mBank CompanyNet

Structure of a data import/export set in the Elixir format

Electronic Banking for SMEs and Corporate Clients

Version 1.82, 4 November 2020

Table of Contents

1. General information

The file does not have a heading.

In the mBank CompanyNet system, one file may contain several payment orders of different types. In the BRESOK system, one file should contain payment orders of the same type, e.g. only 110. In both mBank CompanyNet and BRESOK, one file may contain counterparties (beneficiaries) of the same type, e.g. only 011.

Every order begins with an order type symbol (e.g. 110 = credit transfer, 210 = direct debit). Individual orders are separated from one another by the new line character <CR><LF> (Hex0D 0A).

Text fields are always in inverted commas (" "). Individual fields of an order are separated by a comma (,). When a field consists of several lines, the individual lines are separated by "|" (Hex 7C). The character is treated as a control character and is not used in the order form and counterparty databases.

In the case of a postal order the fields must not contain the ";" character.

The counterparty account number field for domestic orders and direct debit must not contain the characters: "/" and ",".

The counterparty account number field can never start with "– " irrespective of order type.

The permitted code pages for Polish characters are ISO 8859-2, Windows-1250 and CP852 IBMLatin2.

Attention!

The only permitted structure for importing SEPA orders is ISO20022 (XML). A description of the XML structure is available on mBank's website.

2. Applicability and format of columns in file structure descriptions

E / W	=	There are the following types of fields:
W	=	Mandatory - such fields must be filled in.
E	=	Optional - it may contain a 0 (number zero) or empty inverted commas. Optional subfields may be skipped.

FORMAT	=	Field length and type:
n	=	numerical 0 – 9, leading zeroes are permitted, but they are not mandatory,
a	=	alphanumerical, placed in inverted commas " " (Hex 22). Individual lines are separated by the character "|" (Hex 7C),
d	=	date field, format: YYYYMMDD,
F	=	fixed-length field,
V	=	variable-length field.

3. File structure

No.	Field description	Format
1.	**Order type (transfer or base code)** Permitted field values for transfers: _(see table below)_ Permitted field values for other bases: _(see table below)_	3 n F

Permitted field values for transfers:

Field code value	Transfer type
110	Domestic transfer order, including split payment (with VAT), transfer to the Social Insurance Institution (ZUS), Express Elixir and BlueCash instant transfers (available only in mBank CompanyNet), mass transfer and mass transfer plus.
190	Tax transfer or a tax transfer executed as a mass transfer plus
210	Direct debit, including split payment (with VAT)
310	Domestic foreign currency order (within mBank) executed in the standard mode and in the mBank CompanyNet system - orders sent to other banks in Poland are settled using SWIFT
320	Internal foreign currency order executed in the instant mode (available only in mBank CompanyNet)
410	International foreign currency order settled using SWIFT
510	Postal order
710	EuroEkspres order

Permitted field values for other bases:

Field code value	Base type
011	Domestic, ZUS and split payment (with VAT) beneficiaries base
014	Foreign currency beneficiaries base
015	Postal order beneficiaries base
016	SEPA beneficiaries base
017	EuroEkspres beneficiaries base
021	Direct debit payers

No.	Field description	Format
2.	**Payment date**	8 d F

Transfer or base code	Field values
110, 190, 210, 310, 320, 410, 510, 710	Execution date in the YYYYMMDD format.
011, 014, 015,	

		016, 017, 021	Empty field		

3.	**Amount to pay (gross amount for payments including VAT)**	15 n V

Transfer or base code	Field values
110, 190, 210, 310, 320, 410, 510, 710	Amount to pay (gross amount for split payments including VAT) - entered without separators, multiplied by 100 (value 100 = 1.00).
011, 014, 015, 016, 017, 021	Empty field

4.	**Settlement number of the ordering party's bank**	8 n F

Transfer or base code	Field values
110, 190, 210, 310, 320, 410, 510, 710	Eight-digit settlement number of the ordering party's bank (digits from 3 to 10 of a bank account number in the Polish bank account number format (NRB format)).
011, 014, 015, 016, 017, 021	Empty field

5.	**Payment execution mode**	8 n V

Transfer or base code	Field values
110	0 – ordinary transfer, 1 - Express Elixir instant transfer, 2 - BlueCash instant transfer, 5 - Sorbnet transfer (not permitted in the case of ZUS orders),
190, 210, 320, 710, 011, 014, 015, 016, 017, 021	0
410, 310	0 – Standard, 1 – Urgent, 2 – Express.
510	0 or 510 – against confirmation of receipt, 511 – Poste restante.

6.	**Ordering party's account number**	34 a V

Transfer or base code	Field values
110, 190, 210, 310, 320, 410, 510, 710	Ordering party's account number in the NRB format (without spaces).
011, 014, 015, 016, 017, 021	Short name, no more than 20 characters.

Attention!

The field must not contain VAT account numbers. In the case of a split payment (including VAT) an account in PLN linked with the debited VAT account must be indicated.

7.	**Counterparty's account number**	34 a V

Transfer or base code	Field values
110, 190, 210, 320	Counterparty's account number in the NRB format (without spaces).
310	Account number in the IBAN format (without spaces) for orders sent outside mBank Account number in the NRB format (without spaces) for orders within mBank
410	Counterparty's account number or an empty field in the case of a payment with cheque (CHQB).
510, 015	Empty field
710	Counterparty's account number in the IBAN format.
011, 014, 021	Counterparty's account number in the NRB format (without spaces).
016, 017	Counterparty's account number in the IBAN format (without spaces).

Attention!

The field must not contain VAT account numbers. In the case of a split payment (including VAT) an account in PLN linked with the credited VAT account must be indicated.

8.	Ordering party's name and address		3*35 aV

Transfer or base code	Field values
110, 210, 310, 320, 410, 510, 710	Individual lines are separated by "|". Ordering party's name and address.
190	Individual lines are separated by "|". Payer's name
011, 014, 015, 016, 017, 021	Empty field

9.	Counterparty's name and address		4*35 aV

Transfer or base code	Field values
110, 310, 320, 011	Individual lines are separated by "|". Beneficiary's name in the first two lines, beneficiary's address in the remaining lines. The first line must be filled in.
190	Individual lines are separated by "|". Name of the Tax Office in the first two lines, locality of the Tax Office in the third line. If tax is paid to a tax authority other than a tax office, the three lines should contain the name and address of the tax authority. Lines one and three are mandatory. Line four should be left empty. Any data contained in it will not be used in the order.
210, 021	Individual lines are separated by "|". Payer's name in the first line. Payer's address in the second and third line. One status mark in the fourth line: F – a natural person (consumer), P – a legal person.
410, 014	Individual lines are separated by "|". Beneficiary's name in the first two lines, beneficiary's address and country in the remaining lines. The first line must be filled in.
510, 015	Individual lines are separated by "|". Beneficiary's name in the first line. Beneficiary's address in the second line. Third line: NNNNN:PPPPPP where: NNNNN – code number (five characters – prohibited code number: 00000), PPPPP – post office name (twenty-six characters – only letters can be used as the first character; the remaining characters may be: letters, digits, dots, commas, dashes and slashes). Fourth line: DDDDDDD (7 characters):MMMMMMM (7 characters), where: DDDDDDD – house number, MMMMMM –

For:

016

2*35 aV

+

2*70 aV

For:

710 and 017

2*35 aV

+

2*35 aV

		apartment number.	
	710, 016, 017	Individual lines are separated by "|". Beneficiary's name in the first two lines, beneficiary's address in the remaining lines.	

10.	**Fees and commissions**		8 n V

Transfer or base code	Field values
110, 190, 210, 320, 510,	0
410, 310	1 – foreign bank's costs paid by the ordering party, 2 – foreign bank's costs paid by the beneficiary, 3 – mBank's costs paid by the ordering party, 4 – mBank's costs paid by the beneficiary. Sample value: 23. Value 14 is not permitted. The only permissible value for code 310 orders executed via the BRESOK system within the country is 0.
710	23 or 0.
011, 014, 015, 016, 017, 021	Empty field

11.	**Counterparty's bank settlement number** - 8 digits		8 n V

Transfer or base code	Field values
110, 190, 210, 310, 320, 011, 021	Counterparty's bank settlement number (digits from 3 to 10 of a bank account number in the NRB format).
410, 510, 710, 014, 015, 016, 017	Empty field

12.	**Payment details**		4*35 an

Transfer or base code	Field values
110, 310, 320, 410, 510 (sent via mBank CompanyNet), 710	Individual lines are separated by "|". Payment reason, 4*35 characters. For a detailed field structure description of domestic split orders (including VAT) see item 5.
190	For a detailed description see item 6.
210	For a detailed description see item 7.
510 (sent via BRESOK)	1*35 characters.
011, 021	Empty field or /IDC/ and payer's identification number without spaces and separators.
014, 015, 016,	Empty field

				017			

13.	**Empty field**				0 a F

Transfer or base code	Field values
110, 190, 210, 310, 320, 410, 510, 710, 011, 014, 015, 016, 017, 021	Empty field

14.	**Empty field**				0 a F

For:

016

1*520 a V

Transfer or base code	Field values
110, 190, 210, 310, 320, 410, 510, 710, 011, 014, 015, 017, 021	Empty field
016	Beneficiary's identification code (field description in item 8). If the field is left empty, the beneficiary's identification code will not be filled in.

15.	**Order classification**				2 a F

Transfer or base code	Field values
110	Fixed value "51" (for domestic orders without VAT and split orders with VAT) or "53" for domestic split orders (including VAT).
190	Fixed value: "71" or "74".
210	Fixed value "01" or "53" for split payments (including VAT).
310, 320, 410, 510, 710	For a detailed description of permitted field values see item 9.
011, 014, 015, 016, 017, 021	Empty field

			6*35 an
16.	**Client-bank information** Individual lines are separated by "|".		

Transfer or base code	Field values
110, 190, 210, 510	In the first line of the field there may be an order reference symbol in the following form: REF:xxxxxxxx (no more than 16 characters + 3 characters for REF). **White list in mBank CompanyNet**: In the case of domestic transfers (Order type: 110) mBank can cross-check beneficiary's account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/ after the "Reference" field, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only), e.g. "REF:Customer Ref./WL!/IDC/1111111111/" or "REF:/WL!/IDC/1111111111/". **Attention!** In the case of split payments ("Order classification" field: 53) NIP of the invoice issuer may not be given; /WL!/ without any NIP is sufficient. If NIP from the transfer is different than NIP after /WL!/, the beneficiary's account and NIP after /WL!/ are verified.
310, 320	In the first line of the field there may be an order reference symbol in the following form: REF:xxxxxxxx (no more than 16 characters + 3 characters for REF). **White list in mBank CompanyNet**: mBank cross-checks the beneficiary's account against the white list if /WL!/IDC/NNNNNNNNNN/ appears after the "Reference" field, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only), e.g. "REF:Customer Ref./WL!/IDC/1111111111/" or "REF:/WL!/IDC/1111111111/". Order currency in the form WAL:USD; is provided in the second line.
410	In the first line of the field there may be an order reference symbol in the following form: REF:xxxxxxxx (no more than 16 characters + 3 characters for REF). The second line contains the order currency and country name of the beneficiary's bank in the form: WAL:EUR; Country name (no more than 14 characters). Next, there are two special characters „/S" and the foreign bank's SWIFT abbreviation (8 or 11 characters). The order currency field is mandatory. The remaining fields from the list are optional, e.g. :|/SBX5TPLTTY or Poland. Optionally, if there is no SWIFT abbreviation, the fourth line contains the name of the beneficiary's bank (no more than 22 characters) and the fifth and the sixth line contain the address of the beneficiary's bank (no more than 2*35 characters).
710	In the first line of the field there may be an order reference symbol in the following form: REF:xxxxxxxx (no more than 16 characters + 3 characters for REF). The second line contains the

		order currency and country name of the beneficiary's bank in the form: WAL:EUR; Country name (no more than 14 characters). The third line contains the first two characters of the beneficiary's country code according to ISO 3166-1. Next, there are two special characters „/S" and the foreign bank's SWIFT abbreviation (8 or 11 characters) e.g. PL/SBX5TPLTTY.
	011, 015, 021	Empty field
	014	The first line is empty. The second line contains the country name of the beneficiary's bank (no more than 14 characters). In the third line there are two special characters „/S" and the foreign bank's SWIFT abbreviation (8 or 11 characters). All the above fields are optional, e.g.: |Polska|/SBX5TPLTTY| or Polska. Optionally, if there is no SWIFT abbreviation, the fourth line contains the name of the beneficiary's bank (no more than 22 characters) and the fifth and the sixth line contain the address of the beneficiary's bank (no more than 2*35 characters).
	016	The first two lines are empty. The third line contains the first two characters of the beneficiary's country code according to ISO 3166-1 (the field is mandatory, if the counterparty's address field has been filled in). Next, there are two special characters „/S" and the foreign bank's SWIFT abbreviation (8 or 11 characters) e.g. PL/SBX5TPLTTY.
	017	The first two lines are empty. The third line contains the first two characters of the beneficiary's country code according to ISO 3166-1. Next, there are two special characters „/S" and the foreign bank's SWIFT abbreviation (8 or 11 characters) e.g. PL/SBX5TPLTT.

| 17. | **Mass order validation error code** Attention! The field occurs only in validation reports concerning orders sent in the form of a mass direct debit, mass transfer or mass transfer plus. For mass direct debits, the field may contain one of the error codes described in item 10. For mass orders, the field may contain a detailed explanation of refusal to execute a credit transfer. | 140 an |
| 18. | **End of order** | \<CR\>\<LF\> |

4. List of characters permitted in orders

List of characters permitted in international and EuroEkspres order fields
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 / - ( ) . , ' + Space

5. Structure of the "Payment details" field for domestic split payments (incl. VAT) and domestic counterparties

Attention!

Split payment will be enabled from 1 July 2018.

The values of individual subfields and their code words are separated by "|" (Hex 7C), which separates lines after every 35 characters. All fields are preceded by code words composed of several characters placed between two "/" characters.

Sequence of fields	Transfer or base code	Code word	E / W	Format	Field content
1	110	/VAT/	W	10,2 n V	Amount of VAT expressed in PLN, e.g. 10.00 with the "," separator. The field is mandatory and is >0.00 and <= payment amount (gross amount for payments with VAT). If 0.00 is entered in the field, the transfer will be imported as a domestic transfer.
2	110, 011	/IDC/	W for 110 E for 011	14 a V	VAT payer (invoice issuer) identifier. The field is mandatory for domestic payments.
3	110	/INV/	W	35 a V	Number of VAT invoice or the fixed value "przekaz własny" in the case of a transfer of funds between own VAT accounts within the same bank (the value is required by the law). The field is mandatory.
4	110	/TXT/	E	33 a V	Payment description. The field is optional.

Separators in the form of spaces between a subfield's code word and its contents or between a subfield's contents and the code word of the next subfield are not permitted.

Examples of how the Payment Details field should be correctly filled in:

„/VAT/230000000,00/IDC/1111111111/IN|V/2017/01/25/1",

„/VAT/230000000,00/IDC/1111111111/IN|V/2017/01/25/1/TXT/", „/VAT/23,00/IDC/1111111111/INV/2017/01/25/1",

„/VAT/230000000,00/IDC/1111111111/IN|V/2017/01/25/1/TXT/Electricity bill" or

„/VAT/23,00/IDC/1111111111/INV/2017/|01/25/1/TXT/Electricity bill"

Attention!

The sequence of individual code words must be preserved pursuant to the numbering in the sequence of fields column. Each code word may occur only once. Code words must not be used in fields.

Transfers with correctly filled-in fields (pursuant to the above requirements for split payments) will be imported as split payments (incl. VAT) irrespective of the value contained in the "Order classification" field.

Transfers with value 51 in the "Order classification" field

not meeting the split payment requirements (e.g. missing NIP or VAT amount) will be imported as domestic transfers.

Transfers with value 53 in the "Order classification" field not meeting the split payment requirements will be rejected.

Such transfers may be ordered only from accounts denominated in PLN.

Spaces between the field's code word and its contents and between the field's contents and the code word of the next field will be omitted.

6. Structure of the "Payment details" field for taxes

The fields must not contain the characters "\", "_".

Some fields are preceded by code words containing several characters and put between two slashes "/" (the character "/" may only be used in code words).

The length of the first line depends on the selected parameters (identifier type, period, form symbol). Code words may not be divided into several lines; the second line always begins before the code word /TXT/.

Sequence of fields	Field	E/W	Format	Field content	Line number
1	Identifier type	W	1 a F	/TI/ Identifier type. It may contain one of the following: N – tax identification number (NIP), P – personal identification number (PESEL), R – statistical number (REGON), 1 – Identity card, 2 – Passport, 3 – Other identification document.	1
2	Identifier content	W	14 a V	Identifier content.	1
3	Period	W	7 a V	/OKR/ period for which the payment is being made	1
4	Form symbol	W	7 a V	/SFP/ form symbol or payment reason.	1
5	Free text	E	40 a V	/TXT/ free text.	2

The line number indicates the logical line of payment details in which a given subfield should be placed.

The symbol meaning that a field continues in the next line will be "//" occurring after "|" (permitted in positions 36, 72 and 108 of a subfield). The continuation symbol will be ignored while importing. It is optional.

The "Period" field has the following structure:

Period – The first part of the field contains two characters denoting the year. In the second part, there is one character from the list (the so-called period type):

M – month, P – half year, R – year,

K – quarter, D – decade, J - day.

The third part contains the number of a period.

a. When there is an R in the "period type", the field does not contain the number of a period,

b. When there is a P in the "period type", two characters - 01 or 02 - are required,

c. When there is a K in the "period type", two characters - 01, 02, 03 or 04 - are required.

d. When there is an M in the "period type", two characters - from 01 to 12 - are required,

e. When there is a D in the "period type", the first two characters must be 01, 02 or 03, and the next two from 01 to 12,

f. When there is a J in the "period type", the first two characters must be from 01 to 31 standing for a day, and the next two from 01 to 12 standing for a month.

7. Structure of the "Payment details" field for direct debit and payers

The values of individual subfields and their code words are separated by "|" (Hex 7C), which separates lines after every 35 characters. All fields are preceded by code words composed of several characters placed between two "/" characters.

Structure of the field for direct debits without split tax payment:

Sequence of fields	Code word	E/W	Format	Field content
1	/NIP/	W	10 n F	Ordering party's (recipient's) NIP.
2	/IDP/	W	20 a V	Payment identifier. The symbol meaning that a field continues in the next line will be "//" occurring after "|". The continuation symbol will be ignored while importing. It is optional. The field is mandatory for direct debits. In the case of the BRESOK system it may also be filled in for a payer base.
3	/TYT/ or /TXT/	E	To the end of the "Payment details" field	Description with any text. No more than 2*35 characters.

Attention!

Split payment will be enabled from 1 July 2018.

Structure of the field for direct debits in the form of split tax payments:

Sequence of fields	Transfer or base code	Code word	E / W	Format	Field content
1	210	/VAT/	W	10,2 n V	Amount of VAT expressed in PLN, e.g. 10.00 with the "," separator. The field is mandatory and is >0.00 and <= payment amount (gross amount for payments with VAT). If 0.00 is entered in the field, the transfer will be imported as a domestic transfer.
2	210, 021	/IDC/	W for 210 E for 021	14 a V	VAT payer (invoice issuer) identifier. The field is mandatory for direct debit orders.
3	210	/INV/	W	35 a V	VAT invoice number. The field is mandatory.
4	210	/IDP/	W	20 a V	Payment identifier. The symbol meaning that a field continues in the next line will be "//" occurring after "|". The continuation symbol will be ignored while importing. It is optional. The field is mandatory for direct debits. In the case of BRESOK system it may also be filled in in the case of a payer base.
5	210	/TXT/	E	33 a V	Payment description. The field is optional.

Attention!

The sequence of individual code words must be preserved pursuant to the numbering in the sequence of fields column. Each code word may occur only once.

Every direct debit with the field filled in correctly in accordance with the above requirements for a split payment, will be imported as a split payment irrespective of the value of the "Order classification" field.

Direct debits may be sent only to accounts denominated in PLN.

An example of a correctly filled-in field: „/VAT/23,00/IDC/1111111111/INV/2017/|01/25/IDP/263547" or „/VAT/23,00/IDC/1111111111/INV/2017/01/25/IDP/263547".

Spaces between the field's code word and its contents and between the field's contents and the code word of the next field will be omitted.

8. Structure of the SEPA beneficiary's identification code field

Code word	E/W	Group	Format	Subfield contents
\TYP\	W	A	1 a F	First line. Ordering party type: P – Legal person, F – Natural person, The field is mandatory, if any of the following groups has been filled in.
In the case of a legal person, i.e. when \TYP\ contains 'P', one of the following groups can be filled in (the fields from the part for a natural person are not used). All groups can be left empty. Filled-in fields should be placed one after another without any separators.				
\BIC\	E	B	11 a V	BICORBEI.
\BEI\	E	C	11 a V	BICORBEI.
\BICORBEI\	E	D	11 a V	BICORBEI.
\DUNS\ \BKPTYID\ \TAXIDNB\ \CUST\ \EMPL\ \GS1G\ \IDTP\	E	E	35 n V	DUNS. Bank Company Identifier. Tax Identification Number. Client Number. Employer Identification Number. GS1G. Identifier's proper name. Group of subfields: Other identifier - one value of the code words field is permitted interchangeably. The subfield permitted only when the \ID\ field occurs.
\ID\	E		35 a V	Group of fields: Other identifier. Company identifier.
\ISSR\	E		35 a V	Group of fields: Identifier. Issuer.

In the case of a natural person, i.e. when \TYP\ contains 'F', one of the groups from B to K and/or group L can be filled in (the fields from the part for a legal person are not provided). All groups can be left empty. Filled-in fields should be placed one after another without any separators.				
\BRITHDT\	E	F	8 d F	Group of fields: Date and place of birth. Subfield: Date of birth - YYYYMMDD format - subfield permitted only when the field \PRVCOFBRITH\, \CITYOFBIRTH\, \CTRYOFBIRTH\ occurs.
\PRVCOFBRITH\	E		35 a v	Group of fields: Date and place of birth. Subfield: Voivodeship – subfield permitted only when the field \BRITHDT\, \CITYOFBIRTH\, \CTRYOFBIRTH\ occurs.
\CITYOFBIRTH\	E		35 a V	Group of fields: Date and place of birth. Subfield: Place of birth – subfield permitted only when the field \BRITHDT\, \PRVCOFBRITH\, \CTRYOFBIRTH\ occurs.
\CTRYOFBIRTH\	E		2 a F	Group of fields: Date and place of birth. Subfield: Country of birth – subfield permitted only when the field \BRITHDT\, \PRVCOFBRITH\, \CITYOFBIRTH\ occurs. Country code according to ISO3166, Alpha-2 code.
\ID\	E	G	35 a V	Group of fields: Other identifier. Additional identifier.
\DRVRSLICNB\ \CSTMRNB\ \SCLSCTYNB\ \ALNREGNNB\ \PSPTNB\ \TAXIDNB\ \IDNTYCARDNB\ \MPLYRIDNB\ \IDTP\	E		35 a V	Driving license number. Client Number. Social Security Number. Foreigner's Identification Number. Passport number. Tax Identification Number. Identity Card Number. Employer Identification Number. Identifier's proper name. Group of subfields: Other identifier - one value of the code words field is permitted interchangeably. The subfield permitted only when the \ID\ field occurs.
\ISSR\	E		35 a V	Issuer.

Attention!

It is not permitted to use code words as values of particular subfields.

9. List of codes of the "Order classification" field

Field value for import	Code	Polish description	English description	Transfer code
51	None	None	None	110, 310, 320, 410, 510, 710
52	INTC	Payment within group of companies	Intra-company payment	310, 410, 710
53	None	Split payment (incl. VAT)	None	110, 210
53	CHQB	Payment by cheque	Pay by cheque	310, 410
01	None	None	None	210
71 or 74	None	None	None	190

10.   List of mass direct debit validation error codes

Error code	Error description
1	The beneficiary account is incorrect (1).
2	The payer's bank does not participate in direct debit (2).
3	The payment amount limit has been exceeded (3) - not applicable since 24 December 2013.
4	The beneficiary's NIP is incorrect (4).
6	The account is not active in the direct debit service (6).
7	The payer is not active in the direct debit service (7).
9	The number of the payer's bank is incorrect (9).
20	File structure is incorrect (20).
21	The order type is incorrect (21).
22	The payment date is incorrect (22).
23	The transaction amount is incorrect (23).
24	The number of the recipient's bank is incorrect (24).
25	The number of the payer's account is incorrect (25).
26	The name and address of the beneficiary is incorrect (26) - not applicable since 24 December 2013.
27	The name and address of the payer is incorrect (27) - not applicable since 24 December 2013.
28	The payer type is incorrect (legal person/consumer within the meaning of the Civil Code). (28).
29	Order classification is incorrect (29).
30	The field with beneficiary-Bank information is incorrect (30).
31	Transaction description is too long (31).
32	Wrong IDP (32).

33	Incorrect data after the code word /TYT/ (33).
34	Prohibited reserved characters (34).
35	The transaction account number does not match the account indicated in the package (35).
36	The payment details field is incorrect (36).

mBank S.A. reserves the right to introduce changes to the data structure, described in this document at any time without prior notification.