

Import/Export files formats used in **ING BusinessOnLine**



Table of content:

1. Introduction.....	3
2. Multicash PLI (Elixir 0) format.....	4
2.1. Domestic transfers import format.....	6
2.2. Social Insurance Institution transfers import format	8
2.3. Tax office transfers import format.....	10
2.4. Direct debit import format.....	12
3. Domestic counterparties import format.....	14
4. Multicash INT (MT103) format	16
5. Foreign contractors import format.....	19
6. Import format of orders of cash withdrawal in a branch	21
7. MT940 - statements format	26
8. MT942 - statements format	32

1. Introduction

Thanks to the integration of the ING BusinessOnLine with external book-keeping systems you can get tool, which will help you book quickly all transaction from your accounts and will automate the process of sending payments which were previously entered into your book-keeping systems.

Such integration is very profitable if the company prepares big amount of outgoing transactions, which have to be entered to book-keeping system as well as to electronic banking system. The connection between those systems cuts out necessity of twofold processing of single payment and automates the process of sending transfers.

Use of the connection automates booking of transactions from daily statement – there is no need to manually enter data from the statement to book-keeping system.

This brochure includes description of:

- PLI payments files format
- import template of domestic contractors
- MT103 payment files format
- import template of foreign contractors
- files with orders of cash withdrawal in a branch
- MT940 statement files format

The process of integration may be linked with the modification of book-keeping or pay system, so it requires commitment of a company which delivers given finance application. The ING Bank commits itself to verify conformity of prepared payment files with valid format in order to process them correctly.

2. Multicash PLI (Elixir 0) format

The Multicash PLI file does not contain any header. More than one payment order record is allowed in the file. Each payment order starts with transaction type number (110 = payment order, 210 = debit note; other numbers may be used if other types of transaction appear). After each transaction record there is an end of line character <CR><LF> (ASCII code: HEX 0D and 0A; Decimal 10 and 13). Text fields are in inv. commas "". Inverted commas aren't count to length of field. Other fields to be taken in inv. commas are marked: in inv. commas. The fields are delimited with coma character (.). If a field consists of more than one line (within one field), each line is delimited with | sign. (HEX 7C; Decimal 124).

In domestic payments import special characters given below are allowed:

\ - @ \$ < > , . () [] { } / = _ % ~ & ^ '

Abbreviations in format description:

Type:

mand. = mandatory,
opt. = optional.

Length/format:

n = numeric (0-9),
an = alphanumeric; content is in inv. commas "" (Hex 22); if there is more lines – there are | signs (Hex 7C; Decimal 124) between them.
d = date, format: YYYYMMDD
F = fixed length
V = variable length

The example of a transaction record in the PLI file (instead of spacebar there is _ character) with one payment:
110,20040214,403595,10501038,0,"29105010381000002201994791","50105000861000002273635771","ORDE
RING_PARTY_NAME|THE_REST_OF_ORD_PTY_NAME|ORD_PTY_STREET|WARSAW","CHARLES_PARKE
R||UL._ZIELONA_12|02-
022_WARSZAWA",0,10500086,"DESCRIPTION_OF_A_PAYMENT_1|DESCRIPTION_OF_A_PAYMENT_2","",
"51"

Field description	Type	Length /format	Example / Description
Transaction type: 110: payment order, 120: ZUS payment, 210: direct debit	mand.	3 n F	110
Payment execution date; RRRRMMDD format	mand.	8 d F	20090214
Amount in grosz (no comas)	mand.	15 n V	403595
Ordering party's BSC (Bank Sorting Code)	mand.	8 n V	10501038
Not used; value = "0"	mand.	8 n V	0
Ordering party account number; in inv. commas	mand.	34 a V („ not counted)	"29105010381000002201994791"
Beneficiary account number; in inv. commas	mand.	34 a V („ not counted)	"50105000861000002273635771"
Ordering party's name and address; each line is separated with " "; in inv.commas	mand.	4*35 a V („ not counted)	"ORDERING_PARTY_NAME THE_REST_OF_ORD_PTY_NAME ORD_PTY_STREET WARSAW"
Beneficiary's name and address; each line is separated with " "; in inv.commas	mand.	4*35 a V („ not counted)	"CHARLES_PARKER UL._ZIELONA_12 02-022_WARSZAWA"
Not used; value = „0"	mand.		0
Beneficiary's BSC (Bank Sorting Code) – always 8 digits (from 3rd to 10th of the 26-digits account number)	mand.	8 n V	10500086
Description of a payment order; each line is separated with " "; in inv.commas	mand.	4*(Max 35aV) („ not counted)	"DESCRIPTION_OF_A_PAYMENT_1 DESCRIPTION_OF_A_PAYMENT_2"
Empty field (only inv.commas)	mand.	3*2 a F	""
Empty field (only inv.commas)	mand.	3*2 a F	""
"51" if transaction type = 110, "01" if transaction type = 210	mand.	8 a V	"51"
End of transaction record	mand.	<CR><LF>	

			number" field
Description of a payment order; each line is separated with " " ; in inv.commas	mand.	4*(Max 35aV) (," not counted)	"DESCRIPTION_OF_A_PAYMENT_1 DESCRIPTION_OF_A_PAYMENT_2"
Empty field (only inv. commas)	mand.	3*2 a F	""
Client reference number or Empty field (only inv. commas)	mand.	Max 34aV	AHF468937 Note: do not use the " " sign. If there is no reference number, leave the field empty (only inv. commas)
"51" if transaction type = 110, "01" if transaction type = 210	mand.	8 a V	"51"
End of transaction record	mand.	<CR><LF>	

Example:

110,20091120,403595,10500086,0,"90105000861000002333620413 ", "40109018700000000100198454", "Good
Company|Sp. z o.o.|ul. Prosta 15|00-315 Warszawa", "Solid Partner|S.A.|ul. Długa 10|00-120
Warszawa",0,10901870," DESCRIPTION_OF_A_PAYMENT_1|
DESCRIPTION_OF_A_PAYMENT_2|", "", "AHF468937", "51"

digits account number)			field and „Ordering party’s account number” field
Description of a payment order; each line is separated with “ ” ; in inv.commas	mand.	4*(Max 35aV) („ not counted)	See details below
Empty field (only inv.commas)	mand.	3*2 a F	""
Empty field (only inv.commas)	mand.	3*2 a F	""
"51" if transaction type = 110, "01" if transaction type = 210	mand.	8 a V	"51"
End of transaction record	mand.	<CR><LF>	

Description of payment should be filled in according to rules given below:

(Caution: consecutive lines should be divided by “|” sign

- Line 1 – „Payer’s NIP” (10 n) – mandatory, correct NIP numer
- Line 2 – “Type of Additional ID” (1 n) – field should be left empty of filled in with: “P”, “R”, “1” or “2”, “Additional payer’s ID” (14 aV)
 - Correct PESEL number (if Additional ID is “P”)
 - Correct REGON number (if Additional ID is “R”)
 - For Additional ID’s type = “1”, “2” different than space
- Line 3 – Payment data in XRRRRMMNN format, where:
 - X – character which describes “Type of payment” (1 x) – one of following values: “A”, “B”, “D”, “E”, “M”, “S”, “T”, or “U” “declaration” (6 n)
 - RRRRMM – data according to secription given below:
 - For “D” or “E” payment type – “000000”
 - For other – “RRRRMM” (where RRRR>1998 and 01<=MM<=12)
 - NN – „declaration’s no.” (2 n) – filled in with number from 00-89 range
 - For “S” or “M” payment type – filled in with number from 01-89 range
 - For “A”, “B”, “D”, “E”, “T” or “U” payment type – filled in with “00”
- Line 4 – „Decision/Agreement/Executive title number” (15 x)
 - For “S” or “M” payment type – line empty
 - For “A”, “B”, “D”, “E”, “T”, “U” payment type – different than space:
 - For „A”, „B” or „D” – filled in with the number of decision on imposing additional payment
 - For “E” – filled in with executive title number
 - For “T” – filled in with the number of decision/agreement on rescheduling payment’s closing date
 - For “U” – filled in with the number of decision/agreement, which is the basis for introduction of installment plan

Example:

120,20091120,44,10500086,0,"38105000861000002306054822","83101010230000261395100000","Good Company|Sp. z o. o.|Piłsudskiego 3|47-220 Kędzierzyn-Koźle","Good Company|||",0,10101023,"6340136345|P73070601233|S20071201|",",",",",51"

Not used; value = „0”	mand.		0
Beneficiary's BSC (Bank Sorting Code) – always 8 digits (from 3rd to 10th of the 26-digits account number)	mand.	8 n V	10500086 Validation of conformity between this field and „Ordering party's account number” field
Description of a payment order; each line is separated with “ ” ; in inv.commas	mand.	4*(Max 35aV) („” not counted)	/TI/N1111111111/OKR/ See details below
Empty field (only inv.commas)	mand.	3*2 a F	””
Empty field (only inv.commas)	mand.	3*2 a F	””
”51” if transaction type = 110, ”01” if transaction type = 210	mand.	8 a V	”51”
End of transaction record	mand.	<CR><LF>	

Description of payment should be filled in according to rules given below:

1. Code words and their contents must be filled in in one line
2. Line changing characters (“|”), if exist and are followed by characters different than space (e.g. continuation characters), have to be on 36th, 72nd and 108th place.
3. It is acceptable to fill in with space until maximal length of given code word is reached
4. It is acceptable to put in the end of field: space or space and line changing character (“|”) (field will be formatted)
5. There are following rules on code word continuation characters:
 - they cannot be put between code word content (directly after code word and line changing character)
 - they cannot be put in the end of code word content, directly before the next code word
 - after continuation characters there should be some content (space is enough); with the exception of last code word (field will be formatted)
 - for each code word (the last as well), signs “/” should not be put after acceptable code word content's length (those signs are not counted to given code word content's length)
6. Only the following code words are allowed: /TI/, /OKR/, /SFP/ i /TXT/.
7. Mandatory code words are: /TI/, /OKR/ i /SFP/.
8. Proper order of code words must be kept: /TI/, /OKR/, /SFP/, /TXT/.
9. Content of code words cannot exceed the maximum length, which is for: /TI/ - 15 characters, /OKR/ - 7 characters, /SFP/ - 7 characters, /TXT/ - 40 characters.
10. For each code word the content should be transferred (consecutive spaces are treated as lack of content)
11. “/” character cannot be used as code word's content (because those words have variable length)
12. Field control rules are the same regardless of last code word type (mandatory - /SFP/ or optional - /TXT)
13. “Additional information” field should be filled in according to established validation rules (Validation rules of the Ministry of Finance)

After TI code word – 1 x Type of ID (acceptable values are: N – NIP, R – REGON, P – PESEL, 1 –ID document, 2 – Passport, 3 – Other), 14 x ID

After OKR code word – period in rrtabcd format; rr – year, t – liability term type: M – month, P – half of the year, R – year, K – quarter, D – ten days, J – day, abcd – period number

After SFP code word – Form or payment symbol

After TXT code word – Liability ID

Example:

110,20091120,3,10500086,0," 03105000860000390201994867", "61101014010047762221000000", "Good Company|Sp. z o. o.|Piłsudskiego 3|47-220 Kędzierzyn-Koźle", "Urząd Skarbowy w Kędzierzynie Koźlu||Piotra Skargi 19|47-220 Kędzierzyn-Koźle", 0,10101401, /TI/N6571112238/OKR/08M09/SFP/CIT2|TXT/Zaliczka CIT8||", "", "", "51", ""

	mand.		
"51" if transaction type = 110, "01" if transaction type = 210	mand.	8 a V	"01"
End of transaction record	mand.	<CR><LF>	

Direct debit details specification:

Direct debit details consist of 4 lines divided by "|". Each line may include maximum 35 characters.

First line of direct debit details: code word /NIP/, then creditor's NIP without space, dash or other dividing characters (l0n). Then code page /IDP/, then payment ID (20). If sum of all characters in code words and their parameters is bigger than 35 signs, after 35th sign there should be: "|", then "/" and the rest of payment ID. "/" determines that following content is the rest of information from previous line.

Just after IDP code word's content there is /TXT/ code word and then payment title description. Maximum length of the line is 35 n including /TXT/ code word. Payment title description cannot include "/".

Information on payment title is optional while information on ordering party's NIP and payment ID has to be included in the file, together with /NIP/ and /IDP/ code words.

The separator of lines is "|". Each line has 35 characters.

Example:

```
210,20060519,10045,10500028,0,"29105000860000123456789012","54105012141000000700084410","ING_NA
TIONALE_NEDERLANDEN_S.A.|TOWARZYSTWO_UBEZPIECZEN_NA_ZYCIE|UL._LUDNA_2|00-
406_WARSZAWA","LEON_BOGDANOWSKI|CENTRUM_SA|UL._GRZYBOWSKA_1|02-
778_WARSZAWA",0,10501214,"/NIP/5212013814/IDP/00005241/TXT/SK//LADKA_ZA_20060522_PLATNIK_25
41256|MANDAT_00000024","","","01"
```

Instead of space there is "_" sign.

Description of columns in tables

Length and type of field:

n	=	numeric 0 - 9
a	=	alphanumeric; in inv. commas " "(Hex 22) Each line is divided by " " (Hex 7C)
d	=	date fields: RRRRMMDD format
F	=	fixed length field
V	=	variable length field

3. Domestic counterparties import format

The ING BusinessOnLine system offers a possibility to import domestic counterparties by using CSV files (comma separated values) in the structure defined by system Users.

File structure is being defined in Import/Export module in Tools section. In order to define structure you should choose **Add template** and then **domestic counterparties** as the type of template.

On the next screen you should define specification of imported file: name of template, data separator, code page, decimal separator, format and date separator (last 3 are not used in this case). You should define whether text fields will be transferred in inverted commas and whether the first line of file includes column's labels.

Defining import template

Template type

Creating template - Domestic contractors

Template name

Data separator

Code page

Decimal separator

Data format

Data separator

Text field in quotation marks

Field names in the header

Available fields

adres kontrahenta 1
adres kontrahenta 2
Counterparty's name 2
Group of counterparties
ignoruj

Add >>

Add all >>

<< Remove all

<< Remove

File structure

nazwa skrócona kontrahenta
rachunek kontrahenta

Move up

Move down

Reduce

Duplicate

File structure field contains data, which are mandatory in imported file. In case of domestic counterparties it is: counterparty's short name and account.

On the left side there are other fields, which can be filled in but which are not mandatory. If you add an optional field to file's structure, given field will have to be filled in in imported file.

Ignore fields can be used to omit given values in file (e.g. file contains empty or unused fields).

File with domestic counterparties may contain following characters:

- letters (also Polish)
- digits

4. Multicash INT (MT103) format

The ING BusinessOnLine system, offered by the ING Bank, uses MT103 format for transfers in foreign currencies and for international transfers.

Each MT103 file contains header and transfers' data (text blocks).

SWIFT (and currency transfers section in ING BusinessOnLine) accepts following 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
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
 0 1 2 3 4 5 6 7 8 9
 / - ? : () . , ' +

Notice: Line cannot begin with either a character "-" or ":".

Records's description columns:

No. / Name = number and field's name
 m / o = fields' type
 mand. - mandatory
 opt - optional
 Format = Length and field's parameters
 a = alphanumeric field
 n = numeric field
 F = fixed number of characters
 V = variable number of characters

<CR><LF> (ASCII 13 + 10) is used before each line.

Header:

Field description	Type	Length /format	Example / Description
:01: References	opt.	16 a V	File's reference number
:02: Total amount	opt.	17 n V	Checksum– the sum of amounts of all transfers in field :32A:
:03: Orders' number	opt.	5 n V	The number of transfer's orders in the file
:04: Ordering party's bank	mand.	11 a V	Ordering party's BSC (Bank Sort Code)
:05: Ordering party	mand.	4* 35 a V	Name and address of ordering party
:06: BPD file's number	opt.	8 a V	BPD file's number
:07: File's name	opt.	12 a V	The name of the file on the disk

Zlecenia płatnicze:

Opis pola	Typ	Długość /Format	Przykład /Opis
:20: References	mand.	16 a V	Any text
:32A: Payment's description Sub-field 1: Requested execution	mand.	6 n F	Date of execution in YYMMDD format

date Sub-field 2: Currency Sub-field 3: Amount	mand.	3 a F	Currency – ISO code
:50: Ordering party	mand.	4*35 a V	Name and address of ordering party; account number is in sub-field 1 of field :52A:
:52A: Ordering party's bank Sub-field 1: Prefix Account number Sub-field 2: Ordering party's BSC	mand.	3 a F 34 a V 11 a V	/C/ = Credit /D/ = Debit Account no. in IBAN format with PL at the beginning BSC of Ordering party bank
:53A: Intermediary Bank SWIFT Code	opt.	11 a V	Intermediary Bank SWIFT Code
:57A: Beneficiary Bank SWIFT Code	mand.	11 a V	Beneficiary Bank SWIFT Code
:59: Beneficiary Sub-field 1: Account no. Sub-field 2: Address of Beneficiary	mand.	34 a V 4* 35 a V	Account no. of Beneficiary Name and address of Beneficiary Last field of Beneficiary's data must contain two-characters country code of beneficiary
:70: Payment details	mand.	4* 35 a V	Payment details 1 to 4
:71A: Fees	mand.	3 a F	Fees settled by BEN (beneficiary), OUR (ordering party) or SHA (shared)
:72: Fees account and opt. negotiated rate and value date Sub-field 1: Number of fees account Sub-field 2: TKS or TKN Sub-field 3: TKDW	mand./ opt.	3*35 aV 11 a F 10 a F	If in :71A: is OUR or SHA in :72: must be account number for fees – in IBAN format TKS in form TKSEUR3,555 – negotiated rate for all orders TKN in form TKNEUR3,666 – negotiated rate for single order TKDWDMMRRRR in form TKDW311208 – value date shorter than SPOT

If you cannot get the bank SWIFT code from your beneficiary it is possible to fill the name and address of Beneficiary bank in payment order instead of SWIFT. Then the MT103 file should include the field :57D: instead of :57A: (in 4th line of Beneficiaries Bank address you should put two characters of country code).

Example:

:01:245
:02:3001,88
:03:2
:04:10500086
:05:ALFA COMPANY POLAND SP. Z O.O.
UL. POZIOMKOWA 12
55-075 RZESZOW
:06:
:07:

:20:2
:32A:061013EUR2000,88
:50:TEST COMPANY POLAND SP. Z O.O.
UL. POZIOMKOWA 31
55-075 RZESZOW
:52A:/D/PL94105000861000002322675055
10500086
:53A:NDEASESS
:57A:ARABATWW
:59:/AT92190411111122222
FRANZ HAAS WAFFELMASCHINEN
PRAGER STRASE 124
WIEN
SE
:70:INV 90062721
CZEKOLADKI
:71A:OUR
:72:PL94105000861000002322675055
TKNEUR3,234
TKDW121107

:20:2
:32A:061013USD1000,00
:50:TEST COMPANY POLAND SP. Z O.O.
UL. POZIOMKOWA 31
55-075 RZESZOW
:52A:/D/PL94105000861000002322675055
10500086
:53A:BACAADAD
:57A:WIREDEM1XXX
:59:/DE4237040044011112222
PIASTEN SCHOKOLADENFABRIK
HOFMANN GMBH CO KG
POSTFACH 205
DE
:70:INV 90062721
CZEKOLADKI
:71A:BEN

5. Foreign contractors import format

The ING BusinessOnLine system offers a possibility to import foreign counterparties by using CSV files (comma separated values) in the structure defined by system Users.

File structure is being defined in Import/Export module in Tools section. In order to define structure you should choose **Add template** and then **foreign counterparties** as the type of template.

On the next screen you should define specification of imported file: name of template, data separator, code page, decimal separator, format and date separator (last 3 are not used in this case). You should define whether text fields will be transferred in inverted commas and whether the first line of file includes column's labels.

Defining import template

Template type

Creating template - Foreign contractors

Template name

Data separator

Code page

Decimal separator

Data format

Data separator

Text field in quotation marks

Field names in the header

Available fields

adres kontrahenta
Bank's name 1
Bank's name 2
Counterparty's name 1
Counterparty's name 2

Add >>

Add all >>

<< Remove all

<< Remove

File structure

Counterparty's abbreviated name
Kod SWIFT / BIC banku
rachunek kontrahenta

Move up

Move down

Reduce

Duplicate

File's structure field contains data, which is mandatory in imported file. In case of foreign counterparties it is: counterparty bank's SWIFT/BIC code, counterparty's short name and account.

On the left side there are other fields, which can be filled in but which are not mandatory. If you add an optional field to file's structure, given field will have to be filled in in imported file.

Ignore fields can be used to omit given values in file (e.g. file contains empty or unused fields).

Caution! Counterparty's country field, even though it is marked as optional, should be included in imported file. It has to be filled in with country code, which consists of two letters.

File with domestic counterparties may contain following characters:

- letters (no Polish diacritic signs)
- digits

6. Import format of orders of cash withdrawal in a branch

Typical information file is a test file, which contains information on cash withdrawals in the ING Bank's branches and on corrections and errors of transactions.

The file contains single header line and multiple details' lines. Header line's format differs from details lines' format.

The file consists of lines divided into fields. Individual fields written in line are separated by ";" (semicolon).

Decimal separator is "." (dot). Numeric data is written without thousandth separators (i.e. 123456789 is correct, while 123,456,789, 123'456'789 and 123 456 789 are incorrect).

Fields may have fixed or variable length and contain numeric, alphanumeric data or dates. Text fields are written in inverted commas. The file is saved in LATIN 2 (CP 852) code page.

INPUT FILE

The Client sends to Bank two types of files – the first one includes new transactions, the second one (correction file) includes all changes in transaction already sent to Bank (accepted – correct or rejected during file's control stage).

Information on withdrawals

Information file starts with header, which is followed by "W" flag.

The header presents: Client's SWE ID, file's ID, the number and amount of withdrawals. Individual fields in header are separated by ";" (semicolon).

Information file's header:

Field description	Type	Length /format	Example / Description
Flag	mand.	1aF	„W” – withdrawals
Client's ID	mand.	6nV	Client's SWE ID, e.g. number '1' should be always presented as '000001', never as '1'.
File's ID	mand.	16aV	File's ID (given by Client)
Count	mand.	5nV	The number of withdrawal positions in the file (the number of lines)
Value	mand.	15nV	The sum of all withdrawals in the file

The header line ends with the end of the line sign (CRLF).

In the Client's ID field – 6-sign long alphanumeric Client's ID, given by the Bank, e.g. number '1' has to be always presented as "000001", not as '1'.

In the file's ID field – 16-sign long alphanumeric file's ID, individual for each file, given by a Client in cooperation with the Bank. The first 8 characters correspond to file's generation date in RRRRMMDD format, following characters contain file's daily number, completed by zeros from the left side.

Example of header:

W";"123456";"2006052101";6;1300.00

In the following lines of information file, transaction lines are presented. The structure of single line of typical information file is given below:

Information file transaction's line:

Field description	Type	Length /format	Example / Description
Line	mand.	4nV	Withdrawal order line's number
Person	mand.	1aF	"1" – Resident, "2" – non-resident
PESEL	mand.	11aF	Personal Identification Number of a person, who withdraws cash. For non-resident the field is optional; in this case it should be left empty or filled in with zeros.
ID document	mand.	20aV	ID document number / passport number of a person, who withdraws cash

Account	mand.	26nF	The number of account (in IBAN standard), from which cash is withdrawn
Amount	mand.	11nV	Transaction's amount
Currency	mand.	3aF	Contains ISO code of account's currency (e.g. PLN)
Title	mand.	35aV	Payment's details
Signature	mand.	35aV	Withdrawal's signature – unambiguous transaction's ID; the first 4 characters is Client's ID
Date from	mand.	10dF	Specifies start date, from which cash may be withdrawn. The date in RRRR-MM-DD format
Date to	mand.	10dF	Specifies end date, up to which cash may be withdrawn. The date in RRRR-MM-RR format
Personal data	mand.	35aV	Name and surname of a person who withdraws cash
Address	mand.	35aV	Address of a person, who withdraws cash – street and city
Notification	opt.	3aV	Specifies the cost centre of retail branch, in which cash should be withdrawn
Specifications of denomination	opt.	3aV	Tak - specifications of denomination is required Nie - specifications of denomination is not required
Face value 1	opt.	5nV	Specifies face value for the currency For PLN = PLN 200.00 For EUR = € 500.00 For USD = \$ 100.00 For GBP = £ 50.00
Quantity 1	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 1
Face value 2	opt.	5nV	Specifies face value for the currency For PLN = PLN 100.00 For EUR = € 200.00 For USD = \$ 50.00 For GBP = £ 20.00
Quantity 2	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 2
Face value 3	opt.	5nV	Specifies face value for the currency For PLN = PLN 50.00 For EUR = € 100.00 For USD = \$ 20.00 For GBP = £ 10.00
Quantity 3	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 3
Face value 4	opt.	5nV	Specifies face value for the currency For PLN = PLN 20.00 For EUR = € 50.00 For USD = \$ 10.00 For GBP = £ 5.00
Quantity 4	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 4
Face value 5	opt.	5nV	Specifies face value for the currency For PLN = PLN 10.00 For EUR = € 20.00 For USD = \$ 5.00
Quantity 5	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 5
Face value 6	opt.	5nV	Specifies face value for the currency For PLN = PLN 5.00 For EUR = € 10.00 For USD = \$ 1.00
Quantity 6	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 6
Face value 7	opt.	5nV	Specifies face value for the currency For PLN = PLN 2.00 For EUR = € 5.00
Quantity 7	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 7
Face value 8	opt.	5nV	Specifies face value for the currency

Date from	mand.	10dF	Specifies start date, from which cash may be withdrawn. The date in RRRR-MM-DD format
Date to	mand.	10dF	Specifies end date, up to which cash may be withdrawn. The date in RRRR-MM-RR format
Personal data	mand.	35aV	Name and surname of a person who withdraws cash
Address	mand.	35aV	Address of a person, who withdraws cash – street and city
Notification	opt.	3aV	Specifies the cost centre of retail branch, in which cash should be withdrawn
Specifications of denomination	opt.	3aV	Tak - specifications of denomination is required Nie - specifications of denomination is not required

Optional fields (10th, 16th, 17th) should be empty (space) or filled in with zeros.

Transaction's line ends with the end of the line sign (CRLF).

Corrections may be transferred only for transactions, which had rejection status different than 'X'. For transactions with 'X' status or for transactions included in file, which was rejected because of wrong form, corrections should be sent as new withdrawals in withdrawal file.

Example:

"K";"1234";"2006052101";6;2500.00↓

0001;"2006052101";0001;"1";"33350511121";"DD1234567";77105000861000000100756501;400.00;"PLN";"SET
TLEMENT";"1234XX00206";"2006-05-22";"2006-05-02";"JAN KOWALSKI";"WARSZAWA UL. BELWEDERSKA
2/4";"";""↓

0002;"2006052101";0002;"1";"33250511122";"AB1234567";77105000861000000100756501;500.00;"PLN";"PEN
SION";"1234XX00306";"2006-05-22";"2006-05-31";"ALEKSANDRA NOWAK";"KATOWICE UL. MONIUSZKI
34";"";""↓

0003;"2006052101";0003;"1";"33450511123";"ABC234567";77105000861000000100756501;400.00;"PLN";"ADV
ANCE FOR BUSINESS TRIP";"1234XX00406";"2006-05-22";"2006-05-26";"TOMASZ JASIŃSKI";"WARSZAWA
ALEJE JEROZOLIMSKIE 12/66";"";""↓

0004;"2006052101";0004;"1";"33550511124";"DD9874561";77105000861000000100756501;500.00;"PLN";"ODS
ZKODOWANIE";"1234XX00506";"2006-05-22";"2006-06-02";"PAWEŁ JANAS";"KATOWICE UL. POSTĘPU
2/5";"";""↓

0005;"2006052101";0005;"1";"33650511125";"DD1478529";77105000861000000100756501;400.00;"PLN";"WIT
HDRAWAL";"1234XX00606";"2006-05-22";"2006-05-31";"ANNA KOWALSKA";"WARSZAWA AL. KEN
94/95";"";""↓

0006;"2006052101";0006;"1";"33750511126";"DD6541239";77105000861000000100756501;300.00;"PLN";"SET
TLEMENT";"1234XX00706";"2006-05-22";"2006-06-02";"EWA NOWAK";"WARSZAWA UL. AKACJOWA 5/15
";"";""↓

"↓" means the end of the line sign (CRLF).

7. MT940 - statements format

Polish characters are coded in CP852 (IBM852) format.

Field description	Length /format	Example / Description
:20: (starting record)	5aF	MT940 Fixed text: MT940
<CR><LF>:25: (account number)	29aV	/PL29105010381000002201994791 Account number in IBAN format followed by '/'
<CR><LF>:28C: (statement number)	5nF	00001 Statement's consecutive number in current calendar year

The example of a section:

```
:20:MT940
:25:/PL29105010381000002201994791
:28C: 00001
```

<CR><LF>Field :60F: (starting balance)

Field description	Length /format	Example / Description
C or D (balance mark)	1aF	C – credit balance D – debit balance
Booking date	6dF	030616 Date structure YYMMDD YY – year, MM – month, DD - day
Currency	3aF	PLN ISO currency code
Amount of balance	15nV	123456789101,45 1 to 15 numeric signs, including decimal separator (,) - <i>comma</i>

The example of a section:

```
:60F:C030616PLN123456789101,45
```

<CR><LF>Field :61: (transaction line)

Field description	Length /format	Example / Description
Value date	6dF	030616 Date structure YYMMDD YY – year, MM – month, DD - day
Booking date	4dF	0616 Date structure MMDD MM – month, DD - day
C or D (transaction mark)	1aF	C – credit D - debit
Amount	15nV	123456789101,45 1 to 15 numeric signs, including decimal separator <i>comma</i> (,)
Operation code	4aF	S076 S (fixed) + 3 digits of operation code (floating)
Transaction reference number	13nV	12345678910 Transaction's ID (11 numerical signs)
Separator	2aF	// Separator „//” appears always when MARS number or rejection reason information is in the next field
MARS identification number	15nV	11111222233 Contracting party identification number (only for Clients using MARS service). 5 to 12 numerical signs
<CR><LF> Exchange rate	33aV	KURS 4,0567 At the beginning there is always word KURS, then after one space the FX rate is given. Decimal separator for FX rates is <i>comma</i> (,).

		The FX rate can be given with the precision of 6 decimal points. However, ING BSK uses only 4 decimal points.
--	--	---

The example of a section:

:61:0306160616D123456789101,45S07612345678910//111112222233

KURS 4,0567

<CR><LF> Field :86: (transaction's description)

Field description	Length /format	Example / Description
Transaction code	3nF	076 Transaction code from the field :61:
Currency transactions sign	6aF	/OCMT/ A sign preceding an operation amount (it refers to the transactions in which the transaction currency differs from the currency of the account). Fixed text.
Currency	3aF	USD ISO currency code
Transaction's amount	14nV	10001234567,89 Max 14 signs including decimal separator (,) <i>comma</i> . The transaction currency can be different from the currency of the account..
<CR><LF>:86:	4aF	:86: Repetition of the field :86:
Transaction's code	3nF	076 Transaction code from the field :61:
~00 – Transaction type's identification	27aV	~00 Field 00 must be preceded with „~” <i>tilda</i> . This separator precedes all of the numerical sub fields from the :86: field
Transaction's code	4aV	COCG Internal code given by the bank
Transaction code's description	23aV	PRZELEW Detailed description of the code
~20-25 – payment's details	6*27aV	FAKTURA 1/F/03 FAKTURA 2/F/03 Payment details
~26-28 payment's details continuation	3*27aV	Payment details continuation
~29 – Beneficiary's account number	26nF	19114020040000350230599137 The field should be field in only when the account of the contracting party in the bank in Poland is in the NRB standard: 26 numeric signs (2 signs of a control number, 8 signs of the bank code, 16 signs of the account number)
~30 – Beneficiary's bank sorting code	12aV	11402004 Exactly 8 signs. In case of foreign banks (located outside Poland). The sorting code may be different than 8 signs (max. 12)
~31 – Beneficiary's account number	24aV	0000350230599137 1. Number of the contracting party's account recorded in NRB standard – 16 signs long. 2. For the account's standard other than NRB – max 24 signs
~32 Name of the contracting party	27aV	KONTRAHENT SP. Z O.O. 1st. line
~33 Name of the contracting party	27aV	2nd. line
~34 Transaction's code	3nF	076 Transaction code from the field :61:
~38 Contracting party full account number	34aV	PL19114020040000350230599137 Number of bank account in IBAN: there is 2 sign country code preceding 26 signs account number.
~60 Transaction fee information	27aV	OPLATA ZA PRZELEW 5,00 The field is filled in optionally for chosen transactions. At the beginning of the field the following words are always used: OPLATA ZA PRZELEW, then, after one space the fee amount is given.

~61 Transaction exchange rate	27aV	KURS 4,0567 Optional. At the beginning of the field always there's KURS word, then after one space the FX rate is given (the structure admits precision of up to 6 decimal points, but the bank uses only 4 of it). The separator is <i>comma</i> (,).
~62-63 Contracting party (continuation)	2*27aV	Ul. GRZYBOWSKA 12 00-950 WARSZAWA Contracting party – additional data

The example of a section:
:86:076/OCMT/USD10001234567,89
:86:076~00COCGPRZELEW
~20 FAKTURA 1/F/03
~21 FAKTURA 2/F/03
~23~24
~25
~2919114020040000350230599137~3011402004
~310000350230599137~32 KONTRAHENT SP. Z O.O.
~33
~34076
~38 PL19114020040000350230599137
~60OPLATA ZA PRZELEW 5,00~61KURS 4,0567
~62 Ul. GRZYBOWSKA 12
~6300-950 WARSZAWA

Field :61: : (transaction's line) – it appears only with the first transaction from the specific day statement

Field description	Length /format	Example / Description
Value date	6dF	030616 Date structure YYMMDD YY – year, MM – month, DD - day
Booking date	4dF	0616 Date structure MMDD MM – month, DD - day
C	1aF	C – positive (fixed value)
Amount	4nF	Fixed value 0,00
Transaction code	4aF	S940 (fixed value)
Transaction code's description	6aF	NONREF (fixed value)

The example of a section:
:61:0306160616C0,00S940NONREF

<CR><LF>Field :86: (account information) – it appears only with the first transaction from the specific day statement

Field description	Length /format	Example / Description
Transaction's code	3nF	940 (fixed value)
~00	23aF	Informacje szczegółowe: Fixed text
Content of the ~00 subfield	4aF	Empty field
<CR><LF>:86: (available and current balance)	4aF	:86: Fixed value
Transaction's code	3nF	940 (fixed value)
~20 (available balance)	12aF	Saldo dost.: Fixed text
Amount of the balance	15aV	51111111122,82 Max 15 signs including decimal separator <i>comma</i> (,) and two last digits behind the separator
~21 (current balance)	12aF	Saldo bież.: Fixed text
Amount of the balance	13aV	511111111,82 Max 13 signs including decimal separator <i>comma</i> (,) and two last digits behind the separator

<CR><LF>:86: (blockades)	4aF	:86: Fixed value
Transaction's code	3nF	940 (fixed value)
~22 (blockades information)	10aF	Kw blokad: Fixed text
Amount of the blockaded resources	17aV	51111111112222,00 Max 17 signs including decimal separator <i>comma</i> (,) and two last digits behind the separator

The example of a section:

:61:0306160616C0,00S940NONREF

:86:940~00Informacje szczegółowe:

:86:940~20Saldo dost.:511111111122,82~21Saldo bież.:5111111111,82

:86:940~22Kw blokad:01111111112222,00

<CR><LF> Field :62F: (ending balance)

Field description	Length /format	Example / Description
Transaction mark	1aF	C – credit balance D – debit balance
Booking date	6dF	030616 Date structure YYMMDD YY – year, MM – month, DD - day
Currency	3aF	PLN ISO standard currency code
Amount	15nV	123456789102345,00 Max 15 characters after which a <i>comma</i> (,) separator is given with two additional digits.

The example of a section:

:62F:C030616PLN123456789102345,00

<CR><LF> Field :64: (available balance)– information presented only for MultiCash v. 3.0 and later

Field description	Length /format	Example / Description
Transaction mark	1aF	C – credit balance D – debit balance
Booking date	6dF	030616 Date structure YYMMDD YY – year, MM – month, DD - day
Currency	3aF	PLN ISO standard currency code
Amount	15nV	123456789102345,00 Max 15 characters after which a separator is given (,) <i>comma</i> with two additional digits.

The example of a section:

:64:C030616PLN123456789102345,00

<CR><LF> Field :86: (ID of account owner) – information presented only for MultiCash v. 3.0 and later

Field description	Length /format	Example / Description
:NAME ACCOUNT OWNER::	20aF	:NAME ACCOUNT OWNER:: Fixed text
Account owner identification	35aV	PETROCHEMPL Data from the bank's system
<CR><LF>:ACCOUNT DESCRIPTION:	21aF	:ACCOUNT DESCRIPTION: Fixed text
Account type	35aV	CURRENT ACCOUNT Account description

The example of a section:

:86:NAME ACCOUNT OWNER:PETROCHEMPL

ACCOUNT DESCRIPTION:CURRENT ACCOUNT

All sections example for MT940:

:20:MT940
:25: /PL29105010381000002201994791
:28C: 00001
:60F:C030616PLN123456789101,45
:61:0306160616D123456789101,45S07612345678910
KURS 4,0567
:86:076/OCMT/USD10001234567,89
:86:076~00COCGPRZELEW
~20 FAKTURA 1/F/03
~21 FAKTURA 2/F/03
~23~24
~25
~2919114020040000350230599137~3011402004
~310000350230599137~32 KONTRAHENT SP. Z O.O.
~33
~34076
~38 PL19114020040000350230599137
~60OPŁATA ZA PRZELEW 5,00~61KURS 4,0567
~62 Ul. GRZYBOWSKA 12
~6300-950 WARSZAWA
:61:0306160616C0,00S940NONREF
:86:940~00Informacje szczegółowe:
:86:940~20Saldo dost.:511111111122,82~21Saldo bież.:5111111111,82
:86:940~22Kw blokad:01111111112222,00
:62F:C030616PLN123456789102345,00
:64:C030616PLN123456789102345,00
:86:NAME ACCOUNT OWNER:PETROCHEMPL
ACCOUNT DESCRIPTION:CURRENT ACCOUNT

Additional information:

A = alpha literal
N = numeric
AN = alphanumeric

The first sign met after the code of an operation before the 00 field key becomes the separator of the structure of the fields 86. At present ING Bank Śląski makes use of “~” sign as a separator.

Przykłady:

1. MT940 – domestic-outgoing:

:20:MT940
:25: /PL29105010381000002201994791
:28C:00129
:60F:C030122PLN100,00
:61:0301220122D1,20S07697201080012
:86:076
:86:076~00COCGPRZELEW
~20FAKTURA 17/F/03
~21FAKTURA 18/F/03
~23~24
~25
~2919114020040000350230599137~3011402004
~310000350230599137~32NAZWA KONTRAHENTA
~33
~34076
~38PL19114020040000350230599137
~62ULICA KONTRAHENTA
~63MIEJSCOWOSC KONTRAHENTA
:62F:C030122PLN98,80
:64:C030122PLN98,80
:86:NAME ACCOUNT OWNER:JAN KOWALSKI

ACCOUNT DESCRIPTION: CURRENT ACCOUNT

2. MT940 – foreign-outgoing

:20:MT940
:25: /PL29105010381000002201994791
:28C:00001
:60F:C030611PLN200000,00
:61:0306110611D375,80S025111111111111
KURS 3,7580
:86:025/OCMT/USD100,00
:86:025~00MI07OBC.RACH.BIEŻ.PŁ.I BZ-MIDAS
~20INV 200/03/F
~21~22
~23~24
~30CHASUS33
~311234567891
~32NAZWA KONTRAHENTA~33NAZWA KONTRAHENTA 2
~34025
~61KURS 3,7580
~62DODATKOWE DANE KONTRAHENTA
~63DODATKOWE DANE KONTRAHENTA2
:62F:C030611PLN199900,00
:64:C030611PLN199900,00
:86:NAME ACCOUNT OWNER: FIRMAPL
ACCOUNT DESCRIPTION: CURRENT ACCOUNT

8. MT942 - statements format

Polish characters are coded in CP852 (IBM852) format.

Field description	Length / Format	Example / Description
<CR><LF> :20: (starting record)	5aF	STARTDISP Fixed text: STARTDISP
<CR><LF> :25: (account number)	29aF	:25:/PL11105013571000000702291899 Accounts IBAN standard: /PLInnnnnnnnnrrrrrrrrrrrrrrrrrrrr where PL is the country code ll – control number – 2 signs nnnnnnnnn – number of bank business unit keeping the bank account – 8 signs rrrrrrrrrrrrrrrrrr – ordinal number of the account in the business unit of the Bank keeping the bank account – 16 signs

The example of a section:

:20: STARTDISP

:25: :25:/PL11105013571000000702291899

<CR><LF> Field :13: (transaction's date)

Field description	Length / Format	Example / Description
Date, time	10dF	:13:0503222359 Date structure YYMMDDHHMM, YY - year, MM – month, DD – day, as for a time there is a fixed value 2359

The example of a section:

:13:0503222359

<CR><LF>Field :61: (transaction line)

Field description	Length / Format	Example / Description
Value date	6dF	:61:0504130413C55628,35S07697208101466 Date structure YYMMDD YY – year, MM – month, DD – day
Booking date	4dF	:61:0504130413C55628,35S07697208101466 Date structure MMDD MM – month, DD – day
C or D (transaction mark)	1aF	C – credit D – debit :61:0504130413C55628,35S07697208101466 :61:0504130413D55628,35S07697208101466
Amount	15nV	:61:0504130413C55628,35S07697208101466 1 to 15 numerical signs, including decimal separator <i>comma</i> (,)
Operation code	4aF	:61:0504130413C55628,35S07697208101466 S (fixed) + 3 digits of operation code (floating)

Transaction reference number	13nV	:61:0504130413C55628,35S07697208101466 Identification number of the transaction (from the main system of the Bank) 11 – 13 numerical signs
Separator	2aF	:61:0504130413C55628,3 S076957208101466// Separator „//” appears always when MARS (SIMP number) number is in the next field
MARS identification number	15nF	:61:0504130413C55628,3 S076957208101466//853000001002989 The last 15 characters from the virtual account number SIMP for which payment was made.
<CR><LF> Exchange rate	AN	:61:0504130413C55628,3 S076957208101466//853000001002989 KURS 0,2566 The following information is presented in the field “further information”: FX rate. The field is used only for the foreign transactions or FX transactions. At the beginning of the field there is always the word KURS (<i>FX rate</i>), then after one space the FX rate is given (as a FX rate, we understand the FX rate of the transaction being sent). The value of the FX rate is given using the numerical signs (28 signs at maximum) and separator i.e. ‘,’ (comma). The FX rate is given with the precision of 6 decimal points.

The example of a section:

:61:0504130413C55628,35S07697208101466//853000001002989

<CR><LF> Field :86: (transaction’s description)

Field description	Length / Format	Example / Description
Transaction code	3nF	:86:076 Transaction code from the field :61:
Currency transactions sign	6aF	:86:025/OCMT/EUR2000,00 A sign preceding an operation amount (it refers to the transactions in which the transaction currency differs from the currency of the account). Fixed text /OCMT/.
Currency	3aF	:86:025/OCMT/EUR2000,00 ISO currency code
Transaction’s amount	14nF	:86:025/OCMT/EUR2000,00 Max 14 signs including decimal separator (,) <i>comma</i> . The transaction currency can be different from the currency of the account.
<CR><LF>:86:	4aF	:86: Repetition of the field :86:
Transaction’s code	3nF	:86:076~00ONCCPRZELEW

		Transaction code from the field :61:
~00 – Transaction type's identification	27anF	:86:076~00ONCCPRZELEW Field 00 must be preceded with „~” <i>tilda</i> . This separator precedes all of the numerical sub fields from the :86: field
Transaction's code	4anF	:86:076~00ONCCPRZELEW Internal code of operation given by the bank
Transaction code's description	23aV	:86:076~00ONCCPRZELEW Detailed description of the code
~20-25 Payment's details	6*27anV	~20tytul platnosci linia ~21pierwsza12345 tytul~22platnosci linia ~23druga12346789 tytul~24platnosci linia ~25trzecia123456 tytul Payment details: tytul platnosci linia pierwsza12345 tytul platnosci linia druga12346789 tytul platnosci linia trzecia123456 tytul platnosci linia czwarta123456
~26-28 Payment's details continuation	3*27anF	~26platnosci linia ~27czwarta123456~28 Payment details continuation
~29 – Beneficiary's account number	26nF	~2932175012370000000005109876 The field should be field in only when the account of the contracting party in the bank in Poland is in the NRB standard: 26 numerical signs (2 signs of a control number, 8 signs of the bank code, 16 signs of the account number)
~30 – Beneficiary's bank sorting code	12aF	~3017501237 Exactly 8 signs. In case of foreign banks (located outside Poland). The sorting code may be different than 8 signs (max. 12)
~31 – Beneficiary's account number	24anF	~310000000005109876 1. Number of the contracting party's account recorded in NRB standard – 16 signs long. 2. For the account's standard other than NRB – max 24 signs
~32 Name of the contracting party	27anV	~32PHU MAL-DREW 1st. line
~33 Name of the contracting party	27anV	~33STANISŁAW I CZESŁAWA 2nd. line
~34 Transaction's code	3nF	~34076 Transaction's code
~38 Contracting party full account number	34anV	~38PL32175012370000000005109876 Number of bank account in IBAN: there is 2 sign country code preceding 26 signs account number.

~60 Transaction fee information	27anV	~60OPŁATA ZA PRZELEW 5,00 The field is filled in optionally for chosen transactions. At the beginning of the field the following words are always used: OPŁATA ZA PRZELEW, then, after one space the fee amount is given.
~61 Transaction exchange rate	27anV	~61KURS 4,0567 Optional. At the beginning of the field always there's KURS word, then after one space the FX rate is given (the structure admits precision of up to 6 decimal points, but the bank uses only 4 of it). The separator is <i>comma</i> (,).
~62 Contracting party (continuation)	27anV	~62UI.GRZYBOWSKA 12 Contracting party – additional data
~63 Contracting party (continuation)	27anV	~6300-950 WARSZAWA Contracting party – additional data

The example of a section:

:86:025/OCMT/EUR2000,00
:86:076~00ONCCPRZELEW
~20tytul platnosci linia
~21pierwsza12345 tytul~22platnosci linia
~23druga12346789 tytul~24platnosci linia
~25trzecia123456 tytul
~26platnosci linia
~27czwarta123456~28
~293217501237000000005109876
~3017501237
~31000000005109876
~32PHU MAL-DREW
~33STANISŁAW I CZESŁAWA
~34076
~38PL3217501237000000005109876
~60OPŁATA ZA PRZELEW 5,00
~61KURS 4,0567
~62UI.GRZYBOWSKA 12
~6300-950 WARSZAWA

Examples:

:20:STARTDISP
:25:/PL85105012141000001001089794
:13:1005121524
:61:1005120512D10,00S02064001000036
:86:020
:86:020~00BICCCIBPRZPRZELEW
~20tytul platnosci linia
~21pierwsza12345 tytul~22platnosci linia
~23druga12346789 tytul~24platnosci linia
~25trzecia123456 tytul
~26platnosci linia
~27czwarta123456~28
~2922105010381000002216555975~3010501038
~311000002216555975~32Fundacja Adwokatury Polskie
~33j Fundacja aaa Adwokaturyyyy
~34020
~38PL22105010381000002216555975
~62y POLLLLLL ul. Slomkowa 142
~63 40-086 Katowice
-

:20:STARTDISP
:25:/PL02105000861000002290876543
:13:1005121456

:61:0507C122,16S03497208100505
:86:034
:86:034~00XX10PRZELEW
~20P.z 2296927854 na
~212295960971 Lokata od~2206.05.10 do 07.05.10 Oproc.
~231.4938~24
~25
~2962105000861000002212345678~3010500086
~311000002212345678~32ZERO POLSKA SPŁTKA Z OGRA
~33NICZON^{pr} ODPOWIEDZIALNO—CI^{pr}
~34034
~38PL62105000861000002296927854
~62UL. JULIUSZA SŁOWACKIEGO 52
~63 00-499 CZĘSTOCHOWA