



what does a SWIFT confirmation look like in MX format?

In December 2024, mBank introduced the uniform international standard for electronic communication in financial systems ISO 20022 for foreign payments. Data exchange is based on XML files with a predefined data structure. Read more about ISO 20022 in mBank here: <https://www.mbank.pl/en/help/iso/>.

PACS.008 is a SWIFT MX payment message in the XML format – an equivalent of the MT103 message. Below please find a sample structure of a PACS.008 message, which appears on SWIFT confirmations together with descriptions of key fields from a client's perspective.

