

Import/export files formats used in ING Business

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I. Introduction

Thanks to the integration of the ING Business 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.

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" If the split payment mechanism is used, built the title that is consistent with the specification from table 2: Title specification for split payment mechanism. If you want to verify the contractor with the white list of taxpayers, build a title that complies with the specifications in Table 3: Title specification for verification of the contractor with the white list of taxpayers.
Empty field (only inv.commas)	mand.		""
Empty field (only inv.commas)	mand.		""
"51" if transaction type = 110, "53" if transaction uses split payment mechanism "01" if transaction type = 210	mand.		"51"
Reference number given by Customer	opt.	Max 32aV	123456789
End of transaction record	mand.	<CR><LF>	

Table 2: Title specification for split payment mechanism:

Field description	Type	Length /format	Example / Description
VAT amount, preceded by the tag "/VAT/", expressed in złoty and grosz, the separator is a comma character ','	mand.	10nV,2n	/VAT/123,00
Taxpayer Identification Number (number by which the supplier of the good or service provider is identified for tax purposes), preceded by the tag "/IDC" (NIP)	mand.	14aV	IDC/12345123451234
VAT invoice number, preceded by tag "/INV/"	mand.	35aV	/INV/FV-201701/17
Free text, preceded by the tag „/TXT"	opt.	33aV	/TXT/Free text

The example of the whole title: „/VAT/123,00/IDC/12345123451234/INV/FV-201701/17/TXT/Free text”

Tabela 3: Title specification for verification of the contractor with the white list of taxpayers:

Field description	Type	Length /format	Example / Description
Taxpayer Identification Number (the number by which the supplier of a good or service provider is identified for tax purposes), preceded by the tag "/ NIP /" and ended with the tag "/"	mand.	16aV	/NIP/1234512345/
Free text	Mand.	1x19aV + 3x35aV	Free text

The example of the whole title: „/NIP/1234512345/free text”

A. Domestic transfers import format

The structure of a file can be defined in Import/Export module in Administration and Tools section. In order to define structure you should choose **Add template** and then **domestic transfer** 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. You should define whether text fields will be transferred in inverted commas and whether the first line of file includes column's labels.

File's structure field includes data, which is mandatory in imported file. In case of domestic transfer, it is:

- amount,
- beneficiary's name,
- beneficiary's account,
- ordering party's account,
- payment details.

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 transfers may contain following characters:

- letters (also Polish)
- digits
- separators: "\", "/", ", ", ".", "(", ")", "[", "]", "{", "}", "=", "_", "%", "~", "^", " ", "-", "<", ">", "@", "\$", "&", " ", "#", "*", "+", ":", ";", "?", "!", "|", " ", "-", ":", "

Field description	Type	Length /format	Example / Description
Amount	mand.	Max 15nV	4000,11
Beneficiary name and address; each line is separated with " " ; in inv.commas	mand.	Max 70aV ("," not counted)	"Company name LTD"
Adress 1 (first line of the beneficiary address)	opt.	Max 35aV	Ul. Puławska 2
Adress 2 (second line of the beneficiary address)	opt.	Max 35aV	02-566 Warszawa
Ordering party's account number; in inv. commas	mand.	26nF ("," not counted)	"29105010381000002201994791"

- a) they cannot be put between code word content (directly after code word and line changing character)
 - b) they cannot be put in the end of code word content, directly before the next code word
 - c) after continuation characters there should be some content (space is enough); with the exception of last code word (field will be formatted)
 - d) 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

If you use the Multicash PLI import template, you must import tax payments according to the following fields:

Field description	Type	Length /format	Example / Description
Transaction type: 110: payment order	mand.	3nF	110
Payment execution date; RRRRMMDD format	mand.	8dF	20090214
Amount in grosz (no commas)	mand.	15nV	400011
Ordering party's BSC (Bank Sorting Code) – always 8 digits (from 3rd to 10th of the 26-digits account number)	mand.	8nV	10501038 Validation of conformity between this field and „Ordering party's account number” field
Not used; value = "0"	mand.		0
Ordering party's account number; In inv. commas	mand.	34 a V („” not counted)	"29105010381000002201994791"
Beneficiary's 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 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*2aF (," not counted)	""
Empty field (only inv.commas)	mand.	3*2aF (," not counted)	""
"71" if transaction type = 110 (tax office transfer)	mand.		"71"
End of transaction record	mand.	<CR><LF>	

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||","","","71"

C. Direct debit import format

The structure of a file can be defined in Import/Export module in Administration and Tools section. In order to define structure you should choose **Add template** and then **direct debit** 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. You should define whether text fields will be transferred in inverted commas and whether the first line of file includes column's labels.

File's structure field includes data, which is mandatory in imported file. In case of direct debit transfer, it is:

- Creditor's account,
- Creditor's Tax Identification Number,
- Debtor's account,
- Debtor's name,
- Amount,
- Payment ID.

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 direct debit may contain following characters:

- letters (also Polish),
- digits,

Description of a direct debit; each line is separated with " " ; in inv.commas	mand.	4*(Max 35aV) (," not counted)	"/NIP/5211011010/IDP/KLIENT123456/TX T/FAKTURA_NR_123456789" See details below If the split payment mechanism is used, built the title that is consistent with the specification from table 3: Direct debit title specification for split payment mechanism.
Empty field (only inv.commas)	mand.		""
Empty field (only inv.commas)	mand.		""
Classification "01" of instructions for the disposal of direct debit "53" if transaction uses split payment mechanism	mand.		"01"
Reference number given by Customer	opt.	Max 32aV (," not counted)	"123456789"
End of transaction record	mand.	<CR><LF>	

Table 3: Direct debit title specification for split payment mechanism:

Field description	Type	Length /format	Example / Description
VAT amount, preceded by the tag "/VAT/", expressed in złoty and grosz, the separator is a comma character ','	mand.	10nV,2n (," not counted)	/VAT/123,00
Taxpayer Identification Number (number by which the supplier of the good or service provider is identified for tax purposes), preceded by the tag "/IDC" (NIP)	mand.	14aV (," not counted)	/IDC/12345123451234
VAT invoice number, preceded by tag "/INV"	mand.	35aV (," not counted)	/INV/FV-201701/17
The payer's consent identifier, preceded by the tag "/IDP"	mand.	20aV (," not counted)	/IDP/1234567890
Free text, preceded by the tag "/TXT"	opt.	33aV (," not counted)	/TXT/free text

Example:

210,20060519,10045,10500028,0,"29105000860000123456789012","54105012141000000700084410","ING_NATIONALE_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/SKJ//LADKA_ZA_20060522_PLATNIK_2541256|MANDAT_0000024","","","01","123456789"

Example for split payment mechanism:

210,20060519,10045,10500028,0,"29105000860000123456789012","54105012141000000700084410","ING_NATIONALE_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,"VAT23,10/IDC/5212013814/INV/FV-1234|56/IDP/00005241/TXT/SKLADKA_ZA_20|060522","","","01","123456789"

Instead of space there is “_” sign.

Detailed field’s description of MNB format – Direct debit’s consent form (the template is used to import a file with consents for Distribution of Consent Forms):

Field description	Type	Length /format	Example / Description
Transaction type: 210: direct debit	mand.	3nF	210
Consent date; format: RRRRMMDD	mand.	8dF	20071129
Amount in grosz (no commas)	mand.	Max 15nV	Constant value: 000
Ordering party's BSC (Bank Sorting Code)	mand.	8nV	10501038
Value = "0"	mand.		0
Creditor's account number; in inv. commas	mand.	Max 34aV („”not counted)	„22105010388000111111111111” Creditor's account number
Debtor's account number	mand.	Max 34aV („”not counted)	„40109018700000000100198454” Debtor's account number
Creditor's name and address; each line is separated with “ ” ; in inv.commas.	mand.	4*(Max 35aV) („” not counted)	"WIERZYCIEL_S.A. UL._POLSKA_2 00-406_WARSZAWA"
Debtor's name and address; each line is separated with “ ” ; in inv.commas	mand.	4*(Max 35aV) („” not counted)	"DLUZNIK_S.A. UL._GRZYBOWSKA_1 02-778_WARSZAWA"
Not used; value = 0	mand.		0
Beneficiary's BSC (Bank Sorting Code)	mand.	8nV	10901870
Description of a direct debit; each line is separated with “ ” ; in inv.commas	mand.	4*(Max 35aV) („” not counted)	"/NIP/5211011010/IDP/KLIENT123456/TX T/FAKTURA_NR_123456789" See details below
Empty field (only inv.commas)	mand.		" "
Empty field (only inv.commas)	mand.		" "
Disposal classification "01" if transaction type = direct debit	mand.		"01"
Empty field (only inv.commas)	mand.		" "
End of transaction record	mand.	<CR><LF>	

Exemplary electronic version of the Consent contained in the file:

210,20070820,000,10500028,0,"18105000861000002273109617","70106000181000000700084410","SuperEnergia S.A.|ul. Lotnicza 2||","Jan Kowalski|ul. Obiegowa 4|00-499 Warszawa|",0, 10600018, "/NIP/5212013814/IDP/00005241/TXT/SK|//LADKA ZA 20060522||","","","01","

III. Multicash INT (MT103) format

The ING Business 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 Business) 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.	16aV	File's reference number
:02: Total amount	opt.	17nV	Checksum- the sum of amounts of all transfers in field :32A:
:03: Orders' number	opt.	5nV	The number of transfer's orders in the file
:04: Ordering party's bank	mand.	11nV	Ordering party's BSC (Bank Sort Code)
:05: Ordering party	mand.	4*35aV	Name and address of ordering party
:06: BPD file's number	opt.	8aV	BPD file's number
:07: File's name	opt.	12aV	The name of the file on the disk

Payment orders:

Field description	Type	Length /format	Example / Description
:20: Reference number given by Customer	mand.	16aV	Any text

:32A: Payment's description Sub-field 1: Requested execution date Sub-field 2: Currency Sub-field 3: Amount	mand. mand. mand.	6nF 3aF 15nV	Date of execution in YYMMDD format Currency – ISO code Amount with comma (,) as a decimal character
:50: Ordering party	mand.	4*35aV	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.	3aF 34aV 11aV	/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.	11aV	Intermediary Bank SWIFT Code
:57A: Beneficiary Bank SWIFT Code	mand.	11aV	Beneficiary Bank SWIFT Code
:59: Beneficiary Sub-field 1: Account no. Sub-field 2: Address of Beneficiary	mand.	34aV 4*35aV	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*35aV	Payment details 1 to 4
:71A: Fees	mand.	3aF	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*35aV 11aF 10aF	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 there is no negotiated rate, TKDW should be placed in the sub-field 2.

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:/AT9219041111112222
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

IV. Multicash PLA (MT100) format

The ING Business system, offered by the ING Bank, uses MT100 format for transfers in foreign currencies and for international transfers.

Each MT100 file contains header and transfers' data (text blocks).

SWIFT (and currency transfers section in ING Business) 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 n V	Ordering party's BSC (Bank Sort Code)
:05: Ordering party	mand.	4* 35 a V	Name and address of ordering party
:07: File's name	opt.	12 a V	The name of the file on the disk

Nagłówek bloku zlecenia:

Field description	Type	Length /format	Example / Description
{1:F01	mand.		Constant
nnnnnnnnxxxx	mand.	12 a F	Originator's bank sort code supplemented up to 12 characters with x
bbbb	mand.	4 n F	Sequence number of the file in the range 0001-9999
ttttt}	mand.	6 n F + }	The order control number in the file in the range 000001-999999

{2:100	mand.		Constant
xxxxxxxxxaaaa	mand.	11 n F	SWIFT identifier of the counterparty's bank (e.g. INGBPLPWXXXX)
y	mand.	1 a F	Payment method: N - Standard transfer
1}	mand.		Constant
{4:	mand.		Constant

Payment order:

Field description	Type	Length /format	Example / Description
:20: Reference number given by Customer	mand.	16 a V	Any text
:32A: Payment's description Sub-field 1: Requested execution date Sub-field 2: Currency Sub-field 3: Amount	mand.	6 n F 3 a F 15 n V	Date of execution in YYMMDD format Currency – ISO code Amount with comma (,) as a decimal character
:50: Ordering party	mand.	4*35 a V	Name and address of ordering party; account number is in sub-field 1 of field :52A:
:52D: Rachunek i bank zleceńodawcy Sub-field 1: Account number Sub-field 2: Account number Sub-field 3: Empty line Sub-field 4:	mand.	26 n F 26 n F 15*<space> 2 a F 1*<space> 2 a F	Payer's account number in the NRB format Account to be charged with a commission Constant 15 space + contractor's country ISO code + space + ISO country code of the counterparty's bank
:57A: Counterparty bank SWIFT code	mand.	11 a V	Recipient's bank BIC code
:57D: Name and address of the counterparty 's bank	mand.		The field may be empty if in the field :57A: BIC code has been provided
:59: Counterparty Sub-field 1: Account number Sub-field 2-5: Counterparty details	mand.	34 a V 4* 35 a V	IBAN account number (after /) Full name Address
:70: Payment details	mand.	4* 35 a V	Details/payment title
:71A: Charges	mand.	3 a F	- BN2 - BEN cost option (costs are borne by the contractor) or - OUR - OUR cost option (costs are borne by the payer) or - BN1 - SHA cost option (shared costs)

:72: Fees account and opt. negotiated rate and value date Sub-field 1: 00 00 00 00 Sub-field 2: contact details Sub-field 3: TKDW	opt.	35aV 5 a F	Constant: 00 00 00 00 Contact person and telephone numer /EXP/ - Today /URG/ - Tomorrow
--	------	---------------	--

Ending the order block:

Field description	Type	Length /format	Example / Description
-}	mand.		Constant

Successive payment orders are separated by a free field.

Example for two orders:

```

:01:Ref
:02:1168,50
:03:1
:04:INGBPLPWXXX
:05:TRANSBUD-KATOWICE SA
ul KOLEJOWA 17 KATOWICE
:07:TEST3Z
{1:F0110501214XXXX0136000001}{2:1100INGBPLPWXXXN1}{4:
:20:REFERENCE
:32A:190516EUR1168,50
:50:TRANSBUD-KATOWICE SA
ul KOLEJOWA 17 KATOWICE
:52D:65105012141000002303265199
65105012141000002303265199

      PL PL
:57A:INGBPLPWXXX
:57D:ING
:59:/PL29105010251000009219880995
DEAL LOGISTIC JACEK JACKOWSKI
ZWIERZYNIECKA BIALYSTOK
BIALYSTOK
PL
:70:((19056510))263254, 36/04/2019
D/20
19/04/0414

```

:71A:BN2
:72:00 00 00 00
-}

{1:F0110501214XXXX0136000002}{2:100INGBPLPWXXXN1}{4:
:20:REFERENCE
:32A:190516EUR1168,50
:50:TRANSBUD-KATOWICE SA
ul KOLEJOWA 17 KATOWICE
:52D:65105012141000002303265199
65105012141000002303265199

PL PL

:57A:INGBPLPWXXX
:57D:ING
:59:PL29105010251000009219880995
DEAL LOGISTIC JACEK JACKOWSKI
ZWIERZYNIECKA BIALYSTOK
BIALYSTOK
PL
:70:((19056510))263254, 36/04/2019
D/20
19/04/0414

:71A:BN2
:72:00 00 00 00
-}

V. 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; For PLN = PLN 1.00

Quantity 8	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 8
Face value 9	opt.	5nV	Specifies face value for the currency; For PLN = PLN 0.50
Quantity 9	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 9
Face value 10	opt.	5nV	Specifies face value for the currency; For PLN = PLN 0.20
Quantity 10	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 10
Face value 11	opt.	5nV	Specifies face value for the currency; For PLN = PLN 0.10
Quantity 11	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 11
Face value 12	opt.	5nV	Specifies face value for the currency; For PLN = PLN 0.05
Quantity 12	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 12
Face value 13	opt.	5nV	Specifies face value for the currency; For PLN = PLN 0.02
Quantity 13	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 13
Face value 14	opt.	5nV	Specifies face value for the currency; For PLN = PLN 0.01
Quantity 14	opt.	3nV	Determines the required amount of notes or coins for the field Face Value 14

Optional fields (8th, 9th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd) should be empty (space) or filled in with zeros.

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

Example:

"W";"123456";"2006052101";6;1300.00↓

0001;"1";"80050511121";"DD1234567";77105000861000000000000000;100.00;"PLN";"ODSZKODOWANIE";"123456/XA/001/06";"2006-05-22";"2006-06-02";"JAN KOWALSKI";"WARSZAWA UL.BELWEDERSKA 2/4";"070";"TAK";200.00;0;100.00;0;50.00;2;20.00;0;10.00;0;5.00;0;2.00;0;1.00;0;0.50;0;0.20;0;0.10;0;0.05;0;0.02;0;0.01;0;0.00;0;0.00;0;0.00;0;0.00;0;0.00;0;0.00;0↓

0002;"1";"80050511122";"AB1234567";77105000861000000000000000;500.00;"PLN";"RENTA";"123456/XA/002/06";"2006-05-22";"2006-05-31";"ALEKSANDRA NOWAK";"KATOWICE UL.MONIUSZKI 34";"070";"TAK";200.00;1;100.00;1;50.00;3;20.00;1;10.00;1;5.00;2;2.00;1;1.00;2;0.50;2;0.20;5;0.10;10;0.05;20;0.02;50;0.01;100;0.00;0;0.00;0;0.00;0;0.00;0;0.00;0;0.00;0↓

0003;"1";"80050511123";"ABC234567";77105000861000000000000000;200.00;"PLN";"WYPŁATA ZALICZKI NA DELEGACJĘ";"123456/XA/003/06";"2006-05-22";"2006-05-26";"TOMASZ JASIŃSKI";"WARSZAWA ALEJE JEROZOLIMSKIE 12/66";"070";"TAK";200.00;0;100.00;2;50.00;0;20.00;0;10.00;0;5.00;0;2.00;0;1.00;0;0.50;0;0.20;0;0.10;0;0.05;0;0.02;0;0.01;0;0.00;0;0.00;0;0.00;0;0.00;0;0.00;0↓

0004;"1";"80050511124";"DD9874561";77105000861000000000000000;100.00;"PLN";"ODSZKODOWANIE";"123456/XA/004/06";"2006-05-22";"2006-06-02";"PAWEŁ JANAS";"KATOWICE UL.POSTĘPU 2/5";"070";"TAK";200.00;0;100.00;0;50.00;0;20.00;0;10.00;10;5.00;0;2.00;0;1.00;0;0.50;0;0.20;0;0.10;0;0.05;0;0.02;0;0.01;0;0.00;0;0.00;0;0.00;0;0.00;0;0.00;0↓

0005;"1";"80050511125";"DD1478529";77105000861000000000000000;300.00;"PLN";"WYPŁATA";"123456/XA/005/06";"2006-05-22";"2006-06-02";"ANNA KOWALSKA";"WARSZAWA AL.KEN 94/95";"070";"TAK";200.00;1;100.00;1;50.00;0;20.00;0;10.00;0;5.00;0;2.00;0;1.00;0;0.50;0;0.20;0;0.10;0;0.05;0;0.02;0;0.01;0;0.00;0;0.00;0;0.00;0;0.00;0;0.00;0↓

0006;"1";"80050511126";"DD6541239";77105000861000000000000000;100.00;"PLN";"ODSZKODOWANIE";"123456/XA/006/06";"2006-05-22";"2006-05-31";"EWA NOWAK";"WARSZAWA UL.AKACJOWA 5/15";"070";"TAK";200.00;0;100.00;1;50.00;0;20.00;0;10.00;0;5.00;0;2.00;0;1.00;0;0.50;0;0.20;0;0.10;0;0.05;0;0.02;0;0.01;0;0.00;0;0.00;0;0.00;0;0.00;0;0.00;0↓

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

Information on corrections

Information file may contain information on corrections, which were sent before. In this case, the flag in information file's header should include "K" sign.

Header of correction's section:

Field description	Type	Length /format	Example / Description
Flag	mand.	1aF	„K” - Corrections
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 character (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 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:

```
"K";"123456";"2006052101";6;2500.00
```

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

Field description	Type	Length /format	Example / Description
Line	mand.	4nV	Line's number of withdrawal's correction order
Input file's ID	mand.	16aV	File's ID (given by a Client), corrected (in input file, the field in file's ID header)
Original line	mand.	4nV	Line's number of corrected withdrawal's order (in input file, the field in Line transaction's section)
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 details
Signature	mand.	35aV	Withdrawal's signature – unambiguous transaction's ID; the first 4 characters is Client's ID, according to signature from input file
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";"SETTLEMENT";"1234XX00206";"2006-05-22";"2006-05-02";"JAN KOWALSKI";"WARSZAWA UL. BELWEDERSKA 2/4 ";"";""↓
```

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

```
0003;"2006052101";0003;"1";"33450511123";"ABC234567";77105000861000000100756501;400.00;"PLN";"ADVANCE 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";"ODSZKODOWANIE";"1234XX00506";"2006-05-22";"2006-06-02";"PAWEŁ JANAS";"KATOWICE UL. POSTĘPU 2/5";"";""↓
```

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

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

“↓” means the end of the line sign (CRLF).

VI. Sepa XML import format

The “Import of orders” template in the SEPA XML format is a predefined template used by various orders. It supports the following payments:

- Domestic Payments,
- Domestic Payments to the Social Insurance Institution,
- Domestic Payments to the Tax Office,
- Internal Payments,
- European Payments,
- Foreign Payments, and
- MT101.

Import template complies with the pain.001.001.09 format as per ISO20022 standard.

A. Notation

Element name in the table	Description
XML element	Defines the XML element name. Label names from the ISO20022 standard are used; when not available, names are assigned by the bank. Nesting shown with + characters
Status	M – mandatory field
	O – optional field
	C – conditional field
Format	n – numbers allowed only (0-9)
	a – capital letters allowed only (A-Z)
	x – any character
	c – capital letters and numer allowed only (A-Z), (0-9)
	d – digital number
	! – fixed length
	[] – optional value
ISO Date	YYY-MM-DD
ISO DateAndTime	YYY-MM-DDThh:mm:ss

The following characters can be used in the order:

- small and capital letters,
- numbers,
- special characters: / - ? : () . , ' + space.

For “SEPA CT”-like messages only small and capital letters from the Latin alphabet can be used. The fields in domestic orders cannot contain the characters: | ”

The fields in other orders cannot contain the characters: * ; “ ! | #

B. File structure

Overall file structure is as follows:

Group Header

- mandatory block,
- occurs only once,
- contains the message header, composed of the date and unique identifier.
- The header is shared by all orders.
- It contains the name of the batch for all Payment Information blocks.

Payment Information

- mandatory block,
- can occur many times,
- contains transactions under the payment from one debited account.

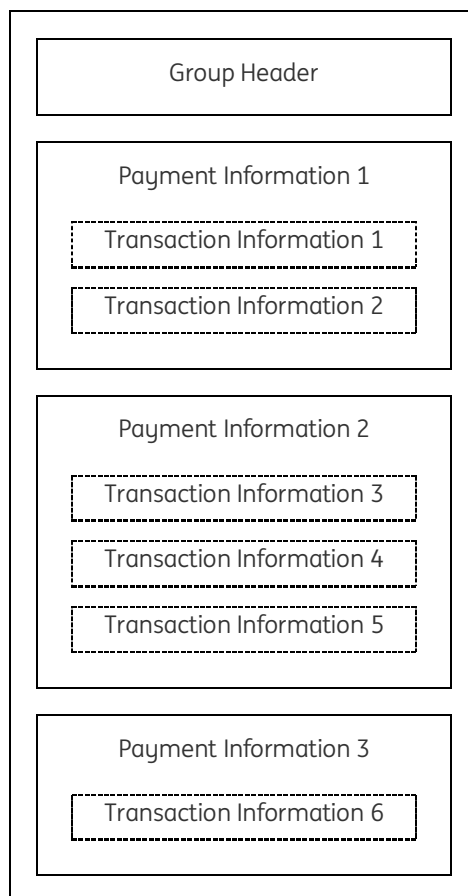
When it is more than one transaction, a batch is created in the system (a simple batch – all debits from the same account).

When many Payment Information blocks were given, one common batch is created. Conditional on the account debited, it can be a simple or standard batch.

Transaction Information

- mandatory block,
- it can occur many times under one block of Payment Information type,
- it contains data of the “other” transaction party.

When the PaymentTypeInformation block was given at the PaymentInformation level and at the TransactionInformation level, then the TransactionInformation block has a higher priority.



C. Batching rules

- One import file is used to create one batch.
- Batch name is defined in the Group Header, in the field: MsgID.
- When many Payment Information blocks were given, they are combined into one batch.
- When all orders in individual Payment Information blocks satisfy the terms and conditions of a simple batch and additionally each order has the STRAIGHT value in the InstrForDbtrAgt field, all such orders are combined into one simple batch.
- When at least one of the orders does not satisfy the terms and conditions of a simple batch (e.g. different currency, transaction type or different number of the account debited in the PaymentInformation block) a standard batch is created.
- Batches with a mix of domestic and foreign orders can also be created.

D. Differentiation rules for the file orders

Order type	Rule
Domestic orders	<p>Domestic: transfer currency PLN and account debited in PLN and account credited maintained at a bank in Poland.</p> <p>Bank code given in one of the fields:</p> <p>+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++ClrSysId ++++++Cd ++++++Mmbld</p> <p>Note! For domestic orders the BIC field must be empty.</p>
Foreign orders	<p>(group 1) transfer in PLN to foreign banks (group 2) transfer in the currency other than PLN to domestic banks (ING BSK included) and foreign banks</p> <p>Bank code in the field</p> <p>+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC</p> <p>Note! BIC field cannot be left empty. When there is no code in the Mmbld field or when the bank code was not specified but the bank address was given, the transfer should be considered as foreign transfer. For domestic orders the BIC field must be empty.</p>

SEPA orders	<p>The 'SEPA' constant value is required in the tag.</p> <p>+PmtInf ++PmtTpInf +++SvcLvl ++++Cd</p> <p>Or</p> <p>+PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd</p>
Orders to Social Insurance Institution	<p>Domestic transfer and additionally 'SSBE' value in the field</p> <p>+PmtInf ++CdtTrfTxInf +++ PmtTpInf ++++CtgyPurp +++++Cd</p>
Orders to Tax Office	<p>Domestic transfer and additionally 'TAXS' value in the field</p> <p>+PmtInf ++CdtTrfTxInf +++ PmtTpInf ++++CtgyPurp +++++Cd</p>
Internal transfers	<p>Domestic transfer and additionally 'INTC' value in the field</p> <p>+PmtInf ++CdtTrfTxInf +++ PmtTpInf ++++CtgyPurp +++++Cd</p> <p>Note! When a transfer is made between the accounts of one client it is treated by ING BusinessOnLine as an internal transfer. When a transfer is made between the accounts of various clients, it is a domestic transfer.</p>

E. File format

Group header block

Field name	XML element name	Status	Format	Remarks
Message identifier	+GrpHdr ++MsgId	M	35x	Unique for a given sender. For the messages with transfers, the message identifier value is used to check the status of transfers sent. The identifiers of the messages sent by one client have to be unique (they cannot be repeated). An error will be reported for repeated identifiers. Message identifier is saved as used only when the message was correct and the message-based transfers were saved. They are used to name the batch.
Message creation date and time	+GrpHdr ++CreDtTm	M	ISO DateAnd Time	
Number of message orders	+GrpHdr ++NbOfTxs	M	15d	
Checksum	+GrpHdr ++CtrlSum	O		The total value of all batch orders, regardless of the order currency. Soft validation - checking that the same file has not been imported yet. When the user has imported the file and tries to upload the same file (the checksum is remembered), a popup will appear on the screen: The file has already been imported. Do you want to re-import it? and the user will be able to choose OK/ Cancel.
Order initiator	+GrpHdr ++InitgPty +++Nm	M	70x	A sequence allowing identification of the order author in the ERP system.
Sender identifier	+GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr +++++Id	O	35x	Client identifier

Payment information and transaction information blocks

PmtInf Payments Block

This block contains a list of payments for one debited account.

Field name	XML element name	Status	Format	Remarks
Name of batch of transfers	+PmtInf ++PmtInfId	O	35x	In accordance with RBE: References assigned by the sender - unique identifier of information block in the message.

Payment method	+PmtInf ++PmtMtd	M	3!a	Constant value TRF
Mass orders mark	+PmtInf ++BtchBookg	O		False – standard orders (debit per transaction). True – orders booked under one transaction. This type of orders is not processed now. When no value has been given, false should be taken.
Number of transactions in the batch	+PmtInf ++NbOfTxs	M		Number of transactions in one batch, that is under one PmtInf tag. The field is not mandatory. The user may approve the batch only.
Batch checksum	+PmtInf ++CtrlSum	O	18d	Total number of transactions in one batch, that is under one PmtInf tag. The field is not mandatory. The user may approve the batch only.
Payment type code (Payment Type Information - Service Level - Code)	+PmtInf ++PmtTpInf +++SvcLvl ++++Cd	C	4a!	The field is mandatory for SEPA transfers for which 'SEPA' is an acceptable value.
Target execution category	+PmtInf ++PmtTpInf ++CtgyPurp	O		The field is not used.
Execution date	+PmtInf ++ReqdExctnDt	M	ISO Date	
Sender name	+PmtInf ++Dbtr +++Nm	M	70x	Order initiator name.
Sender address	+PmtInf ++Dbtr +++PstlAdr ++++AdrLine	O	70x	Maximum number of occurrences = 2; Total length of both fields cannot be over 70 characters.
Sender country code	+PmtInf ++Dbtr +++PstlAdr ++++Ctry	C	2!a	Country code in line with ISO 31666 The field is mandatory when the AdrLine field was added.
Sender account IBAN	+PmtInf ++DbtrAcct +++Id ++++IBAN	C		IBAN format is mandatory for SEPA and foreign transfers.
Sender account BBAN	+PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	C	26!n	Account in the BBAN standard.

Domestic identifier of the sender bank	+PmtInf ++DbtrAgt +++FinInstnld ++++ClrSysMmbld +++++Mmbld	C	8!n	Bank's clearing number.
Sender bank's BIC	+PmtInf ++DbtrAgt +++FinInstnld ++++BICFI	C	11!a	Sender bank's BICFI. BICFI mandatory for SEPA transfers. Should be given for foreign transfers – when available.
Fee settlement	+PmtInf ++ChrgBr	O	4!a	Acceptable values: CRED – fee paid by the counterparty DEBT – fee paid by the sender SHAR – shared fee SLEV – fee accrued in line with bank's arrangements Completion rules: Domestic transfers – ignored field SEPA transfer – fill in the SLEV value Foreign transfer – fill in one of the values: CRED, DEBT or SHAR.
Account for BBAN fees	+PmtInf ++ChrgsAcct +++Id ++++Othr +++++Id	C	12d	Account in the BBAN format. The field is mandatory when the ChrgBr field was filled in.
Account for IBAN fees	+PmtInf ++ChrgsAcct +++Id ++++IBAN	C	12d	Account in the IBAN format. The field is mandatory when the ChrgBr field was filled in. IBAN format should be used for SEPA and foreign orders.

Data of single CdtTrfTxInf payment:

Field name	XML element name	Status	Format	Remarks
Reference	+PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId	M	35x	The field is mandatory under the standard – when not provided by the bank client, the ERP System has to fill it in with the 'not provided' value.

Clearing channel identifier	+PmtInf ++CdtTrfTxInf +++PmtTplnf ++++Svclvl +++++Cd	C	4!a	Note! When the value is not provided, the transaction type is defined with the tag +PmtInf ++Svclvl +++Cd defined per the entire PaymentInfo batch. Field used for domestic transfers. For SORBNET transactions a constant value 'RTGS'. For ELIXIR transactions field forbidden. Field ignored for internal orders. Foreign transfer – field not allowed for NORM values in the order priority. For HIGH values possible values are: SEPA for European transfer URGP – for urgent European transfer - today
Order priority	+PmtInf ++CdtTrfTxInf +++PmtTplnf ++++InstrPrty	O	4!a	ISO 20022 admits the following codes: 'HIGH' 'NORM' Putting the NORM value in the field or absence of that field – the transfer will be treated as so far. Putting the HIGH value in the field – the transfer will be validated and there will be an attempt made to send it via ExpressElixir. Field ignored for internal orders.
Order category	+PmtInf ++CdtTrfTxInf +++ PmtTplnf ++++CtgyPurp +++++Cd	C	4!a	Acceptable codes are the following: 'TAXS' – for orders to the Tax Office 'SSBE' – for orders to the Social Insurance Institution INTC – for intrabank orders CASH – for cash deposit. Field forbidden for other order types.
Own category of the order	+PmtInf ++CdtTrfTxInf +++ PmtTplnf ++++CtgyPurp +++++Prtry	C	4!a	SPLT or VATX – for orders using the split payment mechanism.
Transfer amount	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt	M	18d	Currency code compliant with ISO 4217. Amount in the brackets from 0.01 to 999,999,999,999.99.

Transfer currency	+PmtInf ++CdtTrfTxInf +++Amt ++++InstdAmt : Ccy	M	3!a	Currency code compliant with ISO 4217.
Identifier of the intermediary bank	+PmtInf ++CdtTrfTxInf +++IntrmyAgt1 ++++FinInstnId +++++ClrSysMmbld +++++ClrSysId +++++Cd +++++Mmbld	C		For foreign transfers only.
BIC of the intermediary bank	+PmtInf ++CdtTrfTxInf +++IntrmyAgt1 ++++FinInstnId +++++BICFI	C	11!a	For foreign transfers only.
Name of the Intermediary bank	+PmtInf ++CdtTrfTxInf +++IntrmyAgt1 ++++FinInstnId +++++Nm	C		For foreign transfers only.
Address of the counterparty bank	+PmtInf ++CdtTrfTxInf +++IntrmyAgt1 ++++FinInstnId +++++PstlAdr	O	35x	For foreign transfers only. Fill in <Ctry> and two lines at maximum from <AdrLine>.
Identifier of the counterparty bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld +++++ClrSysId +++++Cd +++++Mmbld	C	8!n	Counterparty bank's clearing number.

BICFI of the counterparty bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnld +++++BICFI	C	4!a2!a2!c[3!c]	BICFI of the counterparty bank – the field is mandatory for SEPA transfers. For foreign transfers – provide the correct BIC or enter the full name and address of the beneficiary bank. In the absence of BICFI, ING Bank will process the order in the NON STP mode and will charge the Client's bank account with extra fees (the so-called NON STP fee) under the Table of Fees and Commissions and those charged by the beneficiary bank.
Counterparty bank name	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnld +++++Nm	C	70x	Bank name for foreign transfers. Name optional when BICFI was provided. The name is mandatory when BICFI was not provided.
Address of the counterparty bank	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnld +++++PstlAdr		35x	Fill in the field for foreign transfers when BICFI was not provided. Fill in the country <Ctry> and address (two lines at maximum from <AdrLine>).
Structured address of the Counterparty's bank: City	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnld +++++PstlAdr +++++TwnNm	C/M	35x	Only for currency and European transfers. If the transfer is to be processed with data in a structured form, the field is required.
Structured address of the Counterparty's bank: Street	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnld +++++PstlAdr +++++StrtNm	O	70x	Only for currency and European transfers.
Structured contractor's address: Building number	+PmtInf ++CdtTrfTxInf. +++Cdtr ++++PstlAdr +++++BldgNb	O	16x	Field used for currency and European transfers sent in a structured form
Structured address of the Counterparty's bank: Apartment number	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnld +++++PstlAdr +++++Room	O	12x	Only for currency and European transfers.

Structured address of the contractor: Postal code	+PmtInf ++CdtTrfTxInf. +++Cdtr +++PstlAdr ++++PstCd	O	16x	Field used for currency and European transfers sent in a structured form
Structured address of the Counterparty's bank: Country Sub Division	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnld +++++PstlAdr +++++CtrySubDvsn	O	35x	Only for currency and European transfers.
Counterparty name	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Nm	M	70x/140x	Maximum number of occurrences = 2. For currency and European transfers, 140 characters are allowed. For other transactions, 70 characters are allowed.
Contractor's address - unstructured form	+PmtInf ++CdtTrfTxInf +++Cdtr +++PstlAdr ++++AdrLine	O	70x/140x	Maximum occurrences =2; For currency and European transfers the total length of both fields cannot exceed 140 characters. For other transactions, the total length of both fields cannot exceed 70 characters.
Counterparty country	+PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry	C/M	2!a	The field is mandatory when the AdrLine field is present.

Counterparty bank identifier	+PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++ClrSysId +++++++Cd	O	5!a	AUBSB – Bank branch code used in Australia CACPA – Bank branch code used in Canada CHBCC – Financial institution identifier (IID) used in Switzerland, without a check digit CHSIC – Financial Institution Identifier (IID) used in Switzerland, including a check digit CNAPS – Bank branch code used in China GBDSC – Bank branch code used in the UK HKNCC – Bank branch code used in Hong Kong INFSC – Bank branch code used in India JPZGN – Bank branch code used in Japan NZNCC – Bank branch code used in New Zealand SGIBG – Bank branch code used in Singapore THCBC – Bank identification code used in Thailand TWNCC – Bank branch code used in Taiwan USABA – A transit number assigned by the ABA to U.S. financial institutions ZANCC – Bank branch code used in South Africa NZRSA – New Zealand (RTGS Settlement Account)
Country of residence (stay) for the person	+PmtInf ++CdtTrfTxInf +++Cdtr ++++CtryOfRes	O	2!a	When PL or when the field is absent, we assume that it is a resident; a non-resident otherwise.
Counterparty account in the BBAN format	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr ++++++Id	C/M	34n	Account in the BBAN format for domestic transfers or foreign transfers when IBAN is unavailable. In the case of payment to Social Insurance Institution (ZUS), an individual ZUS account number should be provided.
Counterparty account in the IBAN format	+PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++IBAN	M	2!a2!n30c	For SEPA transfers, give the account in the IBAN format. For foreign or domestic transfers, IBAN is recommended. In the case of payment to Social Insurance Institution (ZUS), an individual ZUS account number should be provided.

Counterparty invoice in a different format	PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id +++++Othr +++++Id		A char 35	
Tax (the field is mandatory for orders to the Tax Office)	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr ++++TaxId ++++RegnId ++++Rcrd +++++Tp +++++FrmsCd	C		The field is mandatory for orders to the Tax Office. Field structure is described in the following tables.
Final recipient: LEI	+PmtInf ++CdtTrfTxInf +++UltmtCdtr ++++Id +++++OrgId +++++LEI	O	20x	Field only for currency and European transfers. Final recipient. Organization ID
Recipient ID: Organization ID - Any BIC (formerly BIC/BEI)	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++OrgId +++++Prtry	O	11x	Field only for currency and European transfers. Recipient ID - Organization ID: Any BIC (formerly BIC/BEI)
Recipient ID - Organization ID: number	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++OrgId +++++Othr +++++Id	O	35x	Field only for currency and European transfers.

Recipient ID - Organization ID: other code than Any BIC (formerly BIC/BEI)	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++Orgld +++++Othr +++++SchemeNm +++++Cd	O	4x	Field only for currency and European transfers.
Recipient ID - Organization ID: ID	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++Orgld +++++Othr +++++SchemeNm +++++SchmeNm	O	35x	Field only for currency and European transfers.
Recipient ID - Organization ID: Publisher	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++Orgld +++++Othr +++++Issr	O	35x	Field only for currency and European transfers.
Recipient ID - Private ID: date of birth	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++Prvtld +++++DtAndPlcOfBirth +++++BirthDt	O	10!n	Field only for currency and European transfers.
Recipient ID - Private ID: country of birth	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++Prvtld +++++DtAndPlcOfBirth +++++CtryOfBirth	O	21a	Field only for currency and European transfers.

Recipient ID - Private ID: Another ID	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++PrvtId +++++Othr +++++Id	O	35x	Field only for currency and European transfers.
Recipient ID - Private ID: other code	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Cd	O	4x	Field only for currency and European transfers.
Recipient ID - Private ID: ID	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Prtry	O	35x	Field only for currency and European transfers.
Recipient ID - Private ID: Publisher	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++PrvtId +++++Othr +++++Issr	O	35x	Field only for currency and European transfers.
Final recipient: LEI	+PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++OrgId +++++LEI	O	20x	Field only for currency and European transfers.
Final recipient: name	+PmtInf ++CdtTrfTxInf +++UltmtCdtr ++++Nm	M	70x	Field only for currency and European transfers.

Original payer: name	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Nm	M	70x	Field only for currency and European transfers.
Original Payer - Organization ID: Other ID	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++Orgld +++++Othr +++++Id	O	35x	Field only for currency and European transfers.
Original Payer - Organization ID: Other Code	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++Orgld +++++Othr +++++SchmeNm +++++Cd	O	4x	Field only for currency and European transfers.
Original Payer - Organization ID: Other Code	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++Orgld +++++Othr +++++SchmeNm +++++Prtry	O	35x	Field only for currency and European transfers.
Original Payer - Organization ID: Issuer	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++Orgld +++++Othr +++++Issr	O	35x	Field only for currency and European transfers.
Original payer - organization identifier: LEI	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++Orgld +++++LEI	O	20x	Field only for currency and European transfers.

Original payer - private identifier: date of birth	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt	0	10!n	Field only for currency and European transfers.
Original payer - private identifier: city of birth	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth	0	35x	Field only for currency and European transfers.
Original payer - private identifier: country of birth (code)	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth	0	2!a	Field only for currency and European transfers.
Original Payer - Private ID: Other ID	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++Othr +++++Id	0	35x	Field only for currency and European transfers.
Original payer - private ID: different code	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Cd	0	4x	Field only for currency and European transfers.

Original Payer - Private ID: ID	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Prtry	O	35x	Field only for currency and European transfers.
Original payer - private identifier: issuer	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++Issr	O	35x	Field only for currency and European transfers.
Payer identifier - organization identifier: Any BIC (formerly BIC/BEI)	+PmtInf ++Dbtr +++Id ++++Orgld +++++AnyBIC	O	11x	Field only for currency and European transfers.
Payer ID - Organization ID: another identifier	+PmtInf ++Dbtr +++Id ++++Orgld +++++Other ++++++Id	O	35x	Field only for currency and European transfers.
Payer ID - Organization ID: different code	+PmtInf ++Dbtr +++Id ++++Orgld +++++Othr ++++++SchmeNm +++++++Cd	O	4x	Field only for currency and European transfers.
Payer ID - organization ID: identifier	+PmtInf ++Dbtr +++Id ++++Orgld +++++Othr ++++++SchmeNm +++++++Prtry	O	35x	Field only for currency and European transfers.

Payer ID - organization ID: issuer	+PmtInf ++Dbtr +++Id ++++Orgld +++++Othr ++++++Issr	O	35x	Field only for currency and European transfers.
Payer identifier - organization identifier: LEI	+PmtInf ++Dbtr +++Id ++++Orgld +++++LEI	O	20x	Field only for currency and European transfers.
Additional information for the originator's bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	When sending a package of orders, depending on the bank and the type of package being sent, the field may contain the following package type designations, separated by commas: 'PAYMENT' - pay package 'PAYMENT_ADMISSION' - payroll package with top-up 'STRAIGHT' - a straight package. The absence of any of the above markings means a regular parcel. If the Bank allows it and the field is set to 'SEND' for all transactions in the batch, the orders will be automatically sent if the acceptance patterns are met. Otherwise, even if the acceptance patterns are met, the parcel will not be sent.
Order title - unstructured	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	For currency transfers only if the title is to be in unstructured form. The field can only appear once. If the Split Payment Mechanism is used, a title should be built in accordance with the specifications in Table 2: Title Specification for the Split Payment Mechanism:
Order title - structural for transactions to the Tax Office	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf ++++++RfrdDocNb ++++++AddtlRmtInf	C	35x	Field intended for Tax Office transactions. RfrdDocNb - Payment type, Declaration, Declaration number AddtlRmtInf - Decision number/agreement/enforcement title Detailed information about the field in the table Contents of the TAX field for payments to the Tax Office

Structural payment title: code	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++CdtrRefInf +++++Tp +++++CdOrPrtry +++++Cd	C/O	4x	Only for currency and European transfers. List of acceptable values for a currency transfer: RADM-Remittance Advice Message RPIN-Related Payment Instruction FXDR-Foreign Exchange Deal Reference DISP-Dispatch Advice PUOR-Purchase Order Value for European transfer: SCOR-Structured Communication Reference If it is filled, the Prtry option cannot be used (+++++Prtry)
Structural payment title:	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++CdtrRefInf +++++Tp +++++CdOrPrtry +++++Prtry	C/O	35x	Only for currency and European transfers. If the field is filled, the code option cannot be used (+++++Cd)
Structural payment title: publisher	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++CdtrRefInf +++++Tp +++++Issr	C/O	35x	Only for currency and European transfers.
Structural payment title: document references	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++CdtrRefInf +++++Ref	C/M	35x	Only for currency and European transfers. The field is required if the title is in structured form.
Structural payment title: free text	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++AddtlRmtInf	C/O	140x	Only for currency and European transfers. Free text.

Original payer	+PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++Orgld +++++AnyBIC	O	11x	Field used only for currency and European transfers.
Identifikator: Purpose Code	+PmtInf ++CdtTrfTxInf +++Purp ++++Cd	O	4	Only for currency and European transfers. Identifier: Purpose Code
Identifikator Purpose Proprietary	+PmtInf ++CdtTrfTxInf +++Purp ++++Prtry	O	35	Only for currency and European transfers. Identifier: Purpose Proprietary
Additional information for the sender bank	+PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt	O	140x	When a batch of orders is sent, conditional on the bank and the type of the batch sent, the field can contain batch type tags, separated with commas: 'PAYMENT' – payroll batch 'PAYMENT_ADMISSION' – payroll batch with credit amount 'STRAIGHT' – simple batch. Absence of any of the above labelling means that the batch is a standard batch. When the bank so admits and when the field has the 'SEND' value set for all transactions in the batch, orders will be sent automatically after the approval flow rules have been met. Otherwise, the batch will not be sent even if the approval flow rules have been met. When a given bank does not support a given value, an error is returned.
Order title - non-structural	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Ustrd	C	140x	The field can appear only once. If the split payment mechanism is used, built the title that is consistent with the specification from table 2: Title specification for split payment mechanism.
Order title - structural	+PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf +++++RfrdDocNb +++++AddtlRmtInf	C	35x	Field earmarked for transactions to the Social Insurance Institution. RfrdDocNb – deposit type, declaration, declaration number. AddtlRmtInf – Number of the decision/ agreement/ writ of execution.

TAX field content for payments to the Tax Office:

Nazwa pola	Nazwa elementu XML	Status	Format	Uwagi
Debtor identifier	+PmtInf ++CdtTrfTxInf +++Tax ++++Dbtr +++++RegnId		1!x34x	E.g. 1ABV12345678, where the first symbol in the field shows the type of identifier used: N – NIP (Tax Identification Number) R – REGON (Statistical Identification Number) P – PESEL (Personal Identification Number) 1 – ID card 2 – Passport 3 – other identifier type Subsequent 34 characters include the serial number of the identifier.
Description of the payment type	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++Tp		35x	Here we enter the period (year, period type and number).
Form type	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++FrmsCd		35x	Here we enter the form type.
Additional information	+PmtInf ++CdtTrfTxInf +++Tax ++++Rcrd +++++AddtlInf		140x	Liability specification (document type, for example: a decision, writ of execution, ruling).

F. Examples

1. Domestic orders - account in NRB format

```
<urn2:Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03pain.001.001.03.xsd"
xmlns:urn2="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchemaInstance">
```

```
<urn2:CstmrCdtTrfInItN>
<urn2:GrpHdr>
<urn2:MsgId>PRZELEW_KRAJOWY0001</urn2:MsgId>
<urn2:CreDtTm>2014-07-17T00:00:00.000+02:00</urn2:CreDtTm>
<urn2:NbOfTxS>1</urn2:NbOfTxS>
<urn2:CtrlSum>1</urn2:CtrlSum>
<urn2:InitgPty>
<urn2:Nm>Zaklady Wytwórcze</urn2:Nm>
</urn2:InitgPty>
</urn2:GrpHdr>
<urn2:PmtInf>
```

<urn2:PmtInflId>OPRZELEW_KRAJOWY0001</urn2:PmtInflId>
<urn2:PmtMtd>TRF</urn2:PmtMtd>
<urn2:BtchBookg>>false</urn2:BtchBookg>
<urn2:NbOfTxs>1</urn2:NbOfTxs>
<urn2:ReqdExctnDt>2014-07-17</urn2:ReqdExctnDt>
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 </urn2:ClrSysMmbld>
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</urn2:DbtrAgt>
<urn2:CdtTrfTxInf>
 <urn2:PmtId>
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 <urn2:PstlAdr>
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 <urn2:AdrLine>Ul. Romanska</urn2:AdrLine>
 <urn2:AdrLine>Gdansk</urn2:AdrLine>
 </urn2:PstlAdr>

```

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    </urn2:Othr>
  </urn2:Id>
</urn2:CdtrAcct>
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  <urn2:Ustrd>Testowy metastandard</urn2:Ustrd>
</urn2:RmtInf>
</urn2:CdtTrfTxInf>
</urn2:PmtInf>
</urn2:CstmrCdtTrfInItN>
</urn2:Document>

```

2. Domestic orders - account in IBAN format

```

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xmlns:urn2="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchemaInstance">
  <urn2:CstmrCdtTrfInItN>
    <urn2:GrpHdr>
      <urn2:MsgId>Prosta1</urn2:MsgId>
      <urn2:CreDtTm>2014-07-18T00:00:00.000+02:00</urn2:CreDtTm>
      <urn2:NbOfTxs>2</urn2:NbOfTxs>
      <urn2:CtrlSum>1</urn2:CtrlSum>
      <urn2:InitgPty>
        <urn2:Id>
          <urn2:OrgId>
            <urn2:Othr>
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            </urn2:Othr>
          </urn2:OrgId>
        </urn2:Id>
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      </urn2:InitgPty>
    </urn2:GrpHdr>
    <urn2:PmtInf>
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      <urn2:ReqdExctnDt>2014-07-18</urn2:ReqdExctnDt>
      <urn2:PmtMtd>TRF</urn2:PmtMtd>
      <urn2:BtchBookg>false</urn2:BtchBookg>
      <urn2:NbOfTxs>2</urn2:NbOfTxs>
      <urn2:Dbtr>
        <urn2:Nm>Zakłady Wytwórcze</urn2:Nm>

```

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  </urn2:Id>
</urn2:DbtrAcct>
<urn2:DbtrAgt>
  <urn2:FinInstnId>
    <urn2:ClrSysMmbld>
      <urn2:Mmbld>11111111</urn2:Mmbld>
    </urn2:ClrSysMmbld>
  </urn2:FinInstnId>
</urn2:DbtrAgt>
<urn2:CdtTrfTxInf>
  <urn2:PmtId>
    <urn2:EndToEndId>XYZ test 35znaków w polu test</urn2:EndToEndId>
  </urn2:PmtId>
  <urn2:PmtTpInf>
    <urn2:InstrPrty>HIGH</urn2:InstrPrty>
  </urn2:PmtTpInf>
  <urn2:Amt>
    <urn2:InstdAmt Ccy="PLN">3.00</urn2:InstdAmt>
  </urn2:Amt>
  <urn2:CdtrAgt>
    <urn2:FinInstnId>
      <urn2:ClrSysMmbld>
        <urn2:Mmbld>22222222</urn2:Mmbld>
      </urn2:ClrSysMmbld>
    </urn2:FinInstnId>
  </urn2:CdtrAgt>
  <urn2:Cdtr>
    <urn2:Nm>Adam Testowy</urn2:Nm>
    <urn2:PstlAdr>
      <urn2:Ctry>PL</urn2:Ctry>
      <urn2:AdrLine>Ul. Romańska</urn2:AdrLine>
      <urn2:AdrLine>Gdańsk</urn2:AdrLine>
    </urn2:PstlAdr>
  </urn2:Cdtr>
  <urn2:CdtrAcct>
    <urn2:Id>
      <urn2:IBAN>PL22222222222222222222222222222222</urn2:IBAN>
    </urn2:Id>
  </urn2:CdtrAcct>
```



```
</urn2:CstmrCdtTrflnitn>
</urn2:Document>
```

3. Tax Office orders

```
<urn2:Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03pain.001.001.03.xsd"
xmlns:urn2="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchemainstance">
```

```
<urn2:CstmrCdtTrflnitn>
  <urn2:GrpHdr>
    <urn2:MsgId>US00010</urn2:MsgId>
    <urn2:CreDtTm>2014-07-19T00:00:00.000+02:00</urn2:CreDtTm>
    <urn2:NbOfTxes>1</urn2:NbOfTxes>
    <urn2:InitgPty>
      <urn2:Nm>Firma XYZ</urn2:Nm>
      <urn2:Id>
        <urn2:OrgId>
          <urn2:Othr>
            <urn2:Id>test</urn2:Id>
          </urn2:Othr>
        </urn2:OrgId>
      </urn2:Id>
    </urn2:InitgPty>
  </urn2:GrpHdr>
  <urn2:PmtInf>
    <urn2:PmtInflId>2123</urn2:PmtInflId>
    <urn2:PmtMtd>TRF</urn2:PmtMtd>
    <urn2:BtchBookg>false</urn2:BtchBookg>
    <urn2:ReqdExctnDt>2014-07-19+02:00</urn2:ReqdExctnDt>
    <urn2:Dbtr>
      <urn2:Nm>Firma XYZ</urn2:Nm>
    </urn2:Dbtr>
    <urn2:DbtrAcct>
      <urn2:Id>
        <urn2:Othr>
          <urn2:Id>11111111111111111111111111111111</urn2:Id>
        </urn2:Othr>
      </urn2:Id>
    </urn2:DbtrAcct>
    <urn2:DbtrAgt>
      <urn2:FinInstnId>
        <urn2:ClrSysMmbld>
          <urn2:Mmbld>11111111</urn2:Mmbld>
        </urn2:ClrSysMmbld>
      </urn2:FinInstnId>
    </urn2:DbtrAgt>
```

```
<urn2:CdtTrfTxInf>
  <urn2:PmtId>
    <urn2:EndToEndId>123456</urn2:EndToEndId>
  </urn2:PmtId>
  <urn2:PmtTpInf>
    <urn2:CtgyPurp>
      <urn2:Cd>TAXS</urn2:Cd>
    </urn2:CtgyPurp>
  </urn2:PmtTpInf>
  <urn2:Amt>
    <urn2:InstdAmt Ccy="PLN">131.00</urn2:InstdAmt>
  </urn2:Amt>
  <urn2:CdtrAgt>
    <urn2:FinInstnId/>
  </urn2:CdtrAgt>
  <urn2:Cdtr>
    <urn2:Nm>Zaklad ubezpieczen</urn2:Nm>
    <urn2:PstlAdr>
      <urn2:Ctry>PL</urn2:Ctry>
      <urn2:AdrLine>Ul. Romanska</urn2:AdrLine>
      <urn2:AdrLine>Gdansk</urn2:AdrLine>
    </urn2:PstlAdr>
  </urn2:Cdtr>
  <urn2:CdtrAcct>
    <urn2:Id>
      <urn2:Othr>
        <urn2:Id>43101012123051052223000000</urn2:Id>
      </urn2:Othr>
    </urn2:Id>
  </urn2:CdtrAcct>
  <urn2:Tax>
    <urn2:Dbtr>
      <urn2:RegnId>1AAD053953</urn2:RegnId>
    </urn2:Dbtr>
    <urn2:Rcrd>
      <urn2:Tp>2013R01</urn2:Tp>
      <urn2:FrmsCd>PIT37</urn2:FrmsCd>
      <urn2:AddtlInf>decyzja</urn2:AddtlInf>
    </urn2:Rcrd>
  </urn2:Tax>
  <urn2:RmtInf>
    <urn2:Ustrd>okolicynop</urn2:Ustrd>
  </urn2:RmtInf>
```

```
</urn2:CdtTrfTxInf>
</urn2:PmtInf>
</urn2:CstmrCdtTrfInItN>
</urn2:Document>
```

4. MT101 CRED order

```
<urn2:Document xmlns:urn2="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchemaInstance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03pain.001.001.03.xsd">
<urn2:CstmrCdtTrfInItN>
<urn2:GrpHdr>
<urn2:MsgId>MessageIDCRED</urn2:MsgId>
<urn2:CreDtTm>2014-07-19T16:00:00.000Z</urn2:CreDtTm>
<urn2:NbOfTxs>1</urn2:NbOfTxs>
<urn2:InitgPty>
<urn2:Nm>Zakłady Wytwórcze</urn2:Nm>
</urn2:InitgPty>
</urn2:GrpHdr>
<urn2:PmtInf>
<urn2:PmtInflId>tetsty</urn2:PmtInflId>
<urn2:PmtMtd>TRF</urn2:PmtMtd>
<urn2:BtchBookg>false</urn2:BtchBookg>
<urn2:ReqdExctnDt>2014-07-21</urn2:ReqdExctnDt>
<urn2:Dbtr>
<urn2:Nm>Zakłady Wytwórcze Kineskop</urn2:Nm>
<urn2:PstlAdr>
<urn2:Ctry>PL</urn2:Ctry>
<urn2:AdrLine>Kwiatowa 15</urn2:AdrLine>
<urn2:AdrLine>00-870 Warszawa</urn2:AdrLine>
</urn2:PstlAdr>
</urn2:Dbtr>
<urn2:DbtrAcct>
<urn2:Id>
<urn2:IBAN>HU65137000160415903400000000</urn2:IBAN>
</urn2:Id>
</urn2:DbtrAcct>
<urn2:DbtrAgt>
<urn2:FinInstnId>
<urn2:BIC>INGBHUHBXXX</urn2:BIC>
</urn2:FinInstnId>
</urn2:DbtrAgt>
<urn2:CdtTrfTxInf>
<urn2:PmtId>
<urn2:EndToEndId>TRANS003</urn2:EndToEndId>
```

```

</urn2:PmtId>
<urn2:Amt>
<urn2:InstdAmt Ccy="USD">1.00</urn2:InstdAmt>
</urn2:Amt>
<urn2:ChrgBr>CRED</urn2:ChrgBr>
<urn2:CdtrAgt>
<urn2:FinInstnId>
<urn2:BIC>INGBPLPW</urn2:BIC>
</urn2:FinInstnId>
</urn2:CdtrAgt>
<urn2:Cdtr>
<urn2:Nm>Firma YXZ</urn2:Nm>
<urn2:PstlAdr>
<urn2:Ctry>PL</urn2:Ctry>
<urn2:AdrLine>Kwiatowa 15</urn2:AdrLine>
<urn2:AdrLine>00-870 Warszawa</urn2:AdrLine>
</urn2:PstlAdr>
</urn2:Cdtr>
<urn2:CdtrAcct>
<urn2:Id>
<urn2:Othr>
<urn2:Id>11111111111111111111111111111111</urn2:Id>
</urn2:Othr>
</urn2:Id>
</urn2:CdtrAcct>
<urn2:Purp>
<urn2:Cd>CHQB</urn2:Cd>
</urn2:Purp>
<urn2:RmtInf>
<urn2:Ustrd>Tytul przelewu</urn2:Ustrd>
</urn2:RmtInf>
</urn2:CdtTrfTxInf>
</urn2:PmtInf>
</urn2:CstmrCdtTrfInItm>
</urn2:Document>

```

5. MT101 DEBT order

```

<urn2:Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03pain.001.001.03.xsd"
xmlns:urn2="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchemaInstance">
  <urn2:CstmrCdtTrfInItm>
    <urn2:GrpHdr>
      <urn2:MsgId>MessageIDDEBT</urn2:MsgId>
      <urn2:CreDtTm>2014-07-19T16:00:00.000Z</urn2:CreDtTm>
      <urn2:NbOfTx>1</urn2:NbOfTx>

```

```
<urn2:InitgPty>
  <urn2:Nm>Zakłady Wytwórcze</urn2:Nm>
</urn2:InitgPty>
</urn2:GrpHdr>
<urn2:PmtInf>
  <urn2:PmtInflId>testy</urn2:PmtInflId>
  <urn2:PmtMtd>TRF</urn2:PmtMtd>
  <urn2:BtchBookg>>false</urn2:BtchBookg>
  <urn2:ReqdExctnDt>2014-07-21</urn2:ReqdExctnDt>
  <urn2:Dbtr>
    <urn2:Nm>Zakłady Wytwórcze Kineskop</urn2:Nm>
    <urn2:PstlAdr>
      <urn2:Ctry>PL</urn2:Ctry>
      <urn2:AdrLine>Kwiatowa 15</urn2:AdrLine>
      <urn2:AdrLine>00-870 Warszawa</urn2:AdrLine>
    </urn2:PstlAdr>
  </urn2:Dbtr>
  <urn2:DbtrAcct>
    <urn2:Id>
      <urn2:Othr>
        <urn2:Id>40702840600001003087</urn2:Id>
      </urn2:Othr>
    </urn2:Id>
  </urn2:DbtrAcct>
  <urn2:DbtrAgt>
    <urn2:FinInstnId>
      <urn2:BIC>INGBNL2AXXX</urn2:BIC>
    </urn2:FinInstnId>
  </urn2:DbtrAgt>
  <urn2:CdtTrfTxInf>
    <urn2:PmtId>
      <urn2:EndToEndId>TRANS003</urn2:EndToEndId>
    </urn2:PmtId>
    <urn2:Amt>
      <urn2:InstdAmt Ccy="EUR">1.00</urn2:InstdAmt>
    </urn2:Amt>
    <urn2:ChrgBr>DEBT</urn2:ChrgBr>
    <urn2:CdtrAgt>
      <urn2:FinInstnId>
        <urn2:BIC>INGBPLPW</urn2:BIC>
      </urn2:FinInstnId>
    </urn2:CdtrAgt>
    <urn2:Cdtr>
```

```

<urn2:Nm>Company XYZ</urn2:Nm>
<urn2:PstlAdr>
  <urn2:Ctry>PL</urn2:Ctry>
  <urn2:AdrLine>Kwiatowa 15</urn2:AdrLine>
  <urn2:AdrLine>00-870 Warszawa</urn2:AdrLine>
</urn2:PstlAdr>
</urn2:Cdtr>
<urn2:CdtrAcct>
  <urn2:Id>
    <urn2:Othr>
      <urn2:Id>11111111111111111111111111111111</urn2:Id>
    </urn2:Othr>
  </urn2:Id>
</urn2:CdtrAcct>
<urn2:Purp>
  <urn2:Cd>CHQB</urn2:Cd>
</urn2:Purp>
<urn2:RmtInf>
  <urn2:Ustrd>Tytuł przelewu</urn2:Ustrd>
</urn2:RmtInf>
</urn2:CdtTrfTxInf>
</urn2:PmtInf>
</urn2:CstmrCdtTrfInItN>
</urn2:Document>

```

6. MT101 SHAR order

```

<urn2:Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03pain.001.001.03.xsd"
xmlns:urn2="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchemaInstance">
  <urn2:CstmrCdtTrfInItN>
    <urn2:GrpHdr>
      <urn2:MsgId>MessageIDSHAR</urn2:MsgId>
      <urn2:CreDtTm>2014-07-19T16:00:00.000Z</urn2:CreDtTm>
      <urn2:NbOfTxs>1</urn2:NbOfTxs>
      <urn2:InitgPty>
        <urn2:Nm>Zakłady Wytwórcze</urn2:Nm>
      </urn2:InitgPty>
    </urn2:GrpHdr>
    <urn2:PmtInf>
      <urn2:PmtInflId>testy</urn2:PmtInflId>
      <urn2:PmtMtd>TRF</urn2:PmtMtd>
      <urn2:BtchBookg>false</urn2:BtchBookg>
      <urn2:ReqdExctnDt>2014-07-21</urn2:ReqdExctnDt>
      <urn2:Dbtr>
        <urn2:Nm>Zakłady Wytwórcze Kineskop</urn2:Nm>

```

```
<urn2:PstlAdr>
  <urn2:Ctry>PL</urn2:Ctry>
  <urn2:AdrLine>Kwiatowa 15</urn2:AdrLine>
  <urn2:AdrLine>00-870 Warszawa</urn2:AdrLine>
</urn2:PstlAdr>
</urn2:Dbtr>
<urn2:DbtrAcct>
  <urn2:Id>
    <urn2:Othr>
      <urn2:Id>40702840600001003087</urn2:Id>
    </urn2:Othr>
  </urn2:Id>
</urn2:DbtrAcct>
<urn2:DbtrAgt>
  <urn2:FinInstnId>
    <urn2:BIC>INGBNL2AXXX</urn2:BIC>
  </urn2:FinInstnId>
</urn2:DbtrAgt>
<urn2:CdtTrfTxInf>
  <urn2:PmtId>
    <urn2:EndToEndId>TRANS003</urn2:EndToEndId>
  </urn2:PmtId>
  <urn2:Amt>
    <urn2:InstdAmt Ccy="EUR">1.00</urn2:InstdAmt>
  </urn2:Amt>
  <urn2:ChrgBr>SHAR</urn2:ChrgBr>
  <urn2:CdtrAgt>
    <urn2:FinInstnId>
      <urn2:BIC>INGBPLPW</urn2:BIC>
    </urn2:FinInstnId>
  </urn2:CdtrAgt>
  <urn2:Cdtr>
    <urn2:Nm>Company XYZ</urn2:Nm>
    <urn2:PstlAdr>
      <urn2:Ctry>PL</urn2:Ctry>
      <urn2:AdrLine>Kwiatowa 15</urn2:AdrLine>
      <urn2:AdrLine>00-870 Warszawa</urn2:AdrLine>
    </urn2:PstlAdr>
  </urn2:Cdtr>
  <urn2:CdtrAcct>
    <urn2:Id>
      <urn2:Othr>
        <urn2:Id>11111111111111111111111111111111</urn2:Id>
```

```

    </urn2:Othr>
  </urn2:Id>
</urn2:CdtrAcct>
<urn2:Purp>
  <urn2:Cd>CHQB</urn2:Cd>
</urn2:Purp>
<urn2:RmtInf>
  <urn2:Ustrd>Tytuł przelewu</urn2:Ustrd>
</urn2:RmtInf>
</urn2:CdtTrfTxInf>
</urn2:PmtInf>
</urn2:CstmrCdtTrfInItN>
</urn2:Document>

```

7. Payroll batch

```

<urn2:Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03pain.001.001.03.xsd"
xmlns:urn2="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchemaInstance">

```

```

  <urn2:CstmrCdtTrfInItN>
    <urn2:GrpHdr>
      <urn2:MsgId>placowa</urn2:MsgId>
      <urn2:CreDtTm>2014-07-18T00:00:00.000+02:00</urn2:CreDtTm>
      <urn2:NbOfTxs>2</urn2:NbOfTxs>
      <urn2:CtrlSum>1</urn2:CtrlSum>
      <urn2:InitgPty>
        <urn2:Id>
          <urn2:OrgId>
            <urn2:Othr>
              <urn2:Id>1111111111111111111111111111111111111111111111111</urn2:Id>
            </urn2:Othr>
          </urn2:OrgId>
        </urn2:Id>
        <urn2:Nm>Zakłady Wytwórcze</urn2:Nm>
      </urn2:InitgPty>
    </urn2:GrpHdr>
    <urn2:PmtInf>
      <urn2:PmtInflD>OLEK000001PmtInflD00001</urn2:PmtInflD>
      <urn2:ReqdExctnDt>2014-07-18</urn2:ReqdExctnDt>
      <urn2:PmtMtd>TRF</urn2:PmtMtd>
      <urn2:BtchBookg>>false</urn2:BtchBookg>
      <urn2:NbOfTxs>2</urn2:NbOfTxs>
      <urn2:Dbtr>
        <urn2:Nm>Zakłady Wytwórcze</urn2:Nm>
      </urn2:Dbtr>
      <urn2:DbtrAcct>

```


8. Simple batch

```
<urn2:Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03pain.001.001.03.xsd"
xmlns:urn2="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchemainstance">
```

```
<urn2:CstmrCdtTrfInItn>
  <urn2:GrpHdr>
    <urn2:MsgId>Prosta</urn2:MsgId>
    <urn2:CreDtTm>2014-07-18T00:00:00.000+02:00</urn2:CreDtTm>
    <urn2:NbOfTxs>2</urn2:NbOfTxs>
    <urn2:CtrlSum>1</urn2:CtrlSum>
    <urn2:InitgPty>
      <urn2:Id>
        <urn2:OrgId>
          <urn2:Othr>
            <urn2:Id>1111111111111111111111111111111111111111111111111</urn2:Id>
          </urn2:Othr>
        </urn2:OrgId>
      </urn2:Id>
      <urn2:Nm>Zakłady Wytwórcze</urn2:Nm>
    </urn2:InitgPty>
  </urn2:GrpHdr>
  <urn2:PmtInf>
    <urn2:PmtInflId>OLEK000001PmtInflID00001</urn2:PmtInflId>
    <urn2:ReqdExctnDt>2014-07-18</urn2:ReqdExctnDt>
    <urn2:PmtMtd>TRF</urn2:PmtMtd>
    <urn2:BtchBookg>>false</urn2:BtchBookg>
    <urn2:NbOfTxs>2</urn2:NbOfTxs>
    <urn2:Dbtr>
      <urn2:Nm>Zakłady Wytwórcze</urn2:Nm>
    </urn2:Dbtr>
    <urn2:DbtrAcct>
      <urn2:Id>
        <urn2:IBAN>PL1111111111111111111111111111111111111111111111111</urn2:IBAN>
      </urn2:Id>
    </urn2:DbtrAcct>
    <urn2:DbtrAgt>
      <urn2:FinInstnId>
        <urn2:ClrSysMmbld>
          <urn2:Mmbld>11111111</urn2:Mmbld>
        </urn2:ClrSysMmbld>
      </urn2:FinInstnId>
    </urn2:DbtrAgt>
    <urn2:CdtTrfTxInf>
      <urn2:PmtId>
```



```

    <urn2:InstdAmt Ccy="PLN">3.00</urn2:InstdAmt>
  </urn2:Amt>
  <urn2:CdtrAgt>
    <urn2:FinInstnId>
      <urn2:ClrSysMmbld>
        <urn2:Mmbld>33333333</urn2:Mmbld>
      </urn2:ClrSysMmbld>
    </urn2:FinInstnId>
  </urn2:CdtrAgt>
  <urn2:Cdtr>
    <urn2:Nm>Adam Testowy</urn2:Nm>
    <urn2:PstlAdr>
      <urn2:Ctry>PL</urn2:Ctry>
      <urn2:AdrLine>Ul. Romańska</urn2:AdrLine>
      <urn2:AdrLine>Gdańsk</urn2:AdrLine>
    </urn2:PstlAdr>
  </urn2:Cdtr>
  <urn2:CdtrAcct>
    <urn2:Id>
      <urn2:IBAN>PL33333333333333333333333333333333</urn2:IBAN>
    </urn2:Id>
  </urn2:CdtrAcct>
  <urn2:InstrForDbtrAgt>STRAIGHT</urn2:InstrForDbtrAgt>
  <urn2:RmtInf>
    <urn2:Ustrd>Test import xml</urn2:Ustrd>
  </urn2:RmtInf>
</urn2:CdtTrfTxInf>
</urn2:PmtInf>
</urn2:CstmrCdtTrfInItN>
</urn2:Document>

```

9. SEPA order

```

<urn2:Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns:urn2="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchemainstance">
  <urn2:CstmrCdtTrfInItN>
    <urn2:GrpHdr>
      <urn2:MsgId>CDCSepa559</urn2:MsgId>
      <urn2:CreDtTm>2012-07-06T00:00:00.000+02:00</urn2:CreDtTm>
      <urn2:NbOfTxs>1</urn2:NbOfTxs>
      <urn2:InitgPty>
        <urn2:Nm>Zakłady Wytwórcze</urn2:Nm>
      </urn2:InitgPty>
    </urn2:GrpHdr>
    <urn2:PmtInf>

```

<urn2:PmtInflId>55555555</urn2:PmtInflId>
<urn2:PmtMtd>TRF</urn2:PmtMtd>
<urn2:ReqdExctnDt>2012-09-16</urn2:ReqdExctnDt>
<urn2:Dbtr>
 <urn2:Nm>Nazwa zleceniodawcy</urn2:Nm>
 <urn2:PstlAdr>
 <urn2:Ctry>PL</urn2:Ctry>
 <urn2:AdrLine>Julianowska</urn2:AdrLine>
 <urn2:AdrLine>99-300 Kutno</urn2:AdrLine>
 </urn2:PstlAdr>
</urn2:Dbtr>
<urn2:DbtrAcct>
 <urn2:Id>
 <urn2:IBAN>PL11111111111111111111111111111111</urn2:IBAN>
 </urn2:Id>
</urn2:DbtrAcct>
<urn2:DbtrAgt>
 <urn2:FinInstnId>
 <urn2:BIC>INGBPLPW</urn2:BIC>
 </urn2:FinInstnId>
</urn2:DbtrAgt>
<urn2:ChrgsAcct>
 <urn2:Id>
 <urn2:Othr>
 <urn2:Id>11111111111111111111111111111111</urn2:Id>
 </urn2:Othr>
 </urn2:Id>
</urn2:ChrgsAcct>
<urn2:CdtTrfTxInf>
 <urn2:PmtId>
 <urn2:EndToEndId>XYZ111/111</urn2:EndToEndId>
 </urn2:PmtId>
 <urn2:PmtPlnf>
 <urn2:SvcLvl>
 <urn2:Cd>SEPA</urn2:Cd>
 </urn2:SvcLvl>
 </urn2:PmtPlnf>
 <urn2:Amt>
 <urn2:InstdAmt Ccy="EUR">999.99</urn2:InstdAmt>
 </urn2:Amt>
 <urn2:ChrgBr>SHAR</urn2:ChrgBr>
 <urn2:CdtrAgt>
 <urn2:FinInstnId>

```

    <urn2:BIC>BUDAHUHBXXX</urn2:BIC>
  </urn2:FinInstnId>
</urn2:CdtrAgt>
<urn2:Cdtr>
  <urn2:Nm>DEUTSCHLAND GmbH</urn2:Nm>
  <urn2:PstlAdr>
    <urn2:Ctry>HU</urn2:Ctry>
    <urn2:AdrLine>D-82211 Herrsching</urn2:AdrLine>
  </urn2:PstlAdr>
</urn2:Cdtr>
<urn2:CdtrAcct>
  <urn2:Id>
    <urn2:IBAN>HU38109180010000000502050460</urn2:IBAN>
  </urn2:Id>
</urn2:CdtrAcct>
<urn2:RmtInf>
  <urn2:Ustrd>TYTUL ZLECENIA</urn2:Ustrd>
</urn2:RmtInf>
</urn2:CdtTrfTxInf>
</urn2:PmtInf>
</urn2:CstmrCdtTrfInItN>
</urn2:Document>

```

10. Foreign order "high"

```

<urn2:Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns:urn2="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchemaInstance">
  <urn2:CstmrCdtTrfInItN>
    <urn2:GrpHdr>
      <urn2:MsgId>nowa11231222</urn2:MsgId>
      <urn2:CreDtTm>2008-10-21T16:00:00.000Z</urn2:CreDtTm>
      <urn2:NbOfTxs>1</urn2:NbOfTxs>
      <urn2:InitgPty>
        <urn2:Nm>Zaklady wytworcze kineskopow</urn2:Nm>
      </urn2:InitgPty>
    </urn2:GrpHdr>
    <urn2:PmtInf>
      <urn2:PmtInflId>111111</urn2:PmtInflId>
      <urn2:PmtMtd>TRF</urn2:PmtMtd>
      <urn2:ReqdExctnDt>2014-04-15</urn2:ReqdExctnDt>
      <urn2:Dbtr>
        <urn2:Nm>Nazwa zleceniodawcy</urn2:Nm>
      </urn2:Dbtr>
      <urn2:DbtrAcct>
        <urn2:Id>

```



```

    <urn2:IBAN>DE65200800000909822700</urn2:IBAN>
  </urn2:Id>
</urn2:CdtrAcct>
<urn2:InstrForDbtrAgt>CONTACT_TELECOM="Jan Kowalski";"jan.kowalski@wp.pl";</urn2:InstrForDbtrAgt>
<urn2:RmtInf>
  <urn2:Ustrd>bez polskich znakow</urn2:Ustrd>
</urn2:RmtInf>
</urn2:CdtTrfTxInf>
</urn2:PmtInf>
</urn2:CstmrCdtTrfInItN>
</urn2:Document>

```

11. Foreign order "norm"

```

<urn2:Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns:urn2="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchemaInstance">
  <urn2:CstmrCdtTrfInItN>
    <urn2:GrpHdr>
      <urn2:MsgId>22222fsdfsda</urn2:MsgId>
      <urn2:CreDtTm>2008-10-21T16:00:00.000Z</urn2:CreDtTm>
      <urn2:NbOfTxs>1</urn2:NbOfTxs>
      <urn2:InitgPty>
        <urn2:Nm>Zakłady wytworcze kineskopow</urn2:Nm>
      </urn2:InitgPty>
    </urn2:GrpHdr>
    <urn2:PmtInf>
      <urn2:PmtInflId>111111</urn2:PmtInflId>
      <urn2:PmtMtd>TRF</urn2:PmtMtd>
      <urn2:ReqdExctnDt>2014-07-15</urn2:ReqdExctnDt>
      <urn2:Dbtr>
        <urn2:Nm>Nazwa zleceniodawcy</urn2:Nm>
      </urn2:Dbtr>
      <urn2:DbtrAcct>
        <urn2:Id>
          <urn2:IBAN>PL11111111111111111111111111111111</urn2:IBAN>
        </urn2:Id>
      </urn2:DbtrAcct>
      <urn2:DbtrAgt>
        <urn2:FinInstnId>
          <urn2:BIC>INGBPLPWXXX</urn2:BIC>
        </urn2:FinInstnId>
      </urn2:DbtrAgt>
      <urn2:ChrgsAcct>
        <urn2:Id>
          <urn2:Othr>

```

```
<urn2:Id>111111111111111111111111111111111111</urn2:Id>
</urn2:Othr>
</urn2:Id>
</urn2:ChrgsAcct>
<urn2:CdtTrfTxInf>
  <urn2:PmtId>
    <urn2:EndToEndId>XYZ111/111</urn2:EndToEndId>
  </urn2:PmtId>
  <urn2:PmtTpInf>
    <urn2:InstrPrty>NORM</urn2:InstrPrty>
    <urn2:SvcLvl>
      <urn2:Cd>PRPT</urn2:Cd>
    </urn2:SvcLvl>
  </urn2:PmtTpInf>
  <urn2:Amt>
    <urn2:InstdAmt Ccy="EUR">1.00</urn2:InstdAmt>
  </urn2:Amt>
  <urn2:ChrgBr>SHAR</urn2:ChrgBr>
  <urn2:CdtrAgt>
    <urn2:FinInstnId>
      <urn2:BIC>DRESDEFF200</urn2:BIC>
    </urn2:FinInstnId>
  </urn2:CdtrAgt>
  <urn2:Cdtr>
    <urn2:Nm>DEUTSCHLAND GmbH</urn2:Nm>
    <urn2:PstlAdr>
      <urn2:Ctry>DE</urn2:Ctry>
      <urn2:AdrLine>aaaaaaaaa</urn2:AdrLine>
    </urn2:PstlAdr>
  </urn2:Cdtr>
  <urn2:CdtrAcct>
    <urn2:Id>
      <urn2:IBAN>DE65200800000909822700</urn2:IBAN>
    </urn2:Id>
  </urn2:CdtrAcct>
  <urn2:InstrForDbtrAgt>CONTACT_TELECOM="Jan Kowalski";"jan.kowalski@wp.pl";</urn2:InstrForDbtrAgt>
  <urn2:RmtInf>
    <urn2:Ustrd>Bez polskich znakow</urn2:Ustrd>
  </urn2:RmtInf>
</urn2:CdtTrfTxInf>
</urn2:PmtInf>
</urn2:CstmrCdtTrfInitn>
</urn2:Document>
```

12. Foreign order structured form

<urn:Document xmlns:urn="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">

```
<urn:CstmrCdtTrfInItN>
  <urn:GrpHdr>
    <urn:MsgId>FullSepaTransferMessage</urn:MsgId>
    <urn:CreDtTm>2008-10-22T16:59:12</urn:CreDtTm>
    <urn:NbOfTxs>1</urn:NbOfTxs>
    <urn:CtrlSum>100.00</urn:CtrlSum>
    <urn:InitgPty>
      <urn:Nm>Zakłady Wytwórcze LCD</urn:Nm>
      <urn:Id>
        <urn:OrgId>
          <urn:Othr>
            <urn:Id>12345678901234567890123456789012345</urn:Id>
          </urn:Othr>
        </urn:OrgId>
      </urn:Id>
    </urn:InitgPty>
  </urn:GrpHdr>
  <urn:PmtInf>
    <urn:PmtInfId>FullSepaTransfer</urn:PmtInfId>
    <urn:PmtMtd>TRF</urn:PmtMtd>
    <urn:BtchBookg>>false</urn:BtchBookg>
    <urn:NbOfTxs>1</urn:NbOfTxs>
    <urn:CtrlSum>1000.00</urn:CtrlSum>
    <urn:PmtTplInf>
      <urn:InstrPrty>NORM</urn:InstrPrty>
      <urn:SvcLvl>
        <urn:Cd>SEPA</urn:Cd>
      </urn:SvcLvl>
    </urn:PmtTplInf>
    <urn:ReqdExctnDt>
      <urn:Dt>2023-10-14</urn:Dt>
    </urn:ReqdExctnDt>
    <urn:Dbtr>
      <urn:Nm>Nazwa zleniodawcy</urn:Nm>
      <urn:Id>
        <urn:OrgId>
          <urn:AnyBIC>BBRUBEBE3333</urn:AnyBIC>
          <urn:LEI>HGSKL183AJFYXMHCH23</urn:LEI>
        </urn:OrgId>
      </urn:Id>
```

</urn:Dbtr>
<urn:DbtrAcct>
 <urn:Id>
 <urn:IBAN>PL10100000000000000000000000000000</urn:IBAN>
 </urn:Id>
</urn:DbtrAcct>
<urn:ChrgBr>SLEV</urn:ChrgBr>
<urn:ChrgsAcct>
 <urn:Id>
 <urn:IBAN>PL86105015591000002411747922</urn:IBAN>
 </urn:Id>
</urn:ChrgsAcct>
<urn:CdtTrfTxInf>
 <urn:PmtId>
 <urn:InstrId>Numer referencyjny klienta</urn:InstrId>
 <urn:EndToEndId>zDapg4BwNtLt8SCE9FzCbeZcQVUFggmceFC</urn:EndToEndId>
 </urn:PmtId>
 <urn:PmtTpInf>
 <urn:InstrPrty>NORM</urn:InstrPrty>
 <urn:SvcLvl>
 <urn:Cd>SEPA</urn:Cd>
 </urn:SvcLvl>
 </urn:PmtTpInf>
 <urn:Amt>
 <urn:InstdAmt Ccy="EUR">1.00</urn:InstdAmt>
 </urn:Amt>
 <urn:ChrgBr>SHAR</urn:ChrgBr>
 <urn:UltmtDbtr>
 <urn:Nm>ZC4Nqt1zhBruHcFqLyAqXAyeXUHHb4SU22WS3qWdRtNn1iu8Tn9TTgUKdDUj6f2AfNrNdP</urn:Nm>
 <urn:PstlAdr>
 </urn:PstlAdr>
 <urn:Id>
 <urn:OrgId>
 <urn:AnyBIC>CITICZPXXXX</urn:AnyBIC>
 <urn:LEI>1PSVKGM07GRMF9NB6O82</urn:LEI>
 </urn:OrgId>
 </urn:Id>
</urn:UltmtDbtr>
<urn:CdtrAgt>
 <urn:FinInstnId>
 <urn:BIC>CNBACZPPXXX</urn:BIC>
 </urn:FinInstnId>
</urn:CdtrAgt>

<urn:Cdtr>

<urn:Nm>zwiPwxfXrMdQbQYeqB5AvCE46grBDDR7hUEKbMXcfmK9qiiSSaUXSuYFS2wXwZ5kxt5tMxx2nQ2BE4dJQrgSbdYdiKtYq8B
quk7KaHCc5Vi0WNKbZY6YtJDmwd6zend3fgh7pz7SXC06</urn:Nm>

<urn:PstlAdr>

<urn:StrtNm>5hyrRDFdrSxNwz8rA4Ry8v18HmNiY9MkOpWn64qJy3aEe7qed2qG9EdVjrCGT4JfMd7nz</urn:StrtNm>

<urn:BldgNb>aQyZWvQxn8fg</urn:BldgNb>

<urn:Room>uhaw4JjRYzQb</urn:Room>

<urn:PstCd>1A9BuLaYt0neb28D</urn:PstCd>

<urn:TwnNm>9mq123Tr4vzj3kTUbiEAnWqGauEigVkzgha</urn:TwnNm>

<urn:CtrySubDvsn>Lk713e9ndEHQFjCnQAqNWAPgZEgTQ6DtbQr</urn:CtrySubDvsn>

<urn:Ctry>DE</urn:Ctry>

</urn:PstlAdr>

<urn:Id>

<urn:Orgld>

<urn:AnyBIC>INGBCZPPXXX</urn:AnyBIC>

<urn:LEI>H2JLX1NK7XQCS2R7CW96</urn:LEI>

</urn:Orgld>

</urn:Id>

<urn:CtryOfRes>AA</urn:CtryOfRes>

</urn:Cdtr>

<urn:CdtrAcct>

<urn:Id>

<urn:IBAN>CZ403500000001330069929</urn:IBAN>

</urn:Id>

</urn:CdtrAcct>

<urn:UltmtCdtr>

<urn:Nm>eGxaDJai1WGpYms21KSdgjMtknuprEwVMrbtdtPN20vtkzWzjdp2WXEV4ixbbpXE87w8Kw</urn:Nm>

<urn:Id>

<urn:Orgld>

<urn:AnyBIC>CITIE2XXXX</urn:AnyBIC>

<urn:LEI>7O8GD5MOUXU4I4PZ9Z54</urn:LEI>

</urn:Orgld>

</urn:Id>

</urn:UltmtCdtr>

<urn:InstrForDbtrAgt>P</urn:InstrForDbtrAgt>

<urn:Purp>

<urn:Prtry>xXc2NPjw14zfy6QUd9d8SYffccAN8BPgmAW</urn:Prtry>

</urn:Purp>

<urn:RmtInf>

<urn:Strd>

<urn:CdtrRefInf>

<urn:Tp>

```
<urn:CdOrPrtry>
  <urn:Cd>PUOR</urn:Cd>
</urn:CdOrPrtry>
<urn:Issr>Issuer</urn:Issr>
</urn:Tp>
<urn:Ref>Tytuł płatności - modyfikowany</urn:Ref>
</urn:CdtrRefInf>
<urn:AddtlRmtInf>Tutaj tekst wolny</urn:AddtlRmtInf>
</urn:Strd>
</urn:RmtInf>
</urn:CdtTrfTxInf>
</urn:PmtInf>
</urn:CstmrCdtTrfInittn>
</urn:Document>
```


VII. 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 beneficiaries** 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.

← New import template

Template type	domestic beneficiaries ▼
Template name	
Data separator	;
Code page	Windows-1250 ▼
Decimal separator	, comma ▼
Date format	yyyy-mm-dd ▼
Date separator	Null ▼
	<input type="checkbox"/> Field names in the header
	<input type="checkbox"/> Text field in quotation marks

Template fields

Available fields

Ignore field	repeatable field
Add to TF beneficiaries list	
beneficiary's address 1	
beneficiary's address 2	
beneficiary's name 1	
beneficiary's name 2	
group of counterparties	

Add all

File structure

beneficiary's abbreviated name	required
beneficiary's account	required

Remove all

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
- separators: "\, /, ;, '., (,), [,], {, }, =, _ , %, ~, ^, ", - , < , > , @ , \$, & , | , # , * , + , . , , , ? , ! , | , ' , _ , ."

Field description	Type	Length /format	Example / Description
Counterparty's short name	mand.	35aV	Alfa
Counterparty's account	mand.	26nV	54105010120000123412341234
Counterparty's address 1	opt.	35aV	Krucza 12
Counterparty's address 2	opt.	35aV	00-111 Łowicz
Group of counterparties	opt.	35aV	Wspólnicy <i>Group of counterparties has to be created earlier</i>
Ignore	opt.	-	<i>This field is used in order to omit a fragment of imported file's line</i>
Counterparty's name 1	opt.	35aV	Alfa Investements
Counterparty's name 2	opt.	35aV	sp z o.o.
Resident	opt.	T/N	T

Example:

Alfa,54105010120000123412341234,Krucza 12,00-111 Łowicz,Wspólnicy,,Alfa Investements,sp z o.o.,T

VIII.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 beneficiaries** 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.

← New import template

Template type	foreign beneficiaries
Template name	
Data separator	;
Code page	Windows-1250
Decimal separator	, comma
Date format	yyyy-mm-dd
Date separator	Null
	<input type="checkbox"/> Field names in the header
	<input type="checkbox"/> Text field in quotation marks

Template fields

Available fields	File structure
Ignore field <small>repeatable field</small>	beneficiary's abbreviated name <small>required</small>
Add to TF beneficiaries list	beneficiary's account <small>required</small>
bank's city	beneficiary's address <small>required</small>
bank's name 1	beneficiary's name 1 <small>required</small>
bank's name 2	Remove all
beneficiary's country	
beneficiary's name 2	
country of beneficiary's bank	
group of counterparties	
SWIFT / BIC bank's code	
Add all	

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
- separators: "/"", ",", ".", "(", ")", "{", "}", "-", "+", ":", "?", " ", "_", ":", "!"

Field description	Type	Length /format	Example / Description
Bank's SWIFT/BIC code	mand.	8aV/11aV	ARABATWW
Counterparty's short name	mand.	35nV	Beta
Counterparty's account number	mand.	35aV	AT9219041111112222
Counterparty's address	opt.	35aV	WAFFELMASCHINEN
Group of counterparties	opt.	35aV	Partners <i>Group of counterparties has to be created earlier</i>
Ignore	opt.	-	<i>Field is used in order to omit position in imported file's line</i>
Country of counterparty's bank	opt.	2aV	SE
Counterparty' country	mand.	2aV	SE
Bank's city	opt.	35aV	Warszawa
Bank's name 1	opt.	35aV	ING Bank
Bank's name 2	opt.	35aV	Slaski
Counterparty's name 1	opt.	35aV	Beta Investment
Counterparty's name 2	opt.	35aV	Company
Resident	opt.	1aF	T

Example:

INGBNL2A;Tulipany;NL74ABNA0483715336;Westeinde 15, 1000 AB Amsterdam;NL;

IX. 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 SIMP number or rejection reason information is in the next field
SIMP identification number	15nV	111112222233 Contracting party identification number (only for Clients using SIMP service). <i>The last 15 characters from the virtual account number SIMP for which payment was made.</i>
<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>tilde</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	OPŁATA 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	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

:86:076~00COGPRZELEW

~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

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 blocked resources	17aV	5111111112222,00 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.:51111111122,82~21Saldo bież.:511111111,82

:86:940~22Kw blokad:0111111112222,00

<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.
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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 biez.: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.

Examples:

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

X. MT942 - statements format

Polish characters are coded in CP852 (IBM852) format

Field description	Length / Format	Example / Description
<CR><LF> :20: (starting record)	5aF	Fixed text: STARTDISP
<CR><LF> :25: (account number)	29aF	:25:/PL11105013571000000702291899 Accounts IBAN standard: /PLllnnnnnnnnrrrrrrrrrrrr where PL is the country code ll - control number - 2 signs nnnnnnnn - number of bank business unit keeping the bank account - 8 signs rrrrrrrrrrrr - 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 SIMP number is in the next field
SIMP 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	~293217501237000000005109876 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	~31000000005109876 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	~38PL3217501237000000005109876 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	~62UL.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
~2932175012370000000005109876
~3017501237
~310000000005109876
~32PHU MAL-DREW
~33STANISŁAW I CZESŁAWA
~34076
~38PL32175012370000000005109876
~60OPŁATA ZA PRZELEW 5,00
~61KURS 4,0567
~62UL.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 Fundacjaaaa 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 SPRTKA Z OGRA

~33NICZON# ODPOWIEDZIALNO—CI#

~34034

~38PL62105000861000002296927854

~62UL. JULIUSZA SŁOWACKIEGO 52

~63 00-499 CZ"STOCHOWA

XI. Sepa XML export format

A. Bank statement export format (XML) – based on the message camt.053.001.02

Field name	XML element name	Status	Format	Remarks
Message identifier	BkToCstmrStmt +GrpHdr ++MsgId	O	35x	Bank statement number. Unique for a given beneficiary. Cannot have spaces.
Creation date and time	BkToCstmrStmt +GrpHdr ++CreDtTm	M	ISO DateAndTime	
Page number	BkToCstmrStmt +GrpHdr ++MsgPgntn +++PgNb	O	5d	The field is mandatory when the bank statement has a few pages. For SWIFT statements, this field returns the latter part from field 28C.
Last page mark	BkToCstmrStmt +GrpHdr ++MsgPgntn +++LastPgInd	O		The field is mandatory when the bank statement has a few pages. Acceptable values: Yes – for the last page No – when other pages follow.
Bank statement	BkToCstmrStmt +Stmt	O	-	The structure with the bank statement (the message can contain many or zero bank statements).

Bank statement fields BkToCstmrStmt+Stmt

Field name	XML element name	Status	Format	Remarks
Bank statement number	BkToCstmrStmt +Stmt ++Id	M	35x	Bank statement identifier For SWIFT statement it is the field: 20 and it contains the statement reference number.
SWIFT statement number	BkToCstmrStmt +Stmt ++ElctrncSeqNb	M		The field is mandatory for SWIFT statements. It is not present for standard bank statements. For SWIFT statement it is the field: 28C.
Creation date and time	BkToCstmrStmt +Stmt ++CreDtTm	M	ISO DateAndTime	Statement creation date and time.
Statement date from	BkToCstmrStmt +Stmt ++FrToDt +++FrDtTm	M	ISO DateAndTime	
Statement date to	BkToCstmrStmt +Stmt ++FrToDt +++ToDtTm	M	ISO DateAndTime	

Account number	BkToCstmrStmt +Stmt ++Acct +++Id ++++IBAN	C	2!a26!d	Account number in the IBAN format. For SWIFT statement it is the field: 25: when the account is in the IBAN format.
Account number	BkToCstmrStmt +Stmt ++Acct +++Id ++++Othr +++++Id	C		Account number in the non-IBAN format. Field used for SWIFT statements. For SWIFT statement it is the field: 25: when the account is in the IBAN format.
Account currency	BkToCstmrStmt +Stmt ++Acct +++Ccy	O	3!a	ISO code for account currency.
Account name	BkToCstmrStmt +Stmt ++Acct +++Nm	O	70x	
Name of the account holder	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++Nm	M	70x	
Address of the account holder	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++PstlAdr +++++AdrLine	O	70x	This field can occur twice at maximum.
Country code for the account holder	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++PstlAdr +++++Ctry	C	2!a	The field is mandatory when the address of the account holder was given <AddrLine>.

Balance code	BkToCstmrStmt +Stmt ++Bal +++Tp ++++CdOrPtry +++++Cd	M	4!a	Balance code: 'OPBD' – opening balance 'CLBD' – closing balance For SWIFT statements the field (along with the entire Bal tag) can occur many times and contain: PRCD – opening balance (field 60a) CLBD – closing balance (field 62a) CLAV – available closing balance field 64 FWAV – forecasted available balance field 65
Balance amount and currency	BkToCstmrStmt +Stmt ++Bal +++Amt	M	3!a18d	
Balance mark	BkToCstmrStmt +Stmt ++Bal +++CdtDbtInd	M	4!a	Acceptable values: 'CRDT' – for the balance ≥ 0 'DBIT' – for the balance < 0
Balance date	BkToCstmrStmt +Stmt ++Bal +++Dt ++++Dt	M	ISODate	Bank statement starting date for the opening balance. Bank statement end date for the closing balance.
Additional information	BkToCstmrStmt +Stmt ++AddtlStmtInf	O	500x	
Bank statement item	BkToCstmrStmt +Stmt ++Ntry	O	-	Can occur 0 or many times.

Bank statement fields (inside the Ntry tag):

Field name	XML element name	Status	Format	Remarks
Item amount	BkToCstmrStmt +Stmt ++Ntry +++Amt	M	3!a18d	It is mandatory to enter the ISO code for the currency. For SWIFT statement, in this tag the sub-field 5 from the field 61 is given.

Position mark	BkToCstmrStmt +Stmt ++Ntry +++CdtDbtInd	M	4!a	Acceptable values: 'CRDT' – for the amount ≥ 0 'DBIT' – for the amount < 0 . For SWIFT statements, this is mapped onto the sub-field 3 from the field 61, respectively: CRDT – when the sub-field 3 contains C DBIT – when the sub-field 3 contains D.
Transaction reversal	BkToCstmrStmt +Stmt ++Ntry +++RvslInd	O		Field earmarked for SWIFT statements for reversal transactions. Acceptable values: True – if the sub-field 3 of the field 61 contains RC or RD False – if the sub-field 3 of the field 61 contains C or D. This tag maps the sub-field 3 from the field 61.
Item status	BkToCstmrStmt +Stmt ++Ntry +++Sts	M	4!a	Constant value: 'BOOK'
Booking date	BkToCstmrStmt +Stmt ++Ntry +++BookgDt ++++Dt	M	ISODate	For SWIFT statements, this field contains the ValueDate input date in the YYYYMMDD format (it is the subfield 2 from the field 61).
Operation date	BkToCstmrStmt +Stmt ++Ntry +++ValDt ++++Dt	M	ISODate	For SWIFT statements, this field contains the ValueDate in the YYYYMMDD format (it is the subfield 1 from the field 61).
Banking operation code	BkToCstmrStmt +Stmt ++Ntry +++BkTxCd ++++Domn ++++Cd	M	4x	Field earmarked for standard operation codes. E.g. 0034 For SWIFT statements, this field contains the transaction type code returned in the field 61 (sub-field 6).
Extended operation code	BkToCstmrStmt +Stmt ++Ntry +++BkTxCd ++++Domn ++++Fmly ++++Cd	O	4x	Banking booking code PSTellerTC20.

Extended operation subcode	BkToCstmrStmt +Stmt ++Ntry +++BkTxCd ++++Domn +++++Fmly ++++++SubFmlyCd	O	4x	Constant value.
Sent order amount and currency	BkToCstmrStmt +Stmt ++Ntry +++AmtDtls ++++InstdAmt	O	3!a18d	
Instruction identifier	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Refs ++++++Instrld	O	35x	
Operation reference	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Refs ++++++EndToEndld	M	35x	Client reference. For SWIFT transfers, it is the subfield 7 from the field 61.
Order identifier	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Refs ++++++Txld	M	35x	
Sender data	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr	O	-	For credit operations (crediting the account). Tag details are in the following table.

Sender account	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++DbtrAcct	0		For credit operations (crediting the account). Account can be in the IBAN format. <Id> +<IBAN> or another format <Id> +<Othr> ++<Id>
Name of the initial sender	BkToCstmrStmt +Stmt ++Ntry +++TxDtls ++++RltdPties +++++UltmtDbtr ++++++Nm	0	70x	
Counterparty	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr	0		For debit operations (tag details are in the following table).
Counterparty account	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++CdtrAcct	0		For debit operations Account can be in the IBAN format <Id> +<IBAN> or another format <Id> +<Othr> ++<Id>
Ultimate beneficiary	BkToCstmrStmt +Stmt ++Ntry +++TxDtls ++++RltdPties +++++UltmtCdtr ++++++Nm	0	70x	

Transfer title – structural	BkToCstmrStmt +Stmt ++Ntry +++TxDtls ++++RmtInf +++++Strd	O		
Transfer title – non-structural	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls +++TxDtls ++++RmtInf +++++Ustrd	C	140x	Operation title (non-structural).
Additional SWIFT information	BkToCstmrStmt +Stmt ++Ntry +++TxDtls +++AddtlTxInf	O	500x	This field contains additional information from the field 61 (subfield 9) of the SWIFT statement.
Additional information for the account holder	BkToCstmrStmt +Stmt ++Ntry +++AddtlNtryInf	O	500x	Field earmarked for the content of the field 86 from the SWIFT message.
Reference number of the bank maintaining the account	BkToCstmrStmt +Stmt ++Ntry +++AcctSvcrRef	O	35a	Field earmarked for the reference number assigned by the bank maintaining the account and forwarded as standard in the field 61 (sub-field 8) of the SWIFT statement.

Fields for the sender and counterparty (Dbtr, Cdtr)

Field name	XML element name	Status	Format	Remarks
Sender/ counterparty name	+Nm	M	70x	
Sender/ counterparty address	+PstlAdr ++AdrLine	O	70x	This field can occur twice at maximum.
Sender/ counterparty country	+PstlAdr ++Ctry	C	2!a	It is a mandatory field when the <AdrLine> address was used. The country is returned only for the sender for outgoing orders and for the counterparty for incoming orders. For the other party PL is always returned.

B. Bank statement export format (XML) – based on the message camt.053.001.08

Field name	XML element name	Status	Format	Remarks
Message identifier	BkToCstmrStmt +GrpHdr ++MsgId	M	35x	Bank statement number. Unique for a given beneficiary.
Creation date and time	BkToCstmrStmt +GrpHdr ++CreDtTm	M	ISO DateAndTime	Date and time of export generation
Bank statement	BkToCstmrStmt +Stmt	O	-	The structure with the bank statement (the message can contain many or zero bank statements).

Fields in a bank statement BkToCstmrStmt + Stmt

Field name	XML element name	Status	Format	Remarks
Bank statement number and year	BkToCstmrStmt +Stmt ++Id	M	35x	Statement number and year e.g., 8/2025
Page number	BkToCstmrStmt +Stmt ++StmtPgntn +++PgNb	M	5n	Constant value "1"
Last page mark	BkToCstmrStmt +Stmt ++StmtPgntn +++LastPgInd	M	4x	Constant value "true"
Bank statement number	BkToCstmrStmt +Stmt ++ElctrncSeqNb	M	18x	
Creation date and time	BkToCstmrStmt +Stmt ++CreDtTm	M	ISO DateAndTime	Statement creation date and time.
Statement date from	BkToCstmrStmt +Stmt ++FrToDt +++FrDtTm	M	ISO DateAndTime	Time always set to 00:00:00.
Statement date to	BkToCstmrStmt +Stmt ++FrToDt +++ToDtTm	M	ISO DateAndTime	Time always set to 23:59:59

Account number in IBAN format	BkToCstmrStmt +Stmt ++Acct +++Id ++++IBAN	C	2!a26!d	Account number in IBAN format. Interchangeable with Othr.Id
Account number	BkToCstmrStmt +Stmt ++Acct +++Id ++++Othr ++++Id	C	34x	Account number in a format other than IBAN. Interchangeable with IBAN.
Account type	BkToCstmrStmt +Stmt ++Acct +++Tp ++++Prtry	O	35x	Description of the type of account.
Account currency	BkToCstmrStmt +Stmt ++Acct +++Ccy	O	3!a	ISO code for account currency.
Name of the account holder	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++Nm	M	70x	
Address of the account holder – structural: Street	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++PstlAdr ++++StrtNm	O	70x	
Address of the account holder – structural: house number	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++PstlAdr ++++BldgNb	O	16x	

Address of the account holder – structural: Room	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++PstlAdr +++++Room	0	70x	
Address of the account holder – structural: Postal code	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++PstlAdr +++++PstCd	0	70x	
Address of the account holder – structural: City	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++PstlAdr +++++TwnNm	0	35x	
Address of the account holder – structured: District	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++PstlAdr +++++CtrySubDvsn	0	35x	
Address of the account holder – unstructured	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++PstlAdr +++++AdrLine	0	70x	A maximum of two occurrences of this field are allowed.
Account holder country code	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++PstlAdr +++++Ctry	0	2!a	
Account holder's country of residence	BkToCstmrStmt +Stmt ++Acct +++Ownr ++++CtryofRes	0	2!a	

BIC code of the account holder's bank	BkToCstmrStmt +Stmt ++Acct +++Svcr ++++ FinInstnId +++++ BICFI	O	8!a	Constant value INGBPLPW
Balance code	BkToCstmrStmt +Stmt ++Bal +++Tp ++++CdOrPrtry +++++Cd	M	4!a	Balance code: 'OPBD' - initial balance 'CLBD' - final balance 'CLAV' - available balance
Balance amount and currency	BkToCstmrStmt +Stmt ++Bal +++Amt+++Ccy	M	3!a18d	Initial balance, final balance or available balance
Balance mark	BkToCstmrStmt +Stmt ++Bal +++CdtDbtInd	M	4!a	Acceptable values: 'CRDT' - for the balance ≥ 0 'DBIT' - for the balance < 0
Balance date	BkToCstmrStmt +Stmt ++Bal +++Dt ++++Dt	M	ISODate	Statement start date for the initial balance. Statement end date for the final balance. Statement generation date for the available balance.
Number of credits	BkToCstmrStmt +Stmt ++TxSummry +++TtlCdtNtries ++++ NOfNtries	O	15n	
Sum of credits	BkToCstmrStmt +Stmt ++TxSummry +++TtlCdtNtries ++++Sum	O	18d	
Number of charges	BkToCstmrStmt +Stmt ++TxSummry +++TtlDbtNtries ++++ NOfNtries	O	15n	

Sum of charges	BkToCstmrStmt +Stmt ++TxsSummry +++TtIDbtNtries ++++Sum	0	18d	
Bank statement item	BkToCstmrStmt +Stmt ++Ntry	0	-	Can occur 0 or many times.

Bank statement fields (inside the Ntry tag):

Field name	XML element name	Type	Format	Remarks
Operation reference	BkToCstmrStmt +Stmt ++Ntry +++NtryRef	0	35x	
Item amount	BkToCstmrStmt +Stmt ++Ntry +++Amt+++Ccy	M	3!a18d	Amount with ISO currency code
Position mark	BkToCstmrStmt +Stmt ++Ntry +++CdtDbtInd	M	4!a	Acceptable values: 'CRDT' – for the amount ≥ 0 'DBIT' – for the amount < 0 .
Item status	BkToCstmrStmt +Stmt ++Ntry +++Sts ++++Cd	M	4!a	Constant value: 'BOOK'
Booking date	BkToCstmrStmt +Stmt ++Ntry +++BookgDt ++++Dt	M	ISODate	
Operation date	BkToCstmrStmt +Stmt ++Ntry +++ValDt ++++Dt	M	ISODate	

Reference number of the bank holding the account	BkToCstmrStmt +Stmt ++Ntry +++AcctSvcrRef	O	35x	
Extended operation code + Bank operation code	BkToCstmrStmt +Stmt ++Ntry +++BkTxCd ++++Prtry ++++Cd	M	35x	The field displays: - 4 characters of the bank accounting code - "+" sign - bank transaction code (e.g., 0034).
Extended operation subcode	BkToCstmrStmt +Stmt ++Ntry +++BkTxCd ++++Prtry ++++Issr	O	35x	Constant value - ING Bank Śląski S.A.
Bank costs - amount and currency	BkToCstmrStmt +Stmt ++Ntry +++Chrgs ++++Rcrd ++++Amt++++Ccy	O	3!a18d	Cost amount with ISO currency code
Settlement of fees	BkToCstmrStmt +Stmt ++Ntry +++Chrgs ++++Rcrd ++++Br	O	4!a	Acceptable values: CRED - the fee is borne by the contractor DEBT - the fee is borne by the ordering party SHAR - shared fee
Numer of transactions	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++Btch ++++NbOfTxS	O	15n	
Reference number of the bank holding the account	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls ++++Refs +++++AcctSvcrRef	O	35x	This field is for the reference number assigned by the bank maintaining the account.

Instruction ID	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Refs ++++++InstrId	O	35x	Customer References
Reference/Operation Signature	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Refs ++++++EndToEndId	M	35x	End to end references
UETR	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Refs ++++++UETR	O	36x	UETR references
References of the debtors's bank	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Refs ++++++TxId	M	35x	References of the principal's bank
Identifier type	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Refs ++++++Prtry +++++++Tp	C	35x	Identifier name. This field can appear twice and contain the following values: - SIMP – Mass Payments Service Account Number (SIMP) - ING Business – Record ID

ID	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Refs ++++++Prtry +++++++Ref	C	35x	Field intended for: - Mass payment service account number (SIMP) – if the identifier type is populated with the SIMP value - Record identifier – if the identifier type is populated with the ING Business value
Transaction amount and currency	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Amt+++++Ccy	O	3!a18d	Amount with ISO currency code
Transaction rate	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++CdtDbtInd	O	4!a	Acceptable values: 'CRDT' – for the amount ≥ 0 'DBIT' – for the amount < 0
Original transaction amount (debit)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls ++++++InstdAmt +++++++Amt+++++++Ccy	O	3!a18d	Transaction amount and currency
Primary currency (debit)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls ++++++InstdAmt +++++++CcyXchg +++++++ SrcCcy	O	3!a	Primary currency of the transaction

Currency exchange rate (debit)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls ++++++InstdAmt +++++++CcyXchg +++++++XchgRate	0		Currency exchange rate for transactions in the format 0.0000
Rate negotiation reference (debit)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls ++++++InstdAmt +++++++CcyXchg +++++++CtrctId	0	35x	
Original transaction amount (credit)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls ++++++TxAmt +++++++Amt+++++++Ccy	0	3!a18d	Transaction amount and currency
Currency of the original transaction (credit)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls ++++++TxAmt +++++++CcyXchg +++++++ SrcCcy	0	3!a	Primary currency of the transaction

Currency exchange rate (credit)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls ++++++TxAmt +++++++CcyXchg +++++++XchgRate	O		Currency exchange rate for transactions in the format 0.0000
Course negotiation reference (credit)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls ++++++TxAmt +++++++CcyXchg +++++++Ctrctld	O	35x	
Extended operation code + Bank operation code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++BkTxCd ++++++Prtry +++++++Cd	M	35x	The field displays: - 4 characters of the bank accounting code - "+" sign - bank transaction code (e.g., 0034).
Extended operation subcode	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++BkTxCd ++++++Prtry +++++++Hssr	O	35x	Constant value - ING Bank Śląski S.A.

Debtor's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Nm	0	140x	
Debtor's structured address: Department	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++Dept	0	70x	
Debtor's structured address: Subordinate department	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++SubDept	0	70x	
Debtor's structured address: Street	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ StrtNm	0	70x	

Debtor's structured address: Building number	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ BldgNb	0	16x	
Debtor's structured address: Building's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ BldgNm	0	35x	
Debtor's structured address: Floor	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ Flr	0	70x	
Debtor's structured address: Mailbox	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ PstBx	0	16x	

Debtor's structured address: Room	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ Room	0	70x	
Debtor's structured address: Zip code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ PstCd	0	16x	
Debtor's structured address: City	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ TwNnm	0	35x	
Debtor's structured address: District	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ TwNlctnNm	0	35x	

Debtor's structured address: Name of the region	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ DstrctNm	0	35x	
Debtor's structured address: County	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ CtrySubDvsn	0	35x	
Debtor's structured address: Country code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ Ctry	0	2!a	
Debtor's address - unstructured	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ AdrLine	0	70x	Maximum 3 lines

Debtor's ID - Organization ID: AnyBIC (formerly BICOrBEI)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty ++++++++Id ++++++++OrgId ++++++++AnyBIC	0	11x	
Debtor's ID - organization's ID: LEI	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty ++++++++Id ++++++++OrgId ++++++++LEI	0	20x	
Debtor's ID - organization's ID: Other ID	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty ++++++++Id ++++++++OrgId ++++++++Othr ++++++++Id	0	35x	

Debtor's ID - Other organization's ID: Code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd	0	4x	
Debtor's ID - Other organization's ID: Issuer	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++Issr	0	35x	
Debtor's ID - Private ID: Date of birth	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++Prvtld +++++++DtAndPlcOfBirth +++++++BirthDt	0	ISODate	

Debtor's ID - Private ID: Province of birth	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++ PrvcOfBirth	0	35x	
Debtor's ID - Private ID: City of birth	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth	0	35x	
Debtor's ID - Private ID: Country of birth (code)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth	0	2!a	

Debtor's ID - Private ID: Other ID	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++PrvtId +++++++Othr +++++++Id	0	35x	
Debtor's ID - Other private ID: Code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd	0	4x	
Debtor's ID - Other private ID: ID	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	0	35x	

Debtor's ID – Other private ID: Issuer	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++PrvtId +++++++Othr +++++++Issr	O	35x	
Debtor's country of residence	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++CtryOfRes	O	2!a	
Debtor's account IBAN	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++DbtrAcct +++++++Id +++++++IBAN	C	2!a2!n30c	When IBAN occurs, there will be no Othr.Id node
Debtor's account – not IBAN	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++DbtrAcct +++++++Id +++++++Othr +++++++Id	C	34x	When Othr.Id occurs there will be no IBAN node

Name of ultimate debtor	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Nm	0	140x	
Ultimate debtor's structured address: Department	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++Dept	0	70x	
Ultimate debtor's structured address: Department subordinate to	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++SubDept	0	70x	
Ultimate debtor's structured address: Street	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++StrtNm	0	70x	

Ultimate debtor's structured address: Building's number	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++BldgNb	0	16x	
Ultimate debtor's structured address: Building's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++BldgNm	0	35x	
Ultimate debtor's structured address: Floor	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++Flr	0	70x	
Ultimate debtor's structured address: Mailbox	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++PstBx	0	16x	

Ultimate debtor's structured address: Room	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++Room	0	70x	
Ultimate debtor's structured address: Post code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++PstCd	0	16x	
Ultimate debtor's structured address: City	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++TwnNm	0	35x	
Ultimate debtor's structured address: District	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++TwnLctnNm	0	35x	

Ultimate debtor's structured address: Region's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++DstrctNm	0	35x	
Ultimate debtor's structured address: Subdivision	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++CtrySubDvsn	0	35x	
Ultimate debtor's structured address: Country's code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++Ctry	0	2!a	
Ultimate debtor's address - unstructured	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++ Pty +++++++PstlAdr +++++++AdrLine	0	70x	A maximum of three occurrences of this field are allowed.

<p>Ultimate debtor - organization ID: AnyBIC</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++Orgld +++++++AnyBIC</p>	<p>0</p>	<p>11x</p>	
<p>Ultimate debtor - organization ID: LEI</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++Orgld +++++++LEI</p>	<p>0</p>	<p>20x</p>	
<p>Ultimate debtor - organization ID: Other ID</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++Id</p>	<p>0</p>	<p>35x</p>	

<p>Ultimate debtor – other organization ID: Code</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd</p>	<p>0</p>	<p>4x</p>	
<p>Ultimate debtor – other organization ID: ID</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry</p>	<p>0</p>	<p>35x</p>	
<p>Ultimate debtor – other organization ID: Issuer</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++Issr</p>	<p>0</p>	<p>35x</p>	

<p>Ultimate debtor – private ID: Date of birth</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt</p>	<p>0</p>	<p>ISO Date</p>	
<p>Ultimate debtor – private ID: Province of birth</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++PrvcOfBirth</p>	<p>0</p>	<p>35x</p>	
<p>Ultimate debtor – private ID: City of birth</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth</p>	<p>0</p>	<p>35x</p>	

<p>Ultimate debtor – private ID: Country of birth (code)</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth</p>	<p>0</p>	<p>2!a</p>	
<p>Ultimate debtor – private ID: Other ID</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++PrvtId +++++++Othr +++++++Id</p>	<p>0</p>	<p>35x</p>	
<p>Ultimate debtor – other private ID: Code</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd</p>	<p>0</p>	<p>4x</p>	

<p>Ultimate debtor – other private ID: ID</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry</p>	<p>0</p>	<p>35x</p>	
<p>Ultimate debtor – other private ID: Issuer</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++PrvtId +++++++Othr +++++++Issr</p>	<p>0</p>	<p>35x</p>	
<p>Ultimate debtor's residence country</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++CtryOfRes</p>	<p>0</p>	<p>2!a</p>	

Creditor's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Nm	0	140x	
Creditor's structured address: Department	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++Dept	0	70x	
Creditor's structured address: Department subordinate to	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++SubDept	0	70x	
Creditor's structured address: Street	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++StrtNm	0	70x	

Creditor's structured address: Building's number	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++BldgNb	0	16x	
Creditor's structured address: Building's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++BldgNm	0	35x	
Creditor's structured address: Floor	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++Flr	0	70x	
Creditor's structured address: Mailbox	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++PstBx	0	16x	

Creditor's structured address: Room	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++Room	0	70x	
Creditor's structured address: Postal code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++PstCd	0	16x	
Creditor's structured address: City	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++TwnNm	0	35x	
Creditor's structured address: District	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++TwnLctnNm	0	35x	

Creditor's structured address: Region's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++DstrctNm	0	35x	
Creditor's structured address: Suburban division	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++CtrySubDvsn	0	35x	
Creditor's structured address: Country code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++Ctry	0	2!a	
Creditor's address - unstructured	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++AdrLine	0	70x	Maximum 3 occurrences of this field

Creditor's ID - Organization's ID: AnyBIC	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++Orgld +++++++AnyBIC	0	11x	
Creditor's ID - Organization's ID: LEI	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++Orgld +++++++LEI	0	20x	
Creditor's ID - Organization's ID: Other ID	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++Id	0	35x	

Creditor's ID – Other organization's ID: code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd	0	4x	
Creditor's ID – Other organization's ID: ID	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry	0	35x	
Creditor's ID – Other organization's ID: Issuer	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++Issr	0	35x	

<p>Creditor's ID – private ID: Date of birth</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt</p>	<p>0</p>	<p>ISODate</p>	
<p>Creditor's ID – private ID: Province of birth</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++PrvcOfBirth</p>	<p>0</p>	<p>35x</p>	
<p>Creditor's ID – private ID: City of birth</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth</p>	<p>0</p>	<p>35x</p>	

<p>Creditor's ID – private ID: Country of birth (code)</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth</p>	<p>0</p>	<p>2!a</p>	
<p>Creditor's ID – private ID: Other ID</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++PrvtId +++++++Othr +++++++Id</p>	<p>0</p>	<p>35x</p>	
<p>Creditor's ID – Other private ID: Code</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd</p>	<p>0</p>	<p>4x</p>	

Creditor's ID – Other private ID: ID	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	0	35x	
Creditor's ID – Other private ID: Issuer	BkToCstmrStmt +Stmt ++Ntry +++TxDtls ++++RltdPties +++++Cdtr +++++ Pty +++++Id +++++PrvtId +++++Othr +++++Issr	0	35x	
Creditor's ID: Country of residence	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++ CtryOfRes	0	2!a	
Creditor's account IBAN	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++CdtrAcct +++++Id +++++IBAN	0	2!a2!n30c	When IBAN occurs, there will be no Othr.Id node

Creditor's account not IBAN	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++CdtrAcct +++++++Id +++++++Othr +++++++Id	0	34x	When Othr.Id occurs there will be no IBAN node
Ultimate creditor's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++Nm	0	140x	
Ultimate creditor's structured address: Department	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++Dept	0	70x	
Ultimate creditor's structured address: Subordinate department	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++SubDept	0	70x	

Ultimate creditor's structured address: Street	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++StrtNm	0	70x	
Ultimate creditor's structured address: Building's number	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++BldgNb	0	16x	
Ultimate creditor's structured address: Building's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++BldgNm	0	35x	
Ultimate creditor's structured address: Floor	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++Flr	0	70x	

Ultimate creditor's structured address: Mailbox	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++PstBx	0	16x	
Ultimate creditor's structured address: Room	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++Room	0	70x	
Ultimate creditor's structured address: Postal code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++PstCd	0	16x	
Ultimate creditor's structured address: City	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++TwnNm	0	35x	

Ultimate creditor's structured address: District	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++TwnLctnNm	0	35x	
Ultimate creditor's structured address: Region's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++DstrctNm	0	35x	
Ultimate creditor's structured address: Suburban division	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++CtrySubDvsn	0	35x	
Ultimate creditor's structured address: Country code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++Ctry	0	2!a	

Ultimate creditor's address - unstructured	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++PstlAdr +++++++AdrLine	0	70x	A maximum of three occurrences of this field are allowed.
Ultimate creditor - organization's ID: AnyBIC	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Orgld +++++++AnyBIC	0	11x	
Ultimate creditor - organization's ID: LEI	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Orgld +++++++LEI	0	20x	

<p>Ultimate creditor - organization's ID: Other ID</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Orgld +++++++Othr +++++++Id</p>	<p>0</p>	<p>35x</p>	
<p>Ultimate creditor - Other organization's ID: Code</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd</p>	<p>0</p>	<p>4x</p>	
<p>Ultimate creditor - Other organization's ID: ID</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry</p>	<p>0</p>	<p>35x</p>	

<p>Ultimate creditor - Other organization's ID: Issuer</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Orgld +++++++Othr +++++++Issr</p>	<p>0</p>	<p>35x</p>	
<p>Ultimate creditor - private ID: Date of birth</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Prvtld +++++++DtAndPlcOfBirth +++++++BirthDt</p>	<p>0</p>	<p>ISODate</p>	
<p>Ultimate creditor - private ID: Province</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Prvtld +++++++DtAndPlcOfBirth +++++++PrvcOfBirth</p>	<p>0</p>	<p>35x</p>	

<p>Ultimate creditor – private ID: City of birth</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth</p>	<p>0</p>	<p>35x</p>	
<p>Ultimate creditor – private ID: Country of birth (code)</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth</p>	<p>0</p>	<p>2!a</p>	
<p>Ultimate creditor – private ID: Other ID</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++Othr +++++++Id</p>	<p>0</p>	<p>35x</p>	

<p>Ultimate creditor - Other private ID: Code</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd</p>	<p>0</p>	<p>4x</p>	
<p>Ultimate creditor - Other private ID: ID</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry</p>	<p>0</p>	<p>35x</p>	
<p>Ultimate creditor - Other private ID: Issuer</p>	<p>BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++Othr +++++++Issr</p>	<p>0</p>	<p>35x</p>	

Ultimate creditor - private ID: Country of residence code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++ CtryOfRes	O	2!a	
BICFI of debtor bank	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++DbtrAgt +++++++FinInstnId +++++++BICFI	C	11!a	
Debtor bank's ID - code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++DbtrAgt +++++++FinInstnId +++++++ClrSysMmbld +++++++ClrSysId +++++++Cd	O	5x	
Debtor bank's ID: Bank ID (sort code)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++DbtrAgt +++++++FinInstnId +++++++ClrSysMmbld +++++++Mmbld	C	35x	Bank sort code

Debtor Bank's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++DbtrAgt +++++++FinInstnId +++++++Nm	C	140x	
Debtor bank's structured address: City	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++DbtrAgt +++++++FinInstnId +++++++PstlAdr +++++++TwnNm	O	35x	
Debtor bank's structured address: Country	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++DbtrAgt +++++++FinInstnId +++++++PstlAdr +++++++ Ctry	O	2!a	
Debtor bank's address - unstructured	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++DbtrAgt +++++++FinInstnId +++++++PstlAdr +++++++AdrLine	O	70x	A maximum of three occurrences of this field are allowed.

BICFI of creditor bank	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++CdtrAgt +++++++FinInstnId +++++++BICFI	C	11!a	
Creditor bank's ID - Code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++CdtrAgt +++++++FinInstnId +++++++ClrSysMmbld +++++++ClrSysId +++++++Cd	O	5x	
Creditor bank's ID – bank's ID (sort code)	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++CdtrAgt +++++++FinInstnId +++++++ClrSysMmbld +++++++Mmbld	C	35	Bank's sort code
Creditor bank's name	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++CdtrAgt +++++++FinInstnId +++++++Nm	C	140x	

Creditor bank's structured address: City	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++CdtrAgt +++++++FinInstnId +++++++PstlAdr +++++++TwnNm	0	35x	
Creditor bank's structured address: Country	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++CdtrAgt +++++++FinInstnId +++++++PstlAdr +++++++ Ctry	0	2!a	
Creditor bank's address - unstructured	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts ++++++CdtrAgt +++++++FinInstnId +++++++PstlAdr +++++++AdrLine	0	70x	A maximum of three occurrences of this field are allowed.
Local payment instrument's code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++LclInstrm ++++++Cd	0	35x	

Local payment instrument	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++LclInstrm ++++++Prtry	O	35x	
ID: Purpose Code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Purp ++++++Cd	O	4x	
ID: Purpose Proprietary	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Purp ++++++Prtry	O	35x	
Transfer title - unstructured	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf ++++++Ustrd	C	140x	
Transfer title - structured: Code	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf ++++++Strd +++++++CdtrRefInf ++++++++Tp +++++++++CdOrPrtry ++++++++++Cd	O	4!c	

Transfer title - structured: Prtry	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf ++++++Strd +++++++CdtrRefInf +++++++Tp +++++++CdOrPrtry +++++++Prtry	0	35x	
Transfer title - structured: Issuer	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf ++++++Strd +++++++CdtrRefInf +++++++Tp +++++++Issr	0	35x	
Transfer title - structured: References	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf ++++++Strd +++++++CdtrRefInf +++++++Ref	0	35x	
Transfer title - structured: Additional information	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf ++++++Strd +++++++ AddtlRmtInf	0	140x	

Additional information	BkToCstmrStmt +Stmt ++Ntry +++NtryDtls ++++TxDtls +++++Tax ++++++Rcrd +++++++ Addtlnf	O	140x	
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C. History of operations export format (XML) – based on the message camt.052.001.02

Field name	XML element name	Status	Format	Remarks
Message identifier	BkToCstmrAcctRpt +GrpHdr ++MsgId	O	35x	Unique for a given beneficiary. Cannot have spaces.
Creation date and time	BkToCstmrAcctRpt +GrpHdr ++CreDtTm	M	ISO DateAndTime	
Page number	<BkToCstmrAcctRpt> +<GrpHdr> ++<MsgPgntn>	O	5d	The field is mandatory when the bank statement has a few pages. For SWIFT statements, this field returns the latter part from the field 28C.
Message identifier	BkToCstmrAcctRpt +Rpt ++Id	M	35x	It is the identifier from the header. For history of SWIFT operations it is the field 20.
Creation date and time	BkToCstmrAcctRpt +Rpt ++CreDtTm	M	ISO DateAndTime	It is the date from the header. For history of SWIFT operations it is the field 13D.
Starting date and time for the history	BkToCstmrAcctRpt +Rpt ++FrToDt +++FrDtTm	M	ISO DateAndTime	Only the date is important, the time is always set as 00:00.
End date and time for the history	BkToCstmrAcctRpt +Rpt ++FrToDt +++ToDtTm	M	ISO DateAndTime	Only the date is important, the time is always set as 00:00.
SWIFT statement number	BkToCstmrAcctRpt +Rpt ++ElctrncSeqNb	M		The field is mandatory for SWIFT statements. It is not present for standard bank statements. For SWIFT statement it is the field 28C.

Account number	BkToCstmrAcctRpt +Rpt ++Acct +++Id ++++IBAN	M	2!a26!n	Account number in the IBAN format. For history of SWIFT operations it is the field 20.
Account name	BkToCstmrAcctRpt +Rpt ++Acct +++Nm	O	70X	Account name (alias).
Name of the account holder	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++Nm	M	70x	The name of the holder assigned to the account is returned, when the name was not defined - the business name is returned.
Country code for the account holder	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr +++++Ctry	O	2!a	Country code for the business - account holder. This element is present only when the Address of the account holder is returned.
Address of the account holder	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr +++++AdrLine	O	70x	This field can occur twice at maximum (in that manner 70 characters in total can be obtained). The address of the business assigned to the account is returned, when the business was not defined - the business address is returned.
Balance code	BkToCstmrAcctRpt +Rpt ++Bal +++Tp ++++Cd	O	4!a	Balance code: 'OPBD' - opening balance 'CLBD' - closing balance
Balance amount and currency	BkToCstmrAcctRpt +Rpt ++Bal +++Amt	O	3!a18d	
Balance mark	BkToCstmrAcctRpt +Rpt ++Bal +++CdtDbtInd	O	4!a	Acceptable values: 'CRDT' - for the balance ≥ 0 'DBIT' - for the balance < 0

Balance date	BkToCstmrAcctRpt +Rpt ++Bal +++Dt ++++Dt	O	ISO Date	
Number and total of transactions	BkToCstmrAcctRpt +Rpt ++TxSummry +++TtLDbtNtries ++++TtLDbtNtries ++++Sum			Field earmarked for history of SWIFT operations. In this tag the fields 90C (credit) and 90D (debit) are returned.
Additional information	BkToCstmrAcctRpt +Rpt ++AddtlRptInf	O	500x	
History item	BkToCstmrAcctRpt +Rpt ++Ntry	O	-	Can occur 0 or many times.

Fields in the history item (inside the <Ntry> tag)

Field name	XML element name	Status	Format	Remarks
Item amount	+Amt	M	3!a18d	Operation amount and currency. It is mandatory to enter the ISO code for the currency as well.
Position mark	+CdtDbtInd	M	4!a	Acceptable values: 'CRDT' – for the amount ≥ 0 'DBIT' – for the amount < 0. For history of SWIFT operations it is the field 61, sub-field 3.
Transaction reversal	<BkToCstmrStmt> +<Stmt> ++<Ntry> +++<RvslInd>	O	1x	Field earmarked for SWIFT statements for reversal transactions. Acceptable values: True – if the sub-field 3 of the field 61 contains RC or RD False – if the sub-field 3 of the field 61 contains C or D. This tag maps the sub-field 3 from the field 61.
Item status	+Sts	M	4!a	Conditional on the bank – possible values are: 'BOOK', 'PDNG' and 'INFO'. When a given bank does not support a given value, an error is returned.
Booking date	+BookgDt ++DtTm	M	ISO DateAndTime	When there is no booking hour, it will be returned as 00:00. For history of SWIFT operations it is the field 61, sub-field 2.

Operation date	+ValDt ++DtTm	M	ISO DateAndTime	When there is no operation hour, it will be returned as 00:00. For history of SWIFT operations it is the field 61, sub-field 1.
Banking operation code	+BkTxCd ++Domn +++Cd	M	4x	Standard operation code returned by the primary banking system. For history of SWIFT operations it is the field 61, sub-field 6.
Extended operation code	+BkTxCd ++Domn +++Fmly ++++Cd	O	4x	
Extended operation sub-code	+BkTxCd ++Domn +++Fmly ++++SubFmlyCd	O	4x	
Sent order amount and currency	+AmtDtls ++InstdAmt	O	3!a18d	
Number of intraday transactions	+NtryDtls ++TxDtls +++Refs ++++Msgld	O	35x	Number for incremental history downloading.
Instruction identifier	+NtryDtls ++TxDtls +++Refs ++++Instrld	O	35x	Operation reference number (bank references).
Operation reference	+NtryDtls ++TxDtls +++Refs ++++EndToEnd	O	35x	Client reference.
Order identifier	+NtryDtls ++TxDtls +++Refs ++++Txld	O	35x	Operation identifier.
Operation reference	+NtryDtls ++TxDtls +++Refs ++++EndToEndld	M	35x	Client reference. For SEPA transfers, it is the sub-field 7 from the field 61.

Order amount and currency	+NtryDtls ++TxDtls +++AmtDtls ++++InstdAmt +++++Amt	0	3!a18d	Field filled in for operations confirmed with the MT940 statement only.
Senders	+NtryDtls ++TxDtls +++RltdPties ++++Dbtr	0		For credit operations (crediting the account). Tag details are in the following table.
Sender account	+NtryDtls ++TxDtls +++RltdPties ++++DbtrAcct +++++Id +++++Othr +++++Id	0		For credit operations (crediting the account) Account is returned in this element regardless of its format (IBAN or other).
Counterparty	+NtryDtls ++TxDtls +++RltdPties ++++Cdtr	0	-	For debit operations. Tag details are in the following table.
Counterparty account	+NtryDtls ++TxDtls +++RltdPties ++++CdtrAcct +++++Id +++++Othr +++++Id	0	-	For debit operations. Account is returned in this element (regardless of its format: IBAN or other).
Name of the initial sender	+NtryDtls ++TxDtls +++RltdPties ++++UltmtDbtr +++++Nm	0	70x	For credit operations (crediting the account).
Ultimate beneficiary	+NtryDtls ++TxDtls +++RltdPties ++++UltmtCdtr +++++Nm	0	70x	For debit operations.
Transfer title - structural	+++TxDtls ++++RmtInf +++++Strd	0		

Transfer title – non-structural	+NtryDtls ++TxDtls +++RmtInf ++++Ustrd	O	140x	Operation title (non-structural).
Additional SWIFT information	+<TxDtls> ++<AddtlTxInf>	O	500x	This field contains additional information from the field 61 (subfield 9) of the SWIFT statement.
Additional information for the account holder	+AddtlNtryInf	O	500x	Field earmarked for the content of the field 86 from the SWIFT message.
Reference number of the bank maintaining the account	+AcctSvcrRef	O	35a	Field earmarked for the reference number assigned by the bank maintaining the account and forwarded as standard in the field 61 (subfield 8) of the SWIFT statement.

Fields for the sender and counterparty (<Dbtr>, <Cdtr>)

Field name	XML element name	Status	Format	Remarks
Sender/counter party name	+Nm	M	70x	
Sender/counter party address	+PstlAdr ++AdrLine	O	35x	This field can occur twice at maximum.
Sender/counter party country	+PstlAdr ++Ctry	C	2!a	It is a mandatory field when the <AdrLine> address was used. The country is returned only for the sender for outgoing orders and for the counterparty for incoming orders. For the other party PL is always returned.

D. History of operations export format (XML) – based on the message camt.052.001.08

Field name	XML element name	Type	Format	Remarks
Message identifier	BkToCstmrAcctRpt +GrpHdr ++MsgId	M	35x	Unique for a given beneficiary.
Creation date and time	BkToCstmrAcctRpt +GrpHdr ++CreDtTm	M	ISO DateAndTime	Date and time of export generation
Message identifier	BkToCstmrAcctRpt +Rpt ++Id	M	35x	Repeating the identifier from MsgId
Page number	BkToCstmrAcctRpt +Rpt ++RptPgntn +++PgNb	M	5n	Constant value “1”

Last page marker	BkToCstmrAcctRpt +Rpt ++RptPgntn +++LastPgInd	M	4x	Constant value "true"
Creation date and time	BkToCstmrAcctRpt +Rpt ++CreDtTm	M	ISO DateAndTime	Date and time of export generation
Starting date and time for the history	BkToCstmrAcctRpt +Rpt ++FrToDt +++FrDtTm	M	ISO DateAndTime	time is always set as 00:00:00.
End date and time for the history	BkToCstmrAcctRpt +Rpt ++FrToDt +++ToDtTm	M	ISO DateAndTime	Date and time: <ul style="list-style-type: none"> • 23:59:59 -> for a date other than the current one • current time of data generation -> for the current date
Account numer - IBAN	BkToCstmrAcctRpt +Rpt ++Acct +++Id ++++IBAN	C	2!a26!d	Account number in IBAN format. Interchangeable with Othr.Id
Account number	BkToCstmrAcctRpt +Rpt ++Acct +++Id ++++Othr ++++Id	C	34x	Account number in a format other than IBAN. Interchangeable with IBAN
Account type	BkToCstmrAcctRpt +Rpt ++Acct +++Tp ++++Prtry	O	35x	Description of the type of account
Account currency	BkToCstmrAcctRpt +Rpt ++Acct +++Ccy	O	3!a	Account currency ISO code
Name of the account holder	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++Nm	M	70x	
Address of the account holder - structural: Street	BkToCstmrAcctRpt +Rpt	O	70x	

	++Acct +++Ownr ++++PstlAdr ++++StrtNm			
Address of the account holder - structural: house number	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr ++++BldgNb	O	16x	
Address of the account holder - structural: Room	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr ++++Room	O	70x	
Address of the account holder - structural: Postal code	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr ++++PstCd	O	70x	
Address of the account holder - structural: City	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr ++++TwnNm	O	35x	
Address of the account holder - structured: District	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr ++++CtrySubDvsn	O	35x	
Address of the account holder - unstructured	BkToCstmrAcctRpt +Rpt ++Acct +++Ownr ++++PstlAdr ++++AdrLine	O	70x	Dopuszcza się maksymalnie dwa wystąpienia tego pola.
Account holder country code	BkToCstmrAcctRpt	O	2!a	

	+Rpt ++Acct +++Ownr ++++PstlAdr ++++Ctry			
Account holder's country of residence	BkToCstmrAcctRpt +Stmt ++Acct +++Ownr ++++CtryOfRes	0	2!a	
BIC code of the account holder's bank	BkToCstmrAcctRpt +Rpt ++Acct +++Svcr ++++ FinInstnld ++++ BICFI	0	8!a	Constant value INGBPLPW
Position in the history	BkToCstmrAcctRpt +Rpt ++Ntry	0	-	May occur 0 or many times.

Fields in the operation history entry (inside the Ntry tag):

Nazwa pola	Nazwa elementu XML	Status	Format	Uwagi
Operation reference	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryRef	0	35x	
Item amount	BkToCstmrAcctRpt +Rpt ++Ntry +++Amt+++Ccy	M	3!a18d	Amount with currency ISO code
Position indicator	BkToCstmrAcctRpt +Rpt ++Ntry +++CdtDbtInd	M	4!a	Acceptable values: 'CRDT' - for the balance ≥ 0 'DBIT' - for the balance < 0
Item status	BkToCstmrAcctRpt +Rpt ++Ntry +++Sts ++++Cd	M	4!a	Constant value: 'BOOK'.
Booking date	BkToCstmrAcctRpt +Rpt ++Ntry	M	ISODate	

	+++BookgDt ++++Dt			
Operation date	BkToCstmrAcctRpt +Rpt ++Ntry +++ValDt ++++Dt	M	ISODate	
Reference number of the bank holding the account	BkToCstmrAcctRpt +Rpt ++Ntry +++AcctSvcrRef	O	35x	
Extended operation code + Bank operation code	BkToCstmrAcctRpt +Rpt ++Ntry +++BkTxCd ++++Prtry ++++Cd	M	35x	The field displays: - 4 characters of the bank accounting code - "+" sign - bank transaction code (e.g., 0034).
Extended operation subcode	BkToCstmrAcctRpt +Rpt ++Ntry +++BkTxCd ++++Prtry ++++Hssr	O	35x	Constant value - ING Bank Slaski S.A..
Bank costs - amount and currency	BkToCstmrAcctRpt +Rpt ++Ntry +++Chrgs ++++Rcrd ++++Amt++++Ccy	O	3!a18d	Costs amount with ISO currency code
Settlement of fees	BkToCstmrAcctRpt +Rpt ++Ntry +++Chrgs ++++Rcrd ++++Br	O	4!a	Acceptable values: CRED - the fee is borne by the contractor DEBT - the fee is borne by the ordering party SHAR - shared fee
Number of transactions	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++Btch	O	15n	

	++++NbOfTxS			
Number of transactions during the day	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++Refs +++++Msgld	O	35x	Number for incremental history download.
Numer referencyjny banku prowadzącego rachunek	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++Refs +++++AcctSvcrRef	O	35x	Pole przeznaczone na numer referencyjny nadawany przez bank prowadzący rachunek.
Instruction ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++Refs +++++Instrld	O	35x	Customer References
Reference/Operation Signature	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++Refs +++++EndToEndld	M	35x	End to end references
UETR	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++Refs +++++UETR	O	36x	UETR references
References of the debtors's bank	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++Refs	M	35x	References of the debtor's bank

	+++++TxId			
Identifier type	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++Refs +++++Prtry +++++Tp	C	35x	Identifier name. This field can appear twice and contain the following values: - SIMP – Mass Payments Service Account Number (SIMP) - ING Business – Record ID
Identifier	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++Refs +++++Prtry +++++Ref	C	35x	Field intended for: - Mass payment service account number (SIMP) – if the identifier type is populated with the SIMP value - Record identifier – if the identifier type is populated with the ING Business value
Transaction amount and currency	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++Amt+++++Ccy	O	3!a18d	Amount with ISO currency code
Transaction rate	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++CdtDbtInd	O	4!a	Acceptable values: 'CRDT' – for the amount ≥ 0 'DBIT' – for the amount < 0
Original transaction amount (debit)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls +++++InstdAmt +++++Amt+++++Ccy	O	3!a18d	Transaction amount and currency
Primary currency (debit)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls	O	3!a	Primary currency of the transaction

	+++++AmtDtls +++++InstdAmt +++++CcyXchg +++++ SrcCcy			
Currency exchange rate (debit)	BkToCstmrAcctRpt +Rpt ++Ntry +++AmtDtls ++++InstdAmt ++++CcyXchg ++++XchgRate	0		Currency exchange rate for transactions in the format 0.0000
Rate negotiation reference (debit)	BkToCstmrAcctRpt +Rpt ++Ntry +++AmtDtls ++++InstdAmt ++++CcyXchg ++++ CtrctId	0	35x	
Original transaction amount (credit)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls +++++TxAmt +++++Amt+++++Ccy	0	3!a18d	Transaction amount and currency
Currency of the original transaction (credit)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls +++++TxAmt +++++CcyXchg +++++ SrcCcy	0	3!a	Primary currency of the transaction
Currency exchange rate (credit)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls +++++TxAmt	0		Currency exchange rate for transactions in the format 0.0000

	+++++++CcyXchg +++++++XchgRate			
Course negotiation reference (credit)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++AmtDtls +++++TxAmt +++++++CcyXchg +++++++CtrctId	O	35x	
Extended operation code + Bank operation code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++BkTxCd +++++Prtry +++++Cd	M	35x	The field displays: - 4 characters of the bank accounting code - "+" sign - bank transaction code (e.g., 0034).
Extended operation subcode	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++BkTxCd +++++Prtry +++++Issr	O	35x	Constant value - ING Bank Śląski S.A.
Transaction rate	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++CdtDbtInd	O	4!a	Allowable values: 'CRDT' - for amount ≥ 0 'DBIT' - for amount < 0
Debtor's name	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Dbtr +++++Pty +++++Nm	O	140x	

Debtor's structured address: Department	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++Dept	0	70x	
Debtor's structured address: Subordinate department	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++SubDept	0	70x	
Debtor's structured address: Street	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ StrtNm	0	70x	
Debtor's structured address: Building number	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++PstlAdr +++++++ BldgNb	0	16x	
Debtor's structured address: Building's name	BkToCstmrAcctRpt +Rpt	0	35x	

	++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Dbtr +++++Pty +++++PstlAdr +++++ BldgNm			
Debtor's structured address: Floor	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Dbtr +++++Pty +++++PstlAdr +++++ Flr	0	70x	
Debtor's structured address: Mailbox	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Dbtr +++++Pty +++++PstlAdr +++++ PstBx	0	16x	
Debtor's structured address: Room	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Dbtr +++++Pty +++++PstlAdr +++++ Room	0	70x	
Debtor's structured address: Zip code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls	0	16x	

	++++TxDtls +++++RltdPties +++++Dbtr +++++Pty +++++PstlAdr +++++ PstCd			
Debtor's structured address: City	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Dbtr +++++Pty +++++PstlAdr +++++ TwNnm	0	35x	
Debtor's structured address: District	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Dbtr +++++Pty +++++PstlAdr +++++ TwNlctnNm	0	35x	
Debtor's structured address: Name of the region	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Dbtr +++++Pty +++++PstlAdr +++++ DstrctNm	0	35x	
Debtor's structured address: Country subdivision	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties	0	35x	

	+++++Dbtr +++++Pty +++++PstlAdr +++++ CtrySubDvsn			
Debtor's structured address: Country code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Dbtr +++++Pty +++++PstlAdr +++++ Ctry	0	2!a	
Debtor's address - unstructured	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Dbtr +++++Pty +++++PstlAdr +++++ AdrLine	0	70x	Maksymalnie 3 linie
Debtor's ID - Organization ID: AnyBIC (formerly BICOrBEI)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Dbtr +++++Pty +++++Id +++++OrgId +++++AnyBIC	0	11x	
Debtor's ID - organization's ID: LEI	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Dbtr	0	20x	

	+++++Pty +++++Id +++++OrgId +++++LEI			
Debtor's ID - organization's ID: Other ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties ++++Dbtr ++++Pty ++++Id ++++OrgId ++++Othr ++++Id	O	35x	
Debtor's ID - Other organization's ID: Code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties ++++Dbtr ++++Pty ++++Id ++++OrgId ++++Othr ++++SchmeNm ++++Cd	O	4x	
Debtor's ID - Other organization's ID: Issuer	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties ++++Dbtr ++++Pty ++++Id ++++OrgId ++++Othr ++++Issr	O	35x	

Debtor's ID - Private ID: Date of birth	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt	O	ISODate	
Debtor's ID - Private ID: Province of birth	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++ PrvcOfBirth	O	35x	
Debtor's ID - Private ID: City of birth	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Dbtr +++++++Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth	O	35x	
Debtor's ID - Private ID: Country of birth (code)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties	O	2!a	

	+++++Dbtr +++++Pty +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth			
Debtor's ID - Private ID: Other ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Dbtr +++++Pty +++++Id +++++PrvtId +++++Othr +++++Id	0	35x	
Debtor's ID - Other private ID: Code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Dbtr +++++Pty +++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Cd	0	4x	
Debtor's ID - Other private ID: ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Dbtr +++++Pty +++++Id +++++PrvtId +++++Othr	0	35x	

	+++++++SchmeNm +++++++Prtry			
Debtor's ID – Other private ID: Issuer	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Dbtr +++++Pty +++++Id +++++PrvtId +++++Othr +++++Issr	O	35x	
Debtor's country of residence	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Dbtr +++++Pty +++++CtryOfRes	O	2!a	
Debtor's account IBAN	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++DbtrAcct +++++Id +++++IBAN	C	2!a2!n30c	Gdy wystąpi IBAN to nie będzie węzła Othr.Id
Debtor's account – not IBAN	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++DbtrAcct +++++Id +++++Othr +++++Id	C	34x	Gdy wystąpi Othr.Id to nie będzie węzła IBAN

Name of ultimate debtor	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Nm	0	140x	
Ultimate debtor's structured address: Department	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++Dept	0	70x	
Ultimate debtor's structured address: Subordinate department	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++SubDept	0	70x	
Ultimate debtor's structured address: Street	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++StrtNm	0	70x	
Ultimate debtor's structured address: Building's number	BkToCstmrAcctRpt +Rpt ++Ntry	0	16x	

	+++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++BldgNb			
Ultimate debtor's structured address: Building's name	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++BldgNm	0	35x	
Ultimate debtor's structured address: Floor	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++Flr	0	70x	
Ultimate debtor's structured address: Mailbox	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++PstBx	0	16x	
Ultimate debtor's structured address: Room	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls	0	70x	

	++++RltdPties +++++UltmtDbtr +++++Pty +++++PstlAdr +++++Room			
Ultimate debtor's structured address: Post code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++UltmtDbtr +++++Pty +++++PstlAdr +++++PstCd	0	16x	
Ultimate debtor's structured address: City	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++UltmtDbtr +++++Pty +++++PstlAdr +++++TwnNm	0	35x	
Ultimate debtor's structured address: District	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++UltmtDbtr +++++Pty +++++PstlAdr +++++TwnLctnNm	0	35x	
Ultimate debtor's structured address: Region's name	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++UltmtDbtr	0	35x	

	+++++++Pty +++++++PstlAdr +++++++DstrctNm			
Ultimate debtor's structured address: Subdivision	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++CtrySubDvsn	0	35x	
Ultimate debtor's structured address: Country's code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtDbtr +++++++Pty +++++++PstlAdr +++++++Ctry	0	2!a	
Ultimate debtor's adress - unstructured	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtDbtr +++++++ Pty +++++++PstlAdr +++++++AdrLine	0	70x	Dopuszcza się maksymalnie trzy wystąpienia tego pola.
Ultimate debtor - organization ID: AnyBIC	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtDbtr +++++++Pty +++++++Id	0	11x	

	+++++++OrgId +++++++AnyBIC			
Ultimate debtor - organization ID: LEI	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtDbtr +++++Pty +++++Id +++++++OrgId +++++++LEI	0	20x	
Ultimate debtor - organization ID: Other ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtDbtr +++++Pty +++++Id +++++++OrgId +++++++Othr +++++++Id	0	35x	
Ultimate debtor - other organization ID: Code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtDbtr +++++Pty +++++Id +++++++OrgId +++++++Othr +++++++SchmeNm +++++++Cd	0	4x	
Ultimate debtor - other organization ID: ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls	0	35x	

	++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry			
Ultimate debtor – other organization ID: Issuer	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++Orgld +++++++Othr +++++++Issr	0	35x	
Ultimate debtor – private ID: Date of birth	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id +++++++Prvtld +++++++DtAndPlcOfBirth +++++++BirthDt	0	ISO Date	
Ultimate debtor – private ID: Province of birth	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id	0	35x	

	+++++++PrvtId +++++++DtAndPlcOfBirth +++++++PrvcOfBirth			
Ultimate debtor – private ID: City of birth	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++UltmtDbtr +++++Pty +++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth	0	35x	
Ultimate debtor – private ID: Country of birth (code)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++UltmtDbtr +++++Pty +++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth	0	2!a	
Ultimate debtor – private ID: Other ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++UltmtDbtr +++++Pty +++++Id +++++++PrvtId +++++++Othr +++++++Id	0	35x	
Ultimate debtor – other private ID: Code	BkToCstmrAcctRpt +Rpt ++Ntry	0	4x	

	+++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id ++++++++PrvtId +++++++++Othr +++++++++SchmeNm +++++++++Cd			
Ultimate debtor - other private ID: ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id ++++++++PrvtId +++++++++Othr +++++++++SchmeNm +++++++++Prtry	0	35x	
Ultimate debtor - other private ID: Issuer	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr +++++++Pty +++++++Id ++++++++PrvtId +++++++++Othr +++++++++Issr	0	35x	
Ultimate debtor's residence country	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtDbtr	0	2!a	

	+++++++Pty +++++++CtryOfRes			
Creditor's name	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++++Pty +++++++Nm	0	140x	
Creditor's structured address: Department	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++++Pty +++++++PstlAdr +++++++Dept	0	70x	
Creditor's structured address: Subordinate department	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++++Pty +++++++PstlAdr +++++++SubDept	0	70x	
Creditor's structured address: Street	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++++Pty +++++++PstlAdr +++++++StrtNm	0	70x	

Creditor's structured address: Building's number	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++BldgNb	0	16x	
Creditor's structured address: Building's name	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++BldgNm	0	35x	
Creditor's structured address: Floor	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++Flr	0	70x	
Creditor's structured address: Mailbox	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++PstlAdr +++++++PstBx	0	16x	
Creditor's structured address: Room	BkToCstmrAcctRpt +Rpt	0	70x	

	++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++PstlAdr +++++Room			
Creditor's structured address: Postal code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++PstlAdr +++++PstCd	0	16x	
Creditor's structured address: City	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++PstlAdr +++++TwnNm	0	35x	
Creditor's structured address: District	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++PstlAdr +++++TwnLctnNm	0	35x	
Creditor's structured address: Region's name	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls	0	35x	

	++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++PstlAdr +++++DstrctNm			
Creditor's structured address: Suburban division	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++PstlAdr +++++CtrySubDvsn	0	35x	
Creditor's structured address: Country code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++PstlAdr +++++Ctry	0	2!a	
Creditor's address - unstructured	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++PstlAdr +++++AdrLine	0	70x	Maximum 3 occurrences of this field
Creditor's ID - Organization's ID: AnyBIC	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties	0	11x	

	+++++Cdtr +++++Pty +++++Id +++++OrgId +++++AnyBIC			
Creditor's ID - Organization's ID: LEI	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Cdtr +++++Pty +++++Id +++++OrgId +++++LEI	0	20x	
Creditor's ID - Organization's ID: Other ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Cdtr +++++Pty +++++Id +++++OrgId +++++Othr +++++Id	0	35x	
Creditor's ID - Other organization's ID: code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdPties +++++Cdtr +++++Pty +++++Id +++++OrgId +++++Othr +++++SchmeNm +++++Cd	0	4x	

Creditor's ID – Other organization's ID: ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id ++++++++Orgld +++++++++Othr ++++++++++SchmeNm +++++++++++Prtry	0	35x	
Creditor's ID – Other organization's ID: Issuer	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id ++++++++Orgld +++++++++Othr ++++++++++Issr	0	35x	
Creditor's ID – private ID: Date of birth	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++Cdtr +++++++Pty +++++++Id +++++++++Prvtld +++++++++DtAndPlcOfBirth +++++++++BirthDt	0	ISODate	
Creditor's ID – private ID: Province of birth	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls	0	35x	

	++++RltdPties ++++Cdtr ++++Ptty ++++Id ++++PrvtId ++++DtAndPlcOfBirth ++++PrvcOfBirth			
Identifikator kontrahenta Creditor's ID – private ID: City of birth	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtIs ++++TxDtIs ++++RltdPties ++++Cdtr ++++Ptty ++++Id ++++PrvtId ++++DtAndPlcOfBirth ++++CityOfBirth	0	35x	
Creditor's ID – private ID: Country of birth (code)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtIs ++++TxDtIs ++++RltdPties ++++Cdtr ++++Ptty ++++Id ++++PrvtId ++++DtAndPlcOfBirth ++++CtryOfBirth	0	2!a	
Creditor's ID – private ID: Other ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtIs ++++TxDtIs ++++RltdPties ++++Cdtr ++++Ptty ++++Id ++++PrvtId ++++Othr	0	35x	

	+++++++Id			
Creditor's ID - Other private ID: Code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Cd	0	4x	
Creditor's ID - Other private ID: ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Prtry	0	35x	
Creditor's ID - Other private ID: Issuer	BkToCstmrAcctRpt +Rpt ++Ntry +++TxDtls ++++RltdPties +++++Cdtr +++++ Pty +++++Id +++++PrvtId +++++Othr +++++Issr	0	35x	
Creditor's ID: Country of residence	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls	0	2!a	

	++++TxDtls +++++RltdPties +++++Cdtr +++++Pty +++++ CtryOfRes			
Creditor's account IBAN	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++CdtrAcct +++++Id +++++IBAN	O	2!a2!n30c	When IBAN occurs, there will be no Othr.Id node
Creditor's account not IBAN	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++CdtrAcct +++++Id +++++Othr +++++Id	O	34x	When Othr.Id occurs there will be no IBAN node
Ultimate creditor's name	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtCdtr +++++Pty +++++Nm	O	140x	
Ultimate creditor's structured address: Department	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtCdtr +++++Pty +++++PstlAdr	O	70x	

	+++++++Dept			
Ultimate creditor's structured address: Subordinate department	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtCdtr +++++Pty +++++PstlAdr +++++SubDept	0	70x	
Ultimate creditor's structured address: Street	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtCdtr +++++Pty +++++PstlAdr +++++StrtNm	0	70x	
Ultimate creditor's structured address: Building's number	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtCdtr +++++Pty +++++PstlAdr +++++BldgNb	0	16x	
Ultimate creditor's structured address: Building's name	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtCdtr +++++Pty +++++PstlAdr +++++BldgNm	0	35x	

Ultimate creditor's structured address: Floor	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++Flr	0	70x	
Ultimate creditor's structured address: Mailbox	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++PstBx	0	16x	
Ultimate creditor's structured address: Room	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++Room	0	70x	
Ultimate creditor's structured address: Postal code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++PstCd	0	16x	
Adres finalnego odbiorcy Ultimate creditor's structured address: City	BkToCstmrAcctRpt +Rpt	0	35x	

	++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++TwnNm			
Ultimate creditor's structured address: District	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++TwnLctnNm	0	35x	
Ultimate creditor's structured address: Region's name	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++DstrctNm	0	35x	
Ultimate creditor's structured address: Suburban division	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++CtrySubDvsn	0	35x	
Ultimate creditor's structured address: Country code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls	0	2!a	

	++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++Pty +++++++PstlAdr +++++++Ctry			
Ultimate creditor's address - unstructured	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++PstlAdr +++++++AdrLine	0	70x	A maximum of three occurrences of this field are allowed.
Ultimate creditor - organization's ID: AnyBIC	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Orgld +++++++AnyBIC	0	11x	
Ultimate creditor - organization's ID: LEI	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Orgld +++++++LEI	0	20x	
Ultimate creditor - organization's ID: Other ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls	0	35x	

	++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Orgld +++++++Othr +++++++Id			
Ultimate creditor - Other organization's ID: Code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd	0	4x	
Ultimate creditor - Other organization's ID: ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry	0	35x	
Ultimate creditor - Other organization's ID: Issuer	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty	0	35x	

	+++++++Id +++++++OrgId +++++++Othr +++++++Issr			
Ultimate creditor – private ID: Date of birth	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt	O	ISODate	
Ultimate creditor – private ID: Province	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++PrvcOfBirth	O	35x	
Ultimate creditor – private ID: City of birth	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties +++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth	O	35x	
Ultimate creditor – private ID: Country of birth (code)	BkToCstmrAcctRpt +Rpt	O	2!a	

	++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth			
Ultimate creditor – private ID: Other ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++Othr +++++++Id	0	35x	
Ultimate creditor – Other private ID: Code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr +++++++ Pty +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd	0	4x	
Ultimate creditor – Other private ID: ID	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdPties ++++++UltmtCdtr	0	35x	

	+++++ Pty +++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Prtry			
Ultimate creditor – Other private ID: Issuer	BkToCstmrAcctRpt +Rpt +Ntry +NtryDtls +TxDtls +RltdPties +UltmtCdtr + Pty +Id +PrvtId +Othr +Issr	O	35x	
Ultimate creditor – private ID: Country of residence code	BkToCstmrAcctRpt +Rpt +Ntry +NtryDtls +TxDtls +RltdPties +UltmtCdtr + Pty + CtryOfRes	O	2a!	
BICFI of debtor bank	BkToCstmrAcctRpt +Rpt +Ntry +NtryDtls +TxDtls +RltdAgts +DbtrAgt +FinInstnId +BICFI	C	11!a	
Debtor bank's ID - code	BkToCstmrAcctRpt +Rpt +Ntry +NtryDtls +TxDtls +RltdAgts	O	5x	

	+++++DbtrAgt +++++FinInstnId +++++ClrSysMmbld +++++ClrSysId +++++Cd			
Debtor bank's ID: Bank ID (sort code)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdAgts +++++DbtrAgt +++++FinInstnId +++++ClrSysMmbld +++++Mmbld	C	35x	Bank sort code
Debtor Bank's name	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdAgts +++++DbtrAgt +++++FinInstnId +++++Nm	C	140x	
Debtor bank's structured address: City	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdAgts +++++DbtrAgt +++++FinInstnId +++++PstlAdr +++++TwnNm	O	35x	
Debtor bank's structured address: Country	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls ++++RltdAgts +++++DbtrAgt +++++FinInstnId	O	2!a	

	+++++++PstlAdr +++++++ Ctry			
Debtor bank's address - unstructured	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts +++++DbtrAgt +++++FinInstnId +++++++PstlAdr +++++++AdrLine	O	70x	A maximum of three occurrences of this field are allowed.
BICFI of creditor bank	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts +++++CdtrAgt +++++FinInstnId +++++++BICFI	C	11!a	
Creditor bank's ID - Code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts +++++CdtrAgt +++++FinInstnId +++++++ClrSysMmbld +++++++ClrSysId +++++++Cd	O	5x	
Creditor bank's ID - bank's ID (sort code)	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts +++++CdtrAgt +++++FinInstnId +++++++ClrSysMmbld +++++++Mmbld	C	35x	Bank's sort code

Creditor bank's name	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts +++++CdtrAgt +++++FinInstnId +++++Nm	C	140x	
Creditor bank's structured address: City	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts +++++CdtrAgt +++++FinInstnId +++++PstlAdr +++++TwnNm	O	35x	
Creditor bank's structured address: Country	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts +++++CdtrAgt +++++FinInstnId +++++PstlAdr +++++ Ctry	O	2!a	
Creditor bank's address - unstructured	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RltdAgts +++++CdtrAgt +++++FinInstnId +++++PstlAdr +++++AdrLine	O	70x	A maximum of three occurrences of this field are allowed.
Local payment instrument's code	BkToCstmrAcctRpt +Rpt ++Ntry	O	35x	

	+++NtryDtls ++++TxDtls +++++LclInstrm +++++Cd			
Local payment instrument	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++LclInstrm +++++Prtry	O	35x	
ID: Purpose Code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++Purp +++++Cd	O	4x	
ID: Purpose Proprietary	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++Purp +++++Prtry	O	35x	
Transfer title - unstructured	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf +++++Ustrd	C	140x	
Transfer title - structured: Code	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf +++++Strd +++++CdtrRefInf +++++Tp +++++CdOrPrtry	O	4!c	

	+++++++Cd			
Transfer title – structured: Prtry	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf +++++Strd +++++CdtrRefInf +++++Tp +++++CdOrPrtry +++++Prtry	0	35x	
Transfer title – structured: Issuer	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf +++++Strd +++++CdtrRefInf +++++Tp +++++Issr	0	35x	
Transfer title – structured: References	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf +++++Strd +++++CdtrRefInf +++++Ref	0	35x	
Transfer title – structured: Additional information	BkToCstmrAcctRpt +Rpt ++Ntry +++NtryDtls ++++TxDtls +++++RmtInf +++++Strd +++++ AddtlRmtInf	0	140x	
Additional information	BkToCstmrAcctRpt +Rpt ++Ntry	0	140x	

+++NtryDtls ++++TxDtls +++++Tax +++++Rcrd +++++ AddtInf			
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