Bank Millennium

Millenet for Companies
Specification for importing orders in XML format

12.09.2023

(changes are marked in yellow)

Table of content

1. Introduction

This document contains guidelines to build of file structure containing payment orders in XML format. The import file in XML format is used to import orders into electronic banking system - Millenet for Enterprises and enables optimization and automation of business processes. During development of functionality has been used ISO 20022 standard and the Recommendation of Polish Bank Association on the adoption of standard for the exchange of financial data between customer and bank, and bank and customer on the Polish market (version 2.0).

The XML format is an extension of the existing import of payments made using Elixir 0(Multicash PLI) and MT103 format files, except that XML is common to different types of orders. Regarding to this, XML Format allows to insert types of orders listed below with one imported file:

- domestic, also express elixir, tax and ZUS
- internal
- in foreign currency – domestic and foreign

The structure of the import file in XML format is based on the schema **pain.001.001.03**.

PBA Recommendation:

http://zbp.pl/public/repozytorium/dla_bankow/rady_i_komitety/bankowosc_elektroczniczna/rada_bankowosc_elektr/zadania/2011_03-29_Rekomendacja.pdf

Schema:

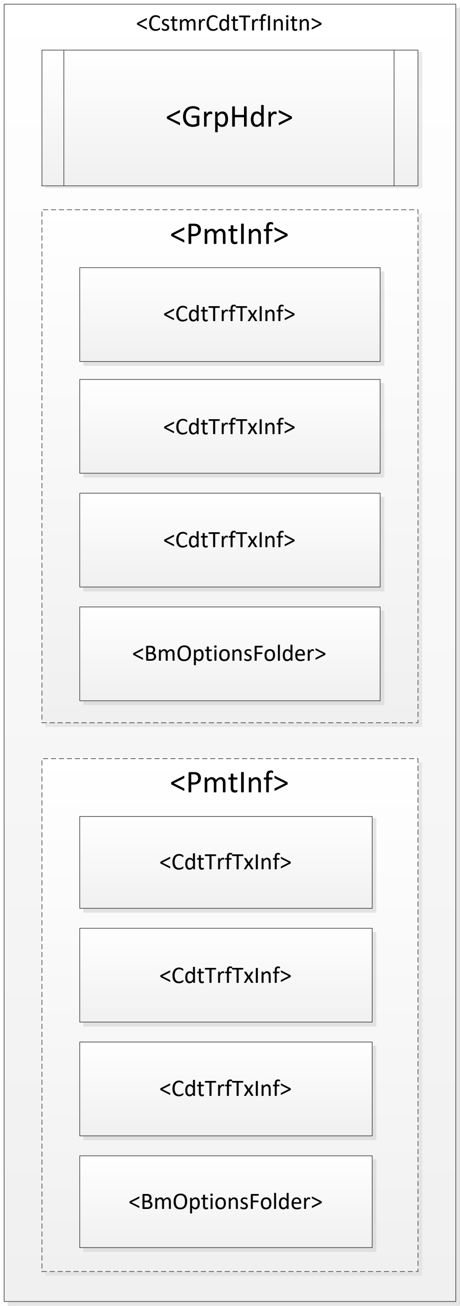
https://www.iso20022.org/documents/messages/1_0_version/pain/schemas/pain.001.001.03.zip

2. General rules to the XML files

This document describes the fields that are used by Millenet for Enterprises system.

Element in the table	Description
Element XML	Element name in XML structure. There are used names of labels ISO20022 standard, in case when they are missed – names are given by Bank
Status	M – compulsory field O – optional field C – conditional field
Format	n – only digits (0-9) a – allowed only letters x – any character c – allowed only digits and letters d – decimal number ! – fixed length [ ] – optional value
ISO Date	YYYY-MM-DD
ISO DateAndTime	YYYY-MM-DDThh:mm:ss

3. Structure of file



CstmrCdtTrfInitn/**GrpHdr**

Group Header

- header, block required
- occurs only once
- contain unique file identifier
- contain information about: orderer, creation date, number of orders in file

CstmrCdtTrfInitn/**PmtInf**

Payment Information

- block required
- occurs once or many times
- contain information about orderer and group of payment

CstmrCdtTrfInitn/PmtInf/**CdtTrfTxInf**

Transaction Information

- block required
- occurs once or many times
- contain information about transfer and beneficiary data

CstmrCdtTrfInitn/PmtInf/**BmOptionsFolder**

Added Payment Information

- block required only for automatic import option
- occurs once or many times
- contain additional information about import and destination folder

4. XML file header

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/GrpHdr/			
MsgId	M	35x	Payment file identifier
CreDtTm	M	YYYY-MM-DDThh:mm:ss	Creation time 2016-05-05T11:00:00
NbOfTxs	M	10d	Number of orders in file
InitgPty/Nm	M	140x	Name of orderer np. User of financial and accounting system
BmOptionsFile/ExecutionDate	M	YYYY-MM-DD	Allows to change execution date for whole file (all folders)

Example:

```
  <GrpHdr>
    <MsgId>3333333333333333333333333330903</MsgId>
    <CreDtTm>2016-05-01T11:00:00</CreDtTm>
    <NbOfTxs>30</NbOfTxs>
    <InitgPty>
      <Nm>user name</Nm>
    </InitgPty>
    <BmOptionsFile>  <!—Bank Millennium additional options (file) -->
      <ExecutionDate>2016-09-30</ExecutionDate>
    </BmOptionsFile>
  </GrpHdr>
```

5. Identification of single transfer

The ISO 20022 standard defines the required elements in an XML document that uniquely identify a specific order.

Document/CstmrCdtTrfInitn/PmtInf/PmtInfId – uniqe identifier of transfers group (Payment Information), Which is also the name of the folder presented in the Millenet system.

Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf – section containing data of single order in which are delivered all data of single payment: amount of payment, beneficiary data, payment title and transfer identifier <EndToEndId>.

Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/EndToEndId – uniqe identifier of single transfer (Transaction Information), which is also presented on transfer format. It is equivalent to the value in the Annotations field, position 16, under the name: transaction identifier, and can be used as identifier to automatic re-accounting outgoing payments.

6. A distinction of order types

We identify the type of order from the nodes:

Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/

- Purp/Prtry (dla Internal, Domestic, Postal, PrePaid, DD, ECW, Foreign)
- PmtTpInf/CtgyPurp/Cd (dla ZUS i TAX)
- PmtTpInf/SvcLvl/Cd (tryb realizacji dla Domestic)

The table below shows division of order types depending on the filled elements:

Types of orders	Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/		
	Purp/Prtry	**PmtTpInf/CtgyPurp/Cd**	**PmtTpInf/SvcLvl/Cd**
Domestic in PLN standard Domestic in PLN standard VAT	PLKR SPKR	-	STAN - transfer standard
Domestic express elixir Domestic express elixir VAT	PLKR SPKR	-	SRPN - Express Elixir
Domestic sorbnet Domestic sorbnet VAT	PLKR SPKR	-	RTGS - SORBNET
TAX	TAXS	-	-
ZUS		SSBE	-
Postal	POST	-	-
From pre-paid card	PREP	-	-
Direct Debit Direct Debit VAT	DIRD DIDV	-	-
ECW	ECWS	-	-

Internal - between current accounts - on charge card - on pre-paid card - beetwen VAT accounts	INTS *or* INTC *or* INTP or INTV	-	-
Foreign Domestic in another currency than PLN	FRGN	-	-

7. Creating group of orders – Payment Information

Rules of packages creation:

- one file allows to save orders to many folders

- name of package is defined in field <PmtInfId> and by repeating the repeatedly blocks Payment Information, orders inside will be sorted in packages, which names are defined

- each package can contain orders of different type

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/PmtInf/			
PmtInfId	M	45x	Name of folder
PmtMtd	M	3a!	Type of operation – constant value „TRF"
ReqdExctnDt	M	YYYY-MM-DD	Execution date
Dbtr/Nm	C	78x	Name of orderer Required when option "Overwrite

			orderer's details" is selected
Dbtr/PstlAdr/Ctry	O	2a!	Country symbol
Dbtr/PstlAdr/AdrLine	O	35x	Orderer's address
DbtrAcct/Id/IBAN *lub* DbtrAcct/Id/Othr/Id	M	2!a26!n/ 26!n	Orderer's account number in IBAN or NBR format
DbtrAgt/FinInstnId/ClrSysMmbId/ClrSysId/Cd	M	4a!	Constant value "PLKNR"
DbtrAgt/FinInstnId/ClrSysMmbId/MmbId	M	35x	Orderer's Bank identifier

8. Additional parameters of import in file

In case of importing files with orders in XML format, except for standard mode of speciyfing additional parameters on the screen during import, it i salso possibile to define additional parameters inside the uploaded file with payments.

Import can be proceeded in two ways: manual or automatic import.

As part of manual import, user indicates additional import options, such as when importing txt files. Manual settings are overriding options and values inside the file.

As part of automatic import, all import options are inside the file, and User only select file which will be imported. Automatic import allow User to use below functions:

- overwrite orderer's details – available if service is activated for Customer

- read-only

- Mass payment signature

- Delivering imported orders for authorization (omission of draft orders)

In summary, XML files import is possible in two modes, sou sers will be able to choose whether they want to import without setting additional import parameters (settings are in the file) or manually set parameters as they do for txt files. Selecting the load mode is done manually when file with .xml extenstion is choosed.

Variations of loading XML file:

1. Enabling option **manual import settings** – additional import parameters are displayed on the file import screen

- Working of each import option displayed on screen:

  - folder name – if selected option and inserted folder name, than despite using folder name in XML file, all orders will be loaded to folder indicated on screen

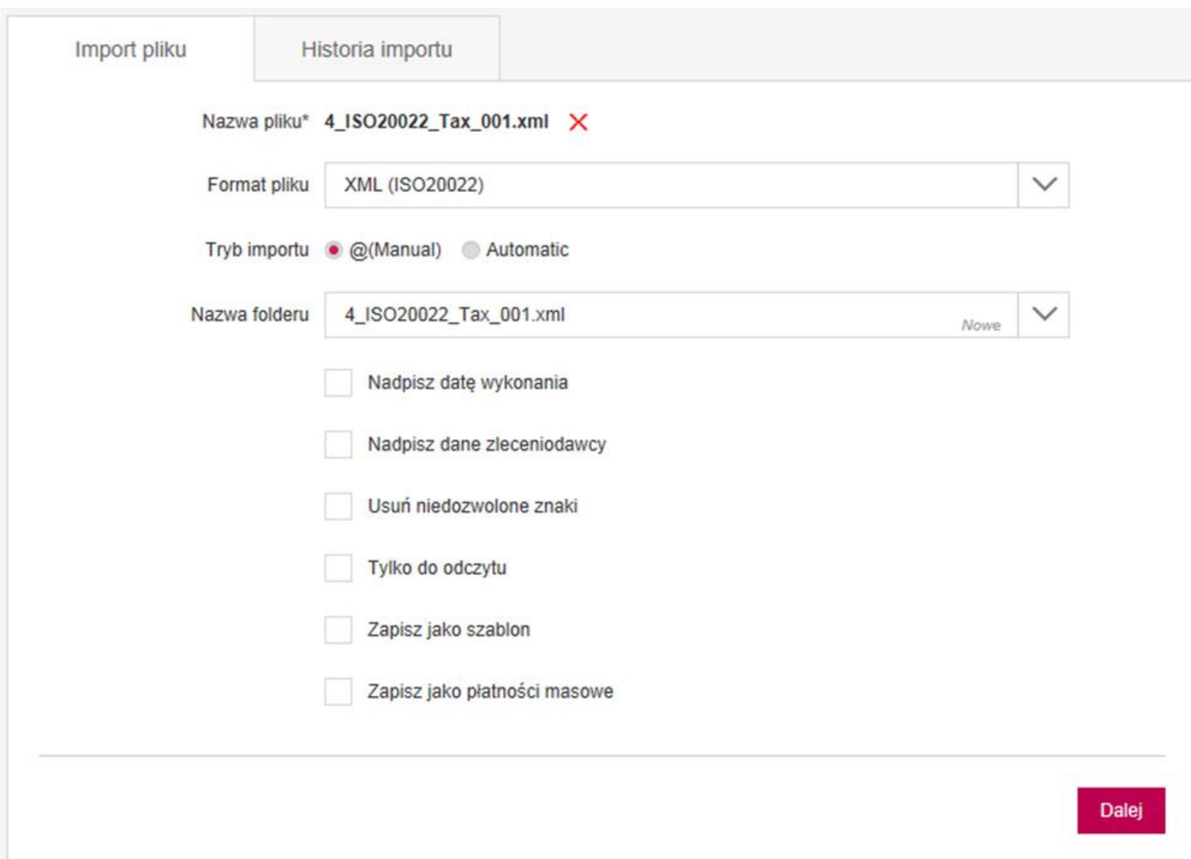
  - execution date – if selected option and inserted date on screen, than for all orders in file will be change date of execution /ReqdExctnDt

  - overwrite orderer's details – if selected option on screen, than for all orders with filled field **Document/CstmrCdtTrfInitn/PmtInf/Dbtr/Nm** will be used name from XML file

  - read-only – all loaded orders (all folders) will be saved with option „read-only"

  - save as mass payment and mass payment description – after selecting this option all orders will be saved to one folder signed with mass payment signature

- In case of importing XML file containing additional parameters (appropriate for automatic settings), manual settings on the import screen override the settings from file.



2. Activating option **automatic import** – allows to use additional import settings directly in file despite on the screen, and upload them using XML file:

- Additional settings are located in three sections:
  - <GrpHdr> <BmOptionsFile>
  - <PmtInf> <PmtInfId>
  - <PmtInf> <BmOptionsFolder>

- Different options available in additional parameters that can be used in the XML file:

- overwrite date of execution – execution date appears near each folder in field <ReqdExctnDt> and applies to all orders, which are located in sections <CdtTrfTxInf>. There is possibility to overwrite date from field <CdtTrfTxInf> with date in field:

<GrpHdr> <BmOptionsFile> <ExecutionDate>

All orders from file will have the same execution date.

- folder name – field is required and if it is not filled in file, than system creates one folder, which name implicitly is name of imported file:

<PmtInf> <PmtInfId>

- overwrite orderer's name – option causes using details of orderer located in file in field:

<PmtInf> <Dbtr> <Nm>

If field is not used in structure, system will not use it to overwrite data.

And require to use appropriate parameter in files structure:

<PmtInf> <BmOptionsFolder> <OverwriteOrderer> true or false

Field is not mandatory.

Functionality is available only after activating it by Bank.

- read-only folder – when option is selected, than folders from file will be saved with option „read-only"

<PmtInf> <BmOptionsFolder> <FolderIsReadOnly> true or false

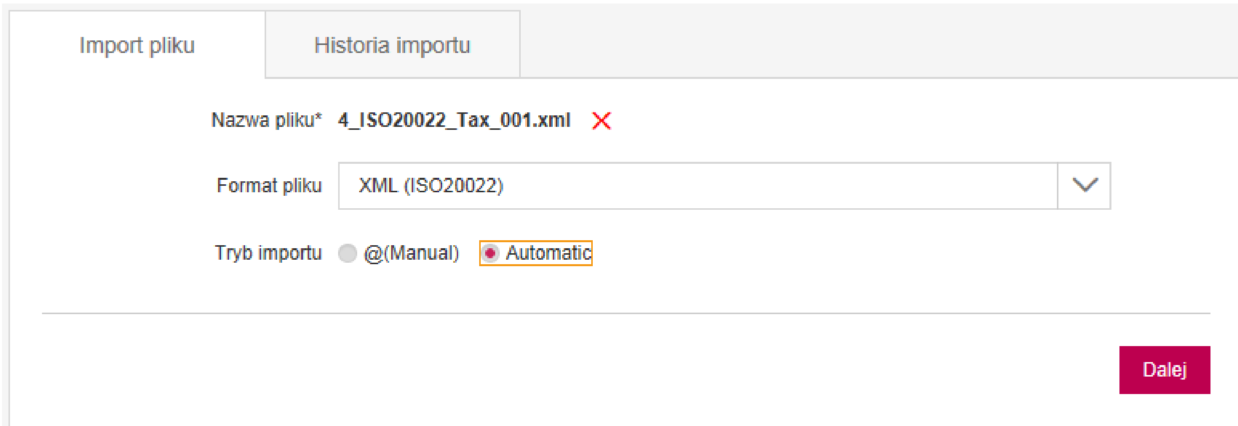
Field is not mandatory.

- save orders as mass payment and mass payment description – for files with filled option field <MassPaymentDescription> all orders will be saved to one folder signed with mass payment signature

<PmtInf> <BmOptionsFolder> <MassPaymentDescription>

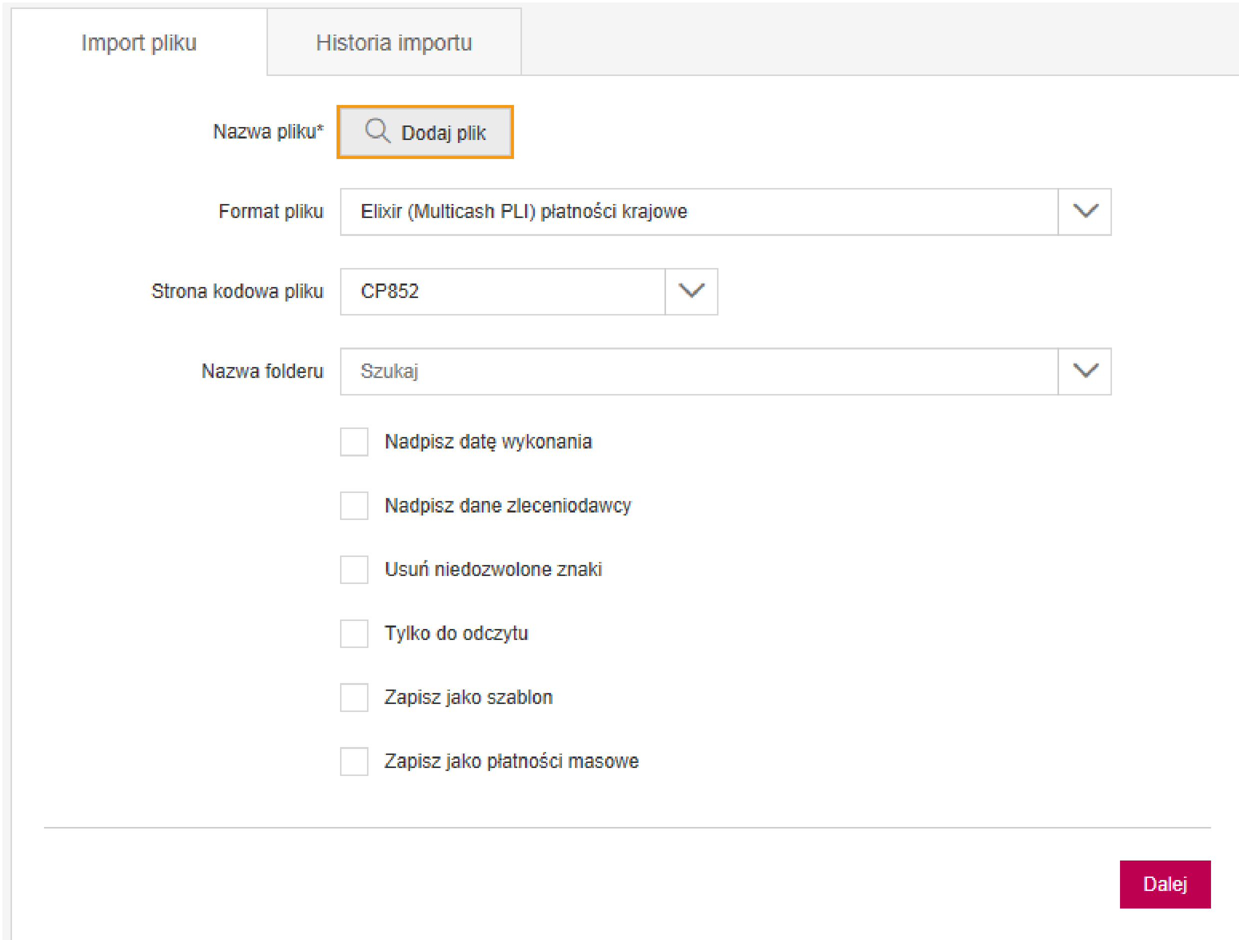
- Delivery imported orders to authorization – all orders in file will be delivered to authorization with status „Waiting for authorization”

<PmtInf> <BmOptionsFolder> <PassToAuthorization> true or false

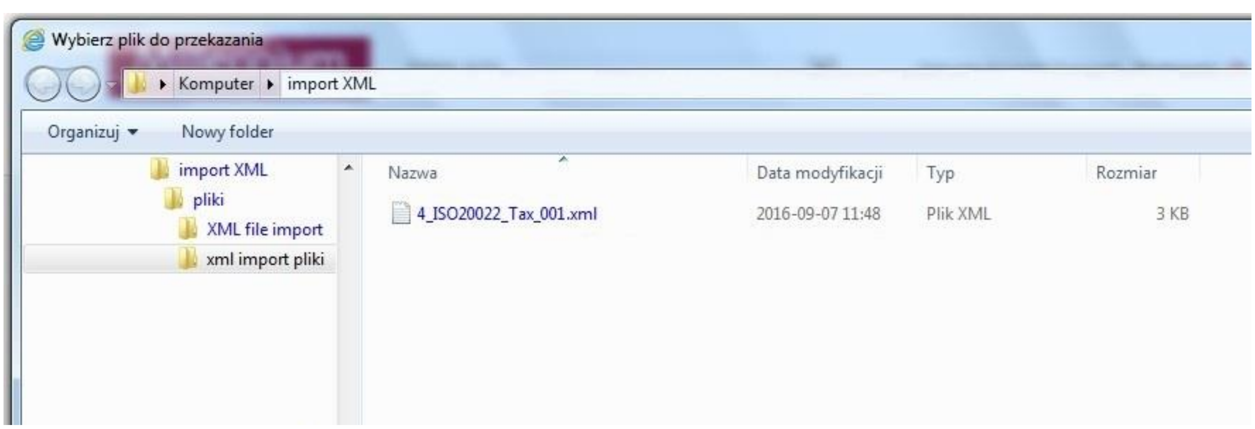


9. Importing XML file in Millenet for Enterprises

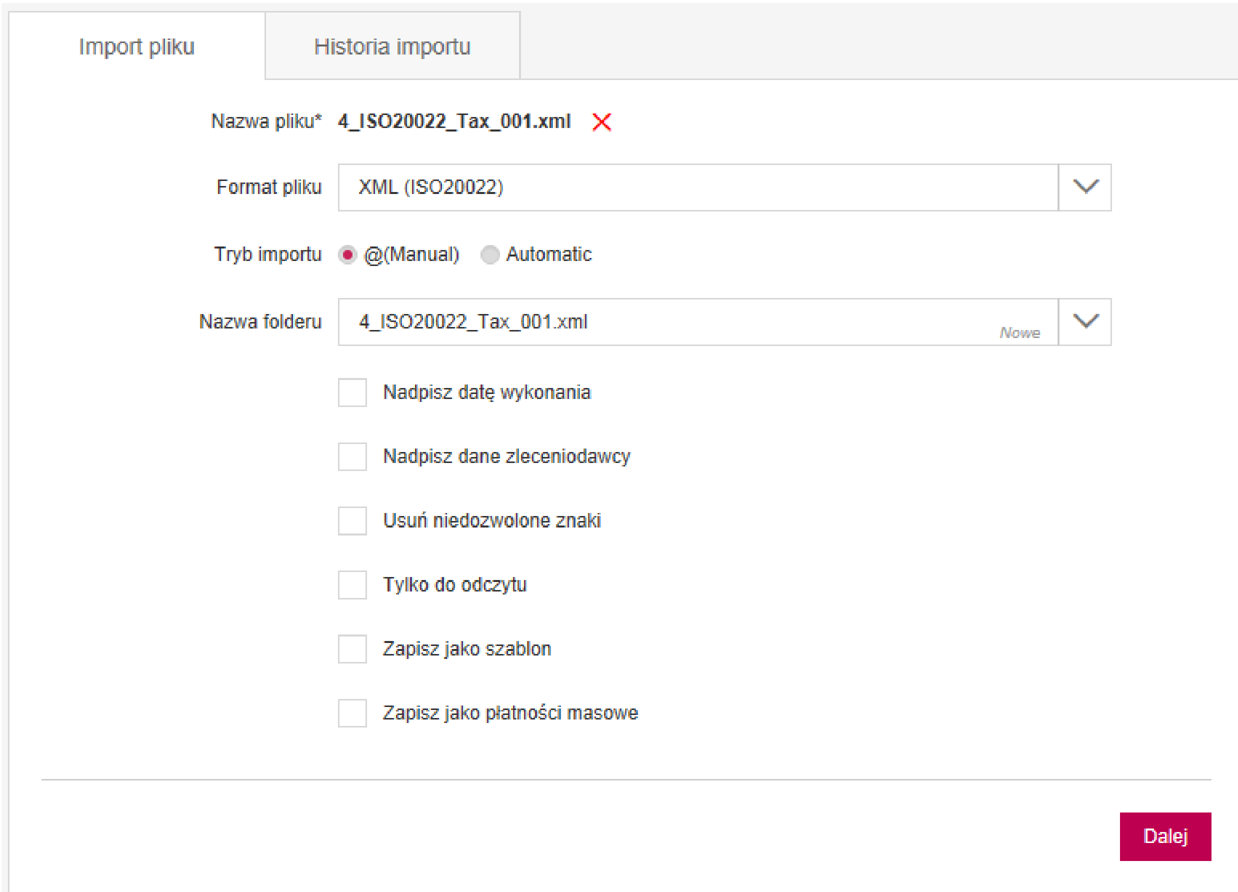
- Importing file in XML format, we make in the menu option File Import in Payments bookmark. First step is to select file with which we will perform import.



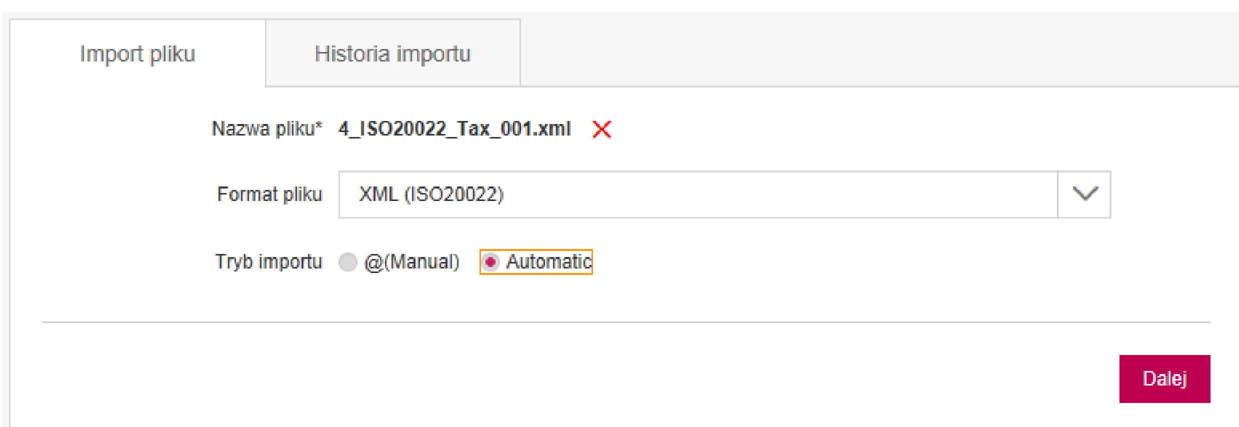
- Imported file must have .xml extension, according to that application will be able to recognize format of file from what we will import orders to system.



- After selecting file with .xml extension system will automatically set file format and we can pass to selection of mode of file import:
  In manual mode we have possibility to set additional parameters of import.



- In automatic mode of import, all additional parameters will be loaded from file, if they are located in file:



10. Types of orders

10.1. Domestic

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
PmtTpInf/SvcLvl/Cd	M	4a!	Realization channel – constant value „STAN"
Amt/InstdAmt	M	15d	Amount of order
Amt/InstdAmt@Ccy	M	3a!	Currency of order
CdtrAgt/FinInstnId/ClrSysMmbId/ MmbId	M	8x	Beneficiary Bank identifier
Cdtr/Nm	M	70x	Beneficiary name
Cdtr/PstlAdr/Ctry	O	2a!	Country
Cdtr/PstlAdr/AdrLine	O	70x	Beneficiary address
CdtrAcct/Id/IBAN Lub CdtrAcct/Id/Othr/Id	M	2!a26!n/26!n	Beneficiary account number in IBAN or NBR format
Purp/Prtry	M	4a!	Type of order – constant value "PLKR"
RmtInf/Ustrd	M	140x	Title of order
RmtInf/Strd/Invcr/Id/OrgId/Othr/Id	O	10!n	Recipient’s Tax Identification Number Provide if the recipient's account is to be checked on the White List during import

10.2. Domestic VAT

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
PmtTpInf/SvcLvl/Cd	M	4a!	Realization channel – constant value „STAN"

<table>
<tr><td>Amt/InstdAmt</td><td>M</td><td>15d</td><td colspan="2">Amount of order (gross)</td></tr>
<tr><td>Amt/InstdAmt@Ccy</td><td>M</td><td>3a!</td><td colspan="2">Currency of order – constant value PLN</td></tr>
<tr><td>CdtrAgt/FinInstnId/ClrSysMmbId/MmbId</td><td>M</td><td>8x</td><td colspan="2">Beneficiary Bank identifier</td></tr>
<tr><td>Cdtr/Nm</td><td>M</td><td>70x</td><td colspan="2">Beneficiary name</td></tr>
<tr><td>Cdtr/PstlAdr/Ctry</td><td>O</td><td>2a!</td><td colspan="2">Country</td></tr>
<tr><td>Cdtr/PstlAdr/AdrLine</td><td>O</td><td>70x</td><td colspan="2">Beneficiary address</td></tr>
<tr><td>CdtrAcct/Id/IBAN
Lub
CdtrAcct/Id/Othr/Id</td><td>M</td><td>2!a26!n/26!n</td><td colspan="2">Beneficiary account number in IBAN or NBR format</td></tr>
<tr><td>Purp/Prtry</td><td>M</td><td>4a!</td><td colspan="2">Type of order – constant value "SPKR"</td></tr>
<tr><td>RmtInf/Ustrd</td><td>M</td><td>140x</td><td colspan="2">Unstructured order title

It can not occur if the title field of the structured order has been filled out

The field can only appear once.

For orders in the form of Split Payment, a field built using code words:

/ VAT / 10n, 2n / IDC / 14x / INV / 35x / TXT / 33x

1. / VAT / - VAT amount, in the range from 0.01 to 9 999 999 999.99 and not greater than the Amount - Instructed Amount, (mandatory field),
2. / IDC / - tax identification number of the VAT payer - invoice issuer (mandatory field),
3. / INV / - VAT invoice number (mandatory field),
4. / TXT / - payment description (optional field).

In split transfer, code words must occur in the order described above.</td></tr>
<tr><td>RmtInf/Strd/RfrdDocInf/Nb</td><td>M</td><td>35x</td><td>Invoice number**</td><td rowspan="2">Structured order title

It cannot occur if the title field of the structured order has</td></tr>
<tr><td>RmtInf/Strd/RfrdDocAmt/TaxAmt</td><td>M</td><td>10n,2n</td><td>The amount of VAT
The VAT amount</td></tr>
</table>

			must be in the range from 0.01 to 99999999999.99 and not greater than the Amount - Instructed Amount.	been filled out
RmtInf/Strd/Invcr/Id/OrgId/Othr/Id	M	14x	identification number *	
RmtInf/Strd/AddtlRmtInf	O	33x	Additional info	

10.3 Express

XML node name	Status	Format	Description
	Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/		
PmtId/EndToEndId	M	16x	Transaction identifier
PmtTpInf/SvcLvl/Cd	M	4a!	Realization channel – constant value „SRPN"
Amt/InstdAmt	M	15d	Amount of order
Amt/InstdAmt@Ccy	M	3a!	Currency of order
CdtrAgt/FinInstnId/ClrSysMmbId/ MmbId	O	8x	Beneficiary Bank identifier
Cdtr/Nm	M	70x	Beneficiary name
Cdtr/PstlAdr/Ctry	O	2a!	Country
Cdtr/PstlAdr/AdrLine	O	70x	Beneficiary address
CdtrAcct/Id/IBAN Lub CdtrAcct/Id/Othr/Id	M	2!a26!n/26!n	Beneficiary account number in IBAN or NBR format
Purp/Prtry	M	4a!	Type of order – constant value "PLKR"
RmtInf/Ustrd	M	140x	Title of order

10.4 Express VAT

XML node name	Status	Format	Description
	Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/		
PmtId/EndToEndId	M	16x	Transaction identifier
PmtTpInf/SvcLvl/Cd	M	4a!	Realization channel – constant value „SRPN"
Amt/InstdAmt	M	15d	Amount of order (gross)
Amt/InstdAmt@Ccy	M	3a!	Currency of order – constant value PLN
CdtrAgt/FinInstnId/ClrSysMmbId/ MmbId	O	8x	Beneficiary Bank identifier
Cdtr/Nm	M	70x	Beneficiary name
Cdtr/PstlAdr/Ctry	O	2a!	Country
Cdtr/PstlAdr/AdrLine	O	70x	Beneficiary address
CdtrAcct/Id/IBAN Lub CdtrAcct/Id/Othr/Id	M	2!a26!n/26!n	Beneficiary account number in IBAN or NBR format
Purp/Prtry	M	4a!	Type of order – constant value "SPKR"
RmtInf/Ustrd	M	140x	Unstructured order title It can not occur if the title field of the structured order has been filled out The field can only appear once. For orders in the form of Split Payment, a field built using code words: / VAT / 10n, 2n / IDC / 14x / INV / 35x / TXT / 33x

			1. / VAT / - VAT amount, in the range from 0.01 to 9 999 999 999.99 and not greater than the Amount - Instructed Amount, (mandatory field), 2. / IDC / - tax identification number of the VAT payer - invoice issuer (mandatory field), 3. / INV / - VAT invoice number (mandatory field), 4. / TXT / - payment description (optional field). In split transfer, code words must occur in the order described above.	
RmtInf/Strd/RfrdDocInf/Nb	M	35x	Invoice number**	Structured order title It cannot occur if the title field of the structured order has been filled out
RmtInf/Strd/RfrdDocAmt/TaxAmt	M	10n,2n	The amount of VAT The VAT amount must be in the range from 0.01 to 99999999999.99 and not greater than the Amount - Instructed Amount.	
RmtInf/Strd/Invcr/Id/OrgId/Othr/Id	M	14x	identification number *	
RmtInf/Strd/AddtlRmtInf	O	33x	Additional info	

10.5 Sorbnet

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
PmtTpInf/SvcLvl/Cd	M	4a!	Realization channel – constant value

			„RTGS"
Amt/InstdAmt	M	15d	Amount of order
Amt/InstdAmt@Ccy	M	3a!	Currency of order
CdtrAgt/FinInstnId/ClrSysMmbId/ MmbId	M	8x	Beneficiary Bank identifier
Cdtr/Nm	M	70x	Beneficiary name
Cdtr/PstlAdr/Ctry	O	2a!	Country
Cdtr/PstlAdr/AdrLine	O	70x	Beneficiary address
CdtrAcct/Id/IBAN Lub CdtrAcct/Id/Othr/Id	M	2!a26!n/26!n	Beneficiary account number in IBAN or NBR format
Purp/Prtry	M	4a!	Type of order – constant value "PLKR"
RmtInf/Ustrd	M	140x	Title of order

10.6 Sorbnet VAT

Nawa węzła XML	**Status**	**Format**	**Opis**
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
PmtTpInf/SvcLvl/Cd	M	4a!	Realization channel – constant value „RTGS"
Amt/InstdAmt	M	15d	Amount of order (gross)
Amt/InstdAmt@Ccy	M	3a!	Currency of order – constant value PLN
CdtrAgt/FinInstnId/ClrSysMmbId/ MmbId	M	8x	Beneficiary Bank identifier
Cdtr/Nm	M	70x	Beneficiary name
Cdtr/PstlAdr/Ctry	O	2a!	Country
Cdtr/PstlAdr/AdrLine	O	70x	Beneficiary address
CdtrAcct/Id/IBAN Lub CdtrAcct/Id/Othr/Id	M	2!a26!n/26!n	Beneficiary account number in IBAN or NBR format

Purp/Prtry	M	4a!	Type of order – constant value "SPKR"	
RmtInf/Ustrd	M	140x	Unstructured order title It can not occur if the title field of the structured order has been filled out The field can only appear once. For orders in the form of Split Payment, a field built using code words: / VAT / 10n, 2n / IDC / 14x / INV / 35x / TXT / 33x 1. / VAT / - VAT amount, in the range from 0.01 to 9 999 999 999.99 and not greater than the Amount - Instructed Amount, (mandatory field), 2. / IDC / - tax identification number of the VAT payer - invoice issuer (mandatory field), 3. / INV / - VAT invoice number (mandatory field), 4. / TXT / - payment description (optional field). In split transfer, code words must occur in the order described above.	
RmtInf/Strd/RfrdDocInf/Nb	M	35x	Invoice number**	Structured order title It cannot occur if the title field of the structured order has been filled out
RmtInf/Strd/RfrdDocAmt/TaxAmt	M	10n,2n	The amount of VAT The VAT amount must be in the range from 0.01 to 99999999999.99 and not greater than the Amount - Instructed Amount.	
RmtInf/Strd/Invcr/Id/OrgId/Othr/Id	M	14x	identification number *	
RmtInf/Strd/AddtlRmtInf	O	33x	Additional info	

10.7 Internal

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
Amt/InstdAmt	M	15d	Amount of order
Amt/InstdAmt@Ccy	M	3a!	Currency of order
CdtrAcct/Id/IBAN Lub CdtrAcct/Id/Othr/Id	M	2!a26!n/26!n	Beneficiary account number in IBAN or NBR format
Purp/Prtry	M	4a!	Type of order value "INTS" or "INTC" or "INTP" INTS – transfer on current account INTC – charge card repayment INTP – pre-paid card provisioning
RmtInf/Ustrd	M	140x	Title of order

10.8 Internal VAT

Nawa węzła XML	Status	Format	Opis
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
Amt/InstdAmt	M	15d	Amount of order always = VAT amount
Amt/InstdAmt@Ccy	M	3a!	Currency of order – constant value
CdtrAcct/Id/IBAN Lub CdtrAcct/Id/Othr/Id	M	2!a26!n/26!n	Beneficiary account number in IBAN or NBR format ***
Purp/Prtry	M	4a!	Typ zlecenia - wartość stała

			INTV – przelew między rachunkami VAT	
RmtInf/Ustrd	M	140x	Unstructured order title It can not occur if the title field of the structured order has been filled out The field can only appear once. For orders in the form of Split Payment, a field built using code words: / VAT / 10n, 2n / IDC / NIP Number / INV / Przekazanie własne / TXT / 33x 1. / VAT / - VAT amount, in the range from 0.01 to 9 999 999 999.99 = amount of order - Instructed Amount, (mandatory field), 2. / IDC / - constant value tax identification number of the Client (mandatory field), 3. / INV / - constant value: Przekazanie własne (mandatory field), 4. / TXT / - payment description (optional field). In split transfer, code words must occur in the order described above.	
RmtInf/Strd/RfrdDocInf/Nb	M	35x	Constant value: Przekazanie własne	Structured order title It cannot occur if the title field of the structured order has been filled out
RmtInf/Strd/RfrdDocAmt/TaxAmt	M	10n,2n	The amount of VAT The VAT amount must be in the range from 0.01 to 99999999999.99 and not greater than the Amount - Instructed Amount.	
RmtInf/Strd/Invcr/Id/OrgId/Othr/Id	M	14x	Constant value: tax identification number of the Client	
RmtInf/Strd/AddtlRmtInf	O	33x	Additional info	

NOTE: If the / IDC / and / INV / (invoice number) fields are not correctly filled, the system will indicate this as an import error. If the import is executed despite the indicated errors, the system will make changes to the correct data in the above mentioned fields.

10.9 Foreign

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
PmtTpInf/InstrPrty	C	4a!	Realization mode: „NORM" – Standard „HIGH" – Urgent „HIGH" – Express (look on field below)
PmtTpInf/SvcLvl/Cd	M	4a!	For realization mode „Express" value „SDVA"
Amt/InstdAmt	M	15d	Amount of order
Amt/InstdAmt@Ccy	O	3a!	Currency of order
ChrgBr	O	4a!	Fee settlement mode: „CRED" – commissions and fees cover beneficiary „DEBT" – commissions and fees cover orderer „SHAR" – Bank commissions and fees cover orderer, other banks beneficiary
CdtrAgt/FinInstnId/BIC	C	11c for SWIFT or 40c for NID	The SWIFT code or NID code of the beneficiary bank If the SWIFT code is not known, please enter NID or bank's national code. You should put the phrase "NID:" before the code, eg: <BIC> NID: 100200027 </ BIC> What is the National Bank of the Recipient's Bank (NID)? The National Identification Code (NID) is the code used to identify the bank. It is often referred to as the bank's settlement number, e.g. the ABA

			number for the USA, the Bank State Branch (BSB) for Australia, the IFSC number for India and many more. If you are not sure, ask your contractor for the code required for payment by bank transfer and use it in the import file as described.
CdtrAgt/FinInstnId/Nm	O	70x	Beneficiary Bank name in case of transfer in foreign currency. When BIC is given, than Bank name is optional. If BIC is not given than Bank name is mandatory.
CdtrAgt/FinInstnId/PstlAdr/AdrLine	M	70x	Beneficiary bank address Field must be filled in case of foreign currency transfers, when BIC is not given.
CdtrAgt/FinInstnId/PstlAdr/Ctry	M	2a!	Beneficiary Bank country
Cdtr/Nm	O	70x	Beneficiary name
~~Cdtr/PstlAdr/AdrLine~~	~~M~~	~~70x~~	~~Beneficiary address~~ (removed) The previous field for the beneficiary's address (/AdrLine) is replaced with fields containing the address components described in the following lines. If an address **<u>is required</u>** for a given foreign transfer, the file must contain fields with its components, in accordance with their maturity and maintaining the minimum and maximum lengths specified below. In this case, using the old address structure (one 70-character field) or a new structure that does not meet the maturity and length conditions, will result in the transfer being imported with a validation error. If an address **<u>is not required</u>** for a given foreign transfer and the file contains a completed address field in the old structure, the address will be ignored. If the file contains an address in the new structure but does not meet the requirements and field length conditions, the transfer being imported with a validation error. Address required for transfers: • Where the beneficiary bank country or beneficiary country is Canada, Switzerland, China, UK, Ukraine

			• transfers in EUR currency and with EXPRESS execution mode (HIGH+ SDVA parameters) • transfers in CNY currency (Yuan)
Cdtr/PstlAdr/StrtNm	M If address is required	min 3x – max 24x	Street
Cdtr/PstlAdr/BldgNb	M If address is required	min 1x – max 3x	Building number
Cdtr/PstlAdr/FlatNb	O	min 0x – max 3x	Flat number
Cdtr/PstlAdr/PstCd	M If address is required	min 2x – max 6x	Postal code
Cdtr/PstlAdr/TownNm	M If address is required	min 3x – max 19x	City
Cdtr/PstlAdr/CtrySubDvsn	M If address is required	min 2x – max 9x	Code/Short name/Name of the Region/District/Province
Cdtr/PstlAdr/Ctry	O	2a!	Country
CdtrAcct/Id/IBAN	M	2!a30x	Beneficiary account number in IBAN format
CdtrAcct/Id/Othr/Id	M	32x	Used when the beneficiary's account number is not in IBAN format
Purp/Prtry	M	4a!	Type of order – constant value "FRGN"
Ustrd	M	140x	Title of order
CdtTrfTxInf/PmtId/InstrId	O	5x	Mandatory only for transfers in CNY currency to China Possible values: \GOD\ Goods trade \STR\ Service trade \CTF\ Capital transfer \OCA\ Other current account transactions Mandatory only for transfers to United Arab

			Emirates (UAE). Possible values: \ATS\ Air transport \COM\ Commission \COP\ Compensation \EDU\ Educational Support \FIS\ Financial services \GDI\ Goods bought (Imports in cif value) \OAT\ OWN ACCOUNT TRANSFER \SAL\ Salary (Compensation of employees) \STR\ Travel

10.10. Tax

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
PmtTpInf/CtgyPurp/Cd	M	4a!	Type of order – constant value "TAXS"
Amt/InstdAmt	M	15d	Amount of order
Amt/InstdAmt@Ccy	M	3a!	Currency of order
CdtrAgt/FinInstnId/ClrSysMmbId/MmbId	M	8x	Beneficiary Bank identifier
Cdtr/Nm	C	35x	Tax office name
CdtrAcct/Id/Othr/Id	M	26!n	Orderer account number in NBR format
Tax/Dbtr/RegnId	M	1!x34x	Payee identifier First sign determines “Type of identifier”: N - NIP P – PESEL R – Regon

			1 – ID card 2 – Passport 3 – Other ID document. Next is chosen identifier
Tax/Rcrd/Tp	M	35x	Period: First part of field is two signs for “Year” in format YY. Second part of field is one sign – „Type of period”: M – month, P – semester, R – year, K – quarter, - D – decade, J - day. Third part is “Number of period”. When in “type of period” is letter listed below, than: R, field doesn’t contain number of period, P, field needs to be filled with two signs with values 01 or 02, K, field needs to be filled with two signs with values 01, 02, 03 or 04, M, field needs to be filled with two signs with values 01-12, D, field needs to be filled with first tow signs with values 01, 02 or 03, and next two signs with values from range 1-12, J, field needs to be filled with two signs from range 01-31 which means a day and two values from range 1-12 which stands for a month
Tax/Rcrd/FrmsCd	M	35x	Tax form symbol
Tax/Rcrd/AddtlInf	O	40x	Additional description
Purp/Prtry	M	4a!	Type of order – constant value "TAXS"

10.11 ZUS

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
PmtTpInf/CtgyPurp/Cd	M	4a!	Realization channel – constant value „SSBE"
Amt/InstdAmt	M	15d	Amount of order

Amt/InstdAmt@Ccy	M	3a!	Currency of order
CdtrAgt/FinInstnId/ClrSysMmbId/ MmbId	M	8x	Beneficiary Bank identifier
CdtrAcct/Id/Othr/Id	M	26!n	Orderer account number in NBR format
Tax/Dbtr/TaxId	M	35x	Payee's NIP
Tax/Dbtr/RegnId	M	1!x34x	Complementary identifier First sign stands for "Type of complementary identifier": P – PESEL R – Regon 1 – ID card 2 – Passport Next is selected identifier
Tax/Rcrd/Tp	M	35x	First sign stands for "Type of payment": S – contribution for 1 month, M – contribution for more than 1 month, U – installment system, T – postponement of the deadline, D – additional payment, E – execution, A – additional payment – payee's mistake. Next 6 digits stands for "Period" of payment YYYYMM Last 2 digits stands for "declaration number" in period
Tax/Rcrd/AddtlInf	M	40x	Number of decision / agreement / execution title
Purp/Prtry	M	4a!	Type of order – constant value "SSBE"

10.12 Pocztowy (Postal)

Nawa węzła XML	**Status**	**Format**	**Opis**
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/InstrId	O	105x	Referencje
PmtId/EndToEndId	M	16x	Identyfikator transakcji
Amt/InstdAmt	M	15d	Kwota zlecenia

Amt/InstdAmt@Ccy	M	3a!	Waluta zlecenia
CdtrAgt/FinInstnId/ClrSysMmbId/MmbId	M	8x	Identyfikator banku beneficjenta
Cdtr/Nm	M	70x	Nazwa beneficjenta
Cdtr/PstlAdr/PstCd	M	6x	Kod pocztowy beneficjenta
Cdtr/PstlAdr/TwnNm	M	25x	Miasto beneficjenta
Cdtr/PstlAdr/Ctry	O	2a!	Kraj
Cdtr/PstlAdr/AdrLine	M	35x	Adres beneficjenta
InstrForDbtrAgt	O	2a	Skrót rodzaju przekazu. Rodzaje przekazów: 1. zwykły – skrót Z 2. zwykły z potwierdzeniem odbioru – skrót ZP, 3. Poste Restante – skrót R, 4. Poste Restante z potwierdzeniem odbioru– skrót RP
Purp/Prtry	M	4a!	Typ zlecenia – stała wartość "POST"
RmtInf/Ustrd	M	140x	Tytuł zlecenia

10.13 Electronic cash withdrawal (ECW)

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
Amt/InstdAmt	M	15d	Amount of order
Amt/InstdAmt@Ccy	M	3a!	Currency of order
Cdtr/Nm	M	70x	Beneficiary name
Cdtr/PstlAdr/Ctry	O	2a!	Country
Cdtr/PstlAdr/AdrLine	M	70x	Beneficiary address
InstrForDbtrAgt	M	140x	Type of Electronic Cash Withdrawal: - W1 – Payment from free resources in

			period of order validity - W2 – Payment with fund blocking from beginning of order validity - W3 – Payment with fund blocking from declared date - W4 – Payment with account charging on day before validity of order Type of identifier(ID card number/passport or PESEL) DO = ID card PA = Passport Validity start date / end date: - DDMMYYYY|DDMMYYYY Aipp account number (optional value) PS = PESEL Example: W1|PS78021201324|10052016|12052016|AIPP37116022447805000000001395
Purp/Prtry	M	4a!	Type of order – constant value "ECWS"
RmtInf/Ustrd	M	140x	Title of order

10.14 Direct Debit

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
Amt/InstdAmt	M	15d	Amount of order
Amt/InstdAmt@Ccy	M	3a!	Currency of order
CdtrAgt/FinInstnId/ClrSysMmbId/ MmbId	M	8x	Beneficiary Bank identifier
Cdtr/Nm	M	70x	Beneficiary name
Cdtr/PstlAdr/Ctry	O	2a!	Country
Cdtr/PstlAdr/AdrLine	M	70x	Beneficiary address
CdtrAcct/Id/IBAN Lub CdtrAcct/Id/Othr/Id	M	2!a26!n/26!n	Orderer account number in IBAN or NBR format
InstrForDbtrAgt	M	140x	Payee and beneficiary identification: IDP, NIP and Aipp account number(optional value)

			Example: IDP81765103|NIP5260210429|AIPP37116022447805000000001395
Purp/Prtry	M	4a!	Type of order – constant value "DIRD"
RmtInf/Ustrd	M	140x	Title of order

10.15 Direct Debit VAT

Nawa węzła XML	**Status**	**Format**	**Description**
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
Amt/InstdAmt	M	15d	Amount of order (gross)
Amt/InstdAmt@Ccy	M	3a!	Currency of order – constant value PLN
CdtrAgt/FinInstnId/ClrSysMmbId/MmbId	M	8x	Beneficiary Bank identifier
Cdtr/Nm	M	70x	Beneficiary name
Cdtr/PstlAdr/Ctry	O	2a!	Country
Cdtr/PstlAdr/AdrLine	M	70x	Beneficiary address
CdtrAcct/Id/IBAN Lub CdtrAcct/Id/Othr/Id	M	2!a26!n/26!n	Orderer account number in IBAN or NBR format
InstrForDbtrAgt	M	140x	Payee and beneficiary identification: IDP, NIP and Aipp account number(optional value) Example: IDP81765103|NIP5260210429|AIPP37116022447805000000001395
Purp/Prtry	M	4a!	Type of order – constant value "DIRD"
RmtInf/Ustrd	M	140x	Unstructured order title It cannot occur if the title field of the structured order has been filled out The field can only appear once. For orders in the form of Split Payment, a

			field built using code words: / VAT / 10n, 2n / IDC / 14x / INV / 35x / TXT / 33x 1. / VAT / - VAT amount, in the range from 0.01 to 9 999 999 999.99 and not greater than the Amount - Instructed Amount, (mandatory field), 2. / IDC / - tax identification number of the VAT payer - invoice issuer (mandatory field), 3. / INV / - VAT invoice number (mandatory field), 4. / TXT / - payment description (optional field). In split transfer, code words must occur in the order described above.	
RmtInf/Strd/RfrdDocInf/Nb	M	35x	Invoice number**	Structured order title It cannot occur if the title field of the structured order has been filled out
RmtInf/Strd/RfrdDocAmt/TaxAmt	M	10n,2n	The amount of VAT The VAT amount must be in the range from 0.01 to 99999999999.99 and not greater than the Amount - Instructed Amount.	
RmtInf/Strd/Invcr/Id/OrgId/Othr/Id	M	14x	identification number *	
RmtInf/Strd/AddtlRmtInf	O	33x	Additional info	

10.16 Prepaid – transfer from pre-paid card

XML node name	Status	Format	Description
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/			
PmtId/EndToEndId	M	16x	Transaction identifier
Amt/InstdAmt	M	15d	Amount of order
Amt/InstdAmt Ccy	M	3a!	Currency of order

CdtrAcct/Id/IBAN Lub CdtrAcct/Id/Othr/Id	M	2!a26!n/26!n	Beneficiary account number in IBAN or NBR format
Purp/Prtry	M	4a!	Type of order – constant value "PREP"
RmtInf/Ustrd	M	140x	Title of order

Transfer from pre-paid card can be done only to account of Customer in Bank Millennium. To do that in section Document/CstmrCdtTrfInitn/PmtInf/ should be used details of card account owner and technical account number of pre-paid card, from which, transfer will be done.

* number by which the supplier of goods or service provider is identified for tax purposes or - for "accelerated" returns made by the tax office - the number by which the taxpayer is identified for tax purposes or - in the case of intra-Community acquisition of goods - the number by which the payer is identified for the purposes of tax or - for payments regarding corrections of VAT invoices - the number by which the recipient of the good or service buyer is identified for the purposes of tax or - in the case of transferring funds to the VAT account of the VAT account holder in the same bank - the number by which the holder is identified for tax purposes

** VAT invoice number (including correcting invoice) or - for "accelerated" returns made by the tax office - the period covered by the refund application or - in the case of intra-Community acquisition of goods - the number of the document related to the payment issued by the payer or - in the case of transfer of funds to the VAT account of the VAT account holder kept in the same bank - the words "Own transfer"

*** The account number provided should be linked to a different VAT account than the VAT account associated with the debited account

11. Sample of orders

11.1. Domestic


```xml
<?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>00001</MsgId>
      <CreDtTm>2016-05-01T11:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>krzysiek</Nm>
      </InitgPty>
      <BmOptionsFile>
        <ExecutionDate>2016-09-30</ExecutionDate
      </BmOptionsFile>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>folder name</PmtInfId>   <!-- folder name -->
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2016-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>Orderer name</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>Street 2</AdrLine>
          <AdrLine>00-100 Warsaw</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL94116022020000000111841955</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <ClrSysMmbId>
            <ClrSysId>
              <Cd>PLKNR</Cd>
            </ClrSysId>
            <MmbId>11602202</MmbId>
          </ClrSysMmbId>
        </FinInstnId>
      </DbtrAgt>
      <ChrgsAcct>
        <Id>
          <IBAN>PL94116022020000000111841955</IBAN>
        </Id>
      </ChrgsAcct>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>1234567890123456</EndToEndId>
```

```
      </PmtId>
      <PmtTpInf>
        <SvcLvl>
          <Cd>STAN</Cd>
        </SvcLvl>
      </PmtTpInf>
      <Amt>
        <InstdAmt Ccy="PLN">100.00</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <ClrSysMmbId>
            <MmbId>16701056</MmbId>
          </ClrSysMmbId>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Adam Smith Beneficiary</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>Street 2</AdrLine>
          <AdrLine>00-101 City</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>70167010561715920040171918</Id>
          </Othr>
        </Id>
      </CdtrAcct>
      <Purp>
        <Prtry>PLKR</Prtry>
      </Purp>
      <RmtInf>
        <Ustrd>TEST TITLE OF ORDER</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
```


VAT payment example


```
<CdtTrfTxInf>
      <PmtId>
        <InstrId>777888999</InstrId>
        <EndToEndId>444555666</EndToEndId>
      </PmtId>
      <PmtTpInf>
        <SvcLvl>
          <Cd>STAN</Cd>
        </SvcLvl>
      </PmtTpInf>
      <Amt>
        <InstdAmt Ccy="PLN">100.00</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
```

```
        <ClrSysMmbId>
          <MmbId>888</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Kowalski Jan</Nm>
      <PstlAdr>
        <AdrLine>Street 2</AdrLine>
        <AdrLine>00-101 City</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>70167010561715920040171918</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <Purp>
      <Prtry>SPKR</Prtry>
    </Purp>
    <RmtInf>
```

Unstructured title:

```
<Ustrd>/VAT/22.55/IDC/1111111111/INV/numer faktury/TXT/opis</Ustrd>
```


Structured title:

```
 <Strd>
                  <RfrdDocInf>
                   <Nb>Numer faktury</Nb>
                 </RfrdDocInf>
                 <RfrdDocAmt>
                  <TaxAmt Ccy="PLN">25.00</TaxAmt>
                 </RfrdDocAmt>
                 <Invcr>
                  <Id>
                   <OrgId>
                    <Othr>
                     <Id>Numer NIP</Id>
                    </Othr>
                   </OrgId>
                  </Id>
                 </Invcr>
                 <AddtlRmtInf>Dodatkowy opis</AddtlRmtInf>
                 </Strd>
      </RmtInf>
   </CdtTrfTxInf>



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

11.2. Express

```
<CdtTrfTxInf>
        <PmtId>
          <EndToEndId>0000003</EndToEndId>
        </PmtId>
        <PmtTpInf>
          <SvcLvl>
            <Cd>SRPN</Cd>
          </SvcLvl>
        </PmtTpInf>
        <Amt>
          <InstdAmt Ccy="PLN">250.00</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <ClrSysMmbId>
              <MmbId>16701056</MmbId>
            </ClrSysMmbId>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Contractor name</Nm>
          <PstlAdr>
            <Ctry>PL</Ctry>
            <AdrLine> address of beneficiary 1</AdrLine>
            <AdrLine>Warsaw</AdrLine>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>69109010430000000005034588</Id>
            </Othr>
          </Id>
        </CdtrAcct>
        <Purp>
          <Prtry>PLKR</Prtry>
        </Purp>
        <RmtInf>
          <Ustrd>sample title</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
```

VAT payment example

```
<CdtTrfTxInf>
        <PmtId>
          <InstrId>777888999</InstrId>
          <EndToEndId>444555666</EndToEndId>
        </PmtId>
        <PmtTpInf>
          <SvcLvl>
            <Cd>SRPN</Cd>
```

```
      </SvcLvl>
    </PmtTpInf>
    <Amt>
      <InstdAmt Ccy="PLN">100.00</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <ClrSysMmbId>
          <MmbId>888</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Kowalski Jan</Nm>
      <PstlAdr>
        <AdrLine>Street 2</AdrLine>
        <AdrLine>00-101 City</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>70167010561715920040171918</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <Purp>
      <Prtry>SPKR</Prtry>
    </Purp>
    <RmtInf>
```

Unstructured title:

```
<Ustrd>/VAT/22.55/IDC/1111111111/INV/numer faktury/TXT/opis</Ustrd>
```

Structured title:

```
 <Strd>
                         <RfrdDocInf>
                          <Nb>Numer faktury</Nb>
                        </RfrdDocInf>
                        <RfrdDocAmt>
                         <TaxAmt Ccy="PLN">25.00</TaxAmt>
                        </RfrdDocAmt>
                        <Invcr>
                         <Id>
                          <OrgId>
                           <Othr>
                            <Id>Numer NIP</Id>
                           </Othr>
                          </OrgId>
                         </Id>
                        </Invcr>
                        <AddtlRmtInf>Dodatkowy opis</AddtlRmtInf>
                        </Strd>
      </RmtInf>
   </CdtTrfTxInf>
```

11.3. Sorbet


```xml
<CdtTrfTxInf>
    <PmtId>
      <EndToEndId>0000004</EndToEndId>
    </PmtId>
    <PmtTpInf>
      <SvcLvl>
        <Cd>RTGS</Cd>
      </SvcLvl>
    </PmtTpInf>
    <Amt>
      <InstdAmt Ccy="PLN">1300.00</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <ClrSysMmbId>
          <MmbId>16701056</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Name of beneficiary</Nm>
      <PstlAdr>
        <Ctry>PL</Ctry>
        <AdrLine>Sample of address</AdrLine>
        <AdrLine>Warsaw</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
```

```
      <Id>
        <Othr>
          <Id>69109010430000000005034588</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <Purp>
      <Prtry>PLKR</Prtry>
    </Purp>
    <RmtInf>
      <Ustrd>transfer SORBNET z xml</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
```


VAT payment example


```
<CdtTrfTxInf>
    <PmtId>
      <InstrId>777888999</InstrId>
      <EndToEndId>444555666</EndToEndId>
    </PmtId>
    <PmtTpInf>
      <SvcLvl>
        <Cd>RTGS</Cd>
      </SvcLvl>
    </PmtTpInf>
    <Amt>
      <InstdAmt Ccy="PLN">100.00</InstdAmt>
    </Amt>
    <CdtrAgt>
```

```
  <FinInstnId>
    <ClrSysMmbId>
      <MmbId>888</MmbId>
    </ClrSysMmbId>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Kowalski Jan</Nm>
  <PstlAdr>
    <AdrLine>Street 2</AdrLine>
    <AdrLine>00-101 City</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>70167010561715920040171918</Id>
    </Othr>
  </Id>
</CdtrAcct>
<Purp>
  <Prtry>SPKR</Prtry>
</Purp>
<RmtInf>
```

Unstructured title:

```
<Ustrd>/VAT/22.55/IDC/1111111111/INV/numer faktury/TXT/opis</Ustrd>
```

Structured title

```
<Strd>
          <RfrdDocInf>
```

```
          <Nb>Numer faktury</Nb>
        </RfrdDocInf>
        <RfrdDocAmt>
         <TaxAmt Ccy="PLN">25.00</TaxAmt>
        </RfrdDocAmt>
        <Invcr>
         <Id>
          <OrgId>
           <Othr>
            <Id>Numer NIP</Id>
           </Othr>
          </OrgId>
         </Id>
        </Invcr>
        <AddtlRmtInf>Dodatkowy opis</AddtlRmtInf>
        </Strd>
  </RmtInf>
</CdtTrfTxInf>
```

11.4. Internal

```xml
<CdtTrfTxInf>
        <PmtId>
          <EndToEndId>0000009</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PLN">500.15</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <ClrSysMmbId>
              <MmbId>11602202</MmbId>
            </ClrSysMmbId>
          </FinInstnId>
        </CdtrAgt>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>23116022020000000111843039</Id>
            </Othr>
          </Id>
        </CdtrAcct>
        <Purp>
          <Prtry>INTS</Prtry>
        </Purp>
        <RmtInf>
          <Ustrd>transfer between accounts</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>

      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>000001</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PLN">100.15</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <ClrSysMmbId>
              <MmbId>11602202</MmbId>
            </ClrSysMmbId>
          </FinInstnId>
        </CdtrAgt>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>4940983266451642</Id>                <!-- charge card number -->
            </Othr>
          </Id>
        </CdtrAcct>
        <Purp>
          <Prtry>INTC</Prtry>
```

```xml
      </Purp>
      <RmtInf>
        <Ustrd>sample title – transfer card</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>



    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>0000010</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="PLN">2580.15</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <ClrSysMmbId>
            <MmbId>11602202</MmbId>
          </ClrSysMmbId>
        </FinInstnId>
      </CdtrAgt>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>4940983266451642</Id>                <!-- charge card number -->
          </Othr>
        </Id>
      </CdtrAcct>
      <Purp>
        <Prtry>INTC</Prtry>
      </Purp>
      <RmtInf>
        <Ustrd>sample title repayment</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
```

VAT payment exsmple

```xml
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>0000009</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="PLN">500.15</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <ClrSysMmbId>
            <MmbId>11602202</MmbId>
          </ClrSysMmbId>
        </FinInstnId>
      </CdtrAgt>
      <CdtrAcct>
        <Id>
          <Othr>
```

```
            <Id>23116022020000000111843039</Id>
          </Othr>
        </Id>
      </CdtrAcct>
      <Purp>
        <Prtry>INTV</Prtry>
      </Purp>
<RmtInf>
```

Unstructured title:

```
          <Ustrd>/VAT/22.55/IDC/Numer NIP/INV/Przekazanie własne/TXT/opis</Ustrd>
```

Structured title:

```
                    <Strd>
                     <RfrdDocInf>
                      <Nb>Przekazanie własne</Nb>
                    </RfrdDocInf>
                    <RfrdDocAmt>
                     <TaxAmt Ccy="PLN">25.00</TaxAmt>
                    </RfrdDocAmt>
                    <Invcr>
                     <Id>
                      <OrgId>
                       <Othr>
                        <Id>Numer NIP</Id>
                       </Othr>
                      </OrgId>
                     </Id>
                    </Invcr>
                    <AddtlRmtInf>Dodatkowy opis</AddtlRmtInf>
                    </Strd>
        </RmtInf>
      </CdtTrfTxInf>
```

11.5. Foreign

```
<?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>3333</MsgId>
      <CreDtTm>2016-05-01T11:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>user name</Nm>
      </InitgPty>
      <BmOptionsFile>  <!--  additional Bank Millennium options (file) -->
        <ExecutionDate>2016-09-30</ExecutionDate>     <!-- allows to change execution date for whole file (all
folders) -->
      </BmOptionsFile>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>folder name</PmtInfId>   <!-- folder name -->
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2016-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>cash orderer</Nm>
        <PstlAdr>
                    <StrtNm>SENDLINGER ST.</StrtNm>
                    <BldgNb>42A</BldgNb>
                    <FlatNb>123</FlatNb>
                    <PstCd>80331</PstCd>
                    <TownNm>MUNCHEN</TownNm>
                    <CtrySubDvsn>BY</CtrySubDvsn>
                    <Ctry>DE</Ctry>

        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL38116022020000000111841993</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <ClrSysMmbId>
            <ClrSysId>
              <Cd>PLKNR</Cd>
            </ClrSysId>
            <MmbId>11602202</MmbId>
          </ClrSysMmbId>
        </FinInstnId>
      </DbtrAgt>
      <ChrgsAcct>
        <Id>
          <IBAN>PL94116022020000000111841955</IBAN>
        </Id>
```

```
      </ChrgsAcct>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>0000001</EndToEndId>
        </PmtId>
        <PmtTpInf>
          <InstrPrty>HIGH</InstrPrty>
          <SvcLvl>
            <Cd>SDVA</Cd>
          </SvcLvl>
        </PmtTpInf>
        <Amt>
          <InstdAmt Ccy="EUR">2995.15</InstdAmt>
        </Amt>
        <ChrgBr>SHAR</ChrgBr>
        <CdtrAgt>
          <FinInstnId>
            <BIC>BARCGB22</BIC>
            <Nm>sample name</Nm>
            <PstlAdr>
              <Ctry>GB</Ctry>
              <AdrLine>sample address</AdrLine>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>foreign receiver</Nm>
          <PstlAdr>
                <StrtNm>SENDLINGER ST.</StrtNm>
                <BldgNb>42A</BldgNb>
                <FlatNb>123</FlatNb>
                <PstCd>80331</PstCd>
                <TownNm>MUNCHEN</TownNm>
                <CtrySubDvsn>BY</CtrySubDvsn>
                <Ctry>DE</Ctry>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>GB48BARC20320023524404</IBAN>
          </Id>
        </CdtrAcct>
        <Purp>
          <Prtry>FRGN</Prtry>
        </Purp>
        <RmtInf>
          <Ustrd>Rechnungsnummer FV/08/2016</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

11.6. Tax


```
<CdtTrfTxInf>
        <PmtId>
          <EndToEndId>00010</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PLN">500.00</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <ClrSysMmbId>
              <MmbId>10101339</MmbId>
            </ClrSysMmbId>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Urząd Skarbowy</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>84101013390000392222000000</Id>
            </Othr>
          </Id>
        </CdtrAcct>
        <Purp>
          <Prtry>TAXS</Prtry>
        </Purp>
        <Tax>
          <Dbtr>
            <RegnId>N2368856181</RegnId>
          </Dbtr>
          <Rcrd>
            <Tp>16M09</Tp>
            <FrmsCd>VAT-7</FrmsCd>
            <AddtlInf>VAT</AddtlInf>
          </Rcrd>
        </Tax>
      </CdtTrfTxInf>
```

11.7. ZUS


```
<CdtTrfTxInf>
    <PmtId>
      <EndToEndId>0000005</EndToEndId>
    </PmtId>
    <PmtTpInf>
      <CtgyPurp>
        <Cd>SSBE</Cd>
      </CtgyPurp>
    </PmtTpInf>
    <Amt>
      <InstdAmt Ccy="PLN">1400.73</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <ClrSysMmbId>
          <MmbId>10101023</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Zakład Ubezpieczeń Społecznych</Nm>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>83101010230000261395100000</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <Tax>
      <Dbtr>
        <TaxId>6320124959</TaxId>
        <RegnId>R798782591</RegnId>
      </Dbtr>
      <Rcrd>
        <Tp>U20160201</Tp>
        <AddtlInf>Decision no ZUS</AddtlInf>
      </Rcrd>
    </Tax>
  </CdtTrfTxInf>
```

11.8. Postal

```
<CdtTrfTxInf>
        <PmtId>
          <EndToEndId>0000006</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PLN">458.25</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>John Smith</Nm>
          <PstlAdr>
            <PstCd>00-101</PstCd>
            <TwnNm>Warsaw</TwnNm>
            <Ctry>PL</Ctry>
            <AdrLine>Street 2</AdrLine>
          </PstlAdr>
        </Cdtr>
        <InstrForDbtrAgt>ZP</InstrForDbtrAgt>
        <Purp>
          <Prtry>POST</Prtry>
        </Purp>
        <RmtInf>
          <Ustrd>postal order title</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
```

11.9. ECW

```
     <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>0000007</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PLN">9993.00</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>John Unknown</Nm>
          <PstlAdr>
            <PstCd>00-101</PstCd>
            <TwnNm>Warsaw</TwnNm>
            <Ctry>PL</Ctry>
            <AdrLine>Street 2</AdrLine>
          </PstlAdr>
        </Cdtr>
        <InstrForDbtrAgt>W2|PS97081414675|16062016|17122016</InstrForDbtrAgt>
        <Purp>
          <Prtry>ECWS</Prtry>
        </Purp>
        <RmtInf>
          <Ustrd>ECW sample title</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
```

11.10. Direct Debit

```xml
<CdtTrfTxInf>
        <PmtId>
          <EndToEndId>0000008</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PLN">89.75</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>John Smith</Nm>
          <PstlAdr>
            <Ctry>PL</Ctry>
            <AdrLine>Street 123</AdrLine>
            <AdrLine>00-101 Warsaw</AdrLine>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>70167010561715920040171918</Id>
            </Othr>
          </Id>
        </CdtrAcct>
        <InstrForDbtrAgt>IDP1123456789ABCDE|NIP3561541806</InstrForDbtrAgt>
        <Purp>
          <Prtry>DIRD</Prtry>
        </Purp>
        <RmtInf>
          <Ustrd>Direct sample title</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
```

VAT payment example

```xml
<CdtTrfTxInf>
        <PmtId>
          <InstrId>777888999</InstrId>
          <EndToEndId>444555666</EndToEndId>
        </PmtId>
        <PmtTpInf>
          <SvcLvl>
            <Cd>STAN</Cd>
          </SvcLvl>
        </PmtTpInf>
        <Amt>
          <InstdAmt Ccy="PLN">100.00</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <ClrSysMmbId>
```

```
          <MmbId>888</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Kowalski Jan</Nm>
      <PstlAdr>
        <AdrLine>Street 2</AdrLine>
        <AdrLine>00-101 City</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>70167010561715920040171918</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <InstrForDbtrAgt>IDP1123456789ABCDE</InstrForDbtrAgt>
                <Purp>
      <Prtry>DIDV</Prtry>  <!-- split payment: SPKR -->
    </Purp>
<RmtInf>
```

Unstructured title:

```
      <Ustrd>/VAT/22.55/IDC/Numer NIP/INV/Przekazanie własne/TXT/opis</Ustrd>
```

Strukctured title:

```
                <Strd>
                 <RfrdDocInf>
                  <Nb>Przekazanie własne</Nb>
                </RfrdDocInf>
                <RfrdDocAmt>
                 <TaxAmt Ccy="PLN">2.50</TaxAmt>
                </RfrdDocAmt>
                <Invcr>
                 <Id>
                  <OrgId>
                   <Othr>
                    <Id>Numer NIP</Id>
                   </Othr>
                  </OrgId>
                 </Id>
                </Invcr>
                <AddtlRmtInf>Dodatkowy opis</AddtlRmtInf>
                </Strd>
     </RmtInf>
   </CdtTrfTxInf>
```

11.11. Prepaid


```xml
<?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>Folder folder folder</MsgId>
      <CreDtTm>2016-04-01T11:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Cristopher</Nm>
      </InitgPty>
    </GrpHdr>
 <PmtInf>
  <PmtInfId>Folder folder folder</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2016-09-30</ReqdExctnDt>
      <Dbtr>
        <Nm>Name name name</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>48116022020000000112536527</Id>          <!--pre-paid card account 5427 XXXX XXXX 2909 -->
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <ClrSysMmbId>
            <ClrSysId>
              <Cd>PLKNR</Cd>
            </ClrSysId>
            <MmbId>11602202</MmbId>
          </ClrSysMmbId>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>0000013</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PLN">6.00</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <ClrSysMmbId>
              <MmbId>11602202</MmbId>
            </ClrSysMmbId>
          </FinInstnId>
        </CdtrAgt>
        <CdtrAcct>
          <Id>
```

```
          <Othr>
            <Id>38116022020000000111841993</Id>                    <!-- current account number -->
          </Othr>
        </Id>
      </CdtrAcct>
      <Purp>
        <Prtry>PREP</Prtry>
      </Purp>
      <RmtInf>
        <Ustrd>Sample title</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

11.12. File with many orders

```
<?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>1</MsgId>
      <CreDtTm>2016-09-19T11:00:00</CreDtTm>
      <NbOfTxs>13</NbOfTxs>
      <InitgPty>
        <Nm>company user</Nm>
      </InitgPty>
      <BmOptionsFile>  <!-- Bank Millennium additional options (file) -->
        <ExecutionDate>2016-09-30</ExecutionDate>     <!-- allows to change execution date for whole file (all
folders) -->
      </BmOptionsFile>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Wszystkie_1</PmtInfId>   <!-- folder name -->
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2016-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>Funds sender</Nm>
        <PstlAdr>
          <Ctry>PL</Ctry>
          <AdrLine>Street 2</AdrLine>
          <AdrLine>00-100 Warsaw</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL94116022020000000111841955</IBAN>
        </Id>
```

```
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <ClrSysMmbId>
      <ClrSysId>
        <Cd>PLKNR</Cd>
      </ClrSysId>
      <MmbId>11602202</MmbId>
    </ClrSysMmbId>
  </FinInstnId>
</DbtrAgt>
<ChrgsAcct>
  <Id>
    <IBAN>PL94116022020000000111841955</IBAN>
  </Id>
</ChrgsAcct>

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>0000001</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>HIGH</InstrPrty>
    <SvcLvl>
      <Cd>SDVA</Cd>
    </SvcLvl>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">2995.15</InstdAmt>
  </Amt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BARCGB22</BIC>
      <Nm>name name name</Nm>
      <PstlAdr>
        <Ctry>GB</Ctry>
        <AdrLine>address address address</AdrLine>
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Foreign beneficiary</Nm>
    <PstlAdr>
      <Ctry>GB</Ctry>
      <AdrLine>90456 LONDON</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>GB48BARC20320023524604</IBAN>
    </Id>
  </CdtrAcct>
```

```
  <Purp>
    <Prtry>FRGN</Prtry>
  </Purp>
  <RmtInf>
    <Ustrd>Rechnungsnummer FV/08/2016</Ustrd>
  </RmtInf>
</CdtTrfTxInf>

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>0000002</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <SvcLvl>
      <Cd>STAN</Cd>
    </SvcLvl>
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Got questions?

Call Electronic Banking Helpdesk at:

0 801 632 632 or **22 598 40 31,**

business days from Monday to Friday

8am-6pm.

Contact expert via e-mail – available after logging in

Contact form on Bank website – available without logging in