



## mBank CompanyNet

### **Structure of data files import to mBank CompanyNet system in pain.001.001.09\* (ISO20022) format**

**Based on recommendation of Polish Bank Association (ZBP)**

Electronic Banking for Corporates and SME

Version 1.0.1, 02-04-2024

\* ask your advisor if you need pain.001.001.03. We recommend pain.001.001.09

## Index

|         |  |    |
|---------|--|----|
| 1.      | General remarks  | 3  |
| 2.      | Structure of XML file  | 5  |
| 3.      | Rules of recognizing types of payments and payment's parameters kept in <PmtInf> block.  | 7  |
| 4.      | Split payment - description of payment details in <Ustrd> field.   | 8  |
| 5.      | "White list" validation mechanism - description of payment details in the <PmtTpInf> field   | 8  |
| 6.      | Order types  | 9  |
| 6.1.    | Domestic transfer (internal transfer to beneficiary accounts held in mBank)  | 9  |
| 6.2.    | Domestic transfer in PLN currency to Polish banks, including SORBNET & Social Insurance one*   | 12 |
| 6.3.    | Express Elixir transfer  | 15 |
| 6.4.    | BlueCash transfer  | 17 |
| 6.5.    | Domestic transfer in non PLN currency  | 19 |
| 6.6.    | Internal currency transfer   | 22 |
| 6.7.    | Foreign transfer   | 24 |
| 6.8.    | TAX transfer   | 27 |
| 6.9.    | Postal transfer  | 30 |
| 6.10.   | EuroEkspres transfer   | 32 |
| 6.11.   | SEPA transfer  | 34 |
| 6.11.1. | SEPA transfer – identifier of legal and private person   | 37 |
| 7.      | Examples of payments   | 39 |
| 7.1.    | Example of standard domestic and foreign payment combined in one file  | 39 |
| 7.2.    | Example of standard domestic payment, including split and payments marked for identification with the VAT White List   | 42 |
| 7.3.    | Example of standard foreign payment  | 46 |
| 7.4.    | Example of two SEPA payments with ultimate debtor and ultimate creditor  | 48 |
| 7.5.    | Example of one SEPA payment without ultimate debtor and ultimate creditor  | 52 |
| 7.6.    | Example of SEPA order without ultimate debtor/creditor. Example with code SEPA, transaction codes and cost of payment put in <PmtInf> header instead of <CdtTrfTxInf> (example concerns point 3 of document) | 54 |
| 8.      | History of changes   | 56 |

## 1. General remarks

1. Documentation presents rules of pain.001.001.09 usage in the [mBank CompanyNet](#) internet banking system, in a mechanism of placing orders in [mBank CompanyNet ConnectClassic](#) (from 1.1.1. version) and in [mBank CompanyConnect Developer](#).
2. File format is based on the XML ISO20022 standard published by the ISO organization.
3. [Bank recommends](#) to validate file prepared by Customer in pain.001.001.09 format. [This file has to be agreed with a pain.001.001.09.xsd control file keeping schema rules](#). This additional control allows to avoid many unexpected situations during integration process.
4. XSD control file (pain.001.001.09.xsd) can be downloaded from the ISO20022 web site: [https://www.iso20022.org/message\\_archive.page](https://www.iso20022.org/message_archive.page).
5. [mBank validates file structure according to pain.001.001.09 rules stored in the XSD control file](#).
6. pain.001.001.09 format is dedicated only for credit transfer orders. It means that direct debit orders is not offered in this format.
7. Additional remarks:
  - 7.1. It is recommended to place no more than 10 000 orders in one file.
  - 7.2. There could be several credit transfers of different types in one XML file.
  - 7.3. One XML file could have orders debiting more than one Customer account.
  - 7.4. There could be an information about only one payment date <ReqdExctnDt>, one ordering party <Dbtr>, one ordering party account <DbtrAcct> and additionally information about only one ultimate debtor <UltmDbtr> (in case of SEPA) in a given <PmtInf> block.
  - 7.5. <InstrId> tag with details, existing in <CdtTrfTxInf> block, is not required. On other hand, it is recommended in webservice used in [mBank CompanyNet ConnectClassic](#) and [mBank CompanyConnect Developer](#). <InstrId> is a technical number of a given order. It is not presented in turnovers.
  - 7.6. Details stored in <InstrId> in XML file cannot be used more than one time in mBank CompanyNet system for given Customer. It concerns only orders existing in mBank CompanyNet. In case order would be deleted permanently from the system, a value from <InstrId> field could can be placed in new order, in its <InstrId> tag again.
  - 7.7. Value presented in <MsgId> tag within the framework of <GrpHdr> of given file, is registered in mBank CompanyNet system. It can not be used more than one time. In situation that all orders from this file would be deleted permanently from the system, a value from <MsgId> field could can be placed in new file, in its <MsgId> tag.
  - 7.8. The values [true](#) and [false](#) in <BtchBookg> tag are ignored by mBank. All transactions will be booked separately.
  - 7.9. <EndToEndId> tag is used in pain.001.001.09 as customer order reference. This tag is required according to XSD schema, so Customer is allowed to use space character or **NOTPROVIDED** string as value in <EndToEndId> tag in order to avoid filling in the concrete reference number.
  - 7.10. [utf-8 page code is required](#). First line of XML file <?xml version="1.0" encoding="utf-8"?> keeps information about code page used in XML file.
8. Special characters; allowed characters:
  - 8.1. Fields could not contain the following characters (it doesn't concern Postal order): : \* ; ' " ! + ? | #
  - 8.2. In case of postal orders, fields cannot contain sign: ",;
  - 8.3. Characters like &, <, > could not be used directly in XML file, in details of payment like beneficiary name etc. It is forbidden by an ISO20022 schema validation. You can use their equivalents accepted by ISO20022, that is: [&amp;](#); [&lt;](#); [&gt;](#)
  - 8.4. Characters accepted in [foreign and SEPA payments](#):  
[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](#)
9. A complete syntax of the tag in XML file consists of two parts; first one informing about the beginning and second one informing about end of information kept in given tag.
  - 9.1. As example: if a <Document> tag appears, it means that at the end of information presented after this tag, there should be its ending part: </Document>. In case of <Document> and </Document> tag, user should expect some more XML structures according to ISO20022.

- 9.2. The same rules as described in point 9.1 concern most of tags presented in XML file.
- 9.3. Some tags have only values between their parts, like `<Nm>Name</Nm>`.
- 9.4. In a unique situation there could be space or no value in given tag, for example: `<Ustrd> </Ustrd>` or `<InitgPty/>`. `<InitgPty/>` occurrence or its equivalent `<InitgPty></initgPty>` is possible in XML file according to schema but this way of presentation is allowed for only few tags.
- 10. Some tags like `<Document>` or `<InstdAmt>` have additional attributes in them, like currency code and its value in `<InstdAmt Ccy="EUR">` tag as example. Example: `<InstdAmt Ccy="EUR">217.00</InstdAmt>`
- 11. Additional remarks to tables presented in 4th chapter
  - 11.1. Additional sign like `+`, `++` is presented in **Name of XML part** column in order to describe nesting of given tag in XML file. For example: `++<Dbtr>` and `++<DbtrAcct>` means, that they are on the same nesting level in XML file. A syntax presented below means that within the framework of `<Dbtr>` element, there is a `<Nm>` sub element:
 

```

++<Dbtr>
++<Nm>[...]</Nm>
[...]
+</Dbtr>
          
```

 Remarks presented above are shown in the following example.
 

```

<Dbtr>
  <Nm>NAME-1234567890</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>PL87114010100000123456789014</IBAN>
  </Id>
</DbtrAcct>
          
```

11.2. **FORMAT** column presents length and type of the given field: n = numeric, a = alphanumeric

11.3. If given tag is presented in a table in empty line, it means that this given tag does not keep any value but it consists of a group of other tags. A part of SEPA documentation presented below means that `<Amt>` tag contains other tag with values like currency order and amount of order. Next tag `<ChrgBr>` is on the same nesting level as `<Amt>` and informs about ways of the order charging.

|                    |     |      |                                    |          |
|--------------------|-----|------|------------------------------------|----------|
| +++<Amt>           |     |      |                                    |          |
| ++++<InstdAmt@Ccy> | YES | 3    | Order currency – fixed value „EUR” | EUR      |
| ++++<InstdAmt>     | YES | 16.2 | Order amount                       | 99999.99 |
| +++<ChrgBr>        | YES | 4a   | Fixed value „SLEV”                 | SLEV     |

The values from the table are listed below to show how it could look in a XML file:

```

[...]
<Amt>
  <InstdAmt Ccy="EUR">5.00</InstdAmt>
</Amt>
<ChrgBr>SLEV</ChrgBr>
[...]
  
```

## 2. Structure of XML file

1. XML file contains:
  - 1.1. single sentence that defines the code page of data in a file (see point 3 below)
  - 1.2. main tag, which informs about beginning of the main document and defines the rules of data presentation in a file (see point 4 below)
  - 1.3. main block, which consists of few other blocks (see point 5 below)
  - 1.4. header block (see point 6 below)
  - 1.5. block or blocks grouping payments (point 7) and in each of them there is at least one block of a single transaction (see point 8 below).
2. Points 3-9 describe individual elements which appear in XML file. Section 10 presents the same information in form of table.
3. Sentence presented in first line of XML file specifies the code page of the file: `<?xml version="1.0" encoding="utf-8"?>`
4. Second line is called as document, referring to the `<Document>` tag. It appears after the line specifying a code page. The required wording is: `<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">`. It is a beginning of a all information blocks presented in XML format. This tag keeps also an information about ISO20022 format used in this file.
5. Third line is the tag opening a main block `<CstmrCdtTrfInittn>`, occurring only once. In this `<CstmrCdtTrfInittn>` block there are blocks `<GrpHdr>` and `<PmtInf>`.
6. The first block within the main block `<CstmrCdtTrfInittn>` is a header block called Group Header Block `<GrpHdr>`. This block occurs only once. It comprises a preamble consisting of a date and a unique message identifier. The header is common to all `<PmtInf>` blocks existing in a `<CstmrCdtTrfInittn>` one.
7. Block grouping of payments by a specific criterion / [Payment Information Block](#) `<PmtInf>` - the block which occurs in a file at least once. The block contains data on a payer's account, details of the specific execution date of the orders contained in this block. This block groups the orders according to these elements. It also contains at least one `<CdtTrfTxInf>` block with one transaction.
8. Block of a single transaction / [Transaction Information](#) `<CdtTrfTxInf>` - is a part of a `<PmtInf>` block. It is a mandatory block. It can occur many times within a block `<PmtInf>`. It contains the beneficiary data, data of the beneficiary's bank and the transaction details including the amount, transaction descriptions.
9. Elements which end the file are the final tag of the main block `</CstmrCdtTrfInittn>` and the final tag of the document, i.e. `</Document>`.
10. The structure of the XML file - diagram. Details possible to save as part of the XML element are described in the tables with the order within the 4<sup>th</sup> ([split payment details](#)) & 5<sup>th</sup> chapter ([all type of payments including split payment](#)).

| Position in the file | Tag name / XML element, described in points 1-4  | Number of occurrences        | Comment  |
|----------------------|--|------------------------------|--|
| 1                    | <code>&lt;?xml version="1.0" encoding="utf-8"?&gt;</code>  | 1                            | Beginning of the file  |
| 2                    | <code>&lt;Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"&gt;</code> | 1                            | Record opening the document area in <code>&lt;Document&gt;</code> tag.           |
| 3                    | <code>&lt;CstmrCdtTrfInittn&gt;</code>   | 1                            | Record opening set of blocks with orders   |
| 4                    | <code>&lt;GrpHdr&gt;</code>  | 1                            | The opening of the header block  |
| 5                    | <code>&lt;/GrpHdr&gt;</code>   | 1                            | Closing the header block   |
| 6                    | <code>&lt;PmtInf&gt;</code>  | first occurrence in the file | Opening of the block grouping payment per account of payer and date of execution |

|    |                                  |  |  |
|----|----------------------------------|--|--|
| 7  | <CdtTrfTxInf> and </CdtTrfTxInf> | 1 and more within a given block <PmtInf> | Opening and closing of the block containing a single transaction within a given block <PmtInf>                           |
| 8  | </PmtInf>                        | 1 and more within a given file           | Closing block grouping payment per account of payer and date of execution  |
| 9  | <PmtInf> </PmtInf>               | Nth instance of the file                 | Another block grouping payments per account of payer and date of execution and containing the data described in point. 7 |
| 10 | </CstmrCdtTrfInittn>             | 1  | Sentence closing the set of all blocks with orders   |
| 11 | </Document>                      | 1  | Sentence closing document and ending a given file  |

### 3. Rules of recognizing types of payments and payment's parameters kept in <PmtInf> block.

Bank allows to use values for the mode of execution of orders, identification of orders and the costs of their execution in the area of header block / s <PmtInf> instead of placing them at the level of individual transactions in the blocks <CdtTrfTxInf>. However, the Bank applies the principle of a higher priority for the information at the level of individual transactions in blocks <CdtTrfTxInf>, in case this information will appear on this level. Otherwise, for the transaction in the block <CdtTrfTxInf> values taken from a block header <PmtInf> are used. Examples are presented in the table below. In case of using the header block <PmtInf> to place the codes specifying the types of payments and their parameters, we recommend that each block <CdtTrfTxInf> should contain one type of transaction for given <PmtInf>.

| Order type, modes of execution defined based on the tags used in the block header <PmtInf> and individual blocks <CdtTrfTxInf>. | The occurrence of the tag in the header block <PmtInf>   | The occurrence of a tag within a <CdtTrfTxInf>   |
|---|--|--|
| SEPA SCT order  | <PmtTpInf><SvcLvl><Cd>SEPA</Cd> tag  | <PmtTpInf><SvcLvl><Cd>SEPA</Cd> tag is optional<br>or<br><SvcLvl><Cd>SEPA</Cd> tag is missing  |
| Additional instruction codes for SEPA order.  | <PmtTpInf><CtgyPurp><Cd> tag including ISO codes, according to SEPA rules.<br><PmtTpInf><CtgyPurp><Cd> tag is missing  | <PmtTpInf><CtgyPurp><Cd> tag including ISO codes is optional<br>or<br><PmtTpInf><CtgyPurp><Cd> tag including ISO codes, according to SEPA rules.   |
| TAX (US) payment  | <PmtTpInf><SvcLvl><Cd> tag is missing<br>tag <PmtTpInf><CtgyPurp><Cd>TAXS</Cd><br><PmtTpInf><CtgyPurp><Cd>TAXS</Cd> tag is missing   | <PmtTpInf><SvcLvl><Cd> tag is missing<br>tag <PmtTpInf><CtgyPurp><Cd>TAXS</Cd> is optional.<br>or<br>tag <PmtTpInf><CtgyPurp><Cd>TAXS</Cd>   |
| Foreign and domestic (non PLN) payments – execution modes   |  |  |
| NORM –standard mode (D+2)   | tag <PmtTpInf><InstrPrty>NORM</InstrPrty><br><PmtTpInf><InstrPrty>NORM</InstrPrty> tag is missing  | tag <PmtTpInf><InstrPrty>NORM</InstrPrty> is optional<br>or<br>tag <PmtTpInf><InstrPrty>NORM</InstrPrty>   |
| HIGH – urgent mode (D+1)  | tag <PmtTpInf><InstrPrty>HIGH</InstrPrty><br><PmtTpInf><InstrPrty> – tag is missing  | tag <PmtTpInf><InstrPrty>NORM</InstrPrty> or tag is optional<br>or<br>tag <PmtTpInf><InstrPrty>HIGH</InstrPrty>  |
| HIGH & SDVA –express mode (D+0)   | tag <PmtTpInf><InstrPrty>HIGH</InstrPrty><br>tag <PmtTpInf><SvcLvl><Cd>SDVA</Cd><br><PmtTpInf><InstrPrty>HIGH</InstrPrty><br>and <PmtTpInf><SvcLvl><Cd>SDVA</Cd> tag are missing | Tag <PmtTpInf><InstrPrty>HIGH</InstrPrty> and<br><PmtTpInf><SvcLvl><Cd>SDVA</Cd> tag is optional<br>or<br>tag <PmtTpInf><InstrPrty>HIGH</InstrPrty><br>tag <PmtTpInf><SvcLvl><Cd>SDVA</Cd> |
| Type of charges for foreign payments, nonPLN domestic ones and SEPA payments  | tag <ChrgBr>SHAR[or]SLEV[or]DEBT[or]CRED</ChrgBr><br>missing tag<br><ChrgBr>SHAR[or]SLEV[or]DEBT[or]CRED</ChrgBr>  | <ChrgBr>SHAR[or]SLEV[or]DEBT[or]CRED</ChrgBr> tag is optional<br>or<br>tag <ChrgBr>SHAR[or]SLEV[or]DEBT[or]CRED</ChrgBr>   |

#### 4. Split payment - description of payment details in <Ustrd> field.

1. Data is entered in one sequence, individual fields are preceded by code words included in the slash character.
2. Spaces between the code word and the sign are not allowed.
3. It is mandatory to preserve the order of individual code words. Each code word can only appear once. It is forbidden to insert code words as values of individual fields.

| Field (code word)                                  | Status | The field format | Description  |
|--|--------|------------------|--|
| /VAT/<br>A code word for the amount of VAT         | M      | /VAT/10n,2n      | The VAT amount expressed in pennies, the separator between the total part of the amount and the decimal part is the comma mark ",". e.g., 23.00<br><br>Required field and > 0.00 and <= payment amount from message box 32B (gross amount for payment with VAT).<br><br>In the case of personal transfer, the gross amount of the order in box 32B must be equal to the VAT amount indicated as the value of the field / VAT / |
| /IDC/<br>Commodity provider or service provider ID | M      | /IDC/14x         | Supplier's or service provider's identifier (VAT payer, invoice issuer)<br><br>or<br><br>Customer ID (Customer) in the case of own transfer.<br><br>Required field and cannot be empty.  |
| /INV/<br>The form or payment symbol                | M      | /INV/35x         | VAT invoice number (including correcting invoice)<br><br>or<br><br>the words "OWN TRANSFER" or "PRZEKAZANIE WLASNE" (written without Polish diacritics) in the case of transferring funds between VAT accounts of the same Customer within the Bank - the value required by law.<br><br>Required field and cannot be empty.  |
| /TXT/  | O      | /TXT/33x         | Any payment text (Up to 33 alphanumeric characters).<br><br>Optional field.  |

Example: <Ustrd>/VAT/23000000,00/IDC/11111111/INV/2017/01/25/1/TXT/free text</Ustrd>

#### 5. "White list" validation mechanism - description of payment details in the <PmtTplnf> field

1. The new marker will allow to activate the validation with the list of VAT accounts "White List " for supported payment formats (domestic and internal currency - as at 27.01.2020).
2. The structure of the new field at the transaction level is described in sections regarding the domestic and internal non-PLN payment format.



## 6. Order types

### 6.1. Domestic transfer (internal transfer to beneficiary accounts held in mBank)

| Name of XML part  | Required | Format | Description   | Example  |
|---|----------|--------|---|--|
| <?xml version="1.0" encoding="utf-8"?>  |          |        |   |  |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">   |          |        |   |  |
| <CstmrCdtTrfInitn>  |          |        |   |  |
| <b>++&lt;GrpHdr&gt;</b>   |          |        |   |  |
| ++<MsgId>   | YES      | 35a    | File / Message Identification (verification of duplicates).<br>No space allowed   | 100001   |
| ++<CreDtTm>   | YES      | ->     | Creation Date Time;format YYYY-MM-DDTHH:MM:SS   | 2013-01-01T11:00:00  |
| ++<NbOfTxs>   | YES      | n      | Total Number Of Transactions  | 3  |
| ++<InitgPty><br>+++<Nm>   | YES      | 70a    | Name of Instructing Party   | Ordering Party Name  |
| <b>++&lt;PmtInf&gt;</b>   |          |        |   |  |
| ++<PmtInfId>  | YES      | 35a    | Payment Information Id  | 20016  |
| ++<PmtMtd>  | YES      | 3a     | PaymentMethod – fixed value „TRF”   | TRF  |
| ++<ReqdExctnDt><Dt>   | YES      |        | Requested Execution Date YYYY-MM-DD   | 2013-08-08   |
| <b>++&lt;Dbtr&gt;</b>   |          |        |   |  |
| +++<Nm>   | YES      | 70a    | Name of Instructing Party   | Ordering Party Name  |
| +++<PstlAdr>  |          |        |   |  |
| ++++<Ctry>  | NO       | 2      | Country (ISO 3166)  | PL   |
| ++++<AdrLine>   | NO       | 2x35a  | Adress of ordering party– AdrLine element may exist only two times in one order   | ul. Senatorska 18<br>00-065 Warszawa                               |
| +++<CctDtIs>  |          |        |   |  |
| ++++<EmailAdr>  | NO       | 200a   | E-mail address to which PDF confirmation of a single transaction will be sent.<br><br><b>WARNING !</b> – If there are multiple transactions in <CdtTrfTxInf>, each of them will be assigned the same e-mail address for sending confirmation.<br><br><b>WARNING !</b> – If some orders should not have confirmations or the confirmation should be sent to a different address, a separate Payments <PmtInf> block should be created<br>When entering several email addresses, separate them with a semicolon " ; " | <a href="mailto:Jan.Kowalski@domena.pl">Jan.Kowalski@domena.pl</a> |
| ++<DbtrAcct><br>+++<Id><br>++++<IBAN>   | YES      |        | Debtor account number in IBAN format  | PL25114010100000400404003001                                       |
| <i>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.</i> |          |        |   |  |
| <b>++&lt;DbtrAgt&gt;</b><br><b>+++&lt;FinInstnId&gt;</b><br><b>++++&lt;ClrSysMmbld&gt;</b>  |          |        |   |  |
| ++++<ClrSysId><br>++++<Cd>  | YES      |        | Clearing Code – fixed value “PLKNR”   | PLKNR  |
| ++++<Mmbld>   | YES      | 8n     | Ordering party bank identifier  | 11401010   |

|  |     |       |   |  |
|--|-----|-------|---|--|
| <b>++&lt;CdtTrfXlnf&gt;</b>  |     |       |   |  |
| +++<PmtId>   |     |       |   |  |
| ++++<InstrId>  | NO  | 35a   | Single transaction identifier (dupl. verification)  | 20001  |
| ++++<EndToEndId>   | YES | 16a   | Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.   | REFERENCENO1   |
| +++<PmtTpInf>  |     |       |   |  |
| ++++<LclInstrm><br>++++<Prtry>                                       | NO  |       | A string of characters containing a fixed value /WL!/IDC/ and NIP code, i.e. Identifier of the goods supplier or service provider (VAT payer, invoice issuer).<br><br>Optional field. An order without this code will not be verified with the so-called White List of VAT accounts published by the Ministry of Finance.<br><br><b>WARNING !</b> In split transfers specified by the VATX code, the invoice number of the invoice issuer may remain empty. All you need is this /WL!/ code.<br><br><b>WARNING !</b> If the NIP number from the transfer is different than after /WL!/, the account of the contractor and the NIP after /WL!/ will be verified. | /WL!/IDC/1111111111/                                       |
| ++++<CtgyPurp><br>++++<Cd>   | NO  | 4a    | „VATX” – optional code, used for domestic payments, executed in PLN as split payments. Without the code, the order will be treated as a regular domestic order.   | VATX   |
| +++<Amt>   |     |       |   |  |
| ++++<InstdAmt Ccy="AAA">   | YES | 16.2  | Order amount. Instead of string AAA please use an order currency according to ISO 4217  | An example of tag with amount <InstdAmt Ccy="PLN">99999.99 |
| +++<CdtrAgt><br>++++<FinInstnId><br>++++<ClrSysMmbld><br>++++<Mmbld> | YES | 8n    | Beneficiary bank identification   | 11401010   |
| <b>+++&lt;Cdtr&gt;</b>   |     |       |   |  |
| ++++<Nm>   | YES | 70a   | Beneficiary name  | Beneficjent SA   |
| ++++<PstlAdr>  |     |       |   |  |
| ++++<Ctry>   | NO  | 2     | Country (ISO 3166)  | PL   |
| ++++<AdrLine>  | YES | 2x35a | Beneficiary address - AdrLine element may exist only two times in one order   | ul. Kopczanska 1<br>00-065 Warszawa                        |
| <b>Select account format</b>   |     |       |   |  |
| +++<CdtrAcct><br>++++<Id><br>++++<IBAN>                              | YES |       | Beneficiary account number in IBAN format   | PL95114010100000400404003002                               |
| or   |     |       |   |  |
| +++<CdtrAcct><br>++++<Id><br>++++<Othr><br>++++<Id>                  | YES |       | Beneficiary account number in NRB format  | 95114010100000400404003002                                 |

*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.*

|                            |     |      |  |   |
|----------------------------|-----|------|--|---|
| +++<Purp><br>++++<Prtry>   | YES | 4a   | Order type - fixed value "PLKR"  | PLKR  |
| +++<RmtInf><br>++++<Ustrd> | YES | 140a | Unstructured Remittance Information - payment details<br><br>For split payments remittance information is described in 4 <sup>th</sup> point:<br>/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x | Payment for F-VAT/101<br><br>/VAT/230000000,00/IDC/111111111/INV/2017/01/25/1/TXT/free text |

6.2. Domestic transfer in PLN currency to Polish banks, including SORBNET & Social Insurance one\*

| Name of XML element   | Required | Format | Description   | Example  |
|---|----------|--------|---|--|
| <?xml version="1.0" encoding="utf-8"?>  |          |        |   |  |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">   |          |        |   |  |
| <CstmrCdtTrfInittn>   |          |        |   |  |
| <b>++&lt;GrpHdr&gt;</b>   |          |        |   |  |
| ++<MsgId>   | YES      | 35a    | File / Message Identification (verification of duplicates).<br>No space allowed   | 100001   |
| ++<CreDtTm>   | YES      | ->     | Creation Date Time;format YYYY-MM-DDTHH:MM:SS   | 2013-01-01T11:00:00  |
| ++<NbOfTxs>   | YES      | n      | Total Number Of Transactions  | 3  |
| ++<InitgPty><br>+++<Nm>   | YES      | 70a    | Name of Instructing Party   | Ordering Party Name  |
| <b>++&lt;PmtInf&gt;</b>   |          |        |   |  |
| ++<PmtInflId>   | YES      | 35a    | Payment Information Id  | 20016  |
| ++<PmtMtd>  | YES      | 3a     | PaymentMethod – fixed value „TRF”   | TRF  |
| ++<ReqdExctnDt><Dt>   | YES      |        | Requested Execution Date YYYY-MM-DD   | 2013-08-08   |
| <b>++&lt;Dbtr&gt;</b>   |          |        |   |  |
| +++<Nm>   | YES      | 70a    | Name of Instructing Party   | Ordering Party Name  |
| +++<PstlAdr>  |          |        |   |  |
| ++++<Ctry>  | NO       | 2      | Country (ISO 3166)  | PL   |
| ++++<AdrLine>   | NO       | 2x35a  | Adress of ordering party– AdrLine element may exist only two times in one order   | ul. Senatorska 18<br>00-065 Warszawa                               |
| +++<CtctDtls>   |          |        |   |  |
| ++++<EmailAdr>  | NO       | 200a   | E-mail address to which PDF confirmation of a single transaction will be sent.<br><br><b>WARNING !</b> – If there are multiple transactions in <CdtTrfTxInf>, each of them will be assigned the same e-mail address for sending confirmation.<br><br><b>WARNING !</b> – If some orders should not have confirmations or the confirmation should be sent to a different address, a separate Payments <PmtInf> block should be created<br>When entering several email addresses, separate them with a semicolon " ; " | <a href="mailto:Jan.Kowalski@domena.pl">Jan.Kowalski@domena.pl</a> |
| ++<DbtrAcct><br>+++<Id><br>++++<IBAN>   | YES      |        | Debtor account number in IBAN format  | PL25114010100000400404003001                                       |
| <i>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.</i> |          |        |   |  |
| <b>++&lt;DbtrAgt&gt;</b>  |          |        |   |  |
| <b>+++&lt;FinInstnId&gt;</b>  |          |        |   |  |
| <b>++++&lt;ClrSysMmbld&gt;</b>  |          |        |   |  |
| ++++<ClrSysId>  | YES      |        | Clearing Code – fixed value “PLKNR”   | PLKNR  |
| ++++<Cd>  |          |        |   |  |
| ++++<Mmbld>   | YES      | 8n     | Ordering party bank identifier  | 11401010   |

|  |     |       |   |  |
|--|-----|-------|---|--|
| <b>++&lt;CdtTrfTxInf&gt;</b>   |     |       |   |  |
| +++<PmtId>   |     |       |   |  |
| ++++<InstrId>  | NO  | 35a   | Single transaction identifier (dupl. verification)  | 20001  |
| ++++<EndToEndId>   | YES | 16a   | Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.   | REFERENCENO1   |
| +++<PmtTpInf><br>++++<SvcLvl><br>++++<Cd>  | NO  | 4a    | Execution mode: „RTGS” – SORBNET -- optional code for urgent domestic SORBNET payments. Payments without this code are treated as standard domestic ones  | RTGS   |
| +++<PmtTpInf>  |     |       |   |  |
| ++++<LclInstrm><br>++++<Prtry>   | NO  |       | A string of characters containing a fixed value /WLI/IDC/ and NIP code, i.e. Identifier of the goods supplier or service provider (VAT payer, invoice issuer).<br><br>Optional field. An order without this code will not be verified with the so-called White List of VAT accounts published by the Ministry of Finance.<br><br><b>WARNING !</b> In split transfers specified by the VATX code, the invoice number of the invoice issuer may remain empty. All you need is this /WLI/ code.<br><br><b>WARNING !</b> If the NIP number from the transfer is different than after /WLI/, the account of the contractor and the NIP after /WLI/ will be verified. | /WLI/IDC/0000000000/                                       |
| ++++<CtgyPurp><br>++++<Cd>   | NO  | 4a    | „VATX” – optional code, used for domestic payments, executed in PLN as split payments. Without the code, the order will be treated as a regular domestic order.   | VATX   |
| +++<Amt>   |     |       |   |  |
| ++++<InstdAmt Ccy="AAA">   | YES | 16.2  | Order amount. Instead of string AAA please use an PLN order currency according to ISO 4217  | An example of tag with amount <InstdAmt Ccy="PLN">99999.99 |
| <i>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.</i> |     |       |   |  |
| +++<CdtrAgt><br>++++<FinInstnId><br>++++<ClrSysMmbld><br>++++<Mmbld>   | YES | 8n    | Beneficiary bank identification   | 10600076   |
| ++++<Nm>   | YES | 70a   | Beneficiary name  | Beneficjent SA   |
| ++++<PstlAdr>  |     |       |   |  |
| ++++<Ctry>   | NO  | 2     | Country (ISO 3166)  | PL   |
| ++++<AdrLine>  | YES | 2x35a | Beneficiary address - AdrLine element may exist only two times in one order   | ul. Kopczanska 1<br>00-065 Warszawa                        |
| <b>Select account format</b>   |     |       |   |  |
| +++<CdtrAcct><br>++++<Id><br>++++<IBAN>  | YES |       | Beneficiary account number in IBAN format   | PL95114010100000400404003002                               |
| or   |     |       |   |  |

|  |     |      |  |   |
|--|-----|------|--|---|
| +++<CdtrAcct><br>++++<Id><br>+++++<Othr><br>++++++<Id> | YES |      | Beneficiary account number in NRB format   | 72106000760000320000546101  |
|  |     |      |  |   |
| +++<Purp><br>++++<Prtry>                               | YES | 4a   | Order type - fixed value "PLKR"  | PLKR  |
| +++<RmtInf><br>++++<Ustrd>                             | YES | 140a | Unstructured Remittance Information - payment details<br><br>For <a href="#">split payments</a> remittance information is described in 4 <sup>th</sup> point:<br>/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x | Payment for F-VAT/101<br><br>/VAT/230000000,00/IDC/111111111/INV/2017/01/25/1/TXT/free text |

\* Polish Social Insurance payment valid as standard domestic order starting from 01.01.2018.

### 6.3. Express Elixir transfer

| Name of XML element   | Required | Format | Description   | Example  |
|---|----------|--------|---|--|
| <?xml version="1.0" encoding="utf-8"?>  |          |        |   |  |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">   |          |        |   |  |
| <CstmrCdtTrfInittn>   |          |        |   |  |
| <b>++&lt;GrpHdr&gt;</b>   |          |        |   |  |
| ++<MsgId>   | YES      | 35a    | File / Message Identification (verification of duplicates).<br>No space allowed   | 100001   |
| ++<CreDtTm>   | YES      | ->     | Creation Date Time;format YYYY-MM-DDTHH:MM:SS   | 2013-01-01T11:00:00  |
| ++<NbOfTxs>   | YES      | n      | Total Number Of Transactions  | 3  |
| ++<InitgPty><br>+++<Nm>   | YES      | 70a    | Name of Instructing Party   | Ordering Party Name  |
| <b>++&lt;PmtInf&gt;</b>   |          |        |   |  |
| ++<PmtInflId>   | YES      | 35a    | Payment Information Id  | 20016  |
| ++<PmtMtd>  | YES      | 3a     | PaymentMethod – fixed value „TRF”   | TRF  |
| ++<ReqdExctnDt><Dt>   | YES      |        | Requested Execution Date YYYY-MM-DD   | 2013-08-08   |
| <b>++&lt;Dbtr&gt;</b>   |          |        |   |  |
| +++<Nm>   | YES      | 70a    | Name of Instructing Party   | Ordering Party Name  |
| +++<PstlAdr>  |          |        |   |  |
| ++++<Ctry>  | NO       | 2      | Country (ISO 3166)  | PL   |
| ++++<AdrLine>   | NO       | 2x35a  | Adress of ordering party– AdrLine element may exist only two times in one order   | ul. Senatorska 18<br>00-065 Warszawa                               |
| +++<CtctDtls>   |          |        |   |  |
| ++++<EmailAdr>  | NO       | 200a   | E-mail address to which PDF confirmation of a single transaction will be sent.<br><br><b>WARNING !</b> – If there are multiple transactions in <CdtTrfTxInf>, each of them will be assigned the same e-mail address for sending confirmation.<br><br><b>WARNING !</b> – If some orders should not have confirmations or the confirmation should be sent to a different address, a separate Payments <PmtInf> block should be created<br>When entering several email addresses, separate them with a semicolon " ; " | <a href="mailto:Jan.Kowalski@domena.pl">Jan.Kowalski@domena.pl</a> |
| ++<DbtrAcct><br>+++<Id><br>++++<IBAN>   | YES      |        | Debtor account number in IBAN format  | PL25114010100000400404003001                                       |
| <i>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.</i> |          |        |   |  |
| <b>++&lt;DbtrAgt&gt;</b>  |          |        |   |  |
| <b>+++&lt;FinInstnId&gt;</b>  |          |        |   |  |
| <b>++++&lt;ClrSysMmbld&gt;</b>  |          |        |   |  |
| ++++<ClrSysId>  | YES      |        | Clearing Code – fixed value “PLKNR”   | PLKNR  |
| ++++<Cd>  |          |        |   |  |
| ++++<Mmbld>   | YES      | 8n     | Ordering party bank identifier  | 11401010   |

|  |     |       |  |  |
|--|-----|-------|--|--|
| <b>++&lt;CdtTrfTxInf&gt;</b>   |     |       |  |  |
| +++<PmtId>   |     |       |  |  |
| ++++<InstrId>  | NO  | 35a   | Single transaction identifier (dupl. verification)   | 20001  |
| ++++<EndToEndId>   | YES | 16a   | Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.  | REFERENCENO1   |
| +++<PmtTpInf><br>++++<CtgyPurp><br>++++<Cd>  |     |       |  |  |
|  | NO  | 4a    | „VATX” – optional code, used for domestic payments, executed in PLN as split payments. Without the code, the order will be treated as a regular domestic order.                      | VATX   |
| +++<Amt>   |     |       |  |  |
| ++++<InstdAmt Ccy="AAA">   | YES | 16.2  | Order amount. Instead of string AAA please use an PLN order currency according to ISO 4217   | An example of tag with amount <InstdAmt Ccy="PLN">99999.99                                 |
| +++<CdrAgt><br>++++<FinInstnId><br>++++<ClrSysMmbld><br>++++<Mmbld>  | YES | 8n    | Beneficiary bank identification  | 10600076   |
| <b>+++&lt;Cdtr&gt;</b>   |     |       |  |  |
| ++++<Nm>   | YES | 70a   | Beneficiary name   | Beneficjent SA   |
| ++++<PstlAdr>  |     |       |  |  |
| ++++<Ctry>   | NO  | 2     | Country (ISO 3166)   | PL   |
| ++++<AdrLine>  | YES | 2x35a | Beneficiary address - AdrLine element may exist only two times in one order  | ul. Kopczanska 1<br>00-065 Warszawa  |
| <b>Select account format</b>   |     |       |  |  |
| +++<CdtrAcct><br>++++<Id><br>++++<IBAN>  | YES |       | Beneficiary account number in IBAN format  | PL95114010100000400404003002   |
| <i>or</i>  |     |       |  |  |
| +++<CdtrAcct><br>++++<Id><br>++++<Othr><br>++++<Id>  | YES |       | Beneficiary account number in NRB format   | 72106000760000320000546101   |
| <i>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.</i> |     |       |  |  |
| +++<Purp><br>++++<Prtry>   | YES | 4a    | Order type - fixed value "SRPN"  | SRPN   |
| +++<RmtInf><br>++++<Ustrd>   | YES | 140a  | Unstructured Remittance Information - payment details<br><br>For split payments remittance information is described in 4 <sup>th</sup> point:<br>/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x | Payment for F-VAT/101<br><br>/VAT/230000000,00/IDC/11111111/INV/2017/01/25/1/TXT/free text |



## 6.4. BlueCash transfer

| Name of XML element   | Required | Format | Description  | Example  |
|---|----------|--------|--|--|
| <?xml version="1.0" encoding="utf-8"?>  |          |        |  |  |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">   |          |        |  |  |
| <CstmrCdtTrfInittn>   |          |        |  |  |
| <b>++&lt;GrpHdr&gt;</b>   |          |        |  |  |
| ++<MsgId>   | YES      | 35a    | File / Message Identification (verification of duplicates).<br>No space allowed  | 100001   |
| ++<CreDtTm>   | YES      | ->     | Creation Date Time;format YYYY-MM-DDTHH:MM:SS  | 2013-01-01T11:00:00  |
| ++<NbOfTxs>   | YES      | n      | Total Number Of Transactions   | 3  |
| ++<InitgPty><br>+++<Nm>   | YES      | 70a    | Name of Instructing Party  | Ordering Party Name  |
| <b>++&lt;PmtInf&gt;</b>   |          |        |  |  |
| ++<PmtInfId>  | YES      | 35a    | Payment Information Id   | 20016  |
| ++<PmtMtd>  | YES      | 3a     | PaymentMethod – fixed value „TRF”  | TRF  |
| ++<ReqdExctnDt><Dt>   | YES      |        | Requested Execution Date YYYY-MM-DD  | 2013-08-08   |
| <b>++&lt;Dbtr&gt;</b>   |          |        |  |  |
| +++<Nm>   | YES      | 70a    | Name of Instructing Party  | Ordering Party Name  |
| +++<PstlAdr>  |          |        |  |  |
| ++++<Ctry>  | NO       | 2      | Country (ISO 3166)   | PL   |
| ++++<AdrLine>   | NO       | 2x35a  | Adress of ordering party– AdrLine element may exist<br>only two times in one order   | ul. Senatorska 18<br>00-065 Warszawa                               |
| +++<CtctDtls>   |          |        |  |  |
| ++++<EmailAdr>  | NO       | 200a   | E-mail address to which PDF confirmation of a single<br>transaction will be sent.<br><br><b>WARNING !</b> – If there are multiple transactions in<br><CdtTrfTxInf>, each of them will be assigned the same<br>e-mail address for sending confirmation.<br><br><b>WARNING !</b> – If some orders should not have<br>confirmations or the confirmation should be sent to a<br>different address, a separate Payments <PmtInf><br>block should be created<br>When entering several email addresses, separate<br>them with a semicolon " ; " | <a href="mailto:Jan.Kowalski@domena.pl">Jan.Kowalski@domena.pl</a> |
| ++<DbtrAcct><br>+++<Id><br>++++<IBAN>   | YES      |        | Debtor account number in IBAN format   | PL25114010100000400404003001                                       |
| <i>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.</i> |          |        |  |  |
| <b>++&lt;DbtrAgt&gt;</b>  |          |        |  |  |
| <b>+++&lt;FinInstnId&gt;</b>  |          |        |  |  |
| <b>++++&lt;ClrSysMmbld&gt;</b>  |          |        |  |  |
| ++++<ClrSysId>  | YES      |        | Clearing Code – fixed value “PLKNR”  | PLKNR  |
| ++++<Cd>  |          |        |  |  |
| ++++<Mmbld>   | YES      | 8n     | Ordering party bank identifier   | 11401010   |

|  |     |       |  |  |
|--|-----|-------|--|--|
| <b>++&lt;CdtTrfTxInf&gt;</b>   |     |       |  |  |
| +++<PmtId>   |     |       |  |  |
| ++++<InstrId>  | NO  | 35a   | Single transaction identifier (dupl. verification)   | 20001  |
| ++++<EndToEndId>   | YES | 16a   | Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.  | REFERENCENO1   |
|  |     |       |  |  |
| +++<PmtTpInf><br>++++<CtgyPurp><br>++++<Cd>  | NO  | 4a    | „VATX” – optional code, used for domestic payments, executed in PLN as split payments. Without the code, the order will be treated as a regular domestic order.                      | VATX   |
|  |     |       |  |  |
| +++<Amt>   |     |       |  |  |
| ++++<InstdAmt Ccy="AAA">   | YES | 16.2  | Order amount. Instead of string AAA please use an PLN order currency according to ISO 4217   | An example of tag with amount <InstdAmt Ccy="PLN">99999.99                                     |
| +++<CdrAgt><br>++++<FinInstnId><br>++++<ClrSysMmbld><br>++++<Mmbld>  | YES | 8n    | Beneficiary bank identification  | 10600076   |
| <b>+++&lt;Cdtr&gt;</b>   |     |       |  |  |
| ++++<Nm>   | YES | 70a   | Beneficiary name   | Beneficjent SA   |
| ++++<PstlAdr>  |     |       |  |  |
| ++++<Ctry>   | NO  | 2     | Country (ISO 3166)   | PL   |
| ++++<AdrLine>  | YES | 2x35a | Beneficiary address - AdrLine element may exist only two times in one order  | ul. Kopczanska 1<br>00-065 Warszawa  |
| <b>Select account format</b>   |     |       |  |  |
| +++<CdtrAcct><br>++++<Id><br>++++<IBAN>  | YES |       | Beneficiary account number in IBAN format  | PL95114010100000400404003002   |
| <i>or</i>  |     |       |  |  |
| +++<CdtrAcct><br>++++<Id><br>++++<Othr><br>++++<Id>  | YES |       | Beneficiary account number in NRB format   | 72106000760000320000546101   |
| <i>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.</i> |     |       |  |  |
|  |     |       |  |  |
| +++<Purp><br>++++<Prtry>   | YES | 4a    | Order type - fixed value "BLUE"  | BLUE   |
| +++<RmtInf><br>++++<Ustrd>   | YES | 140a  | Unstructured Remittance Information - payment details<br><br>For split payments remittance information is described in 4 <sup>th</sup> point:<br>/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x | Payment for F-VAT/101<br><br>/VAT/230000000,00/IDC/11111111/IN<br>V/2017/01/25/1/TXT/free text |

## 6.5. Domestic transfer in non PLN currency

| Name of XML element   | Required | Format | Description  | Example  |
|---|----------|--------|--|--|
| <?xml version="1.0" encoding="utf-8"?>  |          |        |  |  |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> |          |        |  |  |
| <CstmrCdtTrfInittn>   |          |        |  |  |
| <b>+&lt;GrpHdr&gt;</b>  |          |        |  |  |
| ++<MsgId>   | YES      | 35a    | File / Message Identification (verification of duplicates).<br>No space allowed  | 100001   |
| ++<CreDtTm>   | YES      | ->     | Creation Date Time;format YYYY-MM-DDTHH:MM:SS  | 2013-01-01T11:00:00  |
| ++<NbOfTxs>   | YES      | n      | Total Number Of Transactions   | 3  |
| ++<InitgPty><br>+++<Nm>   | YES      | 70a    | Name of Instructing Party  | Ordering Party Name  |
| Document/CstmrCdtTrfInittn/ <b>PmtInf/</b>  |          |        |  |  |
| <b>+&lt;PmtInf&gt;</b>  |          |        |  |  |
| ++<PmtInflId>   | YES      | 35a    | Payment Information Id   | 20016  |
| ++<PmtMtd>  | YES      | 3a     | PaymentMethod – fixed value „TRF”  | TRF  |
| ++<ReqdExctnDt><Dt>   | YES      |        | Requested Execution Date YYYY-MM-DD  | 2013-08-08   |
| <b>++&lt;Dbtr&gt;</b>   |          |        |  |  |
| +++<Nm>   | YES      | 70a    | Name of Instructing Party  | Ordering Party Name  |
| +++<PstlAdr>  |          |        |  |  |
| ++++<Ctry>  | NO       | 2      | Country (ISO 3166)   | PL   |
| ++++<AdrLine>   | NO       | 2x35a  | Adress of ordering party– AdrLine element may exist<br>only two times in one order   | ul. Senatorska 18<br>00-065 Warszawa                               |
| +++<CctDtIs>  |          |        |  |  |
| ++++<EmailAdr>  | NO       | 200a   | E-mail address to which PDF confirmation of a single<br>transaction will be sent.<br><br><b>WARNING !</b> – If there are multiple transactions in<br><CdtTrfTxInf>, each of them will be assigned the same<br>e-mail address for sending confirmation.<br><br><b>WARNING !</b> – If some orders should not have<br>confirmations or the confirmation should be sent to a<br>different address, a separate Payments <PmtInf><br>block should be created<br>When entering several email addresses, separate<br>them with a semicolon " ; " | <a href="mailto:Jan.Kowalski@domena.pl">Jan.Kowalski@domena.pl</a> |
| ++<DbtrAcct><br>+++<Id><br>++++<IBAN>   | YES      |        | Debtor account number in IBAN format   | PL25114010100000400404003001                                       |
| <i>Attention! The field must not contain VAT account numbers.</i>   |          |        |  |  |
| ++<DbtrAgt><br>+++<FinInstnId><br>++++<ClrSysMmbld>   |          |        |  |  |
| ++++<ClrSysId><br>++++<Cd>  | YES      |        | Clearing Code – fixed value “PLKNR”  | PLKNR  |
| ++++<Mmbld>   | YES      | 8n     | Ordering party bank identifier   | 11401010   |

| ++<CdtTrfTxInf>                  |     |       |   |  |
|----------------------------------|-----|-------|---|--|
| +++<PmtId>                       |     |       |   |  |
| ++++<InstrId>                    | NO  | 35a   | Single transaction identifier (dupl. verification)  | 20001  |
| ++++<EndToEndId>                 | YES | 16a   | Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.   | REFERENCENO1   |
| +++<PmtTpInf>                    |     |       |   |  |
| ++++<InstrPrty>                  | YES | 4a    | Execution mode:<br>- „NORM” – Standard (D+2)<br>- „HIGH” – Urgent (D+1)<br>- „HIGH” – Express (D - please look below)   | HIGH   |
| ++++<LclInstrm><br>++++<Prtry>   | NO  |       | A string of characters containing a fixed value /WLI/IDC/ and NIP code, i.e. Identifier of the goods supplier or service provider (VAT payer, invoice issuer).<br><br>Optional field. An order without this code will not be verified with the so-called White List of VAT accounts published by the Ministry of Finance. | /WLI/IDC/0000000000/                                       |
| ++++<SvcLvl><br>++++<Cd>         | NO  | 4a    | Used for „Express” execution mode – value „SDVA”  | SDVA   |
| ++++<CtgyPurp><br>++++<Cd>       | NO  | 4a    | Additional instructions:<br>- „INTC” – Payment within the framework of Capital Group  | INTC   |
| +++<Amt>                         |     |       |   |  |
| ++++<InstdAmt Ccy="AAA">         | YES | 16.2  | Order amount. Instead of string AAA please use an order currency with <b>non PLN</b> value and according to ISO 4217  | An example of tag with amount <InstdAmt Ccy="EUR">99999.99 |
| +++<ChrgBr>                      | YES | 4a    | Charges:<br>- „CRED” – fees & provisions covered by beneficiary<br>- „DEBT” – fees & provisions covered by ordering p.<br>- „SHAR” – fees & provisions of mBank covered by ordering party, fees & provisions of other banks covered by beneficiary  | CRED   |
| +++<CdtrAgt><br>++++<FinInstnId> |     |       |   |  |
| ++++<BICFI>                      | NO  | 11a   | Beneficiary bank SWIFT code   | BREXPLPWKIE  |
| ++++<ClrSysMmbld><br>++++<Mmbld> | YES | 8n    | Beneficiary bank identification   | 10600076   |
| +++<Cdtr>                        |     |       |   |  |
| ++++<Nm>                         | YES | 70a   | Beneficiary name  | Beneficjent S.A.   |
| ++++<PstlAdr>                    |     |       |   |  |
| ++++<Ctry>                       | NO  | 2     | Country (ISO 3166) <a href="#">required if address is presented</a>   | PL   |
| ++++<AdrLine>                    | YES | 2x35a | Beneficiary address - ArdLine element may exist only two times in one order   | ul. Kopczanska 1<br>00-065 Warszawa                        |
| <b>Select account format</b>     |     |       |   |  |

|  |     |      |   |  |
|--|-----|------|---|--|
| +++<CdtrAcct><br>++++<Id><br>++++<IBAN>  | YES |      | Beneficiary account number in IBAN format             | PL95114010100000400404003002                               |
| <i>or</i>  |     |      |   |  |
| +++<CdtrAcct><br>++++<Id><br>++++<Othr><br>++++<Id>  | YES |      | Beneficiary account number in NRB or IBAN format      | 72106000760000320000546101<br>PL72106000760000320000546101 |
| <i>Attention! The field must not contain VAT account numbers in case of Polish accounts.</i> |     |      |   |  |
| +++<Purp><br>++++<Prtry>   | YES | 4a   | Order type - fixed value "PLKR"                       | PLKR   |
| +++<RmtInf><br>++++<Ustrd>   | YES | 140a | Unstructured Remittance Information - payment details | Payment for F-VAT/101                                      |

## 6.6. Internal currency transfer

| Name of XML element   | Required | Format | Description  | Example  |
|---|----------|--------|--|--|
| <?xml version="1.0" encoding="utf-8"?>  |          |        |  |  |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> |          |        |  |  |
| <CstmrCdtTrfInitt>  |          |        |  |  |
| <b>++&lt;GrpHdr&gt;</b>   |          |        |  |  |
| ++<MsgId>   | YES      | 35a    | File / Message Identification (verification of duplicates).<br>No space allowed  | 100001   |
| ++<CreDtTm>   | YES      | ->     | Creation Date Time;format YYYY-MM-DDTHH:MM:SS  | 2013-01-01T11:00:00  |
| ++<NbOfTxs>   | YES      | n      | Total Number Of Transactions   | 3  |
| ++<InitgPty><br>+++<Nm>   | YES      | 70a    | Name of Instructing Party  | Ordering Party Name  |
| <b>++&lt;PmtInf&gt;</b>   |          |        |  |  |
| ++<PmtInflId>   | YES      | 35a    | Payment Information Id   | 20016  |
| ++<PmtMtd>  | YES      | 3a     | PaymentMethod – fixed value „TRF”  | TRF  |
| ++<ReqdExctnDt><Dt>   | YES      |        | Requested Execution Date YYYY-MM-DD  | 2013-08-08   |
| <b>++&lt;Dbtr&gt;</b>   |          |        |  |  |
| +++<Nm>   | YES      | 70a    | Name of Instructing Party  | Ordering Party Name  |
| +++<PstlAdr>  |          |        |  |  |
| ++++<Ctry>  | NO       | 2      | Country (ISO 3166)   | PL   |
| ++++<AdrLine>   | NO       | 2x35a  | Adress of ordering party– AddLine element may exist<br>only two times in one order   | ul. Senatorska 18<br>00-065 Warszawa                               |
| +++<CtctDtls>   |          |        |  |  |
| ++++<EmailAdr>  | NO       | 200a   | E-mail address to which PDF confirmation of a single<br>transaction will be sent.<br><br><b>WARNING !</b> – If there are multiple transactions in<br><CdtTrfTxInf>, each of them will be assigned the same<br>e-mail address for sending confirmation.<br><br><b>WARNING !</b> – If some orders should not have<br>confirmations or the confirmation should be sent to a<br>different address, a separate Payments <PmtInf><br>block should be created<br>When entering several email addresses, separate<br>them with a semicolon " ; " | <a href="mailto:Jan.Kowalski@domena.pl">Jan.Kowalski@domena.pl</a> |
| ++<DbtrAcct><br>+++<Id><br>++++<IBAN>   | YES      |        | Debtor account number in IBAN format   | PL25114010100000400404003001                                       |
| <i>Attention! The field must not contain VAT account numbers.</i>   |          |        |  |  |
| <b>++&lt;DbtrAgt&gt;</b>  |          |        |  |  |
| <b>+++&lt;FinInstnId&gt;</b>  |          |        |  |  |
| <b>++++&lt;ClrSysMmbld&gt;</b>  |          |        |  |  |
| ++++<ClrSysId>  | YES      |        | Clearing Code – fixed value “PLKNR”  | PLKNR  |
| ++++<Cd>  |          |        |  |  |
| ++++<Mmbld>   | YES      | 8n     | Ordering party bank identifier   | 11401010   |

|  |     |       |   |  |
|--|-----|-------|---|--|
| <b>++&lt;CdtTrfTxInf&gt;</b>   |     |       |   |  |
| +++<PmtId>   |     |       |   |  |
| ++++<InstrId>  | NO  | 35a   | Single transaction identifier (dupl. verification)  | 20001  |
| ++++<EndToEndId>   | YES | 16a   | Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.   | REFERENCENO1   |
| +++<PmtTpInf><br>++++<LclInstrm><br>++++<Prtry>  | NO  |       | A string of characters containing a fixed value /WLI/IDC/ and NIP code, i.e. Identifier of the goods supplier or service provider (VAT payer, invoice issuer).<br><br>Optional field. An order without this code will not be verified with the so-called White List of VAT accounts published by the Ministry of Finance. | /WLI/IDC/1111111111/                                       |
| +++<Amt>   |     |       |   |  |
| ++++<InstdAmt Ccy="AAA">   | YES | 16.2  | Order amount. Instead of string AAA please use an order currency with <b>non PLN</b> value and according to ISO 4217  | An example of tag with amount <InstdAmt Ccy="EUR">99999.99 |
| +++<CdtrAgt><br>++++<FinInstnId><br>++++<ClrSysMmbld><br>++++<Mmbld>                         | YES | 8n    | Beneficiary bank identification   | 11401010   |
| <b>+++&lt;Cdtr&gt;</b>   |     |       |   |  |
| ++++<Nm>   | YES | 70a   | Beneficiary name  | mBank S.A.   |
| ++++<PstlAdr>  |     |       |   |  |
| ++++<Ctry>   | NO  | 2     | Country (ISO 3166)  | PL   |
| ++++<AdrLine>  | YES | 2x35a | Beneficiary address - AddLine element may exist only two times in one order   | ul. Senatorska 18<br>00-065 Warszawa                       |
| <b>Select account format</b>   |     |       |   |  |
| +++<CdtrAcct><br>++++<Id><br>++++<IBAN>  | YES |       | Beneficiary account number in IBAN format   | PL95114010100000400404003002                               |
| or   |     |       |   |  |
| +++<CdtrAcct><br>++++<Id><br>++++<Othr><br>++++<Id>  | YES |       | Beneficiary account number in NRB or IBAN format  | 95114010100000400404003002<br>PL95114010100000400404003002 |
| <i>Attention! The field must not contain VAT account numbers in case of Polish accounts.</i> |     |       |   |  |
| +++<Purp><br>++++<Prtry>   | YES | 4a    | Order type - fixed value "PLWW"   | PLWW   |
| +++<RmtInf><br>++++<Ustrd>   | YES | 140a  | Unstructured Remittance Information - payment details   | Payment for F-VAT/101                                      |

## 6.7. Foreign transfer

| Name of XML element   | Required | Format | Description  | Example  |
|---|----------|--------|--|--|
| <?xml version="1.0" encoding="utf-8"?>  |          |        |  |  |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> |          |        |  |  |
| <CstmrCdtTrfInittn>   |          |        |  |  |
| <b>+&lt;GrpHdr&gt;</b>  |          |        |  |  |
| ++<MsgId>   | YES      | 35a    | File / Message Identification (verification of duplicates).<br>No space allowed  | 100001   |
| ++<CreDtTm>   | YES      | ->     | Creation Date Time;format YYYY-MM-DDTHH:MM:SS  | 2013-01-01T11:00:00  |
| ++<NbOfTxs>   | YES      | n      | Total Number Of Transactions   | 3  |
| ++<InitgPty><br>+++<Nm>   | YES      | 70a    | Name of Instructing Party  | Ordering Party Name  |
| <b>+&lt;PmtInf&gt;</b>  |          |        |  |  |
| ++<PmtInflId>   | YES      | 35a    | Payment Information Id   | 20016  |
| ++<PmtMtd>  | YES      | 3a     | PaymentMethod – fixed value „TRF”  | TRF  |
| ++<ReqdExctnDt><Dt>   | YES      |        | Requested Execution Date YYYY-MM-DD  | 2013-08-08   |
| <b>++&lt;Dbtr&gt;</b>   |          |        |  |  |
| +++<Nm>   | YES      | 70a    | Name of Instructing Party  | Ordering Party Name  |
| ++++<Ctry>  | NO       | 2      | Country (ISO 3166)   | PL   |
| ++++<AdrLine>   | NO       | 2x35a  | Adress of ordering party- AddLine element may exist<br>only two times in one order   | ul. Senatorska 18<br>00-065 Warszawa                               |
| ++++<CtctDtIs><br>++++<EmailAdr>  | NO       | 200a   | E-mail address to which PDF confirmation of a single<br>transaction will be sent.<br><br><b>WARNING !</b> – If there are multiple transactions in<br><CdtTrfTxInf>, each of them will be assigned the same<br>e-mail address for sending confirmation.<br><br><b>WARNING !</b> – If some orders should not have<br>confirmations or the confirmation should be sent to a<br>different address, a separate Payments <PmtInf><br>block should be created<br>When entering several email addresses, separate<br>them with a semicolon " ; " | <a href="mailto:Jan.Kowalski@domena.pl">Jan.Kowalski@domena.pl</a> |
| ++<DbtrAcct><br>+++<Id><br>++++<IBAN>   | YES      |        | Debtor account number in IBAN format   | PL25114010100000400404003001                                       |
| <i>Attention! The field must not contain VAT account numbers.</i>   |          |        |  |  |
| ++<DbtrAgt><br>+++<FinInstnId>  | YES      |        |  |  |
| ++++<BICFI>   | YES/NO   | 8/11a  | BIC number can be used together or instead of bank<br>clearing number in Mmbld tag and with PLKNR code.<br><br>or/and  | BREXPLPW   |
| ++<DbtrAgt><br>+++<FinInstnId>  | YES      |        |  |  |



|   |        |       |   |   |
|---|--------|-------|---|---|
| ++++<ClrSysMmbld>                                   |        |       |   |   |
| ++++<ClrSysId><br>++++<Cd>                          | YES/NO |       | Clearing Code – fixed value "PLKNR"   | PLKNR   |
| ++++<Mmbld>   | YES/NO | 8n    | Ordering party bank identifier  | 11401010  |
| <b>++&lt;CdtTrfTxInf&gt;</b>                        |        |       |   |   |
| +++<PmtId>  |        |       |   |   |
| ++++<InstrId>                                       | NO     | 35a   | Single transaction identifier (dupl. verification)  | 20001   |
| ++++<EndToEndId>                                    | YES    | 16a   | End To End Identification   | REFERENCENO1  |
| +++<PmtTplnf>                                       |        |       |   |   |
| ++++<InstrPrty>                                     | YES    | 4a    | Execution mode:<br>- „NORM” – Standard (D+2)<br>- „HIGH” – Urgent (D+1)<br>- „HIGH” – Express (D - please look below)   | HIGH  |
| ++++<SvcLvl><br>++++<Cd>                            | NO     | 4a    | Used for „Express” execution mode – value „SDVA”  | SDVA  |
| ++++<CtgyPurp><br>++++<Cd>                          | NO     | 4a    | Additional instructions:<br>- „INTC” – Payment within the framework of Capital Group  | INTC  |
| +++<Amt>  |        |       |   |   |
| ++++<InstdAmt Ccy="AAA">                            | YES    | 16.2  | Order amount. Instead of string AAA please use an order currency according to ISO 4217  | An example of tag with amount<br><InstdAmt Ccy="USD">99999.99 |
| +++<ChrgBr>   | YES    | 4a    | Execution mode:<br>- „CRED” – fees & provisions covered by beneficiary<br>- „DEBT” – fees & provisions covered by ordering p.<br>- „SHAR” – fees & provisions of mBank covered by ordering party, fees & provisions of other banks covered by beneficiary | CRED  |
| +++<CdtrAgt><br>++++<FinInstnId><br>++++<BICFI>     | YES    | 11a   | Beneficiary bank SWIFT code   | COBADEFF  |
| <b>+++&lt;Cdtr&gt;</b>                              |        |       |   |   |
| ++++<Nm>  | YES    | 70a   | Beneficiary name  | CompanyNet  |
| ++++<PstlAdr>                                       |        |       |   |   |
| ++++<Ctry>  | NO     | 2     | Country (ISO 3166)  | PL  |
| ++++<AdrLine>                                       | YES    | 2x35a | Beneficiary country & address - AddLine element may exist only two times in one order   | Berlin St.<br>9928 Berlin, Germany                            |
| <b>Select account format</b>                        |        |       |   |   |
| +++<CdtrAcct><br>++++<Id><br>++++<IBAN>             | YES    |       | Beneficiary account number in IBAN format   | DE11240000825729001003  |
| or  |        |       |   |   |
| +++<CdtrAcct><br>++++<Id><br>++++<Othr><br>++++<Id> | YES    |       | Beneficiary account number  | DE11240000825729001003  |
| +++<Purp><br>++++<Prtry>                            |        |       |   |   |
|   | YES    | 4a    | Order type - fixed value "FRGN"   | FRGN  |

|                            |     |      |   |                       |
|----------------------------|-----|------|---|-----------------------|
| +++<RmtInf><br>++++<Ustrd> | YES | 140a | Unstructured Remittance Information - payment details | Payment for F-VAT/101 |
|----------------------------|-----|------|---|-----------------------|

## 6.8. TAX transfer

| Name of XML element   | Required | Format | Description   | Example  |
|---|----------|--------|---|--|
| <?xml version="1.0" encoding="utf-8"?>  |          |        |   |  |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> |          |        |   |  |
| <CstmrCdtTrfInitn>  |          |        |   |  |
| <b>+&lt;GrpHdr&gt;</b>  |          |        |   |  |
| ++<MsgId>   | YES      | 35a    | File / Message Identification (verification of duplicates).<br>No space allowed   | 100001   |
| ++<CreDtTm>   | YES      | ->     | Creation Date Time;format YYYY-MM-DDTHH:MM:SS   | 2013-01-01T11:00:00  |
| ++<NbOfTxs>   | YES      | n      | Total Number Of Transactions  | 3  |
| ++<InitgPty><br>+++<Nm>   | YES      | 70a    | Name of Instructing Party   | Ordering Party Name  |
| <b>+&lt;PmtInf&gt;</b>  |          |        |   |  |
| ++<PmtInfId>  | YES      | 35a    | Payment Information Id  | 20016  |
| ++<PmtMtd>  | YES      | 3a     | PaymentMethod – fixed value „TRF“   | TRF  |
| ++<ReqdExctnDt><Dt>   | YES      |        | Requested Execution Date YYYY-MM-DD   | 2013-08-08   |
| <b>++&lt;Dbtr&gt;</b>   |          |        |   |  |
| +++<Nm>   | YES      | 35a    | Name of payer   | Firma Sp. z o.o.   |
| +++<PstlAdr>  |          |        |   |  |
| ++++<Ctry>  | NO       | 2      | Country (ISO 3166)  | PL   |
| ++++<AdrLine>   | YES      | 2x35a  | Address of payer  |  |
| ++++<CtctDtls>  |          |        |   |  |
| ++++<EmailAdr>  | NO       | 200a   | E-mail address to which PDF confirmation of a single transaction will be sent.<br><br><b>WARNING !</b> – If there are multiple transactions in <CdtTrfTxInf>, each of them will be assigned the same e-mail address for sending confirmation.<br><br><b>WARNING !</b> – If some orders should not have confirmations or the confirmation should be sent to a different address, a separate Payments <PmtInf> block should be created<br>When entering several email addresses, separate them with a semicolon " ; " | <a href="mailto:Jan.Kowalski@domena.pl">Jan.Kowalski@domena.pl</a> |
| ++<DbtrAcct><br>+++<Id><br>++++<IBAN>   | YES      |        | Debtor account number in IBAN format  | PL25114010100000400404003001                                       |
| <i>Attention! The field must not contain VAT account numbers.</i>   |          |        |   |  |
| <b>++&lt;DbtrAgt&gt;</b>  |          |        |   |  |
| <b>+++&lt;FinInstnId&gt;</b>  |          |        |   |  |
| <b>++++&lt;ClrSysMmbld&gt;</b>  |          |        |   |  |
| ++++<ClrSysId><br>++++<Cd>  | YES      |        | Clearing Code – fixed value “PLKNR”   | PLKNR  |
| ++++<Mmbld>   | YES      | 8n     | Ordering party bank identifier  | 11401010   |
| <b>++&lt;CdtTrfTxInf&gt;</b>  |          |        |   |  |

|  |     |      |  |  |
|--|-----|------|--|--|
| +++<PmtId>   |     |      |  |  |
| ++++<InstrId>  | NO  | 35a  | Single transaction identifier (dupl. verification)   | 20001  |
| ++++<EndToEndId>   | YES | 16a  | Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.  | REFERENCENOT   |
| +++<PmtTpInf><br>++++<CtgyPurp><br>++++<Cd>                          | YES | 4a   | Order type - fixed value "TAXS"  | TAXS   |
| +++<Amt>   |     |      |  |  |
| ++++<InstdAmt Ccy="AAA">   | YES | 16.2 | Order amount. Instead of string AAA please use an PLN order currency according to ISO 4217   | An example of tag with amount <InstdAmt Ccy="PLN">99999.99 |
| +++<CdtrAgt><br>++++<FinInstnId><br>++++<ClrSysMmbld><br>++++<Mmbld> | YES | 8n   | TAX office bank identification   | 10101049   |
| <b>+++&lt;Cdtr&gt;</b>   |     |      |  |  |
| ++++<Nm>   | YES | 35a  | Name of TAX office (US office)   | Łomża US   |
| <b>Select account format</b>   |     |      |  |  |
| +++<CdtrAcct><br>++++<Id><br>++++<IBAN>                              | YES |      | TAX account number in IBAN format  | PL52101010490009702222000000                               |
| or   |     |      |  |  |
| +++<CdtrAcct><br>++++<Id><br>++++<Othr><br>++++<Id>                  | YES |      | TAX account number in NRB format   | 52101010490009702222000000                                 |
| +++<Tax><br>++++<Dbtr>   |     |      |  |  |
| ++++<RegnId>   | YES | 15a  | Identifier<br>First sign describes „Type of identifier“:<br>- N - NIP<br>- P – PESEL<br>- R – Regon,<br>- 1 – ID card number<br>- 2 – Passport number.<br>- 3 – Other identity document.<br>Next value – value of chosen identifier  | N1234563218  |
| ++++<Rcrd><br>++++<Tp>   |     |      |  |  |
| ++++<Tp>   | YES | 35   | Period:<br>The first part of the field "Period" contains two characters of the "Year" (in two-digits).<br>The second part contains one of the following "Period Type":<br>- M – means month,<br>- P – means half-year,<br>- R – means year,<br>- K – means quarter of year,<br>- D – means decade, | 04J2101  |

|                            |     |      |   |       |
|----------------------------|-----|------|---|-------|
|                            |     |      | <ul style="list-style-type: none"> <li>- J – means day.</li> </ul> <p>The third part contains „the Period number“. In case “Period Type” has value:</p> <ul style="list-style-type: none"> <li>- R, the period number field have no period number value,</li> <li>- P, the period number field should have one of values - 01 or 02,</li> <li>- K, the period number field should have one of values - 01, 02, 03 or 04,</li> <li>- M, the period number field should have value from range - 01-12,</li> <li>- D, the period number field should have two digits with value between 01, 02 or 03, next digits have two digits within range of 01-12,</li> <li>- J, the period number field should have value from range 01 – 31 as value of day, next signs from range of 01 – 12 as month value.</li> </ul> |       |
| ++++<FrmsCd>               | YES | 35   | TAX form  | VAT-7 |
| ++++<AddtlInf>             | NO  | 40a  | Identification of commitment  |       |
| +++<RmtInf><br>++++<Ustrd> | NO  | 140a | not used - <RmtInf><Ustrd></Ustrd></RmtInf> can be removed  |       |

## 6.9. Postal transfer

| Name of XML element   | Required | Format | Description   | Example   |
|---|----------|--------|---|---|
| <?xml version="1.0" encoding="utf-8"?>  |          |        |   |   |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> |          |        |   |   |
| <CstmrCdtTrfInitt>  |          |        |   |   |
| <b>++&lt;GrpHdr&gt;</b>   |          |        |   |   |
| ++<MsgId>   | YES      | 35a    | File / Message Identification (verification of duplicates).<br>No space allowed   | 100001  |
| ++<CreDtTm>   | YES      | ->     | Creation Date Time;format YYYY-MM-DDTHH:MM:SS   | 2013-01-01T11:00:00   |
| ++<NbOfTxs>   | YES      | n      | Total Number Of Transactions  | 3   |
| ++<InitgPty><br>+++<Nm>   | YES      | 70a    | Name of Instructing Party   | Ordering Party Name   |
| <b>++&lt;PmtInf&gt;</b>   |          |        |   |   |
| ++<PmtInfId>  | YES      | 35a    | Payment Information Id  | 20016   |
| ++<PmtMtd>  | YES      | 3a     | PaymentMethod – fixed value „TRF”   | TRF   |
| ++<ReqdExctnDt><Dt>   | YES      |        | Requested Execution Date YYYY-MM-DD   | 2013-08-08  |
| <b>++&lt;Dbtr&gt;</b>   |          |        |   |   |
| +++<Nm>   | YES      | 70a    | Name of payer   | Firma Sp. z o.o.  |
| +++<DbtrAcct><br>+++<Id><br>++++<IBAN>  | YES      |        | Debtor account number in IBAN format  | PL25114010100000400404003001                                  |
| <i>Attention! The field must not contain VAT account numbers.</i>   |          |        |   |   |
| <b>++&lt;DbtrAgt&gt;</b>  |          |        |   |   |
| <b>+++&lt;FinInstnId&gt;</b>  |          |        |   |   |
| <b>++++&lt;ClrSysMmbld&gt;</b>  |          |        |   |   |
| ++++<ClrSysId><br>++++<Cd>  | YES      |        | Clearing Code – fixed value “PLKNR”   | PLKNR   |
| ++++<Mmbld>   | YES      | 8n     | Ordering party bank identifier  | 11401010  |
| <b>++&lt;CdtTrfTxInf&gt;</b>  |          |        |   |   |
| <b>+++&lt;PmtId&gt;</b>   |          |        |   |   |
| ++++<InstrId>   | NO       | 35a    | Single transaction identifier (dupl. verification)  | 20001   |
| ++++<EndToEndId>  | YES      | 16a    | Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character. | REFERENCENO1  |
| <b>+++&lt;Amt&gt;</b>   |          |        |   |   |
| ++++<InstdAmt Ccy="AAA">  | YES      | 16.2   | Order amount. Instead of string AAA please use an PLN order currency according to ISO 4217  | An example of tag with amount<br><InstdAmt Ccy="PLN">99999.99 |
| ++++<Cdtr><br>++++<Nm>  | YES      | 35a    | Beneficiary name  | mBank S.A.  |

|                            |     |      |  |                                    |
|----------------------------|-----|------|--|------------------------------------|
| +++<InstrForDbtrAgt>       | YES | 140a | In this element there are 6 subfields separated by ' ' sign:<br>1. Field describing the type of transfer. Accepted values:<br>a. 510 – Postal transfer with receiving confirmation<br>b. 511 - Postal transfer - "Poste Restante"<br>2. Street or city (max 35 signs)<br>3. House no. (max 7 signs)<br>4. Flat no. (max 7 signs)<br>5. Field filled with Post Box number (available max 6 signs)<br>6. Field filled with Post Office name (max 26 signs) | 510 Senatorska 18  00-065 Warszawa |
| +++<Purp><br>++++<Prtry>   | YES | 4a   | Order type - fixed value "MAIL"  | MAIL                               |
| +++<RmtInf><br>++++<Ustrd> | YES | 140a | Unstructured Remittance Information - payment details  | Payment for F-VAT/101              |

## 6.10. EuroEkspres transfer

| Name of XML element   | Required | Format | Description  | Example  |
|---|----------|--------|--|--|
| <?xml version="1.0" encoding="utf-8"?>  |          |        |  |  |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> |          |        |  |  |
| <CstmrCdtTrfInittn>   |          |        |  |  |
| <b>++&lt;GrpHdr&gt;</b>   |          |        |  |  |
| ++<MsgId>   | YES      | 35a    | File / Message Identification (verification of duplicates).<br>No space allowed  | 100001   |
| ++<CreDtTm>   | YES      | ->     | Creation Date Time;format YYYY-MM-DDTHH:MM:SS  | 2013-01-01T11:00:00  |
| ++<NbOfTxs>   | YES      | n      | Total Number Of Transactions   | 3  |
| ++<InitgPty><br>+++<Nm>   | YES      | 70a    | Name of Instructing Party  | Ordering Party Name  |
| <b>++&lt;PmtInf&gt;</b>   |          |        |  |  |
| ++<PmtInflId>   | YES      | 35a    | Payment Information Id   | 20016  |
| ++<PmtMtd>  | YES      | 3a     | PaymentMethod – fixed value „TRF”  | TRF  |
| ++<ReqdExctnDt><Dt>   | YES      |        | Requested Execution Date YYYY-MM-DD  | 2013-08-08   |
| <b>++&lt;Dbtr&gt;</b>   |          |        |  |  |
| +++<Nm>   | YES      | 70a    | Name of payer  | Firma Sp. z o.o.   |
| +++<PstlAdr>  |          |        |  |  |
| ++++<Ctry>  | NO       | 2      | Country (ISO 3166)   | PL   |
| ++++<AdrLine>   | NO       | 2x35a  | Adress of ordering party– AddLine element may exist<br>only two times in one order   | ul. Senatorska 18<br>00-065 Warszawa                               |
| +++<CtctDtls>   |          |        |  |  |
| ++++<EmailAdr>  | NO       | 200a   | E-mail address to which PDF confirmation of a single<br>transaction will be sent.<br><br><b>WARNING !</b> – If there are multiple transactions in<br><CdtTrfTxInf>, each of them will be assigned the same<br>e-mail address for sending confirmation.<br><br><b>WARNING !</b> – If some orders should not have<br>confirmations or the confirmation should be sent to a<br>different address, a separate Payments <PmtInf><br>block should be created<br>When entering several email addresses, separate<br>them with a semicolon " ; " | <a href="mailto:Jan.Kowalski@domena.pl">Jan.Kowalski@domena.pl</a> |
| ++<DbtrAcct><br>+++<Id><br>++++<IBAN>   | YES      |        | Debtor account number in IBAN format   | PL25114010100000400404003001                                       |
| <i>Attention! The field must not contain VAT account numbers.</i>   |          |        |  |  |
| <b>++&lt;DbtrAgt&gt;</b>  |          |        |  |  |
| <b>+++&lt;FinInstnId&gt;</b>  |          |        |  |  |
| <b>++++&lt;ClrSysMmbld&gt;</b>  |          |        |  |  |
| ++++<ClrSysId>  | YES      |        | Clearing Code – fixed value “PLKNR”  | PLKNR  |
| ++++<Cd>  |          |        |  |  |
| ++++<Mmbld>   | YES      | 8n     | Ordering party bank identifier   | 11401010   |



|  |     |       |   |  |
|--|-----|-------|---|--|
| <b>++&lt;CdtTrfTxInf&gt;</b>   |     |       |   |  |
| +++<PmtId>   |     |       |   |  |
| ++++<InstrId>  | NO  | 35a   | Single transaction identifier (dupl. verification)  | 20001  |
| ++++<EndToEndId>   | YES | 16a   | Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character. | REFERENCENO1   |
| +++<PmtTpInf><br>++++<CtgyPurp><br>++++<Cd>  | NO  | 4a    | Additional instructions:<br>- „INTC” – Payment within the framework of Capital Group  | INTC   |
| +++<Amt>   |     |       |   |  |
| ++++<InstdAmt Ccy="AAA">   | YES | 16.2  | Order amount. Instead of string AAA please use an order currency according to ISO 4217  | An example of tag with amount <InstdAmt Ccy="EUR">99999.99 |
| +++<CdtrAgt><br>++++<FinInstnId><br>++++<BICFI>  | YES | 11a   | Beneficiary bank SWIFT code   | COBADEFF   |
| <b>+++&lt;Cdtr&gt;</b>   |     |       |   |  |
| ++++<Nm>   | YES | 70a   | Beneficiary name  | CompanyNet   |
| ++++<PstlAdr>  |     |       |   |  |
| ++++<Ctry>   | YES | 2a    | Country (ISO 3166)  | DE   |
| ++++<AdrLine>  | YES | 2x35a | Beneficiary address - AddLine element may exist only two times in one order   | Berlin St.<br>9928 Berlin                                  |
| <b>Select account format</b>   |     |       |   |  |
| +++<CdtrAcct><br>++++<Id><br>++++<IBAN>  | YES |       | Beneficiary account number presented in IBAN  | DE11240000825729001003                                     |
| <a href="#">or (if Customer is decided to convert imported order to other type of orders- import option in mBank CompanyNet)</a> |     |       |   |  |
| +++<CdtrAcct><br>++++<Id><br>++++<Othr><br>++++<Id>  | YES |       | Beneficiary account number presented in IBAN or non IBAN  | 11240000825729001003                                       |
| +++<Purp><br>++++<Prtry>   | YES | 4a    | Order type - fixed value "EURO"   | EURO   |
| +++<RmtInf><br>++++<Ustrd>   | YES | 140a  | Unstructured Remittance Information - payment details   | Payment for F-VAT/101                                      |

## 6.11. SEPA transfer

| Name of XML element   | Required | Format | Description   | Example  |
|---|----------|--------|---|--|
| <?xml version="1.0" encoding="utf-8"?>  |          |        |   |  |
| <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> |          |        |   |  |
| <CstmrCdtTrfInitn>  |          |        |   |  |
| <b>++&lt;GrpHdr&gt;</b>   |          |        |   |  |
| ++<MsgId>   | YES      | 35a    | File / Message Identification (verification of duplicates).<br>No space allowed   | 100001   |
| ++<CreDtTm>   | YES      | ->     | Creation Date Time;format YYYY-MM-DDTHH:MM:SS   | 2013-01-01T11:00:00  |
| ++<NbOfTx>  | YES      | n      | Total Number Of Transactions  | 3  |
| ++<InitgPty>  | YES      | 70a    | Name of Instructing Party   | Ordering Party Name  |
| +++<Nm>   |          |        |   |  |
| <b>++&lt;PmtInf&gt;</b>   |          |        |   |  |
| ++<PmtInfId>  | YES      | 35a    | Payment Information Id  | 20016  |
| ++<PmtMtd>  | YES      | 3a     | PaymentMethod – fixed value „TRF”   | TRF  |
| ++<ReqdExctnDt><Dt>   | YES      |        | Requested Execution Date YYYY-MM-DD   | 2013-08-08   |
| ++<Dbtr>  |          |        |   |  |
| +++<Nm>   | YES      | 70a    | Name of payer   | Jan Kowalski   |
|   |          |        |   |  |
| +++<Id>   | NO       |        | Ordering party identifier (legal person)  |  |
| ++++<OrgId>   |          |        | Filled according to rules presented in table shown below.   |  |
| or  |          |        |   |  |
| +++<Id>   | NO       |        | Ordering party identifier (natural person)  |  |
| ++++<PrvtId>  |          |        | Filled according to rules presented in table shown below.   |  |
|   |          |        |   |  |
| +++<CtctDtls>   |          |        |   |  |
| ++++<EmailAdr>  | NO       | 200a   | E-mail address to which PDF confirmation of a single transaction will be sent.<br><br><b>WARNING !</b> – If there are multiple transactions in <CdtTrfTxInf>, each of them will be assigned the same e-mail address for sending confirmation.<br><br><b>WARNING !</b> – If some orders should not have confirmations or the confirmation should be sent to a different address, a separate Payments <PmtInf> block should be created<br>When entering several email addresses, separate them with a semicolon " ; " | <a href="mailto:Jan.Kowalski@domena.pl">Jan.Kowalski@domena.pl</a> |
|   |          |        |   |  |
| ++<DbtrAcct>  | YES      |        | Debtor account number in IBAN format  | PL25114010100000400404003001                                       |
| +++<Id>   |          |        |   |  |
| ++++<IBAN>  |          |        |   |  |
|   |          |        |   |  |
| ++<DbtrAgt>   | YES      |        |   |  |

|  |        |     |  |                    |
|--|--------|-----|--|--------------------|
| +++<FinInstnId>  |        |     |  |                    |
| ++++<BICFI>  | YES/NO |     |  | BREXPLPW           |
| or/and (BIC number used instead of or together with bank clearing number in Mmbld tag and PLKNR code). |        |     |  |                    |
| ++<DbtrAgt><br>+++<FinInstnId>   | YES    |     |  |                    |
| ++++<ClrSysMmbld>  |        |     |  |                    |
| ++++<ClrSysId><br>++++<Cd>   | YES/NO |     | Clearing Code – fixed value “PLKNR”  | PLKNR              |
| ++++<Mmbld>  | YES/NO | 8n  | Ordering party bank identifier   | 11401010           |
|  |        |     |  |                    |
| ++<UltmtDbtr><br>+++<Id><br>++++<OrgId>  | NO     |     | Identifier of original ordering party (legal person)<br>Filled according to rules presented in table shown below.  |                    |
| or   |        |     |  |                    |
| ++<UltmtDbtr><br>+++<Id><br>++++<PrvtId>   | NO     |     | Identifier of original ordering party (natural person)<br>Filled according to rules presented in table shown below.  |                    |
|  |        |     |  |                    |
| ++<CdtTrfTxInf>  |        |     |  |                    |
| +++<PmtId>   |        |     |  |                    |
| ++++<InstrId>  | NO     | 35a | Single transaction identifier (dupl. verification)   | 20001              |
| ++++<EndToEndId>   | YES    | 35a | Customer references. Field is required according to ISO20022. In case of no value for this field, please use a one space character.  | REFERENCENO1       |
| +++<PmtTpInf>  |        |     |  |                    |
| ++++<SvcLvl><br>++++<Cd>   | YES    | 4a  | Order type - fixed value “SEPA”  | SEPA               |
| ++++<LclInstrm><br>++++<Prtry>   | NO     |     | A string of characters containing a fixed value /WL!/IDC/ and NIP code, i.e. Identifier of the goods supplier or service provider (VAT payer, invoice issuer).<br><br>Optional field. An order without this code will not be verified with the so-called White List of VAT accounts published by the Ministry of Finance.  | /WL!/IDC/11111111/ |
| ++++<CtgyPurp><br>++++<Cd>   | NO     | 4a  | Additional instructions:<br>- CCRD - Credit Card Payment<br>- DCRD - Debit Card Payment<br>- ICCP - Irrevocable Credit Card Payment<br>- IDCP - Irrevocable Debit Card Payment<br>- CASH – Cash Management Transfer<br>- CORT – Trade Settlement Payment<br>- DIVI - Dividend<br>- GOVT – Government Payment<br>- HEDG - Hedging<br>- INTC – Intra Company Payment<br>- INTE - Interest<br>- LOAN - Loan<br>- PENS – Pension Payment<br>- SALA – Salary Payment<br>- SECU - Securities | INTC               |

|  |     |      |   |  |
|--|-----|------|---|--|
|  |     |      | <ul style="list-style-type: none"> <li>- SSBE – Social Security Benefit</li> <li>- SUPP – Supplier Payment</li> <li>- TAXS – Tax payment</li> <li>- TRAD - Trade</li> <li>- TREA – Treasury payment</li> <li>- VATX – Value Added Tax Payment</li> <li>- WHLD – With Holding</li> </ul> |  |
| +++<Amt>   |     |      |   |  |
| ++++<InstdAmt Ccy="AAA">   | YES | 16.2 | Order amount. Instead of string AAA please use an order currency according to ISO 4217  | An example of tag with amount <InstdAmt Ccy="EUR">99999.99 |
| +++<ChrgBr>  | YES | 4a   | Fixed value „SLEV“  | SLEV   |
| +++<CdtrAgt><br>++++<FinInstnId><br>++++<BICFI>                    | NO  | 11a  | Beneficiary bank SWIFT code. According to SEPA EndDate regulations, it will be not required starting from 1.11.2016. It means that <CdtrAgt> will be not required.  | COBADEFF   |
| +++<Cdtr>  |     |      |   |  |
| ++++<Nm>   | YES | 70a  | Beneficiary name  | CompanyNet   |
| ++++<PstlAdr>  | YES |      |   |  |
| <i>Recommended structured address</i>                              |     |      |   |  |
| ++++<StrtNm>   | NO  | 70a  | Street  |  |
| ++++<BldgNb>   | NO  | 16a  | Building number   |  |
| ++++<Room>   | NO  | 70a  | Room  |  |
| ++++<PstCd>  | NO  | 16a  | Postal code   |  |
| ++++<TwnNm>  | YES | 35a  | Town <a href="#">required</a>   |  |
| ++++<Ctry>   | YES | 2a   | Beneficiary Country code <a href="#">required</a>   | DE   |
|  |     |      |   |  |
| ++++<Id><br>++++<OrgId>  | NO  |      | Beneficiary Identifier (legal person)<br><a href="#">Filled according to rules presented in table shown below.</a>  |  |
| or   |     |      |   |  |
| ++++<Id><br>++++<PrvtId>   | NO  |      | Beneficiary Identifier (natural person)<br><a href="#">Filled according to rules presented in table shown below.</a>  |  |
|  |     |      |   |  |
| +++<CdtrAcct><br>++++<Id><br>++++<IBAN>                            | YES |      | IBAN beneficiary account number   | DE11240000825729001003                                     |
| <a href="#">or (if conversion to other type of orders is used)</a> |     |      |   |  |
| +++<CdtrAcct><br>++++<Id><br>++++<Othr><br>++++<Id>                | YES |      | beneficiary account number in IBAN or non IBAN  | 11240000825729001003                                       |
|  |     |      |   |  |
| +++<UltmtCdtr><br>++++<Id><br>++++<OrgId>                          | NO  |      | Identifier of original ordering party (legal person)<br><a href="#">Filled according to rules presented in table shown below.</a>   |  |
| or   |     |      |   |  |

|   |     |      |   |                       |
|---|-----|------|---|-----------------------|
| +++<UltmtCdtr><br>+++<Id><br>++++<PrvtId> | NO  |      | Identifier of original ordering party (natural person)<br>Filled according to rules presented in table shown below. |                       |
| +++<RmtInf><br>++++<Ustrd>                | YES | 140a | Unstructured Remittance Information - payment details   | Payment for F-VAT/I01 |

### 6.11.1. SEPA transfer – identifier of legal and private person

| <b>Identifier of legal person</b>   |          |        |  |  |
|-------------------------------------|----------|--------|--|--|
| <OrgId>                             |          |        |  |  |
| Name of XML element                 | Required | Format | Description  |  |
| +<AnyBIC>                           | NO       | 11a    | BIC bank identifier  |  |
| OR                                  |          |        |  |  |
| +<LEI>                              | NO       | 20a    | A 20-character alphanumeric unique legal entity identifier that identifies the parties to a transaction for reporting  |  |
| OR                                  |          |        |  |  |
| +<Othr>                             |          |        |  |  |
| ++<Id>                              | NO       | 35a    | Identifier   |  |
| ++<SchmeNm><br>+++<Cd>              | NO       | 35a    | Type of identifier   |  |
| or                                  |          |        |  |  |
| ++<SchmeNm><br>+++<Prtry>           |          |        | ISO values possible to put in field Othr/SchmeNm/Cd or Othr/SchmeNm/Prtry (field possible to choose by a Customer):<br>DUNS - Data Universal Numbering System<br>BANK – Bank Party Identification<br>TXID – Tax Identification Number<br>CUST – Customer Identification Number<br>EMPL – Employee Identification Number<br>GSIG - GSIG |  |
|                                     |          |        | Value for Name of identifier possible to put in only in Othr/SchmeNm/Prtry field.  |  |
| ++<Issr>                            | NO       | 35a    | Identifier issuer  |  |
| <b>Identifier of natural person</b> |          |        |  |  |
| <PrvtId>                            |          |        |  |  |
| Name of XML element                 | Required | Format | Description  |  |
| +<DtAndPlcOfBirth>                  |          |        |  |  |
| ++<BirthDt>                         | NO       |        | Birth date   |  |
| ++<PrvcOfBirth>                     | NO       | 35a    | Province   |  |
| ++<CityOfBirth>                     | NO       | 35a    | City of birth  |  |
| ++<CtryOfBirth>                     | NO       | 2a     | Country of birth   |  |
| OR                                  |          |        |  |  |
| +<Othr>                             |          |        |  |  |
| ++<Id>                              | NO       | 35a    | Identifier   |  |
| ++<SchmeNm><br>+++<Cd>              | NO       | 35a    | Type of identifier   |  |
| or                                  |          |        |  |  |
|                                     |          |        | ISO values possible to put in field Othr/SchmeNm/Cd or Othr/SchmeNm/Prtry (field possible to choose by a Customer):<br>DRLC – Drivers License Number<br>CUST – Customer Identification Number  |  |

|                           |    |     |  |
|---------------------------|----|-----|--|
| ++<SchmeNm><br>+++<Prtry> |    |     | SOSE – Social Security Number<br>ARNU – Alien Registration Number<br>CCPT – Passport Number<br>TXID – Tax Identification Number<br>NIDN – National Identity Number<br>EMPL – Employee Identification Number<br>Value for Name of identifier possible to put in only in Othr/SchmeNm/Prtry field. |
| ++<Issr>                  | NO | 35a | Identifier issuer  |

## 7. Examples of payments

Details in some part can be different, regarding of Customer system creating [the ISO20022 pain.001.001.09 file](#).

In case Customer doesn't have a ERP system [with integrated tools](#) validating pain.001.001.09 format, Bank recommends to use external tools or mechanism which can validate files created in pain.001.001.09 format according to schema control file [pain.001.001.09.xsd](#). It allows to avoid any basic problems with integration.

### 7.1. Example of standard domestic and foreign payment combined in one file

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09
pain.001.001.09.xsd">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>MSGIDUNIQUENUMBER</MsgId>
      <CreDtTm>2013-01-01T11:00:00</CreDtTm>
      <NbOfTx>2</NbOfTx>
      <InitgPty>
        <Nm>Name of Ordering Party</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>8888123456</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>20016</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt><Dt>2013-07-31</Dt></ReqdExctnDt>
      <!--Debtor part-->
      <Dbtr>
        <Nm>Name of Ordering Party</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>Street 15</AdrLine>
          <AdrLine>00-870 City</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL24114011240000280016001001</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
```

```

    <FinInstnId>
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>PLKNR</Cd>
        </ClrSysId>
      <Mmbld>11401124</Mmbld>
    </ClrSysMmbld>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <!--domestic order-->
  <PmtId>
    <!--required unique InstrId per transaction if InstrId exists-->
    <InstrId>UNIQUENUMBEROFINSTRUCTION1</InstrId>
    <EndToEndId>REFERENCES2013110601</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="PLN">9999999999.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <Mmbld>10202964</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>NAMEOFBENEFICIARY</Nm>
    <PstlAdr>
      <Ctry>PL</Ctry>
      <AdrLine>ADDRESS1</AdrLine>
      <AdrLine>ADDRESS2</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>PL54102029640000660200593889</IBAN>
    </Id>
  </CdtrAcct>
  <Purp>
    <Prtry>PLKR</Prtry>
  </Purp>
  <RmtInf>
    <Ustrd>PAYMENT DETAILS</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <!--foreign order-->
  <PmtId>
    <!--required unique InstrId per transaction if InstrId exists-->

```



```

        <InstrId>UNIQUENUMBEROFINSTRUCTION2</InstrId>
        <EndToEndId>REFERENCES2013110602</EndToEndId>
    </PmtId>
    <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty>
        <SvcLvl>
            <Cd>SDVA</Cd>
        </SvcLvl>
        <CtgyPurp>
            <Cd>INTC</Cd>
        </CtgyPurp>
    </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="USD">11.55</InstdAmt>
    </Amt>
    <ChrgBr>CRED</ChrgBr>
    <CdtrAgt>
        <FinInstnId>
            <BICFI>DRESDEFFXX</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>NAMEOFBENEFICIARY</Nm>
        <PstlAdr>
            <Ctry>DE</Ctry>
            <AdrLine>ADDRESS1</AdrLine>
            <AdrLine>ADDRESS2</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>DE09700202701890012872</IBAN>
        </Id>
    </CdtrAcct>
    <Purp>
        <Prtry>FRGN</Prtry>
    </Purp>
    <RmtInf>
        <Ustrd>PAYMENT DETAILS</Ustrd>
    </RmtInf>
</CdTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItm>
</Document>

```

## 7.2. Example of standard domestic payment, including split and payments marked for identification with the VAT White List

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09
pain.001.001.09.xsd">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>MSGIDUNIQUENUMBER</MsgId>
      <CreDtTm>2013-01-01T11:00:00</CreDtTm>
      <NbOfTx>3</NbOfTx>
      <InitgPty>
        <Nm>Name of Ordering Party</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>8888123456</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>20016</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt><Dt>2013-07-31</Dt></ReqdExctnDt>
      <!--Debtor part-->
      <Dbtr>
        <Nm>Name of Ordering Party</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>Street 15</AdrLine>
          <AdrLine>00-870 City</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL24114011240000280016001001</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <ClrSysId>
              <Cd>PLKNR</Cd>
            </ClrSysId>
            <Mmbld>11401124</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
    </PmtInf>
  </CstmrCdtTrfInittn>
</Document>
```

```

</DbtrAgt>
<CdtTrfTxInf>
  <!--domestic order-->
  <PmtId>
    <!--required unique InstrId per transaction if InstrId exists-->
    <InstrId>UNIQUENUMBEROFINSTRUCTION1</InstrId>
    <EndToEndId>REFERENCES2013110601</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="PLN">9999999.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <Mmbld>10202964</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>NAMEOFBENEFICIARY</Nm>
    <PstlAdr>
      <Ctry>PL</Ctry>
      <AdrLine>ADDRESSXXXXXXXXXXXXXXXXXXXXXXXXX1</AdrLine>
      <AdrLine>ADDRESSXXXXXXXXXXXXXXXXXXXXXXXXX2</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>PL54102029640000660200593889</IBAN>
    </Id>
  </CdtrAcct>
  <Purp>
    <Prtry>PLKR</Prtry>
  </Purp>
  <RmtInf>
    <Ustrd>PAYMENT DETAILS</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <!-- domestic order - split payment -->
  <PmtId>
    <!--wymagany unikalny numer InstrId per transakcja, o ile tag ten występuje w zleceniu -->
    <InstrId>NUMERIDENTYFIKTRANSAKCJI1</InstrId>
    <EndToEndId>REFERENCES2013110601</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <CtgyPurp>
      <Cd>VATX</Cd>
    </CtgyPurp>
  </PmtTpInf>

```

```

<Amt>
  <InstdAmt Ccy="PLN">999999999.00</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbld>
      <Mmbld>10202964</Mmbld>
    </ClrSysMmbld>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>NAZWISKOIMIEXXXXXXXXXXXXXXXXXXXXX1NAZWISKOIMIE2XXXXXXXXXXXXXXXXXXXXX2</Nm>
  <PstlAdr>
    <Ctry>PL</Ctry>
    <AdrLine>ADRESXXXXXXXXXXXXXXXXXXXXXXXXXXXXX1</AdrLine>
    <AdrLine>ADRESXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>PL54102029640000660200593889</IBAN>
  </Id>
</CdtrAcct>
<Purp>
  <Prtry>PLKR</Prtry>
</Purp>
<RmtInf>
  <Ustrd>/VAT/200,00/IDC/7580000692/INV/AZA12-1/TXT/TEKST</Ustrd>
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <!-- domestic order with tag for verification from the white list -->
  <PmtId>
    <!--wymagany unikalny numer Instrid per transakcja, o ile tag ten występuje w zleceniu -->
    <InstrId>NUMERIDENTYFIKTRANSAKCJI1</InstrId>
    <EndToEndId>REFERENCES2013110601</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <LclInstrm>
      <Prtry>/WLI/IDC/111111111</Prtry>
    </LclInstrm>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="PLN">999999999.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <Mmbld>10202964</Mmbld>
      </ClrSysMmbld>

```

```
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>NAZWISKOIMIEXXXXXXXXXXXXXXXXXXXXXXXXX1NAZWISKOIMIE2XXXXXXXXXXXXXXXXXXXXXXXXX2</Nm>
        <PstlAdr>
            <Ctry>PL</Ctry>
            <AdrLine>ADRESXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX1</AdrLine>
            <AdrLine>ADRESXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>54102029640000660200593889</IBAN>
        </Id>
    </CdtrAcct>
    <Purp>
        <Prtry>PLKR</Prtry>
    </Purp>
    <RmtInf>
        <Ustrd>TYTULEMXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXITYTULEMXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2</Ustrd>
    </RmtInf>
</CdtTrfTxInf>

    </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

### 7.3. Example of standard foreign payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09
pain.001.001.09.xsd">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>MSGIDUNIQUENUMBER</MsgId>
      <CreDtTm>2013-01-01T11:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Name of Ordering Party</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>8888123456</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>20016</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2013-07-31</ReqdExctnDt>
      <!--Debtor part-->
      <Dbtr>
        <Nm>Name of Ordering Party</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>Street 15</AdrLine>
          <AdrLine>00-870 City</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL24114011240000280016001001</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <ClrSysId>
              <Cd>PLKNR</Cd>
            </ClrSysId>
            <Mmbld>11401124</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
    <CdtTrfTxInf>
```

```

<!--foreign order-->
<PmtId>
  <!--required unique InstrId per transaction if InstrId exists-->
  <InstrId>UNIQUENUMBEROFINSTRUCTION2</InstrId>
  <EndToEndId>REFERENCES2013110602</EndToEndId>
</PmtId>
<PmtTpInf>
  <InstrPrty>HIGH</InstrPrty>
  <SvcLvl>
    <Cd>SDVA</Cd>
  </SvcLvl>
  <CtgyPurp>
    <Cd>INTC</Cd>
  </CtgyPurp>
</PmtTpInf>
<Amt>
  <InstdAmt Ccy="USD">11.55</InstdAmt>
</Amt>
<ChrgBr>CRED</ChrgBr>
<CdtrAgt>
  <FinInstnId>
    <BICFI>DRESDEFFXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>NAMEOFBENEFICIARY</Nm>
  <PstlAdr>
    <Ctry>DE</Ctry>
    <AdrLine>ADDRESS1</AdrLine>
    <AdrLine>ADDRESS2</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE09700202701890012872</IBAN>
  </Id>
</CdtrAcct>
<Purp>
  <Prtry>FRGN</Prtry>
</Purp>
<RmtInf>
  <Ustrd>PAYMENT DETAILS</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItm>
</Document>

```

#### 7.4. Example of two SEPA payments with ultimate debtor and ultimate creditor

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09
pain.001.001.09.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>MSGIDUNIQUENUMBER</MsgId>
      <CreDtTm>2013-01-01T11:00:00</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <InitgPty>
        <Nm>Name of Ordering Party</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>8888123456</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>2014</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2013-01-01</ReqdExctnDt>
      <!--Debtor part-->
      <Dbtr>
        <Nm>Debtor name</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>ADDRESS 1</AdrLine>
          <AdrLine>ADDRESS 2</AdrLine>
        </PstlAdr>
        <Id>
          <OrgId>
            <LEI>LEIcode</LEI>
          </OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL22114010100000500997001007</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>BREXPLPW</BIC>
        </FinInstnId>
      </DbtrAgt>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```



```

                <ClrSysMmbld>
                    <ClrSysId>
                        <Cd>PLKNR</Cd>
                    </ClrSysId>
                    <Mmbld>11401010</Mmbld>
                </ClrSysMmbld>
            </FinInstnId>
        </DbtrAgt>
        <UltmtDbtr>
            <Nm>Original Ordering Party</Nm>
            <PstlAdr>
                <Ctry>PL</Ctry>
                <AdrLine>Street 15a</AdrLine>
                <AdrLine>00-070 Warszawa</AdrLine>
            </PstlAdr>
            <Id>
                <PrvtId>
                    <Othr>
                        <Id>ABC1234567890</Id>
                        <SchmeNm>
                            <Prtry>SOSE</Prtry>
                        </SchmeNm>
                    </Othr>
                </PrvtId>
            </Id>
        </UltmtDbtr>
        <CdTrfTxInf>
        <!--SEPA order-->
        <PmtId>
            <!--required unique InstrId per transaction if InstrId exists-->
            <InstrId>UNIQUENUMBEROFINSTRUCTION1</InstrId>
            <EndToEndId>REFERENCES2013110601</EndToEndId>
        </PmtId>
        <PmtTpInf>
            <SvcLvl>
                <Cd>SEPA</Cd>
            </SvcLvl>
        </PmtTpInf>
        <Amt>
            <InstdAmt Ccy="EUR">11.55</InstdAmt>
        </Amt>
        <ChrgBr>SLEV</ChrgBr>
        <CdtrAgt>
            <FinInstnId>
                <BICFI>DRESDEFF</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>NAMEOFBENEFICIARY</Nm>
            <PstlAdr>
                <StrtNm>Kopenhagen St.</StrtNm >

```

```

        <Room>12-12</Room>
        <TwnNm>Berlin</ TwnNm >
        <Ctry>DE</Ctry>
    </PstlAdr>
    <Id>
        <OrgId>
            <LEI>LEIcode</LEI>
        </OrgId>
    </Id>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>DE09700202701890012872</IBAN>
    </Id>
</CdtrAcct>
<UltmtCdtr>
    <Nm>Final beneficiary </Nm>
    <Id>
        <OrgId>
            <Othr>
                <Id>7283726327</Id>
                <SchmeNm>
                    <Prtry>EMPL</Prtry>
                </SchmeNm>
                <Issr>Issuer</Issr>
            </Othr>
        </OrgId>
    </Id>
</UltmtCdtr>
<RmtInf>
    <Ustrd>order details</Ustrd>
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
<PmtId>
    <!--required unique InstrId per transaction if InstrId exists-->
    <InstrId>UNIQUENUMBEROFINSTRUCTION2</InstrId>
    <EndToEndId>REFERENCES2013110602</EndToEndId>
</PmtId>
<PmtTpInf>
    <SvcLvl>
        <Cd>SEPA</Cd>
    </SvcLvl>
</PmtTpInf>
<Amt>
    <InstdAmt Ccy="EUR">11.55</InstdAmt>
</Amt>
<ChrgBr>SLEV</ChrgBr>
<CdtrAgt>
    <FinInstnId>
        <BICFI>DRESDEFF</BIC>

```

```

        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>NAMEOFBENEFICIARY</Nm>
        <PstlAdr>
            <StrtNm>Kopenhagen St.</StrtNm >
            <Room>12-12</Room>
            <TwnNm>Berlin</ TwnNm >
            <Ctry>DE</Ctry>
        </PstlAdr>
        <Id>
            <OrgId>
                <LEI>LEIcode</LEI>
            </OrgId>
        </Id>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>DE09700202701890012872</IBAN>
        </Id>
    </CdtrAcct>
    <UltmtCdtr>
        <Id>
            <OrgId>
                <AnyBIC>DRESDEFF</AnyBIC>
            </OrgId>
        </Id>
    </UltmtCdtr>
    <RmtInf>
        <Ustrd> payment details like inv no. </Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

## 7.5. Example of one SEPA payment without ultimate debtor and ultimate creditor

```
?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>MSGIDUNIQUENUMBER</MsgId>
      <CreDtTm>2013-01-01T11:00:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>Name of Ordering Party</Nm>
      </InitgPty>
    </GrpHdr>
  <PmtInf>
    <PmtInfId>2014</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>2013-12-16</ReqdExctnDt>
    <!--Debtor part-->
    <Dbtr>
      <Nm>Name of Ordering Party</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>PL22114010100000500997001007</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BICFI>BREXPLPW</BIC>
        <ClrSysMmbld>
          <ClrSysId>
            <Cd>PLKNR</Cd>
          </ClrSysId>
          <Mmbld>11401010</Mmbld>
        </ClrSysMmbld>
      </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
      <!--SEPA order-->
      <PmtId>
        <!--required unique Instrid per transaction if InstrId exists-->
        <InstrId>UNIQUENUMBEROFINSTRUCTION</InstrId>
        <EndToEndId>REFERENCES2013110601</EndToEndId>
      </PmtId>
    <PmtTpInf>
```

```

                <SvcLvl>
                    <Cd>SEPA</Cd>
                </SvcLvl>
                <CtgyPurp>
                    <Cd>INTC</Cd>
                </CtgyPurp>
            </PmtTpInf>
            <Amt>
                <InstdAmt Ccy="EUR">1000.00</InstdAmt>
            </Amt>
            <ChrgBr>SLEV</ChrgBr>
            <CdtrAgt>
            <FinInstnId>
                <BICFI>COBADEFF733</BIC>
            </FinInstnId>
            </CdtrAgt>
            <Cdtr>
                <Nm>COMPANY GMBH</Nm>
                <PstlAdr>
                    <StrtNm>Kopenhagen St.</StrtNm >
                    <Room>12-12</Room>
                    <TwnNm>Berlin</ TwnNm >
                    <Ctry>DE</Ctry>
                </PstlAdr>
            </Cdtr>
            <CdtrAcct>
                <Id>
                    <IBAN>DE09700202701890012872</IBAN>
                </Id>
            </CdtrAcct>
            <RmtInf>
                <Ustrd>/INV/SEPA2013</Ustrd>
            </RmtInf>
        </CdtTrfTxInf>
    </PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

7.6. Example of SEPA order without ultimate debtor/creditor. Example with code SEPA, transaction codes and cost of payment put in <PmtInf> header instead of < CdtTrfTxInf> (example concerns point 3 of document)

```
?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
<CstmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>MSGIDUNIQUENUMBER</MsgId>
    <CreDtTm>2013-01-01T11:00:00</CreDtTm>
    <NbOfTx>1</NbOfTx>
    <InitgPty>
      <Nm>ORDERING PARTY NAME</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>2014</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>           transaction type in PmtInf header. Transaction type is missing in <CdtTrfTxInf> level
      </SvcLvl>
      <CtgyPurp>
        <Cd>INTC</Cd>           <Cd> tag with code for SEPA transaction is presented in PmtInf header. Different code in <Cd> tag exists on the
                                <CdtTrfTxInf> level
      </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2013-12-16</ReqdExctnDt>
    <!--Debtor part-->
    <Dbtr>
      <Nm>Name of ordering party</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>PL22114010100000500997001007</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BICFI>BREXPLPW</BICFI>
        <ClrSysMmbld>
          <ClrSysId>
            <Cd>PLKNR</Cd>
          </ClrSysId>
          <Mmbld>11401010</Mmbld>
        </ClrSysMmbld>
      </FinInstnId>
    </DbtrAgt>
  </PmtInf>
</CstmrCdtTrfInitn>
```

```

    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtTrfTxInf>
    <!--SEPA zlezenie-->
    <PmtId>
      <!--required unique Instrid per transaction if InstrId exists-->

      <InstrId>NUMBERIDTRANSACTION</InstrId>
      <EndToEndId>REFERENCES2013110601</EndToEndId>
    </PmtId>
    <PmtTpInf>
      <CtgyPurp>
        <Cd>SSBE</Cd> SEPA transaction code on given transaction level. This code will be read by Bank
      </CtgyPurp>
    </PmtTpInf>
    <Amt>
      <InstdAmt Ccy="EUR">1000.00</InstdAmt>
    </Amt>
    <CdtrAgt>
    <FinInstnId>
      <BICFI>COBADEFF733</BIC>
    </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>NAME GMBH CO</Nm>
      <PstlAdr>
        <StrtNm>Kopenhagen St.</StrtNm >
        <Room>12-12</Room>
        <TwnNm>Berlin</ TwnNm >
        <Ctry>DE</Ctry>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>DE12345600460770012123</IBAN>
      </Id>
    </CdtrAcct>
    <RmtInf>
      <Ustrd>/INV/13.10.2013</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

It concerns all transactions in this block, so it was not presented on the <CdtTrfTxInf> level

## 8. History of changes

| No | Changes                 | Description   | Document version | Data of document modification |
|----|-------------------------|---|------------------|-------------------------------|
| 1  | New document            | New document describing pain.001.001.09 usage in mBank CompanyNet | 1.0.0            | 2024-03-16                    |
| 2  | Changes in SEPA payment | <PstIAdr> is required in Beneficiary section.                     | 1.0.1            | 2024-04-02                    |