iBiznes24 service GUIDE

OFFER FOR BUSINESS
FILE FORMATS

Valid from: 27.11.2024

Table of contents:

File Formats

1. Introduction

iBiznes24 enables "manual" registration of operations or import (export) of transactions from (to) external applications (ready transactions prepared earlier in the customer's financial and accounting system, for example).

The service also allows you to exchange information about account history, statements and dictionary data.
The following file formats serve the purpose of exchanging information with external applications:

Data type	Import format	Export format
Domestic, domestic – split payment, consolidation of funds on VAT accounts, salary payments, tax, Social Insurance* and Agricultural Social Insurance, direct debit transactions, direct debit – split payment	UNL, UNI, UNZ, DBF, PLI (ELIXIR-O), TXT ((Moja Firma plus) domestic, domestic – split payment, salary payments, tax, Social Insurance and Agricultural Social Insurance) KB24 (excluding direct debit), XML, Linear	UNL, UNI, UNZ, DBF, PLI (ELIXIR-O), VideoTEL, KB24 (excluding direct debit), XML
Foreign currency transactions (SWIFT)	UNZ, VideoTEL, KB24, PLA, XML (ISO), XML, Linear	UNZ, VideoTEL, KB24, PLA, XML (ISO), XML
Transaction status		XML, Linear
Account history	-	Minibank24(UNL), MT940, OFX, Moja Firma plus, XML, Linear
Statement	-	MT940, MT940 - Moja Firma plus), VideoTEL, XML, JPK (XML)

+ also selected CSV TXT

*From 1st of January 2018 ZUS (Social Insurance) transactions are imported with "Domestic" transaction type. It will be compatible with the choice of appropriate options in import parameters for domestic transactions. Import mechanism will modify transaction type for a ZUS (Social Insurance) transaction.

Files structure valid untill 1st of January 2018 will be left to be used in the most of cases – in order to be compatible with customer's ERP systems, which won't be modified until the cut-off date.

ZUS (Social Insurance) and KRUS (Agricultural Social Insurance) transactions shall be imported (with the reservations drscribed above) and exported according with domestic transactions format.

The title for Split Payment transactions (domestic – split payment, consolidation of funds on VAT accounts) in the below described import formats has the following form: „/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x",

Where:

- /VAT/ - keyword followed by the amount of VAT,
- /IDC/ - keyword followed by the payee's NIP (tax ID number),
- /INV/ - keyword followed by the VAT invoice number (with the reservations described in the Note below),
– /TXT/ – keyword followed by the free text (payment details),

- n - allowed digits (0-9)
- x - any character allowed for Elixir system. Validation of allowed characters will be performed same way as for the title of domestic transaction.
Fields have agile length.

Keywords: "VAT/", "IDC/", "INV/" must not be included in imported files, e.g. in the invoice number.

Note! In case of:

- **transactions of consolidation of funds on VAT accounts/own transfer to VAT accounts held in other banks** - as part of the domestic split payment - after the following keywords it should be enterd: /VAT/ - with the amount of funds to be transferred, /IDC/ - with ordering party own NIP number, /INV/ - with permanent text "przekazanie własne",

- **transaction of consolidation of funds on VAT accounts held with Santander Bank Polska** there has to be put permanent text „przekazanie własne", that follow keyword /INV/,

- **transfer of funds from the VAT account of the VAT group member to the VAT account of the VAT group representative** - under domestic split payment - after the keywords: /VAT/ - enter the amount of funds being transferred, /IDC/ - enter the VAT group NIP number i.e. VAT group representative's NIP, /INV/ - include the fixed text "przekazanie – grupa VAT",

- the transaction in the form of Split Payment relates to payment for more than one invoice, then the keyword / INV / should be followed by the period i.e. a range of dates specifying the period for which the payment is made.

  A transaction constituting payment for more than one invoice may relate only to invoices received from one counterparty in a given period. In the case of such a transaction, instead of the VAT invoice number, enter the period for which the payment is made, while this period cannot be shorter than one day and not longer than one month.

 Respective data is placed in the following way:

/VAT/[VAT Amount]/IDC/[Identifier (NIP)]/INV/[number of VAT invoice]/TXT/[free text]

The particular fields on the form, that is available in the Transaction Registration window, for a given transaction from the Transaction List, will be returned data that has been entered into the corresponding sub fields described above. Thus, in the field of Title (on the form), only data from the TXT subfield / [free text] will be presented.

Examples:
/VAT/213,00/IDC/1111111111/INV/FV-201701/17/TXT/zaliczka
/VAT/213,00/IDC/1111111111/INV/K104737386/TXT/N17091400303
/VAT/213,00/IDC/1111111111/INV/01122019-31122019/TXT/invoices for December 2019
/VAT/213,00/IDC/2222222222/INV/przekazanie własne/TXT/consolidation on VAT accounts

For the Split Payment transactions current accounts, not VAT accounts, must be used in imported files as accounts to be debited.
Appropriate linking of both accounts will take place in bank's systems.

The title for Direct debit as a split payment transaction in the below described import formats has the following form:

File Formats

„/VAT/10n,2n/IDC/14x/INV/35x/IDP/20x/TXT/33x".

where:

- /VAT/ - keyword followed by the amount of VAT,

- /IDC/ - keyword followed by the payee's NIP (tax ID number),

- /INV/ - keyword followed by the VAT invoice number,

- /IDP/ - keyword followed by the transaction identifier,

– /TXT/ – keyword followed by the free text (transaction details),

- n - allowed digits (0-9)

- x - any character allowed for Elixir system. Validation of allowed characters will be performed same way as for the title of domestic transaction.

Fields have agile length.

Respective data is placed in the following way:
/VAT/[VAT   Account]/IDC/[Identifier   (NIP)]/INV/[Number   of   VAT   invoice]/IDP/[Transaction iIdentifier]/TXT/[free text]
The particular fields on the form, that is available in the Transaction Registration window, for a given transaction from the Transaction List, will be returned data that has been entered into the corresponding sub fields described above. Thus, in the field of Title (on the form), only data from the TXT subfield / [free text] will be presented.

example:
/VAT/213,00/IDC/1111111111/INV/K104737386/IDP/FVID/TXT/N17091400303

For the transactions in the form of split payment current accounts, not VAT accounts, must be used in imported files as accounts to be credited.
Appropriate linking of both accounts will take place in bank's systems.

Verification whether the counterparty's/beneficiary's account is on the list of VAT taxpayers (white list).

To verify that the counterparty's account is on the VAT taxpayers list, the title in the below described import formats must be in the following form:
/IDC/<counterparty's tax ID>/TXT/<payment title>
where:
- /IDC/ - keyword followed by the payee's **NIP** (tax ID number),
- /TXT/ - keyword followed by the free text (transaction details),

Note!
VAT group's NIP should be indicated (i.e. the VAT group representative's NIP) for payments to the account of a recipient who is a member of the VAT group.

Example: /IDC/1234512345/TXT/free text

Only the content of the "TXT" keyword (<payment title>) is saved to the transaction content, in terms of transaction title - the counterparty's NIP number is skipped (it is needed and used only to verify the counterparty for presence on the VAT taxpayers List).

Note!
The above requirements do not apply to Split Payment transactions.
For Split Payment transactions, the verification of the counterparty on the list of VAT taxpayers will be carried out based on the structure of the payment title currently required for these transactions and the information on the counterparty's NIP number available there.

Dictionary	Import format	Export format
Contracting parties	TXT:Minibank24/Moja Firma plus, CSV, KB24, VideoTEL	TXT: Moja Firma plus, CSV, KB24, VideoTEL
Beneficiaries	TXT:Minibank24, CSV, VideoTEL	CSV, VideoTEL
Debtors	TXT:Minibank24, CSV, KB24, VideoTEL	CSV, KB24, VideoTEL
Employees	TXT:/Moja Firma plus, CSV, KB24, VideoTEL	CSV, KB24, VideoTEL
Payers	-	-
Transaction templates	TXT:Minibank24, CSV	CSV
Transaction title	TXT:Minibank24, CSV	CSV
MT940 codes	-	CSV
Rules for MT940 codes	-	CSV
Trade Finance Contracting parties	CSV	
Tax offices \Accounts	-	-
Tax offices \ Forms	-	-

2. File structure – transactions

2.1.   UNL and DBF – structure of file for domestic (including ZUS and KRUS social insurance transactions), salary payments and tax payments

Field name	Field type and size	Description
KOD	N(3)	Transaction batch number
POZ	N(10)	Transaction number
NR_ODDZ_W	C(10)	DR side branch number
NR_RACH_W	C(12)	DR side account number
NR_KONTA_W	C(12)	DR side account number
NR_SUBK_W	C(12)	DR side subaccount number
NR_SUBK_PW	C(12)	DR side basic subaccount number
NR_ODDZ_M	C(10)	CR side branch number
NR_RACH_M	C(12)	CR side account number
NR_KONTA_M	C(12)	CR side account number

NR_SUBK_M	C(12)	CR side subaccount number
NR_SUBK_PM	C(12)	CR side basic subaccount number
TYTUL	C(140)	Transaction title The form of title for Split Payment transaction has been described in the Introduction. In order to verify the counterparty's account on the VAT taxpayers list the form of title should be consistent with the specification described in the Introduction.
KWOTA	N(20,2)	Transfer amount
KOD_WALUTY	C(3)	Currency code
KLIENT_M	C(140)	Address of the DR account holder
SUMA_K	N(10)	Checksum

Exemplary UNL file
```
432,12543,|12341543|,|PL88|,|000000011321|,|8765|,||,|10204321|,|PL81|,|0000876
50021|,|1765|,||,|DomesticTransaction|,120.00,|PLN|,|Firma N Sp. z o.o.
Starzyńskiego 198 Warszawa 01-100|,321456321
DR side account number: PL88 12341543 000000011321 8765
CR side account number: PL81 10204321 000087650021 1765
```

Description	Deployment	Mandatory (Y/N)
Transaction batch number	432,	N
Transaction number	12543	N
DR side branch number	|12341543|,	Y
DR side account number	|PL88|,	Y
DR side account number	|000000011321|,	Y
DR side subaccount number	|8765|,	Y
DR side basic subaccount number	||,	N
CR side branch number	|10204321|,	Y
CR side account number	|PL81|,	Y
CR side account number	|000087650021|,	Y
CR side subaccount number	|1765|,	Y
CR side basic subaccount number	||,	N
Transaction title	|Transakcja Krajowa|,	Y
Transfer amount	120.00,	Y
Currency code	|PLN|,	N
Address of the DR account holder	|Firma N Sp. z o.o. Starzyńskiego 198 Warszawa 01-100|,	Y
Check sum	321456321	Y

Transaction batch number (KOD) as well as transaction number (POZ) are used only to group transactions when importing.

Once imported, new batch number and transaction number are assigned, which under no circumstances are imported from the file.

2.2. UNL and DBF – structure of files for direct debit

Field name	Field type and size	Description
KOD	N(3)	Transaction batch number
POZ	N(10)	Transaction number
NR_ODDZ_W	C(10)	DR side branch number
NR_RACH_W	C(12)	DR side account number
NR_KONTA_W	C(12)	DR side account number
NR_SUBK_W	C(12)	DR side subaccount number
NR_SUBK_PW	C(12)	DR side basic subaccount number
NR_ODDZ_M	C(10)	CR side branch number
NR_RACH_M	C(12)	CR side account number
NR_KONTA_M	C(12)	CR side account number
MA NR_SUBK_M	C(12)	CR side subaccount number
NR_SUBK_PM	C(12)	CR side basic subaccount number
TYTUL	C(140)	Transaction title*
KWOTA	N(20,2)	Transfer amount
KOD_WALUTY	C(3)	Currency code
KLIENT_M	C(140)	Address of the DR account holder
ID_PLATN	C(20)	Payment ID
SUMA_K	N(10)	Checksum

* Form of the TYTUL field for Direct debit:
/NIP/1111111111/IDP/id płatności/TXT/tytuł,
where:
- "1111111111" is an exemplary NIP number (10 digits)
- „id płatności" is an exemplary payment identifier (up to 20 characters)
- "tytuł" is an exemplary title (up to 27 characters)

*The form of the Title field for Split Payment transaction has been described in the Introduction.

2.3. UNI – structure of files for all transaction types (except foreign currency external and foreign currency)

Field name	Field type and size	Description
NR_PACZKI	N	Transaction batch number
NR_OPERACJI	N	Transaction number
NR_ODDZIALU_WN	C(8)	DR side branch number

Field name	Field type and size	Description
NR_RACHUNKU_WN	C(54)	DR side account number
NR_ODDZIALU_MA	C(8)	CR side branch number
NR_RACHUNKU_MA	C(54)	CR side account number
NAZWA_BANKU_MA	C(263)	Name of bank
TYTUL	C(140)	Transaction title*
KWOTA	N	Transfer amount
KOD_WALUTY	C(3)	Currency code
DANE_KLIENTA	C(140)	Customer address details (CR side)
INST RUKCJA I NR_TABELI_KURS.	C(290)	Number of currency exchange rate table
ID_PLATN	C(20)	Payment identifier – for direct debit
ATRYBUTY	C(10)	Transfer type
KOD_TYPU_OPER	N	Transaction type code – list below
DATA_WYK	C(10)	Transaction execution date
PUSTE_POLE	C(8)	Reserved for future use (empty field)
SUMA_K	N(10)	Checksum

Codes of imported/exported transaction types:

1. salary payments
2. domestic transaction (domestic, ZUS and KRUS social insurance transactions)
3. ZUS Social Insurance transaction (from 1st of January 2018 this code is available for import only to ensure compatibility with those customer's systems that were not upgraded)
4. direct debit transaction
16. tax transaction
42. domestic- split payment (including consolidation of funds on VAT accounts maintained in other banks)
43. consolidation of funds on VAT accounts (on accounts maintained within the bank)
48. direct debit – split payment

The field separator is " ," (comma). Additionally, the text fields are enclosed by |

Empty text fields do not have to be filled in with spaces till a specific field size.

Example:

```
1,2,|Wpłata na konto|,3,|Józef Wiśniewski|,4,5,||,||,6,7
```

The separators between lines (records) are: end of line character and carriage return character.

* Form of the TYTUL field for Direct debit:
/NIP/1111111111/IDP/id płatności/TXT/tytuł,
where:
- "1111111111" is an exemplary NIP number (10 digits)
- „id płatności" is an exemplary payment identifier (up to 20 characters)
- "tytuł" is an exemplary title (up to 27 characters)

*The form of field TITLE for Split Payment transaction – both for transfer and direct debit - has been described in the Introduction.
In order to verify the counterparty's account on the VAT taxpayers list the form of field TITLE should be consistent with the specification described in the Introduction.

2.4.   UNZ –structure of files for all transaction types

No.	Field name	Field type	Description	Extended description	Mandatory
1	NR_PACZKI	N	Transaction batch number	While imported, a new batch number is generated.	N
2	NR_OPERACJI	N	Transaction number	While imported, a new transaction number is generated.	N
3	NR_ODDZIALU_WN	C (8)	DR side branch number	This field is an element of nr_rachunku_wn (must be in accordance with a string: from the 5th character in the DR side account – 8 characters long)	N
4	NR_RACHUNKU_WN	C (54)	DR side account number	Current account	Y
5	NR_ODDZIALU_MA	C (8)	CR side branch number	This field is an element of nr_rachunku_ma field (must be in accordance with a string: fron the 5th character in the CR side account – 8 characters long)	N
6	NR_RACHUNKU_MA	C (54)	CR side account number		Y
7	NAZWA_BANKU_MA	C (263)	CR bank name – for foreign transactions	Example: 1025470ţţABBEVILLE BANKţABBEVILLEţUNITED STATESţ084201663ţHWY 7 SOUTHţABBEVILLEţ See description below	Y
8	TYTUL	C(140)	Transaction title*		Y

No.	Field name	Field type	Description	Extended description	Mandatory
9	KWOTA	N(19,2)	Transfer amount	DB amount. If in the import options the "keep DB amount" option was chosen, the DB amount will be saved in a transaction according to what was downloaded to the import window and the CR amount will be converted according to the current rates table when saving transaction.	Y
10	KOD_WALUTY	C(3)	Currency code		N
11	DANE_KLIENTA	C(140)	Customer address details (CR side)	Full name is defined as sum of fields separates by spaces: name, street, city and postal code.	Y
12	INSTRUKCJA I NUMER TABELI	C(290)	for foreign transactions and currency (instruction + no. exchange rate table)	See description below	Y
13	ID_PLATN	C(20)	Payment identifier – for direct debit	Bonding in accordance with the algorithm, which is valid at the moment of transaction.	N
14	ATRYBUTY	C(10)	Transfer type	See list below	Y
15	KOD_TYPU_OPER	N(3)	Operation code type	See list below	Y
16	DATA_WYK	C(10)	Operation execution date. Format YYYY-MM-DD		N
17	ATRYBUTY_NEG	C(256)	Additional attributes of foreign transactions (field description below): typ_transakcji (1 character) + tryb_realizacji (1 character) + stałe_tytuły (1 character) + nr_transakcji (16 characters) + kurs_wynegocjowany (15 characters) + przyczyna_niedostarczenia_dokumentow (105 characters)	Example: 0ţ0ţ1ţţţOperacja zagranicznaţ	Y
18	KOSZTY	C(256)	Additional attributes of transactions (SWIFT) (field description - below): kto_koszty + nr_iban_koszty + kod_waluty_koszty	Example: 2ţPL45109014180000000112454111ţEURţ	Y
19	REFERENCJA	C(16)	Information about custom references	The value of the parameter to be taken if and only, if the user importing/exporting has	N

No.	Field name	Field type	Description	Extended description	Mandatory
				enabled parameter own reference.	
20	PUSTE POLE_1	C(256)	Reserved for future use (empty field)		N
21	PUSTE POLE_2	C(256)	Reserved for future use (empty field)		N
22	PUSTE POLE_3	C(256)	Reserved for future use (empty field)		N
23	SUMA_K	N(10)	Checksum	See the description of the algorithm	Y

Description of Fields dedicated to foreign currency external (SWIFT) and foreign currency transactions:

Field: Bank name (**NAZWA_BANKU_MA**)

No.	Description
1	Bank Ref. – bank number (mandatory) Field required, if CR side account number is not an IBAN number and also if there is no value in BIC field. If CR side account number is an IBAN number, then this field will be autocompleted from the bank's central SWIFT dictionary. In case when CR side account number is not an IBAN number and there is no value in Bank Ref. Field and value exists in BIC field, Bank Ref. field is filled based on value chosen in BIC field. If imported transaction has both of these fields empty, validation result is negative. Transaction is not imported and information about it is added to the import log. If imported or given by using CR account IBAN number, BIC or Branch number LP value was located in a central dictionary, then validation is positive. TRUE if *Bank Ref.= Dictionaries: SWIFT Bank. Bank Ref.*
2	Bank's BIC – SWITF code Field is not required, if CR side account number is an IBAN number. If BIC/SWIFT field in a file is empty and CR side account number is not an IBAN number, then this field will be checked in the dictionary and the given value will be used during import. If value of the BIC/SWIFT field taken from the imported file: a) consists of 8 characters, then this combination will be searched for in a central dictionary after adding „XXX" to that value. The system will save the data after finding it in the central dictionary;

File Formats

	b) is wrong, i.e. it could not be recognized by the system, then appropriate message will be added to the log.
3	Bank name (non mandatory, ignored)
4	Bank city (non mandatory)
5	Bank country (non mandatory)
6	Branch number If CR side account number is an IBAN number or LP/BIC fields are not empty, then this field is non mandatory. If CR side account number is not an IBAN number or LP field is empty and BIC field is empty, then LP field will be autocompleted using branch number and data taken from the central dictionary.
7	Bank address (non mandatory, ignored)
8	Bank branch name (non mandatory, ignored)

Field: **Instruction and table number**

No.	Description/Require(YES/NO)	Mandatory
1	CR amount (if in the import options the "keep CR amount and convert DR amount" option was chosen, the amount will be saved in a transaction as CR amount and DR amount will be converted according to the current rates table).	N
2	Amount (not used for import)	N
3	CR currency code	Y
4	Options (field not used)	N
5	Instruction - (text box concerning payment)	N
6	Exchange rate table no. (not used for import)	N

Field: Negotiated attributes (**ATRYBUTY_NEG**)
The specific sections of the field are separated using a character with ASCII 254 code.

No.	Description
1	typ_transakcji (field mandatory for foreign currency external transactions) – currently used values: 0 – standard transaction (default value) 1 – negotiated transaction 3 – negotiated transaction with limit
2	tryb_realizacji (field mandatory for foreign currency external transactions) – currently used values: 0 – standard (default value) 1 – urgent

	2 – express
3	stałe_tytuły (field not used) – fixed value 1
4	nr_transakcji char(16) (field mandatory for negotiated and negotiated with limit foreign currency external transactions)
5	kurs_wynegocjowany numeric(10,4) (field mandatory for negotiated and negotiated with limit foreign currency external transactions)
6	przyczyna_niedostarczenia_dokumentow char(105) (field not used)

Field: COSTS (**KOSZTY**)

The specific sections of the field are separated using a character with ASCII 254 code.

No.	Description
1	kto_koszty (field required for foreign currency external transactions). Currently used values: 1 – BEN (beneficiary/beneficiary) 2 – OUR (sender/sender) 3 – SHA (sender/beneficiary)
2	nr_iban_koszty varchar(70), nonmandatory field: if this field will be empty, then account for charges will be autocompleted using account number given in the fixed disposition or DR account number. If the fixed disposition is not given or imported account number can't be found on Client's account number list, then the DR account number will be given here.
3	kod_waluty_koszty char(3), If nr_iban_koszty is not empty, then this field is mandatory: if an incorrect currency code is entered – the currency code of the cost account will be inserted from the nr_iban_koszty field.

The field separator is a ASCII 254 code separator.

Fields 1,2,6 with the "Instruction and table number" are not used during import, because the amounts are converted acc. to the current exchange rate table or the negotiated rate.

The title of the imported transaction will consists of 2 parts. First part – fixed title – defined in the field: atrybuty_neg. The second part defined in field „tytuł". Both parts will be connected according to the pattern: first part + comma + space + second part (completion to 140 characters).

When both parts are connected – max 140 characters.

Social insurance transaction title

title =payer_nip + char(254) + additional identifier type + additional_identifier + char(254) + payment_type + declaration + declaration_number + char(254) + decision_number

[since 1/01/2018, the title is a text entered by the user]

Tax transaction title:

-if field „Free text" is empty:

Title = '/TI/' +additional_identifier_type +additional_identifier +   '/OKR/' + period_year + period_type + period_number + '/SFP/' + declaration

-if field „Free text" a value should be entered:

Title ='/TI/' +additional_identifier_type +additional_identifier +   '/OKR/' + period_year + period_type + period_number + '/SFP/' + declaration + '/TXT/' + free_text

free_text – max. 20 characters

additional_identifier –Additional identifier – max. 15 characters, depends on type of additional identifier type (additional_identifier_type):

additional_identifier_type	additional_identifier

N	NIP – 10 digits
R	REGON – 9 or 14 digits.
P	PESEL – 11 digits.
1	Identity card number – 3 letters and 6 digits
2	Passport – max. 14 characters
3	Other – max. 15 characters

* **Form of the TYTUL field for Direct debit**:

/NIP/1111111111/IDP/id płatności/TXT/tytuł,

where:

- "1111111111" is an exemplary NIP number (10 digits)

- „id płatności" is an exemplary payment identifier (up to 20 characters)

- "tytuł" is an exemplary consol (up to 27 characters)

*The form of the **Title field for Split Payment transaction** – both for transfer and direct debit - has been described in the Introduction.

In order to verify the counterparty's account on the VAT taxpayers list the form of Title field should be consistent with the specification described in the Introduction.

Transaction types (transaction codes)

1 salary payments

2 domestic transaction – domestic payment (also loan repayment), ZUS and KRUS social insurance,

3 Social Insurance transaction ((from 1st of January 2018 this code is available for import only to ensure compatibility with those customer's systems that were not upgraded))

4 direct debit

10 foreign currency external transaction (SWIFT) – only for UNZ format

11 own foreign currency transaction: foreign currency exchange - only for UNZ format

16 tax transaction

18 internal foreign exchange transaction - only for UNZ format

42 domestic – split payment (including consolidation of funds on VAT accounts maintained in other banks)

43 consolidation of funds on VAT accounts (on accounts maintained within the bank)

48 direct debit – split payment

Transfer type

0 internal bank transfer

1 ELIXIR – domestic payment, ZUS and KRUS social insurance

4 SWIFT(foreign currency external)

5 ELIXIR– Social Insurance (ZUS) (from 1st of January 2018 this code is available for import only to ensure compatibility with those customer's systems that were not upgraded))

6 SORBNET

7 ELIXIR– Tax Office

8 Express ELIXIR

A BlueCash

The field separator is "," (comma). Additional text fields are enclosed by |

Empty text fields do not have to be completed with spaces to a specific field size.

The separators between lines (records) are: End of Line character and carriage return character.

Algorithm for calculating the checksum

The sum is calculated in lines, according to the content of specific fields, that is, without taking into account field separators, field delimiters or new line characters, etc. The operations presented below should be carried out for each line (record):

− Change the type of data stored in specific fields into a byte table in the coding compliant with the source file coding.

− For each field calculate the subtotal, by adding the numeric values of specific bytes (for negative values calculate the bit product of 0xFF, to obtain values within the range from 0 to 255).

− Assign weights to subsequent fields from 1 to n (from left to right).

− For each field calculate the subtotal considering the assigned weights according to the following formula: suma_k_tmp=suma_k_tmp*(2**weight).

  The entry 2**weight means the digit 2 raised to the power of the weight assigned to a specific field.

− Add the subtotals for all record fields creating suma_k_tot.

− If the grand total is greater than 9999999999, divided the total by 10 until the following condition is met: suma_k_tot≤9999999999

− Round off the total _k_tot, to zero decimal places.

− Enter the calculated checksum to the field: _k.

ATTENTION! Before calculating the checksum, round off the operation total in accordance with mathematical rules. When calculating the checksum for each text field, do not take into account the initial and end spaces.

Example of how to calculate the checksum of the file UNZ with foreign currency transaction (results at various stages of the algorithm).

ATTENTION! File encoding cp-1250. It is important to verify correct mapping of values in an array of bytes.

The file content (last field is a checksum value):

```
"33,135,|10901014|,|PL26109010140000000115785552|,||,|21421421412|,|930330ţAFGU
AFKAXXXţAFGAN UNITED BANKţKABULţAFGHANISTANţţSHAR-E-NAWţAFGAN UNITED
BANKţ|,|a|,100.00,|PLN|,|Afganistan Afgańska 33-22
Afganistan|,|23.38ţ100.00ţEURţ2ţ26109010140000000115785552ţ80a/12ţ|,||,|4|,10,|
|,|1ţ0ţţ1Bţ4.000000ţţ|,|2ţ26109010140000000115785552ţPLNţ|,||,||,||,||,92471024
0"
```

The fields taken into account when calculating the checksum:

```
[33, 135, 10901014, PL26109010140000000115785552, , 21421421412,
930330ţAFGUAFKAXXXţAFGAN UNITED BANKţKABULţAFGHANISTANţţSHAR-E-NAWţAFGAN UNITED
BANKţ, a, 100, PLN, Afganistan Afgańska 33-22 Afganistan,
23.38ţ100.00ţEURţ2ţ26109010140000000115785552ţ80a/12 ţ, , 4, 10, ,
1ţ0ţţ1Bţ4.000000ţţ, 2ţ26109010140000000115785552ţPLNţ, , , ,]
```

For the given example the checksum calculation and mapping fields to arrays of bytes are as follows:

'field value'-> array of bytes-> suma_k_tot value at a particular stage of the calculation

```
'33' -> [51, 51] -> 204

'135' -> [49, 51, 53] -> 816

'10901014' -> [49, 48, 57, 48, 49, 48, 49, 52] -> 4016

'PL26109010140000000115785552' -> [80, 76, 50, 54, 49, 48, 57, 48, 49, 48, 49,
52, 48, 48, 48, 48, 48, 48, 48, 49, 49, 53, 55, 56, 53, 53, 53, 50] -> 27488

'' -> [] -> 27488
```

```
'21421421412' -> [50, 49, 52, 50, 49, 52, 50, 49, 52, 49, 50] -> 62816

'930330ţAFGUAFKAXXXţAFGAN    UNITED    BANKţKABULţAFGHANISTANţţSHAR-E-NAWţAFGAN
UNITED BANKţ' -> [57, 51, 48, 51, 51, 48, -2, 65, 70, 71, 85, 65, 70, 75, 65,
88, 88, 88, -2, 65, 70, 71, 65, 78, 32, 85, 78, 73, 84, 69, 68, 32, 66, 65, 78,
75, -2, 75, 65, 66, 85, 76, -2, 65, 70, 71, 72, 65, 78, 73, 83, 84, 65, 78, -2,
-2, 83, 72, 65, 82, 45, 69, 45, 78, 65, 87, -2, 65, 70, 71, 65, 78, 32, 85, 78,
73, 84, 69, 68, 32, 66, 65, 78, 75, -2] -> 1002080

'a' -> [97] -> 1026912

'100' -> [49, 48, 48] -> 1101152

'PLN' -> [80, 76, 78] -> 1340768

'Afganistan Afgańska 33-22 Afganistan' -> [65, 102, 103, 97, 110, 105, 115, 116,
97, 110, 32, 65, 102, 103, 97, -15, 115, 107, 97, 32, 51, 51, 45, 50, 50, 32,
65, 102, 103, 97, 110, 105, 115, 116, 97, 110] -> 8119648

'23.38ţ100.00ţEURţ2ţ2610901014000000115785552ţ80a/12 ţ' -> [50, 51, 46, 51, 56,
-2, 49, 48, 48, 46, 48, 48, -2, 69, 85, 82, -2, 50, -2, 50, 54, 49, 48, 57, 48,
49, 48, 49, 52, 48, 48, 48, 48, 48, 48, 49, 49, 53, 55, 56, 53, 53, 53, 50,
-2, 56, 48, 97, 47, 49, 50, 32, -2] -> 24671584

'' -> [] -> 24671584

'4' -> [52] -> 25523552

'10' -> [49, 48] -> 28702048

'' -> [] -> 28702048

'1ţ0ţţ1Bţ4.000000ţţ' -> [49, -2, 48, -2, -2, 49, 66, -2, 52, 46, 48, 48, 48, 48,
48, 48, -2, -2] -> 306836832

'2þ2610901014000000115785552ţPLNţ' -> [50, -2, 50, 54, 49, 48, 57, 48, 49, 48,
49, 52, 48, 48, 48, 48, 48, 48, 48, 49, 49, 53, 55, 56, 53, 53, 53, 50, -2, 80,
76, 78, -2] -> 924710240

'' -> [] -> 924710240

'' -> [] -> 924710240

'' -> [] -> 924710240

'' -> [] -> 924710240
```

2.5.   ELIXIR-O – general structure of imported/exported transaction file

In the following points are posted details of differences between versions of "KB" and "BZWBK" formats.

No.	Label	Field name	Description	Size	Mandatory
01		Message type		N(3)	N
02	31	Date of debiting/crediting account YYYYMMDD		D	N
03	32	Amount	Without decimal separator.; e.g. the amount 123.23 is entered as 12323	N(15)	Y
04		Sender branch number		N(8)	Y
05		Beneficiary branch number		N(8)	Y

No.	Label	Field name	Description	Size	Mandatory
06	50 pp.1	Sender customer account		C(34)	Y
07	59 pp.1	Recipient customer account		C(34)	Y
08	50 pp.2	Sender customer name		4*C(35)	N
09	59 pp.2	Recipient customer name		4*C(35)	Y
10	52	Intermediary branch number		N(8)	N
11	58	Branch number- final recipient		N(8)	N
12	70	Transaction title. *The form of the Title field for Split Payment transaction –both transfer and direct debit - has been described in the Introduction. In order to verify the counterparty's account on the VAT taxpayers list the form of the Title field should be consistent with the specification described in the Introduction.		4*C(35)	Y
13	71	Cheque number		C(10)	N
14	77	Complaint details		4*C(35)	N
15	21	Additional case identification	Document code Case ident.	N(2) C(32)	N
16	72	Interbank information		6*C(35)	N
17	80 pp.1	Free text		C(35)	N

The way the Title field is formated for these two types of operation complies with requirements for rules on creating and structure (formats) of notifications used in KIR S.A. (ELIXIR and EuroELIXIR systems).

2.6.   *.PLI (Elixir 0) format compatible with BZWBK

The structure of the import/export files for the following types of transactions: domestic transaction (including

ZUS and KRUS social insurance), salary payments (as a domestic transaction), tax transaction, direct debit.

ID	Field name	Mandatory Yes/No	Format	Description
1	Message type	N	N(3)	Field is not used
2	Date of debiting / crediting account	N	D (YYYYMMDD)	Operation execution date in the following format: YYYYMMDD. E.g. 20140131 For export: - when transaction date is not specified, field will be set to current date
3	DR amount	Y	N(15)	DR amount without tousands separator (period) and decimal separator (comma). E.g. the amount 100,00 PLN is entered as 10000. For import and export
4	Sender branch number	N	N(8)	Sender branch number : For import – field ignored For export: - value taken from a DR account number: next 8 digits, from the 3rd position
5	Beneficiary branch number	N	N(8)	Beneficiary branch number For import: - ignored field For export: - value taken from a CR account number: next 8 digits, from the 3rd position
6	Sender customer account	Y	C(34)	DR account number in the NRB format For Import: unless the number is the NRB number, the transaction will not be imported, - all characters other than digits will be deleted,
7	Recipient customer account	Y	C(34)	CR account number in the NRB format For import: unless the number is the NRB number, the transaction will not be imported - all characters other than digits will be deleted,
8	Sender customer name	N	4*C(35)	DR side name and address. For import:- ignored field For export: The line fields are separated by space e.g.. „Nowa Firma Sp. z o.o. Ul. Nowa 12/5 WARSZAWA 00-000

ID	Field name	Mandatory Yes/No	Format	Description
9	Recipient customer name	Y	4*C(35)	Beneficiary name and address For import: - remove spaces from the beginning and end of a cell (trim) For export: -the line fields are separated by space e.g. „Nowa Firma Sp. z o.o. Ul. Nowa 12/5 WARSZAWA 00-000
10	Intermediary branch number	N	N(8)	Ignored field. For export: - empty value
11	Branch number- final recipient	N	N(8)	Field is not used.
12	Payment details (title)	Y	4*C(35)	See: Social insurance transaction (ZUS), Tax authority and Direct debit field specification below this table. The form of the Title field for Split Payment transaction –both transfer and direct debit - has been described in the Introduction. In order to verify the counterparty's account on the VAT taxpayers list the form of the Title field should be consistent with the specification described in the Introduction.
13	Cheque number	N	C(10)	Ignored field. For export: - empty value
14	Complaint details	N	4*C(35)	Ignored field. For export: - empty value
15	Additional payment identification	N	N(2)+C(32)	Field is not used
16	Interbank information	N	1*C(16)	Information about own references. This parameter will be consider only if the user turned on Own references support parameter.
			5*C(35)	Ignored field. For export: - empty value

ID	Field name	Mandatory Yes/No	Format	Description
17	Free text	N	C(35)	For import: - ignored field For export No fields

Entering values in fields 1 and 15 is not required, however when you complete these fields correctly, you may avoid errors during import. The error may be displayed, e.g. in the case of entering codes for domestic transaction and then trying to import the transaction as social insurance (ZUS).

The ID 12 field specification (Payment title) – ZUS applied before 1st of January 2018. From 1st of January 2018 the title is entirely imported to the single Title field.

Line[1]	Fields name	Mandatory	Format	Description
1	Tax payer ID number	Y	N(10)	Tax payer ID number (NIP) without separators (spaces, hyphens etc.)
2	Supplementary identifier type	Y	C(1)	Supplementary identifier type and value:*If Tax payer ID number (NIP) was specified, "Second identifier type" field and "Second payer identifier" can be empty. If "Second identifier type" field is not empty, then the field must contain one of the following identifier types: P, R, 1(Identity card) lub 2(Passport). Written values should not contain hyphens, spaces etc.
	Supplementary identifier	Y	C(14)	- If type indicates "P" - an identifier must contain a valid PESEL. - If type indicates "R" - an identifier must contain a valid REGON. - If type indicates 1 or 2 - an identifier must not be empty (spaces are treated as an empty value) and must contain up to 14 characters
3	Type of lodgement	Y	C(1)	"Payment type", "Declaration", "Declaration number" fields must be completed according to defined criteria: - "Payment type" field must contain one of the following values: A, B, D, E, M, S, T or U.
	Declaration	Y	N(6)	- "Declaration" field must contain year and

Line[1]	Fields name	Mandatory	Format	Description
	Declaration number	Y	N(2)	month attributes in format "YYYYMM", where year>1998 - If "Payment type" field indicates S or M, then "Declaration number" field must get a value from 01 to 89, - For other "Payment type" values in the "Declaration number" field should be shown one of the following values: 01, 40, 51, 70, 80.
4	Decision/agreement/title number	N	N(15)	„Decision/agreement/title number" field should be placed in the fourth line of payment details. - If "Payment type" field indicates S or M, then this field must be empty. - For other "Payment type" values, this field must not be empty (spaces are treated as an empty value) and must contain up to 15 characters.
Example: "1111111111ţ1ABC123123ţA20140201ţ01"				

1) Particular subfields are separated by „ţ" mark (a special character ASCII 254) but this mark is not included in the length - when importing, record to the Payment Title field is preceded by deletion of a space from the beginning and end of a cell.

The ID 12 field specification (Payment title) – Tax payment

Line[2]	Field Name	Mandatory	Format	Description

1	/TI/ Identifier type and content	Y	/TI/C(1)N(14)	Type and content of tax payer identifier
				N – Tax payer identification number (NIP),
				R – Regon
				P – Pesel
				  1- Identity card number
				  2- Passport number
				  3- Other document confirming identity
				  Maximum up to 14 alphanumeric characters
				  E.g. for NIP: /TI/N1230000321

2	/OKR/ Period - Year, Period type and period number	Y	/OKR/N(2)C(1)N(4)	Tax period – Year, Type of tax period and tax period number , R – year (in two digit format e.g. 05 for 2014) P– half a year, K – quarter

Line[2]	Field Name	Mandatory	Format	Description
				M – month
				D – decade
				J – day
				0 – (zero) no period (for charges not related to the accounting period) Examples: 14R payment for the year 2014
				14P01 payment for the first half of 2014
				14K03 payment for the third quarter of 2014
				14M02 payment for February 2014
				14D0205 payment for the second decade of May 2014
				14J0504 payment for the 5th April 2014
				0 – no period
3	/SFP/ Symbol of the form or payment	Y	/SFP/C(6)	Symbol of the form or payment. E.g. /SFP/PIT37 Attention: both forms: PIT37 and PIT-37 are correct.
4	/TXT/ Obligation identification	N	/TXT/C(20)	Identification of obligation (type of a document e.g. decision, enforceable, provision). Free text relative to payment. Maximum up to 20 alphanumeric characters. E.g. /TXT/OPŁATA
	Example: "/TI/1ABC123123/OKR/14M03/SFP/PIT-37/TXT/ZAPŁATA PODATKU"			

[2] Particular subfields are sepatared by „/" − when importing, record to the Payment Title field is preceded by deletion of a space from the beginning and end of a cell.

The ID 12 filed specification (Payment title) – Direct debit

Line[3]	Field Name	Mandatory	Format	Description
1	/NIP/	Y	/NIP/N(10)	Tax payer ID number (NIP). E.g. /NIP/1230000123
2	/IDP/	Y	/IDP/C(20)	Payment ID e.g. NAZWA FIRMY
3	/TXT/	N	/TXT/C(27)	Payment title. e.g. Energia elektryczna
	Example: "/NIP/1231231234/IDP/IDENTYFIKATOR/TXT/Polecenie Zapłaty"			

[3] Particular subfields are separated by „/"− when importing, a data entry in the Transaction title field is

preceded by deletion of a space from the beginning and end.

The form of the Title field for Direct debit as a Split Payment transaction has been described in the Introduction.

The table below defines each field for types of transaction, when exporting.

Transaction type	Mandatory field ID	Not allowed field ID[4]
domestic / salary payments	03, 06, 07, 09, 12	10, 13, 14, 17-66
Social insurance (ZUS) [5]	01, 02, 03, 04, 07, 09, 12	10, 13, 14, 17-66
Tax	03, 04, 06, 07, 09, 12	10, 13, 14, 17-66
Direct debit	02, 03, 04, 06, 07, 09, 12	10, 13, 14, 17-66

[4] restricted field means „empty" value needs to be put in that field (details below)

[5] From 1st of January 2018 Social Insurance (ZUS) transaction shall be imported and exported as Domestic transaction. From 1st of January 2018 Social security (ZUS) type of transaction is available for import only to ensure compatibility with those customer's systems that were not upgraded.

Main assumptions for files:
- file may contain only transactions of a specified format for operated types
  - various types of transactions may appear in single file,

- file type: text in code page CP1250,

- file does not contain a header field,

- each definition of transactions is defined in a separate line

- transaction fields are separated by decimal point (character: ASCII: 2C),

- end of definition – end of the line is marked with character of new line (CRLF, characters ASCII: 0D+0A),

- text fields are enclosed in quotation marks,

- special characters in text fields are not accepted, it refers to: quotation mark, decimal point

- „empty" values are defined for the following types:
  - numerical: (empty – no value)
  - text": ”” (two quotation marks),
    - fields with ID 16-66 are optional and may not appear,
  - date: (empty – no value).

Examples of completed files

Domestic transaction

,,10000,"","",” 0910123321000000112341234","11104566540000333355554444","NADAWCA","FIRMA Sp. z o.o. NOWA 15 WARSZAWA 01-001 ","","","Krajowa","","","","",""

Social Insurance (ZUS)

120,20140528,10000,"10123321","10456654","0910123321000000112341234","11104566540000333355554444","NADAWCA","ZUS - UBEZPIECZENIE SPOŁECZNE","","","1111111111ţ1ABC123123ţA20140201ţ01","","","","",""

Tax

,,10000,"10123321","10456654","091012332100000000112341234","11104566540000333355554444","NA
DAWCA","Urząd Skarbowy Warszawa","","","/TI/1ABC123123/OKR/14M03/SFP/PIT-37/TXT/ZAPŁATA
PODATKU ","","","","",""

Direct debit

,20140529,10000,"10456654","10123321","11104566540000333355554444","09101233210000000011234
1234","NADAWCA","ODBIORCA ul.Nowa 15 Warszawa 01-
123","","","/NIP/1231231234/IDP/IDENTYFIKATOR/TXT/Polecenie Zapłaty","","","","",""

2.7.   ELIXIR-O(*.PLI) format compatible with KB

The structure of the import/export files for the following types of transactions: domestic transaction - including ZUS and KRUS social insurance as a domestic transaction, salary payments (as a domestic transaction), social insurance transaction (ZUS) – from 1st of January 2018 this format is used only to ensure compatibility with those customer's systems that were not upgraded , tax transaction.

ID	Field name	Mandatory (Y/N)	Format	Description/Conditions/Operation
01	Payment type	Y	N(3)	Code for the appropriate type of order: 110 = domestic transaction, domestic – split payment transaction,consolidation of funds on VAT accounts and tax payment 120 = domestic transaction and tax payment (ZUS) - above values along with ID 15 field (first 2 digits in the Additional payment identifier field) unambiguous define the type of transaction - when other types, the transaction will not be imported For export: - the third digit is filled in with a value: 0 (zero)
02	Date of debiting / crediting account	Y	D(YYYYMMDD)	Effective date in format: YYYYMMDD. E.g. 20140131 For export: - when transaction date is not specified, field will be set to current date
03	DR amount	Y	N(15)	DR amount without thousands separator (period) and decimal separator (comma). E.g. the amount 100,00 PLN is entered as 10000. For import and export.
04	Sender branch numer	N	N(8)	Sender branch number For import: ignored field For export: - value taken from a DR account number: next 8 digits, from the 3rd position
05	Beneficiary branch number	N	N(8)	Beneficiary branch number For import: - ignored field For export: - value taken from a CR account number: next 8 digits, from the 3rd position

ID	Field name	Mandatory (Y/N)	Format	Description/Conditions/Operation
06	Sender customer account	Y	C(34)	DR account number in the NRB format For Import: - unless the number is the NRB number, the transaction will not be imported, - all characters other than digits will be deleted,
07	Recipient customer account	Y	C(34)	CR account number in the NRB format For import:- unless the number is the NRB number, the transaction will not be imported - all characters other than digits will be deleted,
08	Sender customer name	N	4*C(35)	DR side name and address. For import:- ignored field For export: the line fields are separated by „|" (Hex 7C). e.g. „Nowa Firma Sp. z o.o.|Ul. Nowa 12/5|00-000 WARSZAWA
09	Recipient customer name	Y	4*C(35)	Beneficiary name and address For import: - remove spaces from the beginning and end of a cell (trim) - a pipe character „|" is converted to space For export: - the line fields are separated by „|" character (Hex 7C). E.g. „Nowa Firma Sp. z o.o.|Ul. Nowa 12/5|00-000 WARSZAWA
10	Intermediary branch number	N	N(8)	Ignored field. For export: - empty value
11	Branch number- final recipient	N	N(8)	Accounting number of the contracting party's bank (BSC) See the Beneficiary branch number field
12	Payment details (title)	Y	4*C(35)	See ZUS and US field specification below this table. The form of the Title field for Split Payment transaction – both for transfer and direct debit - has been described in the Introduction. In order to verify the counterparty's account on the VAT taxpayers list the form of the Title field should be consistent with the specification described in the Introduction.
13	Cheque numer	N	C(10)	Ignored field. For export: - empty value
14	Complaint details	N	4*C(35)	Ignored field. For export: - empty value

ID	Field name	Mandatory (Y/N)	Format	Description/Conditions/Operation
15	Additional payment identification	T	N(2)+C(32)	"51" for domestic transactions, ZUS = 110 and 120 „71" for tax transactions = 110 "42" domestic – Split Payment transactions (including consolidation of funds on VAT accounts maintained in other banks) "43" consolidation of funds on VAT accounts (on accounts maintained within the bank) "48" direct debit – Split Payment For export: - other data ignored
16	Interbank information	N	1*C(16)	Information about own references. This parameter will be consider only if the user turned on *Own references support* parameter.
			5*C(35)	Ignored field. For export: - empty value
17	Free text	N	C(35)	For import: - ignored field For export: - no fields

The ID 12 field specification – Payment details – Social insurance (ZUS) – applied before 1st of January. From 1st of January 2018 the title is entirely imported to the single Title field.

Line[1]	Field name	Mandatory	Format	Description
1	Tax payer identification number	Y	N(10)	Tax payer ID number (NIP) without separators (spaces, hyphens etc.)
2	Supplementary identifier type	Y	C(1)	Supplementary identifier type and value:*If Tax payer ID number (NIP) was specified, "Second identifier type" field and "Second payer identifier " can be empty. If "Second identifier type" field is not empty, then the field must contain one of the following identifier types: P, R, 1(Identity card) or 2(Passport). Written values should not contain hyphens, spaces etc.
	Supplementary identifier	Y	C(14)	- If type indicates "P" - an identifier must contain a valid PESEL. - If type indicates "R" - an identifier must contain a valid REGON. - If type indicates 1 or 2 - an identifier must not be empty (spaces are treated as an empty value) and must contain up to 14 characters.
3	Type of lodgement	Y	C(1)	"Payment type", "Declaration", "Declaration number" fields must be completed according to defined criteria: - "Payment type" field must contain one of the following values: A, B, D, E, M, S, T or U.

Line[1]	Field name	Mandatory	Format	Description
	Declaration	Y	N(6)	- "Declaration" field must contain year and month attributes in format "YYYYMM", where year>1998 - If "Payment type" field indicates S or M, then "Declaration number" field must get a value from 01 to 89,
	Declaration number	Y	N(2)	- For other "Payment type" values in the "Declaration number" field should be shown one of the following values: 01, 40, 51, 70, 80.
4	Decision/agreement/title number	N	N(15)	„Decision/agreement/title number" field should be placed in the fourth line of payment details. - If "Payment type" field indicates S or M, then this field must be empty. - For other "Payment type" values, this field must not be empty (spaces are treated as an empty value) and must contain up to 15 characters.
Example: 1230000123|R321321321|S20041201|01				

[1] particular subfields are separated by pipe „|"; this character is not included in the field length.
- when importing form this field to Transaction Title field, a separator character is converted to „t" character (special character, ASCII:FE),
- when exporting, an operation reverse to when importing is carried out ,
- when importing, a data entry in the Transaction title subfield is preceded by deletion of the following characters: „|", „//" and a space from the beginning and end of a cell,
- size of the subfield is defined for 4 lines of 35 characters - if data doesn't fit in this subfield, they are continued in the next line after the continuation marks: „//" (two marks ASCII 2F).

The ID 12 field specification – Payment details - US

Line[2]	Field name	Mandatory	Format	Description

1	/TI/
	Identifier type and content
		Y	/TI/C(1)
			N(14)
				Type and content of tax payer identifier
				N – Tax payer identification number (NIP),
				R – Regon
				P – Pesel
				  1- Identity card number
				  2- Passport number
				  3- Other document confirming identity
				   Maximum up to 14 alphanumeric characters
				E.g. for NIP: /TI/N1230000321

2	/OKR/ Period – Year, period type and period number	Y	/OKR/N (2)C(1) N(4)	Period – year, Type of tax period and tax period number, for which the tax payment is made R – year (in two digit format e.g. 05 for 2014) P– half a year, K – quarter M – month D – decade J – day 0 – (zero) no period (for charges not related to the accounting period) Examples: 14R payment for the year 2014 14P01 payment for the first half of 2014

					14K03 payment for the third quarter of 2014 14M02 payment for February 2014 14D0205 payment for the second decade of May 2014 14J0504 payment for the 5th April 2014 0 – no period(for charges unrelated to accounting period)
3	/SFP/ SFP/ Symbol of the form or payment	Y	/SFP/C(6)		Symbol of the form or payment. E.g. /SFP/PIT37 Attention: both forms: PIT37 and PIT-37 are correct.
4	/TXT/ Liability identification	N	/TXT/C(20)		Identification of obligation (type of a document e.g. decision, enforceable, provision). Free text relative to payment. Maximum up to 20 alphanumeric characters. E.g. /TXT/OPŁATA

Example: /TI/N1230000321/OKR/14M05/SFP/PIT37/TXT/ZAPŁATA PODATKU KOWALSKI

[2] Particular subfields are separated by „/" − when importing, record to the Payment Title field is preceded by deletion of a space from the beginning and end of a cell.

The table below defines each field for types of transaction, when exporting.

Transaction type	Mandatory field ID	Not allowed field ID[1]
domestic / salary payments	01, 02, 03, 04, 06, 07, 08, 09, 11, 12, 15	10, 13, 14, 17-66
social insurance (ZUS) [2]	01, 02, 03, 04, 07, 08, 11, 12, 15	9, 10, 13, 14, 17-66
Tax	01, 02, 03, 04, 06, 07, 08, 09, 11, 12, 15	10, 13, 14, 17-66

[1] restricted field means „empty" value needs to be put in that field (details below)

[2] From 1st of January 2018 Social Insurance Transaction (ZUS) shall be imported and exported as Domestic transaction. From 1st of January 2018 Social security (ZUS) type of transaction is available for import only to ensure compatibility with those customer's systems that were not upgraded.

Main assumptions for files:
- file may contain only transactions of a specified format for operated types
    - various types of transactions may appear in single file,

- file type: text in code page CP1250,
- file does not contain a header field,
- each definition of transactions is defined in a separate line
- transaction fields are separated by decimal point (character: ASCII: 2C),
- end of definition – end of the line is marked with character of new line (CRLF, characters ASCII: 0D+0A),
- text fields are enclosed in quotation marks,
- special characters in text fields are not accepted, it refers to: quotation mark, decimal point
- „empty" values are defined for the following types:
    - numerical: (empty – no value)
    - text": ”" (two quotation marks),

– fields with ID 16-66 are optional and may not appear,

o date: (empty – no value).

Examples of completed files

Domestic transaction:

110,20140508,1500,10123321,10456654,"0910123321000000112341234","11104566540000033355554 444","FIRMA|01-001 WARSZAWA|NOWA 15","Firma Sp. z o.o.|01-001 Siedlce|Starzyńskiego 159",,10456654,"Transakcja krajowa","","",51,"",""

Social Insurance transaction (before 1st of January 2018):

120,20140509,1000,10123321,10456654,"0910123321000000112341234","11104566540000033355554 444","FIRMA|01-001 WARSZAWA|NOWA 15","",,10456654,"1111111111|R000123321|B20140440|04","","",51,"",""

Tax transaction:

110,20140501,1000,10123321,10456654,"0910123321000000112341234","11104566540000033355554 444","FIRMA|01-001 WARSZAWA|NOWA 15","Urząd Skarbowy|Warszawa|",,10456654,"/TI/R000123321/OKR/14M04/SFP/CIT-8B/TXT/OPŁATA","","",71,"",""

2.8. MF+ format (*.TXT) compliant with Moja Firma Plus – TXT I

2.8.1. Basic information

This is a text field, with Windows-1250 standard for coding Polish diacritics, the data separator in the field is '|' (pipe).

ATTENTION! The pipe character "|" is also found at the end of each line with transfer details.
One import file cannot contain simultaneously salary payments and non-r salary payment transfers.
The file marked as r salary payments (type 2) containing any non- salary payment transaction (types 1-4 and 6) is incorrect.
File marked as standard (type 1) containing any salary payment transaction (type 5) is incorrect.
The header (first line in the data file) contains the number of the transfer import template version (omitted in the case of imports).

The batch type follows the number and is separated with | (pipe).

1 – if a standard batch is imported (containing transfers to own accounts, external accounts, ZUS or KRUS social insurance and tax payments)

2 – if a salary payments batch is imported (containing salary payment transfers only).

The batch type is not followed by | (pipe).

Exemplary field content:

```
4120414|1
1|51109010430000000100111111|50102055581111103350100016|Jerzy
Kowalski|Warszawa|Kaliska 123|00-123|123,12|1|zasielenie konta| 13-08-2005|
2|51109010430000000100111111|78101010230000261395300000|160|04-08-2005|Jan
Kowalski|9721230101|1|ADW123456|S|200507|01|01|
3|51109010430000000100111111|06101014690039392223000000|Urzad Skarbowy Poznan
Winogrady|Poznan|Wojciechowskiego 3/5|60-685|1000|15-08-2005|Jan
Kowalski|N|9721230101|05|M|07|PIT5|id.zobowiazania|
```

Domestic - Split Payment:

```
4120414|1
6|03109018540000000130032268|30109018540000000130032267|Odbiorca|Adres|123|1|/VAT/23/IDC/764233
2523/INV/176/faktura/2018/TXT/Tytuł|26-03-2018|
```

2.8.2. Domestic transfers

Transfer type = 1 means that a given row is to be imported as domestic transaction (including ZUS and KRUS social insurance.

No.	Source field name	Source field type and size	Description of source field
1	Transfer type	N(1)	Value: 1
2	DR account	N(26)	Account number in the NRB standard
3	CR account	N(26)	Account number in the NRB standard
4	Beneficiary name	C(40)	Allowed characters: 0-9 A-Z a-z ` ! @ # $ % ^ & * ( ) _ + - = [ ] { } ; : . , ? / space and Polish diacritic characters
5	City	C(32)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritic characters
6	Street	C(32)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritic characters
7	Zip code	C(6)	Format: e.g. 00-111
8	Amount	C(13,2)	Format: zzzzzzzzzz,gg
9	Type	N(1)	Available values: 1, 6, 8 where: 1 – ELIXIR/internal transfer 6 – SORBNET 8 – Express ELIXIR A – BlueCash
10	Title	C(140)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritic characters In order to verify the counterparty's account on the VAT taxpayers list the form of title should be consistent with the specification described in the Introduction.
11	Effective date	C(10)	Format: DD-MM-YYYY For import: filed ignored

2.8.3. Domestic transfer – Split Payment

Transfer type = 6 means that specific line is to be imported as a domestic transaction – Split Payment (including consolidation of funds on VAT accounts maintained in other banks)

LP	Field's name	Field length	Data type	Comment
1	Transfer type	=1	numeric	Value: 6
2	DR account	=26	numeric	Account number in NRB standard
3	CR account	=26	numeric	Account number in NRB standard
4	Contracting party name	<=80	alphanumeric	Allowed characters:0-9 A-Z a-z ` ! @ # $ % ^ & * ( ) _ + - = [ ] { } ; : . , ? / space and Polish diacritics
5	Beneficiary address	<=60	alphanumeric	Allowed characters:0-9 A-Z a-z - . , : ; / space and Polish diacritics
6	Gross amount	<=13	numeric	Format: zzzzzzzzzz,gg
7	Type	=1	numeric	Allowed value: 0,1,6,8 where: 0 - internal; 1 - Elixir; 6 - SORBNET; 8 - Express Elixir, A - BlueCash
8	Title	See the Comment column	alphanumeric	For transactions in the form of Split payment the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x", as it is described in the previous chapters.
9	Bank effective date	=10	date	Format: DD-MM-RRRR For import: field ignored

Where:
The form of the Title field for Split Payment transaction has been described in the Introduction.

2.8.4. Social Insurance transfer

Transfer type = 2 means that the specific line is to be imported as a Social Insurance transaction

No.	Source field name	Source field type and size	Source field description
1	Transfer type	N(1)	Value: 2
2	DR account	N(26)	Account number in NRB standard
3	CR account	N(26)	Account number in NRB standard
4	Amount	C(13,2)	Format: zzzzzzzzzz,gg
5	Effective date	C(10)	Format: DD-MM-RRRR For import: filed ignored
6	Payer name	C(50)	Allowed characters: 0-9 A-Z a-z - ; : . , / space and Polish diacritics
7	NIP	N(10)	Format: 1234567890 (without separators)

No.	Source field name	Source field type and size	Source field description
8	Supplementary identifier type	N(1)	Allowed values: R, P, 1 or 2, where R – REGON P – PESEL 1 – identity card 2 – passport
9	Supplementary identifier	C(14)	REGON – 9 or 14 digits, PESEL– 10 digits, Identity card – 8 or 9 characters Passport – up to 14 characters
10	Payment type	C(1)	Allowed values: S, M, U, T, D, E, A, where: S – premium for 1 month M – premium for longer than 1 month U – instalment scheme T – deferred date D – additional fee E – collection A – additional fee for payer's mistakes
11	Declaration	N(6)	Format: YYYYMM
12	Declaration number	N(2)	Not applicable
13	Decision number	C(15)	Must be completed for payment type: U, T, D, E, A.

From 1st of January 2018 above structure for Social security (ZUS) type of transaction is available for import only to ensure compatibility with those customer's systems that were not upgraded., transactions on Social insurance (ZUS) accounts will be imported as domestic transaction.

2.8.5.   Tax transfers

Transfer type = 3 or 4 means that a given Line is to be imported as a tax transaction

No.	Source field name	Source field type and size	Source field description
1	Transfer type	N(1)	Allowed values: 3 or 4, where: 3 – tax office, 4 – other tax authority
2	DR account	N(26)	Account number in NRB standard
3	CR account	N(26)	Account number in NRB standard
4	Beneficiary name	C(40)	Allowed characters: 0-9 A-Z a-z + - . , : ; / space or Polish diacritics.
5	City	C(32)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritics
6	Street	C(32)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritics
7	Postal code	C(6)	Format: e.g. 00-111

No.	Source field name	Source field type and size	Source field description
8	Amount	C(13,2)	Format: zzzzzzzzzzz,gg
9	Effective date	C(10)	Format: DD-MM-RRRR For import: filed ignored
10	Payer Name	C(50)	Allowed characters: 0-9 A-Z a-z - ; : . , / space and Polish diacritics.
11	Supplementary identifier type	C(1)	Allowed values: N, R, P, 1, 2 or 3, where N – NIP R – REGON P – PESEL 1 – identity card 2 – passport 3 – other document confirming identity
12	Supplementary identifier	C(14)	NIP – 10 digits, REGON – 9 or 14 digits, PESEL– 10 digits, Identity card – 8 or 9 characters Passport – max. 14 characters
13	Year	N(2)	Format: YY
14	Period type	C(1)	Allowed values: R, P, K, M, D, J, where R – year P – half-year K – quarter M – month D – decade J – days
15	Period number	N(4)	For period Type: 1 "R" field is not filled in 2 "P": enter: 01 (1st half-year) or 02 (2nd half-year). 3 "K": enter 01 or 02 or 03 or 04 (quarter number). 4 "M": enter from 01 to 12 (month number). 5 "D": enter 4 characters:- characters 1-2: "01", "02" or "03", characters 3-4: values from 01 to 12" 6 "J" enter date in DDMM format.
16	Form or payment symbol	C(6)	Allowed characters: 0-9 A-Z
17	Liability identification	C(20)	Allowed characters: 0-9 A-Z a-z - . , : ; space and Polish diacritics.

2.8.6. Salary payments

Salary payments can be placed only in a file correctly marked as a salary payment batch (header line in the file).
All the lines have Transfer type = 5.

No.	Source field name	Source field type and size	Source field description
1	Transfer type	N(1)	Allowed value: 5
2	DR account	N(26)	Account number in NRB standard, without spaces and hyphens
3	CR account	N(26)	Account number in NRB standard without spaces and hyphens
4	Beneficiary name	C(40)	Allowed characters: 0-9 A-Z a-z + - . , : ; / space and Polish diacritics.
5	City	C(32)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritics
6	Street	C(32)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritics
7	Postal code	C(6)	Format: e.g. 00-111
8	Amount	C(13,2)	Format: zzzzzzzzzz,gg
9	Type	N(1)	Allowed values: 1, 6, 8 where: 1 – Elixir 6 – SORBNET 8 – Express ELIXIR A – BlueCash
10	Title	C(140)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritics.
11	Effective date	C(10)	Format: DD-MM-YYYY For import: filed ignored

2.9. MF+ format (*.TXT) compliant with Moja Firma Plus – TXT II

2.9.1. Basic information

This is a text field, with Windows-1250 standard for coding Polish diacritics, the data separator in the field is '|' (pipe).

ATTENTION! The pipe character "|" is also found at the end of each line with transfer details.
One import file cannot contain simultaneously salary payments and non-salary payment transfers.
The file marked as salary payments (type 2) containing any non- salary payment transaction (types 1-4 and 6) is incorrect.
File marked as standard (type 1) containing any salary payment transaction (type 5) is incorrect.
The header (first line in the data file) contains the number of the transfer import template version (omitted in the case of imports).

The batch type follows the number and is separated with | (pipe).
1 – if a standard batch is imported (containing transfers to own accounts, external accounts, ZUS or KRUS social insurance and tax payments)
2 – if a salary payments batch is imported (containing salary payment transfers only).
The batch type is not followed by | (pipe).

Exemplary field content:

1230708|1
1|51109010430000000100111111|50102055581111103350100016|Jerzy Kowalski|Warszawa|Kaliska
123|00-123|123,12|1|zasielenie konta| 13-08-2005|
2|51109010430000000100111111|78101010230000261395300000|160|04-08-2005|Jan
Kowalski|9721230101|1|ADW123456|S|200507|01|01|
3|51109010430000000100111111|06101014690039392223000000|Urzad Skarbowy Poznan
Winogrady|Poznan|Wojciechowskiego 3/5|60-685|1000|15-08-2005|Jan
Kowalski|N|9721230101|05|M|07|PIT5|id.zobowiazania|

Domestic - Split Payment:

4120414|1
6|03109018540000000130032268|30109018540000000130032267|Odbiorca|Adres|123|1|/VAT/23/IDC/76
42332523/INV/176/faktura/2018/TXT/Tytuł|26-03-2018|

2.9.2. Domestic transfers

Transfer type = 1 means that a given row is to be imported as domestic transaction (including ZUS and KRUS social insurance).

No.	Source field name	Source field type and size	Description of source field
1	Transfer type	N(1)	Value: 1
2	DR account	N(26)	Account number in the NRB standard
3	CR account	N(26)	Account number in the NRB standard
4	Beneficiary name	C(80)	Allowed characters: 0-9 A-Z a-z ` ! @ # $ % ^ & * ( ) _ + - = [ ] { } ; : . , ? / space and Polish diacritic characters
5	Address	C(60)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritic characters
6	Amount	N(13)	Format: zzzzzzzzzz,gg
7	Type	N(1)	Available values: 0, 1, 6, 8 where: 0 - internal 1 – ELIXIR/internal transfer 6 – SORBNET 8 – Express ELIXIR A – BlueCash

No.	Source field name	Source field type and size	Description of source field
8	Title	C(140)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritic characters In order to verify the counterparty's account on the VAT taxpayers list the form of title should be consistent with the specification described in the Introduction.
9	Effective date	C(10)	Format: DD-MM-YYYY For import: filed ignored

2.9.3. Domestic transfer – Split Payment

Transfer type = 6 means that specific line is to be imported as a domestic transaction – Split Payment (including consolidation of funds on VAT accounts maintained in other banks)

LP	Source field name	Source field type and size	Description of source field
1	Transfer type	N(1)	Value: 6
2	DR account	N(26)	Account number in NRB standard
3	CR account	N(26)	Account number in NRB standard
4	Beneficiary name	C(80)	Allowed characters:0-9 A-Z a-z ` ! @ # $ % ^ & * ( ) _ + - = [ ] { } ; : . , ? / space and Polish diacritics
5	Address	C(60)	Allowed characters:0-9 A-Z a-z - . , : ; / space and Polish diacritics
6	Gross amount	N(13)	Format: zzzzzzzzzz,gg
7	Type	N(1)	Allowed value: 0,1,6,8 where: 0 - internal; 1 - Elixir; 6 - SORBNET; 8 - Express Elixir, A - BlueCash
8	Title	C(140)	For transactions in the form of Split payment the field takes the form: "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x" More details have been described in the Introduction.
9	Effective date	C(10)	Format: DD-MM-RRRR For import: field ignored

2.9.4. Social Insurance transfer

Transfer type = 2 means that the specific line is to be imported as a Social Insurance transaction

No.	Source field name	Source field type and size	Source field description
1	Transfer type	N(1)	Value: 2
2	DR account	N(26)	Account number in NRB standard
3	CR account	N(26)	Account number in NRB standard
4	Beneficiary name	C(80)	Allowed characters:0-9 A-Z a-z ` ! @ # $ % ^ & * ( ) _ + - = [ ] { } ; : . , ? / space and Polish diacritics
5	Address	C(60)	Allowed characters:0-9 A-Z a-z - . , : ; / space and Polish diacritics
6	Amount	N(13)	Format: zzzzzzzzzz,gg
7	Type	N(1)	Allowed value: 1 where: 1 - Elixir;
8	Title	C(140)	Allowed characters: :0-9 A-Z a-z ` ! @ # $ % ^ & * ( ) _ + - = [ ] { } ; : . , ? / space and Polish diacritic characters
9	Effective date	C(10)	Format: DD-MM-RRRR For import: field ignored

Since 1st of January 2018 Social security payments (ZUS) have been executed as domestic transfer.

2.9.5. Tax transfers

Transfer type = 3 or 4 means that a given Line is to be imported as a tax transaction

No.	Source field name	Source field type and size	Source field description
1	Transfer type	N(1)	Allowed values: 3 or 4, where: 3 - tax office, 4 – other tax authority
2	DR account	N(26)	Account number in NRB standard
3	CR account	N(26)	Account number in NRB standard
4	Beneficiary name	C(80)	Allowed characters: 0-9 A-Z a-z + - . , : ; / space or Polish diacritics.
5	Address	C(60)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritics
6	Amount	N(13)	Format: zzzzzzzzzz,gg

No.	Source field name	Source field type and size	Source field description
7	Effective date	C(10)	Format: DD-MM-RRRR For import: filed ignored
8	Payer Name	C(50)	Allowed characters: 0-9 A-Z a-z - ; : . , / space and Polish diacritics.
9	Supplementary identifier type	C(1)	Allowed values: N, R, P, 1, 2 or 3, where N – NIP R – REGON P – PESEL 1 – identity card 2 – passport 3 – other document confirming identity
10	Supplementary identifier	C(14)	NIP – 10 digits, REGON – 9 or 14 digits, PESEL– 10 digits, Identity card – 8 or 9 characters Passport – max. 14 characters
11	Year	N(2)	Format: YY
12	Period type	C(1)	Allowed values: R, P, K, M, D, J, where R – year P – half-year K – quarter M – month D – decade J – days
13	Period number	N(4)	For period Type: 1 "R" field is not filled in 2 "P": enter: 01 (1st half-year) or 02 (2nd half-year). 3 "K": enter 01 or 02 or 03 or 04 (quarter number). 4 "M": enter from 01 to 12 (month number). 5 "D": enter 4 characters:- characters 1-2: "01", "02" or "03", characters 3-4: values from 01 to 12" 6 "J" enter date in DDMM format.
14	Form or payment symbol	C(6)	Allowed characters: 0-9 A-Z
15	Liability identification	C(20)	Allowed characters: 0-9 A-Z a-z - . , : ; space and Polish diacritics.

2.9.6.　　Salary payments

Salary payments can be placed only in a file correctly marked as a salary payment batch (header line in the file). All the lines have Transfer type = 5.

No.	Source field name	Source field type and size	Source field description
1	Transfer type	N(1)	Allowed value: 5
2	DR account	N(26)	Account number in NRB standard, without spaces and hyphens
3	CR account	N(26)	Account number in NRB standard without spaces and hyphens
4	Beneficiary name	C(80)	Allowed characters: 0-9 A-Z a-z + - . , : ; / space and Polish diacritics.
5	Address	C(60)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritics
6	Amount	N(13)	Format: zzzzzzzzzz,gg
7	Type	N(1)	Allowed values: 0, 1, 6, 8 where: 0 - internal 1 – Elixir 6 – SORBNET 8 – Express ELIXIR A – BlueCash
10	Title	C(140)	Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish diacritics.
11	Effective date	C(10)	Format: DD-MM-YYYY For import: filed ignored

2.10. VideoTel format

2.10.1.　　General requirements for import / export VideoTEL file format

There are some general requirements for import VideoTel file format.

- data file to be imported has to be saved in ASCII text format,

- each imported order or file item is a one line ending with CRLF characters,

- the individual fields are separated by one and only one space,

- text boxes are put in question marks,

- if the text to be imported contains quotation marks, replace it with two quotation marks,

- if the text to be imported contains a line break (multi-line field), it should be replaced with three questions marks,

- Polish characters are encoded in the code page Windows 1250,

- a single file can contain only lines of the same type (one cannot mix types of orders),

- the default file extension is *.imp.

KW field (count presenting amount) is imported in two formats: the number without the quotes or number in quotation marks. When exporting this number is always put in quotation marks.
Validation fields when importing as for other imports, such as UNZ files.

2.10.2.   Import/export of domestic transfers (including ZUS and KRUS social insurance)

There are certain requirements and recommendations to the form of import file:

- the first line can be (and of export must be) a date in the format dd/mm/yyyy. If exists –it is imported as a date of implementation (including the parameters of imports).

- Other lines are lines of orders. There are two possible formats. Format I- composed of 10 fields and format II- composed of 17 fields. In one file there may be the same type of lines: cannot mix the format I and format II. In iBiznes24 the exported field format is set via the user parameter *Domestic, tax, payment order export format: VideoTEL (Format I, Format II).* Format of imported file is automatically detected.

  Format I:
  Each order line contains 10 fields:

  "BBen" "RBen" "NrBen" REZ1 KW "BNad" "RNad" "NrNad" "REF" "WAL"

  Format II:
  Each order line contains 17 fields:

  "BBen" "RBen" "NrBen" REZ1 KW "BNad" "RNad" "NrNad" "REF" "WAL" "NF" "DNN" "WL" "REZ2" "DR" "RN" "PR"

  ATTENTION! It is not recommended to start the company name with quotation mark or apostrophe.

  The imported/exported file format domestic transfer – field description:

Name	Field description	Field type (1)	If required	iBiznes24: Mandatory (Y/N), explanation
BBen	Beneficiary bank name	Text 1x35	No	Import: N, ignored, Export: empty
RBen	Beneficiary account name	Text 4x35	Yes	Import/export: Y, beneficiary name (4)
NrBen	Beneficiary account number	Text 1x35	Yes	Import/export: Y, beneficiary account (CR side)
REZ1	Unused	Integer	Yes – Any number of, ignored	Import: Y, any number of, ignored, Export: "0"
KW	Transfer amount	Decimal number, the decimal separator is a dot	Yes	Import: Y, CR amount, Export: empty
BNad	Bank name sender	Text 1x35	No	Import: N, ignored, Eksport: „Santander Bank Polska S.A."

Name	Field description	Field type (1)	If required	iBiznes24: Mandatory (Y/N), explanation
RNad	Account name sender	Text 4x35	No	Import: N, ignored, Export: company name- account DR owner
NrNad (3)	Account number sender	Text 1x35	Yes	Import/export: Y, account DR side- own curren account, (4)
	Subaccount	Text 1x35	No	Import: N, ignored (3) Attention: optional subfield after sender number account and Marks: „???", Export: lack (without "???")
REF	Reference; transfer title	Text 4x16	Yes	Import/export: Y, Title The form of the Title field for Split Payment transaction has been described in the Introduction. In order to verify the counterparty's account on the VAT taxpayers list the form of the Title field should be consistent with the specification described in the Introduction.
WAL	Transfer currency – ISO code	Text 1x3	Yes	Import: if the national- PLN, if exchanged – form transaction data (DR currency) Export: if domestic – PLN, if foreign currency – from transaction data (CR currency)
NF	Company name to which to append new accounts of the beneficiary, imported with transfers	Text 1x35	Yes for format II	Import: N, ignored; Export: full beneficiary name
DNN	Default name of accounts connected with given NF company	Text 4x35	Yes for format II	Import N, ignored; Export: full beneficiary name
WL	Definition of the company NF property type	Y own for own company, N for third party company	Yes for format II	ImportL N, ignored Export: Y for own company and N for a foreign company, values determined on the basis of a comparison with the list of accounts of the own company

Name	Field description	Field type (1)	If required	iBiznes24: Mandatory (Y/N), explanation
REZ 2	The name of the financial system for the transfer (optional field)	Text 1x35	No	Import: N, ignored, Export: empty
DR	The type of: :"",N trybAUTO, T tryb ELIXIR ,"S" tryb SORBNET transfer completion way	Text 1x35	No	Import: N; transfer type (."", N AUTO mode, T ELIXIR mode, S SORBNET mode), if lack in the file and it is possible to choice: ELIXIR (in case of internal transaction, choice as the other formats) Export: according to the transaction data, if not ELIXIR or SORBNET– then N.
RN	Definition the type of beneficiary - ""- uninitialized,,R- resident or N- non-resident	Text 1x1	No	Import: N, ignored, Export: empty
PR	Tag priority „"uninitialized, 0- lack of priority, 1- priority – EFFECTIVE DATE	Text 1x1 (optional) -- YYYY-MM-DD	No -- No	Import/export:N, ignored Export: empty -- If execution date is indicated in this field it will be processed only if the appropriate parameters are set in the Installation parameters. For import: the date from file. For export: Execution date.

Explanations:

(1) The type "text 4x35" means, that the text field can contain up to 4 lines of 35 characters, not counting the triple question marks, double quotation marks which are treated as one character. The other text fields are marked in a similar manner.

(2) Each field in the format must exist. For the format I there must be 10 fields for the format II there must be 17 fields. "No" in the column "If required" means that the contents of the field may be empty, e.g. an empty string "", "yes" means there is a need to fill in the field with specific data.

(3) NrNAD field may contain two subfields. The subfield separator is "???". If after sender's account number separator "???" occurs, then the sequentially occurring characters are interpreted as subaccount- RPM account. If in the subfield of subaccount is "*" means the instruction of division operation to many accounts RPM. Ignored in iBiznes24

(4) RBen field in subsequent subfields separated by a "???" contains data: Full name (the contracting party, the debtor) / last name and first name (employee)??? Street??? zip code (space) Town??? Country (ignored). If the first 6 digits of the code does not match the NN-NNN, the whole is saved as a town.

2.10.3.   Import/export of social insurance transfers (before 1st of January 2018)

From 1st of January 2018 the structure below is available for import only to ensure compatibility with those customer's systems that were not upgraded the title will be entirely imported to the single Title field.

- The first line of the file should contain the entry "**Social Insurance**" "1" where 1 represents the version number.

- The second line of the file should contain the date in the format dd / mm / yyyy (social insurance transfer is the transfer with a future effective date).

- Other lines are lines of orders up to 17 fields. One file may be the same type of lines: one cannot mix the format I and II.

ATTENTION! Not recommended to start the company name from quotation mark or apostrophe.

Each order line in Format I contains up to 10 fields: BBen RBen NrBen REZ1 KW BNad RNad NrNad REF WAL

Each order line in Format II contains up to 17 fields: BBen RBen NrBen REZ1 KW BNad RNad NrNad REF WAL NF DNN WL REZ2 DR RN PR.
Differences in the use of the format I and II import order described in *Import/export of domestic transfer.*
In iBiznes24 the exported file format is set via the user parameter *Domestic, tax, payment order export format: VideoTEL (Format I, Format II).* Format of imported file is automatically detected.

The file format for import/export of Social insurance transfer- field description:

Name	Field description	Field type[1]	If required	iBiznes24: Mandatory (Y/N), explanation
BBen	Beneficiary bank name - Social Insurance (ZUS)	Text 1x35	No	Import: N, ignored, Export: empty
RBen	Beneficiary account name - Social Insurance (ZUS)	Text 4x35	Yes	Import: N, in the field *Name of recipient* value is determined on the account number, Export : Social Insurance value
NrBen	Beneficiary account number – Social Insurance (ZUS)	Text 1x35	Yes	Import/export: Y, CR side= Social Insurance account
REZ1	Unused	Integer	Yes- Any number, ignored field	Import: Y, any number, ignored, Export: "0"
KW	Transfer amount	Decimal number, the decimal separator is a dot	Yes	Import/export: Y, DR amount,
BNad	Bank name sender	Text 1x35	No	Import: N, ignored, Eksport: „Santander Bank Polska S.A."
RNad	Account name sender	Text 4x35	No	Import: N, ignored, Export: company name- account DR owner
NrNad	Account number sender	Text 1x35	Yes	Import/export: Y, account DR side- own current account, (PLN)
REF	Tax payer ID number (NIP), ID type, supplementary	Text 4x35	Yes	Import/export: Y, Title (details under the table, point (2))

Name	Field description	Field type[1]	If required	iBiznes24: Mandatory (Y/N), explanation
	identification, (written without spaces), type of lodgement, declaration, declaration number (written without spaces), decision/agreement/title number			
WAL	Transfer currency – ISO code	Text 1x3	Yes	Import: N, ignored, Export: transfer currency
NF	Company name to which new accounts of the beneficiary are to be appended (the ones to be imported with transfers)	Text 1x35	Yes for format II	Import: N, ignored; Export: full beneficiary name (Social Insurance value)
DNN	Default name of social insurance (ZUS) accounts relating to the given ZUS company	Text 4x35	Yes for format II	Import: N, ignored, Export: full beneficiary name (Social Insurance value)
WL	Please enter: N	Text 1x1	Yes for format II	Import N, ignored Export: empty
REZ 2	Unused	Text 1x35	No	Import: N, ignored, Export: empty
DR	The type of transfer completion way. „", „N", AUTO mode	Text 1x35	No	Import: N, ignored, Export: empty
RN	Definition the type of beneficiary: „"- uninitiated, R- resident, N- not resident	Text 1x1	No	Import: N, ignored, Export: empty
PR	Tag priority „"uninitialized, 0- lack of priority, "1" - priority	Text 1x1 (optional)	No	Import: N, ignored, Export: empty

Explanations:

(1) The type "text 4x35" means, that text field can contain up to 4 lines of 35 characters, not counting the triple question marks, double quotation marks which are treated as one character. The other text fields are marked in a similar manner.

(2) *Referencja w przelewie ZUS* field format (according to format ELIXIR): line 1- tax payer ID number (NIP) (10n), line 2- type of the second identifier (1x), second identifier of the payer (14x), line 3- type of the payment (1x), declaration (YYYYMM) (6n), declaration number (2n), line 4- decision/agreement/execution title

(3) number (15x).

2.10.4. Import/export of tax transfers

- The first line of the file should contain the entry "**PUS**" "1" where 1 represents the version number.

- The second line of the file should contain the date in the format dd / mm / yyyy (tax transfer is the transfer of future payment date).

- Other lines are lines of orders. There are two possible formats. Format I- composed of 10 fields and format II- composed of 17 fields. In one file there may be the same type of lines: cannot mix the format I and format II.

ATTENTION! It is not recommended to start the company name with a quotation mark or an apostrophe.

Each order line in Format I contains up to 10 fields: BBen RBen NrBen REZ1 KW BNad RNad NrNad REF WAL

Each order line in Format II contains up to 17 fields: BBen RBen NrBen REZ1 KW BNad RNad NrNad REF WAL NF DNN WL REZ2 DR RN PR.

Differences in the use of the format I and II import order described in *Import/export of domestic transfer.*

In iBiznes24 the exported file format is set via the user parameter *Domestic, tax, payment order export format: VideoTEL (Format I, Format II).* Format of imported file is automatically detected.

The imported/exported file format domestic transfer- field description:

Name	Field description	Field type[1]	If required	iBiznes24: Mandatory (Y/N), explanation
BBen	Beneficiary bank name	Text 1x35	No	Import: N, ignored, Export: empty
RBen	Beneficiary account name	Text 4x35	Yes	Import: N the tax authority ("???" changed to space) Export: the tax authority (Name+city)
NrBen	Beneficiary account number	Text 1x35	Yes	Import/export: Y, CR side, the tax authority account
REZ1	Unused	Integer	Yes	Import: Y,any number of, ignored, Export: "0"
KW	Transfer amount	Decimal number, the decimal separator is a dot	Yes	Import-export: DR amount,
BNad	Bank name sender	Text 1x35	No	Import: N, ignored, Eksport: „Santander Bank Polska S.A."
RNad	Account name sender	Text 4x35	No	Import: N, ignored, Export: company name- account DR owner
NrNad	Account number sender	Text 1x35	Yes	Import/export: Y, account DR side- own curren account, (PLN)
REF	Reference; transfer title - seven sub-fields separated by three question marks	Text 7xX (*2)	Yes	Import/export: Y, Title (details under the table, point (2))
WAL	Transfer currency- ISO code (always PLN)	Text 1x3	Yes	Import: N, ignored; Export: PLN
NF	Company name to which new accounts of the beneficiary are to be attached (the ones imported with the transfers)	Text 1x35	Yes for format II	Import: N, ignored; Export: full beneficiary name (other side)
DNN	The default name of tax office accounts connected with the given NF company	Text 4x35	Yes for format II	Import: N, ignored; Export: full beneficiary name (other side)

File Formats

Name	Field description	Field type[1]	If required	iBiznes24: Mandatory (Y/N), explanation
WL	Definition of the company property type. T– if the company is owned by the VideoTEL, system user N – opposite case	Text 1x1	Yes for format II	Import: N, ignored Export: "N" value
REZ 2	Unused	Text 1x35	No	Import: N, ignored, Export: empty
DR	The type of transfer completion way. „", N AUTO mode	Text 1x35	No	Import: N, ignored, Export: empty
RN	Definition the type of beneficiary: „"- uninitiated, R- resident, N – not resident	Text 1x1	No	Import: N, ignored, Export: empty
PR	Tag priority „"uninitialized, 0- lack of priority, 1- priority	Text 1x1 (optional)	No	Import/export:N, ignored Export: empty

Explanations:

(1) The type "text 4x35" means, that text field can contain up to 4 lines of 35 characters, not counting the triple question marks, double quotation marks which are treated as one character. The other text fields are marked in a similar manner.

(2) REF field, contains 7 sub-fields separated by three question marks:

Identifier (max 14 characters) – in this field depending on the **Type of identifier,** one should write:

- TAX – if N was selected,

- REGON – if R was selected,

- PESEL – if P was selected,

- Identity card number – if 1 was selected,

- Passport number – if 2 was selected

Type of identifier (1 character) – in this field select according to *Identifier:*

- *N* – for the Tax payer identification number (NIP),

- *R* – for REGON number of the payer,

- *P* – for PESEL number of the payer,

- *1* – for the identity card number of the payer,

- *2* – for the passport number of the payer.

Year of order (4 characters) in the field enter the year for which the payment made applicable.

Type of period (1 character) – in the field select:

- *M* – if the payment relates to a month,

- *P* – if the payment relates to the half of the year,

- *R* – if the payment relates to the year,

- *K* – if the payment relates to the quarter,

- *D* – if the payment relates to the decade

Period number (max length: 4 characters) – in the field depending on the *Type of period* write field, one should write:

- Year half covered by payment, if P is selected

- Quarter covered by payment, if K is selected,

- Month covered by payment, if M is selected,

- The number of month decade covered by payment, if D is selected,

- If R is selected, this field should be empty.

Symbol of the form (max length of symbol of the form or payment – 7 characters)

- Symbol of the form control is in accordance with dictionary defined in the system,

Obligation identification (max 40 characters)

- Obligation identification.

2.10.5.   Import/export of direct debit

- The first line of the file should contain the entry "**PZP**" "1" where 1 represents the version number.

- The second line of the file should contain the date in the format dd / mm / yyyy (**direct debit** transfer is the transfer of future payment date).

- Other lines are lines of orders. There are two possible formats. Format I- composed of 10 one fields and format II- composed of 17 fields. In one file there may be the same type of lines: cannot mix the format I and format II.

ATTENTION! Not recommended to start the company name with quotation mark or an apostrophe.

Each order line in Format I contains up to 10 fields: BDlu RDlu NrDlu REZ1 KWBWie RWie NrWie REF WAL
Each order line in Format II contains up to 17 fields: BDlu RDlu NrDlu REZ1 KWBWie RWie NrWie REF WAL DNN WL REZ2 DR RN PR

Differences in the use of the format I and II import order described in *Import/export of domestic transfer.*

In iBiznes24 the exported file format is set via the user parameter *Domestic, tax, payment order export format: VideoTEL (Format I, Format II).* Format of imported file is automatically detected.

Name	Field description	Field type[1]	If required	iBiznes24: Mandatory (Y/N), explanation
BDlu	Debtor bank name	Text 1x35	Yes	Import: N, ignored, Export: *Debtor Bank* value
RDlu	Debtor account name	Text 4x35	Yes	Import/export: Y, debtor name (3)
NrDlu	Debtor account number	Text 1x35	Yes	Import/export: Y, account CR side (debtor)
REZ1	Unused	Integer	Yes	Import: Y, any number of, ignored, Export: "0"
KW	Transfer amount	Decimal number, the	Yes	Import-export: DR amount,

Name	Field description	Field type[1]	If required	iBiznes24: Mandatory (Y/N), explanation
		decimal separator is a dot		
BWie	Creditor bank name	Text 1x35	No	Import: N, ignored, Eksport: „Santander Bank Polska S.A.”
RWie	Creditor account name	Text 4x35	No	Import: N, ignored, Export: company name- account DR owner (creditor)
NrWie	Creditor account number	Text 1x34	Yes	Import/export: Y, DR side- own current account, (PLN)
REF	Reference; transfer title - seven sub-fields separated by three question marks	Text 4x16	Yes	Import/export: Y, Title (details under the table, point (2)) The form of the Title field for Direct debit as a Split Payment transaction has been described in the Introduction.
WAL	Transfer currency- ISO code (always PLN)	Text 1x3	Yes	Import: N, ignored; Export: PLN
NF	Company name to which new accounts of the debtor are to be attached (the ones imported along with transfers)	Text 1x35	Yes for format II	Import: N, ignored; Export: full beneficiary name (other side- debtor)
DNN	The default name of tax office accounts relating to the given NF company	Text 4x35	Yes for format II	Import: N, ignored; Export: full beneficiary name (other side- debtor)
WL	Definition of the company owenership type. Y- if the company is owned by the VideoTEL system user, N- opposite case	Text 1x1	Yes for format II	Import: N, ignored Export: Y value if own company, N if foreign company, value determined on the basis of a comparison of the list of DR side accounts.
REZ 2	Unused	Text 1x35	No	Import: N, ignored, Export: empty
DR	The type of transfer completion way. „“, N AUTO mode	Text 1x35	No	Import: N, ignored, Export: empty
RN	Definition the type of beneficiary: „“- uninitiated, R- resident, N- not resident	Text 1x1	No	Import: N, ignored, Export: empty
PR	Tag priority „“uninitialized, 0- lack of priority, 1- priority	Text 1x1 (optional)	No	Import/export:N, ignored Export: empty

Explanations:
- (1) The type "text 4x35" means, that text field can contain up to 4 lines of 35 characters, not counting the triple question marks, double quotation marks which are treated as one character. The other text fields are marked in a similar manner.
- (2) REF field, contains 4 sub-fields separated by three question marks. It contains:
  - *NIP:* Tax identification number of creditor- text 1x10,
  - *Type of debtor*: type of debtor F for natural person or P for the rest of debtors, text 1x1. In iBiznes24 is exported P,
  - *Payment identifier:* identifier is assigned when an agreement between the Creditor and the Debtor. The field has to contain minimum 1 character. Text 1x1. Up to 20 characters.
  - *Details of payment (title):* field contains details of direct debit (content of the Title field on the form of transaction). Up to 27 characters.
- (3) RDlu field in subsequent subfields separated by a "???" contains the following data: Full name??? Street??? zip code (space) Town??? Country (ignored). If the first 6 digits of the code does not match the NN-NNN, the whole is saved as a town.

2.10.6. Import/export of currency transfer SWIFT

In addition to the basic requirements set out in chapter *General requirements for import / export VideoTEL file format* there are additional requirements to be met by import file format:

The import file is composed of lines of transfers in three formats. Basic format consists of 16 fields, extended format with 20 fields and the extended format II with 24 fields. In iBiznes24 the exported file format is set user parameter "*Foreign transfers export format: VideoTEL*" (available values Basic / Expanded / Expanded II). The file format is detected automatically imported.

ATTENTION! It is not recommended to start the company name from quotation mark or an apostrophe.

2.10.6.1. Basic format

File format 16 fields: IBen" "BBen" "RBen" "NrBen" "KBen" KW"KWSl" "WAL" "BNad" "RNad""NrNad" "NrNadK" "KBNad" "KBBen" "REF" "ADN"
In iBiznes24 only export (Basic format not contains SWIFT field).

Name	Field description	Field type (1)	If required	iBiznes24: Mandatory (Y/N), explanation
IBen	Beneficiary identifier	Text 1x50	Y	Import: N, ignored, Export: beneficiary name and address
BBen	Beneficiary bank name	Text 4x35	Y	Import: N, ignored, Export: bank name from bank dictionary
RBen	Beneficiary bank name	Text 4x35	Y	Import/export: Y, beneficiary name and address
NrBen (2)	Beneficiary account number	Text 1x50	Y	Import/export: Y, beneficiary account number
	Intermediary bank name	Text 4x35	N	Import/export: N, ignored
	Intermediary bank account number	Text 1x50	N	Import/export: N, ignored
KBen	Beneficiary country name	Text 1x50	N	Import: N, ignored, Export: empty

Name	Field description	Field type (1)	If required	iBiznes24: Mandatory (Y/N), explanation
KW	Transfer amount	Real number, the decimal separator is a dot	Y	Import-export: Y, CR amount,
KWSI	Transfer amount, words	Text 1x50	Y	Import: N, ignored, Export: CR amount (numerically)
WAL	Transfer currency-ISO code	Text 1x3	Y	Import/export: CR amount
BNad	Sender bank name	Text 1x35	Y	Import: N, ignored, Export: „Santander Bank Polska S.A."
RNad	Sender account name	Text 4x35	N	Import: N, ignored, Export: company name- account DR owner
NrNad	Sender account number	Text 1x35	Y	Import/export: Y, DR account number
NrNadK	Sender account number (costs)	Text 1x35	N	Import/export: N, costs and commissions account (imported if exists, exported always)
KBNad	Sender bank costs	Text 1x1 „N" or „B"	Y	Import/export: NN: sender, BB: Beneficiary, NB: Share, Other combination unacceptable KBNad an KBBen fields should be consider together
KBBen	Beneficiary bank costs	Text 1x1 "N" or "B"	Y	
REF	Reference; transfer title	Text 4x16	Y	Import/export: Y, Title In order to verify the counterparty's account on the VAT taxpayers list the form of title (Payment details) should be consistent with the specification described in the Introduction – applicable only if the beneficiary's account is held with the bank in Poland.
ADN	Annotations	Text 4x35	Y	Import: N, ignored; Export: title

Explanations:
- (1) The type "text 4x35" means, that text field can contain up to 4 lines of 35 characters, not counting the triple question marks and counting the double quotation marks which are considered as one character. The other text fields are marked in a similar manner.
- (2) *NrBen* field contains 3 subfields, subfield separator is "???". If after beneficiary account name separator "???"occurs, the next characters are interpreted as *Bank name*.

Available intermediary options (up to 4 lines- divided line separator "???") and next intermediary bank account number. In iBiznes24 only first field is taken into account.
The second note does not apply to basic format, which is not imported.

2.10.6.2. Expanded format

File format 20 field: IBen" "BBen" "RBen" "NrBen" "KBen" KW"KWSI" "WAL" "BNad" "RNad""NrNad" "NrNadK" "KBNad" "KBBen" "REF" "ADN" "KodKBen" "SWIFT" "NegKurs" "NegData"

Name	Field description	Field type (1)	If required	iBiznes24: Mandatory (Y/N), explanation
IBen	Beneficiary identifier	Text 1x50	Yes	Import: N, ignored, Export: beneficiary name and address
BBen	Beneficiary bank name	Text 4x35	Yes	Import: N, ignored, Export: bank name from bank dictionary
RBen	Beneficiary bank name	Text 4x35	Yes	Import/export: N, beneficiary name and address
NrBen[2]	Beneficiary account number	Text 1x50	Yes	Import/export: Y, beneficiary account number
	Intermediary bank name	Text 4x35	No	Import: N, ignored Export: lack
	Intermediary bank account number	Text 1x50	No	Import: N, ignored Export: lack
KBen	Beneficiary country name	Text 1x50	No	Import: N, ignored, Export: empty
KW	Transfer amount	Real number, the decimal separator is a dot	Yes	Import/export: Y, If in the import options the "keep CR amount and convert DR amount" option was chosen, the amount will be saved in a transaction as CR amount and DR amount will be converted according to the current rates table. If in the import options the "keep DR amount and convert CR amount" option was chosen, the amount will be saved in a transaction as DR amount and CR amount will be converted according to the current rates table.
KWSI	Transfer amount, words	Text 1x50	Yes	Import: N, ignored, Export: CR amount (numerically)
WAL	Transfer currency- ISO code	Text 1x3	Yes	Import/export: Y, CR currency
BNad	Sender bank name	Text 1x35	Yes	Import: N, ignored, Eksport: „Santander Bank Polska S.A."
RNad	Sender account name	Text 4x35	No	Import: N, ignored, Export: company name- account DR owner
NrNad	Sender account number	Text 1x35	Yes	Import/export: Y, DR account number
NrNadK	Sender account number (costs)	Text 1x35	No	N, costs and commissions account (imported if exists, exported always)
KBNad	Sender bank costs	Text 1x1 „N" or „B"	Yes	Import/export: Y NN: sender, BB: Beneficiary,

Name	Field description	Field type (1)	If required	iBiznes24: Mandatory (Y/N), explanation
KBBen	Beneficiary bank costs	Text 1x1 "N" or "B"	Yes	NB: Share, Other combination unacceptable KBNad an KBBen fields should be consider together
REF	Reference; transfer title	Text 4x16	Yes	Import/export: Y, Title In order to verify the counterparty's account on the VAT taxpayers list the form of title (Payment details) should be consistent with the specification described in the Introduction – applicable only if the beneficiary's account is held with the bank in Poland.
ADN	Annotation	Text 4x35	Yes	Import: N, ignored; Export: title
KodKBen	Country code	Text 1x2	Yes	Import/export: Y, beneficiary's bank country code. If NrBen field = IBAN field, then this field is nonmandatory.
SWIFT	SWIFT code	Text1x11	No	Import: Y, beneficiary bank is being selected while importing based on SWIFT. If in the imported file the SWIFT value: a) consists of 8 characters, an occurance of bank headquarters in a dictionary is verified. The "XXX" characters are added for the BIC/SWIFT code which has been loaded from the file and then a headquarter is being searched in a dictionary. If the headquarter was found, the extended number is being saved to a database b) is incorrect, i.e. bank or its headquarters were not found in a database, a 1026 code is being entered to the activity log. Export: saved if exists. If NrBen field = IBAN field, then this field is nonmandatory.
NegKurs	Negotiated rate	Number	No	Import: N, ignored (imported only as standard), Export: empty
NegData	Negotiated date	Date	No	N, ignored (imported only as standard) Export: empty

Explanations:
    (1) The type "text 4x35" means, that text field can contain up to 4 lines of 35 characters, not counting the triple question marks and double quotation marks which are interpreted as one character. The other text fields are marked in a similar manner.
    (2) *NrBen* field contains 3 subfields, subfield separator is "???". If after beneficiary account name

separator "???"occurs, the next characters are interpreted as *Intermediary Bank name*. In iBiznes24 only first field is imported and exported.

2.10.6.3. Expanded format II

File format 24 field: IBen" "BBen" "RBen" "NrBen" "KBen" KW"KWSI" "WAL" "BNad" "RNad""NrNad" "NrNadK" "KBNad" "KBBen" "REF" "ADN" "KodKBen" "SWIFT" "NegKurs" "NegData" „Oswd" „Data" „Prior""KodStat"

Name	Field description	Field type (1)	If required	iBiznes24: Mandatory (Y/N), explanation
IBen	Beneficiary identifier	Text 1x50	Y	Import: N, ignored, Export: beneficiary name and address
BBen	Beneficiary bank name	Text 4x35	Y	Import: N, ignored, Export: bank name from bank dictionary
RBen	Beneficiary bank name	Text 4x35	Y	Import/export: Y, beneficiary name and address
NrBen (2)	Beneficiary account number	Text 1x50	Y	Import/export: Y, beneficiary account number
	Intermediary bank name	Text 4x35	N	Import: N, ignored Export: lack
	Intermediary bank account number	Text 1x50	N	Import: N, ignored Export: lack
KBen	Beneficiary country name	Text 1x50	N	Import: N, ignored, Export: empty
KW	Transfer amount	Real number, the decimal separator is a dot	Y	Import/export: Y, If in the import options the "keep CR amount and convert DR amount" option was chosen, the amount will be saved in a transaction as CR amount and DR amount will be converted according to the current rates table. If in the import options the "keep DR amount and convert CR amount" option was chosen, the amount will be saved in a transaction as DR amount and CR amount will be converted according to the current rates table.
KWSI	Transfer amount, words	Text 1x50	Y	Import: N, ignored, Export: CR amount (numerically)
WAL	Transfer currency-ISO code	Text 1x3	Y	Import/export: Y, CR currency
BNad	Sender bank name	Text 1x35	Y	Import: N, ignored, Eksport: „Santander Bank Polska S.A."

Name	Field description	Field type (1)	If required	iBiznes24: Mandatory (Y/N), explanation
RNad	Sender account name	Text 4x35	N	Import: N, ignored, Export: company name- account DR owner
NrNad	Sender account number	Text 1x35	Y	Import/export: Y, DR account number
NrNadK	Sender account number (costs)	Text 1x35	N	N, costs and commissions account (imported if exists, exported always)
KBNad	Sender bank costs	Text 1x1 „N" or „B"	Y	Import/export: Y NN: sender, BB: Beneficiary,
KBBen	Beneficiary bank costs	Text 1x1 "N" or "B"	Y	NB: Share, Other combination unacceptable KBNad an KBBen fields should be consider together
REF	Reference; transfer title	Text 4x16	Y	Import/export: Y, Title In order to verify the counterparty's account on the VAT taxpayers list the form of title (Payment details) should be consistent with the specification described in the Introduction – applicable only if the beneficiary's account is held with the bank in Poland.
ADN	Annotation	Text 4x35	Y	Import: N, ignored; Export: title
KodKBen	Country code	Text 1x2	Y	Import/export: Y, beneficiary's bank country code. If NrBen field = IBAN field, then this field is nonmandatory.
SWIFT	SWIFT code	Text1x11	N	Import: Y, beneficiary bank is being selected while importing based on SWIFT. If in the imported file the SWIFT value: a) consists of 8 characters, an occurance of bank headquarters in a dictionary is verified. The "XXX" characters are added for the BIC/SWIFT code which has been loaded from the file and then a headquarter is being searched in a dictionary. If the headquarter was found, the extended number is being saved to a database b) is incorrect, i.e. bank or its headquarters were not found in a

Name	Field description	Field type (1)	If required	iBiznes24: Mandatory (Y/N), explanation
				database, a 1026 code is being entered to the activity log. Export: saved if exists. If NrBen field = IBAN field, then this field is nonmandatory.
NegKurs	Negotiated rate	Number	N	Import: N, ignored (imported only as standard), Export: empty
NegData	Negotiated date	Date	N	N, ignored (imported only as standard) Export: empty
Oswd	Statement	Text 1x30	N	Import: N, ignored Export: empty
Data	Date for deferred	dd/mm/yyyy (optional)	N	Import: N, date of completion Export: empty
Prior	Express	Text 1x1 „0"- plain, „1"- express, „2"- priority (optional)	N	Import/export: N imported as "0" if empty completion mode: 0: Plain, 1: Express, 2: Urgent.
KodStat	Statistic code	Text 1x14 (optional)	N	Import: N, ignored, Export: empty

Explanations:
   (1) The type "text 4x35" means, that text field can contain up to 4 lines of 35 characters, not counting the triple question marks and double quotation marks which are interpreted as one character. The other text fields are marked in a similar manner.
   (2) *NrBen* field contains 3 subfields, subfield separator is "???". If after beneficiary account name separator "???"occurs, the next characters are interpreted as *Bank name* (up to 4 lines- divided line separator "???") and then as the Intermediary bank account number. In iBiznes24 only the first field is taken into account.

2.11.   KB24 format

The structure of the import/export files for the following types of transactions: domestic transaction (including ZUS and KRUS social insurance), Split payment, salary payments (as a domestic transaction), foreign currency exchange (as an intra-bank currency transaction), tax transaction.

ID	Field name	Format	Description/Conditions/Operation
01	DR account number	C(35)	DR account – account number in NRB format. For import: - unless the number is the NRB number, the transaction will not be imported - all characters except digits will be deleted
02	Transaction title	C(140)	Transaction title See field specification below the table
03	Amount	N	CR amountAccurate to within two decimal places with decimal separator

ID	Field name	Format	Description/Conditions/Operation
04	Currency code	C(3)	Currency code e.g. PLN
05	Beneficiary name	C(35)	CR side name
06	Beneficiary address	C(70)	CR side address. For import: - remove spaces from the beginning and end of a cell (trim)- - this field is recorded in the street field For export: - fields concatenation separates by space according to: ulica kod miejscowość format
07	CR account number	C(35)	CR account number in the NRB format. For import: - unless the number is the NRB number, the transaction will not be imported - all characters except digits will be deleted
08	Tax payer identification number (NIP)	C(10)	Tax payer identification number (NIP) – only for the following types of transaction: - social insurance (ZUS) - tax
09	Supplementary identifier type	C(14)	Field for the following types of transaction: - social insurance (optional)- tax Possible identifiers in accordance with type which is defined in supplementary identifier type field
10	Payment type	C(1)	Field for the following types of transaction:- social insurance (ZUS) In accordance with the payment types dictionary for social insurance transactions.
11	Declaration date	D(MM/YYYY)	Field for the following types of transaction:- social insurance transaction For payment type: E – value: 00/0000
12	Declaration number	N(2)	Field for the following types of transaction:- social insurance (ZUS) For payment type: A, B, D, E, T, U – value: 00
13	Social insurance fund account	C(35)	CR side account – the social insurance number in the NRB format Field for the following types of transaction:- social insurance number For import: - unless the number is the NRB number, the transaction will not be imported - all characters except digits will be deleted
14	Supplementary identifier type	C(1)	Field for the following types of transaction:- social insurance (option) - tax Values according to the Supplementary identifier type dictionary for Inland Revenue and social insurance

ID	Field name	Format	Description/Conditions/Operation
15	Symbol of tax office form	C(7)	Symbol of form or payment.Field for the following types of transaction:- tax Values in accordance with the symbol of tax office form dictionary
16	Period	C(7)	Settlement period. Field for the following types of transaction:- tax Field consists of: - year period – format RR - type period – values accordance with period type in Tax authorities dictionary - period number – value depends on period type
17	Identifier	C(40)	Field for the following types of transaction:- tax (option) Ignored field
18	Decision number	C(15)	Decision number/agreement number/executory title number Field for the following types of transaction:- social insurance (ZUS) For payment type: - S, M – empty - others – mandatory field
19	Transfer to other tax authority account	C(1)	Defines transfer to the tax authority. Field for the following types of transaction:- tax Possible values: - N – Inland Revenue - T – other tax authority are defined by account number for „Urząd Skarbowy" result in tax authority dictionary

The ID 2 field specification – Title

- fort the given type of transaction:

    o domestic, salary payments: this field contains Transaction title

    o tax: this field includes code words with tax transactions social insurance (ZUS): this field includes additional data containing features specific to social insurance (ZUS) transactions according to the specification presented in the table below

Line[1]	Subfield name	Format
1	Tax payer identification number (NIP)	N(10)
2	Supplementary identifier type	C(1)
	Supplementary identifier	C(14)
3	Payment type	C(1)
	Declaration	N(6)
	Declaration number	N(2)

[1] particular subfields are contained in lines – each line is separated by space.

- when importing from this field to Transaction Title field, a separator is changed to „ţ" mark (a special character ASCII: FE),
- when exporting, an operation reverse to when importing is carried out,

File Formats

- when importing, a data entry in the Transaction Title field is preceded by deletion of the following characters: „|", „//" and a space from the beginning and end of a cell.

From 1st of January 2018 the fields dedicated for Social Insurance Transaction (ZUS) are available for import only to ensure compatibility with those customer's systems that were not upgraded After this date Social Insurance (ZUS) transaction shallbe imported and exported as domestic transactions.

In particular:

Field ID 2 specification – Title
- for the particular type of transaction:
    - domestic, salary payments, Social Insurance (ZUS): this field contains transaction Title whereby the form of the Title field for Split Payment transaction has been described in the Introduction, in order to verify the counterparty's account on the VAT taxpayers list the form of Title should be consistent with the specification described in the Introduction,
    - tax: this field contains code words containing tax transaction features.

Principle for transaction type in specified line:

- value in ID 13 field (Social insurance fund account) – means social insurance transaction (From 1st of January 2018 this principle is available for import only to ensure compatibility with those customer's systems that were not upgraded) – after that date ZUS social insurance transactions should be imported as the domestic type,

- if:
    - title begins with "/VAT/" – it indicates Split Payment transaction
    - if at the same time the text „przekazanie własne."…/INV/przekazanie własne/TXT/..." appears in the place of the invoice number and the beneficiary account is maintained in another bank, transaction will be imported as consolidation of funds on VAT accounts held with another bank,
    - on the other hand if value VAT „/VAT/[VAT amount]..." is equal with the gross amount and instead of invoice number there is the text „przekazanie własne."…/INV/przekazanie własne/TXT/..." transaction will be imported as consolidation of funds on VAT accounts maintained within the bank,
        - if the title begins with /IDC/<counterparty's NIP number>/TXT<payment title> - then the transaction will be verified with the VAT taxpayers list,

- value in ID 15 field (Symbol of tax office form) – means tax transaction,

- no value in ID 13 i 15 fields – means other transaction (domestic/salary payment/currency), from 1st of January 2018: (domestic/ salary payment/currency/ZUS or KRUS social insurance),

- determining the currencies and amounts of CR and DR sides:
    - for the selected parameter "Foreign currency transaction amount" (set by the user during import in the "Import options" window):
        - keep CR amount:
            - The DR currency determined on the basis of the DR account currency from the field ID 01
            - The CR amount determined on the basis of the field ID 03
            - The CR currency determined on the basis of the field ID 04
        - Keep DR amount
            - The DR currency determined on the basis of the DR account currency from the field ID 01
            - The DR amount determined on the basis of the field ID 03
            - The CR currency determined on the basis of the field ID 04

- if
  - DR currency = base currency (PLN) and CR currency = base currency (PLN) – means domestic/salary payment transaction (since 01/01/2018: domestic/salary payments/ZUS or KRUS social insurance)
  - DR account = 109/150 – own transaction in foreign currency or internal bank transaction
  - DR currency != base currency (PLN) and CR currency = base currency (PLN) and DR account != 109 and 150 – Foreign currency in PLN transaction
  - for value in ID 15 field (Currency code), if code is different than default (PLN) – currency transaction,
  - Transaction with values in the ID 13 field (for social insurance) and in the ID 15 field (for Inland Revenue) are incorrect – such a transaction will not be imported.

Main assumptions for files:

- file may contain only transactions of a specified format for operated types
  - various types of transactions may appear in single file,
- file type: text in code page CP1250,
- file does not contain a header field,
- each definition of transactions is defined in a separate line,
- depends on file extension, transaction fields are separated by:
  - semicolon (character ASCII: 3B) – for CSV),
  - tab character (character ASCII: 09) – for TXT),
- end of definition – end of the line is marked with character of new line (CRLF, characters ASCII: 0D+0A),
- decimal separator for amount field (character ASCII: 2E),
- special characters in text fields are not accepted, it refers to: separators
- the default bank effective date is current date

2.12. MT103 (PLA) format

The structure of the import/export files for the following types of transactions: foreign currency.

2.12.1. Requirements for file

1. File may contain only transactions of a specified format for operated types.

2. File name may be a free text.

3. End of line character consists of the following characters: <CR><LF> (HEX 0D + 0A)

4. File consists of:

- header – contains general information on the import file
- transaction data – each transaction is divided into text blocks within braces (see structure of format): {}.
- blocks in transaction are not separated by any additional character or string,
- transaction data are separated by "$" character, i.e.:
  - end of the previous section of transaction data – character: "}" + end of line character
  - separator – character: "$" + end of line character

- unless there is the last transfer, the character will occur

    ○ beginning of the next transaction data section – character: "{", after which in the same line starts the beginning of data of another transaction

5. Most of particular header fields and transaction data (details, also subfields) are separated by end of line character – the field were marked as finalized with end of line character (End of line column in a table)

    ○ However, none of the lines can not

        1. start with "-" character (a dash, HEX 2D), unless it is preceded by a space character

        2. consist of a single space or mentioned above the end of line character

        3. start with the ":" character (a colon, HEX 3A), when a particular field is being expected, unless it is preceded by a space character

6. Acceptable characters: a b c d e f g h i j k l m n o p q r s t u v w x y z ą ć ę ł ń ó ś ż ź A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Ą Ć Ę Ł Ń Ó Ś Ż Ź 0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' + { } $ <CR> <LF> <space>

    ○ However,

        1. the following characters: "{", "}", "$" are control characters

        2. if there is a character other than allowed,

          • when exporting: will be deleted

          • when importing: an import error will be displayed

7. Possible types of the file (character coding):

    a. Import – selection when importing

    b. Export – CP1250

2.12.2. Format structure

Explanations for fields format:
    X – alphanumeric character,
    N – digit,
    F – fixed lenght,
    V – variable lenght,
E.g. X(3) F means the alphanumeric field with fixed lenght of 3 characters.

Header

Field	Format	End of line	Field name	Description
:01:	X(16)V	Y	References	Sender reference assigned in the file creation process, distinguishes the particular file of transfers. Values for: • import – ignored value, • export – date of export with a timestamp (in format: YYYYMMDDhhmmss). Mandatory field.

Field	Format	End of line	Field name	Description
:02:	N(17)V	Y	Checksum	Sum of the absolute values of the transaction amounts, from the field :32A: (regardless of currency). Value accurate to two decimal places, separated by "," character (a comma; HEX 2C). Mandatory field.
:03:	N(5)V	Y	Number of transactions	The number of transactions in a file. Mandatory field.
:04:	X(11)V	Y	Sender bank	SWIFT code of the sender's bank. Values for: • import – ignored field, • export – value collected from the global parameter *Kod SWIFT Banku*. Optional field.
:05:	4*X(35)V	Y	Sender name and address	Address data recorded in lines, separated by the end of line character. Values for: • import – ignored value, • export – data taken from the field :50: from details of the first list of exported transfers. Mandatory field.
:07:	X(12)V	Y	File name	Name under which the file is stored. Values for: • import – ignored value, • export – values for exported file. Mandatory field.

Transaction data

Field	Format	End of line	Field name	Description
1:F01	{1:F01		Basic information on a header field	Beginning of the section with the field identifier. Mandatory field.

Field	Format	End of line	Field name	Description
	xxxxxxx xaxxx		Sender accounting bank number	SWIFT code of the sender's bank (or the branch numer in KIR format) filled in with X character to 12 characters. Values for: • import – ignored value, • export – value taken from the global parameter *Kod SWIFT Banku*, filled in with "X" character to 12 characters. Mandatory field.
	Bbbb		Export batch number	Values for: • import – ignored value, • export – fixed value: 0001. Mandatory field.
	tttttt}		Transaction number	Current export transaction number in the range of 000001-999999. At the end of the field contains the end of section. Values for: • import – ignored value, • export – the sequence number of transaction in the exported file, starting from the number 000001. If you reach the limit, subsequent transactions will not be included in the export file. Mandatory field.
2:I100	{2:I100		Additional transaction header records	Beginning of the section with the field identifier. Mandatory field.
	Xxxxxxx xaxxx		Beneficiary side bank	SWIFT code of the beneficiary's bank (code taken from the field :57A:). Values for: • import - ignored value, • export - BIC/SWIFT code taken from the transaction beneficiary data, supplemented with "X" characters. Optional field
	Y1}		Type of payment	Type of payment symbol. At the end of the field contains the end of section. Values for: • import – ignored value, • export – fixed value (Przekaz standardowy): N. Mandatory field.

Field	Format	End of line	Field name	Description
4:	{4:	Y	Transaction details	Beginning of the section with transaction details. Mandatory field.
:20:	:20: X(16)V	Y	Sender reference	Transaction reference. Values for: • import and export – reference (own) transaction parameters. Optional field.
:32A:	:32A:		Payment description	Mandatory field.
	N(6)F		Currency date	Execution date in format: YYMMDD. Values for: • import – depending on the import parameters settings for the effective date ("Use the date from file"): o after switching on the parameter and DR currency code (field 52D: Base currency code) = CR currency code (field :32A: Currency code): date of completion will be set based on this field, o otherwise: current date, • export – date of completion of the transaction parameters. Mandatory field.
	X(3)F		Currency code	ISO currency code for the transaction amount. Values for: • import and export – CR transaction currency code. Mandatory field.
	N(15)V	Y	Amount	Transaction amount. Value accurate to two decimal places, separated by "," character (a comma; HEX 2C). Values for: • import and export – CR transaction currency code If in the import options the "keep CR amount and convert DR amount" option was chosen, the amount will be saved in a transaction as CR amount and DR amount will be converted according to the current rates table. Mandatory field.

File Formats

Field	Format	End of line	Field name	Description
:50:	:50: 4*X(35)V	Y	Sender name and address	Sender address data from transaction is saved in lines, separated by end of line character. Values for: • import – ignored value, • export – data will consist of (if available) the following fields: company name, address, postal; code, city, country. Mandatory field.
:52D:	:52D:		Additional payment data	Mandatory field.
	N(34)V	Y	Sender account	Sender account in the IBAN or NRB formats. Values for: • import and export – DR transaction account. Mandatory field.
	N(34)V	Y	Cost	Account number in the IBAN or NRB formats for costs and commissions to be debited, only for PL accounts. Values for: • import and export – costs and commissions account with transaction parameters. Mandatory field.
	X(3)F		Base currency code	ISO currency code for the base transaction currency. Values for: • import and export – DR transaction currency code. Mandatory field.
	N(15)V	Y	Amount in base currency	Transaction amount in a base currency. Value accurate to two decimal places, separated by "," character (a comma; HEX 2C). Values for: • import – DR transaction amount. If in the import options the "keep DR amount and convert CR amount" option was chosen, the amount will be saved in a transaction as DR amount and CR amount will be converted according to the current rates table. • export – DR transaction amount. Mandatory field.

Field	Format	End of line	Field name	Description
	15!*<spacja>		(fixed value)	Field filled in with space characters (HEX 20). Values for: • import – ignored value, • export – filled in with15 characters. Mandatory field.
	X(2)F		Beneficiary country code	ISO country code – country symbol from the countries dictionary. Values for: • import – ignored value, • export – value from the beneficiary bank country code field. Mandatory field. If in :59: field subfield Beneficiary account number = IBAN, then this field is nonmandatory.
	1!*<spacja>		(fixed value)	Field filled in with a space character (HEX 20). Values for: • import – ignored value, • export – filled in with a single space. Optional field.
	X(2)F	Y	Beneficiary bank country code	ISO country code of the beneficiary's bank – country symbol from the countries dictionary. Values for: • import – value is mapped to the beneficiary bank country code, • export – value is mapped based on the beneficiary bank country code. Mandatory field. If in :59: field subfield Beneficiary account number = IBAN, then this field is nonmandatory.
:57A:	:57A: X(11)V	Y	(option A) Beneficiary side bank	SWIFT code of the beneficiary's bank. Values for: • import – based on this code, according to the system rule the beneficiary bank is chosen and also an occurrence of bank headquarters in a dictionary is verified: ○ if the headquarters was found: transaction is being imported with this particular code,

Field	Format	End of line	Field name	Description
				o if the headquarters is incorrect i.e. bank or its headquarters were not found in a database, transaction will not be imported, • export - BIC/SWIFT code from the beneficiary transaction parameters data, if available. Mandatory field. If in :59: field subfield Beneficiary account number = IBAN, then this field is nonmandatory.
:57D:	:57D: 4*X(35) V	Y	(option D) Beneficiary bank name and address	Beneficiary address data is saved in lines, separated by end of line character. Values for: • import – ignored value, • export – value from the beneficiary bank data. Attention: Fields :57A: and :57D: exclude each other. Optional field. If in :59: field subfield Beneficiary account number = IBAN, then this field is nonmandatory.
:59:	:59:		Beneficiary data	Mandatory field.
	X(1)F		(fixed data)	Field filled in with a slash character: "/" (HEX 2F). Values for: • import and export – filled in with a single character. Mandatory field.
	X(34)V	Y	Beneficiary account number	Beneficiary account number in the IBAN format or other (if a country of the beneficiary bank was not found on the countries list where the IBAN is used). Values for: • import and export – CR transaction account. Mandatory field.
	4*X(35) V	Y	Beneficiary name and address	Beneficiary address data is saved in lines, separated by end of line character. Values for: • import and export – name and address data taken form the transaction beneficiary data. Mandatory field.
:70:	4*X(35) V	Y	Payment details	Transaction title recorded in lines, separated by the end of line character.

Field	Format	End of line	Field name	Description
				Values for: • import and export – title from transactions parameters. Mandatory field. In order to verify the counterparty's account on the VAT taxpayers list the form of title (Payment details) should be consistent with the specification described in the Introduction – applicable only if the beneficiary's account is held with the bank in Poland.
:71A:	X(3)F	Y	Costs settlement	Settlement of transaction costs. Values for: • import and export – costs and commissions settlement from transaction parameters, according to the dictionary: o BEN – Beneficiary o OUR – Sender o SHA – Shared Mandatory field.
:72:	:72:		Payment instruction	Optional field – mandatory, if there is at least one subfield. Optional subfields do not occur only if there are no more subfields.
	4*N(2)F	Y	Tips	Values separated by space for: • import - ignored value, • export – value: 00 00 00 00. Optional field.
	X(35)V	Y	Contact details for the bank	Values for: • import and export – ignored values. Optional field.
	35(X)V	Y	Additional information	The 1st additional information: completion mode. Values for the completion mode: • 0 – Plain, • 1 -- Express, • 2 – Urgent. Values for: • import – mode is defined according to mentioned above rule, however

Field	Format	End of line	Field name	Description
				○ if there is no value or a vaule is other than specified in the rule – completion mode is the same as value: 0. • export – value based on transaction parameters, according to mentioned above rule. Optional field.
	35(X)V	Y	Additional information	The 2nd additional information. • import – ignored value, • export – empty value. Optional field.
	35(X)V	Y	Additional information	The 3rd additional information. • import – ignored value, • export – empty value Optional field.
	35(X)V	Y	Additional information	The 4th additional information. • import – ignored value, • export – empty value. Optional field.
	-}		Transaction details - end	End of the section with transaction details. Mandatory field.

Other fields:

- export: ignored
- import
  - Transaction type - value: "Transakcja standardowa" (standard transaction)
  - E-mail address – empty field
  - Currency date – is defined according to the current rules, based on data form services
  - others – according to the rules for transaction registration

The example of a file with transactions in PLA format with header and data:

```
:01:28700058100908
:02:99,00
:03:2
:04:WBKPPLPP
:05:TEST COMPANY SA
UL. CHMIELNICKA 825/80
00-805 WARSZAWA
POLAND
:07:TEST.PLA 45
{1:F01WBKPPLPPXXXX0001000001}{2:I100CHASUS33XXXXN1}{4:
:20:REF0331142703000
:32A:140903USD33,00
```

```
:50:TEST COMPANY SA
UL. CHMIELNICK 82/80
00-805 WARSZAWA
POLAND
:52D:71150018811218800000000000000
71150018811218800000000000000
PLN99,00
                US US
:57A:CHASUS33
:57D:JKP MORGAN  BANK
N Y 10006 NEW YORK
UNITED STATES
:59:/937364214
 APX TECHNICAL SERVICES INC
HANOVER STREET 56
10008 NEW YORK
UNITED STATES
:70:REF:C18D14156L22408 EMAIL 4TH JUNE
:71A:SHA
:72:00 00 00 00
DEAL/123321/
-}
$
{1:F01WBKPPLPPXXXX0001000001}{2:I100BBRUBEBBXXXXN1}{4:
:20:REF0331142703111
:32A:140903USD66,00
:50:TEST COMPANY  SA
UL. CHMIELNICKA 82/80
00-805 WARSZAWA
POLAND
:52D:71150018811218800000000000000
71150018811121880000000000
PLN198,00
                BE BE
:57A:BBRUBEBB
:57D:ING BELGIUM NV/SA
AVENUE MARENERNIX 14
1000 BRUSSELS
BELGIUM
:59:/BE14310021815083
TEST MPQ  SA
Boulevard du Souverain 22
B-1070 Brussels
BELGIUM
:70:CONTINUITY CLAUSE
:71A:SHA
:72:00 00 00 00
DEAL/123321-2/
-}
```

Other example with a single transaction :

```
:01:28705058140908
:02:30592,75
:03:1
:04:PKOPPLPW
:05:P4 Sp. z o.o.
Ul. PilSKIEGO 13
02-081 Warszawa
:07:PLA-NORM.140
```

```
{1:F01PKOPPLPWXXXX0001000001}{2:I100RBOSNL2AXXXXN1}{4:
:20:1000166
:32A:130114PLN30592,75
:50:P4 Sp. z o.o.
Ul. PilSKIEGO 13
02-081 Warszawa
:52D:43124060031100000049000000
43124060031100000049000000
PLN30592,75
                NL NL
:57A:RBOSNL2A
:57D: Bank of Scotland N.V
.
Gustav Xxxxxxxx 40
1002PP Amsterdam
:59:/NL51RBOS0759924465
ACN Europe B.V.
Malthusstraat 2-6
Amsterdam
:70:
9980064049
:71A:SHA
:72:00 00 00 00
-}
```

2.13.   XML (ISO) format

Main assumptions:
•   This format was created because of the Regulation No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits into euro and amending Regulation (EC) No 924/2009.

•   Transactions import service is compatible with ISO 20022

•   The changes are about foreign currency transactions: SWITF, interbank and internal transactions.

2.13.1.   Parameters

Acceptable parameters for transactions imported in XML format are as follows:
•   CR currency:

    o   Other than PLN for:

        ▪   SWIFT - order to pay,

        ▪   currency own transactions,

        ▪   currency interbank transactions,

    o   PLN for:

        ▪   SWIFT order to pay (beneficiary's bank is an offshore bank),

        ▪   currency own transactions when DR account is not in PLN,

        ▪   currency interbank transactions when DR account is not in PLN,

- o EUR: needed when SWIFT = SEPA

- Beneficiary's bank country = nonmandatory in SEPA,

- Beneficiary's bank BIC = nonmandatory in SEPA,

- Transaction type = Standard,

- Execution mode = Normal or Urgent or Express; in SEPA Normal only.

- Currency date for mode = Casual:

  - o D+2 for SWIFT where D= execution date

  - o D+1 for SEPA where D=execution date

  - o D for other currency transactions,

- Charges: for SEPA and UUP =SHA,

- Sender's account number – format = IBAN,

- Beneficiary's account number – format = IBAN, needed when using SEPA,

- Amount = 999 999 999,99 max; for SEPA EUR only.

2.13.2. Transfer orders - rules of creating and notices structure

Name of the element	Description
XML element	Is a name of XML element in ISO20022 standard.Sign + is used to show nesting.
Status	M – mandatory field
	O – optional field
	C – conditional field
Field format	n – digits only (0-9)
	a – big letters only (A-Z)
	x – any character
	c – big letters and digits only (A-Z), (0-9)
	d - decimal
	! - fixed length
	[ ] - optional value
ISO Date	YYYY-MM-DD
ISO DateAndTime	YYYY-MM-DDThh:ss:ss

Rules of discriminating orders in file

Currency orders	SWIFT – order to pay
	(1 group) transaction in PLN for foreign banks, (2 group) transaction in non-PLN for domestic and foreign banks. Bank's code in field +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC
	Internal currency transactions 'INTC' value in field +PmtInf ++CdtTrfTxInf +++ PmtTpInf ++++CtgyPurp +++++Cd
SEPA order	'SEPA' constant in tag is reeded +PmtInf ++PmtTpInf +++SvcLvl ++++Cd

Acceptable characters

You can use following characters in order content:
- small and big letters,
- digits,
- special characters:
/ - ? : ( ) . , ' +
Space
For „SEPA CT" messages you can only use small and big letter (Latin alphabet). Because of unification a dot sign is a decimal mark for all „SEPA CT" messages.

Communications blocks structure

Informations about single transactions from the account are grouped together into blocks. Those blocks should fulfill following conditions:
- each block has a header and at least one record,
- each block has a unique identifier. This identifier can be find in a header of an each block in „Message Identification" field.

2.13.3.   File header

Field name	Field format	Status	XML element name	Comment
Message Identification	35x	M	+GrpHdr ++MsgId	It has to be unique for given sender. You can't use „space". For messages with transactions this identifier is used to check the status of sent transactions. Message identifiers sent by one client has to be unique. Using the same identifier again will create an error. Identifier is used only if the message was correct and transactions were saved Import identifier from a file. Export an unique ID.
Creation Data and Time	ISO DateAnd Time	M	+GrpHdr ++CreDtTm	
Number of Transaction	15d	M	+GrpHdr ++NbOfTxs	It has to be smaller than maximal amount of transactions in block and equal to amount of transactions in block without a header.
Control Sum		O	+GrpHdr ++CtrlSum	Total amount of all orders in badge regardless of currency. Soft validation – checking if this file wasn't imported earlier. Import – validation using sum of transaction amount. Export – sum of all amounts
Initiating Party - Name	70x	M	+GrpHdr ++InitgPty +++Nm	Name which will initialize the order should be identical with name from 'Debtor – Name' field. If | +GrpHdr ++InitgPty +++Nm | = first | +PmtInf ++Dbtr +++Nm | then go further , if first | +PmtInf ++Dbtr +++Nm | is different from | +GrpHdr ++InitgPty +++Nm | check next | +PmtInf ++Dbtr +++Nm |, if couldn't find it | +PmtInf ++Dbtr +++Nm | = | +GrpHdr ++InitgPty +++Nm | abort using message. Export: value of the first
Identification – Organisation Identification		C	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	Optional field – if 'Organization Identification' was used, then 'Private Identification' option is forbidden.

Field name	Field format	Status	XML element name	Comment
Identification – Private Identification		C	+GrpHdr ++InitgPty +++Id ++++PrvtId +++++Othr ++++++Id	Optional field – if 'Private Identification' was used, then 'Organization Identification' option is forbidden.

2.13.4. Cross border (Currency) transactions

Field name	Field format	Status	XML element name	Comment
Payment Information Identification	16x	M	+PmtInf ++PmtInfId	Own references given by sender – it unambiguously identifies information block in message. Import: value taken from file. Export: Batch name. If empty, then batch number. If there is no batch number, then transation number is taken.
Payment Method	3!a	M	+PmtInf ++PmtMtd	'TRF' for discretionary transactions - fixed value.
Requested Execution Date	ISO Date	M	+PmtInf ++ReqdExctnDt	YYYY-MM-DD Import: Ignored Export: Current date
Debtor – Name	70x	M	+PmtInf ++Dbtr +++Nm	Name which will initialize the order.
Debtor – Country	2!a	C	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	Field required if 'Debtor – Address Line' was used. Contry code have to be compatible with ISO 3166
Debtor – Address Line	70x	O	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	This field can occur only twice. Combined fields can't exceed 70 characters.
Debtor Account	34x	M	+PmtInf ++DbtrAcct +++Id ++++IBAN	
Debtor Agent	4!a2!a2!c [3!c]	M	+PmtInf ++DbtrAgt +++FinInstnId ++++BIC	This field will show Debtor Agent.
Charges Account	2!a26!n	O	+PmtInf ++ChrgsAcct +++Id ++++IBAN	Account compatible with IBAN If this field will be empty, then account for charges will be autocompleted using account number given in the fixed disposition or DR account

Field name	Field format	Status	XML element name	Comment
				number. If the fixed disposition is not given or imported account number can't be found on Client's account number list, then the DR account number will be given here.
Payment Identification - End to End Identification	35x	M	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	This field is mandatory to enter banking system. If the client will not fill it in, then this field's value should be changed to „not provided".
Instruction Priority	4!a	M	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++InstrPrty	According to ISO 20022 you can use those codes: 'HIGH' – urgent or express 'NORM' - casual
Service Level – Code	4!a	C	+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd	If Instruction Priority is NORM, then this field will not be used. Accepted codes: 'PRPT' – EBA Priority Service (for urgent), 'SDVA' – Same Day Value (for express).
Amount - Instructed Amount	3!a 18d	M	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	Currence code compatible with ISO 4217. Minimal amount is 0,01 and maximal amount is 999 999 999 999 999.99 Currency code - example: <InstdAmt Ccy="USD"> Amount – example: <InstdAmt Ccy="USD">100.00</InstdAmt> Import and export – transaction CR amount. Current currency table wil be used to convert CR to DR. If transaction date is a future date, then current currency table will be used as well.
Charge Bearer	4!a	M	+PmtInf ++CdtTrfTxInf +++ChrgBr	Accepted codes: 'CRED' – Creditor will pay 'DEBT' – Debtor will pay 'SHAR' – Creditor and Debtor will pay (50% each)
Creditor Agent		C	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++ClrSysId +++++++Cd ++++++MmbId	This field will show Creditor Agent. BIC is preferred if available. If identifier = BIC, then:: +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC If Creditor Account field = IBAN, then Creditor Agent field is nonmandatory.

Field name	Field format	Status	XML element name	Comment
				If identifier is not BIC, then: +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++ClrSysId +++++++Cd , +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId
Creditor – Name	70x	M	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	Creditor name
Creditor – Country	2!a	C	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	If 'Creditor – Adres Line' was used, then this field is mandatory. Country code compatible with ISO 3166.
Creditor – Address Line	105x	O	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	This field can be used two times only. Combined fields can't exceed 70 characters.
Creditor – Country of Residence	2!a	O	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	Country code compatible with ISO 3166.
Creditor Account	34x	M	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id	
Instruction for Debtor Agent	140x	O	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	Field used for communication between debtor and his bank to inform about ways to fulfil order.
Regulatory Reporting	35x	C	+PmtInf ++CdtTrfTxInf +++RgltryRptg ++++Dtls +++++Inf	This field will provide information about transaction – when it was registered in system and who signed it. Construction of this field looks as follows: Import: Field ignored Export: first field „Inf" - date and time in „DtTmRRRR-MM-DDthh:mm:ss" format. Mandatory field. Can occur only once. Next „Inf" fields – informations about persons who signed order. This field has to occur at least once. This field can occur „n" times. Example: <RgltryRptg> <Dtls>

Field name	Field format	Status	XML element name	Comment
				`<Inf>DtTm2009-11-19T00:27:00</Inf>` `<Inf>ID_Akceptanta_1</Inf>` `<Inf>ID_Akceptanta_2 </Inf> </Dtls> </RgltryRptg>` If transaction was not accepted, then field `<Inf></Inf>` will remain empty.
Remittance Information – Unstructured	140x	O	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	Field can occur only once. In order to verify the counterparty's account on the VAT taxpayers list the form of title (Remittance Information) should be consistent with the specification described in the Introduction – applicable only if the beneficiary's account is held with the bank in Poland.

XML message – example:

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
    <CstmrCdtTrfInitn>
        <GrpHdr>
            <MsgId>53</MsgId>
            <CreDtTm>2016-09-30T10:16:36</CreDtTm>
            <NbOfTxs>1</NbOfTxs>
            <InitgPty>
                <Nm>FIRMA TESTOWA SP Z O.O. </Nm>
                <Id>
                    <PrvtId>
                        <Othr>
                            <Id>85511111</Id>
                        </Othr>
                    </PrvtId>
                </Id>
            </InitgPty>
        </GrpHdr>
        <PmtInf>
            <PmtInfId>2222</PmtInfId>
            <PmtMtd>TRF</PmtMtd>
            <ReqdExctnDt>2016-09-30</ReqdExctnDt>
            <Dbtr>
                <Nm>FIRMA TESTOWA SP Z O.O. </Nm>
                <PstlAdr>
                    <Ctry>PL</Ctry>
                    <AdrLine>UL. ZIELONA 6 60-003 WARSZAWA</AdrLine>
                </PstlAdr>
            </Dbtr>
            <DbtrAcct>
                <Id>
                    <IBAN>PL1111111111111111111111111</IBAN>
                </Id>
            </DbtrAcct>
```

```xml
            <DbtrAgt>
               <FinInstnId>
                  <BIC>WBKPPLPP</BIC>
               </FinInstnId>
            </DbtrAgt>
            <ChrgsAcct>
               <Id>
                  <IBAN>PL1111111111111111111111111</IBAN>
               </Id>
            </ChrgsAcct>
            <CdtTrfTxInf>
               <PmtId>
                  <EndToEndId>ref</EndToEndId>
               </PmtId>
               <PmtTpInf>
                  <InstrPrty>NORM</InstrPrty>
                  <SvcLvl/>
               </PmtTpInf>
               <Amt>
                  <InstdAmt Ccy="USD">10.00</InstdAmt>
               </Amt>
               <ChrgBr>SHAR</ChrgBr>
               <CdtrAgt>
                  <FinInstnId>
                     <BIC>GIBBBBXXXX</BIC>
                  </FinInstnId>
               </CdtrAgt>
               <Cdtr>
                  <Nm>New York Company</Nm>
                  <PstlAdr>
                     <Ctry>CZ</Ctry>
                     <AdrLine>5 Lincoln Square</AdrLine>
                                                  <AdrLine>NY 50011, New York</AdrLine>
                  </PstlAdr>
                  <CtryOfRes>CZ</CtryOfRes>
               </Cdtr>
               <CdtrAcct>
                  <Id>
                     <Othr>
                        <Id>22222222222222222222222222</Id>
                     </Othr>
                  </Id>
               </CdtrAcct>
               <RgltryRptg>
                  <Dtls>
                     <Inf>DtTm2016-07-26T14:00:42</Inf>
                  </Dtls>
               </RgltryRptg>
               <RmtInf>
                  <Ustrd>DEW EUR USD</Ustrd>
               </RmtInf>
            </CdtTrfTxInf>
         </PmtInf>
      </CstmrCdtTrfInitn>
   </Document>
```

2.13.5. SEPA

Field name	Field format	Status	XML element name	Comment
Payment Information Identification	16x	O	+PmtInf ++PmtInfId	Own references given by sender – it unambiguously identifies information block in message. Import: value taken from file. Export: Batch name. If empty, then batch number. If there is no batch number, then transation number is taken.
Payment Method	3!a	M	+PmtInf ++PmtMtd	Fixed value - 'TRF'
Payment Type Information – Service Level – Code	4!a	O	+PmtInf ++PmtTpInf +++SvcLvl ++++Cd	Only 'SEPA' allowed. WN = IBAN MA = IBAN, EUR Type and transaction number: standard only, negotiations are unavailable. Charges: only SHA Mode and execution date: casual
Category Purpose	4!a	O	+PmtInf ++PmtTpInf +++CtgyPurp	„Category Purpose" can be handed over to Beneficiary's Bank depending on agreement between Sender and Sender's Bank.
Requested Execution Date	ISO Date	M	+PmtInf ++ReqdExctnDt	YYYY-MM-DD Import: Ignored Export: current date
Debtor – Name	70x	M	+PmtInf ++Dbtr ++Nm	
Debtor – Country	2!a	C	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	If 'Debtor – Adress Line' field was used, then this field is mandatory.
Debtor – Address Line	70x	O	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	This field can occur only twice.
Debtor– Organisation Identification		C	+PmtInf ++Dbtr +++Id ++++OrgId	Compatible with ISO 20022. If field 'Organisation Identification' was used, then 'Private Identification' option is forbidden.
Debtor – Private Identification		C	+PmtInf ++Dbtr +++Id ++++PrvtId	Compatible with ISO 20022. If field 'Private Identification' was used, then 'Organisation Identification' option is forbidden.
Debtor Account	2!a26!n	M	+PmtInf ++DbtrAcct +++Id ++++IBAN	IBAN only.
Debtor Agent	4!a2!a2!c [3!c]	M	+PmtInf ++DbtrAgt +++FinInstnId ++++BIC	This field shows Debtor's Agent.

Ultimate Debtor Name	– 70x	O	+PmtInf ++UltmtDbtr +++Nm	
Ultimate Debtor Country	– 2!a	C	+PmtInf ++UltmtDbtr +++PstlAdr ++++Ctry	If *Ultimate Debtor – Address Line"* ' field was used, then this field is mandatory.
Ultimate Debtor Address Line	– 70x	O	+PmtInf ++UltmtDbtr +++PstlAdr ++++AdrLine	This field can occur only twice.
Ultimate Debtor – Organisation Identification		C	+PmtInf ++UltmtDbtr +++Id ++++OrgId	Compatible with ISO 20022. If field 'Organisation Identification' was used, then 'Private Identification' option is forbidden.
Ultimate Debtor – Private Identification		C	+PmtInf ++UltmtDbtr +++Id ++++PrvtId	Compatible with ISO 20022. If field 'Private Identification' was used, then 'Organisation Identification' option is forbidden.
Payment Identification - End to End Identification	35x	M	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	If the client will not fill in this field, then its value should be changed to „not provided".
Amount- Instructed Amount	3!a 18d	M	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	Currence code compatible with ISO 4217. Minimal amount is 0,01 and maximal amount is 999 999 999 999 999.99 Only <InstdAmt Ccy="EUR"> Import and export – CR transaction amount. Current currency table wil be used to convert CR to DR. If transaction date is a future date, then current currency table will be used as well.
Charge Bearer	4!a	M	+PmtInf ++CdtTrfTxInf +++ChrgBr	Fixed value 'SLEV', other codes are forbidden.
Creditor Agent	4!a2!a2!c [3!c]	O	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC	'BIC' only
Creditor Name	– 70x	M	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	
Creditor Country	– 2!a	C	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++Ctry	If 'Creditor – Address Line' was used, then this field is mandatory.

Creditor – Address Line	70x	O	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	This field can occur only twice.
Creditor– Organisation Identification		C	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++OrgId	Compatible with ISO 20022. If field 'Organisation Identification' was used, then 'Private Identification' option is forbidden. Only one field's subelement can occur in this field
Creditor – Private Identification		C	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++PrvtId	Compatible with ISO 20022. If field 'Private Identification' was used, then 'Organisation Identification' option is forbidden. Only one element from 'Private Identification' field can occur.
Creditor Account	2!a2!n 30c	M	+PmtInf ++CdtTrfTxInf +++CdtrAcct +++Id ++++IBAN	IBAN only (ISO 13616).
Ultimate Creditor – Name	70x	O	+PmtInf ++CdtTrfTxInf +++UltmtCdtr ++++Nm	
Ultimate Creditor – Organisation Identification		C	+PmtInf ++CdtTrfTxInf +++UltmtCdtr ++++Id +++++OrgId	Compatible with ISO 20022. If field 'Organisation Identification' was used, then 'Private Identification' option is forbidden.
Ultimate Creditor – Private Identification		C	+PmtInf ++CdtTrfTxInf +++UltmtCdtr ++++Id +++++PrvtId	Compatible with ISO 20022. If field 'Private Identification' was used, then 'Organisation Identification' option is forbidden.
Purpose – Code	35x	O	+PmtInf ++CdtTrfTxInf +++Purp ++++Cd	Only codes from ExternalPurposeCode ISO 20022 are allowed here. https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
Remittance Information– Unstructured	140x	C	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	This field can occur only once. If 'Remittance Information – Unstructured' field was used, then 'Remittance Information – Structured' option is forbidden.
Remittance Information– Structured		C	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd	This field can occur only once. If 'Remittance Information – Unstructured' field was used, then 'Remittance Information – Structured' option is forbidden.

XML message – example:

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>

File Formats

```xml
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
   <CstmrCdtTrfInitn>
      <GrpHdr>
         <MsgId>51</MsgId>
         <CreDtTm>2016-09-29T11:23:13</CreDtTm>
         <NbOfTxs>1</NbOfTxs>
         <InitgPty>
            <Nm>FIRMA SP. Z O.O.</Nm>
            <Id>
               <PrvtId>
                  <Othr>
                     <Id>85511111</Id>
                  </Othr>
               </PrvtId>
            </Id>
         </InitgPty>
      </GrpHdr>
      <PmtInf>
         <PmtInfId>10099</PmtInfId>
         <PmtMtd>TRF</PmtMtd>
         <PmtTpInf>
            <SvcLvl>
               <Cd>SEPA</Cd>
            </SvcLvl>
         </PmtTpInf>
         <ReqdExctnDt>2016-09-29</ReqdExctnDt>
         <Dbtr>
            <Nm>FIRMA SP. Z O.O.</Nm>
            <PstlAdr>
               <Ctry>PL</Ctry>
               <AdrLine>UL. ZIELONA 6 60-003 WARSZAWA</AdrLine>
            </PstlAdr>
            <Id>
               <OrgId>851111111</OrgId>
            </Id>
         </Dbtr>
         <DbtrAcct>
            <Id>
               <IBAN>11111111111111111111111111</IBAN>
            </Id>
         </DbtrAcct>
         <DbtrAgt>
            <FinInstnId>
               <BIC>WBKPPLPP</BIC>
            </FinInstnId>
         </DbtrAgt>
         <CdtTrfTxInf>
                        <PmtId>
            <EndToEndId>10098</EndToEndId>
         </PmtId>
         <Amt>
            <InstdAmt Ccy="EUR">5.00</InstdAmt>
         </Amt>
         <ChrgBr>SLEV</ChrgBr>
         <CdtrAgt>
            <FinInstnId>
               <BIC>GBBBBBBXXXX</BIC>
```

```
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm> COMP.S. Na Padesatem 1 01001 PRAGA zoo , COMPANY.S. Na Padesatem 1 01001
PRAGA zoo</Nm>


        <PstlAdr>
          <Ctry>CZ</Ctry>
          <AdrLine>COMP.S. Na Padesatem 1 01001 PRAGA zoo , COMPANY.S. </AdrLine>
          <AdrLine>Na Padesatem 1 01001 PRAGA zoo</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
                                          <Othr>
                                              <Id>CZ222222222222222222222222</Id>
                                          </Othr>
        </Id>
      </CdtrAcct>
      <RmtInf>
        <Ustrd>TRN SEPA</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

2.13.6.   Intra – bank currency transaction

Field name	Field format	Status	XML element name	Comment
Payment Information Identification	16x	M	+PmtInf ++PmtInfId	Own references given by sender – it unambiguously identifies information block in message. Import: value taken from file. Export: Batch name. If empty, then batch number. If there is no batch number, then transation number is taken.
Payment Method	3!a	M	+PmtInf ++PmtMtd	'TRF' for discretionary transactions
Requested Execution Date	ISO Date	M	+PmtInf ++ReqdExctnDt	YYYY-MM-DD Import: Ignored Export: Current date
Debtor – Name	70x	M	+PmtInf ++Dbtr +++Nm	Sender's name.
Debtor – Country	2!a	C	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	If 'Debtor – Adress Line' field was used, then this field is mandatory. Country code compatible with ISO 3166.

Field name	Field format	Status	XML element name	Comment
Debtor – Address Line	70x	O	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	This field can occur only twice. Combined fields can't exceed 70 characters.
Debtor Account	28x	M	+PmtInf ++DbtrAcct +++Id ++++IBAN	IBAN only.
Debtor Agent	8!n	O	+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId +++++ClrSysId ++++++Cd +++++MmbId	This field contains Debtor's Agent identifier in form of a PLKNR code.
Payment Identification - End to End Identification	16x	M	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	This field is mandatory to enter banking system. If the client will not fill it in, then this field's value should be changed to „not provided".
Payment Identification – Category Purpose	4!a	M	+PmtInf ++CdtTrfTxInf +++ PmtTpInf ++++CtgyPurp +++++Cd	Allowed code: 'INTC' – for on-us transactions
Amount - Instructed Amount	3!a 18d	M	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	Currence code compatible with ISO 4217. Minimal amount is 0,01 and maximal amount is 999 999 999 999 999.99 Currency code – example: <InstdAmt Ccy="USD"> Amount – example: <InstdAmt Ccy="USD">100.00</InstdAmt> Import and export – CR transaction amount. Current currency table wil be used to convert CR to DR. If transaction date is a future date, then current currency table will be used as well.
Creditor Agent		O	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++ClrSysId +++++++Cd ++++++MmbId	Acceptable field value is Domestic Accounting Number of the Santander Bank Polska branch which leads contractors account.
Creditor – Name	70x	M	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	Creditor's name.

Field name	Field format	Status	XML element name	Comment
Creditor – Country	2!a	C	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	If 'Creditor – Address Line' field was used, then this field is mandatory. Country code compatible with ISO 3166.
Creditor – Address Line	105x	O	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	This field can occur only twice. Combined fields can't exceed 70 characters.
Creditor Account	28x	M	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN	IBAN only.
Regulatory Reporting	35x	C	+PmtInf ++CdtTrfTxInf +++RgltryRptg ++++Dtls +++++Inf	This field will provide information about transaction – when it was registered in system and who signed it. Construction of this field looks as follows: Import: Field ignored Export: first field „Inf" - date and time in „DtTmRRRR-MM-DDthh:mm:ss" format. Mandatory field. Can occur only once. Next „Inf" fields – informations about persons who signed order. This field has to occur at least once. This field can occur „n" times. Example: <RgltryRptg> <Dtls> <Inf>DtTm2009-11-19T00:27:00</Inf> <Inf> ID_Akceptanta_1</Inf> <Inf> ID_Akceptanta_2 </Inf> </Dtls> </RgltryRptg> If transaction was not accepted, then field <Inf></Inf> will remain empty.
Remittance Information – Unstructured	140x	O	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	This field can occur only once. In order to verify the counterparty's account on the VAT taxpayers list the form of title (Payment details) should be consistent with the specification described in the Introduction – applicable only if the beneficiary's account is held with the bank in Poland.

XML message – example:
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">

```xml
<CstmrCdtTrfInitn>
   <GrpHdr>
      <MsgId>47</MsgId>
      <CreDtTm>2016-09-27T13:24:42</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
         <Nm>FIRMA TESTOWA SP Z O.O. </Nm>
         <Id>
            <PrvtId>
               <Othr>
                  <Id>75511111</Id>
               </Othr>
            </PrvtId>
         </Id>
      </InitgPty>
   </GrpHdr>
   <PmtInf>
      <PmtInfId>30</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2016-09-27</ReqdExctnDt>
      <Dbtr>
         <Nm>FIRMA TESTOWA SP Z O.O. </Nm>
         <PstlAdr>
            <Ctry>PL</Ctry>
            <AdrLine>UL. ZIELONA 6 60-003 WARSZAWA</AdrLine>
         </PstlAdr>
      </Dbtr>
      <DbtrAcct>
         <Id>
            <IBAN>22222222222222222222222222</IBAN>
         </Id>
      </DbtrAcct>
      <DbtrAgt>
         <FinInstnId>
            <ClrSysMmbId>
               <ClrSysId>
                  <Cd>PLKR</Cd>
               </ClrSysId>
               <MmbId>22222222</MmbId>
            </ClrSysMmbId>
         </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
         <PmtId>
            <EndToEndId>not provided</EndToEndId>
         </PmtId>
         <PmtTpInf>
            <SvcLvl/>
            <CtgyPurp>
               <Cd>INTC</Cd>
            </CtgyPurp>
         </PmtTpInf>
         <Amt>
            <InstdAmt Ccy="PLN">1.54</InstdAmt>
         </Amt>
         <CdtrAgt>
            <FinInstnId>
```

```
            <ClrSysMmbId>
               <ClrSysId>
                  <Cd>PLKR</Cd>
               </ClrSysId>
               <MmbId>33333333</MmbId>
            </ClrSysMmbId>
         </FinInstnId>
      </CdtrAgt>
      <Cdtr>
         <Nm>Odbiorca Sp. z o.o.</Nm>
         <PstlAdr>
                                                <Ctry>PL</Ctry>
            <AdrLine>Polna 121,01-001,Warszawa</AdrLine>
         </PstlAdr>
      </Cdtr>
      <CdtrAcct>
         <Id>
            <IBAN>33333333333333333333333333</IBAN>
         </Id>
      </CdtrAcct>
      <RgltryRptg>
         <Dtls>
            <Inf>DtTm2016-09-27T13:23:11</Inf>
         </Dtls>
      </RgltryRptg>
      <RmtInf>
         <Ustrd>WEWNĄTRZBANKOWA</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

2.14. XML format

XML FORMAT

The import formats described below are as follows:
- import of transfers,
- import of split payments,
- import of consolidation of funds,- import of direct debits.

The import of transfers makes it possible to download transfers from external systems. The following transfers may be imported: Domestic (including ZUS and KRUS social insurance), tax payments, SWIFT FX transfers (foreign), SEPA FX transfers (European), currency interbank transactions, direct debit, split payments (including consolidtion of funds on VAT accounts maintained in another banks), consolidation of funds on VAT accounts (on accounts mainatained within VAT accounts).

Below please find tables featuring field descriptions and the corresponding operations for each of the a/m imports.

2.14.1.　Import of transfers – table featuring field descriptions and the corresponding operations

Import of transfers - field properties and their mapping	Description/Conditions/Operations
<PRZELEWY>	The main element (root) may contain any number of elements (<PRZELEW>). ATTENTION !!!!! Transfers of a particular type should be grouped into a single file [e.g. domestic transfers, FX transfers (SWIFT)].
<PRZELEW>	Details of subsequent transfers. Each repetition of tags <PRZELEW>...<PRZELEW> is imported as a new transfer.
<REFERENCJE>	Empty value allowed. Customer's own reference
<RACH_OBC>	Account to be debited
<BANK>	Empty value allowed. Bank's accounting number.
<RACHUNEK>	Account number of the contracting party.
<DATA>	No field allowed. Transfer date formatted as "YYYY-MM-DD". If the date is later than the current date, a deferred transfer is scheduled. If the date is earlier than the current date, a transfer with the current date is scheduled. If there are no items, the current date is set.
<NAZWA>	Full name of the contracting party (4x35 characters). If mark ' | ' occurs in the filed, it will be interpreted as a line separator. Instead of field <NAZWA>, there can occur fields <NAZWA1>, <NAZWA2>, <NAZWA3>, <NAZWA4>, each of which contains 35 characters. If the contracting party's name and address are entered in separate fields when field <NAZWA> is used, then the first 70 characters will be the name, while the other 70 will be the address. If fields <NAZWA1>, <NAZWA2>, <NAZWA3>, <NAZWA4> are used, then the first two fields will be imported as the name, while the other two as the contracting party's address. Field length - 140
<KWOTA>	Transfer amount. Decimal separators for amount: acceptable dot (.) and comma (,) as well.

<TRESC>	For standard transfers (domestic), SWIFT FX transfers and European transfers (SEPA FX transfers) • title For transfers to the Tax Office: • key word followed by the supplementary identifier type /TI/ and supplementary identifier • key word followed by the designation of the period for which tax is due /OKR/ • key word followed by the identifier of tax payment form /SFP/ • key word /TXT/ followed by the description of tax liability If there are "	" marks in the field, they will be interpreted as line separators; instead of field <TRESC>, there can occur fields <TRESC1>,<TRESC2>,<TRESC3>,<TRESC4>, each of which contains 35 characters. In order to verify the counterparty's account on the VAT taxpayers list the form of title (TRESC) should be consistent with the specification described in the Introduction – applicable for domestic transfers and SWIFT transfers but only if the beneficiary's account is held with the bank in Poland.
<KWOTA_VAT>	**Domestic split payment** (including consolidation in VAT accounts at the bank and other banks and transfer of funds from the VAT account within the VAT group). Amount of VAT or amount of funds transferred expressed in zloty and grosze.
<NUMER_FAKTURY>	Invoice number (35 characters) In case of **Consolidation of funds on VAT accounts** (maintained in another banks as well as whithin the bank) **:** fixed value of appropriately "**przekazanie własne**" or "**przekazanie - grupa VAT**" (own transfer) field
<ID_PODATKOWY>	Identification number of the supplier of the goods or service for the purposes of tax 14x (for the consolidation of funds in VAT accounts - the sender's own NIP number, for transfers within a VAT group - the VAT group's NIP)
<TYTUL_PRZELEWU_VAT>	Free text (33 characters)
<BANK_SWIFT>	Bank's SWIFT code - for FX transfers only
<BANK_ODDZ>	SWIFT code of the bank's branch - for FX transfers only
<INFO_DOD>*	Empty value allowed. Additional information. For FX transfers only
<KOSZTY_POKRYWA>*	Party to cover other banks' charges - for FX transfers only. • SHA - shared charges • OUR - charges are covered by the Sender • BEN - charges are covered by the Beneficiary Fixed SHA value for SEPA transfers
<WALUTA>*	Transfer currency • If no currency or PLN and a PLN account, then a domestic transfer. • If the CR account is a foreign account and the currency is missing, then an error will be displayed re: missing currency for a foreign transfer. Fixed SHA value for SEPA transfers

File Formats

<KRAJ>	Two-letter country code

*- Field mandatory for both SWIFT transfers and SEPA transfers

Exemplary domestic transfer

```xml
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PRZELEWY>
  <PRZELEW>
    <REFERENCJE>REFERENCJE</REFERENCJE>
    <RACH_OBC>00000000000000000000000000</RACH_OBC>
    <BANK>10901476</BANK>
    <RACHUNEK>11111111111111111111111111</RACHUNEK>
    <DATA>2018-09-19</DATA>
    <NAZWA>NAZWA ODBIORCY FIRMA NOWA 1 WARSZAWA</NAZWA>
    <KWOTA>10.10</KWOTA>
    <TRESC>TYTUL</TRESC>
    <WALUTA>PLN</WALUTA>
    <KRAJ>PL</KRAJ>
  </PRZELEW>
</PRZELEWY>
```

European transfer (SEPA)

```xml
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PRZELEWY>
  <PRZELEW>
    <REFERENCJE>REFER SEPA</REFERENCJE>
    <RACH_OBC>CZ000000000000000000000000</RACH_OBC>
    <BANK>10901476</BANK>
    <RACHUNEK>11111111111111111111111111</RACHUNEK>
    <DATA>2018-10-19</DATA>
    <NAZWA>BENEFICJENT 62</NAZWA>
    <KWOTA>11.00</KWOTA>
    <TRESC>SWIFT SEPA</TRESC>
    <BANK_SWIFT>SWIFCZXX</BANK_SWIFT>
    <BANK_ODDZ>XXX</BANK_ODDZ>
    <KOSZTY_POKRYWA>SHA</KOSZTY_POKRYWA>
    <WALUTA>AFN</WALUTA>
    <KRAJ>CZ</KRAJ>
  </PRZELEW>
</PRZELEWY>
```

SWIFT Cross-border transfer

```xml
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PRZELEWY>
  <PRZELEW>
    <REFERENCJE>REFER SEPA</REFERENCJE>
    <RACH_OBC>AF000000000000000000000000</RACH_OBC>
    <BANK>10901476</BANK>
    <RACHUNEK>11111111111111111111111111</RACHUNEK>
    <DATA>2018-10-19</DATA>
    <NAZWA>BENEFICJENT 62</NAZWA>
    <KWOTA>11.00</KWOTA>
    <TRESC>SWIFT</TRESC>
    <BANK_SWIFT>SWIFTAFXX</BANK_SWIFT>
    <BANK_ODDZ>XXX</BANK_ODDZ>
    <KOSZTY_POKRYWA>SHA</KOSZTY_POKRYWA>
    <WALUTA>AFN</WALUTA>
    <KRAJ>AF</KRAJ>
```

```
        </PRZELEW>
</PRZELEWY>
```

2.14.2 Import of direct debits – table featuring field descriptions and the corresponding operations

Import of direct debits - field properties and their mapping	Description/Conditions/Operations
<POLECENIA>	The main element (root) may contain any number of elements (<POLECENIE>).
<POLECENIE>	Details of subsequent direct debits. Each repetition of tags <POLECENIE>...<POLECENIE> is imported as a new direct debit.
<RACH_UZN>	Credited account. Field length - 34
<RACHUNEK>	Account number of the contracting party (debtor). Field length - 34
<NAZWA>	Full name of the contracting party. Field length - 140
<KWOTA>	Transaction amount. Field length - 26
<TRESC>	Title (4x35) Field structure: • key word /NIP/ followed by the tax id no. of the creditor, field length - 10 characters • key word /IDP/ followed by the payment identifier, field length - 20 characters • key word /TXT/ followed by title field length - 70 characters Instead of field <TRESC>, there can occur fields <TRESC1>, <TRESC2>, <TRESC3>, <TRESC4>, each of which contains 35 characters. The form of the TRESC field for **Direct debit as a Split Payment transaction** has been described in the Introduction. The **Transaction type** must be indicated when importing. Otherwise direct debit – split payment will be recorded as a standard direct debit. **Transactions > Import – in 'Transaction import' window > Open > Select import option > Transaction type > Split direct debit**
<DATA>	No field allowed. Field length – 10. Date formatted as "YYYY-MM-DD"

Example:

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<POLECENIA>
   <POLECENIE>
      <RACH_UZN>00000000000000000000000000</RACH_UZN>
      <RACHUNEK>11111111111111111111111111</RACHUNEK>
      <NAZWA> NAZWA DŁUŻNIKA FIRMA NOWA 1 WARSZAWA</NAZWA>
      <KWOTA>500000000.01</KWOTA>
      <TRESC>/NIP/1111111111/IDP/ZT111/TXT/TYTUŁ</TRESC>
      <DATA>2018-10-04</DATA>
   </POLECENIE>
</POLECENIA>
```

2.14.3 Import of transfers: Domestic - split payment, consolidation of funds

In order for a transaction with a split payment and a consolidation of funds (on VAT accounts that are maintained within the bank or maintained in another banks) to be correctly imported, a properly structured file must be prepared.

Domestic - split payment (including consolidation of funds on VAT accounts maintained in another banks) and transfer of funds from a VAT account within a VAT group).

A split payment (including consolidation of funds on VAT accounts maintained in another banks and transfer of funds from a VAT account within a VAT group) will be imported as "**Domestic - Split Payment**" with all the required details and information contained in the corresponding fields.

Given the a/m rules, the data should be introduced in the following manner to enable the import of transfer:

VAT - <KWOTA_VAT>10n,2n</KWOTA_VAT>
IDC - <ID_PODATKOWY>14x</ID_PODATKOWY>
INV - <NUMER_FAKTURY>35x</NUMER_FAKTURY>
TXT - <TYTUL_PRZELEWU_VAT>33x</TYTUL_PRZELEWU_VAT>

where:
n – allowed digits (0-9)
x – any character
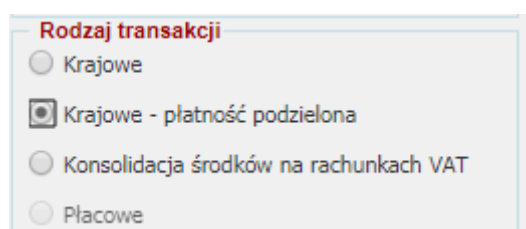VAT - amount of VAT expressed in zlotys and grosze (decimal place value)
IDC - id of the goods supplier or service provider for taxation purposes (14 characters) or own NIP number of ordering party – in the case of consolidation of funds on VAT accounts
INV - invoice number or period if the payment is for more than one invoice or fixed value appropriately "przekazanie własne" - in the case of consolidation of funds on VAT accounts maintained in another banks, "przekazanie – grupa VAT" – in case of transfers of funds from a VAT account within a VAT group
TXT - free text

The **Transaction type** must be indicated when importing. Otherwise, the transfer will be recorded as a domestic transfer.
Transactions > Import – in 'Transaction import' window > Open > Select import option

Example:
```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PRZELEWY>
  <PRZELEW>
    <REFERENCJE>REFERENCJA</REFERENCJE>
    <RACH_OBC>000000000000000000000000000</RACH_OBC>
    <BANK>10902590</BANK>
    <RACHUNEK>111111111111111111111111111</RACHUNEK>
    <DATA>2018-10-18</DATA>
    <NAZWA>FIRMA TESTOWA SP Z O.O.ULICA NOWA 101-001WARSZAWA</NAZWA>
    <KWOTA>5.20</KWOTA>
    <TRESC>Przelew zwykły</TRESC>
    <WALUTA>PLN</WALUTA>
```

```
      <KWOTA_VAT>5.20</KWOTA_VAT>
      <NUMER_FAKTURY>35454545454545454545</NUMER_FAKTURY>
      <ID_PODATKOWY>14101010101010</ID_PODATKOWY>
      <TYTUL_PRZELEWU_VAT>33NNNNNNNNUU</TYTUL_PRZELEWU_VAT>
   </PRZELEW>
</PRZELEWY>
```
If the following field occurs in the transfer section:
<PRZELEW_VAT>T</PRZELEW_VAT> lub <PRZELEW_VAT>N</PRZELEW_VAT>
it will be ignored since the selection of transaction type is the primary selection.

Consolidation of funds on VAT accounts (maintained within the bank)

Consolidation of funds on VAT accounts maintained within the bank will be imported as transaction type of **Consolidation of funds on VAT accounts** with all the required details and information contained in the corresponding fields.

Given the a/m rules, the data should be introduced in the following manner to enable the import of transfer as Consolidation of funds on VAT accounts:

VAT - <KWOTA_VAT>10n,2n</KWOTA_VAT>
IDC - <ID_PODATKOWY>14x</ID_PODATKOWY> own NIP number of ordering party
INV - <NUMER_FAKTURY>35x</NUMER_FAKTURY> - fixed value „**przekazanie własne**"
TXT - <TYTUL_PRZELEWU_VAT>33x</TYTUL_PRZELEWU_VAT>

where:
n – allowed digits (0-9)
x – any character
VAT - amount of VAT expressed in zlotys and grosze (decimal place value)
IDC - id of the goods supplier or service provider for taxation purposes (14 characters) – own NIP number of ordering party
INV - invoice number – fixed value "przekazanie własne"
TXT - free text

The **Transaction type** must be indicated when importing. Otherwise, the transfer will be recorded as a domestic transfer.
Transactions > Import – in 'Transaction import' window > Open > Select import option
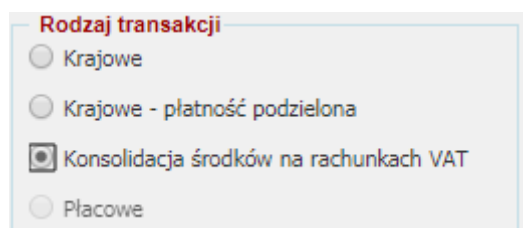
Example:
```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PRZELEWY>
   <PRZELEW>
      <REFERENCJE>REFER</REFERENCJE>
      <RACH_OBC>00000000000000000000000000</RACH_OBC>
      <BANK>10901522</BANK>
      <RACHUNEK>11111111111111111111111111</RACHUNEK>
      <DATA>2018-10-18</DATA>
      <NAZWA>EWA SOBIERAJSKA GABINET STOMATOLOGICZNY</NAZWA>
      <KWOTA>5.00</KWOTA>
      <TRESC>Przelew</TRESC>
```

```
        <WALUTA>PLN</WALUTA>
        <KWOTA_VAT>5.00</KWOTA_VAT>
        <NUMER_FAKTURY>przekazanie własne</NUMER_FAKTURY>
        <ID_PODATKOWY>4444444444</ID_PODATKOWY>
        <TYTUL_PRZELEWU_VAT>Własna Konsolidacja Środków</TYTUL_PRZELEWU_VAT>
    </PRZELEW>
</PRZELEWY>
```
If the following field occurs in the transfer section:
<PRZELEW_VAT>T</PRZELEW_VAT> lub <PRZELEW_VAT>N</PRZELEW_VAT>
it will be ignored since the selection of transaction type is the primary selection.

2.15 Line format

LINE FORMAT

The import formats described below are as follows:
- import of transfers,
- Import of transactions as split payments
- Import of transactions as consolidation of funds on VAT account,
- Import of direct debits.

Table detailing individual transfer items, the creation of a transfer template, split payments and the verification of downloaded transfers.

2.15.1 Import of transfers – table featuring field descriptions and the corresponding operations2576

Import of transfers - field properties and their mapping		Description/Conditions/Operations
RACH_OBC	34	Account to be debited
REFERENCJE	16	Empty value allowed. Customer's own reference
BANK	8	Empty value allowed. Bank's accounting number
RACHUNEK	34	Account number of the contracting party. Field length - 34
DATA	10	No field allowed. Transfer date formatted as "YYYY-MM-DD". If the date is later than the current date, a deferred transfer is scheduled. If the date is earlier than the current date, a transfer with the current date is scheduled. If there are no items, a transfer with the current date is scheduled.
NAZWA	140	Full name of the contracting party (4x35 characters). If mark ' | ' occurs in the filed, it will be interpreted as a line separator. Instead of field NAZWA, there can occur fields NAZWA1, NAZWA2, NAZWA3, NAZWA4, each of which contains 35 characters. If the contracting party's name and address are entered in separate fields when field NAZWA is used, then the first 70 characters will be the name, while the other 70 will be the address. If fields NAZWA1, NAZWA2, NAZWA3, NAZWA4 are used, then the first two fields will be imported as the name, while the other two as the Contracting party's address. Field length - 140
KWOTA	26	Transfer amount
TRESC	140	For standard transfers (domestic), SWIFT FX transfers and SEPA FX transfers: • title For transfers to the Tax Office: • key word /TI/ followed by the supplementary identifier type and supplementary identifier • key word /OKR/ followed by the designation of the period for which tax is due • key word /SFP/ followed by the identifier of tax payment form. • key word /TXT/ followed by the description of tax liability If there are " | " marks in the field, they will be interpreted as line separators; instead of field TRESC, there can occur fields TRESC1, TRESC2, TRESC3 , TRESC4, each of which contains 35 characters. **For split payment transfers:** /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x where: n – allowed digits (0-9) x – any character VAT - amount of VAT expressed in zlotys and grosze (decimal place value) IDC - id of the goods supplier or service provider for taxation purposes (14 characters) INV - invoice number TXT - free text The sequence of key words must follow the pattern outlined above; the length of the fields is variable., within the existing

File Formats

		structure of line-format transfer, the title – in field Treść (140C) – is the following: /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x then such transfer will be recognised as a split payment and will be processed as a split payment transaction: a) Domestic, also for the consolidation of funds in VAT accounts at other banks and transfer of funds from a VAT account within a VAT group, in which case the sub-field /IDC/ contains the sender's own NIP or VAT group's NIP, respectively; and the sub-field /INV/ contains the words "przekazanie własne" or "przekazanie – grupa VAT", respectively, b) as a consolidation of funds on VAT accounts when the consolidation takes place between accounts maintained within the bank - in this case, the sub-field /IDC/ contains the sender's own NIP number and the sub-field /INV/ contains the words "przekazanie własne" ("own transfer"). In order to verify the counterparty's account on the VAT taxpayers list the form of title (TRESC) should be consistent with the specification described in the Introduction – applicable for domestic transfers and SWIFT transfers but only if the beneficiary's account is held with the bank in Poland.
BANK_SWIFT	8	Bank's SWIFT code - for FX transfers only
BANK_ODDZ	3	SWIFT code of the bank's branch - for FX transfers only
INFO_DOD	35	Empty value allowed. Additional information. For FX transfers only
RODZAJ_TOWARU	35	Import : Ignored Export : Empty field Field not used. This field is used only for cross-border transfers - foreign and European transfers.
KOSZTY_POKRYWA*	3	Party to cover other banks' charges - for FX transfers only. • SHA - shared charges • OUR - charges are covered by the Sender • BEN - charges are covered by the Beneficiary Fixed SHA value for SEPA transfers
WALUTA*	3	Transfer currency • If no currency or PLN and a PLN account, then a domestic transfer. • If the credit account is a foreign account and the currency is missing, then an error will be displayed re: missing currency for a foreign transfer. Fixed EUR value for SEPA transfers
KRAJ	2	Two-letter country code SEPA transfer only.
POMIN		Import: Ignored Export : Empty field Field not used It is possible same field occures several times.
		*- Field mandatory for both SWIFT transfers and SEPA transfers

The import of transfers makes it possible to download transfers from external systems. The following transfers may be imported: Domestic (including ZUS and KRUS social insurance), tax payments, SWIFT FX transfers (foreign), SEPA FX transfers (European), split payments.

To enable a proper distinction, the contents of a txt file that contains the layout of columns and their headers,

being a template of the file with transactions, are referred to as the structure. The template is itemised on the list of templates in the 'Conversion Templates' window.

Exemplary domestic transaction:

[13KOL PRZELEW_KR.txt]
ColNameHeader=False
Format=Delimited(;)
MaxScanRows=25
CharacterSet=OEM
Col1=DATA Char Width 10
Col2=KWOTA Float
Col3=POMIN Char Width 8
Col4=RACHUNEK Char Width 34
Col5=NAZWA1 Char Width 35
Col6=NAZWA2 Char Width 35
Col7=NAZWA3 Char Width 35
Col8=NAZWA4 Char Width 35
Col9=TRESC1 Char Width 35
Col10=TRESC2 Char Width 35
Col11=TRESC3 Char Width 35
Col12=TRESC4 Char Width 35
Col13=RACH_OBC Char Width 34

Exemplary line from a *.txt file that contains the data required to save a transaction:

2018-06-08;105,57;;40109000000000000000000000;FIRMA TESTOWA SP Z O.O.;ULICA NOWA 1;01-001;WARSZAWA;TYTUŁ PRZELEWU FV 123/2018, Inna treść;;;;30109000000000000000000000;

Exemplary tax transaction:

[10KOL PRZELEW_US.txt]
ColNameHeader=False
Format=Delimited(;)
MaxScanRows=25
CharacterSet=OEM
Col1=RACH_OBC Char Width 34
Col2=REFERENCJE Char Width 15
Col3=RACHUNEK Char Width 34
Col4=DATA Char Width 10
Col5=NAZWA Char Width 140
Col6=KWOTA Float
Col7=TRESC1 Char Width 35
Col8=TRESC2 Char Width 35
Col9=TRESC3 Char Width 35
Col10=TRESC4 Char Width 35

Exemplary SEPA FX transaction:

[16KOL PRZEL_ZAGR.txt]
ColNameHeader=False
Format=Delimited(;)
MaxScanRows=25
CharacterSet=OEM
Col1=RACH_OBC Char Width 34
Col2=POMIN Char Width 16
Col3=BANK Char Width 34
Col4=RACHUNEK Char Width 35
Col5=DATA Char Width 35

File Formats

Col6=NAZWA1 Char Width 35
Col7=NAZWA2 Char Width 35
Col8=NAZWA3 Char Width 35
Col9=NAZWA4 Char Width 35
Col10=KWOTA Float
Col11=TRESC1 Char Width 35
Col12=BANK_SWIFT Char Width 9
Col13=BANK_ODDZ Char Width 3
Col14=KOSZTY_POKRYWA Char Width 3
Col15=WALUTA Char Width 3
Col16=KRAJ Char Width 2

Exemplary SWIFT FX transaction:
[16KOL PRZEL_ZAGR.txt]
ColNameHeader=False
Format=Delimited(;)
MaxScanRows=25
CharacterSet=OEM
Col1=RACH_OBC Char Width 34
Col2=POMIN Char Width 16
Col3=BANK Char Width 34
Col4=RACHUNEK Char Width 35
Col5=DATA Char Width 35
Col6=NAZWA1 Char Width 35
Col7=NAZWA2 Char Width 35
Col8=NAZWA3 Char Width 35
Col9=NAZWA4 Char Width 35
Col10=KWOTA Float
Col11=TRESC1 Char Width 35
Col12=BANK_SWIFT Char Width 9
Col13=BANK_ODDZ Char Width 3
Col14=KOSZTY_POKRYWA Char Width 3
Col15=WALUTA Char Width 3
Col16=KRAJ Char Width 2

2.15.2   Import of direct debits – table featuring field descriptions and the corresponding operations

Import of direct debits - field properties and their mapping	Field length	Description/Conditions/Operations
RACH_UZN	34	Credited account.
RACHUNEK	34	Account number of the contracting party (debtor).
NAZWA	140	Full name of the contracting party.
KWOTA	26	Transaction amount.

	140	Title (4x35) Field structure: • key word /NIP/ followed by the tax id no. of the creditor, field length - 10 characters • key word /IDP/ followed by the payment identifier, field length - 20 characters • key word /TXT/ followed by title field length - 70 characters Instead of field <TRESC>, there can occur fields <TRESC1>, <TRESC2>, <TRESC3>, <TRESC4>, each of which contains 35 characters. The form of the TRESC field for **Direct debit as a Split Payment transaction** has been described in the Introduction.
TRESC		
DATA	10	No field allowed. Date formatted as "YYYY-MM-DD"
POMIN		Import: Ignored Export : Empty field Field not used. It is possible same field occures several times.

Exemplary direct debit transaction:

```
[06KOL PRZELEW_PZ.txt]
ColNameHeader=False
Format=Delimited(;)
MaxScanRows=25
CharacterSet=OEM
Col1=RACH_UZN Char Width 34
Col2=RACHUNEK Char Width 34
Col3=NAZWA Char Width 140
Col4=KWOTA Float
Col5=TRESC Char Width 35
Col6=DATA Char Width 10
```

2.15.3   Import of transactions: Domestic - split payment, consolidation of funds

In order for a transaction with a split payment and consolidation of funds (on VAT accounts that are maintained within the bank or maintained in another banks and and transfer of funds from a VAT account within a VAT group) to be correctly imported, a properly structured file must be prepared.

Basic rules

A split payment (including consolidation of funds on VAT accounts maintained in another banks and transfer of funds from a VAT account within a VAT group) will be imported as a standard transfer with a title with all the required details and information following the key words.

Given the a/m rules and in order for the transfer to be imported as a split payment, the data in the title should be entered in a fixed sequence following the specific key words:

/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x

where:
n – allowed digits (0-9)
x – any character
VAT - amount of VAT expressed in zlotys and grosze (decimal place value)
IDC - id of the goods supplier or service provider for taxation purposes (14 characters) or own NIP number

of ordering party – in the case of consolidation of funds on VAT accounts or VAT group's NIP
INV - invoice number or period if the payment is for more than one invoice or fixed value appropriately "przekazanie własne" in the case of consolidation of funds on VAT accounts maintained in another banks or "przekazanie – grupa VAT" in case of transfer of funds from a VAT account within a VAT group

TXT - free text

The sequence of key words must follow the pattern outlined above.

If, within the existing structure of line-format transfer, the title– in field Treść (140C) – is the following:

/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x

then such transfer will be recognised as a split payment and will be processed as a split payment transaction:
a)   domestic, also for the consolidation of funds in VAT accounts at other banks and transfer of funds from a VAT account within a VAT group, in which case the sub-field /IDC/ contains the sender's own NIP or VAT group's NIP, respectively; and the sub-field /INV/ contains the words "przekazanie własne" or "przekazanie – grupa VAT" respectively,
b)   as consolidation of funds on VAT accounts, when the consolidation takes place between accounts maintained within the bank - in this case, the sub-field /IDC/ contains the sender's own NIP number and the sub-field /INV/ contains the words "przekazanie własne" ("own transfer")..

Exemplary set-up of field structure for a split payment and consolidation of funds; only the first line of the header is changed.
[P07 13KOL KRAJOWA_PŁ_PODZ.txt]
ColNameHeader=False
Format=Delimited(;)
MaxScanRows=25
CharacterSet=OEM
Col1=RACH_OBC Char Width 34
Col2=REFERENCJE Char Width 16
Col3=RACHUNEK Char Width 34
Col4=DATA Char Width 10
Col5=NAZWA1 Char Width 35
Col6=NAZWA2 Char Width 35
Col7=NAZWA3 Char Width 35
Col8=NAZWA4 Char Width 35
Col9=KWOTA Float
Col10=TRESC1 Char Width 35
Col11=TRESC2 Char Width 35
Col12=TRESC3 Char Width 35
Col13=TRESC4 Char Width 35
For the structure given above, the *.txt file should contain lines with a split payment transaction structured in the following manner:

301090000000000000000000000;REFERENCJA;401090000000000000000000000;2018-06-08;FIRMA TESTOWA   SP   Z   O.O.;ULICA   NOWA   1;01-001;WARSZAWA;105,57;/VAT/10,20/IDC/14101010101010/INV/;/35454545454545454545/TXT/33NNNNN NN;NUU;;

For the consolidation of funds on VAT accounts maintained within the bank, the lines in the * .txt file should be built according to the following example:

*301090000000000000000000000;REFERENCJA;401090000000000000000000000;2018-06-08;FIRMA TESTOWA   SP   Z   O.O.;ULICA   NOWA   1;01-001;WARSZAWA;105,57;/VAT/10,20/IDC/14101010101010/INV;/**przekazanie własne**/TXT/33NNNNNNNN;NUU;;*

ATTENTION: It is crucial to indicate the correct code page in the 'Conversion Parameters' window when uploading the file that contains a line with consolidation of funds on VAT account. Otherwise, the word **"własne"** (**"own"**) will not be properly recognised.
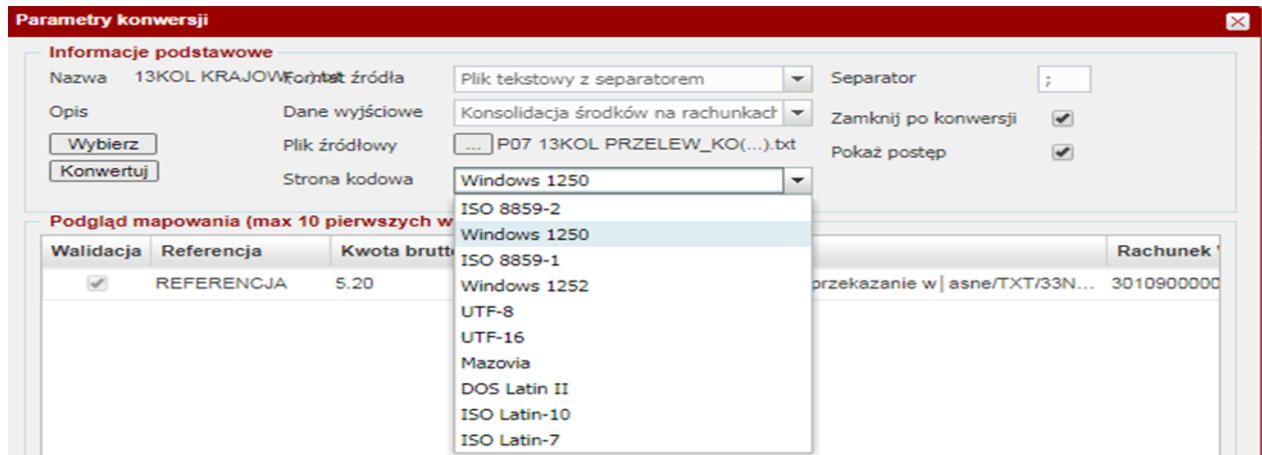
2.16 File structure – electronic withdrawal

Main assumptions:

- file structure for import,

- each field's data is divided by comma,

- this structure doesn't contain header field for each column,

- field occurance order in each row jest compatible with definied order in the table,

- amount in (grosze) without decimal point, example 347800 for amount 3478 PLN,

- code page: Windows-1250, Mazovia, ISO-8859-2, CP-852, UTF-8,

- in the single file can occur till 100000 orders from different accounts,

- for file name it should be used only one format, agreed with Bank, without spaces, Polish and special characters,

Example: NIK_YYYYMMDD_XXX.ZZZ
Where:

- NIK – given by the Bank,

- YYYYMMDD – order submission date YYYY – 4-digits year mark,

- MM – 2-digits month mark,

- DD – 2-digits day mark,

- XXX – every next file number send in the particular day,

Examples of file naming (123456_20140724_1.ZZZ)

- file names should be unique for every next files send in the future,

- system allows to file import, where are used alfanumerical marks and marks:().,/:;\+!@#$&*{}[]?='";

- every order should be placed in the another row finished with the ending row mark <CR><LF>(enter)

- particular undersection in the field are separated with | mark,

- text fields should be placed in quotation marks,

Field's name	Maximum number of character	Description	Validation rules (import)
Type of order		always 110	Mandatory field
Data of dispatch		Date of dispatch electronic withdrawal order, for example 20080411	Mandatory field
Amount		Amount in (…) without decimal point, for example np. 347800 for amount 3478 PLN	Mandatory field
Bank biling number		Bank biling number account unit, for example 12405918	Mandatory field
Technical field		Always zero	Mandatory field
Account number (NRB format)		Debtor account number	Mandatory field
Technical field		Always zero „0"	Mandatory field
Debtor data	4*35	Debtor data. In the third field of Debtor data, you must enter the post code in the format of 00-000.	Mandatory field
Beneficiary data	3*35a|6|29	Beneficiary data in the form of "1 beneficiary line|2 beneficiary line|3beneficiary line|00--000|place"	Mandatory field
End data		End date in format 20081025	Mandatory field
Technical field		Always zero	Mandatory field
Title	4*35	Payment details	Mandatory field
Mode		Electronic withdrawal order mode from 1 to 3 1 – dispatch 3 - cancellation	Mandatory field
ID Card features	2||20	ID card features „Typ_dokumentu||numer dokumentu PS – PESEL	Mandatory field

Field's name	Maximum number of character	Description	Validation rules (import)
		Validity of PESEL is checked.	
Order type	2	Always 55	Mandatory field
Order signature	16	Withdrawal signature given individually by client, for example next order number	Mandatory field
Phone number	15	Beneficiary's phone number	Nonmandatory field

Exemplary order :

110,20080911,347800,12405918,0,"29124059181111001000112233","0","1linia   zleceniodawcy|2linia zleceniodawcy|3linia zleceniodawcy|4linia zleceniodawcy","1linia beneficjenta|2linia beneficjenta|3linia beneficjenta|00-000|miejscowość",20081025,0,"1linia szczegóły płatności|2linia szczegóły płatności|3linia szczegóły   płatności|4linia   szczegóły   płatności",31,"PS||12345678912","55","23bd86dc0d4f06", 48600111222

Attention:
Beneficiary data:
1beneficiary line – name
2beneficiary line – surname
3beneficiary line – adress compatible with address data in ID card
00—000
city
(fields from code and city form pasted to the third line)

3   File structure – account statement and history

3.1. UNL – structure oͦ exported file with account history

Field	Type	Maximum number of characters	Description
Kod_oper	Integer (4 bytes)	9	Operation code – typology from banking system
Nr_iban_wn	Char(70)	70	Full account number: or IBAN number or long number – DR side
Adres_wn	Char(140)	140	DR side address details
Nr_iban_wn	Char(70)	70	Full account number: or IBAN number or long number – CR side
Adres_ma	Char(140)	140	CR side address details
Data_oper	Date	10	Date of operation (posting date)
Data_waluty	Date	10	Currency date
Tytul_oper	Char(140)	140	Operation title (as long as possible) For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts, direct debit – split payment), the field is in the form as it has been respectively described in the Introduction.
Kwota_oper	Decimal(14,2)	15	Transfer amount with symbol: Negative amount – for DR side Positive amount – for CR side Amount expressed in the currency of the account of the relevant side.

File format:
–   Fields separated by: Tab
–   Decimal separator for numbers: '.'
–   Date format: "dd-mm- yyyy'

3.2. OFX – structure of exported file with account history

Tag	Description
ORG	name of financial organisation – nazwa_banku parameter from the Parameters table
FID	number of the financial organisation – nr_banku parameter from the Parameters table
DTSERVER	em_od (beginning date, starting from which data are loaded)
CURDEF	kod_waluty (currency code) from the Currencies table or ofx_export_currency variable from the Parameters table (ofx_export_currency variable contains the PLZ currency code, which is required for compliance with the MSMoney application; the variable value is a global parameters of the application)
BANKID(1)	nr_oddziału (max. 9 characters)
ACCTID(1)	nr_konta (max. 22 characters – additional characters are rejected)
ACCTTYPE (1)	rodzaj_rachunku (SAVINGS or CREDITLINE)
DTSTART	em_od (time set at 00:00:01)
DT_END	em_do (time set at 23:59:59)
TRNTYPE	If the operation code has an entry in the kod_ofx column in the kody_mt940 table, the value is entered under TRNTYPE, otherwise the CREDIT value is entered (if amount > 0) or the DEBIT value (if the amount < 0)
FITID	unique transaction identifier – consists of the data_oper and lp key
NAME	operation side (max. 32 characters) – adres_str
BANKID (2)	branch number of operation side (max. 9 characters)
ACCTID (2)	account number of operation side (max. 22 characters, additional characters are rejected)
ACCTKEY	Checksum of branch and account number (max 22 char., currently 2)
BALAMT (1)	account balance after last operation (field: saldo_operacji)
DTASOF (1)	data_oper (date of operation)
BALAMT (2)	account balance after last operation (field: saldo_operacji)
DTASOF (2)	data_oper (date of operation)
KURSW	exchange rates (DR exchange rate and CR exchange rate paremeters)
	Field is filled, if option *Settings->Profile->Parameters-> Export account history with effective exchange rate* is set. If not, field is not included.
	Exchange rates are presented as follows : if *DR exchange rate* is not empty, then „*Exchange rate buy* : [*DR side exchange rate*]"; if *CR exchange rate* is not empty, then „*Exchange rate sell* : [*CR side exchange rate*]"; if both rates are not empty, then presentations shown above are assembled into one, separated by comma. Constant text values are internationalised.

3.3. MT940 – structure of the exported file with account history and statement

Field		Field name	Format	Description
20		Transaction reference	16x	Field contains the statement date and branch number.
25		Account identifier	35x	Field contains account number in IBAN format.
28C		Statement number / Sequential number	5n[/5n]	Field contains the statement number and the statement page number. Each page can contain maximum 10 operations.
60a		Opening balance	1!a6!n3!a15d	Beginning balance. "a" can have the following values: F means first balance occurrence, M means opening carryover balance. Additionally, it contains the balance symbol (C – positive balance, D – negative balance), date and the currency symbol.
61		Statement line	6!n 1!a15d4!c16x	Contains the posting date, operation side (C – credit, D – debit), third currency character, operation amount, MT940 code and custom reference (NONREF means no reference).
86		Information for account holder	s*65x (in standard s=6)	Contains additional information concerning the contracting party to the transaction (credit/debit side depending on operation symbol) – description below.
62a		Closing balance	1!a6!n3!a15d	"a" may have the following values M – means that the balance carried over, F – means last occurrence of balance on the statement. Additionally, it contains the balance symbol (C – positive balance, D – negative balance), date, currency symbol and amount.

ATTENTION! The format implemented in the customer's application is a non-standard modification of the MT940 format proposed by Bank.

Amounts are presented in absolute values (unsigned): transaction side or balance sign determines characters C and D.

Information about operations side is presented as a sixth character in the field 61 (C – credit, D – debit). Polish characters are coded using CP1250.

The MT940 file is divided into pages that consist of maximum 10 transactions per page (according to the SWIFT standard). Each page ends with the Closing Balance field :62M: and starts with the Opening Balance field :60M:.

```
[...]
:62M:D040927PLN1313028,42
-}
{1:F01060005341    }{2:0940060005341    N}{4:
:20:040927/10901607
:25:PL8910901607000000000060005341
:28C:2004/002/2
:60M:D040927PLN1313028,42
```
[…]

Description of fields 60a and 62a

Field	Format	Description
Debit/Credit	1!a	C = credit (credit balance) D = debit (debit balance)
Date	6!n	Posting date in format YYMMDD
Currency	3!a	ISO currency code
Amount	15d	Amount with comma (,) as a decimal point.

Description of field 61

Field	Format	Description
Currency date	6!n	Currency date in format YYMMDD
Debit/credit	1a	C = credit D = debit
3rd letter of currency code	1!a	3rd letter of ISO currency code, e.g. " N" for PLN
Amount	15d	Amount with comma (,) as a decimal point.
Transaction code	4!c	Transaction code, e.g. NTRF
Customer reference	16x	Maximum 16 characters of transaction's custom reference (NONREF means no reference),

Extended field 86 description

In a basic account export file (in MT940 format), the field :86: keeps incomplete transaction title. Extended export format in MT940 (*Extended MT940 export format* parameter) puts into the field :86: additional information about the opposite side of operation. All subfields are inserted (into field :86:) in numeration order, Every subfield begins with appropriate token e.g. ">" (default separator ">" can be changed in user preferences – *86 subfield separator* parameter).

Field :86: consists of lines where every line has 65 characters. Line length also includes two additional newline characters: <CR><LF> and three characters of subfield token ">##" where ## is two-digit subfield's symbol. After token begins alphanumeric characters sequence containing additional information. Every new subfield doesn't begin with newline character, which means that field :86: is a one logical part, divided into lines (of max length 65 characters) with subfields separated by ">##" and newline characters <CR><LF>. Every new line doesn't begin with subfield token ">##". Tokes marks beginning of the subfield – the rest (in new lines) is it's natural continuation.

File Formats

Subfield	Status	Field type	Field description
	O	4!n	Operation code- business code (subfield is at the very beginning of the field :86:)
			Exported when user parameter Extended MT940 export format = 3 and when the value is not empty (otherwise no field)
00	O	35x	Operation type description, for:
			- History: >00B_TYP_OPER_- description from codes MT940 (attention: field other than the statement)
			- Statement: >00 operation type- from field 003 operation type value (attention: field other than in history)
			Exported if *Extended MT940 export format* the user's parameter's is 3 and when the value in not empty (in other case no field)
20	W	140x	Operation title
			always exported
			For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts), the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x" and for Direct debit – split payment „/VAT/10n,2n/IDC/14x/INV/35x/IDP/20x/TXT/33x", as it has been described in the Introduction
31	W	28x	Account number of the operation's opposite side in IBAN format (NRB for Polish accounts – without PL symbol)
			exported if Extended MT940 export format user's parameter's value is =1, 2 or 3.
32	W	140x	Name and address data of the operation's opposite side.
			Exported if *Extended MT940 export format* user's parameter's value is =1, 2 or 3
40	O	46x	Exchange rate for transactions with currency change.
			This field is filled if *Extended MT940 export format* user's parameter equals 2 or 3 and the value is not empty. If not, the field is not included.
			Alert: this field is independent of *Export account history with effective exchange rate* parameter (which applies to others formats than MT940).
			Exchange rates are presented as follows:
			- if DR exchange rate is not empty, then „Exchange rate buy: [DR side exchange rate]";
			- if CR exchange rate is not empty, then „Exchange rate sell: [CR side exchange rate]";
			- if both rates are not empty, then presentations shown above are assembled into one, separated by comma.
			Constant text values are internationalised.
63	O	10x	Reference number given by the bank operations, for:
			- History: >63B_LP (alert: field other than for statement)
			- Statement: >63id_ICBS – form field 003 The unique transaction reference number (alert: field other than for statement).
			Exported if *Extended MT940 export format* user's parameter's value is =3 and when the value is not empty. If not, the field is not included.

Legend

Status:

O – optional field - presented only when the value is not empty

M – mandatory field

Field type:

n – numerical field (characters 0-9)

a – only letters

d – decimal number

x – alphanumeric field, characters, spaces

! – constant field length (e.g. 3!n –always 3 digits, 3a – from 1 to 3 alphanumeric characters)

Field length:

- number with exclamation mark means the required field length,

- number without an exclamation mark – allowed field length.

- Examples:

  - 1!a – means non-numeric field of length 1,

  - 35x – means field of max length 35 with any characters.

MT940 codes assignments:

kod_swift	kod_ofx	description
FCHG	DEBIT	Expenditure
NTRF	CREDIT	Income
FMSC	INNA	Other operation

Account history export

File name with account history extract is formatted as follows: RACHWALUTA-DATA.MT, e.g.: 60005341PLN-20040311.MT where:

RACH – complete IBAN account number, for which the export is generated;

WALUTA – account currency.;

DATA (DATE) in format: YYYYMMDD;

MT – file extension identifying the type as account history extract in MT940 format.

One file can contain the history of only one account from one day.

ATTENTION! Format MT940 modifications:

- to the format compatible with MF+ described in point 3.4,

- to the format compatible with post KB described in point 3.9

Statement exporting

The extracts of MT940 statements contain additional information: custom references (last value in field :61:), entered during the registration of transactions.

The name of the file containing the statement extract is formatted as follows:

IBANWALUTA_NR-WYCIAGU_DATAWYCIAGU.eMT, e.g.: PL89109016070000000060005341PLN_2004-002_20040927.eMT, where:

IBAN – complete IBAN account number, for which the statement is generated;

WALUTA – account currency.;

NR_WYCIAGU – subsequent statement number, but the "/" character from the number is replaced by "-";

DATAWYCIAGU (statement date) in the format: YYYYMMDD;

eMT – file extension identifying the type as MT940 statement extract.

One file can contain the history of only one account from one day.

3.4. MT940 – structure of the exported file with account history and statement – Moja Firma Plus (MF+) format

To activate this format, select **New format Moja Firma Plus** option in the user's parameters (Settings → Profile → Parameters)

Field	Field name	Format	Desciption
20	Transaction reference number	16X	Field contains statement date and the number of branch
25	Account identifier	35X	Field contains account number in IBAN format
28C	Statement number/Sequence number	5n[/5m]	Field contains statement number and statement page number. Each page can perform up to 10 operations
60a	Opening balance	1!a6!n3!a15d	Opening balance. Character "a" can mean: F – first occurrence of the balance, M – opening balance of transfer. Field contains also sign of the balance (C – active balance, D – debit balance), date and currency sign.
61	Statement line	6!n1!a1!a15d4!c16x	Field contains the date of operations posting, operation side (C – considered, D – debited) third currency sign, transaction amount, SWIFT code, NONREF marker meaning no reference
86	Information for account owner	6*65x	Contains operation's title, field up to 65 characters For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts), the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x" and for Direct debit – split payment „/VAT/10n,2n/IDC/14x/INV/35x/IDP/20x/TXT/33x", as it has been described in the Introduction.
62a	The final balance	1!a6!n3!a15d	Character "a" can mean: M – balance of transfer F – last occurrence of the balance in statement. Additionally the field contains sign of operation page (C – active balance, D – debit balance), date and currency sign.

Legend:

File type:
- x – any character,
- a – non-numeric character,
- n – numeric character,
- d – decimal number

Length of the field:
- Number with exclamation – length if the field is required,
- Number without exclamation – permissible length of the field

: 1!a means non-numeric field with a length of 1, 35x- field contains any characters with a maximum length 35.

The code page of the statements in MT940 format compatible with MF+ is Unicode UFT-8.

3.5. Structure of the exported file with account history – MT940 format compatible with DB

MT940 FORMAT – ACCOUNT HISTORY
The export formats described below are as follows:
- Export of account history in MT940 format

Export of account history in an MT940-compatible format.

3.5.1. Export of account history – table featuring the description of MT940 format

Mandatory:

Y - Yes, O - Optional

Format:

n - digits only,

a - letters only,

c - alphanumeric

x - any alphanumerical characters, including commas, spaces, etc.

d- amount with comma as a decimal point

Example:

2n - max. two digits;

3!a - always 3 letters;

6*65x - max. 6 lines with 65 characters each

Field :86: Subfields If any of the subfield names from the description is not itemised in the already exported file, this means that there is no corresponding value to be displayed.

ield/ Subfield	Value	Description	Length/ Format	Mandatory (Y/O)
Header on the beginning of each sequence	SOH	SOH (Start of Heading) Example : SOH{1:F01123456789…	-	-
Header	{1:F01123456789 }{2: O940123456789 N}{4:			T
Header of section 1	{1:F01	Fixed value		T
	123456789 }	The last 9 characters of the account number. Field populated backwards with spaces up to 16 characters.		T
Header of section 2	{2:	Fixed value		T
	O940	Fixed value, the letter 'O' comes as the first character.		T
	123456789 N}	The last 9 characters of the account number. Field populated backwards with spaces up to 11 characters. "N" is the last character.		T
Header of section 3	{4:	Fixed value		T
:20:	181001/10905555	Reference number Occurrence date /Branch number	16x	T
:25:	PL0010905555511111101234 56789	IBAN account no.	35x	T
:28C:	0/1	For account history statement number has always value "0"/Page.	5n/5n	T
:60F:	C181001PLN22000,00	Initial balance (Opening balance) An "F" on the first page, an "M" on subsequent pages of the account statement.	1!a6!n3!a15 d	T
Subfield 1	C	"D" – negative balance, "C" – positive balance	1!a	T
Subfield 2	181001	Statement date YYMMDD	6!n	T
Subfield 3	PLN	Account currency ISO currency code, e.g. PLN	3!a	T
Subfield 4	22000,00	Amount of initial balance, e.g. 1000 or 234.55	15d	T
:61:	181001D2200,00NTRFNON REF //1 PRZELEW ELIXIR	Transaction details	6!n[4!n]2a[1! a]15d1!a3!c 16x //n	T
Subfield 1	180601	Currency date YYMMDD	6!n	T
Subfield 2	D	Debit/credit "D" – debit, "C" - credit	2a [1!a]	T
Subfield 3	2200,00	Transaction amount, e.g. 1000 or 234.55	15d	T
Subfield 4	FCHG	Transaction type acc. to SWIFT, e.g.	1!a3!c	T

		FCHG (optionally there is possible to set Business codes or User codes as well)		
Subfield 5	NONREF	Customer references or NONFER - no references.	16x	T
Subfield 6	//1	Ordinal assigned to each ':61:' field in an ascending order	//n	
Subfield 7	PRZELEW ELIXIR	Short description of the operation (presented in the new line)	35x	T
:86:	ELIXIR WYCHODZĄCY;Numer ref:1234567890;Data operacji:2018-06-14;Kwota:10,00;Waluta:PLN; Nadawca:Jan Kowalski Ulica Miasto;Rachunek adresata:00109088880000000111111111;Adresat:FIRMA HANDLOWO-USŁUGOWA ULICA WARSZAWA MAZOWIECKIE;Tytuł:TYTUŁ OPERACJI;	Information for the account holder	1x390	T
Subfield 1	Nazwa pola nie występuje	Transaction type, e.g. OUTGOING ELIXIR TRANSFER		O
	Numer ref:	Transaction reference number (identifier of the accounting transaction in the system)		O
	Data operacji:	Transaction (currency) date		O
	Kwota:	Transaction amount (the mark indicates the side "-" DR)		O
	Waluta:	Transaction currency code		O
	Kurs:	DR side currency exchange rate (depending on the transaction type)		O
	Kurs:	CR side currency exchange rate		O
	Oddział:	Branch number		O
	Rachunek nadawcy:/Rachunek adresata:	Counterparty's account number, respectively to be debited or credited		O
	Nadawca:/Adresat:	Address data, respectively Sender or Reciver		O
	Adresat:	CR side address details		O
	Odbiorca:	Formatted identifier of the Sender/Beneficiary Field populated only for SEPA messages		O
	Referencja:	Reference 2		O
	Tytuł:	Full title of the transaction For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts), the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/ 33x" and for Direct debit – split payment „/VAT/10n,2n/IDC/14x/INV/35x/IDP/ 20x/TXT/33x", as it has been described in the Introduction.		O

:62F:	C181001PLN19600,00	Closing balance An "F" on the first page, an "M" on subsequent pages of the account statement.	1!a6!n3!a15 d	T
End of session	-}			T
The end of each sequence.	ETH SOH	ETX (End of Text) SOH (Start of Heading) Example: -}ETX SOH	-	-

Example of exported account history

SOH{1:F01123456789   }{2:0940123456789   N}{4:
:20:180808/10901522
:25:PL00109015220000000123456789
:28C:0/1
:60F:D180808PLN877,33
:61:180808D50,00FCHGNONREF //1
PRZELEW ELIXIR
:86:OBCIĄŻENIE;Numer ref:1234567890;Data operacji:2018-08-08;Kwota:-50,00;
Waluta:PLN;Oddział: 10901522;Odbiorca:FIRMA   SP.   z   o.o.   Warszawa   Rachunek
odbiorcy:11109055550000001111111111;Adresat: FIRMA Sp. z o.o.;Tytuł:Zasilenie;
:61:180808C100,00FCHGNONREF //2
:86:UZNANIE;Numer ref:223456789;Data operacji:2018-08-08;Kwota: 100,00;
Waluta:PLN;Oddział:10901522;Rachunek nadawcy: 11109000000000000000000000;Nadawca:FIRMA SP
Z O.O. ULICA WARS ZAWA;Adresat:ODBIORCA SP Z O.O. ;Tytuł: TYTYŁ Opłata za usługę;
:62F:D180808PLN1027,33
-}ETX SOH

3.6. Structure of the exported file with account statement – MT940 format compatible with DB

MT940 FORMAT – ACCOUNT STATEMENTS
The export formats described below are as follows:
- generation of an account statement in MT940 format

Export of an account statement in an MT940-compatible format.

3.6.1. Generation of account statement – table featuring the description of MT940 format

Mandatory:

Y - Yes, O - Optional

Format:

n - digits only,

a - letters only,

c - alphanumeric

x - any alphanumerical characters, including commas, spaces, etc.

d- amount with comma as a decimal point

Example:

2n - max. two digits;

3!a - always 3 letters;

6*65x - max. 6 lines with 65 characters each

Field/ Subfield	Value	Description	Length/ Format	Mandatory (Y/O)
Header	{1:F01DEUTPLPXXXXX111110 0000}{2:O940XXXXXXXXXXXX N}{4:			O
Header of section 1	{1:F01	Fixed value		O
	WBKPPLPPXXX	11-character BIC + X		O
	1111100000}	Company CIF with zeros added to make 10 characters		O
Header of section 2	{2:	Fixed value		O
	O940	Fixed value, the letter 'O' comes as the first character.		O
	XXXXXXXXXXXN}	XXXXXXXXXX + XN		O
Header of section 3	{4:	Fixed value		O
:20:	180602/11111	Reference number Occurrence date/Company CIF	16x	T
:25:	PL11191010481111111111111 11	IBAN account no.	35x	T
:28C:	110/1	Statement number/Page	5n/5n	T
:60F:	C180601PLN22000,00	Initial balance (Opening balance) An "F" on the first page, an "M" on subsequent pages of the account statement.	1!a6!n3!a1 5d	T
Subfield 1	C	"D" – negative balance, "C" – positive balance	1!a	T
Subfield 2	180601	Statement date YYMMDD	6!n	T
Subfield 3	PLN	Account currency ISO currency code, e.g. EUR	3!a	T
Subfield 4	22000,00	Amount of initial balance, e.g. 1000 or 234.55	15d	T
:61:	180601D2200,00NTRFNONREF	Transaction details	6!n[4!n]2a[1!a]15d1!a 3!c16x	T
Subfield 1	180601	Currency date YYMMDD	6!n	T
Subfield 2	D	Debit/credit "D" – debit, "C" - credit	2a [1!a]	T
Subfield 3	2200,00	Transaction amount, e.g. 1000 or 234.55	15d	T
Subfield 4	NTRF	Transaction type acc. to SWIFT, e.g. NTRF (optionally there is possible to set Business codes or User codes as well)	1!a3!c	T
Subfield 5	NONREF	Customer references or NONFER - no references.	16x	T

File Formats

:86:	020?00ELIXIR WYCHODZĄCY?101?21PLN?224485,00?23221050144522222 22222222222?24FHU ABC ul Nowa 91?25PROFORMA pf1111	Information for the account holder		T
Subfield 1	020	Transaction code (GVO), e.g. 020, kod_ps - > mapping to GVO CODE	3x	O
Subfield 2	?00ELIXIR WYCHODZĄCY	B_TYP_OPER, Transaction description acc. to GVO	27x	O
Subfield 3	?101	System code of the transaction type, e.g. kod_ps -> mapping to a system code (if no code, the item is non-existent)		O
Subfield 4	?20	No data to download		O
Subfield 5	?21PLN	Transaction currency, e.g. USD, Full currency code		T
Subfield 6	?224485,00	Transaction amount expressed in the transaction currency		T
Subfield 7	?23221050144522222222222 222	Account of the beneficiary / sender, NRB account		T
Subfield 8	?24FHU ABC ul Nowa 91	Beneficiary / sender – first 70 characters		T
Subfield 9	?25PROFORMA pf1111	Title / transaction details For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts), the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x" and for Direct debit – split payment „/VAT/10n,2n/IDC/14x/INV/35x/IDP/20x/TXT/33x", as it has been described in the Introduction		T
Subfield 10	?26 Referencje End-to-end3	SEPA transfers only		O
:62F:	C180601PLN19600,00	Closing balance An "F" on the first page, an "M" on subsequent pages of the account statement.	1!a6!n3!a15d	T
:64:	C180601PLN19600,00	Closing balance Funds available at EoD		O
Subfield 1	C	Positive/negative balance "D" – negative balance, "C" – positive balance	1!a M	O
Subfield 2	180601	Currency date YYMMDD	6!n M	O
Subfield 3	PLN	Account currency ISO currency code, e.g. EUR	3!a M	O
Subfield 4	19600,00	Amount of closing balance, e.g. 1000 or 234.55	15d M	O
End of session	-}			T

Example of a generated account statement:

```
{1:F01WBKPPLPPXXXX0043064084}{2:O940XXXXXXXXXXXXN}{4:
:20:180906/1111100000
:25:PL30109000000000000000000000
:28C:170/1
:60F:C180906PLN682127,32
:61:180906C2,00FCHGNONREF
:86:020?00Transakcji krajowa platnosc?101?21PLN?222,00?11701011111111
00000111111111?24KIOSK FIRMA ULICA WARSZAWA?25TYTUŁ
:61:180906D0,01FCHGNONREF
ZLECENIE STAŁE NA RACHUNEK W SAN PL
:86:020?00Przelew?101?21PLN?22-0,01?2111310911111111111111111111?24FI
RMA ODBIORCA ULICA WARSZAWA?25TYTUŁ
:62F:C180906PLN682129,31
-}
```

3.7. Export of transactions according to account history – Moja Firma Plus (MF+) format

3.7.1. Basic information

- Text file in *.csv format is inserted into the account history template (szablon_historia.xls),

- Codepage: Windows 1250 (Central Europe)

- The data separator is: , (comma), | (pipe), ; (semicolon), Tab (tabulator), the selected separator is set in the user preferences (parameter „Account history export MF+: separator")

- In the case of exporting the history of several accounts, data will be exported to separate files for each account number. The name of each file will contain:
  - account number

  - dates

    (as in the case of OFX),
  e.g. 44-10901043-0000000108315691_110301_110707.cvs

Exemplary data in file (first line – highlighted in grey, next lines – account history item data):

```
2007-12-10;2007-11-11;'72 1090 1362 0000 0000 3600 3701;NOWAK
ZBIGNIEW UL. ZIELONA 2/1 60-061 PLESZEW;PLN;7 803,76;8 504,36;4;
2007-11-12;2007-11-09;MAESTRO 8275 CARD PAYMENT PIOTR I PAWELPOZNAN
70.52 PLN;6763631360018275 11-11-2007 30021907 Santander Bank Polska
3458764513820540928 405173 0
1047757456;10901489-13-251-431-431;-70,52;7733,24;1;
2007-11-12;2007-11-11;MAESTRO 3420 CASH WITHDRAWAL FROM ATM Santander Bank
Polska SA A1359000 100.00 PLN;;;-100,00;7 633,24;2;
2007-11-12;2007-11-12;Payment of credit card debit
11.2007;NOWAK ZBIGNIEW UL. ZIELONA 2/1 60-061
PLESZEW;54100011194000000000000000;-1 200,00;6 433,24;3;
2007-12-03;2007-11-30;REMUNERATION 2007/ NOVEMBER;xxx S.C. UL nowa 1
xx-xxx POZNAN ELIXIR 30-11-2007;26116022020000000066567763;2 071,12;8
504,36;4;
```

3.7.2. Data arrangement in the template header (1st line in *.csv file)

Name of field in file	Field size	Data type	Comments
Date of history generation	=10	date	Format: YYYY-MM-DD
History from date	=10	date	Format: YYYY-MM-DD
Account history	=32	numerical	Account number preceded by an apostrophe „ to obtain the correct field format in the account history template. Account number in NRB standard (with spaces).
Account holder's company, account holder's company address	<=140	alphanumeric	Allowed characters: 0-9 A-Z a-z ` ! @ # $ % ^ & * ( ) _ + - = [ ] { } ; : , . ? / space and Polish diacritics. If the field contains a character such as a separator set in the user's parameters, it will be replaced with space.
Account currency	=3	alphanumeric	Allowed characters: A-Z
Opening balance	<=13	numerical	Format: zzzzzzzzzz,gg
Closing balance	<=13	numerical	Format: zzzzzzzzzz,gg
History item number	<=4	numerical	Allowed characters: 0-9
Currencies exchange rates	<=1	numerical	Field's value is 1 if *Export account history with effective exchange rate* is enabled. If not, field is not included.

3.7.3. Data arrangement in the template items from A14 cell (from 2nd line in *.csv file)

Name of field in file	Field size	Data type	Comments
Posting date	=10	date	Format: YYYY-MM-DD
Transaction date	=10	date	Format: YYYY-MM-DD

Name of field in file	Field size	Data type	Comments
Transaction title	<=140	alphanumeric	Allowed characters: 0-9 A-Z a-z ` ! @ # $ % ^ & * ( ) _ + - = [ ] { } ; : , . ? / space and Polish diacritics. If the field contains a character such as a separator set in the user's parameters, it will be replaced with space. For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts), the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x" and for Direct debit – split payment „/VAT/10n,2n/IDC/14x/INV/35x/IDP/20x/TXT/33x", as it has been described in the Introduction.
Transaction side data	<=140	alphanumeric	Allowed characters: 0-9 A-Z a-z ` ! @ # $ % ^ & * ( ) _ + - = [ ] { } ; : , . ? / space and Polish diacritics. If the field contains a character such as a separator set in the user's parameters, it will be replaced with space.
Transaction side account	=32	numerical	Account number in NRB standard
Amount	<=13	numerical	Format: z zzz zzz zzz,gg
Balance	<=13	numerical	Format: zzzzzzzzzz,gg
History items	<=4	numerical	Allowed characters: 0-9
Currencies exchange rates	<=140	alphanumeric	Field is filled, if option **Settings->Profile->Parameters-> Export account history with effective exchange rate** is set. If not, field is not included. Exchange rates are presented as follows : − if DR exchange rate is not empty, then „Exchange rate buy : [DR side exchange rate]" − if CR exchange rate is not empty, then „Exchange rate sell : [CR side exchange rate]" − if both rates are not empty, then presentations shown above are assembled into one, separated by comma. Constant text values are internationalised.

File Formats

3.8. Structure of statement export file – CSV, Moja Firma Plus (MF+) format

Could be run from *Account Statement* using *Moja Firma plus (CSV)* button.

The first line – information about statement

No.	Field name	Field length	Data type	Comments
1	Statement No.	8	alphanumerical	Format: YYYY/NNN e.g. 2006/001
2	Statement date	10	date	Format: DD-MM-YYYY
3	Statement_from	10	date	Format: DD-MM-YYYY
4	Null	0		Empty field separated with separators
5	Null	0		Empty field separated with separators
6	Account number	34	numerical	Number of Santander Bank Polska account for which the statement was generated (number in NRB standard).
7	Account currency	3	alphanumerical	Three characters currency symbol e.g. PLN
8	Null	0		Empty field separated with separators
9	Null	0		Empty field separated with separators
10	DR_sum	<=22	numerical	Sum total of the debit transactions on the statement
11	CR_sum	<=22	numerical	Sum total of the credit transactions on the statement
12	Null	0		Empty field separated with separators
13	Final balance	<=22	numerical	Closing balance value
14	Positions number	<=8	numerical	Number of positions in the statement
15	N	1	alphanumerical	„N" value. The last value in line informs if data in the line affect balance. T (yes) if transaction affects balance, N(no) otherwise.

The second line – information about statement (opening balance):

No.	Field name	Field length	Data type	Comments
1	Statement no.	=8	alphanumerical	Format: YYYY/NNN e.g. 2006/001
2	Statement date	=10	date	Format: DD-MM-YYYY
3	Null	=0		Empty field separated with separators
4	Text	<=140	alphanumerical	„Opening balance" text
5	Null	=0		Empty field separated with separators
6	Null	=0		Empty field separated with separators
7	Null	=0		Empty field separated with separators

No.	Field name	Field length	Data type	Comments
8	Null	=0		Empty field separated with separators
9	Null	=0		Empty field separated with separators
10	Null	=0		Empty field separated with separators
11	Null	=0		Empty field separated with separators
12	Null	=0		Empty field separated with separators
13	Opening balance	<=22	numerical	Opening balance value. Format: zzzzzzzzzzzzzzzzzz,gg
14	Null	=0		Empty field separated with separators
15	N	=1	numerical	„N" value. The last value in line informs if data in the line affect balance. T (yes) if transaction affects balance, N(no) otherwise.

Next lines – operations data

No.	Field name	Field length	Data type	Comment
1	Statement no.	=8	alphanumerical	Format: YYYY/NNN e.g. 2006/001
2	Accounting date	=10	date	Format: DD-MM-YYYY
3	Operation date	=10	date	Format: DD-MM-YYYY
4	Transaction description	<=140	alphanumerical	Operation title / Transaction description For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts), the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x" and for Direct debit – split payment „/VAT/10n,2n/IDC/14x/INV/35x/IDP/20x/TXT/33x", as it has been described in the Introduction.
5	Transaction's opposite side description	<=140	alphanumerical	Transaction's opposite side data
6	Opposite side account no.	=34	alphanumerical	
7	Rates	<=34	alphanumerical	Filled only for currency transactions with currency conversion (Format 1XXX=999,9999PLN 1YYY=999.9999PLN)
8	Opposite side's amount	<=24	alphanumerical	Filled only for currency transactions with currency conversion
9	Operation type	<=35	alphanumerical	Additional transaction description
10	SEPA data	<=512	alphanumerical	SEPA data

No.	Field name	Field length	Data type	Comment
11	DR_Amount	<=22	numerical	Format: zzzzzzzzzzzzzzzzzzz,gg Filled only for DR transactions
12	CR_Amount	<=22	numerical	Format: zzzzzzzzzzzzzzzzzzz,gg Filled only for Cr transactions
13	Balance	<=22	numerical	Format: zzzzzzzzzzzzzzzzzzz,gg
14	Position on statement no.	<=8	numerical	Value in range from 1 to 99999999
15	Balance change	=1	alphanumerical	The last value in line informs if data in the line affect balance. T (yes) if transaction affects balance, N(no) otherwise.

Data in the CSV file can be separated by:

- Comma - ,

- Semicolon – ;

- Pipe – |

- Tab – 'tab'

(separator can be changed in user's parameters).

3.9. Structure of statement export file – XML

The XML file consists of main element – statement and child elements.

3.9.1. File sections

No.	Section name	Description
1	bank-unit	Information about a branch <bank-unit> </bank-unit>
2	Customer	Information about a customer <customer> </customer>
3	Account	Information about an account <account> </account>
4	thresholds-interest-rate	Information about thresholds interest rate in promotional account <thresholds-interest-rate> </thresholds-interest-rate>
5	Threshold	Information about threshold interest rate in promotional account <threshold> </threshold>
6	Stmt	Information about a statement <stmt> </stmt>
7	Transactions	The section brings together particular trn sections (transaction data) <transactions> </transactions>

No.	Section name	Description
8	Trn	Transaction data <trn> </trn>

Bank-unit section

Bank-unit section contains information about branch and consists of the following fields.
This section occurs once and always.

No.	Field name	Type of data	Description
1	bank-name	alphanumerical	Bank name <bank-name>BANK S.A.</bank-name>
2	name	alphanumerical	Branch name <name>90 W WARSZAWIE</name>
3	address	alphanumerical	Address – street (house and flat numer) <address>UL. NOWA 85</address>
4	post-code	alphanumerical	Postal code <post-code>01-123</post-code>
5	locality	alphanumerical	City <locality>WARSZAWA</locality>
6	phone	alphanumerical	Phone number <phone>(22) 123 00 00</phone>
7	nbp-no	numerical	NBP accounting number <nbp-no>12345678</nbp-no>

Customer section

Customer section contains information about customer and consists of the following fields.
This section occurs once and always.

No.	Field name	Type of data	Description
1	cif	numerical	Customer number in the iBiznes24 system <cif>0012345678</cif>
2	name	alphanumerical	Customer name <name>TEST COMPANY</name>
3	address-line1	alphanumerical	Customer address – 1st line (street, house and flat number) <address-line1>Ul. Nowa 5</address-line1>
4	address-line2	alphanumerical	Customer address – 2nd line (postal code) <address-line2>01-123</address-line2>
5	address-line3	alphanumerical	Customer address – 3rd line (city) <address-line3>WARSZAWA</address-line3>
6	country	alphanumerical	Customer address – Country<country>POLSKA</country>

Account section

Account section contains information about an account and consists of the following fields.
This section occurs once and always.

No.	Field name	Type of data	Description
1	account-no	numerical	Account number in the iBiznes24 system <account-no>002222555500001111188887777</account-no>
2	iban	alphanumerical	Account numer in the IBAN format <iban>PL002222555500001111188887777</iban>
3	product-desc	alphanumerical	Account name <product-desc>Rachunek bieżący</product-desc>
4	currency	alphanumerical	Currency code <currency>PLN</currency>
5	value	decimal	Available balance value at the end of a statement <value>110.15</value>
6	limit-value	decimal	Credit value limit <limit-value>0.00</limit-value>
7	interest-rate	alphanumerical	Interest rate <interest-rate>0,00000 %</interest-rate>
8	interest-date	date	Interest date <interest-date>DD/MM/RRRR</interest-date>
10	thresholds-interest-rate	alphanumerical	Information about thresholds interest rate in promotional account <thresholds-interest-rate> </thresholds-interest-rate>

Thresholds-interest-rate section

Tresholds-interest-rate section contains information about interest rate in promotional account.
This section is not required.

No.	Element	Description
1	threshold id="1" do id="6"	Many sections of information about threshold interest rate in promotional account (from 1 to 6 sections)

Threshold section

Threshold section contains information about a threshold interest rate in promotional account.
This section in not required.

No.	Element	Description
1	threshold-amount	Threshold amount from
2	interest-rate	Stopa procentowa dla danego progu

stmt section

stmt section contains information about a statement and consists of the following fields.
This section occurs once and always.

No.	Element	Type of data	Description
1	stmt-no	alphanumerical	Next statement number <stmt-no>2014/125 </stmt-no>
2	begin	date	Start of a statement periodbegin>DD/MM/RRRR</begin>
3	begin-value	decimal	Balance value at the beginning of a statement period <begin-value>115.97</begin-value>
4	end	date	End of a statement period <end>DD/MM/RRRR</end>
5	end-value	decimal	Ending balance value <end-value>115.85</end-value

trn section

trn section contains information about a transaction and consists of the following fields.
This section occurs repeatedly, but if there was no transaction, section does not appear.

No.	Element	Type of data	Description
1	trn-code	alphanumerical	Transaction code in the system <trn-code>M128</trn-code>
2	exe-date	date	Execution date <exe-date>DD/MM/RRRR</exe-date>
3	creat-date	date	Accounting date <creat-date>DD/MM/RRRR</creat-date>
4	value	decimal	Transaction date <value>-0.01</value>
5	acc-value	decimal	Balance value after transaction <acc-value>9.96</acc-value>
6	real-value	decimal	Real balance value after transaction <real-value>9.96</real-value>
7	desc-base	alphanumerical	Basic description of a transaction <desc-base>Opis</desc-base> For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts), the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x" and for Direct debit – split payment „/VAT/10n,2n/IDC/14x/INV/35x/IDP/20x/TXT/33x", as it has been described in the Introduction.
8	desc-opt	alphanumerical	Additional description of a transaction <desc-opt>Dodatkowy opis</desc-opt>

Contents of XML format file
Example:

```xml
------------------------------------------------------------------
<?xml version="1.0" encoding="ISO-8859-2"?>
<statement>
  <bank-unit>
    <bank-name>BANK S.A.</bank-name>
    <name>90 W WARSZAWIE</name>
    <address>UL. Nowa 5</address>
    <post-code>01-123</post-code>
    <locality>WARSZAWA</locality>
    <phone>227890000</phone>
    <nbp-no>12345678</nbp-no>
  </bank-unit>
  <customer>
    <cif>0012345678</cif>
    <name>BZ WBK S.A. DEPARTAMENT</name>
    <address-line1>Ul. Krakowska 5</address-line1>
    <address-line2>01-123</address-line2>
    <address-line3>WARSZAWA</address-line3>
    <country>POLSKA</country>
  </customer>
  <account>
    <account-no>00222255550000111188887777</account-no>
    <iban>PL00222255550000111188887777</iban>
    <product-desc>Rachunek bieżący</product-desc>
    <currency>PLN</currency>
    <value>125.95</value>
    <limit-value>0.00</limit-value>
    <interest-rate>0,00000 %</interest-rate>
    <interest-date>31/01/2014</interest-date>
  </account>
  <stmt>
    <stmt-no>2014/125 </stmt-no>
    <begin>12/01/2014</begin>
    <begin-value>110.97</begin-value>
    <end>15/01/2014</end>
    <end-value>110.85</end-value>
  </stmt>
  <transactions>
    <trn>
      <trn-code>M128</trn-code>
      <exe-date>15/01/2014</exe-date>
      <creat-date>15/01/2014</creat-date>
      <value>-0.01</value>
      <acc-value>110.96</acc-value>
      <real-value>110.96</real-value>
      <desc-base>Wypłata gotówkowa</desc-base>
      <desc-opt>Dodatkowy opis</desc-opt>
    </trn>
  </transactions>
</statement>
```

3.10. Format compatible with MT940 – (KB) VideoTEL (switching by the user's parameter Format compatible with: BZWBK/KB)

The file can contain one or more statements. It depends on the selected time frame.

- Each statement contains header, block an footer.

- Each line of statement begins with a new line sign (CR LF), individual statements ale also separated by new line signs (CR LF). The headline {1:F01VIDEOTEL}{2:I940VIDEOTEL}{4: Blok Stopka -}_

Name of field	Field type	Subordinate field	Field description
20	16x	No	Reference number (date)
25	35x	No	Account number
28c	5n	No	Statement number
60F	1!an4!n1!a15d	No	Opening balance (sign D/C debit/credit) (date) (currency) (amount)
61	6!n4!n1!a15d	No	(date of posting) (date of posting) (sign D/C credit/debit) (date) (currency) (amount)
61[1]	6!n[4!n]1a[1!a]15d4x16x34x	No	(date of posting) (date of posting) (sign D/C credit/debit) (funds code: the third sign of currency) (amount) (identification code of transaction type: *Operation code depend on Priority MT940 parameter) Client references:* Own reference (bank's references)
62F	1!a6!n3!a15d	No	The final balance (sign D/C credit/debit (date) (currency) (amount)
86		Yes	Operation details
	35x	00	Operation code, depends on the parameter Priority MT940+ dash (without space) + code MT940 description
	27x	20 21 22 23 24 25 26	Details of payment lines from 1 to 7 (operation tile) For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts), the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33 x" and for Direct debit – split payment „/VAT/10n,2n/IDC/14x/INV/35x/IDP/20x /TXT/33x", as it has been described in the Introduction.

Name of field	Field type	Subordinate field	Field description
	35x	27 28 29	Beneficiary name, each field 1 line (address data of the operation's opposite side)
	10x	30	Bank billing number
	26x	31	Beneficiary account identifier in beneficiary bank (whole account of opposite side of transaction)
	27x	32	Abbreviated name of beneficiary 1-signs form 1-27 (subsequent characters from 1 to 27 from beneficiary name and address data)
	27x	33	Abbreviated name of beneficiary 1-signs form 28-54 (subsequent characters from 28 to 54 from beneficiary name and address data)
	35X	60	Name of beneficiary 4 line (address data of the operation's opposite side, rest of the subfields from 27-29)

[1]   The field format available optionally after switching the **Extended field 61 in format KB** parameter on.

The **Format compatible with** =KB setting means disabling all parameters except:
- **Priority MT940,**
- **Field 61 in format KB** (parameter is valid only in format KB).

3.11.VideoTEL Format – own

Export file format:

- Data file to export is saved in text format.

- The data in the file are organized as follows: first, the line with the date (# DATE #) followed by the line with the account number and balances (opening and closing) (# BALANCE #), followed by the line listing transactions effected in that account (# OPERATION #). If the system has more than one account, then it will display another line with another account number and balances as well as the list of transactions effected in the account. Between the individual dates, there will be as many # BALANCE# lines as is the number of own accounts (including deposits) operated in the VideoTEL system. If you select a date range longer than one day, there will be the another # DATE # line displaying balances and transactions for all accounts in a given day.

- All lines are finished with the CRLF line (end of line).

- Fraction of the amount is separated by a dot. Decimal triads signs are not used.

- Dates are sorted in ascending order.

- The line fields are separated by one and only one space.

- All information fields are put in quotation marks.

- Lines describing balances always begin with the: # BALANCE #text.

- Lines describing transactions always begin with the : # TRANSACTION# text.

- Sings of the end of line in the *Ref* and *Description* fields are converted into three question marks.

- The quotation marks in the *Ref* and *Description* fields are converted into double quotation marks.

- Lines describing balances always begin with the # BALANCE# text.

- Lines describing transactions always begin with the # TRANSACTION# text.

- Polish characters are encoded in the Windows 1250 standard.

- The file extension is. "exp".

Export format is set in the *VideoTEL statement export format* user parameter (available values Narrow / Wide / Wide 2).

The lines format in a more narrow : Date line: # DATE # "dd / mm / yyyy". The balance line: # BALANCE # "RachWl" "SaldoPocz" "SaldoKon" "Wal" Transaction line in narrow format: # TRANSACTION # "Kwota" "Ref "" Opis "" Wal ".

3.11.1. Description of lines and fields in a narrow format

Line	Field in line	Description	Format
#DATA#	dd/mm/yyyy	Date for which balances will be showed and on which transactions will be effected	dd/mm/yyyy
#SALDO#	RachWl	Account number related to balances and transactions, transactions	1x150 text
	SaldoPocz	Day opening balance in the account	figure accurate to two decimal places
	SaldoKon	Day closing balance in the account	Figure accurate to two decimal places
	Wal	Account currency	1x3 text
#OPERACJA#	Kwota	Transaction amount	Figure accurate to two decimal places
	Ref	Title For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts), the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x" and for Direct debit – split payment „/VAT/10n,2n/IDC/14x/INV/35x/IDP/20x/TXT/33x", as it has been described in the Introduction.	255 text
	Opis	Santander Bank Polska transaction description (TRANSACTION TYPE field from the statement)	255 text
	Wal	Transaction currency	1x3 text

3.11.2. Description of lines and fields in a wide format

Operation line in a wider format looks as follows: # OPERACJA # "Kwota" "Ref "" Opis " " Nazwa rach. nad." Wal " "Data operacji" "Rachunek nad." "Symbol op."

Line	Field in line	Description	Format
#DATA#	dd/mm/yyyy	Date for which balances will be showed and on which transactions will be effected	dd/mm/yyyy
#SALDO#	RachWl	Account number related to balances and transactions	1x150 text
	SaldoPocz	Day opening balance in the account	Figure accurate to two decimal places
	SaldoKon	Day closing balance in the account	Figure accurate to two decimal places
	Wal	Account currency	1x3 text
#OPERACJA#	Kwota	Transaction amount	Figure accurate to two decimal places
	Ref	Title For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts), the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x" and for Direct debit – split payment „/VAT/10n,2n/IDC/14x/INV/35x/IDP/20x/TXT/33x", as it has been described in the Introduction.	255 text
	Nazwa rach. nad.	Opposite site's name	4x35 text
	Wal	Transaction currency	1x3 text
	Data operacji	Date of transaction	dd/mm/yyyy
	Rachunek nad.	Opposite site's account number	1x50 text
	Symbol op.	Sumbol op.	

3.11.3. Description of fields in a wide format 2

The file is saved in text format. Each line represents a single transaction. Line Format:
"date" "account number" "SaldoPocz" "SaldoKon" "WalRach" "Kwota" "Ref" "Nazwa rach. nad." "WalOper" "Data operacji" "Rachunek nad." "Symbol op."

Field	Description	Format
Data	Date for which balances will be showed and on which transactions will be effected	dd/mm/yyyy
Numer rachunku	Account number related to balances and transactions	1x150 text
SaldoPocz	Day opening balance in the account	Figure accurate to two decimal places
SaldoKon	Day closing balance in the account	Figure accurate to two decimal places
WalRach	Account currency	1x3 text
Kwota	Transaction amount	Figure accurate to two decimal places
Ref	Title For transactions in the form of Split payment (domestic - split payment, consolidation of funds on VAT accounts), the field takes the form "/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x" and for Direct debit – split payment „/VAT/10n,2n/IDC/14x/INV/35x/IDP/20x/TXT/33x", as it has been described in the Introduction.	255 text
Nazwa rach. nad.	Opposite site's name	4x35 text
WalOper	Transaction currency	1x3 text
Data	Date of transaction	dd/mm/yyyy
Rachunek	Opposite site's account number	1x50 text
Symbol op.	Empty field	

If the field does not content data, then the file should contain an empty field: "".

3.12. JPK (XML)

Statements in JPK format are compatible with:

- logical structure foreseen for electronic statement file as accounting evidence introduced by Ministry of Finance;

- Ministry of Finance Interpretation and explanation showed in Public Information Bulletin.

Because of that you can find a document describing structure of the exported files here:
http://www.mf.gov.pl/documents/764034/5134536/Schemat_JPK_WB%281%29_v1-0.pdf

Exported files names:

- single file:

JPK_WB_[IBAN]PLN[STATEMENT YEAR]-[STATEMENT NUMBER]_[STATEMENT DATE (yyyyMMdd)].xml

example: *JPK_WB_PL19109010430000000129525385PLN2016-002_20160229.xml*

- zip file for multiple statements:

JPK_WB_[current date (yyyyMMdd)]_[current time (hhmmss)].zip

example: *JPK_WB_20160810_102121.zip*

If there is no data in transaction, then field is filled in with „NO DATA" message.

3.13. Export of transaction flow statuses – line format

LINE FORMAT
The exports described below are as follows:
- export of transfer statuses
- export of direct debit statuses

Below please find tables featuring field description and the corresponding operations for each of the a/m exports.

3.13.1. Export of transfer statuses – table featuring field descriptions and the corresponding operations

Export of transfer statuses - field properties and their mapping	Description/Conditions/Operations
REFERENCJE	User's own reference Field length - 16
STATUS	Transfer status NOTE: Field length - 2 Transfers with the following statuses are transferred to the file: rejected (OD), executed (ZR), cancelled (NA) or deleted (AU).
BLAD	Description of transfer error – the reason for rejecting the transfer (e.g. no funds in the account)
DATA_WPISU	Date when the instruction was last placed or edited Date from field (column) "Registration Date" – date when the transfer was last edited and recorded (when function "Save" was used). Field length - 10
ID	Date of planned execution of transfer instruction. Date from field (column) "Execution date" (if empty, the "Execution date" = current date)
RACH_OBC	Account to be debited. Field length - 34
WALUTA	Currency of the account to be debited. Field length - 3
NAZWA1	Contracting party's name - line 1 Field length - 35
NAZWA2	Contracting party's name - line 2 Field length - 35
NAZWA3	Contracting party's name - line 3 Field length - 35
NAZWA4	Contracting party's name - line 4 Field length - 35
RACHUNEK	Account number of the contracting party. Field length - 34
KWOTA	Transfer amount. Field length - 26.

TRESC1	Title - line 1 Field length – 35 (there is option to set export of description of the operation only in one field TRSC1 increased to 400 characters)
TRESC2	Title - line 2 Field length - 35
TRESC3	Title - line 3 Field length - 35
TRESC4	Title - line 4 Field length - 35
DATA	Transfer execution date. Date from field (column) "Execution date" (if empty, the "Execution date" = current date)

Default layout

Export of transfer statuses
REFERENCJE
STATUS
BLAD
DATA_WPISU
ID
RACH_OBC
WALUTA
NAZWA1
NAZWA2
NAZWA3
NAZWA4
RACHUNEK
KWOTA
TRESC1
TRESC2
TRESC3
TRESC4
DATA

Example
[statusy_lin.txt]
ColNameHeader=False
Format=Delimited(;)
MaxScanRows=25
CharacterSet= CP1250
Col1=REFERENCJE Char Width 16
Col2=STATUS Char Width 2
Col3=BLAD Char Width 80
Col4=DATA_WPISU Char Width 10
Col5=ID Char Width 10
Col6=RACH_OBC Char Width 34
Col7=WALUTA Char Width 3
Col8=NAZWA1 Char Width 35
Col9=NAZWA2 Char Width 35
Col10=NAZWA3 Char Width 35
Col11=NAZWA4 Char Width 35
Col12=RACHUNEK Char Width 34
Col13=KWOTA Float
Col14=TRESC1 Char Width 35

Col15=TRESC2 Char Width 35
Col16=TRESC3 Char Width 35
Col17=TRESC4 Char Width 35
Col18=DATA Char Width 10

Export statuses:
  OD – Rejected
  ZR - posted by the Bank
  AN – withdrawn (Transactions > Withdrawal – enables withdrawal of a transaction when the execution date is a future date)
  AU – deleted

Transactions with other statuses will not be exported even though they are listed in the filtering window (export is tailored to the documentation).
Exemplary contents of an exported file with different statuses (from "Transaction Flow" window):
REFERENCJE;AU;;;2015-01-07;000000000000000000000000000;PLN;DANE
ADRESATA;;;;11111111111111111111111111;22.85;TYTUŁ TRANSAKCJI;;;;2015-01-07
REFERENCJE;NA;;;2018-01-31;000000000000000000000000000;PLN;DANE
ADRESATA;;;;11111111111111111111111111;51.02;TYTUŁ TRANSAKCJI;;;;2018-01-31
REFERENCJE;OD;OdrzuconaBrakSrodkow;;2018-03-05;000000000000000000000000000;PLN;DANE
ADRESATA;;;;BE11111111111111;75.86;TYTUŁ TRANSAKCJI;;;;2018-03-05
Skarbowy;;;;11111111111111111111111111;24.63;/TI/1ABC111111/OKR/12J0101/SFP/PIT/;TXT/TEKST;
;;2018-01-31
REFERENCJE;ZR;;;2017-04-24;000000000000000000000000000;PLN;DANE
ADRESATA;;;;11111111111111111111111111;280.05;TYTUŁ TRANSAKCJI;;;;2017-04-24

3.13.2. Export of direct debit statuses – table featuring field descriptions and the corresponding operations

Import of direct debits - field properties and their mapping	Description/Conditions/Operations
MODULO	Customer's Modulo. Export - empty field, import - ignored field. Field length - 8
BLAD	Description of an error in direct debit instruction - reason for rejecting the instruction Information from field (Column) "Description" in "Transactions-Flow-Tansaction Flow" window re: the exported direct debit in "Rejected" status
NRB	Account to be credited with the amount of direct debit. Field length - 34
REFERENCJE	User's own reference Field length - 16

STATUS	Direct debit status. NOTE: Field length - 2 Transfers with the following statuses are transferred to the file: rejected (OD), executed (ZR), cancelled (NA) or deleted (AU).
ID	Date of planned execution of transfer instruction. Date from field (column) "Execution date" (if empty, the "Execution date" = current date)
BANK	Accounting number of the debtor's bank. Characters 3-10 of the debtor's NRB [accounting number of the debtor's bank, and not the contracting party's] Characters 3-10 of NRB account number from field (column) "Own Account" in "Transaction registration – Direct debit – List of Transactions" window or "DR account" in "Transaction flow" window.
RACHUNEK	Debtor's account number. Field length - 34
KWOTA	Amount of direct debit. Field length - 26.
WALUTA	Currency of the debited account. Field length - 3
NAZWA1	Debtor's name - line 1 Field length - 35
NAZWA2	Debtor's name - line 2 Field length - 35
NAZWA3	Debtor's name - line 3 Field length - 35
NAZWA4	Debtor's name - line 4 Field length - 35
TRESC1	/NIP/ creditor's tax identification number Field length - 35
TRESC2	/IDP/ identifier of direct debit Field length - 35
TRESC3	Title - line 1 Field length - 35
TRESC4	Title - line 2 Field length - 35

Default layout

Export of direct debit statuses
MODULO
BLAD
NRB
REFERENCJE
STATUS
ID
BANK
RACHUNEK
KWOTA
WALUTA
NAZWA1
NAZWA2
NAZWA3
NAZWA4
TRESC1
TRESC2
TRESC3
TRESC4

Example

[statusy_lin.txt]
ColNameHeader=False
Format=Delimited(;)
MaxScanRows=25
CharacterSet=CP1250
Col1=MODULO Integer
Col2=BLAD Char Width 80
Col3=NRB Char Width 34
Col4=REFERENCJE Char Width 16
Col5=STATUS Char Width 2
Col6=ID Char Width 10
Col7=BANK Char Width 8
Col8=RACHUNEK Char Width 34
Col9=KWOTA Float
Col10=WALUTA Char Width 3
Col11=NAZWA1 Char Width 35
Col12=NAZWA2 Char Width 35
Col13=NAZWA3 Char Width 35
Col14=NAZWA4 Char Width 35
Col15=TRESC1 Char Width 35
Col16=TRESC2 Char Width 35
Col17=TRESC3 Char Width 35
Col18=TRESC4 Char Width 35

Export statuses:

      OD – Rejected

      N - posted by the Bank

      AN – withdrawn (*Transactions > Withdrawal – enables withdrawal of a transaction when the execution date is a future date)*

      AU – deleted

Transactions with other statuses will not be exported even though they are listed in the filtering window (export is tailored to the documentation).

Exemplary contents of an exported file with different statuses (from "Transaction Flow" window):
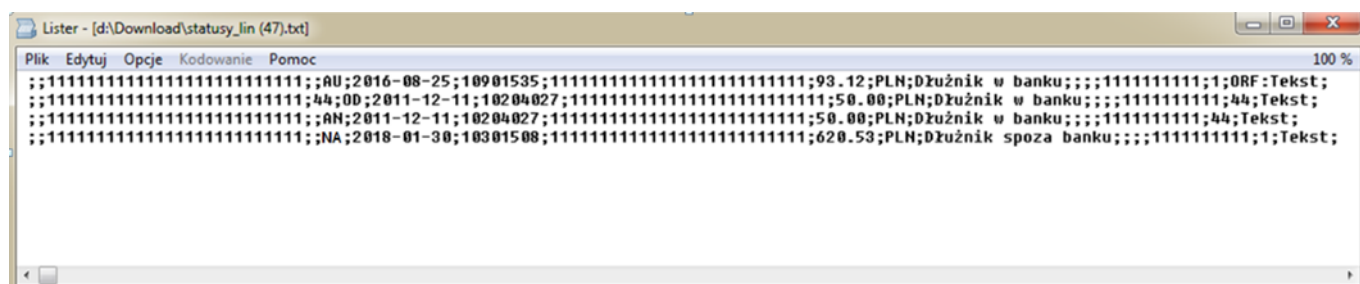
3.14. Export of transaction flow statuses – XML format

XML FORMAT – EXPORT OF STATUSES, EXPORT OF TRANSACTIONS

The exports described below are as follows:

- export of transfer statuses

- export of direct debit statuses.

Below please find tables featuring field description and the corresponding operations for each of the a/m exports.

3.14.1. Export of transfer statuses – table featuring field descriptions and the corresponding operations

Export of transfer statuses - field properties and their mapping	Description/Conditions/Operations
<STATUSY>	The main element (root) may contain any number of elements (<PRZELEW>).
<PRZELEW>	Details of subsequent transfers, the element has an attribute ('num') which determines the transfer's number on the list. Each repetition of tags <PRZELEW>...<PRZELEW> is treated as a subsequent transfer from the list.
<STATUS>	Transfer status NOTE: Field length - 2 Transfers with the following statuses are transferred to the file: rejected (OD), executed (ZR), cancelled (NA) or deleted (AU).
<MODULO>	Customer's Modulo. Export - empty field, import - ignored field. Field length - 5
<NRB>	Account to be debited. Field length - 34
<DATA_WPISU>	Date when the instruction was last placed or edited Date from field (column) "Registration Date" – date when the transfer was last edited and recorded (when function "Save" was used). Field length - 10
<DATA_ZLECENIA>	Date of planned execution of transfer instruction. Date from field (column) "Execution date" (if empty, the "Execution date" = current date) Field length - 10
<ID>	Unique transfer identifier in the system. Field length - 16
<REFERENCJE>	User's own reference Field length - 16
<BANK>	Accounting number of the contracting party's bank.- Characters 3-10 of the beneficiary's NRB (if foreign transfer value is empty, the tag is not in XML file) Characters 3-10 of NRB account number from field (column) "Beneficiary's account", not applicable to SWIFT FX transactions – field <BANK> is empty then. Field length - 8
<RACHUNEK>	Account number of the contracting party. Field length - 34
<KWOTA>	Transfer amount. Field length - 26.
<WALUTA>	Currency of the debited account. Field length - 3
<NAZWA1>	Contracting party's name - line 1 Field length - 35
<NAZWA2>	Contracting party's name - line 2 Field length - 35
<NAZWA3>	Contracting party's name - line 3 Field length - 35
<NAZWA4>	Contracting party's name - line 4 Field length - 35
<TRESC1>	Title - line 1 Field length - 35
<TRESC2>	Title - line 2 Field length - 35
<TRESC3>	Title - line 3 Field length - 35
<TRESC4>	Title - line 4 Field length - 35

Export statuses:
   OD – Rejected
   ZR - posted by the Bank
   AN – withdrawn (*Transactions > Withdrawal – enables withdrawal of a transaction when the execution date is a future date)*
   AU – deleted

Transactions with other statuses will not be exported even though they are listed in the filtering window (export is tailored to the documentation).

Exemplary contents of an exported file with different statuses (from "Transaction Flow" window):

```xml
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<STATUSY>
  <PRZELEW num="1">
    <STATUS>ZR</STATUS>
    <NRB>00000000000000000000000000</NRB>
    <DATA_WPISU>2018-02-15</DATA_WPISU>
    <DATA_ZLECENIA>2018-02-28</DATA_ZLECENIA>
    <ID>00000000</ID>
    <REFERENCJE>REFERENCJA</REFERENCJE>
    <BANK>00000000</BANK>
    <RACHUNEK>11111111111111111111111111</RACHUNEK>
    <KWOTA>0.02</KWOTA>
    <WALUTA>PLN</WALUTA>
    <NAZWA1>KODAN - I US</NAZWA1>
    <TRESC1>/TI/11111111111/OKR/17M03/SFP/PIT-8</TRESC1>
    <TRESC2>//AR/TXT/Identyfikacja</TRESC2>
  </PRZELEW>
  <PRZELEW num="2">
    <STATUS>AU</STATUS>
    <NRB>00000000000000000000000000</NRB>
    <DATA_WPISU>2016-10-14</DATA_WPISU>
    <DATA_ZLECENIA>2018-09-26</DATA_ZLECENIA>
    <ID>00000000</ID>
    <BANK>00000000</BANK>
    <RACHUNEK>11111111111111111111111111</RACHUNEK>
    <KWOTA>3.95</KWOTA>
    <WALUTA>PLN</WALUTA>
    <NAZWA1>FIRMA</NAZWA1>
    <TRESC1>NNNNNNNNNNNNNNNPRZELEW POBOR</TRESC1>
    <TRESC2> ÓW</TRESC2>
  </PRZELEW>
  <PRZELEW num="3">
    <STATUS>NA</STATUS>
    <NRB>00000000000000000000000000</NRB>
    <DATA_WPISU>2018-02-15</DATA_WPISU>
    <DATA_ZLECENIA>2018-02-22</DATA_ZLECENIA>
    <ID>000000000</ID>
    <REFERENCJE>REFER01</REFERENCJE>
    <BANK>00000000</BANK>
    <RACHUNEK>11111111111111111111111111</RACHUNEK>
    <KWOTA>0.01</KWOTA>
    <WALUTA>PLN</WALUTA>
    <NAZWA1>FIRMA</NAZWA1>
    <TRESC1>test</TRESC1>
  </PRZELEW>
  <PRZELEW num="4">
    <STATUS>OD</STATUS>
    <NRB>00000000000000000000000000</NRB>
    <DATA_WPISU>2017-08-16</DATA_WPISU>
    <DATA_ZLECENIA>2017-08-16</DATA_ZLECENIA>
    <ID>000000000</ID>
    <REFERENCJE>REFER</REFERENCJE>
    <BANK>00000000</BANK>
    <RACHUNEK>11111111111111111111111111</RACHUNEK>
    <KWOTA>4.00</KWOTA>
    <WALUTA>PLN</WALUTA>
    <NAZWA1>ODBIORCA</NAZWA1>
```

```
    <TRESC1>TYTUŁ</TRESC1>
  </PRZELEW>
</STATUSY>
```

3.14.2. Export of direct debit statuses – table featuring field descriptions and the corresponding operations

Import of direct debits - field properties and their mapping	Description/Conditions/Operations
<STATUSY>	The main element (root) may contain any number of elements (<POLECENIE>).
<POLECENIE>	Details of subsequent direct debits, the element has an attribute ('num') which determines the transfer's number on the list. Each repetition of tags <POLECENIE>...<POLECENIE> is treated as a subsequent direct debit from the list.
<STATUS>	Transfer status NOTE: Field length - 2 Transfers with the following statuses are transferred to the file: rejected (OD), executed (ZR), cancelled (NA) or deleted (AU).
<MODULO>	Customer's Modulo. Export - empty field, import - ignored field. Field length - 5
<NRB>	Account to be credited with the amount of direct debit. Field length - 34
<DATA_WPISU>	Date when the instruction was last placed or edited Date from field (column) "Registration Date" – date when the direct debit was last edited and recorded (when function "Save" was used). Field length - 10
<DATA_ZLECENIA>	Date of planned execution of direct debit instruction. Same as above for export of transfer statuses, this time applicable to "Transaction Registration - Direct Debit" window. Field length - 10
<ID>	Unique instruction identifier in the system. Field length - 16
<REFERENCJE>	User's own reference Field length - 16
<BANK>	Accounting number of the debtor's bank. Characters 3-10 of the debtor's NRB [accounting number of the debtor's bank, and not the contracting party's] Characters 3-10 of NRB account number from field (column) "Own Account" in "Transaction registration – Direct debit – List of Transactions" window or "DR account" in "Transaction flow" window.
<RACHUNEK>	Debtor's account number. Field length - 34
<KWOTA>	Amount of direct debit. Field length - 26.
<WALUTA>	Currency of the debited account. Field length - 3
<NAZWA1>	Contracting party's debtor's name - line 1 Field length - 35
<NAZWA2>	Debtor's name - line 2 Field length - 35
<NAZWA3>	Debtor's name - line 3 Field length - 35
<NAZWA4>	Debtor's name - line 4 Field length - 35
<TRESC1>	/NIP/ creditor's tax identification number Field length - 35
<TRESC2>	/IDP/ identifier of direct debit Field length - 35
<TRESC3>	Title - line 1 Field length - 35
<TRESC4>	Title - line 2 Field length - 35

Export statuses:

OD – Rejected

NA - posted by the Bank

AN – withdrawn (*Transactions > Withdrawal – enables withdrawal of a transaction when the execution date is a future date*)

AU – deleted

Transactions with other statuses will not be exported even though they are listed in the filtering window (export is tailored to the documentation).

Exemplary contents of an exported file with different statuses (from "Transaction Flow" window):

```
a<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<STATUSY>
  <POLECENIE num="1">
    <STATUS>AU</STATUS>
    <NRB>00000000000000000000000000</NRB>
    <DATA_WPISU>2012-01-17</DATA_WPISU>
    <DATA_ZLECENIA>2018-09-27</DATA_ZLECENIA>
    <ID>55555</ID>
    <BANK>00000000</BANK>
    <RACHUNEK>11111111111111111111111111</RACHUNEK>
    <KWOTA>704.95</KWOTA>
    <WALUTA>PLN</WALUTA>
    <NAZWA1>Nazwa dłużnika Ulica Nowa ta i ta 13/2</NAZWA1>
    <NAZWA2>Warszawa</NAZWA2>
    <TRESC1> /NIP/1111111111</TRESC1>
    <TRESC2>/IDP/IDP</TRESC2>
    <TRESC3> Tytuł C.D.</TRESC3>
    <TRESC4>Tytuł C.D.</TRESC4>
  </POLECENIE>
  <POLECENIE num="2">
    <STATUS>OD</STATUS>
    <NRB>00000000000000000000000000</NRB>
    <DATA_WPISU>2012-04-26</DATA_WPISU>
    <DATA_ZLECENIA>2018-09-27</DATA_ZLECENIA>
    <ID>555555</ID>
    <BANK>00000000</BANK>
    <RACHUNEK>11111111111111111111111111</RACHUNEK>
    <KWOTA>0.01</KWOTA>
    <WALUTA>PLN</WALUTA>
    <NAZWA1>Dłużnik, adres</NAZWA1>
    <TRESC1>/NIP/1111111111</TRESC1>
    <TRESC2>/IDP/IDP.</TRESC2>
    <TRESC3> Tytuł C.D .</TRESC3>
  </POLECENIE>
  <POLECENIE num="3">
    <STATUS>AN</STATUS>
    <NRB>00000000000000000000000000</NRB>
    <DATA_WPISU>2012-04-26</DATA_WPISU>
    <DATA_ZLECENIA>2018-09-27</DATA_ZLECENIA>
    <ID>555555</ID>
    <BANK>00000000</BANK>
    <RACHUNEK>11111111111111111111111111</RACHUNEK>
    <KWOTA>0.01</KWOTA>
    <WALUTA>PLN</WALUTA>
    <NAZWA1>Dłużnik, adres</NAZWA1>
    <TRESC1>/NIP/1111111111</TRESC1>
    <TRESC2> /IDP/IDP.</TRESC2>
    <TRESC3> Tytuł C.D .</TRESC3>
  </POLECENIE>
```

```
<POLECENIE num="4">
    <STATUS>NA</STATUS>
    <NRB>000000000000000000000000000</NRB>
    <DATA_WPISU>2017-09-04</DATA_WPISU>
    <DATA_ZLECENIA>2017-09-04</DATA_ZLECENIA>
    <ID>55555555</ID>
    <BANK>00000000</BANK>
    <RACHUNEK>11111111111111111111111111</RACHUNEK>
    <KWOTA>10.00</KWOTA>
    <WALUTA>PLN</WALUTA>
    <NAZWA1>Dłużnik</NAZWA1>
    <TRESC1>/NIP/1111111111ł</TRESC1>
    <TRESC2>/IDP/IDP </TRESC2>
    <TRESC3>Tytuł C.D.</TRESC3>
  </POLECENIE>
</STATUSY>
```

3.15. Export of transactions – line format – history

LINE FORMAT
The exports described below are as follows:
- export of daily lists of transactions
- export of current transactions.

Below please find tables featuring field description and the corresponding operations for each of the a/m exports.

3.15.1. Export of daily lists of transactions – table featuring field descriptions and the corresponding operations

Export of daily lists of transactions - field properties and their mapping	Description/Conditions/Operations
ID_TR_DEF	CI_ID_OPERACJI, however if CI_ID_OPERACJI>10 characters, the string of characters should be shortened from the left so that CI_ID_OPERACJI = 10
DATA_WALUTY	transaction date, transaction execution date. Field (column) "Posting date" in "History – List of transactions" window
TRESC_D	Short description of a transaction, e.g. outgoing external transfer. Description of transaction type from field (column) "Transaction type" in "History – List of transactions" window. Field length - 20
BANK	Accounting number of the contracting party's bank.- Characters 3-10 of the beneficiary's NRB Characters 3-10 of NRB account number from field (column) "Transaction side account" in "History – List of transactions" window, not applicable to SWIFT FX transactions – column "Operation type" = incoming/outgoing payment order - field <BANK> is empty then.
RACHUNEK	Account number of the contracting party. Field length - 34
KWOTA	Amount of the opening balance. Field length - 25
STRONA	Transaction side: D- Debit (DR), C - Credit (CR). Field length - 1
WALUTA	Account currency Field length - 3
NAZWA1	Name of the beneficiary (sender) - line 1 Field length - 35

NAZWA2	Name of the beneficiary (sender) - line 2 Field length - 35
NAZWA3	Name of the beneficiary (sender) - line 3 Field length - 35
NAZWA4	Name of the beneficiary (sender) - line 4 Field length - 35
TRESC1	Transaction description - line 1. Length - 100 characters (optionally it is possible to set 400 chcaracters)
TRESC2	Transaction description - line 2. Length - 100 characters
TRESC3	Transaction description - line 3. Length - 100 characters
TRESC4	Transaction description - line 4. Length - 100 characters

Default layout

Export of daily lists of transactions
ID_TR_DEF
DATA_WALUTY
TRESC_D
BANK
RACHUNEK
KWOTA
STRONA
WALUTA
NAZWA1
NAZWA2
NAZWA3
NAZWA4
TRESC1
TRESC2
TRESC3
TRESC4

Example
[wyciagi_lin.txt]
ColNameHeader=False
Format=Delimited(;)
MaxScanRows=25
CharacterSet=CP1250
Col1=ID_TR_DEF Integer
Col2=DATA_WALUTY Char Width 10
Col3=TRESC_D Char Width 20
Col4=BANK Integer
Col5=RACHUNEK Char Width 34
Col6=KWOTA Float
Col7=STRONA Char Width 1
Col8=WALUTA Char Width 3
Col9=NAZWA1 Char Width 35
Col10=NAZWA2 Char Width 35
Col11=NAZWA3 Char Width 35
Col12=NAZWA4 Char Width 35
Col13=TRESC1 Char Width 100
Col14=TRESC2 Char Width 100
Col15=TRESC3 Char Width 100
Col16=TRESC4 Char Width 100

Transaction description. Below please find the content displayed under items TRESC1, TRESC2, TRESC3, TRESC4. If any of the names is not itemised, this means that there is no corresponding value to be displayed.

Description for the transaction crediting an account

Names contained under TRESC items	Description of displayed values
Nie występuje(tylko nazwa pola, opis jest prezentowany)	Transaction type, e.g. CREDIT
Numer ref:	Transaction reference number (identifier of the accounting transaction in the system)
Data operacji:	Transaction (currency) date
Kwota:	Transaction amount (the mark indicates the side "-" DR)
Waluta:	Transaction currency code
Kurs:	DR side currency exchange rate (depending on the transaction type)
Kurs:	CR side currency exchange rate
Oddział:	Branch number
Rachunek nadawcy:	Sender's account number
Nadawca:	Address details of the sender
Odbiorca:	Formatted identifier of the Sender/Beneficiary Field Applicable only for SEPA messages
Referencja:	Reference 2
Tytuł:	Full title of the transaction

Names contained under TRESC items	Description of displayed values
Not itemised (field name only, the description is displayed)	Transaction type, e.g. CREDIT
Numer ref:	Transaction reference number (identifier of the accounting transaction in the system)
Data operacji:	Transaction (currency) date
Kwota:	Transaction amount (the mark indicates the side "-" DR)
Waluta:	Transaction currency code
Kurs:	DR side currency exchange rate (depending on the transaction type)
Kurs:	CR side currency exchange rate
Oddział:	Branch number
Nadawca:	DR side address details
Rachunek adresata:	CR side account number
Adresat:	CR side address details
Odbiorca:	Formatted identifier of the Sender/Beneficiary Field populated only for SEPA messages
Referencja:	Reference 2
Tytuł:	Full title of the transaction

File Formats

If a filter is applied in the "**History**" window that displays the history of multiple accounts, the history will be exported to a single *.zip. file. There will be multiple *.txt files in the zipped file, i.e. a separate file for each account.

3.15.2. Export of current transactions – table featuring field descriptions and the corresponding operations

Export of current transactions - field properties and their mapping	Description/Conditions/Operations
DATA_WALUTY	Operation date. Field length – 10
TRESC_D	Short description of a transaction, e.g. outgoing external transfer. Description of transaction type from field (column) "Transaction type" in "History – List of transactions" window. Field length - 20
BANK	Accounting number of the contracting party's bank.- Characters 3-10 of the beneficiary's NRB Characters 3-10 of NRB account number from field (column) "Transaction side account" in "History – List of transactions" window, not applicable to SWIFT FX transactions – column "Transaction type" = incoming/outgoing payment order - field <BANK> is empty then. Field length – 8
RACHUNEK	Account number of the contracting party. Field length - 34
KWOTA	Transaction amount. Field length - 25
STRONA	Transaction side: D- Debit (DR), C - Credit (CR). Field length
WALUTA	Currency of the debit account. Field length - 3
TRESC1	Transaction description - line 1. Length - 35 characters
TRESC2	Transaction description - line 1. Length - 35 characters
TRESC3	Transaction description - line 1. Length - 35 characters
TRESC4	Transaction description - line 1. Length - 35 characters
NAZWA1	Name of the beneficiary (sender) - line 1 Field length - 35
NAZWA2	Name of the beneficiary (sender) - line 1 Field length - 35
NAZWA3	Name of the beneficiary (sender) - line 1 Field length - 35
NAZWA4	Name of the beneficiary (sender) - line 1 Field length - 35

Default layout

Export of current transactions
DATA_WALUTY
TRESC_D
BANK
RACHUNEK
KWOTA
STRONA

WALUTA		
TRESC1		
TRESC2		
TRESC3		
TRESC4		
NAZWA1		
NAZWA2		
NAZWA3		
NAZWA4		

Example
[operacje_lin.txt]
ColNameHeader=False
Format=Delimited(;)
MaxScanRows=25
CharacterSet=OEM
Col1=DATA_WALUTY Char Width 10
Col2=TRESC_D Char Width 20
Col3=BANK Integer
Col4=RACHUNEK Char Width 34
Col5=KWOTA Float
Col6=STRONA Char Width 1
Col7=WALUTA Char Width 3
Col8=TRESC1 Char Width 35
Col9=TRESC2 Char Width 35
Col10=TRESC3 Char Width 35
Col11=TRESC4 Char Width 35
Col12=NAZWA1 Char Width 35
Col13=NAZWA2 Char Width 35
Col14=NAZWA3 Char Width 35
Col15=NAZWA4 Char Width 35

Exemplary contents of a file exported from "History" window.
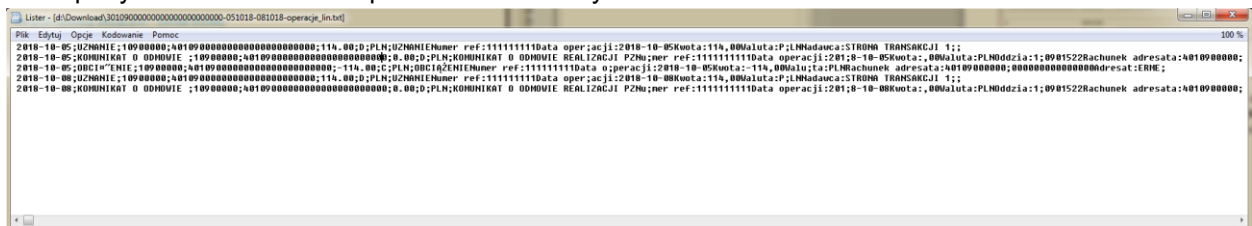
If a filter is applied in the "**History"** window that displays the history of multiple accounts, the history will be exported to a single *.zip. file. There will be multiple *.txt files in the zipped file, i.e. a separate file for each account.
Transaction description. Below please find the content displayed under items TRESC1, TRESC2, TRESC3, TRESC4. If any of the names is not itemised, this means that there is no corresponding value to be displayed. The max. number of characters allowed in the full description is 140, i.e. 4x35.

Names contained under "Treść" items	Description of displayed values
Not itemised (field name only, the description is displayed)	Transaction type, e.g. CREDIT
Numer ref:	Transaction reference number (identifier of the accounting transaction in the system)
Data operacji:	Transaction (currency) date
Kwota:	Transaction amount (the mark indicates the side "-" DR)
Waluta:	Transaction currency code
Kurs:	DR side currency exchange rate (depending on the transaction type)
Kurs:	CR side currency exchange rate
Oddział:	Branch number
Nadawca:	DR side address details
Rachunek adresata:	CR side account number
Adresat:	CR side address details
Odbiorca:	Formatted identifier of the Sender/Beneficiary Field populated only for SEPA messages
Referencja:	Reference 2
Tytuł:	Full title of the transaction

3.16. Export of transactions – XML format – history

XML FORMAT – EXPORT OF STATUSES, EXPORT OF TRANSACTIONS
The exports described below are as follows:
- export of daily lists of transactions
- export of current transactions.

Below please find tables featuring field description and the corresponding operations for each of the a/m exports.

3.16.1. Export of daily lists of transactions – table featuring field descriptions and the corresponding operations

Export of daily lists of transactions - field properties and their mapping	Description/Conditions/Operations
<WYCIAGI>	The main element (root) may contain any given number of <WYCIAG> elements. An element has the following attributes: • data_od (start date) - start date of the period reflected in statements • data_do (end date) - end date of the period reflected in statements • account for which statements are generated • opis (description) - name of the account for which statements are generated • waluta (currency) - account currency • nazwa (name) - name of the account owner

\<WYCIAG\>	An element containing details of subsequent statements. An element has the following attributes: • data (date) - statement date • rachunek (account) - account for which statements are generated • opis (description) - name of the account for which statements are generated • waluta (currency) - account currency • nazwa (name) - name of the account owner Each repetition of tags \<WYCIAG\>...\<WYCIAG\> is treated as a subsequent transfer from the list. Tags \<WYCIAG\>...\<WYCIAG\> will be repeated only once if there is a single statement.
\<SALDO_OTWARCIA\>	An element containing details of the opening balance on the statement (contains elements \<KWOTA\> and \<STRONA\>
\<KWOTA\>	Amount of the opening balance. Field length - 25
\<STRONA\>	Side of the opening balance. D- Debit (DR), C - Credit (CR). Field length - 1
\<OPERACJE\>	An element containing details of individual transactions on the statement
\<POZYCJA\>	Transfer reference number in the system
\<OPIS\>	Short description of a transaction Field length - 8
\<BANK\>	Accounting number of the contracting party's bank.- Characters 3-10 of the beneficiary's NRB Characters 3-10 of NRB account number from field (column) "Transaction side account" in "History – List of transactions" window, not applicable to SWIFT FX transactions – column "Operation type" = incoming/outgoing payment order - field \<BANK\> is empty then.
\<RACHUNEK\>	Account number of the contracting party. Field length – 34
\<KWOTA\>	Transaction amount. Field length - 25
\<STRONA\>	Transaction side D- Debit (DR), C - Credit (CR). Field length - 1
\<WALUTA\>	Account currency Field length - 3
\<NAZWA1\>	Name of the beneficiary (sender) - line 1 Field length - 35
\<NAZWA2\>	Name of the beneficiary (sender) - line 2 Field length - 35
\<NAZWA3\>	Name of the beneficiary (sender) - line 3 Field length - 35
\<NAZWA4\>	Name of the beneficiary (sender) - line 4 Field length - 35
\<TRESC1\>	Transaction description - line 1. Length - 35 characters
\<TRESC2\>	Transaction description - line 2. Length - 35 characters
\<TRESC3\>	Transaction description - line 3. Length - 35 characters
\<TRESC4\>	Transaction description - line 4. Length - 35 characters
\<SALDO_ZAMKNIĘCIA\>	An element containing details of the closing balance on the statement (contains elements \<KWOTA\> and \<STRONA\>). Field length - 25
\<KWOTA\>	Amount of the closing balance. Length - 25 characters
\<STRONA\>	Side of the closing balance. D- Debit (DR), C - Credit (CR). Field length - 1

Exemplary export from "History" window

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<WYCIAGI data_od="2018-10-03" data_do="2018-10-03" rachunek="301090000000000000000000"
opis="Rachunek bieżący" waluta="PLN" nazwa="FIRMA NOWA 1 WARSZAWA">
   <WYCIAG data="2018-10-03" rachunek="301090000000000000000000" opis="Rachunek bieżący"
```

```
waluta="PLN" nazwa="FIRMA NOWA 1 WARSZAWA">
    <SALDO_OTWARCIA>
       <KWOTA>1457735.07</KWOTA>
       <STRONA>C</STRONA>
    </SALDO_OTWARCIA>
    <OPERACJA>
       <POZYCJA>000000010</POZYCJA>
       <DATA_WALUTY>2018-10-03</DATA_WALUTY>
       <OPIS>UZNANIE</OPIS>
       <BANK>10900000</BANK>
       <RACHUNEK>401090111111111111111111</RACHUNEK>
       <KWOTA>114.00</KWOTA>
       <STRONA>C</STRONA>
       <WALUTA>PLN</WALUTA>
       <NAZWA1>NAZWA ODBIORCY FIRMA NOWA ULICA NOW</NAZWA1>
       <NAZWA2>A KOSTRZYŃSKA 452 01-001 WARSZAWA</NAZWA2>
       <NAZWA3>MAZOWIECKIE</NAZWA3>
       <TRESC1>UZNANIENumer ref:010101010Data oper</TRESC1>
       <TRESC2>acji:2018-10-03Kwota:114,00Waluta:P</TRESC2>
       <TRESC3>LNNadawca:NAZWA ODBIORCY FIRMA NOWA</TRESC3>
       <TRESC4>ULICA NOWA KOSTRZYŃSKA 452 01-001 W</TRESC4>
    </OPERACJA>
    <OPERACJA>
       <POZYCJA>0000000100</POZYCJA>
       <DATA_WALUTY>2018-10-03</DATA_WALUTY>
       <OPIS>KOMUNIKAT O ODMOWIE REALIZACJI PZ</OPIS>
       <BANK>10900000</BANK>
       <RACHUNEK>401090111111111111111111</RACHUNEK>
       <KWOTA>0.00</KWOTA>
       <STRONA>C</STRONA>
       <WALUTA>PLN</WALUTA>
       <NAZWA1>Jan Kowalski Ulica Kasztanowa 154/2</NAZWA1>
       <NAZWA2>01-001 Warszawa </NAZWA2>
       <TRESC1>KOMUNIKAT O ODMOWIE REALIZACJI PZNu</TRESC1>
       <TRESC2>mer ref:1234567890Data operacji:201</TRESC2>
       <TRESC3>8-10-03Kwota:,00Waluta:PLNOddział:1</TRESC3>
       <TRESC4>0901111Rachunek adresata:4010901111</TRESC4>
    </OPERACJA>
    <SALDO_ZAMKNIECIA>
       <KWOTA>1457849.07</KWOTA>
       <STRONA>C</STRONA>
    </SALDO_ZAMKNIECIA>
  </WYCIAG>
</WYCIAGI>
```

Transaction description. Below please find the content displayed under items TRESC1, TRESC2, TRESC3, TRESC4. If any of the names is not itemised, this means that there is no corresponding value to be displayed. The max. number of characters allowed in the full description is 140, i.e. 4x35.

Names contained under "Treść" items	Description of displayed values
Not itemised (field name only, the description is displayed)	Transaction type, e.g. CREDIT
Numer ref:	Transaction reference number (identifier of the accounting transaction in the system)
Data operacji:	Transaction (currency) date

Kwota:	Transaction amount (the mark indicates the side "-" DR)
Waluta:	Transaction currency code
Kurs:	DR side currency exchange rate (depending on the transaction type)
Kurs:	CR side currency exchange rate
Oddział:	Branch number
Nadawca:	DR side address details
Rachunek adresata:	CR side account number
Adresat:	CR side address details
Odbiorca:	Formatted identifier of the sender/beneficiary Field populated only for SEPA messages
Referencja:	Reference 2
Tytuł:	Full title of the transaction

If a filter is applied in the "**History"** window that displays the history of multiple accounts, the history will be exported to a single *.zip. file. There will be multiple *.xml files in the zipped file, i.e. a separate file for each account.

3.16.2. Export of current transactions – table featuring field descriptions and the corresponding operations

Export of current transactions - field properties and their mapping	Description/Conditions/Operations
<OPERACJE>	The main element (root) may contain any given number of elements (<OPERACJA>).
<OPERACJA>	An element containing details of subsequent transactions. The element has an attribute ('num') which represents a subsequent number on the list of transactions. Each repetition of tags <OPERACJA>...<OPERACJA> is treated as a subsequent transaction from the list.
<ORD>	Internal identified - fixed value (=1) allocated to transactions Values from our systems are not mapped to this field – the field value is fixed = 1
<ID_TR_DEF>	Transaction number from field (column) "Transaction number" in "Transaction registration" window – ... – List of transactions Field length - 10
<ID_TRANSAKCJI>	Transaction identifier in the system - the field should be there as exemplified.
<ID_AN_DEF>	Last 10 characters of the account. Field length - 10
<DATA_WALUTY>	tTransaction date. Field length - 10
<TRESC_D>	Short description of a transaction, e.g. outgoing external transfer. Description of transaction type from field (column) "Transaction type" in "History – List of transactions" window. Field length - 20
<TRESC1>	Transaction description. Field length - 400
<KWOTA>	Transaction amount. Field length - 25

<WALUTA>	Account currency Field length - 3
<STRONA>	Letters "W" and "M" are the correct symbols for debit or credit (error in the table, letters D and C are for statements) "W" – whenever the amount of transaction (exported current transaction) in field (column) "Amount" in "History - List of transactions" window represents a negative value "M" – whenever the amount of transaction (exported current transaction) in field (column) "Amount" in "History - List of transactions" window represents a positive value. Field length - 1
<RACHUNEK>	Account number of the contracting party. If there is a negative value in field "transactionHistoryAmount", then PartAccountIban of the DR account. If there is a positive value, then AccountIban of the CR account. Field length - 34
<BANK>	Accounting number of the contracting party's bank. Field length - 8

```xml
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<OPERACJE>
   <OPERACJA num="1">
      <ORD>1</ORD>
      <ID_TR_DEF>000000001</ID_TR_DEF>
      <ID_TRANSAKCJI>000000001</ID_TRANSAKCJI>
      <ID_AN_DEF>0000000011</ID_AN_DEF>
      <DATA_WALUTY>2018-10-03</DATA_WALUTY>
      <TRESC_D>UZNANIE</TRESC_D>
      <TRESC1>UZNANIENumer                ref:000000001Data                operacji:2018-10-
03Kwota:114,00Waluta:PLNNadawca:NADAWCA     FIRMA     NOWA     ULICA     NOWA     Rachunek
adresata:301090000000000000000000000Adresat: FIRMA NOWA 1 WARSZAWA Ulica Wolna 154/3 01-005
KodanTytuł:IC1001111/000001</TRESC1>
      <KWOTA>114.00</KWOTA>
      <WALUTA>PLN</WALUTA>
      <STRONA>M</STRONA>
      <RACHUNEK>301090000000000000000000000</RACHUNEK>
      <BANK></BANK>
   </OPERACJA>
   <OPERACJA num="2">
      <ORD>1</ORD>
      <ID_TR_DEF>0000000002</ID_TR_DEF>
      <ID_TRANSAKCJI>0000000002</ID_TRANSAKCJI>
      <ID_AN_DEF>010101010</ID_AN_DEF>
      <DATA_WALUTY>2018-10-03</DATA_WALUTY>
      <TRESC_D>KOMUNIKAT O ODMOWIE REALIZACJI PZ</TRESC_D>
      <TRESC1>KOMUNIKAT O ODMOWIE REALIZACJI PZNumer ref:0000000002Data operacji:2018-10-
03Kwota:,00Waluta:PLNOddział:10901000Rachunek                                        adresata:
401090100000000000000000000Adresat:Jan     Kowalski     Ulica     Kasztanowa     154/2     02-111
SzczytTytuł:/NIP/1111111111/IDP/142/TXT/TEST          ZMIANY          KWOTY/ODM/02-BRAK
SRODKOW</TRESC1>
      <KWOTA>0.00</KWOTA>
      <WALUTA>PLN</WALUTA>
      <STRONA>M</STRONA>
      <RACHUNEK>301090000000000000000000000</RACHUNEK>
      <BANK>10901000</BANK>
   </OPERACJA>
</OPERACJE>
```

Transaction description(TRESC1). Below please find the content displayed under item TRESC1. If any of the names is not itemised, this means that there is no corresponding value to be displayed. The max. number of characters allowed in the full description is 400.

Names contained under TRESC items	Description of displayed values
Not itemised (field name only, the description is displayed)	Transaction type, e.g. CREDIT
Numer ref:	Transaction reference number (identifier of the accounting transaction in the system)
Data operacji:	Transaction (currency) date
Kwota:	Transaction amount (the mark indicates the side "-" DR)
Waluta:	Transaction currency code
Kurs:	DR side currency exchange rate (depending on the transaction type)
Kurs:	CR side currency exchange rate
Oddział:	Branch number
Nadawca:	DR side address details
Rachunek adresata:	CR side account number
Adresat:	CR side address details
Odbiorca:	Formatted identifier of the sender/beneficiary Field populated only for SEPA messages
Referencja:	Reference 2
Tytuł:	Full title of the transaction

If a filter is applied in the "**History"** window that displays the history of multiple accounts, the history will be exported to a single *.zip. file. There will be multiple *.xml files in the zipped file, i.e. a separate file for each account.

4. File structure – Dictionaries

4.1. CSV Format

4.1.1. Import and export file structure

Main assumptions:

- the structure of import and export files is the same,

- particular field data are separated with a tabulator,

- the structure does not contain a header field for specific columns,

- the order of specific fields in a line is compliant with the order defined in the table for a specific dictionary,

- decimal separator for numbers (amount type) compliant with the system parameters (comma be default),

- codepage: UTF-8.

The following subsections contain tables for a given dictionary presenting fields present in the file together with the validation rules used for import.

4.1.2. Contracting parties

Field name	Field type and size	Max. number of char.	Description	Validation rules (imports)
identyfikator	Char(40)	20	Unique contracting party identifier	
nazwa_skrócona	Char(80)	40	Short name of contracting party	Mandatory field
nr_rachunku	Char(34)	34	Account number of contracting party	Mandatory field NRB format- number validation in accordance with NRB validation
nazwa_pełna	Char(280)	80*	Full name of contracting party	Mandatory field
ulica	Char(280)	50*	Street	
kod_pocztowy	Char(280)	8*	Postal code	
miejscowosc	Char(280)	40*	City	
NIP	Char(14)	10*	Contracting party's NIP	

* The fields: nazwa_pełna, ulica, kod pocztowy, miejscowosc may have a total maximum length of 140 characters.

4.1.3. Debtors

Field name	Field type and size	Max. number of char.	Description	Validation rules (imports)
identyfikator	Char(40)	20	Unique debtor identifier	
nazwa_skrócona	Char(40)	40	Short name of debtor	Mandatory field
nr_rachunku	Char(34)	34	Debtor's account number	Mandatory field NRB format- number validation in accordance with NRB validation
nazwa_pełna	Char(280)	80*	Debtor's full name	Mandatory field
ulica	Char(280)	50*	Street	
kod_pocztowy	Char(280)	8*	Postal code	
miejscowosc	Char(280)	40*	City	
id_płatności	Char(280)	140	Payment identifier	
NIP	Char(10)	10N	Debtor's NIP	Digits only If the value is entered, validation for NIP number

* The fields: nazwa_pełna, ulica, kod pocztowy, miejscowosc may have a total maximum length of 140 characters

4.1.4. Employees

Field name	Field type and size	Max. number of char.	Description	Validation rules (imports)
identyfikator	Char(40)	20	Unique employee identifier	
nazwisko_i_imię	Char(80)	80*	Employee surname and first name	Mandatory field
wynagrodzenie	Decimal (19,2)	9,2	Employee salary amount	Maximum 999999999,99
nr_listy_płac	Char(24)	12	Payroll number	
nr_rachunku	Char(34)	34	Employee account number	Mandatory field NRB format- number validation in accordance with NRB validation
ulica	Char(280)	50*	Employee's street of residence	
kod_pocztowy	Char(280)	8*	Postal code	
miejscowosc	Char(280)	40*	Employee's city of residence	

* The fields: nazwa_pełna, ulica, kod pocztowy, miejscowosc may have a total maximum length of 140 characters.

4.1.5.   Beneficiaries

Field name	Field type and size	Max. number of char.	Description	Validation rules (imports)
identyfikator	Char(40)	20	Unique beneficiary identifier	
nazwa_skrócona	Char(80)	40	Short name of beneficiary	Mandatory field
nr_rachunku	Char(34)	34	Beneficiary account number	Mandatory field NRB format- number validation in accordance with NRB validation
nazwa_pełna	Char(280)	80*	Full name of beneficiary	Mandatory field
Ulica	Char(280)	50*	Street	
kod_pocztowy	Char(280)	8*	Postal code	
Miejscowosc	Char(280)	40*	City	
Kraj_banku	Char(100)	50	Bank country	Mandatory field The imported value must be present on the list of the central dictionary of SWIFT banks for a given Ref.
Miasto_banku	Char(100)	50	Bank city	Mandatory field The imported value must be present on the list of the central dictionary of SWIFT banks for a given Ref.

Field name	Field type and size	Max. number of char.	Description	Validation rules (imports)
LP	Char(20)	10	Bank ref.	One of these fields is required: LP, BIC. The field is mandatory if there is no value in BIC field. When there is no value in the LP field and there is a value in BIC field, then LP field will be filled based on the BIC field's value. If there are not any of these values in the file, then beneficiaries validation fails - beneficiary won't be imported and the information about this event is saved into import's journal. Field will be validated positive when imported or computed (based on the BIC field's value) LP value exists on the SWIFT central dictionary list of banks for given LP.
Nazwa_banku	Char(80)	40	Bank name	Mandatory field The imported value must be present on the list of the central dictionary of SWIFT banks for a given Ref.
Adres_banku	Char(180)	90	Bank address	
BIC	Char(80)	40	Bank BIC	One of these fields is required: LP, BIC. If the *BIC/SWIFT* value in the file is empty then this field is also checked in the dictionary for a given LP. If it is not empty the it will be used in import.
Nazwa_oddziału	Char(180)	90	Branch name	
LP	Char(2)	10	Bank LP	LP field repetition (can be empty)
Numer_oddziału	Char(180)	90	Branch number	
Koszty i prowizje			Costs and commissions	Optional field
Rachunek kosztów			Costs and commissions account	Optional field

* The fields: nazwa_pełna, ulica, kod pocztowy, miejscowosc may have a total maximum length of 140 characters.

File Formats

4.1.6.   Transaction templates

Field name	Field type and size	Max. number of characters	Description	Validation rules (imports)
nazwa_szablonu	Char(40)	40	Template name	Mandatory field
kod_typu_oper	Numeric(5)	5	Transaction type	Mandatory field Validation – inserted lines should have the code value corresponding to one of the following transaction types: 0 – domestic transaction 1 – salary payments 2 – ZUS social insurance 3 – tax transaction 11 – KRUS social insurance
tytul	Char(510)	140	Transaction title	
nr_rachunku_wn	Char(34)	26	DR account number	NRB format- number validation in accordance with NRB validation
nr_rachunku_ma	Char(34)	26	CR account number	Length validation – 26 characters.
nazwa_adresata	Char(510)	80*	Recipient name	
Ulica	Char(280)	50*	Recipient street	
kod_pocztowy	Char(280)	8*	Postal code	
Miejscowosc	Char(280)	40*	Recipient city	
typ_transferu	Numeric(5)	5	Transfer type	Value corresponding to the transaction type for a given transaction: 0 – Internal bank transfer 1 – Elixir 4 – SWIFT 5 – Social Insurance 6 – Sorbnet 7 – Tax Office

* the fields: nazwa_adresata, ulica, kod pocztowy, miejscowosc can have a total maximum length of 140 characters.

4.1.7. Transaction title

Field name	Field type and size	Max. number of characters	Description	Validation rules (imports)
Tytuł	Char(280)	140	Transaction title	Mandatory field
Typ_transakcji	Numeric(5)	5	Transaction type	Mandatory field Validation – inserted lines should have the code value corresponding to one of the following transaction types: 0 – domestic transaction 1 – remuneration transaction 4 – direct debit 8 – foreign currency external transaction

4.1.8. MT940 codes – export

Field name	Field type and size	Max. number of characters	Description
kod_biznesowy	Char(100)	4	Business code
Opis	Char(100)	50	Description
kod_mt940	Char(100)	4	MT940 code
kod_użytkownika	Char(8)	4	User code
opis_użytkownika	Char(100)	50	User description

4.1.9. Rules for MT940 codes – export

Field name	Field type and size	Max. number of characters	Description
Reguła	Char(512)	256	Rule
kod_użytkownika	Char(4)	4	User code
Opis	Char(512)	256	Description

4.1.11. Trade Finance contracting parties – import

Field name	Field type and size	Max. number of characters	Description
Nazwa	Char(100)	50	Name
Adres	Char(280)	140	Address

4.2. CSV KB24 Format

Main assumptions:

- the structure of import and export files is the same,

- particular field data are separated with a semicolon,

   o if a separator character appears in text field (but does not separated each fields), this field is enclosed in quotation marks (ASCI: 22). Example: "ul. Test 1; Warszawa"

   o if a quotation marks appear in this field, they will be replaced by spaces,

- the structure does not contain a header field for specific columns, this format is supported only in 3 dictionaires: contracting parties, debtors and employees,

- the order of specific fields in a line is compliant with the order defined in the table below, mapping to specific fields is checked,

- decimal separator for numbers (amount type): dot (character ASCII: 2E),

- code page: Windows (CP1250).

4.2.1. Contracting parties

No.	Field name	Import	Eksport
1	contracting party symbol	Identifier	Identifier
2	contracting party name	Short name and full name	Full name
3	contracting party address	No	Street, Postal code, City separated by spaces
4	flag word: if own account	No	EMPTY
5	payment title	No	EMPTY
6	account number	Account number	Account number
7	flag word: if domestic contracting party	No	EMPTY
8	flag word: if Inland Revenue address	No	EMPTY
9	flag word: if trusted contracting party	No	EMPTY
10	Amount	No	EMPTY

No.	Field name	Import	Eksport
11	Limit	No	EMPTY
12	flag word: if other tax authority	No	EMPTY
13	flag word: if SEPA contracting party	No	EMPTY
14	symbol of tax office form	No	EMPTY
15	currency limit	No	EMPTY

4.2.2. Employees

No.	Field name	Import	Eksport
1	contracting party symbol	Identifier	Identifier
2	contracting party name	Surname and first name	Surname and first name
3	contracting party address	No	Street, Postal code, City separated by spaces
4	flag word: if own account	No	EMPTY
5	payment title	No	EMPTY
6	account number	Account number	Account number
7	flag word: if domestic contracting party	No	EMPTY
8	flag word: if Inland Revenue address	No	EMPTY
9	flag word: if trusted contracting party	No	EMPTY
10	Amount	salary payments	salary payments
11	Limit	No	EMPTY
12	flag word: if other tax authority	No	EMPTY
13	flag word: if SEPA contracting party	No	EMPTY
14	symbol of tax office form	No	EMPTY
15	Currency limit	No	EMPTY

4.2.3. Debtors

No.	Field name	Import	Eksport
1	contracting party symbol	Identifier	Identifier
2	contracting party name	Short name and full name	Full name
3	contracting party address	no	Street, Postal code, City separated by spaces
4	flag word: if own account	no	EMPTY

No.	Field name	Import	Eksport
5	payment title	no	EMPTY
6	account number	Account number	Account number
7	flag word: if domestic contracting party	no	EMPTY
8	flag word: if Inland Revenue addre	no	EMPTY
9	flag word: if trusted contracting party	no	EMPTY
10	Amount	no	EMPTY
11	Limit	no	EMPTY
12	flag word: if other tax authority	no	EMPTY
13	flag word: if SEPA contracting party	no	EMPTY
14	symbol of tax office form	no	EMPTY
15	currency limit	no	EMPTY

4.3. TXT format compliant with Minibank24

This format is intended for importing dictionary data from the Minibank24 system. To obtain files for importing, export the data from a window to a TXT file in the Minibank24system.

4.3.1. Import file structure

Main assumptions:

- particular field data are separated by a tabulator,

- the structure contains header fields of specific columns in the first line; these fields are separated by a data separator,

- the order of fields in a line is in accordance with the order defined in a table for specific dictionaries

- decimal separator for numbers (amount type) is compliant with the Minibank24system parameters – we assume the same as set so far in the Minibanku24 system (comma),

- codepage: CP1250.

The following subsections contain tables for a given dictionary presenting fields present in the file together with the validation rules used for import.

4.3.2. Contracting parties

Field name in imported file	Field type and size	Description	Processing and validation rules (import)
Id_kontrpartnera	Long	Internal identifier in Minbank24 system	Ignored value
Identyfikator	Char(20)	Identifier entered by user	
Nazwa_skrocona	Char(40)	Short name of contracting party	Mandatory field
nazwa_pelna	Char(140)	Full name, address	Mandatory field. The field also contains address, which- during import- will not be converted to target address fields in the dictionary. These fields will remain empty until manually modified by the user.
nr_iban	Char(70)	Account number in IBAN format	Mandatory field. The first two letters of the account number are ignored (country symbol, PL), if present, the validation of the remaining part of the number as NRB validation
symbol_kraju	Char(2)	Country symbol	Ignored value
liczba_kontrolna	Char(2)	Control number in account	Ignored value
nr_oddzialu	Char(8)	Branch number	Ignored value
nr_rachunku	Char(48)	Account number	Ignored value
Nip	Char(14)	Contracting party's NIP	
kod_typu_kontrpartnera	Long	Contracting party type code =1	

4.3.3. Debtors

Field name in imported file	Field type and size	Description	Processing and validation rules (import)
Id_kontrpartnera	Long	Internal identifier in Minbank24 system	Ignored value
nazwa_skrocona	Char(40)	Short name of debtor	Mandatory field
nr_oddzialu	Char(8)	Branch number	See description for field: nr_rachunku

Field name in imported file	Field type and size	Description	Processing and validation rules (import)
nr_rachunku	Char(48)	Account number	Target form of account number is compiled (through concatenation) of the following imported fields: liczba_kontrolna + nr_oddzialu + nr_rachunku Next, the validation of this account number in accordance with NRB validation
nazwa_pelna	Char(140)	Full name, address	Mandatory field. This field can also contain the address, which, during import, will not be subject to conversion for target address fields – in this case the address fields in the dictionary will remain empty until manually modified by the user.
Id_platnosci	Char(140)	Payment identifier	
Identyfikator	Char(20)	Identifier entered by user	
Kod_typu_kontrpartnera	Long	Contracting party type code =2	
Symbol_kraju	Char(2)	Country symbol	Ignored value
Liczba_kontrolna	Char(2)	Control number of account	See description for field: nr_rachunku
Nr_iban	Char(70)	Account number in IBAN format	Ignored value
Nip	Char(13)	Contracting party's NIP	If value present, validation like for NIP number.

4.3.4. Employees

Field name in imported file	Field type and size	Description	Processing and validation rules (import)
Id_kontrpartnera	Long	Internal identifier in Minbank24 system	Ignored value
nazwa_skrocona	Char(40)	Short name of employee	Mandatory field.
Kwota	Numeric(9)	Remuneration amount	
Nr_listy_plac	Char(12)	Payroll number	
Nr_oddzialu	Char(8)	Branch number	Ignored value
Nr_rachunku	Char(48)	Account number	Ignored value

Field name in imported file	Field type and size	Description	Processing and validation rules (import)
Nazwa_pelna	Char(140)	Full name, address	Imported field will be shortened to max. length of target field employee's *Street*. This field contains address, which, during import, will not be subject to conversion for target address fields – in this case the address fields in the dictionary will remain empty until manually modified by the user.
Kod_typu_kontrpartnera	Long	Contracting party type code =4	
Symbol_kraju	Char(2)	Country symbol	Ignored value
Liczba_kontrolna	Char(2)	Control number of account	Ignored value
Nr_iban	Char(70)	Account number in IBAN format	Mandatory field. The first two letters of the account number are ignored (country symbol, PL), if present, the validation of the remaining part of the number as NRB validation.
Identyfikator	Char(20)	Identifier entered by the user	

4.3.5. Beneficiaries

Field name in imported file	Field type and size	Description	Processing and validation rules (import)
Id_kontrpartnera	Long	Internal identifier in Minbank24 system	Ignored value
nazwa_skrocona	Char(40)	Short name of beneficiary	Ignored value
nr_rachunku	Char(48)	Account number (liczba_kontrolna+numer_oddziału+nr_rachunku)	
Identyfikator	Char(20)	Identifier entered by the user	
kod_typu_kontrpartnera	Long	Contracting party type code =3	

Field name in imported file	Field type and size	Description	Processing and validation rules (import)
nazwa_pelna	Char(140)	Full name, address	Mandatory field. This field can also contain the address, which, during import, will not be subject to conversion for target address fields – in this case the address fields in the dictionary will remain empty until manually modified by the user.
symbol_kraju	Char(2)	Country symbol	Ignored value
liczba_kontrolna	Char(2)	Field not used for importing	Ignored value
nr_oddzialu	Char(8)	Field not used for importing	Ignored value
nr_iban	Char(70)		Mandatory field.
Lp	Long	Beneficiary bank number	Mandatory field The imported value must be present on the list of the central dictionary of SWIFT banks
Nazwa	Char(40)	Beneficiary bank name	Mandatory field The imported value must be present on the list of the central dictionary of SWIFT banks for a given Ref
Miasto	Char(50)	Beneficiary bank city	Mandatory field The imported value must be present on the list of the central dictionary of SWIFT banks for a given Ref
Kraj	Char(50)	Beneficiary bank country	Mandatory field The imported value must be present on the list of the central dictionary of SWIFT banks for a given Ref
id_kontrpartnera	Long	Internal identifier in Minbank24 system (value copied from first field)	Ignored value
Bic	Char(40)	Beneficiary bank BIC	
Adres	Char(90)	Beneficiary bank address	
nr_oddz	Char(40)	Beneficiary bank branch number	
nazwa_oddz	Char(90)	Beneficiary bank branch name	
data_importu		Field not used for importing	Ignored value

4.3.6.　Transaction templates

Field name in imported file	Field type and size	Description	Processing and validation rules (import)
nazwa_szablonu	Char(20)	Template name	Mandatory field
kod_typu_oper	Short	Transaction type	Mandatory field Validation – inserted lines should have the code value corresponding to one of the following transaction types: – domestic transaction – salary payments – ZUS social insurance – tax transaction - KRUS social insurance
Tytul	Char(255)	Transaction tile	
kod_waluty_wn		Field not used for importing	Ignored value
kod_waluty_ma		Field not used for importing	Ignored value
symbol_kraju_wn		Field not used for importing	Ignored value
liczba_kontrolna_wn		DR control number	See description for field: nr_rachunku_wn
nr_oddzialu_wn		DR account number	See description for field: nr_rachunku_wn
nr_rachunku_wn		Dr account number	The target form of the DR account number is compiled (through concatenation) of the following imported fields: *liczba_kontrolna_wn + nr_oddzialu_wn + nr_rachunku_wn* NRB validation for value (*liczba_kontrolna_wn + nr_oddzialu_wn + nr_rachunku_wn*)
symbol_kraju_ma		Field not used for importing	Ignored value
liczba_kontrolna_ma		CR control number	See description for field: nr_rachunku_ma
nr_oddzialu_ma		CR account number	See description for field: nr_rachunku_ma
nr_rachunku_ma		CR account number	The target form of the CR account number is compiled (through concatenation) of the following imported fields: *liczba_kontrolna_ma + nr_oddzialu_ma + nr_rachunku_ma*

Field name in imported file	Field type and size	Description	Processing and validation rules (import)
dane_nadawcy		Field not used for importing	Ignored value
dane_adresata	Char(140)	Recipient name recipient street Postal code Recipient city	This field can also contain the address, which, during import, will not be subject to conversion for target address fields – in this case the address fields in the dictionary will remain empty until manually modified by the user.
id_platnosci		Field not used for importing	Ignored value
typ_transferu	Short	Transfer type	Value corresponding to the transfer type for specific transaction type

4.3.7. Transaction title

Field name in imported file	Field type and size	Description	Processing and validation rules (import)
Tytul	Char(256)	Rule	Mandatory field
id_user	Char(4)	User code	Ignored value.
kod_typu_oper	Char(256)	Description	Mandatory field. Validation – inserted lines should have the code value corresponding to one of the following transaction types: – domestic transaction – salary paymentsa – direct debit – foreign currency external transaction

4.4. TXT format compliant with MF+

Import:

Minibank24 files are also imported in TXT format (see section 3.2). The file type is recognised during file loading (when the import compliant with Minibank24 fails, the system attempts to import as Moja Firma plus).

The Contracting Part and Employee dictionaries can be imported in this way.

Export:
The Contracting Party Dictionary can be exported.

4.4.1. Basic information

Contracting Parties (called Beneficiaries in the Moja Firma plus service) can be imported and exported, while Employees can only be imported. The Beneficiaries can include tax offices, which will not be imported into the Contracting Parties dictionary.

– Text file, Polish diacritics coding standard: Windows-1250,

– Data are separated by "|" (pipe). ATTENTION: the pipe mark should also be present at the end of each line with Beneficiary data

– The header (1st line in data file) must contain the correct number of the export/import standard version of Beneficiaries in Moja Firma plus.

– Current version number: 4120414 for contracting parties, 3130508 for employees.

– the file structure for import and export is the same,

– the structure does not contain the header field of specific columns,

– the order of specific fields in a line is compliant with the order defined in the table for a specific dictionary,

– codepage: Windows 1250 (Central Europe).

Exemplary file data:
a) Contracting parties
2021105
1|1|Jurek|Jerzy Kowalski|Warsaw|Kaliska 1|00-888|22109010980000000012345678|2|title1|1|
1|0|Jurek2|Jerzy Nowak||||22109010980000000012345678|1|title2||

b) employees ("↵" means the end of the line, the character is presented only in the example and does not exist in the file):

```
3130508↵
1029586|Adam|Biały|1|Poznan|Złota 28/19|61-
864|15109000010000000000000001;T;85109000010000000000000002;N;58109000010000000
000000003;N;|↵
1029587|Bernard|Szary|0|Poznan|Srebrna 38/20|61-
865|58109000010000000000000003;T;31109000010000000000000004;N;85109000010000000
000000002;N;|↵
1029588|Cyryl|Bury|1|Poznan|Brązowa 48/21|61-
866|31109000010000000000000004;T;15109000010000000000000001;N;85109000010000000
000000002;N;|↵
1029589|Daniel|Czarny|1|Poznan|Platynowa 58/22|61-
867|58109000010000000000000003;T;85109000010000000000000002;N;31109000010000000
000000004;N;|↵
```

4.4.2. Contracting parties – import/export

Field ID (source)	Field required in	Field name in iBiznes24	Processing and/or validation rules
Beneficiary type	yes	N/A	Import: 1: Contracting party, 2: Tax authority Export: value 1
Presentation of short name of Beneficiary in	yes	N/A	Import: ignored field. Export: value 1

Field ID (source)	Field required in	Field name in iBiznes24	Processing and/or validation rules
Short name	No	Short name	Import: Optional field in MF+, and mandatory field in iBiznes24. If the field in the imported file is empty, enter the value "Contracting partyXXXXXX" where XXXXXX will be incremented from the highest existing value in the dictionary of contracting parties (uniqueness of value in field "Short name" required)
Name	yes	Full name	Import: Mandatory field. Allowed characters: 0-9 A-Z a-z + - . , : ; / space and
Address	No	Address	Optional field Allowed characters: 0-9 A-Z a-z - . , : ; / space and Polish
Account number	yes	Account number	Mandatory field. Import: Number validation in accordance with NRB validation (system rule eMb24-
Contracting party: Type Tax authority: Identification pf commitment	yes	N/A	Import: ignored field Export: 0 – internal (if account bank no = 109: XX109XXXXXXXXXXXXXXX XXXXX) 1 – Elixir (in other cases)
Transfer title	yes	N/A	Import: ignored field Export: value
Authorisation with smsCode token	yes	N/A	Import: ignored field Export: value 1

ATTENTION! Entry "=26" in column "Field length" means that the field must contain exactly 26 characters.
Entry "<=20" means that the field can contain maximum 20 characters.
If the field content in iBiznes24 is longer, only part of the content is exported.

4.4.3. Employees – import

Field ID (source)	Field empty?	Field name in iBiznes24	Comments
Identifier	No	Identifier	Mandatory field
First name	yes	Surname and first name	Link source fields "First name", "Surname or name": Dictionary: Employee. short name
Surname or name	No	Surname and first name	as above
Status	No	N/A	Ignored field
City	No	City	Optional field
Address	No	Street	Optional field
Postal code	No	Postal code	Optional field
Account numbers	No	Account number	**Source field:** Allowed characters: 0-9 T N ; Maximum three account numbers in NRB format without spaces and hyphens, after each account number semicolon „;", letter "T" if account is default, or „N" if account is not default and again semicolon ";" In one entry maximum one account can be marked as default. **Target field:** Only one account is imported: default (marked as "T"). If no account is marked as default, only the first of the accounts is imported.

4.5. TXT format compatible with KB

Operation of the format is compatible with CSV KB24 format. The only difference lies in the fact that a separator is being changed to tab.

4.6. Format compatible with VideoTEL

Import/export dictionaires contracting parties, employees, debtors, beneficiaries.
Import file format may contain up to 20 fields.
File format "BBen" "RBen" "NrBen" REZ1 "Wal" "TypRach" "NF" "ADR" "MST" "KOD" "NIP"
"REG" "TEL" "DNN" "WL" "REZ2" "Kraj" "Dluz" "IDPI" "Rdzial"
Fields validation during importing is the same as other imports, e.g. from UNZ files.
Default files extension is *.imp.

4.6.1. Contracting parties, employees, debtors import file format

Name	Field type	Field description	iBiznes24: Mandatory (Y/N), explanation
BBen	Text 1x35	Beneficiary bank name	Import: N, ignored, Export: branch name on the basis of the account number
RBen	Text 4x35	Beneficiary account name	Import/export: Y, name and address contracting party, debtor)/ surname, name and address (employee) [2]
NrBen	Text 1x50	Beneficiary account number	Import/export: Y, opposite party account number
REZ1	Integer	Key	Import: N, ignored, Export: empty field without quotation marks
Wal	Text 1x35	Account currency	Import: N, ignored Export: "PLN"
TypRach	Text 1x35	Account type- reserved field	Import: N, ignored, Export: empty
NF	Text 1x35	Company name to which append new accounts of the beneficiary	Import: N, ignored; Export: full name (contracting party, debtor)/surname and name (employee)
ADR	Text 1x34	Address	Import: N, ignored, Export: street
MST	Text 1x34	City name	Import: N, ignored, Export: town
KOD	Text 1x34	Zip code	Import: N, ignored, Export: zip code
NIP	Text 1x34	Tax payer identification number	Import/export: N, NIP – tax payer identification number (counetrparties, debtors) ignored (employees)
REG	Text 1x34	REGON number	Import: N, ignored, Export: empty
TEL	Text 1x34	Telephone number	Import: N, ignored, Export: empty
DNN	Text 4x35	The default name of accounts associated with the NF company	Import: N, ignored, Export: name and address (contracting party, debtor)/ surname, name and address (employee)- like in RBen field
WL	Text 1x1	Determination of NF company ownership: „Y" for own company, „N" for third party company	Import: N, ignored, Export: Y for own company, N third party company, values determined on the basis of a comparison with the list of DR side accounts of the company
REZ2	Text 1x35	Name oft he financial system (optional field)	Import: N ignored, Export: empty
KRAJ	Text 1x35	Country name	Import: N, ignored, Export: empty
IDPl	Text 1x20	Payment identifier	Import/export: N, payment identifier (only for debtors)

Name	Field type	Field description	iBiznes24: Mandatory (Y/N), explanation
RDZIAL	Text 1x1	Type of activity – F (business), P (other)	Import: N, ignored, Export: empty
TYT	Text 4x35	Standard type of orders	Import: N, ignored, Export: empty

Explanations:
   (1) The "text 4x35" type means, that the text field can contain up to 4 lines of 35 characters, not counting the triple question marks, double quotation marks which are treated as one character.
   (2) RBen field in subsequent subfields separated by a "???" contains the following data: Full name (the contracting party, the debtor) / last name and first name (employee)??? Street??? zip code (space) Town??? Country (ignored). For import, if in the field "???zip code (space) Town???" zip code data does not match to XX-XXX (where X is a digit),the whole field is saved as a town.

When importing abbreviated name is equal to the full name (which is taken from the field RBen, the first subfield).

4.6.2. Foreign beneficiaries import file format

The beneficiary import file format :
"BZG" "IBen" "DRBen" "DKBen" "DKodKBen" "BBen" "RBen" "NrBen" "BPOS" "RpoS" "KBen" "KodKBen" "SWIFT"
The first line with the "BZG" field indicates that we are dealing with foreign beneficiaries and accounts. The format of consecutive lines is shown in the following table:

Name	Field type[4]	Field description	iBiznes24: Mandatory (Y/N), explanations
IBen	Text 1x50	Beneficiary identifier	Import: N, ignored, Export: beneficiary name and address (full name + street + zip code + city)
DRBen	Text 4x35	The default name of beneficiary account	Import: N, ignored, Export: bank's name form bank dictionary, exported at least 3 lines [1]
DKBen	Text 1x50	The default name of beneficiary country	Import: N, ignored, Export: country of beneficiary
DKodKBen	Text 1x2	The default country code	Import: N, ignored, Export: country code
BBen	Text 4x35	Beneficiary bank name	Import: N, ignored, (if the line has BIC/SWIFT) or bank's address (if the line has no BIC/SWIFT) [3] Export: bank name from bank dictionary
RBen	Text 4x35	Beneficiary bank name	Import/export: Y, beneficiary name and address (data taken from this field, no from *IBen* or *DRBen* field) [2]
NrBen	Text 1x50	Beneficiary account number	Import/export: Y, beneficiary account number
BPos	Text 4x35	Intermediary bank name	Import: N, ignored Export: empty
RPos	Text 1x50	Intermediary bank account number	Import: N, ignored Export: empty
KBen	Text 1x50	Beneficiary country name	Import: N, ignored, (if the line has BIC/SWIFT) or country of bank (if the line has no

			BIC/SWIFT) (3)
			Export: country of bank
KodK-Ben	Text1x2	Country code	Import: N, ignored Export: country code
SWIFT	Text 1x11	SWIFT code	Import: Y, BIC/SWIFT; when import on the basis of BIC/SWIFT is chosen beneficiary bank- if there is no bank, beneficiary is saved by BIC (3) Export: saved, if exists

Explanations:

(1) *DRBen* export iBizbes24: if bank's name is shorter than 3 lines, subsequent lines contain a space and are separated by a triple question mark – it allows to support all formats.

(2) For import:
Data from all subfields (field divided into max4 subfields by "???") are saved as *Full name* (one field in iBiznes24). Spaces limited to 140 characters, the remaining characters are discarded
For export:
Combination of all the address fields (full name + street + zip code + town), divided into subfields (by "???" marks) with a length of 35 characters.

(3) In case of lack of BIC/SWIFT, the Bank's data are imported, however they need to be modified when editing or selecting from a dictionary for the purpose of transaction registration.

(4) The "text 4x35" type means, that the text field can contain up to 4 lines of 35 characters, not counting the triple question marks, double quotation marks which are treated as one character.

During data import, abbreviated name is equal to the full name (which is taken from the RBen field, the first subfield).

5. Calculating control sum abbreviation for imported file

5.1. Algorithm

1. We calculate MD5 (128 bits) value for and entrance string.

2. We divide them into 8 strings – 16 bits lenght each.

3. We change 16 bits strings to digits (short).

4. From each digit we calculate another number of the string = (modulo 9 value) + 1

5.2. Java code - example

```java
import java.nio.ByteBuffer;
import java.security.MessageDigest;
import java.security.NoSuchAlgorithmException;
import java.util.Arrays;
public class HashFunction {
    public static void main(String[] args) {
        String inputString = "Ala ma kota";
```

```java
        StringBuffer output = new StringBuffer();
        try {
            MessageDigest md = MessageDigest.getInstance("MD5");
            md.update(inputString.getBytes());
            byte byteData[] = md.digest();
            for (int q = 0; q < 8; q++) {
                ByteBuffer wrapper = ByteBuffer.wrap(Arrays.copyOfRange(byteData, q * 2, (q + 1) * 2));
                short chunkNumber = wrapper.getShort();
                output.append((Math.abs(chunkNumber % 9) + 1));
            }
            System.out.println(output.toString());
        } catch (NoSuchAlgorithmException e) {
            e.printStackTrace();
        }
    }
}
```

5.3. Snippet for file

```java
MessageDigest md = MessageDigest.getInstance("MD5");
FileInputStream fis = new FileInputStream("c:\\loging.log");

byte[] dataBytes = new byte[1024];

int nread = 0;
while ((nread = fis.read(dataBytes)) != -1) {
    md.update(dataBytes, 0, nread);
};
byte[] mdbytes = md.digest();
```

6. Cards operations sheet - MT940

Mapping description of card fields to MT940 format (generating: *Card transactions* **history** window in *Export* menu).

Field	Field name	Comment
20	Transaction referential number	Accounting date and branch number
25	Account identifier	Account number in IBAN format
28C	Statement number/Sequential number	„0/" + page number. Each page can have 10 operations max, for example „0/1","0/2"
60a	-	Empty field
61	Transaction	Accounting date, operation party (C – credit, D – debit), operation amount, currency code (3 letters), contractor's category, NONREF tag.
86	Additional data	Empty field + subfields: - 00: Operation type - 20: Transaction localization - 41: (optional – turned on by a parameter). Amount and currency. Format: amount and three-letters currency code.
62a	-	Empty field

Additional user parameter which turns on field 41: „Card transaction history export to MT940 format: Exporting subfield 41".

7. Appendix 1

MT940 – Full description of mapping PS and MB codes to business codes and 10-digit internal codes

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
		BRAK	FMSC	INNA		835		Transaction requiring clarification
	240	M240	FCHG	DEBIT	ZINTDWP	020	1	Payroll transactions
	245	M245	FCHG	DEBIT	ZINTDWP	020	1	Domestic transactions
	403	M403	FCHG	DEBIT	ZINTDWP	025	19	ZUS [Social Insurance Office] transactions
	410	M410	NTRF	CREDIT	DDPPZ	833	23	Direct debit
	401	M401	NTRF	CREDIT	CMD	051	24	Loans – disbursement (revolving)
	402	M402	FCHG	DEBIT	CMTOS	024	2	Loans – repayment
	243	M243	NTRF	CREDIT	CWP	051	24	Deposits – withdrawal
	413	M413	FCHG	DEBIT	CDP	835	2	Deposits – lodgement
	244	M244	FCHG	DEBIT	CDP	835	2	Deposits – opening – standard parameters
	406	M406	FCHG	DEBIT	PGDWP	201	1076	International transactions
	246	M246	NTRF	CREDIT	EXCHCR	051	24	FX sale – standard parameters
	412	M412	FCHG	DEBIT	EXCHDR	024	2	FX purchase – standard parameters
	350	M350	FCHG	DEBIT	M350	024	2	Transactions effected with "uniprzelew" application (not utilised)
	420	M420	FCHG	DEBIT	ZINTDWP	026	92	US [Tax Office] transactions
	101	B101	FCHG	DEBIT	ZINTDWP	024	2	Transfer to own account
	102	B102	FCHG	DEBIT	ZINTDWP	020	1	Transfer to account declared in electronic channels
	103	B103	FCHG	DEBIT	ZINTDWP	025	19	Transfer to ZUS [Social Insurance Office]
	104	B104	FCHG	DEBIT	CMTOS	024	2	Loan repayment
	105	B105	FCHG	DEBIT	CDP	835	2	Deposit opening
	106	B106	NTRF	CREDIT	CWP	051	24	Deposit closing
	107	M401	NTRF	CREDIT	CMD	051	24	Loans – disbursement (revolving)

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
	108	M108	FCHG	DEBIT	ZINTDWP	020	1	FX transfer to third party account in the Bank
	109	B109	NTRF	CREDIT	CMD	051	24	Loan disbursement (revolving)
	110	B110	FCHG	DEBIT	ZINTDWP	020	1	Double currency transfer
	111	M410	NTRF	CREDIT	DDPPZ	833	23	Direct debit
	112	B112	FCHG	DEBIT	PGDWP	201	1076	SWIFT transfer
	113	B113	FCHG	DEBIT	ZINTDWP	024	2	FX transfer to own account
	114	B114	FCHG	DEBIT	ZINTDWP	026	92	Transfer to US [Tax Office] account
	115	B115	FCHG	DEBIT	ZINTDWP	026	92	Transfer to US [Tax Office] account
	116	B116	FCHG	DEBIT	ZINTDWP	025	19	Transfer to ZUS FUS
	117	B117	FCHG	DEBIT	ZINTDWP	025	19	Transfer to ZUS UZ
	118	B118	FCHG	DEBIT	ZINTDWP	025	19	Transfer to ZUS FP
	119	M240	FCHG	DEBIT	ZINTDWP	020	1	Payroll transactions
	120	B120	FCHG	DEBIT	ZINTDWP	020	1	Transfer to internet shop account
	121	B121	FCHG	DEBIT	ZINTDWP	020	1	Transfer to internet shop account
	122	M402	FCHG	DEBIT	CMTOS	024	2	Loans – repayment
	123	M244	FCHG	DEBIT	CDP	835	2	Deposits – opening – standard parameters
	124	M243	NTRF	CREDIT	CWP	051	24	Deposits – disbursement
	125	B125	FCHG	DEBIT	DDP	020	1	Pre-paid top-up
	126	B126	FCHG	DEBIT	DDP	020	1	Pre-paid top-up
	127	B127	FCHG	DEBIT	DWP	020	1	Transfer to investment funds (TFI Arka)
	128	M128	FCHG	DEBIT	ZINTDWP	024	2	Transfer to own account
	129	M129	FCHG	DEBIT	ZINTDWP	024	2	FX transfer to own account
	130	B130	FCHG	DEBIT	ZINTDWP	020	1	Transfer to any account
	131	B131	FCHG	DEBIT	ZINTDWP	025	19	Transfer to ZUS [Social Insurance Office]
SF20		SF20	FCHG	DEBIT	CHGD	835	203	Standing order – fee collection
S141		S141	FCHG	DEBIT	DWP	020	1	Standing order (charge)
S151		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
TC20		TC20	NTRF	CREDIT	EPUDD	051	24	Account crediting

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
0011		0011	NTRF	CREDIT	DDG	089	3	Cash lodgement
0012		BZ15	FCHG	DEBIT	DWG	087	5	Cash withdrawal from account
51CC		BZ14	FCHG	DEBIT	ZINTDWP	020	1	Intra-bank transfer (to another current account)
51CG		BZ11	FCHG	DEBIT	DWP	020	1	Transfer to Bank account
51CL		51CL	FCHG	DEBIT	DC	024	2	Current account liquidation with CASH WITHDRAWAL
51CS		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
51CT		51CT	FCHG	DEBIT	DWP	835	2	Transfer to deposit account
53CG		BZ11	FCHG	DEBIT	DWP	020	1	Transfer to Bank account
54C2		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
54C3		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
54C5		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
54CZ		BZ17	FCHG	DEBIT	ZINTDWP	025	19	Transfer [ZUS]
54C8		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
54C7		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
54C9		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
56C1		56C1	NTRF	CREDIT	DC	051	24	Current account liquidation with CASH LODGEMENT
B4C5		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
B4CZ		BZ17	FCHG	DEBIT	ZINTDWP	025	19	Transfer [ZUS]
B4C9		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
B5C5		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
B5C7		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
B5CZ		BZ17	FCHG	DEBIT	ZINTDWP	025	19	Transfer [ZUS]
B5C9		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
B4C8		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
B5C8		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
B5CS		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
B4CC		BZ14	FCHG	DEBIT	ZINTDWP	020	1	Intra-bank transfer (to another current account)
B5CC		BZ14	FCHG	DEBIT	ZINTDWP	020	1	Intra-bank transfer (to another current account)
B4CS		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
54CU		BZ13	FCHG	DEBIT	ZINTDWP	026	92	Transfer [US]
B5CU		BZ13	FCHG	DEBIT	ZINTDWP	026	92	Transfer [US]
B4CU		BZ13	FCHG	DEBIT	ZINTDWP	026	92	Transfer [US]
0013		0013	FCHG	DEBIT	ZDBWD	026	92	Account crediting due to

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
								adjustment re. tax withheld on deposits
0016		0016	FCHG	DEBIT	DBWD	026	92	Due tax reduction (no balance change)
012N		BZ15	FCHG	DEBIT	DWG	087	5	Cash withdrawal from account
0132		56C1	NTRF	CREDIT	DC	051	24	Current account liquidation with CASH LODGEMENT
CCRA		CCRA	NTRF	CREDIT	BVDDKK	051	24	Funds return due to cancellation of card charging transaction
CWHC		CWHC	FMSC	INNA	BVDWKK	835		Cash withdrawal from ATM
ATMD		ATMD	FCHG	DEBIT	EPWU	835		Transaction requiring clarification
EF12		EF12	NTRF	CREDIT	DWP	051	24	Account debiting
EF1C		EF1C	FCHG	DEBIT	DDPPZ	020	1	Account crediting as a result of incoming direct debit
54CG		54CG	FMSC	INNA	EPPZOD	835		Rejection of the incoming direct debit order (no funds, no agreement)
B2CG		B2CG	FCHG	DEBIT	DDPPZC	834	6	Account crediting (return of funds from creditor's account)
WT42		WT42	NTRF	CREDIT	BVDWKK	051	24	Account debiting due to card transaction
B143		BZ16	FCHG	DEBIT	EPPZ	834	6	Account debiting as a result of direct debit
B353		B353	FMSC	INNA	BVDDKK	835		Funds return due to cancellation of card transaction
B343		B343	NTRF	CREDIT	DDPPZ	833	23	Account crediting (return of funds from creditor's account)
EFDC		EFDC	FCHG	DEBIT	BVDWKK	020		Card transaction
EFDB		EFDB	NTRF	CREDIT	BVDDKK	051	24	Account crediting
S142		BZ16	FCHG	DEBIT	EPPZ	834	6	Account debiting as a result of direct debit
S152		S152	NTRF	CREDIT	DDP	051	24	Account crediting with funds from a deposit
S146		S146	FCHG	DEBIT	DWP	020	1	Account debiting due to e-channel standing order
B7CL		BZ19	FCHG	DEBIT	DWP	024	2	Repayment of revolving loan
EC21		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
EC22		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
EC25		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
B4CH		X_05	FCHG	DEBIT	CHGP	835	203	Fee
BOC1		X_05	FCHG	DEBIT	CHGP	835	203	Fee
BOC2		BOC2	FCHG	DEBIT	OSWIFC	833	23	MT101 – direct debit in f/x

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
								turnover
BOC3		BOC3	FCHG	DEBIT	ZCPDDP	020	1	Balancing of customer accounts
BOC4		BOC4	FCHG	DEBIT	DWP	020	1	Credit card repayment
BOC5		BOC5	FCHG	DEBIT	DWP	020	1	Mass payments covers
BOC6		BOC6	FCHG	DEBIT	DWP	020	1	Customer charge (PRO+)
BOC7		BOC7	FCHG	DEBIT	DDP	020	1	Settlement of dealer payments
X_01		X_01	FCHG	DEBIT	CHGD	835	203	Account maintenance fee
X_02		X_02	FCHG	DEBIT	CHGP	835	203	Fee for account statement collection
X_03		X_03	FCHG	DEBIT	ZIIPD	020	1	Interest payment
X_04		X_04	FCHG	DEBIT	ZDBWD	026	92	Tax
X_05		X_05	FCHG	DEBIT	CHGP	835	203	Fee
X_06		X_06	FCHG	DEBIT	CHGP	808		Charge
X_07		X_07	FCHG	DEBIT	DWP	835	203	Limit fee charge
X_08		X_08	FCHG	DEBIT	DWP	020	1	Collection of interest on negative balance
X_09		X_09	NTRF	CREDIT	IIPD	051	24	Payment of interest on positive balance
X_BR		X_BR	FMSC	INNA	X_BR	835		Requires clarification
W_01		W_01	FCHG	DEBIT	ZINTDWP	020	1	IBiznes24 payroll transactions
W_02		W_02	FCHG	DEBIT	ZINTDWP	020	1	Santander online payroll transactions
54CW		BZ18	FCHG	DEBIT	PGDWP	201	1076	SWIFT transfer
B1WC		BZ28	NTRF	CREDIT	PGDDP	211	1078	SWIFT crediting
B5CW		BZ18	FCHG	DEBIT	PGDWP	201	1076	SWIFT transfer
EC24		BZ28	NTRF	CREDIT	PGDDP	211	1078	SWIFT crediting
BECC		BZ14	FCHG	DEBIT	ZINTDWP	020	1	Intra-bank transfer (to another current account)
BECG		BZ11	FCHG	DEBIT	DWP	020	1	Transfer to Bank account
BEC5		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
BMCT		BMCT	FCHG	DEBIT	DWP	835	2	Current transfer – Deposit (transaction generated by CMKS)
EC2N		EC2N	NTRF	CREDIT	DDP	051	24	Crediting with funds from deposit liquidation
EC2M		EC2M	NTRF	CREDIT	DDP	051	24	Crediting with funds from another account
BMCC		BMCC	FCHG	DEBIT	ZINTDWP	020	1	Transfer of funds to another current account
BHCC		BHCC	FCHG	DEBIT	ZINTDWP	020	1	Transfer to any account

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
								(internal)
BHC5		BHC5	FCHG	DEBIT	ZINTDWP	020	1	Transfer (ELIXIR)
BHC7		BHC7	FCHG	DEBIT	SRDW	021	1	Transfer (Sorbnet)
BHCZ		BHCZ	FCHG	DEBIT	ZINTDWP	025	19	Transfer to ZUS account
BHCU		BHCU	FCHG	DEBIT	ZINTDWP	026	92	Transfer to US [Tax Office] account
B9CD		B9CD	NTRF	CREDIT	DDPPZ	833	23	Direct debit (CR side)
BHLC		BHLC	NTRF	CREDIT	CMD	051	24	Loan disbursement (revolving)
BHCS		BHCS	FCHG	DEBIT	DWPASK	024	2	Loan repayment
BHCL		BHCL	FCHG	DEBIT	DWPASK	024	2	Loan repayment
BHCW		BHCW	FCHG	DEBIT	PGDWP	201	1076	FX transfer (SWIFT)
BHC9		BHC9	FCHG	DEBIT	ZINTDWP	020	1	Transfer to non-converted account
B243		BZ16	FCHG	DEBIT	EPPZ	020	1	Transfer of funds to another current account
B4CW		BZ18	FCHG	DEBIT	PGDWP	201	1076	FX transfer (SWIFT)
B5LC		B5LC	NTRF	CREDIT	DWP	051	24	Transfer of funds to another current account
B4CL		BZ19	FCHG	DEBIT	DWP	024	2	Loan repayment
B8CT		B8CT	FCHG	DEBIT	DWP	835	2	Deposit opening
EE20		EE20	NTRF	CREDIT	PGDDP	053	1240	SEPA crediting
BXCG		BXCG	FCHG	DEBIT	DWP	835	203	Debiting resulting from adjustment of fee or charge
EC2X		EC2X	NTRF	CREDIT	DDP	051	24	Crediting resulting from adjustment of fee or charge
59CG		M129	FCHG	DEBIT	ZINTDWP	024	2	FX transfer to own account
54CP		BZ18	FCHG	DEBIT	PGDWP	201	1076	SWIFT transfer
B4C7		BHC7	FCHG	DEBIT	SRDW	021	1	Transfer (Sorbnet)
BBCT		BMCT	FCHG	DEBIT	DWP	835	2	Current transfer –Deposit
BCC3		BMCC	FCHG	DEBIT	ZINTDWP	020	1	Transfer of funds to another current account
BLCG		X_06	FCHG	DEBIT	CHGP	808		Charge
BOC8		M129	FCHG	DEBIT	ZINTDWP	024	2	FX transfer to own account
BPCC		B130	FCHG	DEBIT	ZINTDWP	020	1	Transfer to any account in Santander online
BQCG		X_05	FCHG	DEBIT	CHGP	835	203	Fee
EC2G		EC2G	NTRF	CREDIT	EPUDD	051	24	Crediting with funds from outside the bank
EC20		EC20	NTRF	CREDIT	DDP	051	24	Crediting with funds from internal bank transfer
EC2O		EC2O	NTRF	CREDIT	DDP	051	24	Settlement of EFX treasury

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
								transaction
EC2Q		0011	NTRF	CREDIT	DDG	089	3	Cash lodgement
EC23		EC2N	NTRF	CREDIT	DDP	051	24	Crediting with funds from deposit liquidation
EC2D		EC2D	NTRF	CREDIT	DDP	051	24	Return of fee for ATM funds withdrawal
EC2F		EC2G	NTRF	CREDIT	EPUDD	051	24	Crediting with funds from outside the bank
EC2P		EC20	NTRF	CREDIT	DDP	051	24	Crediting with funds from internal bank transfer
EC2T		EC20	NTRF	CREDIT	DDP	051	24	Crediting with funds from internal bank transfer
EC2Z		EC20	NTRF	CREDIT	DDP	051	24	Crediting with funds from internal bank transfer
EF1P		EF1P	NTRF	CREDIT	DDP	051	24	Adjustment of AYM funds withdrawal
EF4P		EF4P	NTRF	CREDIT	DDG	089	3	Cash lodgement – deposit ATM
212		X_05	FCHG	DEBIT	CHGP	835	203	Fee
BPCG		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
FSVC		X_05	FCHG	DEBIT	CHGP	835	203	Fee
KFEE		X_05	FCHG	DEBIT	CHGP	835	203	Fee
NGC5		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
NGCC		BZ14	FCHG	DEBIT	ZINTDWP	024	2	Intra-bank transfer (to another current account)
NGCG		X_05	FCHG	DEBIT	CHGP	835	203	Fee
S143		X_05	FCHG	DEBIT	CHGP	835	203	Fee
S147		S141	FCHG	DEBIT	DWP	020	1	Standing order (charge)
S148		S141	FCHG	DEBIT	DWP	020	1	Standing order (charge)
5AC9		BZ15	FCHG	DEBIT	DWG	087	5	Cash withdrawal from account
EC2H		0011	NTRF	CREDIT	DDG	051	24	Cash lodgement
0212		X_06	FCHG	DEBIT	CHGP			Charge
56ZC		0011	NTRF	CREDIT	DDG	051	24	Cash lodgement
BFC9		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
56YC		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
57CY		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
56XC		0011	NTRF	CREDIT	DDG	051	24	Cash lodgement
5BCG		5BCG	FCHG	DEBIT	DWPMI	020	1	Migration – negative balance transfer
TC2B		TC2B	NTRF	CREDIT	DDPMI	051	24	Migration – positive balance transfer

File Formats

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
NGC9		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
S157		EC2N	NTRF	CREDIT	DDP	051	24	Crediting with funds from deposit
S158		EC2N	NTRF	CREDIT	DDP	051	24	Crediting with funds from deposit
TC2G		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
X_10		X_08	FCHG	DEBIT	DWP	020	1	Collection of interest on negative balance
EXKB		EXKB	FMSC	INNA	EXKB	835		exKB transaction
PFEE		X_06	FCHG	DEBIT	CHGP	808		Charge
S144		5BCG	FCHG	DEBIT	DWPMI	020	1	Migration – negative balance transfer
S145		X_06	FCHG	DEBIT	CHGP	808		Charge
S149		X_06	FCHG	DEBIT	CHGP	808		Charge
S14A		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
S14B		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
EC2I		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
BXCC		X_05	FCHG	DEBIT	CHGP	835	203	Fee
BXCS		X_06	FCHG	DEBIT	CHGP	808		Charge
EC2W		EC2W	NTRF	CREDIT	IIPD	051	24	Crediting with interests on bonds
BGCC		BGCC	FCHG	DEBIT	ZINTDWP	020	1	Security of payroll transactions
BCC9		X_06	FCHG	DEBIT	CHGP	808		Charge
012A		BZ15	FCHG	DEBIT	DWG	020	1	Cash withdrawal
ED2F		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
56VC		BZ15	FCHG	DEBIT	DWG	020	1	Cash withdrawal
BZCC		BZCC	FCHG	DEBIT	ZINTDWP	020	1	Settlement of EFX transaction
5ACG		X_06	FCHG	DEBIT	CHGP	808		Fee
5ACL		X_05	FCHG	DEBIT	CHGP	835	203	Charge
5NC5		51CL	FCHG	DEBIT	DC	020	1	Closing of current account with funds withdrawal
5NCS		51CL	FCHG	DEBIT	DC	020	1	Closing of current account with funds withdrawal
5ZCC		M129	FCHG	DEBIT	ZINTDWP	024	2	Transfer of foreign currency to own account
5ZCS		M129	FCHG	DEBIT	ZINTDWP	024	2	Transfer of foreign currency to own account
ATMG		X_05	FCHG	DEBIT	CHGP	835	203	Fee
ATMI		X_05	FCHG	DEBIT	CHGP	835	203	Fee
BKC5		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
BKC9		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
BKCC		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
BOC9		BZ18	FCHG	DEBIT	PGDWP	201	1076	Transfer (SWIFT)
BTCG		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
BUCC		BZCC	FCHG	DEBIT	ZINTDWP	020	1	Settlement of eFX transaction
BVCC		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
BVCG		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
EC2V		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
ED22		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
ED25		EC2O	NTRF	CREDIT	DDP	051	24	Rozliczenie transakcji eFX
TC2C		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
TC2F		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
TC2L		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
	143	BRCC	FCHG	DEBIT	DWPSP	024	2	Own transfer between VAT accounts
53CC		BRCC	FCHG	DEBIT	DWPSP	024	2	Own transfer between VAT accounts
ED2S		BRCC	FCHG	DEBIT	DWPSP	024	2	Own transfer between VAT accounts
	142	BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment
	144	BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment
BICC		BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment
5SCC		BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment
X_12		X_12	FCHG	DEBIT	DWPVAT	026	92	Debiting account with VAT amount
X_11		X_11	NTRF	CREDIT	DDPVAT	051	24	Crediting account with VAT amount
5BCC		5BCC	FCHG	DEBIT	5BCC	026	92	VAT correction
TC2P		ED2S	NTRF	CREDIT	DDPSP	051	24	VAT correction
5SCU		5SCU	FCHG	DEBIT	ZINTDWP	026	92	Transfer of VAT to US [Tax Office]
X_13		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
B643		BZ16	FCHG	DEBIT	EPPZ	834	6	Account debiting as a result of direct debit
B743		BZ16	FCHG	DEBIT	EPPZ	834	6	Account debiting as a result of direct debit
B843		B843	FCHG	DEBIT	DDPPZC	834	6	Debiting of creditor's account (cancellation of direct debit)
ED28		B9CD	NTRF	CREDIT	DDPPZ	833	23	Direct debit (account crediting)

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
ED29		B9CD	NTRF	CREDIT	DDPPZ	833	23	Direct debit (account crediting)
B853		54CG	FMSC	INNA	EPPZOD	835		Rejection of the incoming direct debit order (no funds, no agreement)
WT46		WT46	NTRF	CREDIT	DDPPZ	833	23	Crediting of debtor's account (cancellation of direct debit)
ED2K		ED2K	NTRF	CREDIT	EPUDD	51	24	Crediting account with split payment transaction
ED2E		ED2K	NTRF	CREDIT	EPUDD	51	24	Crediting account with split payment transaction
ED2J		ED2K	NTRF	CREDIT	EPUDD	51	24	Crediting account with split payment transaction
ED2L		ED2K	NTRF	CREDIT	EPUDD	51	24	Crediting account with split payment transaction
B3CG		X_05	FCHG	DEBIT	CHGP	835	203	Fee
SFEE		X_05	FCHG	DEBIT	CHGP	835	203	Fee
BFCC		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
1112		X_05	FCHG	DEBIT	CHGP	835	203	Fee
BJCC		B130	FCHG	DEBIT	ZINTDWP	020	1	Transfer to any account
BJCL		BZ19	FCHG	DEBIT	DWP	024	2	Repayment of revolving loan
BJCU		B115	FCHG	DEBIT	ZINTDWP	026	92	Transfer to US [Tax Office] account
BJCW		B112	FCHG	DEBIT	PGDWP	201	1076	SWIFT transfer
BJCZ		B131	FCHG	DEBIT	ZINTDWP	025	19	Transfer to ZUS [Social Insurance Office]
BJC5		B130	FCHG	DEBIT	ZINTDWP	020	1	Transfer to any account
BJC7		B130	FCHG	DEBIT	ZINTDWP	020	1	Transfer to any account
BJC9		B130	FCHG	DEBIT	ZINTDWP	020	1	Transfer to any account
BJCA		B130	FCHG	DEBIT	ZINTDWP	020	1	Transfer to any account
EC51		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
WT40		BZ10	NTRF	CREDIT	EPUDD	051	24	Account crediting
BWCA		BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment
BWCC		BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment
BWCL		BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment
BWCU		BIC5	FCHG	DEBIT	ZINTDWP	026	92	Transfer to US [Tax Office] account – split payment
BWC5		BIC5	FCHG	DEBIT	ZINTDWP	026	92	Transfer to US [Tax Office] account – split payment
BWC7		BIC5	FCHG	DEBIT	ZINTDWP	026	92	Transfer to US [Tax Office] account – split payment
BWC9		BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
BNCC		BRCC	FCHG	DEBIT	DWPSP	024	2	Own transfer between VAT accounts
BRCC		BRCC	FCHG	DEBIT	DWPSP	024	2	Own transfer between VAT accounts
BCCC		BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment
BDC9		BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment
BQC9		BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment
5SC9		BICC	FCHG	DEBIT	DWPSP	020	1	Domestic split payment
BCC5		BIC5	FCHG	DEBIT	ZINTDWP	026	92	Domestic split payment
BCC7		BIC5	FCHG	DEBIT	ZINTDWP	026	92	Domestic split payment
BIC5		BIC5	FCHG	DEBIT	ZINTDWP	026	92	Domestic split payment
BIC7		BIC5	FCHG	DEBIT	ZINTDWP	026	92	Domestic split payment
5SC5		BIC5	FCHG	DEBIT	ZINTDWP	026		Domestic split payment
5SC7		BIC5	FCHG	DEBIT	ZINTDWP	026		Domestic split payment
5ACC		5ACC	FCHG	DEBIT	5ACC	835		Release of funds from VAT account
BGCW		BZ18	FCHG	DEBIT	PGDWP	201	1076	Transfer (SWIFT)
ED2C		BZ28	NTRF	CREDIT	PGDDP	211	1078	SWIFT crediting
ED2B		ED2B	NTRF	CREDIT	EPUDD	051	24	Security of payroll transactions
B2CC		BZ14	FCHG	DEBIT	ZINTDWP	020	1	Intra-bank transfer (to another current account)
	156	B156	FCHG	DEBIT	ZINTDWP	025	19	Transfer to KRUS Agrucultural Social Insurance (Trusted)
	157	B157	FCHG	DEBIT	ZINTDWP	025	19	Transfer to KRUS Agrucultural Social Insurance (Not trusted)
83C2		BZ14	FCHG	DEBIT	ZINTDWP	020	1	Intra-bank transfer (to another current account)
87C2		BHCC	FCHG	DEBIT	ZINTDWP	020	1	Transfer to any account (internal)
83S2		BZ12	FCHG	DEBIT	ZINTDWP	020	1	Transfer
87S2		BHCS	FCHG	DEBIT	DWPASK	024	2	Loan repayment
	137	B137	FCHG	DEBIT	ZINTDWP	020	1	FX transfer to third party account in the Bank
	133	B133	NTRF	CREDIT	DDP	051	24	Crediting funds from an intra-bank transfer

kod_ps	kod_oper	kod_biznes	kod_swift	kod_ofx	kod_kb	GVO	kod_sys	PS description
	134	B134	FCHG	DEBIT	ZINTDWP	020	1	Transfer
	135	B135	FCHG	DEBIT	PGDWP	201	1076	SWIFT transfer
	136	B136	FCHG	DEBIT	ZINTDWP	020	1	Transfer
	140	B140	FCHG	DEBIT	ZINTDWP	020	1	Transfer
	141	B141	FCHG	DEBIT	ZINTDWP	020	1	Transfer
	145	B145	NTRF	CREDIT	DDP	051	24	Crediting funds from an intra-bank transfer
	146	B146	FCHG	DEBIT	DWPVAT	026	92	Amount VAT
	150	B150	NTRF	CREDIT	DDP	051	24	Crediting funds from an intra-bank transfer
	151	B151	FCHG	DEBIT	PGDWP	201	1076	Foreign exchange transfer (SWIFT)
	152	B152	NTRF	CREDIT	DDP	051	24	Crediting funds from an intra-bank transfer
	163	B163	NTRF	CREDIT	DDP	051	24	Crediting funds from an intra-bank transfer
9DC6		EE21	NTRF	CREDIT	PGDDP	053	1240	SEPA crediting – instant transfer (TIPS)
67C3		BHC9	FCHG	DEBIT	ZINTDWP	020	1	Sealed withdrawal
9DC7		EE21	NTRF	CREDIT	PGDDP	053	1240	SEPA credit - instant transfer (TIPS)
7DC7		EE22	FCHG	DEBIT	PGDWP	201	1076	TIPS transer (within the EEA)
7DC8		EE22	FCHG	DEBIT	PGDWP	201	1076	TIPS transfer (outside of the EEA)
63C3		X_05	FCHG	DEBIT	CHGP	835	203	Fee

ATTENTION!
1. kod_ofx is used in OFX format.
2. kod_swift and kod_ofx indicate a part of operation (credit/debit) only from its indicator side, i.e. account, on which the operation was recorded in iBiznes24/Minibank24; to correctly identify party of the operation, in each case, the 6 character in the 61 field is used (C – credit, D – debit).