mBank MultiCash

Structure of the pain.001.00.09* & pain.001.001.03 (ISO20022) file used in the mBank MultiCash product including EBICS

pain.001.001.09 recommended from November 2025

Index

1. General remarks

1. Documentation presents rules of pain.001.001.03 & pain.001.001.09 usage in mBank MultiCash.

2. mBank accepts SEPA SCT orders via CCT session.

3. **ATTENTION! mBank does not accept EUR orders as SEPA orders if the recipient is a beneficiary who has an account with mBank.**

4. Other type of orders mentioned in this document are accepted via the XCT session.

5. File format is based on the XML ISO20022.

6. The Bank recommends validation of the file with a scheme rules on the Customer side.

7. pain.001.001.03 & pain.001.001.09 format is dedicated only for credit transfer orders. It means that direct debit orders is not offered in this format.

8. Additional remarks:

   8.1. There could be several credit transfers of different types in one XML file.

   8.2. One XML file could have orders debiting more than one Customer account.

   8.3. 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.

   8.4. <InstrId> tag with details, existing in <CdtTrfTxInf> block, is not required. <InstrId> is a technical number of a given order. It is not presented in turnovers.

   8.5. The values true and false in <BtchBookg> tag are ignored by mBank. All transactions will be booked separately.

   8.6. <EndToEndId> tag is used as customer order reference. This tag is required according to XSD schema, so Customer is allowed to use space character or characters as value in <EndToEndId> tag in order to avoid filling in the concrete reference number.

   8.7. 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.

9. Special characters; allowed characters:

   9.1. In payment details following characters are allowed: 0-9, a-z, A-Z, &%()-{}/ , . and additional Polish ones ą ć ę ł ń ó ś ż ź Ą Ć Ę Ł Ń Ó Ś Ż Ź. Payment details for TAX payments could not have included „/".

   9.2. Fields could not contain the following characters: : * ; ' " ! + ? | #

   9.3. Characters like &, <, > could not be used directly in XML file, in details of payment like beneficiary name etc. It is forbidden by a ISO20022 schema validation. You can use their equivalents accepted by ISO20022, that is: & < &gt

   9.4. 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

10. A complete syntax of the tag in XML file consists of two parts of given tag, first one informing about the beginning and second one informing about end of information kept in given tag.

   10.1. 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> user should expect some more XML structures according to ISO20022.

   10.2. The same rules as described in point 9.1 concern rest of tags presented in XML file.

   10.3. Some tags have only values between their parts, like <Nm>Nazwa</Nm>.

10.4. 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.

11. 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>

12. **If you want to present the beneficiary's data in a structured address, use at least the <TwnNm> and <Ctry> fields. Otherwise, we will treat the data as an unstructured address. We will look for data in the <AdrLine> fields, or in the structured fields that have been used.**

13. Additional remarks to tables presented in 4th chapter

13.1. 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:

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

means that within the framework of <Dbtr> element, there should be a <Nm> sub element.

Remarks presented above are shown in the following example.

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

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

13.3. 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="AAA">	YES	16.2	Order amount. Instead of string AAA please use an EUR order currency according to ISO 4217	An example of tag with amount <InstdAmt Ccy="EUR">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 content in a file (point 3)

    1.2. main tag, which informs about beginning of the main document and defines the rules of data presentation in a file (point 4)

    1.3. main block, which consists of few other blocks (point 5)

    1.4. header block (point 6)

    1.5. block or blocks grouping payments (point 7) and in each of them there is at least one block of a single transaction (point 8).

2. Points 3-9 describe the sequence of the individual elements. Section 10 presents the same information in form of table.

3. Sentence presented in first line specifies the code page of the file: <?xml version="1.0" encoding="utf-8"?>

4. Second line is called as document, referred to the <Document> tag. Its beginning is after the line specifying a code page. The required wording is: <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" 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 <CstmrCdtTrfInitn>, occurring only once. In this <CstmrCdtTrfInitn> block there are blocks <GrpHdr> and <PmtInf>.

6. The first block within the main block <CstmrCdtTrfInitn> 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 <CstmrCdtTrfInitn> 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 </CstmrCdtTrfInitn> and the final tag of the document, i.e. </Document>.

10. The structure of the XML file - diagram. Details are described in the tables with the payment orders within 4th & 5th chapters. They includes also a split payment rules.

Position in the file	Tag name / XML element, described in points 1-4	Number of occurrences	Comment
1	<?xml version="1.0" encoding="utf-8"?>	1	Beginning of the file
2	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> or <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	1	Record opening the document area in <Document> tag.
3	<CstmrCdtTrfInitn>	1	Record opening set of blocks with orders
4	<GrpHdr>	1	The opening of the header block
5	</GrpHdr>	1	Closing the header block

6	<PmtInf>	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	</CstmrCdtTrfInitn>	1	Sentence closing the set of all blocks with orders
11	</Document>	1	Sentence closing document and ending a given file

3. Types of orders and order parameters definied 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 values indicated herein, if any, have a lower priority than the values indicated in the blocks <CdtTrfTxInf> within the <PmtInf> block. The values indicated herein, if any, apply to all orders.	The occurrence of a tag within a <CdtTrfTxInf> The values indicated herein, if any, have a higher priority than the values contained in the block header <PmtInf>. They concern only a single transaction
SEPA SCT order	<PmtTpInf><SvcLvl><Cd>SEPA</Cd> tag	<PmtTpInf><SvcLvl><Cd>SEPA</Cd> tag is optional
		or
	<SvcLvl><Cd>SEPA</Cd> tag is missing	<SvcLvl><Cd>SEPA</Cd> tag
Additional instruction codes for SEPA order.	<PmtTpInf><CtgyPurp><Cd> tag including ISO codes, according to SEPA rules.	<PmtTpInf><CtgyPurp><Cd> tag including ISO codes is optional
		or
	<PmtTpInf><CtgyPurp><Cd> tag is missing	<PmtTpInf><CtgyPurp><Cd> tag including ISO codes, according to SEPA rules.
TAX (US) payment	<PmtTpInf><SvcLvl><Cd> tag is missing	<PmtTpInf><SvcLvl><Cd> tag is missing
	tag <PmtTpInf><CtgyPurp><Cd>TAXS</Cd>	tag <PmtTpInf><CtgyPurp><Cd>TAXS</Cd> is optional.
		or
	<PmtTpInf><CtgyPurp><Cd>TAXS</Cd> tag is missing	tag <PmtTpInf><CtgyPurp><Cd>TAXS</Cd>
Foreign and domestic (non PLN) payments – execution modes		
NORM –standard mode (D+2)	tag <PmtTpInf><InstrPrty>NORM</InstrPrty>	tag <PmtTpInf><InstrPrty>NORM</InstrPrty> is optional
		or
	<PmtTpInf><InstrPrty>NORM</InstrPrty> tag is missing	tag <PmtTpInf><InstrPrty>NORM</InstrPrty>
HIGH – urgent mode (D+1)	tag <PmtTpInf><InstrPrty>HIGH</InstrPrty>	tag <PmtTpInf><InstrPrty>NORM</InstrPrty> or tag is optional
		or
	<PmtTpInf><InstrPrty> – tag is missing	tag <PmtTpInf><InstrPrty>HIGH</InstrPrty>
HIGH & SDVA –express mode (D+0)	tag <PmtTpInf><InstrPrty>HIGH</InstrPrty> tag <PmtTpInf><SvcLvl><Cd>SDVA</Cd>	Tag <PmtTpInf><InstrPrty>HIGH</InstrPrty> and <PmtTpInf><SvcLvl><Cd>SDVA</Cd> tag is optional
		or
	<PmtTpInf><InstrPrty>HIGH</InstrPrty> and <PmtTpInf><SvcLvl><Cd>SDVA</Cd> tag are missing	tag <PmtTpInf><InstrPrty>HIGH</InstrPrty> tag <PmtTpInf><SvcLvl><Cd>SDVA</Cd>
	tag <ChrgBr>SHAR[or]SLEV[or]DEBT[or]CRED</ChrgBr>	<ChrgBr>SHAR[or]SLEV[or]DEBT[or]CRED</ChrgBr> tag is optional
		or

Type of charges for foreign payments, nonPLN domestic ones and SEPA payments	missing tag <ChrgBr>SHAR[or]SLEV[or]DEBT[or]CRED</ChrgBr>	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/ 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 Required field and> 0,00 and <= payment amount from message box 32B (gross amount for payment with VAT). 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/ Commodity provider or service provider ID	M	/IDC/14x	Supplier's or service provider's identifier (VAT payer, invoice issuer) or Customer ID (Customer) in the case of own transfer. Required field and cannot be empty.
/INV/ The form or payment symbol	M	/INV/35x	VAT invoice number (including correcting invoice) or 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. Required field and cannot be empty.
/TXT/	O	/TXT/33x	Any payment text (Up to 33 alphanumeric characters). Optional field.

Example: <Ustrd>/VAT/230000000,00/IDC/1111111111/INV/2017/01/25/1/TXT/free text</Ustrd>

PAIN.001.001.09

PAIN.001.001.09 AS RECOMMENDED VERSION

WE RECOMMEND TO USE **STRUCTURED ADDRESSES**
FOR ALL TYPE OF ORDERS DESCRIBED IN THIS DOCUMENT

WE ACCEPT **UNSTRUCTURED ADDRESSES**
IN ALL TYPE OF ORDERS DESCRIBED IN THIS DOCUMENT
UNTIL THE CUT-OFF DATES SPECIFIED BELOW.

FROM 11/2026
WE WILL REQUIRE STRUCTURED ADDRESSES IN THE FOLLOWING ORDERS
SEPA,
SORBNET (URGENT DOMESTIC ORDERS)
FOREIGN ORDERS,
DOMESTIC NON-PLN ORDERS

Information about the ISO20022 project at mBank can be found **here** *(English version soon)*

5. Order types in MultiCash System – pain.001.001.09

5.1. Internal transfer in PLN currency and in non-PLN one*

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>				
+<GrpHdr>				
++<MsgId>	YES	35a	File / Message Identification. 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> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+<PmtInf>				
++<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 Instructing Party	Ordering Party Name
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<Room>	NO	70a	Room	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
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.				
++<DbtrAgt> **+++<FinInstnId>** **++++<ClrSysMmbId>**				
+++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES	8n	Ordering party bank identifier	11401010
++<CdtTrfTxInf>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier	20001
++++<EndToEndId>	NO	16a	End To End Identification. Field required in ISO20022. In case of no data for this field, please use NOTPROVIDED string.	Reference no 01
+++<PmtTpInf>				

++++<LclInstrm> +++++<Prtry>	NO	16a	White list in MultiCash/EBICS (starting 14.08.2020). mBank can cross-check beneficiary's account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only). *Orders will be rejected in case of negative validation.*	/WL!/IDC/1111111111/
++++<CtgyPurp> +++++<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> ++++<FinInstnId> +++++<ClrSysMmbId> ++++++<MmbId>	YES	8n	Beneficiary bank identification	11401010
+++<Cdtr>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++<PstlAdr>				
Structured address *(total data cannot exceed 70 characters)*				
+++++<StrtNm>	NO	70a	Street	
+++++<BldgNb>	NO	16a	Building number	
+++++<Room>	NO	70a	Room	
+++++<PstCd>	NO	16a	Postal code	
+++++<TwnNm>	**YES**	35a	Town	
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
or unstructured address				
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
+++<CdtrAcct> ++++<Id> +++++<IBAN>	YES		Beneficiary account number in IBAN format	PL95114010100000400404003002
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.				
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details For split payments remmittance information is described in 4th point: /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x	Payment for F-VAT/101 /VAT/230000000,00/IDC/1111111111/INV/2017/01/25/1/TXT/free text

* Please note that this format is used also for EUR payments to mBank accounts. We do not process EUR payments for mBank accounts, created in MultiCash as SEPA payments.

5.2.Domestic transfer in PLN currency, also SORBNET and Polish Social Insurance*

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>				
+<GrpHdr>				
++<MsgId>	YES	35a	File / Message Identification. 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> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+<PmtInf>				
++<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 Instructing Party	Ordering Party Name
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<Room>	NO	70a	Room	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
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.				
++<DbtrAgt> **+++<FinInstnId>** **++++<ClrSysMmbId>**				
+++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES	8n	Ordering party bank identifier	11401010
++<CdtTrfTxInf>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier	20001
++++<EndToEndId>	NO	16a	End To End Identification. Field required in ISO20022. In case of no data for this field, please use NOTPROVIDED string.	Reference no 01
+++<PmtTpInf>				
++++<SvcLvl> +++++<Cd>	NO	4a	Execution mode: „RTGS" means SORBNET transaction. Missing value means standard domestic payment.	RTGS

++++\<LclInstrm> +++++\<Prtry>	NO	16a	White list in MultiCash/EBICS (starting 14.08.2020). mBank can cross-check beneficiary's account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only). *Orders will be rejected in case of negative validation.*	/WL!/IDC/1111111111/
++++\<CtgyPurp> +++++\<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
+++\<CdtrAgt> ++++\<FinInstnId> +++++\<ClrSysMmbId> ++++++\<MmbId>	YES	8n	Beneficiary bank identification	10600076
+++\<Cdtr>				
++++\<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++\<PstlAdr>				
Structured address *(total data cannot exceed 70 characters)*				
+++++\<StrtNm>	NO	70a	Street	
+++++\<BldgNb>	NO	16a	Building number	
+++++\<Room>	NO	70a	Room	
+++++\<PstCd>	NO	16a	Postal code	
+++++\<TwnNm>	**YES**	35a	Town	
+++++\<Ctry>	**YES**	2	Country code(ISO 3166)	PL
or unstructured address				
+++++\<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++\<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum \<TwnNm> and \<Ctry> field	
+++\<CdtrAcct> ++++\<Id> +++++\<IBAN>	YES		Beneficiary account number in IBAN format, also accounts used for Social Insurance Payment starting from 01.01.2018	PL72106000760000320000546101
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.				
+++\<RmtInf> ++++\<Ustrd>	YES	140a	Unstructured Remittance Information - payment details. For split payments remmittance information is described in 4th point: /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x	Payment for F-VAT/101 /VAT/230000000,00/IDC/1111111111/INV/2017/01/25/1/TXT/free text

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

5.3. 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">				
<CstmrCdtTrfInitn>				
+<GrpHdr>				
++<MsgId>	YES	35a	File / Message Identification. 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> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+<PmtInf>				
++<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 Instructing Party	Ordering Party Name
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<Room>	NO	70a	Room	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
Attention! The field must not contain VAT account numbers.				
++<DbtrAgt> **+++<FinInstnId>** **++++<ClrSysMmbId>**				
+++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES	8n	Ordering party bank identifier	11401010
++<CdtTrfTxInf>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier	20001
++++<EndToEndId>	NO	16a	End To End Identification. Field required in ISO20022. In case of no data for this field, please use NOTPROVIDED string.	Reference no 01
+++<PmtTpInf>				
++++<InstrPrty>	YES	4a	Execution mode: - „NORM" – Standard (D+2) - „HIGH" – Urgent (D+1)	HIGH

			- „HIGH" – Express (D - please look below)	
++++<SvcLvl> +++++<Cd>	NO	4a	Used for „Express" execution mode – value „SDVA"	SDVA
++++<LclInstrm> +++++<Prtry>	NO	16a	White list in MultiCash/EBICS (starting 14.08.2020). mBank can cross-check beneficiary's account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only). *Orders will be rejected in case of negative validation.*	/WL!/IDC/1111111111/
++++<CtgyPurp> +++++<Cd>	NO	4a	Additional instructions: - „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 **non PLN** value and according to ISO 4217.	An example of tag with amount <InstdAmt Ccy="EUR">99999.99
+++<ChrgBr>	YES	4a	Charges: - „CRED" – fees & provisions covered by beneficiary - „DEBT" – fees & provisions covered by ordering p. - „SHAR" – fees & provisions of mBank covered by ordering party, fees & provisions of other banks covered by beneficiary	CRED
+++<CdtrAgt> ++++<FinInstnId>				
+++++<BICFI>	NO	11a	Beneficiary bank SWIFT code	BREXPLPWKIE
+++++<ClrSysMmbId> ++++++<MmbId>	YES	8n	Beneficiary bank identification	10600076
+++<Cdtr>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++<PstlAdr>				
Structured address *(total data cannot exceed 70 characters)* ** we plan to accept marked fields from November 2024 - details in separate announcements*				
+++++<Dept>	NO	70a	Department *	
+++++<SubDept>	NO	70a	SubDepartment *	
+++++<StrtNm>	NO	70a	Street	
+++++<BldgNb>	NO	16a	Building number	
+++++<BldgNm>	NO	35a	Building name *	
+++++<Flr>	NO	70a	Floor *	
+++++<PstBx>	NO	16a	Postal Box *	
+++++<Room>	NO	70a	Room	
+++++<PstCd>	NO	16a	Postal code	
+++++<TwnNm>	**YES**	35a	Town	
+++++<TwnLctnNm>	NO	35a	Town Location Name *	
+++++<DstrctNm>	NO	35a	District Name *	
+++++<CtrySubDvsn>	NO	35a	Country Sub Division *	
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL

or unstructured address				
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
+++<CdtrAcct> ++++<Id> +++++<IBAN>	YES		Beneficiary account number in IBAN format	PL72106000760000320000546101
Attention! The field must not contain VAT account numbers in case of Polish accounts.				
+++<Purp> ++++<Cd>	NO	4	Purpose code *(available from 11/2024)*	ADCS
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

5.4.   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">				
<CstmrCdtTrfInitn>				
+<GrpHdr>				
++<MsgId>	YES	35a	File / Message Identification. 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>	YES	70a	Name of Instructing Party	Ordering Party Name
+++<Nm>				
+<PmtInf>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF"	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
+++<Dt>				
++<Dbtr>				
+++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<Room>	NO	70a	Room	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
Attention! The field must not contain VAT account numbers.				
++<DbtrAgt> **+++<FinInstnId>**	YES			
++++<BICFI>	YES	11a	BIC number of ordering party bank (BIC number is used together or as substitute to local bank clearing number in MmbId tab together PLKNR code are optional.)	BREXPLPW
			or/and	
++<DbtrAgt> **+++<FinInstnId>**	YES			
++++<ClrSysMmbId>				
+++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES	8n	Ordering party bank identifier	11401010
++<CdtTrfTxInf>				
+++<PmtId>				

++++<InstrId>	NO	35a	Single transaction identifier	20001
++++<EndToEndId>	NO	16a	End To End Identification. Field required in ISO20022. In case of no data for this field, please use NOTPROVIDED string.	121009211D
+++<PmtTpInf>				
++++<InstrPrty>	YES	4a	Execution mode: - „NORM" – Standard (D+2) - „HIGH" – Urgent (D+1) - „HIGH" – Express (D - please look below)	HIGH
++++<SvcLvl> +++++<Cd>	NO	4a	Used for „Express" execution mode – value „SDVA"	SDVA
Attention! In the case of foreign payments in PLN, the NORM mode should be used. PLN is the domestic currency and we make payments in PLN abroad as soon as possible. Orders in PLN currency sent in HIGH mode will be rejected.				
++++<CtgyPurp> +++++<Cd>	NO	4a	Additional instructions: - „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
+++<ChrgBr>	YES	4a	Execution mode: - „CRED" – fees & provisions covered by beneficiary - „DEBT" – fees & provisions covered by ordering p. - „SHAR" – fees & provisions of mBank covered by ordering party, fees & provisions of other banks covered by beneficiary	CRED
+++<CdtrAgt> ++++<FinInstnId> +++++<BICFI>	YES/NO	11a	Beneficiary bank SWIFT code	COBADEFF
		and/or		
+++<CdtrAgt> ++++<FinInstnId>				
++++<Nm>	YES/NO	22a	Name of beneficiary bank. Required if no BIC	Bank SA
++++<PstlAdr>	YES/NO		Address data section. Required in case of no BIC (country plus address data)	
+++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
+++++<AdrLine>	NO	2x35a	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
+++<Cdtr>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++<PstlAdr>				
Structured address *(total data cannot exceed 70 characters)* ** we plan to accept marked fields from November 2024 - details in separate announcements*				
+++++<Dept>	NO	70a	Department *	
+++++<SubDept>	NO	70a	SubDepartment *	
+++++<StrtNm>	NO	70a	Street	
+++++<BldgNb>	NO	16a	Building number	
+++++<BldgNm>	NO	35a	Building name *	

+++++<Flr>	NO	70a	Floor *	
+++++<PstBx>	NO	16a	Postal Box *	
+++++<Room>	NO	70a	Room	
+++++<PstCd>	NO	16a	Postal code	
+++++<TwnNm>	**YES**	35a	Town	
+++++<TwnLctnNm>	NO	35a	Town Location Name *	
+++++<DstrctNm>	NO	35a	District Name *	
+++++<CtrySubDvsn>	NO	35a	Country Sub Division *	
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
or unstructured address				
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
+++<CdtrAcct> ++++<Id> +++++<IBAN>	YES		Beneficiary account number in IBAN format	DE11240000825729001003
or				
+++<CdtrAcct> ++++<Id> +++++<Othr> ++++++<Id>	YES		Beneficiary account number in NRB or IBAN format	11240000825729001003
Attention! The field must not contain VAT account numbers in case of Polish ones.				
+++<Purp> ++++<Cd>	NO	4	Purpose code *(available from 11/2024)*	ADCS
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

5.5.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>				
++<MsgId>	YES	35a	File / Message Identification. 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> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+<PmtInf>				
++<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	35a	Name of payer	Firma Sp. z o.o.
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<Room>	NO	70a	Room	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
Attention! The field must not contain VAT account numbers.				
++<DbtrAgt> **+++<FinInstnId>** **++++<ClrSysMmbId>**				
+++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES	8n	Ordering party bank identifier	11401010
++<CdtTrfTxInf>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier	20001
++++<EndToEndId>	NO	16a	End To End Identification. Field required in ISO20022. In case of no data for this field, please use NOTPROVIDED string.	121009211D
+++<PmtTpInf> ++++<CtgyPurp> +++++<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> ++++<FinInstnId> +++++<ClrSysMmbId> ++++++<MmbId>	YES	8n	TAX office bank identification	10101049
+++<Cdtr>				
++++<Nm>	YES	35a	Name of TAX office (US office)	Łomża US
Structured address *(total data cannot exceed 70 characters)*				
+++++<StrtNm>	NO	70a	Street	
+++++<BldgNb>	NO	16a	Building number	
+++++<Room>	NO	70a	Room	
+++++<PstCd>	NO	16a	Postal code	
+++++<TwnNm>	**YES**	35a	Town	
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
or unstructured address				
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
+++<CdtrAcct> ++++<Id> +++++<IBAN>	YES		TAX account number in IBAN format	PL52101010490009702222000000
+++<Tax> ++++<Dbtr>				
+++++<RegnId>	YES	15a	Identifier First sign describes „Type of identifier": - N - NIP - P – PESEL - R – Regon number (National Business Registry Number), - 1 – ID card number - 2 – Passport number. - 3 – Other identity document. Next value – value of chosen identifier	N1234563218
++++<Rcrd>				
+++++<Tp>	YES	35	**Period***(if required for given tax form)***:** **The first part** of the field "Period" contains two characters of the "Year" (in two-digits). **The second part** contains one of the following "Period Type": - M – means month, - P – means half-year, - R – means year, - K – means quarter of year, - D – means decade, - J – means day. - **0 – for forms like PCC3 which do not require**	04J2101

			third part (the Period number) **The third part** contains „**the Period number**". In case "Period Type" has value: - R, the period number field have no period number value, - P, the period number field should have one of values - 01 or 02, - K, the period number field should have one of values - 01, 02, 03 or 04, - M, the period number field should have value from range - 01-12, - 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, - 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.	
+++++<FrmsCd>	YES	35	TAX form	VAT-7
+++++<AddtlInf>	NO	40a	Identification of commitment	

5.6. SEPA transfer

Attention! EUR orders transferred to accounts maintained by mBank should be executed *as a Domestic transfer in non PLN currency (6.3) or as a foreign transfer (6.4). If we receive them as a SEPA transfer - we will reject them.*

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>				
+<GrpHdr>				
++<MsgId>	YES	35a	File / Message Identification. 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> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+<PmtInf>				
++<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	30a	Name of payer	Jan Kowalski
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<Room>	NO	70a	Room	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++<Id> ++++<OrgId>	NO		Ordering party identifier (legal person) Filled according to rules presented in table shown below.	
			or	
+++<Id> ++++<PrvId>	NO		Ordering party identifier (natural person) Filled according to rules presented in table shown below.	
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
++<DbtrAgt> +++<FinInstnId>	YES			
++++<ClrSysMmbId>				
+++++<ClrSysId> ++++++<Cd>	YES/NO		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES/NO	8n	Ordering party bank identifier	11401010

or/and (BIC exists separately or together with pair of data – local bank clearing number in MmbId tag and PLKNR code)					
++++<BICFI>	YES/NO	11a	BIC number of ordering party		BREXPLPW
++<UltmtDbtr> +++<Id> ++++<OrgId>	NO		Identifier of original ordering party (legal person) *Filled according to rules presented in table shown below.*		
			or		
++<UltmtDbtr> +++<Id> ++++<PrvId>	NO		Identifier of original ordering party (natural person) *Filled according to rules presented in table shown below.*		
++<**CdtTrfTxInf**>					
+++<PmtId>					
++++<InstrId>	NO	35a	Single transaction identifier		20001
++++<EndToEndId>	NO	35a	End To End Identification. Field required in ISO20022. In case of no data for this field, please use NOTPROVIDED string.		121009211D
+++<PmtTpInf>					
++++<SvcLvl> +++++<Cd>	YES	4a	Order type - fixed value "SEPA"		SEPA
++++<LclInstrm> +++++<Prtry>	NO	16a	*White list in MultiCash/EBICS* (starting 14.08.2020). mBank can cross-check beneficiary's account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only). *Orders will be rejected in case of negative validation.*		/WL!/IDC/1111111111/
++++<CtgyPurp> +++++<Cd>	NO	4a	Additional instructions: - CCRD - Credit Card Payment - DCRD - Debit Card Payment - ICCP - Irrevocable Credit Card Payment - IDCP - Irrevocable Debit Card Payment - CASH – Cash Management Transfer - CORT – Trade Settlement Payment - DIVI - Dividend - GOVT – Government Payment - HEDG - Hedging - INTC – Intra Company Payment - INTE - Interest - LOAN - Loan - PENS – Pension Payment - SALA – Salary Payment - SECU - Securities - SSBE – Social Security Benefit - SUPP – Supplier Payment - TAXS – Tax payment - TRAD - Trade - TREA – Treasury payment - VATX – Value Added Tax Payment - WHLD – With Holding		INTC
+++<Amt>					

++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an EUR 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> ++++<FinInstnId> +++++<BICFI>	NO	11a	Beneficiary bank SWIFT code (unnecessary from beginning of November 2016)	COBADEFF
+++<Cdtr>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent S.A.
++++<PstlAdr>				
Structured address *(total data cannot exceed 70 characters)*				
+++++<StrtNm>	NO	70a	Street	
+++++<BldgNb>	NO	16a	Building number	
+++++<Room>	NO	70a	Room	
+++++<PstCd>	NO	16a	Postal code	
+++++<TwnNm>	**YES**	35a	Town	
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
or unstructured address				
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
++++<Id> +++++<OrgId>	NO		Beneficiary Identifier (legal person) Filled according to rules presented in table shown below.	
			or	
++++<Id> +++++<PrvId>	NO		Beneficiary Identifier (natural person) Filled according to rules presented in table shown below.	
+++<CdtrAcct> ++++<Id> +++++<IBAN>	YES		IBAN beneficiary account number mBank is not accepting SEPA payments to beneficiaries accounts held in mBank. These payments should be prepared according to point 4.1	DE11240000825729001003
+++<UltmtCdtr> ++++<Id> +++++<OrgId>	NO		Identifier of original ordering party (legal person) Filled according to rules presented in table shown below.	
			or	
+++<UltmtCdtr> ++++<Id> +++++<PrvId>	NO		Identifier of original ordering party (natural person) Filled according to rules presented in table shown below.	
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

5.6.1. SEPA transfer - Identifiers of legal and natural person

Identifier of legal person

`<OrgId>`

Name of XML element	Required	Format	Description
+<AnyBIC>	NO	11a	BIC bank identifier
OR			
+<LEI>	NO	20a	The Legal Entity Identifier (LEI) is a 20-character code used to identify legal entities involved in financial transactions such as trading stocks, bonds or forex.
OR			
+<Othr>			
++<Id>	NO	35a	Identifier
++<SchmeNm> +++<Cd>	NO	35a	Type of identifier Field can have the following values: DUNS - Data Universal Numbering System BANK – Bank Party Identification TXID – Tax Identification Number CUST – Customer Identification Number EMPL – Employee Identification Number GS1G - GS1G
or			
++<SchmeNm> +++<Prtry>	NO	35a	Name of identifier
++<Issr>	NO	35a	Identifier issuer

Identifier of natural person

`<PrvId>`

Name of XML element	Required	Format	Description
+<DtAndPlcOfBirth>			
++<BirthDt>	NO	ISO	Birth date
++<PrvcOfBirth>	NO	35a	Province
++<CityOfBirth>	NO	35a	City of birth
++<CtryOfBirth>	NO	2a	Country of birth – ISO code ISO3166
OR			
+<Othr>			
++<Id>	NO	35a	Identifier
++<SchmeNm> +++<Cd>	NO	35a	Type of identifier Field can have the following values: DRLC – Drivers License Number CUST – Customer Identification Number SOSE – Social Security Number ARNU – Alien Registration Number CCPT – Passport Number TXID – Tax Identification Number NIDN – National Identity Number EMPL – Employee Identification Number
or			
++<SchmeNm> +++<Prtry>			Name of identifier

++<Issr>	NO	35a	Identifier issuer

PAIN.001.001.03

PAIN.001.001.09 AS RECOMMENDED VERSION

WE RECOMMEND TO USE **STRUCTURED ADDRESSES**
FOR ALL TYPE OF ORDERS DESCRIBED IN THIS DOCUMENT

WE ACCEPT **UNSTRUCTURED ADDRESSES**
IN ALL TYPE OF ORDERS DESCRIBED IN THIS DOCUMENT
UNTIL THE CUT-OFF DATES SPECIFIED BELOW.

FROM 11/2026
WE WILL REQUIRE STRUCTURED ADDRESSES IN THE FOLLOWING ORDERS
SEPA,
SORBNET (URGENT DOMESTIC ORDERS)
FOREIGN ORDERS,
DOMESTIC NON-PLN ORDERS

Information about the ISO20022 project at mBank can be found **here** *(English version soon)*

6. Order types in MultiCash System – pain.001.001.03

6.1. Internal transfer in PLN currency and in non-PLN one*

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.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInitn>				
+<GrpHdr>				
++<MsgId>	YES	35a	File / Message Identification. 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> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+<PmtInf>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF"	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
++<Dbtr>				
+++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
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.				
++<DbtrAgt> **+++<FinInstnId>** **++++<ClrSysMmbId>**				
+++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES	8n	Ordering party bank identifier	11401010
++<CdtTrfTxInf>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier	20001
++++<EndToEndId>	NO	16a	End To End Identification. Field required in ISO20022. In case of no data for this field, please use NOTPROVIDED string.	Reference no 01
+++<PmtTpInf>				

++++<LclInstrm> +++++<Prtry>	NO	16a	White list in MultiCash/EBICS (starting 14.08.2020). mBank can cross-check beneficiary's account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only). *Orders will be rejected in case of negative validation.*	/WL!/IDC/1111111111/
++++<CtgyPurp> +++++<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> ++++<FinInstnId> +++++<ClrSysMmbId> ++++++<MmbId>	YES	8n	Beneficiary bank identification	11401010
+++<Cdtr>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++<PstlAdr>				
Structured address *(total data cannot exceed 70 characters)*				
+++++<StrtNm>	NO	70a	Street	
+++++<BldgNb>	NO	16a	Building number	
+++++<PstCd>	NO	16a	Postal code	
+++++<TwnNm>	**YES**	35a	Town	
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
or unstructured address				
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
+++<CdtrAcct> ++++<Id> +++++<IBAN>	YES		Beneficiary account number in IBAN format	PL95114010100000400404003002
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.				
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details For split payments remmittance information is described in 4th point: /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x	Payment for F-VAT/101 /VAT/230000000,00/IDC/1111111111/INV/2017/01/25/1/TXT/free text

* Please note that this format is used also for EUR payments to mBank accounts. We do not process EUR payments for mBank accounts, created in MultiCash as SEPA payments.

6.2. Domestic transfer in PLN currency, also SORBNET and Polish Social Insurance*

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.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInitn>				
+<GrpHdr>				
++<MsgId>	YES	35a	File / Message Identification. 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> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+<PmtInf>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF"	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
++<Dbtr>				
+++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
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.				
++<DbtrAgt> **+++<FinInstnId>** **++++<ClrSysMmbId>**				
+++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES	8n	Ordering party bank identifier	11401010
++<CdtTrfTxInf>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier	20001
++++<EndToEndId>	NO	16a	End To End Identification. Field required in ISO20022. In case of no data for this field, please use NOTPROVIDED string.	Reference no 01
+++<PmtTpInf>				
++++<SvcLvl> +++++<Cd>	NO	4a	Execution mode: „RTGS" means SORBNET transaction. Missing value means standard domestic payment.	RTGS

++++<LclInstrm> +++++<Prtry>	NO	16a	White list in MultiCash/EBICS (starting 14.08.2020). mBank can cross-check beneficiary's account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only). *Orders will be rejected in case of negative validation.*	/WL!/IDC/1111111111/
++++<CtgyPurp> +++++<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
+++<CdtrAgt> ++++<FinInstnId> +++++<ClrSysMmbId> ++++++<MmbId>	YES	8n	Beneficiary bank identification	10600076
+++<Cdtr>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++<PstlAdr>				
Structured address *(total data cannot exceed 70 characters)*				
+++++<StrtNm>	NO	70a	Street	
+++++<BldgNb>	NO	16a	Building number	
+++++<PstCd>	NO	16a	Postal code	
+++++<TwnNm>	**YES**	35a	Town	
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
or unstructured address				
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
+++<CdtrAcct> ++++<Id> +++++<IBAN>	YES		Beneficiary account number in IBAN format, also accounts used for Social Insurance Payment starting from 01.01.2018	PL72106000760000320000546101
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.				
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details. For split payments remmittance information is described in 4th point: /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x	Payment for F-VAT/101 /VAT/230000000,00/IDC/1111111111/INV/2017/01/25/1/TXT/free text

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

6.3. 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.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInitn>				
+<GrpHdr>				
++<MsgId>	YES	35a	File / Message Identification. 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> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+<PmtInf>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF"	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
++<Dbtr>				
+++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
Attention! The field must not contain VAT account numbers.				
++<DbtrAgt> **+++<FinInstnId>** **++++<ClrSysMmbId>**				
+++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES	8n	Ordering party bank identifier	11401010
++<CdtTrfTxInf>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier	20001
++++<EndToEndId>	NO	16a	End To End Identification. Field required in ISO20022. In case of no data for this field, please use NOTPROVIDED string.	Reference no 01
+++<PmtTpInf>				
++++<InstrPrty>	YES	4a	Execution mode: - „NORM" – Standard (D+2) - „HIGH" – Urgent (D+1) - „HIGH" – Express (D - please look below)	HIGH

++++<SvcLvl> +++++<Cd>	NO	4a	Used for „Express" execution mode – value „SDVA"	SDVA
++++<LclInstrm> +++++<Prtry>	NO	16a	White list in MultiCash/EBICS (starting 14.08.2020). mBank can cross-check beneficiary's account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only). *Orders will be rejected in case of negative validation.*	/WL!/IDC/1111111111/
++++<CtgyPurp> +++++<Cd>	NO	4a	Additional instructions: - „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 **non PLN** value and according to ISO 4217.	An example of tag with amount <InstdAmt Ccy="EUR">99999.99
+++<ChrgBr>	YES	4a	Charges: - „CRED" – fees & provisions covered by beneficiary - „DEBT" – fees & provisions covered by ordering p. - „SHAR" – fees & provisions of mBank covered by ordering party, fees & provisions of other banks covered by beneficiary	CRED
+++<CdtrAgt> ++++<FinInstnId>				
+++++<BIC>	NO	11a	Beneficiary bank SWIFT code	BREXPLPWKIE
+++++<ClrSysMmbId> ++++++<MmbId>	YES	8n	Beneficiary bank identification	10600076
+++<Cdtr>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++<PstlAdr>				
Structured address *(total data cannot exceed 70 characters)* ** we plan to accept marked fields from November 2024 - details in separate announcements*				
+++++<Dept>	NO	70a	Department *	
+++++<SubDept>	NO	70a	SubDepartment *	
+++++<StrtNm>	NO	70a	Street	
+++++<BldgNb>	NO	16a	Building number	
+++++<PstCd>	NO	16a	Postal code	
+++++<TwnNm>	**YES**	35a	Town	
+++++<CtrySubDvsn>	NO	35a	Country Sub Division *	
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
or unstructured address				
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	

+++<CdtrAcct> ++++<Id> +++++<IBAN>	YES		Beneficiary account number in IBAN format	PL72106000760000320000546101
Attention! The field must not contain VAT account numbers in case of Polish accounts.				
+++<Purp> ++++<Cd>	NO	4	Purpose code *(available from 11/2024)*	ADCS
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

6.4.　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.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInitn>				
+<GrpHdr>				
++<MsgId>	YES	35a	File / Message Identification. 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> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+<PmtInf>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF"	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
++<Dbtr>				
+++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
Attention! The field must not contain VAT account numbers.				
++<DbtrAgt> **+++<FinInstnId>**	YES			
++++<BIC>	YES	11a	BIC number of ordering party bank (BIC number is used together or as substitute to local bank clearing number in MmbId tab together PLKNR code are optional.)	BREXPLPW
			or/and	
++<DbtrAgt> **+++<FinInstnId>**	YES			
++++<ClrSysMmbId>				
+++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES	8n	Ordering party bank identifier	11401010
++<CdtTrfTxInf>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier	20001
++++<EndToEndId>	NO	16a	End To End Identification. Field required in ISO20022.	121009211D

			In case of no data for this field, please use NOTPROVIDED string.	
+++<PmtTpInf>				
++++<InstrPrty>	YES	4a	Execution mode: - „NORM" – Standard (D+2) - „HIGH" – Urgent (D+1) - „HIGH" – Express (D - please look below)	HIGH
++++<SvcLvl> +++++<Cd>	NO	4a	Used for „Express" execution mode – value „SDVA"	SDVA
Attention! In the case of foreign payments in PLN, the NORM mode should be used. PLN is the domestic currency and we make payments in PLN abroad as soon as possible. Orders in PLN currency sent in HIGH mode will be rejected.				
++++<CtgyPurp> +++++<Cd>	NO	4a	Additional instructions: - „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
+++<ChrgBr>	YES	4a	Execution mode: - „CRED" – fees & provisions covered by beneficiary - „DEBT" – fees & provisions covered by ordering p. - „SHAR" – fees & provisions of mBank covered by ordering party, fees & provisions of other banks covered by beneficiary	CRED
+++<CdtrAgt> ++++<FinInstnId> +++++<BIC>	YES/NO	11a	Beneficiary bank SWIFT code	COBADEFF
			and/or	
+++<CdtrAgt> ++++<FinInstnId>				
++++<Nm>	YES/NO	22a	Name of beneficiary bank. Required if no BIC	Bank SA
++++<PstlAdr>	YES/NO		Address data section. Required in case of no BIC (country plus address data)	
+++++<Ctry>	NO	2a	Country code of the beneficiary bank (ISO 3166)	DE
+++++<AdrLine>	NO	2x35a	Beneficiary bank address	Berlin St. 9928 Berlin, Germany
+++<Cdtr>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent SA
++++<PstlAdr>				
Structured address *(total data cannot exceed 70 characters)* ** we plan to accept marked fields from November 2024 - details in separate announcements*				
+++++<Dept>	NO	70a	Department *	
+++++<SubDept>	NO	70a	SubDepartment *	
+++++<StrtNm>	NO	70a	Street	
+++++<BldgNb>	NO	16a	Building number	
+++++<PstCd>	NO	16a	Postal code	
+++++<TwnNm>	**YES**	35a	Town	
+++++<CtrySubDvsn>	NO	35a	Country Sub Division *	

+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
or unstructured address				
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
+++<CdtrAcct> ++++<Id> +++++<IBAN>	YES		Beneficiary account number in IBAN format	DE11240000825729001003
or				
+++<CdtrAcct> ++++<Id> +++++<Othr> ++++++<Id>	YES		Beneficiary account number in NRB or IBAN format	11240000825729001003
Attention! The field must not contain VAT account numbers in case of Polish ones.				
+++<Purp> ++++<Cd>	NO	4	Purpose code *(available from 11/2024)*	ADCS
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

6.5. 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.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInitn>				
++<MsgId>	YES	35a	File / Message Identification. 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> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+<PmtInf>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF"	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
++<Dbtr>				
+++<Nm>	YES	35a	Name of payer	Firma Sp. z o.o.
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
Attention! The field must not contain VAT account numbers.				
++<DbtrAgt> **+++<FinInstnId>** **++++<ClrSysMmbId>**				
+++++<ClrSysId> ++++++<Cd>	YES		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES	8n	Ordering party bank identifier	11401010
++<CdtTrfTxInf>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier	20001
++++<EndToEndId>	NO	16a	End To End Identification. Field required in ISO20022. In case of no data for this field, please use NOTPROVIDED string.	121009211D
+++<PmtTpInf> ++++<CtgyPurp> +++++<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> ++++<FinInstnId> +++++<ClrSysMmbId> ++++++<MmbId>	YES	8n	TAX office bank identification	10101049
+++<Cdtr>				
++++<Nm>	YES	35a	Name of TAX office (US office)	Łomża US
Structured address *(total data cannot exceed 70 characters)*				
+++++<StrtNm>	NO	70a	Street	
+++++<BldgNb>	NO	16a	Building number	
+++++<PstCd>	NO	16a	Postal code	
+++++<TwnNm>	**YES**	35a	Town	
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
or unstructured address				
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
+++<CdtrAcct> ++++<Id> +++++<IBAN>	YES		TAX account number in IBAN format	PL52101010490009702222000000
+++<Tax> ++++<Dbtr>				
+++++<RegnId>	YES	15a	Identifier First sign describes „Type of identifier": - N - NIP - P – PESEL - R – Regon number (National Business Registry Number), - 1 – ID card number - 2 – Passport number. - 3 – Other identity document. Next value – value of chosen identifier	N1234563218
++++<Rcrd>				
+++++<Tp>	YES	35	**Period** *(if required for given tax form)***:** **The first part** of the field "Period" contains two characters of the "Year" (in two-digits). **The second part** contains one of the following "Period Type": - M – means month, - P – means half-year, - R – means year, - K – means quarter of year, - D – means decade, - J – means day. - **0 – for forms like PCC3 which do not require third part (the Period number)** **The third part** contains „**the Period number**". In case "Period Type" has value: - R, the period number field have no period number	04J2101

			value,	
			- P, the period number field should have one of values - 01 or 02,	
			- K, the period number field should have one of values - 01, 02, 03 or 04,	
			- M, the period number field should have value from range - 01-12,	
			- 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,	
			- 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.	
+++++<FrmsCd>	YES	35	TAX form	VAT-7
+++++<AddtlInf>	NO	40a	Identification of commitment	

6.6.   SEPA transfer

Attention! EUR orders transferred to accounts maintained by mBank should be executed as a Domestic transfer in non PLN currency (5.3) or as a foreign transfer (5.4). If we receive them as a SEPA transfer - we will reject them.

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.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">				
<CstmrCdtTrfInitn>				
+<GrpHdr>				
++<MsgId>	YES	35a	File / Message Identification. 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> +++<Nm>	YES	70a	Name of Instructing Party	Ordering Party Name
+<PmtInf>				
++<PmtInfId>	YES	35a	Payment Information Id	20016
++<PmtMtd>	YES	3a	PaymentMethod – fixed value „TRF"	TRF
++<ReqdExctnDt>	YES		Requested Execution Date YYYY-MM-DD	2013-08-08
++<Dbtr>				
+++<Nm>	YES	30a	Name of payer	Jan Kowalski
+++<PstlAdr>				
Structured address				
++++<StrtNm>	NO	70a	Street	
++++<BldgNb>	NO	16a	Building number	
++++<PstCd>	NO	16a	Postal code	
++++<TwnNm>	**YES**	35a	Town	
++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++<Id> ++++<OrgId>	NO		Ordering party identifier (legal person) Filled according to rules presented in table shown below.	
			or	
+++<Id> ++++<PrvId>	NO		Ordering party identifier (natural person) Filled according to rules presented in table shown below.	
++<DbtrAcct> +++<Id> ++++<IBAN>	YES		Debtor account number in IBAN format	PL25114010100000400404003001
++<DbtrAgt> +++<FinInstnId>	YES			
++++<ClrSysMmbId>				
+++++<ClrSysId> ++++++<Cd>	YES/NO		Clearing Code – fixed value "PLKNR"	PLKNR
+++++<MmbId>	YES/NO	8n	Ordering party bank identifier	11401010
or/and (BIC exists separately or together with pair of data – local bank clearing number in MmbId tag and PLKNR code)				
+++++<BIC>	YES/NO	11a	BIC number of ordering party	BREXPLPW

++<UltmtDbtr> +++<Id> ++++<OrgId>	NO		Identifier of original ordering party (legal person) Filled according to rules presented in table shown below.	
			or		
++<UltmtDbtr> +++<Id> ++++<PrvId>	NO		Identifier of original ordering party (natural person) Filled according to rules presented in table shown below.	
++<**CdtTrfTxInf**>				
+++<PmtId>				
++++<InstrId>	NO	35a	Single transaction identifier	20001
++++<EndToEndId>	NO	35a	End To End Identification. Field required in ISO20022. In case of no data for this field, please use NOTPROVIDED string.	121009211D
+++<PmtTpInf>				
++++<SvcLvl> +++++<Cd>	YES	4a	Order type - fixed value "SEPA"	SEPA
++++<LclInstrm> +++++<Prtry>	NO	16a	White list in MultiCash/EBICS (starting 14.08.2020). mBank can cross-check beneficiary's account against the white list. To use this option, add /WL!/IDC/NNNNNNNNNN/, where NNNNNNNNNN is the tax identification number (NIP) of the invoice issuer (digits only). Orders will be rejected in case of negative validation.	/WL!/IDC/1111111111/
++++<CtgyPurp> +++++<Cd>	NO	4a	Additional instructions: - CCRD - Credit Card Payment - DCRD - Debit Card Payment - ICCP - Irrevocable Credit Card Payment - IDCP - Irrevocable Debit Card Payment - CASH – Cash Management Transfer - CORT – Trade Settlement Payment - DIVI - Dividend - GOVT – Government Payment - HEDG - Hedging - INTC – Intra Company Payment - INTE - Interest - LOAN - Loan - PENS – Pension Payment - SALA – Salary Payment - SECU - Securities - SSBE – Social Security Benefit - SUPP – Supplier Payment - TAXS – Tax payment - TRAD - Trade - TREA – Treasury payment - VATX – Value Added Tax Payment - WHLD – With Holding	INTC
+++<Amt>				
++++<InstdAmt Ccy="AAA">	YES	16.2	Order amount. Instead of string AAA please use an EUR 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> ++++<FinInstnId> +++++<BIC>	NO	11a	Beneficiary bank SWIFT code (unnecessary from beginning of November 2016)	COBADEFF
+++<Cdtr>				
++++<Nm>	YES	70a	Beneficiary name	Beneficjent S.A.
++++<PstlAdr>				
Structured address *(total data cannot exceed 70 characters)*				
+++++<StrtNm>	NO	70a	Street	
+++++<BldgNb>	NO	16a	Building number	
+++++<PstCd>	NO	16a	Postal code	
+++++<TwnNm>	**YES**	35a	Town	
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
or unstructured address				
+++++<Ctry>	**YES**	2	Country code(ISO 3166)	PL
+++++<AdrLine>	**YES**	70a	Unstructured address – we read it when there is no minimum <TwnNm> and <Ctry> field	
++++<Id> +++++<OrgId>	NO		Beneficiary Identifier (legal person) Filled according to rules presented in table shown below.	
			or	
++++<Id> +++++<PrvId>	NO		Beneficiary Identifier (natural person) Filled according to rules presented in table shown below.	
+++<CdtrAcct> ++++<Id> +++++<IBAN>	YES		IBAN beneficiary account number mBank is not accepting SEPA payments to beneficiaries accounts held in mBank. These payments should be prepared according to point 4.1	DE11240000825729001003
+++<UltmtCdtr> ++++<Id> +++++<OrgId>	NO		Identifier of original ordering party (legal person) Filled according to rules presented in table shown below.	
			or	
+++<UltmtCdtr> ++++<Id> +++++<PrvId>	NO		Identifier of original ordering party (natural person) Filled according to rules presented in table shown below.	
+++<RmtInf> ++++<Ustrd>	YES	140a	Unstructured Remittance Information - payment details	Payment for F-VAT/101

6.6.1. SEPA transfer - Identifiers of legal and natural person

Identifier of legal person

`<OrgId>`

Name of XML element	Required	Format	Description
+<BICOrBEI>	NO	11a	BIC bank identifier
OR			
+<Othr>			
++<Id>	NO	35a	Identifier
++<SchmeNm> +++<Cd>	NO	35a	Type of identifier Field can have the following values: DUNS - Data Universal Numbering System BANK – Bank Party Identification TXID – Tax Identification Number CUST – Customer Identification Number EMPL – Employee Identification Number GS1G - GS1G
or			
++<SchmeNm> +++<Prtry>	NO	35a	Name of identifier
++<Issr>	NO	35a	Identifier issuer

Identifier of natural person

`<PrvId>`

Name of XML element	Required	Format	Description
+<DtAndPlcOfBirth>			
++<BirthDt>	NO	ISO	Birth date
++<PrvcOfBirth>	NO	35a	Province
++<CityOfBirth>	NO	35a	City of birth
++<CtryOfBirth>	NO	2a	Country of birth – ISO code ISO3166
OR			
+<Othr>			
++<Id>	NO	35a	Identifier
++<SchmeNm> +++<Cd>	NO	35a	Type of identifier Field can have the following values: DRLC – Drivers License Number CUST – Customer Identification Number SOSE – Social Security Number ARNU – Alien Registration Number CCPT – Passport Number TXID – Tax Identification Number NIDN – National Identity Number EMPL – Employee Identification Number
or			
++<SchmeNm> +++<Prtry>			Name of identifier
++<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.

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
<?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>20016</PmtInfId>
			<PmtMtd>TRF</PmtMtd>
			<ReqdExctnDt><Dt>2013-07-31</Dt></ReqdExctnDt>
			<!—Debtor part-->
			<Dbtr>
				<Nm>Name of Ordering Party</Nm>
				<PstlAdr>
					<StrtNm>ORD. PARTY STREET NAME</StrtNm>
					<BldgNb>12</BldgNb>
					<Room>44</Room>
					<TwnNm>TOWN NAME</TwnNm>
					<Ctry>PL</Ctry>
				</PstlAdr>
			</Dbtr>
			<DbtrAcct>
				<Id>
					<IBAN>PL24114011240000280016001001</IBAN>
				</Id>
```

```xml
        </DbtrAcct>
        <DbtrAgt>
                <FinInstnId>
                        <ClrSysMmbId>
                                <ClrSysId>
                                        <Cd>PLKNR</Cd>
                                </ClrSysId>
                                <MmbId>11401124</MmbId>
                        </ClrSysMmbId>
                </FinInstnId>
        </DbtrAgt>
        <CdtTrfTxInf>
                <!—domestic order-->
                <PmtId>

                        <InstrId>UNIQUENUMBEROFINSTRUCTION1</InstrId>
                        <EndToEndId>REFERENCES2013110601</EndToEndId>
                </PmtId>
                <Amt>
                        <InstdAmt Ccy="PLN">9999999999.00</InstdAmt>
                </Amt>
                <CdtrAgt>
                        <FinInstnId>
                                <ClrSysMmbId>
                                        <MmbId>10202964</MmbId>
                                </ClrSysMmbId>
                        </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                        <Nm>NAMEOFBENEFICIARY</Nm>
                        <PstlAdr>
                                <StrtNm>BENEFI. STREET NAME</StrtNm>
                                <BldgNb>12</BldgNb>
                                <Room>44</Room>
                                <TwnNm>TOWN NAME</TwnNm>
                                <Ctry>PL</Ctry>
                        </PstlAdr>
                </Cdtr>
                <CdtrAcct>
                        <Id>
                                <Othr>
                                        <Id>54102029640000660200593889</Id>
                                </Othr>
                        </Id>
                </CdtrAcct>
                <RmtInf>
                        <Ustrd>PAYMENT DETAILS</Ustrd>
                </RmtInf>
        </CdtTrfTxInf>
        <CdtTrfTxInf>
```

```xml
<!—foreign order-->
<PmtId>
        <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</BICFI>
        </FinInstnId>
</CdtrAgt>
<Cdtr>
        <Nm>NAMEOFBENEFICIARY</Nm>
        <PstlAdr>
                <StrtNm>BENEFI. STREET NAME</StrtNm>
                <BldgNb>12</BldgNb>
                <Room>44</Room>
                <TwnNm>TOWN NAME</TwnNm>
                <Ctry>DE</Ctry>
        </PstlAdr>
</Cdtr>
<CdtrAcct>
        <Id>
                <Othr>
                        <Id>DE09700202701890012872</Id>
                </Othr>
        </Id>
</CdtrAcct>
<Purp>
        <Prtry>FRGN</Prtry>
</Purp>
<RmtInf>
        <Ustrd>PAYMENT DETAILS</Ustrd>
</RmtInf>
                        </CdtTrfTxInf>
                </PmtInf>
        </CstmrCdtTrfInitn>
</Document>
```

7.2.   Example of standard domestic payment

```xml
<?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>1</NbOfTxs>
                        <InitgPty>
                                <Nm>Name of Ordering Party</Nm>
                                <Id>
                                        <PrvtId>
                                                <Othr>
                                                        <Id>8888123456</Id>
                                                </Othr>
                                        </PrvtId>
                                </Id>
                        </InitgPty>
                </GrpHdr>
                <PmtInf>
                        <PmtInfId>20016</PmtInfId>
                        <PmtMtd>TRF</PmtMtd>
                        <ReqdExctnDt><Dt>2013-07-31</Dt></ReqdExctnDt>
                        <!—Debtor part-->
                        <Dbtr>
                                <Nm>Name of Ordering Party</Nm>
                                <PstlAdr>
                                        <StrtNm>ORD. PARTY STREET NAME</StrtNm>
                                        <BldgNb>12</BldgNb>
                                        <Room>44</Room>
                                        <TwnNm>TOWN NAME</TwnNm>
                                        <Ctry>PL</Ctry>
                                </PstlAdr>
                        </Dbtr>
                        <DbtrAcct>
                                <Id>
                                        <IBAN>PL24114011240000280016001001</IBAN>
                                </Id>
                        </DbtrAcct>
                        <DbtrAgt>
                                <FinInstnId>
                                        <ClrSysMmbId>
                                                <ClrSysId>
                                                        <Cd>PLKNR</Cd>
                                                </ClrSysId>
                                                <MmbId>11401124</MmbId>
```

```xml
                                </ClrSysMmbId>
                            </FinInstnId>
                        </DbtrAgt>
                        <CdtTrfTxInf>
                            <!—domestic order-->
                            <PmtId>
                                <InstrId>UNIQUENUMBEROFINSTRUCTION1</InstrId>
                                <EndToEndId>REFERENCES2013110601</EndToEndId>
                            </PmtId>
                            <Amt>
                                <InstdAmt Ccy="PLN">9999999.00</InstdAmt>
                            </Amt>
                            <CdtrAgt>
                                <FinInstnId>
                                    <ClrSysMmbId>
                                        <MmbId>10202964</MmbId>
                                    </ClrSysMmbId>
                                </FinInstnId>
                            </CdtrAgt>
                            <Cdtr>
                                <Nm>NAMEOFBENEFICIARY</Nm>
                                <PstlAdr>
                                    <StrtNm>BENEFI. STREET NAME</StrtNm>
                                    <BldgNb>12</BldgNb>
                                    <Room>44</Room>
                                    <TwnNm>TOWN NAME</TwnNm>
                                    <Ctry>PL</Ctry>
                                </PstlAdr>
                            </Cdtr>
                            <CdtrAcct>
                                <Id>
                                    <Othr>
                                        <Id>54102029640000660200593889</Id>
                                    </Othr>
                                </Id>
                            </CdtrAcct>
                            <RmtInf>
                                <Ustrd>PAYMENT DETAILS</Ustrd>
                            </RmtInf>
                        </CdtTrfTxInf>
                    </PmtInf>
            </CstmrCdtTrfInitn>
</Document>
```

7.3.Example of standard foreign payment

```xml
<?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>1</NbOfTxs>
			<InitgPty>
				<Nm>Name of Ordering Party</Nm>
				<Id>
					<PrvtId>
						<Othr>
							<Id>8888123456</Id>
						</Othr>
					</PrvtId>
				</Id>
			</InitgPty>
		</GrpHdr>
		<PmtInf>
			<PmtInfId>20016</PmtInfId>
			<PmtMtd>TRF</PmtMtd>
			<ReqdExctnDt><Dt>2013-07-31</Dt></ReqdExctnDt>
			<!—Debtor part-->
			<Dbtr>
				<Nm>Name of Ordering Party</Nm>
				<PstlAdr>
					<StrtNm>ORD. PARTY STREET NAME</StrtNm>
					<BldgNb>12</BldgNb>
					<Room>44</Room>
					<TwnNm>TOWN NAME</TwnNm>
					<Ctry>PL</Ctry>
				</PstlAdr>
			</Dbtr>
			<DbtrAcct>
				<Id>
					<IBAN>PL24114011240000280016001001</IBAN>
				</Id>
			</DbtrAcct>
			<DbtrAgt>
				<FinInstnId>
					<ClrSysMmbId>
						<ClrSysId>
							<Cd>PLKNR</Cd>
						</ClrSysId>
						<MmbId>11401124</MmbId>
					</ClrSysMmbId>
```

```xml
                            </FinInstnId>
                    </DbtrAgt>
                    <CdtTrfTxInf>
                            <!—foreign order-->
                            <PmtId>
                                    <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</BICFI>
                                    </FinInstnId>
                            </CdtrAgt>
                            <Cdtr>
                                    <Nm>NAMEOFBENEFICIARY</Nm>
                                    <PstlAdr>
                                            <StrtNm>BENEFI. STREET NAME</StrtNm>
                                            <BldgNb>12</BldgNb>
                                            <Room>44</Room>
                                            <TwnNm>TOWN NAME</TwnNm>
                                            <Ctry>DE</Ctry>
                                    </PstlAdr>
                            </Cdtr>
                            <CdtrAcct>
                                    <Id>
                                            <Othr>
                                                    <Id>DE09700202701890012872</Id>
                                            </Othr>
                                    </Id>
                            </CdtrAcct>
                            <RmtInf>
                                    <Ustrd>PAYMENT DETAILS</Ustrd>
                            </RmtInf>
                    </CdtTrfTxInf>
            </PmtInf>
        </CstmrCdtTrfInitn>
</Document>
```

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

```xml
<?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><Dt>2013-01-01</Dt></ReqdExctnDt>
                        <!—Debtor part-->
                        <Dbtr>
                                <Nm>Debtor name</Nm>
                                <PstlAdr>
                                        <StrtNm>ORD. PARTY STREET NAME</StrtNm>
                                        <BldgNb>12</BldgNb>
                                        <Room>44</Room>
                                        <TwnNm>TOWN NAME</TwnNm>
                                        <Ctry>PL</Ctry>
                                </PstlAdr>
                                <Id>
                                        <OrgId>
                                                <AnyBIC>BREXPLPW</AnyBIC>
                                        </OrgId>
                                </Id>
                        </Dbtr>
                        <DbtrAcct>
                                <Id>
                                        <IBAN>PL22114010100000500997001007</IBAN>
                                </Id>
                        </DbtrAcct>
                        <DbtrAgt>
                                <FinInstnId>
                                        <BICFI>BREXPLPW</BICFI>
                                        <ClrSysMmbId>
```

```xml
                        <ClrSysId>
                                <Cd>PLKNR</Cd>
                        </ClrSysId>
                        <MmbId>11401010</MmbId>
                </ClrSysMmbId>
        </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>
<CdtTrfTxInf>
<!--SEPA order-->
<PmtId>
                <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</BICFI>
                </FinInstnId>
        </CdtrAgt>
        <Cdtr>
                <Nm>NAMEOFBENEFICIARY</Nm>
                <PstlAdr>
                        <Ctry>DE</Ctry>
                        <AdrLine>ADRESS1</AdrLine>
                        <AdrLine>ADRESS2</AdrLine>
```

```xml
                        </PstlAdr>
                        <Id>
                                <OrgId>
                                        <AnyBIC>DRESDEFF</AnyBIC>
                                </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>
                        <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</BICFI>
                        </FinInstnId>
        </CdtrAgt>
        <Cdtr>
                        <Nm>NAMEOFBENEFICIARY</Nm>
```

```xml
						<PstlAdr>
							<Ctry>DE</Ctry>
							<AdrLine>ADRESS 1</AdrLine>
							<AdrLine>ADRESS 2</AdrLine>
						</PstlAdr>
						<Id>
							<OrgId>
								<AnyBIC>DRESDEFF</AnyBIC>
							</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
?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>
                        <NbOfTxs>1</NbOfTxs>
                        <InitgPty>
                                <Nm>Name of Ordering Party</Nm>
                        </InitgPty>
                </GrpHdr>
        <PmtInf>
                        <PmtInfId>2014</PmtInfId>
                        <PmtMtd>TRF</PmtMtd>
                        <ReqdExctnDt><Dt>2013-12-16</Dt></ReqdExctnDt>
                        <!—Debtor part-->
                        <Dbtr>
                                <Nm>Name of Ordering Party</Nm>
                        </Dbtr>
                        <DbtrAcct>
                                <Id>
                                        <IBAN>PL22114010100000500997001007</IBAN>
                                </Id>
                        </DbtrAcct>
                        <DbtrAgt>
                                <FinInstnId>
                                        <BICFI>BREXPLPW</BICFI>
                                        <ClrSysMmbId>
                                                <ClrSysId>
                                                        <Cd>PLKNR</Cd>
                                                </ClrSysId>

                                                <MmbId>11401010</MmbId>
                                        </ClrSysMmbId>
                                </FinInstnId>
                        </DbtrAgt>
                        <CdtTrfTxInf>
                                <!—SEPA order-->
                                <PmtId>

                                        <InstrId>UNIQUENUMBEROFINSTRUCTION</InstrId>
                                        <EndToEndId>REFERENCES2013110601</EndToEndId>
                                </PmtId>
                                <PmtTpInf>
                                        <SvcLvl>
```

```xml
                                    <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</BICFI>
                    </FinInstnId>
                    </CdtrAgt>
                    <Cdtr>
                            <Nm>COMPANY GMBH</Nm>
                            <PstlAdr>
                                    <StrtNm>BENEFI. STREET NAME</StrtNm>
                                    <BldgNb>12</BldgNb>
                                    <Room>44</Room>
                                    <TwnNm>TOWN NAME</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>
                    <NbOfTxs>1</NbOfTxs>
                    <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><Dt>2013-12-16</Dt></ReqdExctnDt>
                    <!--Debtor part-->
                    <Dbtr>
                            <Nm>Name of ordering party</Nm>
                    </Dbtr>
                    <DbtrAcct>
                            <Id>
                                    <IBAN>PL22114010100000500997001007</IBAN>
                            </Id>
                    </DbtrAcct>
                    <DbtrAgt>
                            <FinInstnId>
                                    <BICFI>BREXPLPW</BICFI>
                                    <ClrSysMmbId>
                                            <ClrSysId>
                                                    <Cd>PLKNR</Cd>
                                            </ClrSysId>

                                            <MmbId>11401010</MmbId>
                                    </ClrSysMmbId>
```

```xml
                    </FinInstnId>
            </DbtrAgt>
            <ChrgBr>SLEV</ChrgBr>                    It concerns all transactions in this block, so it was not presented on the <CdtTrfTxInf> level
            <CdtTrfTxInf>
                    <!--SEPA zlecenie-->
                    <PmtId>

                            <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</BICFI>
                    </FinInstnId>
                    </CdtrAgt>
                    <Cdtr>
                            <Nm>NAME GMBH  CO</Nm>
                            <PstlAdr>
                                    <StrtNm>BENEFI. STREET NAME</StrtNm>
                                    <BldgNb>12</BldgNb>
                                    <Room>44</Room>
                                    <TwnNm>TOWN NAME</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>
```

7.7.   Example of standard domestic payment with validation on "white list" of VAT taxpayers

```xml
<?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>1</NbOfTxs>
                        <InitgPty>
                                <Nm>Name of Ordering Party</Nm>
                                <Id>
                                        <PrvtId>
                                                <Othr>
                                                        <Id>8888123456</Id>
                                                </Othr>
                                        </PrvtId>
                                </Id>
                        </InitgPty>
                </GrpHdr>
                <PmtInf>
                        <PmtInfId>20016</PmtInfId>
                        <PmtMtd>TRF</PmtMtd>
                        <ReqdExctnDt><Dt>2013-07-31</Dt></ReqdExctnDt>
                        <!—Debtor part-->
                        <Dbtr>
                                <Nm>Name of Ordering Party</Nm>
                                <PstlAdr>
                                        <StrtNm>ORD. PARTY STREET NAME</StrtNm>
                                        <BldgNb>12</BldgNb>
                                        <Room>44</Room>
                                        <TwnNm>TOWN NAME</TwnNm>
                                        <Ctry>PL</Ctry>
                                </PstlAdr>
                        </Dbtr>
                        <DbtrAcct>
                                <Id>
                                        <IBAN>PL24114011240000280016001001</IBAN>
                                </Id>
                        </DbtrAcct>
                        <DbtrAgt>
                                <FinInstnId>
                                        <ClrSysMmbId>
                                                <ClrSysId>
                                                        <Cd>PLKNR</Cd>
                                                </ClrSysId>
                                                <MmbId>11401124</MmbId>
                                        </ClrSysMmbId>
```

```xml
                    </FinInstnId>
                </DbtrAgt>
                <CdtTrfTxInf>
                    <!—domestic order-->
                    <PmtId>
                        <InstrId>UNIQUENUMBEROFINSTRUCTION1</InstrId>
                        <EndToEndId>REFERENCES2013110601</EndToEndId>
                    </PmtId>
                    <PmtTpInf>
                        <LclInstrm>
                            <Prtry>/WL!/IDC/5641787640</Prtry>
                        </LclInstrm>
                    </PmtTpInf>
                    <Amt>
                        <InstdAmt Ccy="PLN">9999999.00</InstdAmt>
                    </Amt>
                    <CdtrAgt>
                        <FinInstnId>
                            <ClrSysMmbId>
                                <MmbId>10202964</MmbId>
                            </ClrSysMmbId>
                        </FinInstnId>
                    </CdtrAgt>
                    <Cdtr>
                        <Nm>NAMEOFBENEFICIARY</Nm>
                        <PstlAdr>
                            <StrtNm>BENEFI. STREET NAME</StrtNm>
                            <BldgNb>12</BldgNb>
                            <Room>44</Room>
                            <TwnNm>TOWN NAME</TwnNm>
                            <Ctry>PL</Ctry>
                        </PstlAdr>
                    </Cdtr>
                    <CdtrAcct>
                        <Id>
                            <Othr>
                                <Id>54102029640000660200593889</Id>
                            </Othr>
                        </Id>
                    </CdtrAcct>
                    <RmtInf>
                        <Ustrd>PAYMENT DETAILS</Ustrd>
                    </RmtInf>
                </CdtTrfTxInf>
            </PmtInf>
        </CstmrCdtTrfInitn>
</Document>
```