

Format description of Elixir O (Multicash PLI) Polish domestic payments file

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1 General information about Elixir O (Multicash PLI) Polish domestic payments file

This document explains formats of Elixir O file - used to import domestic credit transfers (including tax and social security payments), direct debits and postal orders to Millenet. Elixir O file format is compatible and based on Polish standard developed by Electronic Banking Council

General rules applying to Elixir O file

- File neither contains header nor footer.
- Each line contains one separate order. Lines are separated with end of line character <CR><LF> (HEX 0D 0A)
- Nearly all fields are within inverted commas " (HEX 22). Look for **Field within "** " indicator.
- Fields are separated with coma (,) character (HEX 2C)
- If a field consists of subfields- each subfield is delimited with pipe (|) character (HEX 7C)
- Default encoding is CP852 code page (important to properly import Polish national characters - aę. etc.)
- Various Order types may coexist within one file

1.1 What Order types may be included in Elixir O file and how to distinguish them

Different Order types (Domestic payment, Social Security Payment (ZUS), Tax payment, Direct debit, Postal order) are distinguished by combination of 2 indicators: Transaction type and Transaction classification. See details in table below:

Order type	Transaction type	Transaction classification	Remarks
Domestic payment	110	51	Domestic PLN credit transfer via Elixir ACH or SORBNET RTGS system
Instant transfer	110	41	Domestic PLN instant transfer via Express Elixir system
Social Security Payment (ZUS)	120	51	Special structure of Order Title
Tax payment	110	71	Special structure of Order Title
Direct debit	210	01	Special structure of Order Title
Postal order	110	61	Special structure of Annotations
VAT transfer*	110	53	Special structure of Order title
Instant VAT transfer*	110	43	Special structure of Order title
Direct Debit VAT*	210	53	Special structure of Order title
*transfers will be available on 01.07.2018			

1.2 File validation during import to Millenet

System does not care about special characters in file as long as fields and subfields are recognizable. It means that the only limitation is proper handling of field separator, subfield separator and field mark " " .

System checks whether all mandatory fields in file (and order) are present. Once all mandatory fields are present, their contents is validated ("entry validation")

Apart from special correction / validation algorithms, there are general rules of entry validation:

- Whether number of characters in field does not exceed allowed value (e.g. there are 300 characters in 256x field)
- Whether there are no disallowed characters in field or subfield (e.g. there is letter in 15n amount field or 5 sub fields | separators in Order Title.)

Once fields in file pass "entry validation", orders are imported to Working Drafts in Millenet, where are further validated, according to field validation criteria (and where can be corrected)

1.3 Characters in fields

Format	Description
n	only digits 0 1 2 3 4 5 6 7 8 9
a	only letters 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 Ś Ź ś ź Ł Ą Ź ł ą ż Ć Ę Ń Ó ć ę ń ó
c	Alphanumeric = digits + letters
x	! # \$ % & ' () * + , - . / : ; < = > ? @ [\] ^ _ ` { } ~ space and Alphanumeric

35x means that there may be up to 35 characters from x group, including empty field.

3!a - exactly 3 letters

2n - up to 2 digits

4*35x - up to 4 subfields up to 35 characters each.

2 Format description of Elixir O file

2.1 Elixir O order structure (Domestic Payment and base structure for Social Security Payment (ZUS), Tax Payment, Direct Debit, Postal Orders)

Field description Field identified in order by	Field required in order?	Format and Validation	Mapping to fields of Millenet payment forms	Examples
Transaction type Position 1	Mandatory	Allowed values: 110, 120, 210	Not mapped. In conjunction with Transaction classification used to define Order type	110
Execution Date Position 2	Mandatory	YYYYMMDD	Execution Date	20070719
Amount in cents Position 3	Mandatory	15n Amount cannot contain dot, coma or spaces between digits.	Amount Note that amount written in file as 531200 means 5312,00 on form.	531200 Note that amount 5312,00 or 5312.00 cannot be placed here.
Ordering party bank routing number Position 4	Mandatory	8n or empty	Not mapped	
Null field Position 5	Mandatory	0 (always zero)	Not mapped	0
Ordering Party Account Position 6	Mandatory Field within " "	26!n	Ordering Party Account	70116022020000000085305806
Counterparty Account Position 7	Mandatory Field within " "	26!n	Counterparty Account	88116022020000000085305773
Ordering Party name and address Position 8	Mandatory Field within " "	4*35x or empty	Not mapped	
Counterparty name and address Position 9	Mandatory Field within " "	4*35x		
<ul style="list-style-type: none"> ▪ Subfield 1 Counterparty Name1 	Mandatory	35x	Counterparty Name Subfields 1-2 are merged into one Counterparty Name field.	
<ul style="list-style-type: none"> ▪ Subfield 2 Counterparty Name2 (continuation) 	Optional	35x	Counterparty Name	
<ul style="list-style-type: none"> ▪ Subfield 3 Counterparty Address 1 	Optional	35x	Counterparty Address (Street)	
<ul style="list-style-type: none"> ▪ Subfield 4 	Optional	35x	Counterparty Address (Postal code and Town)	

2.3 Social Security Payment ZUS specifics

Below are listed Social security ZUS payment specifics differing from Elixir O base structure:

Field description Field identified in order by	Field required in order?	Format and Validation	Mapping to fields existing on Millenet order entry form	Examples
Counterparty name and address Position 9	Mandatory Field within " "	2*35x		
<ul style="list-style-type: none"> Subfield 1 Payer Name 	Mandatory	35x	Payer Name. Subfields 1 and 2 are merged into one Payer Name field.	"ZAKLADY WYTWÓRCZE KINESKOPÓW"
<ul style="list-style-type: none"> Subfield 2 Payer Name 2 (continuation) 	Optional	35x	Payer Name	
Order title Position 12	Mandatory Field within " "	3*35x		"5260212931 R001379728 S20071201 "
<ul style="list-style-type: none"> Subfield 1 Payer NIP 	Mandatory	10!n	Payer NIP	5260212931
<ul style="list-style-type: none"> Subfield 2 Payer Complementary ID Type together with Payer Complementary ID Number 	Mandatory	1!c14c Payer Complementary ID Type Allowed values: P, R, 1, 2 Payer Complementary ID Number	Payer Complementary ID Type Payer Complementary ID Number	R001379728
<ul style="list-style-type: none"> Subfield 3 Payment data: Payment Type together with Declaration Date together with Declaration Number 	Mandatory	1!cYYYYMM2!n Payment Type Allowed values: A, B, D, E, M, S, T, U Declaration Date Declaration Number If Payment Type is S or M, Declaration Number must be within range 01 to 98, If Payment Type is A, B, D, E, T or U, Declaration Number must be 01, 40, 51, 70 or 80	Payment Type Declaration Date Declaration Number	S20071201
<ul style="list-style-type: none"> Subfield 4 No. of decision / agreement / executory title 	Optional*	15x *If Payment Type is S or M, this field must be empty, for other Payment Types must be filled (at least one character).	No. of decision / agreement / executory title Transaction id	

2.3.1 Example of ZUS payment record

120,20111124,200,,0,"4811602202000000111475250","83101010230000261395100000","","ZAKLADY WYTWÓRCZE KINESKOPÓW",0,,"5260212931|R001379728|S20071201",,"","51",,"\$\$\$1234567890123456\$\$\$"

2.4 Tax payment specifics

Below are listed Tax payment specifics differing from Elixir O base structure:

Field description Field identified in order by	Field required in order?	Format and Validation	Mapping to fields existing on Millenet order entry form	Examples
Counterparty name and address Position 9	Mandatory Field within ""	4*35x (may be empty) - tax office name is derived automatically from account number.	Not mapped	
Order title Position 12	Mandatory Field within ""	Order title is merged text (merged Part1, Part2, Part3, Part4), divided in 35 characters long subfields. Each subfield is delimited with pipe () character (HEX 7C)		"/TI/N5260212931/OKR/07M10/SFP/PIT37 /TXT/HHH"
<ul style="list-style-type: none"> Part 1 Payer ID Type together with Payer ID Number proceeded with /TI/ identifier 	Mandatory	/TI/11c14c Payer ID Type. Allowed values: N, R, P, 1, 2, 3	Payer ID Type Payer ID Number	/TI/N5260212931
<ul style="list-style-type: none"> Part 2 Period Year together with Period Type and Period Number proceeded with /OKR/ identifier 	Mandatory	/OKR/YY11c4n Period Type. Allowed values: R,P, K, M, D, J, 0 (zero)	Period Year Period Type Period Number	/OKR/07M10
<ul style="list-style-type: none"> Part 3 Tax Form Symbol proceeded with /SFP/ identifier 	Mandatory	/SFP/7c	Tax Form Symbol	/SFP/PIT37
<ul style="list-style-type: none"> Part 4 Tax Additional Description proceeded with /TXT/ identifier / 	Optional	/TXT/30x	Tax Additional Description / Transaction id	/TXT/HHH

2.4.1 Example of Tax payment order

110,20111124,100,,0,"4811602202000000111475250","65101017040059462223000000","FIRMA DO WSZECHSTRONNEGO TESTOWANIA| |","",0,"/TI/N7856576174|/OKR/11R|/SFP/PIT-36|/TXT/","",,"71","\$\$\$1234567890123456\$\$\$"

2.5 Direct Debit specifics

Below are listed Direct Debit specifics differing from Elixir O base structure:

Field description Field identified in order by	Field required in order?	Format and Validation	Mapping to fields existing on Millenet order entry form	Examples
Order Title Position 12	Mandatory Field within " "	Order title is merged text (merged Part1, Part2, Part3), divided in four 35 characters long subfields. Each subfield is delimited with pipe ()character (HEX 7C)		"/NIP/5260212931/IDP/54733232AF33 /TXT/PAYMENT FOR ELECTRICITY" or "/IDP/54733232AF33"
<ul style="list-style-type: none"> Part 1 Creditor NIP number proceeded with /NIP/ identifier 	Optional	/NIP/10!n	Not mapped	/NIP/5260212931
<ul style="list-style-type: none"> Part2 Payment Identification proceeded with /IDP/ identifier 	Mandatory	/IDP/20x	Payment Identification	/IDP/54733232AF33
<ul style="list-style-type: none"> Part3 Order Title proceeded with /TXT/ 	Mandatory	/TXT/	Order Title	/TXT/PAYMENT FOR ELECTRICITY
Reconciliation code/AIPP account number	Optional		Transaction id/AIPP account number	Part 3: - Reconciliation code may contain up to 16 characters and should be placed between „\$\$\$” - AIPP account numer must be in NRB standard, and should be placed between „\$\$\$” Ex: \$\$\$1234567890123456\$\$\$???3711602244780500000001395???

2.5.1 Example of Direct debit record

210,20171110,1030694,11602202,0,"5211602202000000030439438","65124010371111001050356932",,,,,,"DLUZNIK NR 9999|01-000 WARSZAWA|ZARYNA
2A",0,12401037,"/NIP/8881663270/IDP/123456789012345|67890/TYT/A234567890123456789012345|B234567890123\$\$\$1234567890123456\$\$\$|???14116022443456000123456789???",,,,,,"01
",,,,,

2.6 Direct Debit VAT specifics

Below are listed Direct Debit VAT specifics differing from Elixir O base structure:

Field description Field identified in order by	Field required in order?	Format and Validation	Mapping to fields existing on Millenet order entry form	Examples
Order Title Position 12	Mandatory Field within " "	Order title is merged text (merged Part1, Part2, Part3), divided in four 35 characters long subfields. Each subfield is delimited with pipe () character (HEX 7C)		"/NIP/5260212931/IDP/54733232AF33 /TXT/PAYMENT FOR ELECTRICITY" or "/IDP/54733232AF33"
<ul style="list-style-type: none"> Part 1 VAT amount included in transaction amount preceded by code word /VAT/ 	Mandatory	/VAT/ 10n,2n Field value greater than 0 and less or equal to value of field amount (Item 3)	Kwota VAT	/VAT/ 213,00 For domestic transfer VAT amount equals Amount (Item 3) means that only VAT amount will be sent
<ul style="list-style-type: none"> Part 2 Recipient or payer number * preceded by a code word /IDC/ 	Mandatory	/IDC/ 14x	Numer NIP	Recipient or payer number /IDC/ 1111111111
<ul style="list-style-type: none"> Part 3 VAT invoice number ** preceded by the code word /INV/ 	Mandatory	/INV/ 35x	Numer faktury VAT	Numer faktury VAT /INV/ K104737386
<ul style="list-style-type: none"> Part 4 Payment Identification proceeded with /IDP/ identifier 	Mandatory	/IDP/ 20x	Payment Identification	/IDP/ 54733232AF33
<ul style="list-style-type: none"> Part 5 Payment title preceded by a code word /TXT/ 	Optional	/TXT/ 33x	Tytuł przelewu	/TXT/ N17091400303
Reconciliation code/AIPP account number	Optional		Transaction id/AIPP account number	Part 5: - Reconciliation code may contain up to 16 characters and should be placed between „\$\$\$” - AIPP account numer must be in NRB standard, and should be placed between „\$\$\$” Ex: \$\$\$1234567890123456\$\$\$???3711602244780500000 0001395???

*the number by which the supplier of the goods or service provider is identified for tax purposes or - for the "fast" 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 tax purposes or - for payments related to VAT invoices - the number by which the recipient of the goods or the customer is identified for tax purposes or - where funds are transferred to the VAT Accountant's VAT Account kept by the same bank - is the holder for tax purposes

** number of VAT invoices (including corrective invoices) or - for "fast" returns made by the tax office - the period for which the refund is requested or - in the case of an intra-Community acquisition of goods - the amount of the document relating to the payment issued by the payer; to the VAT account of the holder of the VAT account kept in the same bank - the words "Przekazanie własne"

2.6.1 Example of Direct debit VAT record

210,20171110,1030694,11602202,0,"5211602202000000030439438","65124010371111001050356932","", "DLUZNIK NR 9999 | 01 -000 WARSZAWA | ZARYNA
2A",0,12401037,"/VAT/3,55/IDC/8881663270/INV/123/|5/2017/IDP/12345678901234567890/TXT|/A234567890123456789012345678901234567890123456789
???", "", "", "53", ""

2.7 Postal order specifics

Below are listed Postal order specifics differing from Elixir O base structure:

Field description Field identified in order by	Field required in order?	Format and Validation	Mapping to fields existing on Millenet order entry form	Examples
Counterparty Account Position 7	Mandatory Field within " "	empty	Not mapped	
Counterparty name and address Position 9	Mandatory Field within " "	2*35x		"Counterparty Name1 Counterparty Name2 " or "Counterparty Name1 Counterparty Name2"
<ul style="list-style-type: none"> Subfield 1 Counterparty Name1 	Mandatory	35x	Counterparty Name. Subfields 1-2 are merged into one Counterparty Name field.	
<ul style="list-style-type: none"> Subfield 2 Counterparty Name2 (continuation) 	Optional	35x	Counterparty Name cont.	
Order Title Position 12	Mandatory Field within " "	2*35x		
<ul style="list-style-type: none"> Subfield 1 Order title 1 	Mandatory	35x	Order Title. Subfields 1-2 are merged into one Order Title field.	
<ul style="list-style-type: none"> Subfield 2 Order title 2 	Optional	35x	Order Title cont.	
Annotations Position 16	Mandatory Field within " "			"KWIATOWA 19 00-950 WARSZAWA"
<ul style="list-style-type: none"> Subfield 1 Annotations 1 	Mandatory	35x	Counterparty Street	KWIATOWA 19
<ul style="list-style-type: none"> Subfield 2 Annotations 2 	Mandatory	2!n-3!n	Counterparty Post Code	00-950
<ul style="list-style-type: none"> Subfield 3 Annotations 3 	Mandatory	28x	Counterparty Town	WARSZAWA
<ul style="list-style-type: none"> Subfield 4 Annotations 4 / Reconciliation code 	Optional	???16x???	Reconciliation code may contain up to 16 characters, and should be placed between "\$\$\$"	example of reconciliation code: \$\$\$REF1234567\$\$\$\$

2.7.1 Example of Postal order record

110,20070719,87900,,0,"7011602202000000085305806", "", "", "PIOTR NOWAK | | |",0,0,"WYPŁATA ODSZKODOWANIA|POLISA 32134/2004| |", "", "", "61", "KWIATOWA 19|00-950|WARSZAWA"

