDReportList*).

The message consists of two main parts:

- message header,
- list of reports.

Field name	Name of the XML element	Status	Format	Comments
Message header				
Message ID	BankToCustomerDDReportList +MsgId	M	35x	Cannot contain spaces or special characters.
For the correct query				
Report list element	BankToCustomerDDReportList +LstNtry	O		An element may occur repeatedly or not once.
The name of the report	BankToCustomerDDReportList +LstNtry ++RptDtls +++RptName	O	60x	
File name	BankToCustomerDDReportList +LstNtry ++RptDtls +++FileName	O	35x	

Field name	Name of the XML element	Status	Format	Comments
Type	BankToCustomerDDReportList +LstNtry ++RptDtls +++Type	O		Permitted values: • DebitSent – debits sent • DebitResent – renewals • Error – file rejected • Deleted – file deleted • DebitStatus – confirmation/rejection for debits sent • DebitResendStatus – confirmation/rejection for renewals • CreditSent – creditings sent • CreditRefund – creditings sent – return • DebitCancel – cancellations
Date of disclosure	BankToCustomerDDReportList +LstNtry ++RptDtls +++RptDt	O	ISO DateAnd Time	
Report ID	BankToCustomerDDReportList +LstNtry ++RptDtls +++RptId			The unique report identifier to be provided when downloading the DD report.

6.5.7. GetDDReport

The *GetDDReport* message is sent by the customer to the bank. This is a request to download the report. In response to this request, the client receives the requested report.

The *GetDDReport* message consists of two main parts:
- message identifier,
- definition of a query for a report.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	<GetDDReport> +<MsgId> ++<Id>	M	35x	Cannot contain spaces or special characters

Field name	Name of the XML element	Status	Format	Comments
Report ID	<GetDDRpt> +<RptDDQryDef> ++RptDDCrit +++NewCrit ++++SchCrit +++++ RptId	M		
The name of the report	<GetDDReport> +<RptDDQryDef> ++RptDDCrit +++NewCrit ++++SchCrit +++++ RptName	M		

6.5.8. BankToCustomerDDReport

BankToCustomerDDReport message is sent by the bank to the client. This is the response to the request to download a specific direct debit report forwarding the requested report.

BankToCustomerDDReport message consists of two main parts:

- message ID,
- content of the report.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message header				
Message ID	BankToCustomerDDReport +MsgId	M	35x	Cannot contain spaces or special characters
For the correct query				
Report file	BankToCustomerDDReport +RptFile	O		A file with incorrect data about the PLI import attempt is sent. The content of the file is attached to SOAP messages using MTOM-XOP technology.

6.5.9. SignMassPaymentDispositions

The *SignMassPaymentDispositions* message is sent by the customer to the bank. This is a request to sign MassPayments packages waiting for signature.

The order signing process is as follows:

1. Triggering the *GetMassPaymentsFileList* message to retrieve the details of the package to be signed.
2. After receiving a request to sign previously sent orders *SignMassPaymentDisposiotions*, the CIB will attempt to sign orders for assigned IDs. The method accepts identifiers and shortcuts of orders that have been returned to the customer's financial and accounting system using the *BankToCustomerMassPaymentsFileList* message. For each order will be verified whether:

   - the user whose signature is included in the message has the rights to the account debited in the signed payment,
   - the user has the right to sign payments for it.

   Negative verification stops processing of the current package. The processing of subsequent package is performed irrespective of the status of the previous processing. The fields with captions will be placed in the message structure in the same way as for the instructions used to send orders in the form of XML.

In response to the message, the already existing *BankToCustomerMassPaymentsFileList* message format will be used. Only the payment information for which some action has been performed (signing, sending or signing and sending) will be provided in the reply message. While handling the status request, no polling of systems that are external in relation to BiznesPl@net will be performed, all data will be downloaded from the database of the said system.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	+GrpHdr ++MsgId	M	35x	Cannot contain spaces or special characters.
The date and time the message was created	+GrpHdr ++CreDtTm	M	ISO DateAnd Time	
Number of orders in the message	+GrpHdr ++NbOfDisp	M	15d	
The initiator of the order	+GrpHdr ++InitgPty +++Nm	M	70x	A string allowing to identify the person placing the order on the side of the financial and accounting system.
Customer identifier	+GrpHdr ++InitgPty +++Id ++++PrvtId +++++Othr ++++++Id	O	35x	Customer ID.
Dispositions	+DispDtls	M	-	List of signed instructions. The message has to contain at least one element.

Field name	Name of the XML element	Status	Format	Comments
Fields in the disposal list (inside the <DispDtls> tag):				
Identifier of a single order	++OrgnlInstrId	M	35x	Number of operations in the source system (e.g. electronic banking).
Shortcut of the order	++Dgst	M		Abbreviation of the order data, which will be used to unambiguously verify the data of the order being signed.

6.6. Shared files

6.6.1. GetAvailableFilesList

The *GetAvailableFilesList* message is sent by the client to the Bank. This is a request to download a list of shared files.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	GetAvlbFlLst +GrpHdr ++MsgId	M	35x	Cannot contain spaces or special characters.
Date the message was created	GetAvlbFlLst +GrpHdr ++CreDtTm	M	ISO DateAnd Time	

6.6.2. BankToCustomerAvailableFilesList

BankToCustomerAvailableFilesList message is sent by the Bank to the Customer in response to a request to download a list of shared files. It contains a list of files along with identifiers that allow to download them (via the *GetAvailableFile* method).

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message header				
Message ID	BkToCstmrAvlbFlLst +GrpHdr ++MsgId	M	35x	Cannot contain spaces or special characters.
Date the message was created	BkToCstmrAvlbFlLst +GrpHdr ++CreDtTm	M	ISO DateAnd Time	
For the correct query				
Element of the section list	BkToCstmrAvlbFlLst +LstNtry	O	-	An element may occur repeatedly or not once

Field name	Name of the XML element	Status	Format	Comments
The name of the section	BkToCstmrAvlbFlLst +LstNtry ++Nm	M	70x	
The file list element in the section	BkToCstmrAvlbFlLst +LstNtry ++LstNtry	O	-	An element may occur repeatedly or not once
File name	BkToCstmrAvlbFlLst +LstNtry ++LstNtry +++Nm	M	70x	
Date of disclosure	BkToCstmrAvlbFlLst +LstNtry ++LstNtry +++CreDtTm	O	ISO DateAnd Time	
The status of the file	BkToCstmrAvlbFlLst +LstNtry ++LstNtry +++NtryDtls ++++Sts	M	4x	Status of a shared file: – AVLB – available to download – DWLD – downloaded
File ID	BkToCstmrAvlbFlLst +LstNtry ++LstNtry +++NtryDtls ++++Id	M	150x	The unique identifier to be provided when downloading the file

6.6.3. GetAvailableFile

The *GetAvailableFile* message is sent by the customer to the bank. This is a request to download a specific shared file. In response to this request, the client receives the requested file.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	GetAvlbFl +GrpHdr ++MsgId	M	35x	Cannot contain spaces or special characters.
Date the message was created	GetAvlbFl +GrpHdr ++CreDtTm	M	ISO DateAnd Time	
File ID	GetAvailableFile +SchCrit ++Id +++EQ	M	150x	

6.6.4. BankToCustomerDocument

The *BankToCustomerDocument* message is sent by the bank to the customer. This is the response to the request to download the specified shared file for the requested file (*GetAvailableFile)*.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	BkToCstmrAvlbFl +GrpHdr ++MsgId	M	35x	Cannot contain spaces or special characters.
Date the message was created	BkToCstmrAvlbFl +GrpHdr ++CreDtTm	M	ISO DateAnd Time	
File name	BkToCstmrAvlbFl +FlDtls ++Nm	M	70x	
Date of disclosure	BkToCstmrAvlbFl +FlDtls ++CreDtTm	O	ISO DateAnd Time	If the file is ready
Status of the file	BkToCstmrAvlbFl +FlDtls ++Sts	M	4x	Status of the shared file: – DWLD – downloaded
File size	BkToCstmrAvlbFl +FlDtls ++Size	O	70x	If the file is ready
File content	BkToCstmrAvlbFl +FlDtls ++Data	O	-	If the file is ready. The content of the file is attached to SOAP messages using MTOM-XOP technology.
Checksum of the file	BkToCstmrAvlbFl +FlDtls ++Dgst	O	32x	If the file is ready. MD5 checksum

6.7. Error in performing the operation

The functionality allows the client to obtain information about the operation error: the *ServiceError* message.

ServiceError messages are sent as *SOAP Fault*.

6.7.1. ServiceError

If the requested operation ended with an error and the response message does not allow passing on the error information, a *ServiceError* response is sent. This is the case, for example, in the event of an incorrect request to retrieve the history of operations or statements.

Message structure:

Field name	Name of the XML element	Status	Format	Comments
Message ID	ErrRpt +RptId ++Id	M	35x	
Date and time of creation	ErrRpt +RptId ++CreDtTm	M	ISO DateAndTime	
The ID of the original message	ErrRpt +RjctdMsgRef ++Id	C	35x	Required element if there is an *Original message creation date*
Date and time the original message was created	ErrRpt +RjctdMsgRef ++CreDtTm	O	ISO DateAndTime	
Number of errors	ErrRpt +NbOfErrs ++Nb	M	18d	
Error description	ErrRpt +ErrDesc	M	350x	The field appears as many times as the number of errors indicates
The serial number of the error	ErrRpt +ErrDesc ++SeqNb	M	18d	The ordinal number assigned to the error
Error code	ErrRpt +ErrDesc ++RuleId	M	35x	
Error description	ErrRpt +ErrDesc ++RuleDesc	M	350x	
Incorrect element	ErrRpt +ErrDesc ++Elmt	O	-	Indication of the wrong item from the original message. The field can occur repeatedly

Field name	Name of the XML element	Status	Format	Comments
Track to the wrong element	ErrRpt +ErrDesc ++Elmt +++ElmtPth	M	350x	The full path to the incorrect element that starts with the main message element
Name of the incorrect item	ErrRpt +ErrDesc ++Elmt +++ElmtNm	M	35x	
Value of the incorrect item	ErrRpt +ErrDesc ++Elmt +++ElmtVal	O	140x	

6.7.2. Description of error codes

6.7.2.1. Error codes common to the service

Error code	Error description	Meaning
E1**	-	General errors
E100		The operation is not supported by the Bank
E101	No right to selected account!!!	The user is not entitled to the account indicated in the request
E102	Application is temporarily unavailable, please try again later.	The application is temporarily unavailable.
E103	User not authorized!!!	An error occurred while attempting to authenticate the client
E110	Invalid version	The request cannot be completed due to version conflict
E2**	-	Errors related to requests
E201	Invalid server request!!!	Incorrect request
E202	Invalid value	The field has not been filled in according to the glossary of values available in a given bank.

6.7.2.2. Method specific error codes

Error code	Error description	Meaning
History of operations		
E401	Server error while getting operations history	General error while downloading history
Statement		

E501	Server error while getting statement!!!	General error in downloading statements
E502	No operations in selected time period!!!	No operations in the indicated period
Document / List of documents		
E601	Server error while getting documents/reports list!!!	General error when downloading the list of reports/documents
E602	There are no reports meeting your criteria!!!	No reports were found that met the given criteria
Import		
E701	Cannot import simple package	A simple package cannot be imported
E702	Cannot import package	Package cannot be imported
E703	Import transactions error	An error occurred while importing orders
E704	Import duplicate error	Same file cannot be imported again
E705	Duplicated predefined order name	Duplicated name of a predefined transfer
Transfers		
E701	Cannot import simple package	
E804	Invalid realization date	wrong value in the field 'Date of transfer'
Direct debit		
E801	Invalid account number	The customer has requested an account that cannot be used
E802	Invalid order title	Incorrect order title
E803	Invalid order title	Incorrect value in the 'order title' field for direct debits
E804	Invalid realization date	Incorrect value in the 'Transfer date' field
E805	Invalid account format	Incorrect account format
E806	Invalid account	Incorrect account
E807	No privileges to create orders	No rights to create an order
E808	No privileges to create orders from selected account	No rights to create an order from the selected account
E809	Debited account must be different from credited account	The debited and credited account cannot be the same
E810		
Internal transfer		
E809	Debited account must be different from credited account	The debited and credited account cannot be the same
Inquiry about the status of the transfer		
E901	No messages meeting the criteria have been found	No messages were found with given criteria
Import		
E1001	No template details meeting the criteria have been found	Error downloading template details

6.8. Unavailability of the environment

Depending on the degree of unavailability of the BNP Connect environment/application, the server will display appropriate answers.

In the event that one of the endpoints of the BNP Connect application has stopped working or if a request is sent to the wrong address within the BNP Connect application, the customer will receive the answer:

```
<HTML>
<body>No service was found</body>
</HTML>
```

In the event of unavailability/malfunction of the entire BNP Connect application, the customer will receive a response:

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.0 Transitional//EN">
<HTML>
<HEAD>
<TITLE>BNP Connect</TITLE>
<meta http-equiv="Content-Type" content="text/html; charset=iso-8859-2">
<META HTTP-EQUIV="Cache-Control" CONTENT="no-store">
<META HTTP-EQUIV="Pragma" CONTENT="no-cache">
<META HTTP-EQUIV="Expires" CONTENT="0">

<style type="text/css">
.bigHeader {
        FONT-FAMILY: Verdana;
        FONT-SIZE: 14px;
        COLOR: #000000;
        FONT-WEIGHT: bold;
}
.header {
        FONT-FAMILY: Verdana;
        FONT-SIZE: 11px;
        COLOR: #000000;
        FONT-WEIGHT: bold;
}
.content {
        FONT-FAMILY: Verdana;
        FONT-SIZE: 11px;
        COLOR: #000000;
        FONT-WEIGHT: normal;
}
.lh12 {
        margin-bottom: 0px;
        margin-top: 0px;
        padding-bottom: 12px;
}
</style>
</head>
<body>
<div align="center">
<div class="lh21"></div>
<table cellspacing="0" cellpadding="0" border="0" width="687" height="490">
<tr>
```

```html
<td height="100%" style="padding:20">
<div align="center">
<span class="bigHeader">
Przepraszamy.
</span>
<br><br>
<br>
<span class="bigHeader">System chwilowo niedostępny. Prosimy spróbować później. </span>
</div>
</td>
</tr>
</table>
</div>
</body>
</html>
```

6.9. Sample inquiry and answer.

The following query is a request to generate a report based on a template named **060109** and a filter named **20110307**.

For the sake of clarity, extensive headers have been removed from the query and the answer.

```xml
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:urn1="urn:ca:std:ccs:bnp:tech:xsd:rpts.003.001.01">
  <soapenv:Body>
    <urn1:Document>
      <urn1:GenerateRpt>
        <urn1:MsgId>
          <urn1:Id>ID_TEST_MSG_1</urn1:Id>
        </urn1:MsgId>
        <urn1:RptDef>
          <urn1:RptNm>060109</urn1:RptNm>
          <urn1:FltrNm>20110307</urn1:FltrNm>
        </urn1:RptDef>
      </urn1:GenerateRpt>
    </urn1:Document>
  </soapenv:Body>
</soapenv:Envelope>
```

The answer brings the following information:

- the report name is 060109_20110307_M_20110926145114,
- was generated on 2011-09-26,
- its type is PDF,
- report ID – 101/6554.

```xml
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
  <ns22:Document xmlns:ns22="urn:ca:std:ccs:bnp:tech:xsd:rpts.002.001.01">
    <ns22:RptLst>
      <ns22:MsgId>
        <ns22:Id>BNP_CCS_PR_20110926_145114140</ns22:Id>
      </ns22:MsgId>
      <ns22:LstNtry>
        <ns22:RptNm>060109_20110307_M_20110926145114</ns22:RptNm>
        <ns22:CreDt>2011-09-26</ns22:CreDt>
```

```
        <ns22:RptDtls>
          <ns22:RptType>PDF</ns22:RptType>
          <ns22:RptId>101/6554</ns22:RptId>
        </ns22:RptDtls>
      </ns22:LstNtry>
    </ns22:RptLst>
  </ns22:Document>
  </soap:Body>
</soap:Envelope>
```

7. Connection to the WebService service

7.1. Triggering the service using the SoapUI program

SoapUI software is a leading tool for testing network services. The producer provides a fully functional free version of this program. It is written in Java so it can be used on any operating system on which Java virtual machine is installed.

7.1.1. Installation of the SoapUI tool
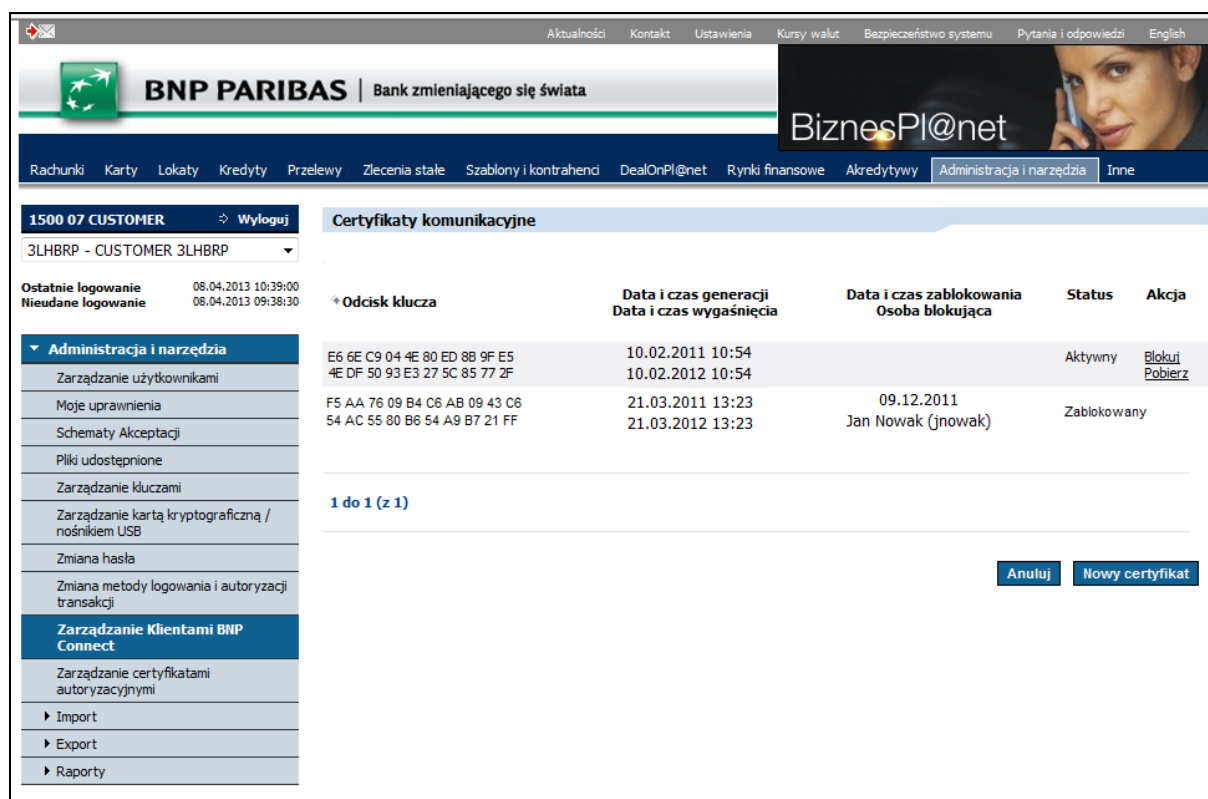
The easiest way to use the SoapUI tool is to install/run the version made available in Java WebStart technology. These versions can be downloaded directly from the main project website: http://www.soapui.org/.

There are two versions available: basic and Enterprise. A free basic version is enough to trigger services. To install it, download the appropriate installer version for your operating system and follow the instructions given inside. Once installed, the tool is ready for use.

7.1.2. Modification of the key repository for SoapUI

7.1.2.1. Downloading the certificates needed to create the key repository

Among the functionalities of the **Communication Certificates** form, described in chapter 4.2.2, it is possible to download the certificates needed to create a valid key repository

7.1.2.2. Modification of the repository with a tool, e.g.: Portecle

During the preparation of the key repository, the Portecle program will be used. The repository will be prepared in a way allowing its direct application in the SoapUI application. The instruction

assumes that the operation of creating the client key (and with it a new key repository) was performed successfully. The description of the operation can be found in the **Błąd! Nie można odnaleźć źródła odwołania.** chapter.
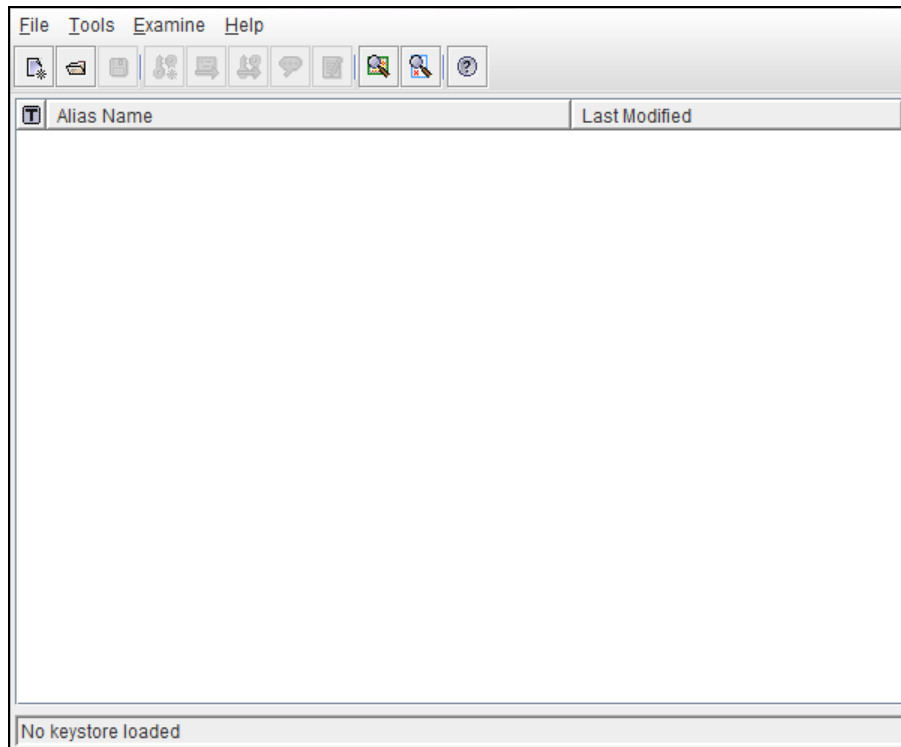
After starting the application, open the repository by selecting the **File** –> **Open Keystore File** option or the **Ctrl+O** keyboard shortcut.
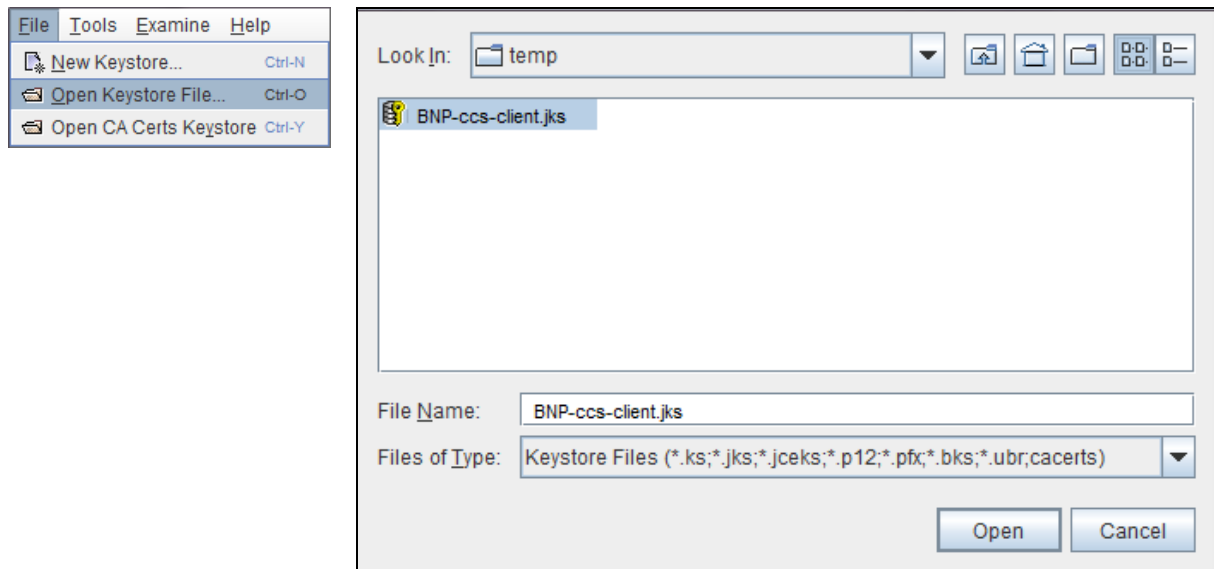

After opening the repository, it is needed to import trusted certificates into it, downloaded according to the instructions in chapter 7.1.2.1To do this, select the **Import Trusted Certificate** option. During the certificate import process, confirm that the indicated certificate is trusted. Lack of confirmation of trust in the certificate will result in not importing it.
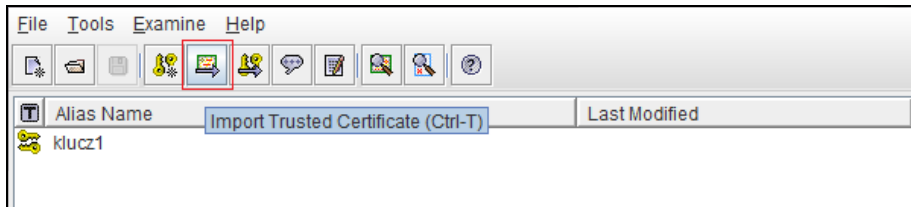
During the import, it is possible to provide an alias for imported certificates. Default values can be left or changed to any others that will be unique within the repository. Aliases for certificates are only names under which the certificates will be visible in the repository and are used when referencing specific certificates.

It is also necessary to import a key from the BiznesPl@net application signed by the CA (see chapter 4.2.2). This action can be done by right-clicking on a pair of keys and selecting **Import CA Reply** option:
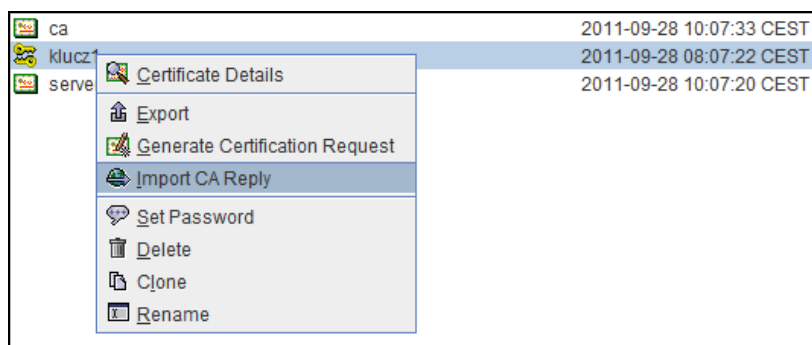
Następnie należy zapisać zmodyfikowane repozytorium kluczy. Jest ono gotowe do tego, by wykorzystać je do połączenia z usługą WebService np. przy pomocy programu SoapUI.

7.1.3. Description of the SoapUI program configuration.

The SoapUI program settings are available in the main menu (**File -> Preferences**) or through a **Ctrl+Alt+P** keyboard shortcut.

Since access to the network services of the BNP Connect application is protected by two-sided SSL, it is necessary to add in the program's configuration a certificate repository (JKS) containing the appropriate certificate. The description of creating the repository can be found in the chapter **Błąd! Nie można odnaleźć źródła odwołania.**, and in chapter 7.1.2 it is supplemented with adding trusted service server certificates. It is necessary to enter the password for the repository.
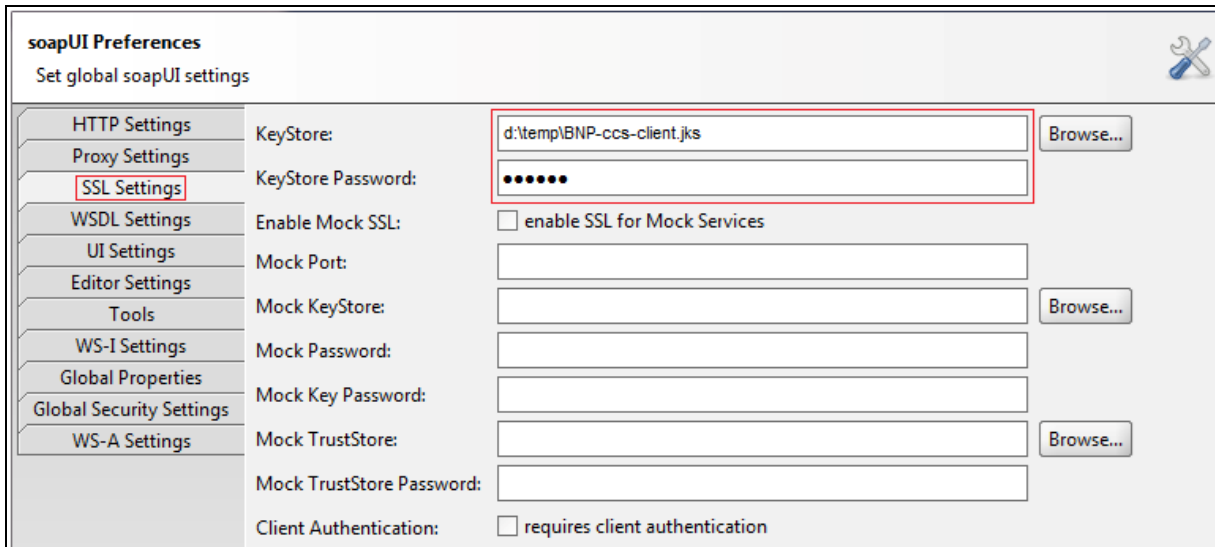
It i salso needed to set the http protocol version to **1.1**.
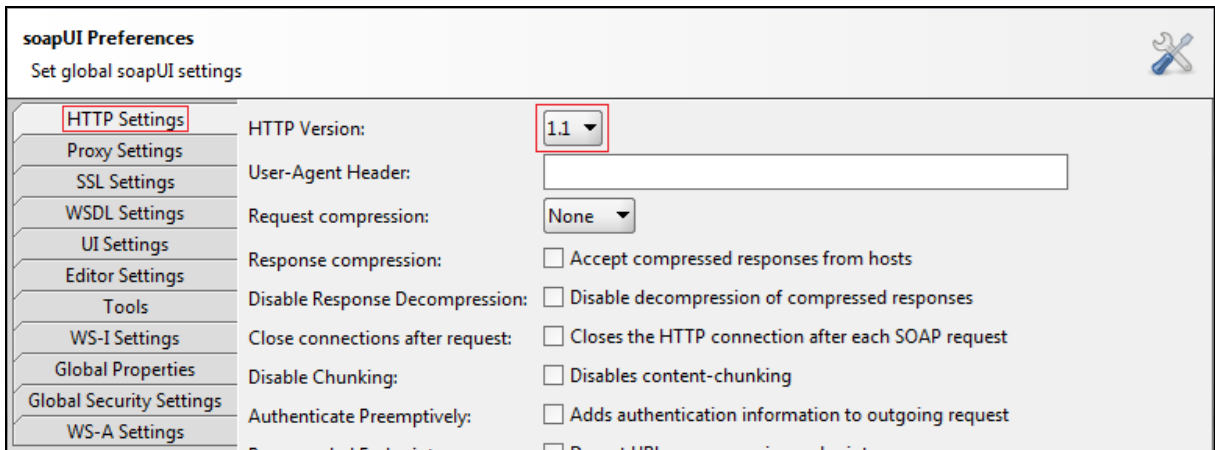
This configuration allows to successfully create a project. This can be done via the main menu (**File -> New soapUI Project**) or through a **Ctrl+N** keyboard shortcut.
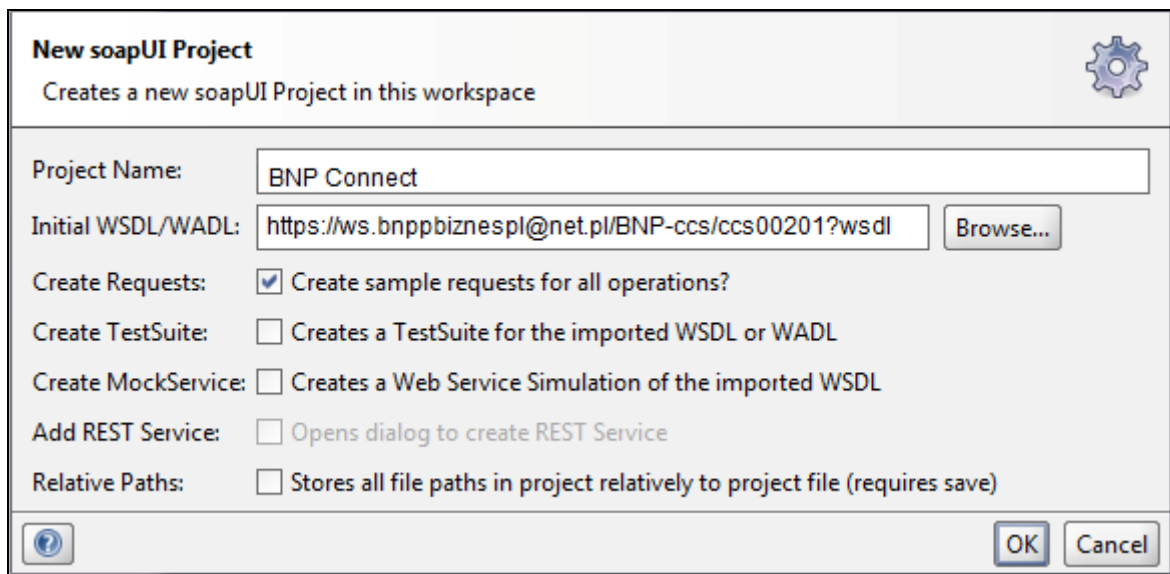
In the **Project Name** field, it is needed to enter the name of the project being created, and in **Initial WSDL/WADL** field – the address of the service wsdl description url. Selecting the **Create Requests** option will cause the tool to create a list of all actions shared by the BNP Connect service with example queries in XML form.

After the project has been created, its individual configuration should be performed. Access to preferences can be obtained by double clicking on the newly created project.

The first step should be to select the **Keystores/Certificates** tab in the **Security Configurations** tab. The same key repository that has been added to the main configuration of the tool should be added there.
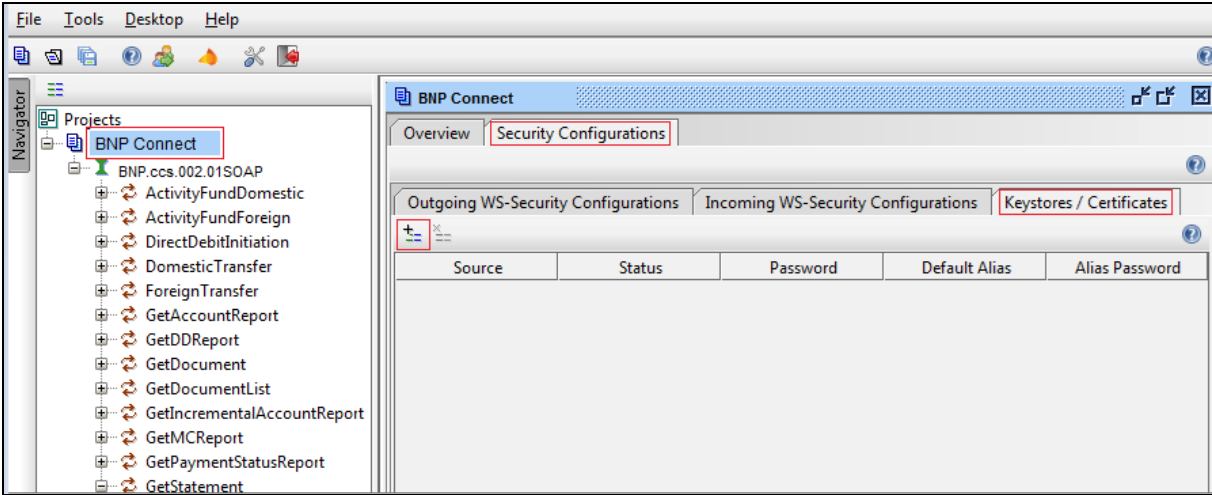
After selecting the file, it is needed to enter the password for the key repository.
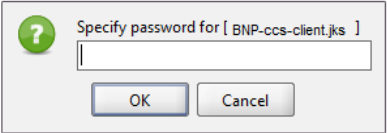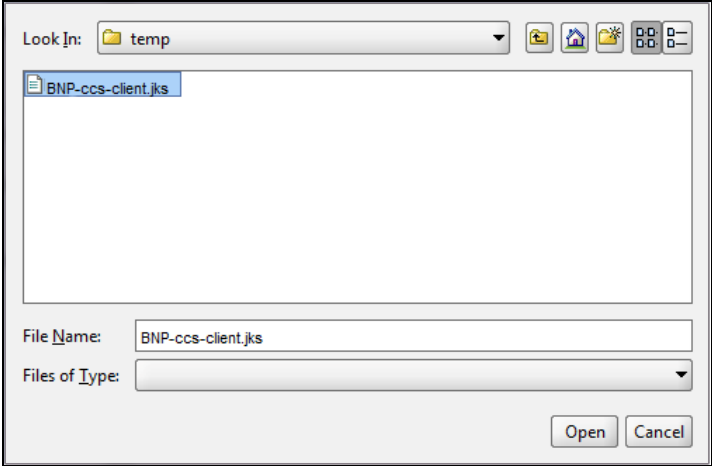
If the process of adding a file did not run correctly, the **Status** column will contain a short description of the problem. In case the password was correct and the file was appropriate, the newly added key will have the **OK** status.
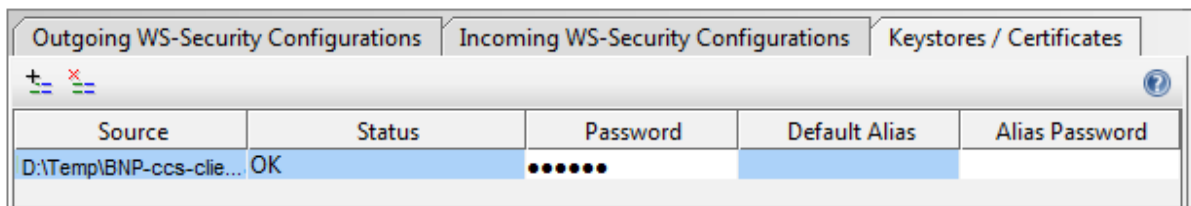
7.1.3.1. Connection to a service secured with two-sided SSL

In case the service is secured with two-sided SSL, the configuration of the project performed in chapter 7.1.3 is sufficient.

Before sending the message, indicate the certificate which the transaction is to be secured with. This can be done in the configuration of a particular query. It is available after opening the message. **Properties** buton is in the bottom left of the SoapUI tool.

The **SSL Keystore** option is responsible for the certificate. In the option it is possible to set one of the key repositories indicated for a particular project. If there is no option to choose, it is recommended to repeat the configuration from the chapter 7.1.3.
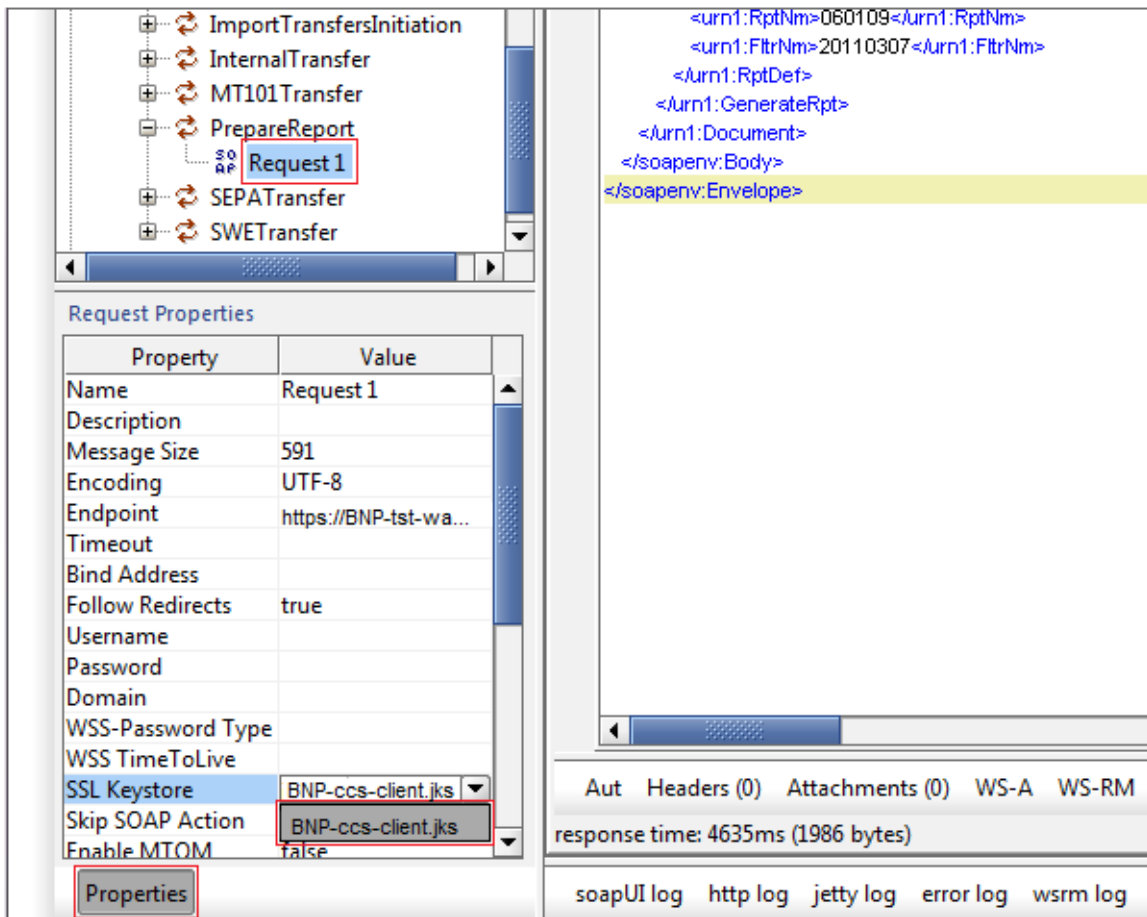
The message configured in this way is ready for forwarding.

7.1.4. Possible problems during establishing the connection and their possible solution.

In the event that our communication certificate is incorrect or an error occurred during client configuration, the service will return a **Missing SSL certificate** (error code E105) during an attempt to send a request. It should then be ensured that all previously described activities necessary for establishing the connection have been carried out correctly.