

# MT 100 File Format for Poland

Usage Guideline for  
SEPA and International Credit transfers

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# 1 Introduction

This usage guideline describes how the generic format MT100 can be used to initiate SEPA and International Credit Transfers from accounts held in Poland.

The file format can be uploaded in the file-based channels:

- InsideBusiness Connect
- SwiftNet/FileAct
- Ebics Global

## 2 General

- A MT100 file contains a header block and one or more transaction blocks
- Each transaction block starts with the field :20:
- The separator between the transaction blocks is an empty line
- The total number of transactions in the file cannot exceed 500.00
- Only SEPA and International transactions are supported via this format. Polish local payments are not supported
- The international transactions need to be initiated to a beneficiary containing IBAN/BBAN account number and BIC
- Urgent SEPA and International payments can be requested by providing specific information in the field :72:
- International payments initiated Polish ordering account to Polish beneficiary account in amounts denominated in foreign currencies (non PLN) are supported
- The negotiated FX rate can be indicated in the field :72:
- All the transactions are processed as single transactions. Batch processing (one global debit from the account) is not available
- The MT100 files sent to ING Bank must use UTF-8 encoding
- Following characters are supported:
  - 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
  - / - ? : ( ) . , ' +

### 3 Format layout

| HEADER BLOCK      |                                      |             |  |
|-------------------|--------------------------------------|-------------|--|
| Tag               | Field name                           | Description | Comments   |
| :01:              | <b>Customer Reference</b>            | M 16 a      | A file reference   |
| :02:              | <b>Total Amount</b>                  | M 17 n      | This is the sum of amounts of all transfers in field :32A: |
| :03:              | <b>Total Count</b>                   | M 5 n       | The number of transactions in the file                     |
| :04:              | <b>Ordering Party Bank ID</b>        | M 11a       | Ordering party's Swift or Sort/bank Code                   |
| :05:              | <b>Ordering Party Name (4 lines)</b> | M 4*35a     | Name and address of ordering party                         |
| :06:              | User number                          | O 8a        |  |
| :07:              | File Name                            | O 8a        |  |
| TRANSACTION BLOCK |                                      |             |  |
| :20:              | <b>Customer/Sender's Reference</b>   | M 20 an     | Any text to identify the transaction                       |
| :32:              | <b>Execution Date</b>                | M           | 6n<br>Date of execution in YYMMDD format                   |
|                   | <b>Currency</b>                      |             | 3 a<br>Currency – ISO code                                 |
|                   | <b>Amount to be debited</b>          |             | 15 n<br>Amount with comma (,) as a decimal character       |

|       |  |                                    |                          |   |
|-------|--|------------------------------------|--------------------------|---|
| :50:  | <b>Ordering Customer</b><br>(4 lines)  | 4*35a                              |                          | Name and address of the ordering customer                                     |
| :52A: | <b>Ordering party</b><br>Line 1 – prefix always /D/  | M,                                 | 34a                      | Account no. in IBAN format with PL at the beginning                           |
|       | Ordering Bank code   |                                    | 8a                       | BSC of Ordering party bank  |
| :53A: | Intermediary Bank Swift Code   | O, 11a                             |                          |   |
| :53D: | Intermediary Bank Account number   | O, /34a                            |                          |   |
|       | Intermediary Bank Name, address and city   | 4*35a                              |                          |   |
| :57A: | <b>Beneficiary Bank SWIFT</b>  | M, 11a                             |                          | Beneficiary bank SWIFT code   |
| :59:  | <b>Beneficiary Account and Customer data:</b> 2 lines ben. name, one line address, one line city | M                                  | /34a                     | Account number in IBAN or BBAN format. IBAN to be used for all IBAN countries |
|       |  |                                    | 4*35a                    |   |
| :70:  | <b>Payment details</b>   | M, 4*35a                           |                          |   |
| :71A: | <b>Details of Charges</b>  | M, 3a                              |                          | BEN (beneficiary), OUR (ordering party) or SHA (shared)                       |
| :72:  | <b>Suppl. Information</b>  | O, a, 3x35a, sequence is mandatory | Chgs acct                | Account number for fees   |
|       |  |                                    | Negotiated FX rate       | Ex: TKNCZK0,1683  |
|       |  |                                    | Urgency of the transfers | Ex: TKDW170512<br>Indicated that the credit transfer is urgent                |

|       |                      |   |  |
|-------|----------------------|---|--|
| :77B: | Regulatory Reporting | O |  |
|-------|----------------------|---|--|

**Abbreviations in the table**

M = Mandatory

O = Optional

A= alphanumerical (A-Z, 0-9)

N = Numerical 0-9

## 4 File sample

```

:01:245
:02:3001,88
:03:2
:04:10500086
:05:ALFA COMPANY POLAND SP. Z O.O.
UL. POZIOMKOWA 12
55-075 RZESZOW
:06:
:07:

:20:2
:32A:061013EUR2000,88
:50:TEST COMPANY POLAND SP. Z O.O.
UL. POZIOMKOWA 31
55-075 RZESZOW
:52A:/D/PL94105000861000002322675055
10500086
:53A:NDEASESS
:57A:ARABATWW
:59:/AT921904111111122222
FRANZ HAAS WAFFELMASCHINEN
PRAGER STRASE 124
WIEN
SE
:70:INV 90062721
CZEKOLADKI
:71A:OUR
:72:PL94105000861000002322675055
TKNEUR3,234
TKDW121107

:20:2
:32A:061013USD1000,00
:50:TEST COMPANY POLAND SP. Z O.O.
UL. POZIOMKOWA 31
55-075 RZESZOW
:52A:/D/PL94105000861000002322675055
10500086
:53A:BACAADAD
:57A:WIREDEM1XXX
:59:/DE42370400440111112222
PIASTEN SCHOKOLADENFABRIK
HOFMANN GMBH CO KG
POSTFACH 205
DE

```



:70:INV 90062721  
CZEKOLADKI  
:71A:BEN

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