Payments & Cash Management

Correspondent Banking

Straight Through Processing Requirements in ING Bank Śląski S.A

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1. General Information

The costs of international payment transactions can be considerably reduced by following the prevailing standard rules. The term "Straight Through Processing" (STP) refers to the highly automated and standardized processing of payment transactions. ING Bank Śląski S.A offers its customers the opportunity of executing their future payment transactions in the most cost efficient way.

2. Requirements of the regulations of the Anti Money Laundering Act

According to the Anti Money Laundering Act (AML), full information on the sender is mandatory.
It must include full name, address and account-/ identification-number.
Information provided on beneficiary should include account number and name / address of beneficiary.
Although data containing incomplete address may not automatically mean a repair processing, we strongly recommend to provide required data on the ordering customer and beneficiary in full (as per above explanation on Anti Money Laundering Act).

3. Transaction quality and price

Any payment order that does not comply with STP rules will be subject to additional commission.

4. Account number format

You must use slash „/" before account number (in the Party Identifier line).
Above applies to optional account number line in the fields 53 through 59.
IBAN format is mandatory in Poland.

5. BIC (SWIFT address)

Only providing BIC (Bank Identifier Code) for each bank in the payment order would allow transaction to be processed automatically (STP).

Encl.
- STP requirements for MT 103
- STP requirements for MT 202

MT 103 Straight Through Processing Criteria
ING Bank Śląski S.A SWIFT code INGBPLPW

Status	Tag	Field Name	STP requirements
M	20	Sender's Reference	mandatory
O	13C	Time Indication	Blank
M	23B	Bank Operation Code	"CRED"
O	23E	Instruction Code	Blank
O	26T	Transaction Type Code	Blank
M	32A	Value Date/Currency/Interbank Settled Amount	mandatory according to the SWIFT format
O	33B	Currency/Instructed Amount	optional
O	36	Exchange Rate	Blank – if 32A is compliant with 33B, otherwise field 36 is mandatory.
M	50	Ordering Customer	account number required, when country of ordering customer uses IBAN standard, IBAN account number required
O	51A	Sending institution	option A
O	52A	Ordering Institution	option A
O	53a	Sender's Correspondent	option A
O	54A	Receiver's Correspondent	option A
O	55A	Third Reimbursement Institution	Blank
O	56A	Intermediary Institution	Blank
O	57A	Account With Institution	option A
M	59	Beneficiary Customer	IBAN account number required
M	70	Remittance Information	
M	71A	Details of Charges	
O	71F	Sender's Charges	optional
O	71G	Receiver's Charges	optional
O	72	Sender to Receiver Information	Blank
O	77B	Regulatory Reporting	Blank
O	77T	Envelope Contents	Blank
M = Mandatory (pole obowiązkowe), O = Optional (pole opcjonalne)			

All mt 103, which do not correspond with above requirements, will be directed to manual processing and will implicate additional charge for non-stp payment.

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MT 202 Straight Through Processing Criteria
ING Bank Śląski S.A Swift code INGBPLPW

Status	Tag	Field Name	STP requirements
M	20	Transaction Reference Number	mandatory
O	13C	Time Indication	Blank
M	32A	Value Date/Currency/Interbank Settled Amount	mandatory
O	52A	Ordering Institution	option A only
O	53	Sender's Correspondent	option A or B *
O	54A	Receiver's Correspondent	option A only
O	56A	Intermediary Institution	option A only
O	57A	Account With Institution	option A only
M	58	Beneficiary Institution	option A only
O	72	Sender to Receiver Information	Blank

*) only if the sender:
- maintains more than one account with us in the same currency,
- instructs ING Bank Śląski to debit an account of another bank (for which, power of attorney is required)
In above cases both, account number as well as BIC should be indicated.