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PLI File Format Poland

USAGE GUIDE FOR DOMESTIC CREDIT TRANSFERS AND
DIRECT DEBITS

Version 3.4



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1 Introduction

This usage guideline describes the specific details of the Polish local file format PLI used to upload Domestic Credit Transfers and Direct Debits

The file format can be uploaded in the channels:

- InsideBusiness Payments
- InsideBusiness Connect
- SwiftNet/FileAct
- Ebics Global

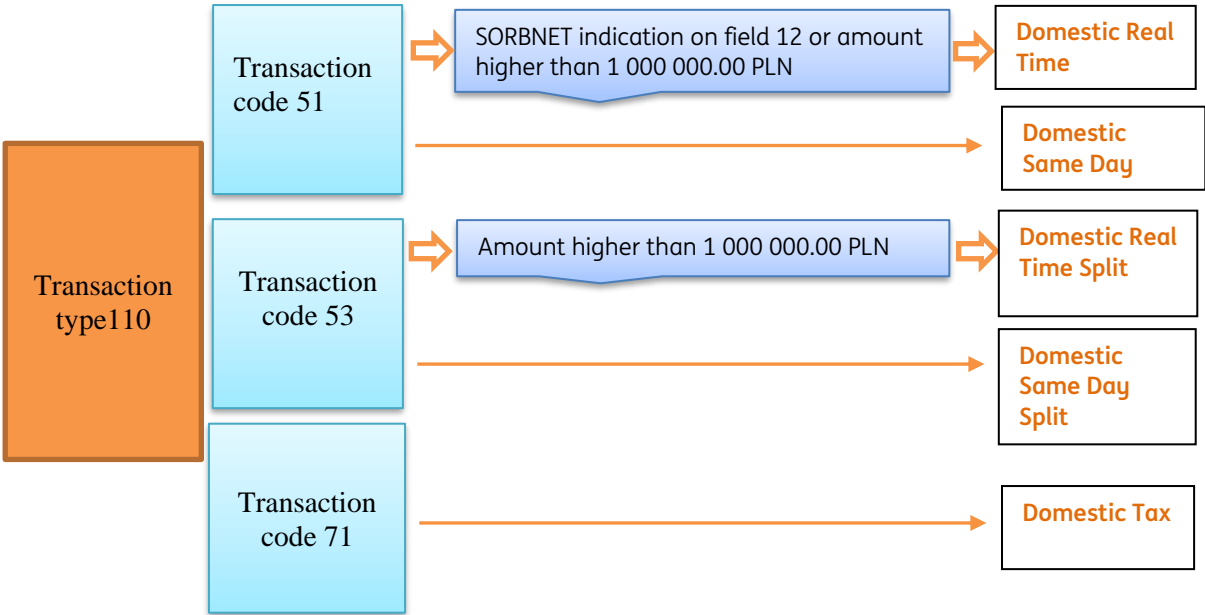
1.1 General about PLI format

- The PLI files sent to ING Bank must use UTF-8 encoding
- Polish characters are supported
- Both Domestic Credit Transfer and Direct Debit cannot be uploaded in the same file. Separate files need to be used.
- A PLI file contains no header and no footer
- Each row in the file is a transaction
- The fields are separated by comma (,) character. The text (alphanumerical) fields are closed in inverted commas (" "). **Inverted commas are not counted in the length of the field**
- The subfields of the main fields "Ordering party", "Beneficiary" and "Description of a payment order" are separated by the pipe (|) character.
- Each payment order starts with the transaction type number: 110 for Credit transfer and 210 for Direct Debit
- After each transaction record there is an end of line character <CR><LF>
- A file must not exceed 2499 transactions for straight through processing. A file with 2500 transaction will need manual release.
- The total number of allowed transactions in the file is 9.999 for InsideBusiness Payments and 5000 for the other channels. Files exceeding this number are rejected.
- The transactions are processed as single transactions. Batch processing (one global debit on the account) is not available.
- The owner of the PLI format is the Polish clearing house KIR (Krajowa Izba Rozliczeniowa S.A.)
- 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
/ - ? : () , ' +
- InsideBusiness Payments automatically replaces non-supported characters in payment files that are imported via file import.

2 Format Description: Domestic Credit Transfer

2.1 Payment types

- The payment types available for the credit transfers are: Domestic Same Day, Domestic Real Time and Domestic Tax. Both Domestic Same Day and Domestic Real Time support the Split payments mechanism.
- The Domestic Real Time payments are processed via the high value SORBNET system, provided by the National Bank of Poland .
- The low value payments are sent via the Elixir system operated by the Polish clearing house KIR



2.2 Format Layout

Field	Field Description	M/O	Format
1	<p>Transaction type</p> <p>Always 110 for credit transfers. It is used for all domestic payment types: Domestic Same Day, Domestic Urgent, Split, Split Urgent and Tax</p>	M	3n
2	<p>Payment execution date</p> <p>Date provided in the file can be 5 days in the past and 365 days in the future. When the execution date is in the past, ING will enrich the execution date to the date the file is received by the bank.</p>	M	YYYYMMDD
3	<p>Amount</p> <p>Digits [0-9] Amount will be reported with no decimal separator. Example: amount 29875283 (indicates 298752.83 PLN)</p>	M	15 n
4	<p>Ordering Bank's code</p> <p>Always 8 digits, from 3rd to 10th position of the 26-digits of the ordering account number Example: 10500086</p>	M	8 n
5	<p>Not used.</p> <p>Constant value "0"</p>	M	1n
6	<p>Ordering party account number in inverted commas</p> <p>NRB standard: (2 digits for control number, 8 digits for bank code, 16 digits for account number) Example : "94105000861000009031146070"</p>	M	34 a
7	<p>Beneficiary account number in inverted commas</p> <p>NRB standard: (2 digits for control number, 8 digits for bank code, 16 digits for account number) Example : "83124010371111001067280198"</p>	M	34 a
8	<p>Ordering party's name and address in inverted commas</p> <p>Each line is separated with " " The subfields are separated from each other by a pipe delimiter " " Each subfield occurrence is mandatory.</p> <p><i>Line 1 - name</i></p> <p><i>Line 2 - name</i></p> <p><i>Line 3 - street and street number</i></p>	M	4*35 a

	<i>Line 4 -town and post code</i>		
9	<p>Beneficiary's name and address in inverted commas</p> <p>The subfields are separated from each other by a pipe delimiter " "</p> <p>Each subfield occurrence is mandatory.</p> <p><i>Line 1- name</i></p> <p><i>Line 2 - name</i></p> <p><i>Line 3 - street and street number</i></p> <p><i>Line 4 -town and post code</i></p>	M	4*35 a
10	<p>Not used.</p> <p>Constant value "0"</p>	M	1 n
11	<p>Beneficiary's Bank Code</p> <p>Always 8 digits, from 3rd to 10th of the 26-digits of the beneficiary account number</p> <p>Example: 12401037</p>	M	8 n
12	<p>Description of a payment order in inverted commas</p> <p>Each subfield is separated with pipe delimiter " ".</p> <p>This field contains the specific required information about the different payment types.</p> <p>For Split and Tax, details must be entered in the structured format, please see instruction on page 7-8.</p> <p>A Regular Domestic Payment (no Split, no Tax) can be instructed as a Real Time payment by providing the information "SORBNET" in the subfield DESCRIPTION_OF_A_PAYMENT_4, which is a free text field.</p> <p>DESCRIPTION_OF_A_PAYMENT_1</p> <p>DESCRIPTION_OF_A_PAYMENT_2</p> <p>DESCRIPTION_OF_A_PAYMENT_3</p> <p>DESCRIPTION_OF_A_PAYMENT_4 May contain the word SORBNET to request an urgent domestic transfer</p>	M	4*35 a
13	<p>Empty field</p> <p>Only inverted commas</p>	M	"" followed by comma
14	<p>Empty field</p> <p>Only inverted commas</p>	M	"" followed by comma
15	<p>Transaction Code</p> <p>One of the following:</p> <p>"51" for Domestic (Same Day or Urgent)</p> <p>"53" for Domestic Split</p> <p>"71" for Domestic Tax</p>	M	2n
16	<p>Reference number given by Customer</p> <p>The field is not allowed for Tax payments.</p>	O	Max 32 a

17	End of transaction record	M	<CR><LF>
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Abbreviations in the table

M = Mandatory

O = Optional

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

N = Numerical 0-9

File example

110,20180115,29875283,10500086,0,"94105000861000009031146070","83124010371
111001067280198","WARSAW WEST PARK SP. Z O.O.||PRZYOKOPOWA 33|01208
WARSZAWA","Panattoni Development Europe Sp. z ||ul. Emilii Plater 53|00-113
Warszawa",0,12401037,"FOT-17/12/072+FOT-
17/11/113|CSI17/11/008+CSI17/11/009||","","","51"

2.3 Split Payment- how to format field 12 “Description of a payment order”

A Split payment requires special code words in the “Description of the payment order” field, position 12. The code word sequence must be respected.

Position	Code word	Code word content description	M/O	Format
1	/VAT/	Code word /VAT/ followed by the VAT amount to be paid from the total instructed amount. Comma to be used as a decimal separator. Example: /VAT/213,00	M	(/VAT/+) 10n,2n
2	/IDC/	Code word /IDC/ followed by the tax identification of the creditor Example: /IDC/111111111	M	(/IDC/+) 10a
3	/INV/	Code word /INV/followed by the invoice number Example: /INV/INV/FV-201701	M	(/INV/+) 35a
4	/TXT/	/TXT/ Free text Example: /TXT/zaliczka	O	(/TXT/+) 33a

File example:

110,20171124,403595,10501038,0,"29105010381000002201994791","5010500086100000
2273635771","ORDERING_PARTY_NAME|THE_REST_OF_ORD_PTY_NAME|ORD_PTY_STREET|W
ARSAW","CHARLES_PARKER||UL._ZIELONA_12|02022_WARSZAWA",0,10500086,"/VAT/213,0
0/IDC/1111111111/INV/FV-2|//01701/17/TXT/zaliczka","","","53"

2.4 Tax Payment-how to format field 12 “Description of a payment order”

A Tax payment requires special code words in the “Description of the payment order” field, position 12.

- The Payment Description field may consist of 4 subfields of maximum 35 characters each.
- Following code words are allowed: /TI/, /OKR/, /SFP/, /TXT/. The exact sequence /TI/, /OKR/, /SFP/, /TXT/ is mandatory.
- If the sum of all characters in code words and their contents is longer than 35 signs, after 35th sign there should be the subfield delimiter pipe (“|”) character, then the continuation double forward slash (“//”) character and the rest of the payment description.
- The forward double slash (“//”) character determines that following content is the rest of information from previous line.
- The subfields need to be separated by the subfield delimiter, pipeline (“|”)
- The pipeline (“|”) character is not counted, that’s why it may be on 36th, 72nd and 108th place when the subfield is using up the 35 dedicated characters
- The subfield delimiter (“|”) characters need to be followed by characters different than space (e.g. continuation characters).
- The forward slash “/” character cannot be used as the content of the code word.

Position	Code word	Code Word Validation	M/O	Format Code word and Content
1	/TI/	<p>Debtor’s Identification Type and Identification number</p> <p>Code word /TI/ followed by 1 character for Debtor’s Identification Type and max 14 characters for debtor’s identification number</p> <p>N - NIP (10 digits) P – PESEL (11 digits) R – REGON (9 or 14 digits) 1 – ID Card Number(max. 14 characters) 2 – Passport number (max. 14 characters) 3 – Other document (max.14 characters)</p> <p>Ex: /TI/N6571112238</p>	M	Max 15 characters (/TI/+) 1 a + 9-14 n
2	/OKR/	<p>Liability Period - year, period type, period number and month</p>	M	Max 7 characters (/OKR/+)

		<p>Code word /OKR/ followed by two digits for the year, one digit for period type, two digits for period number and two digits for month.</p> <p>Year When the year is “00” the subfields afterwards are not used.</p> <p>Period type, as follows: R – year P – half year K – quarter M – month D – 10 days J – day</p> <p>Period number Depends on Period type – M (01 to 31); R (empty); K(01, 02, 03 or 04); D (01, 02 or 03); J (01 -31)</p> <p>Month Mandatory in case period type is D or J. Values from 01 to 12 – number of month.</p> <p>Example: /OKR/08M09</p>		2a+1a+2a+2a
3	<u>/SFP/</u>	<p>Tax Declaration Type</p> <p>Code word /SFP/ followed by codes related to dedicated tax office accounts, variable length</p> <p>For the entire list of SFP codes, consult your tax authorities as it is modified from time to time.</p> <p>Example: /SFP/CIT2</p>	M	7 characters (/SFP/+) 7 a
4	<u>/TXT/</u>	<p>Free text Code word /TXT/ followed by free text</p> <p>Example: /TXT/Free text</p>	O	40 characters (/TXT/+) 40 a

File example:

110,20171120,3,10500086,0,"03105000860000390201994867","611010140100477622210
00000","Good Company|Sp. z o. o.|Piłsudskiego 3|47-220 Kędzierzyn-Koźle","Urząd
Skarbowy w Kędzierzynie Koźlu||Piotra Skargi 19|47-220 Kędzierzyn-
Koźle",0,10101401,"/TI/N6571112238/OKR/08M09/SFP/CIT2/|TXT/Zaliczka CIT8||","","","71"
"/TI/N6342750606/OKR/18M01/SFP/SADN/|TXT/2502022018634275060623543900.TX|/T|"
"/TI/N7891635487/OKR/0/SFP/CIT-10|"

3 Format description: Direct Debit

3.1 Direct Debit types

- Direct Debit B2B and B2B with Split mechanism are available
- You may choose to initiate Direct Debit with Split mechanism. Split is not mandatory
- A DD mandate is required and needs to be signed and registered with ING Poland before starting using the DDs
- A Global Credit is possible but it needs to be requested when the mandate is signed
- The DD is processed via the Elixir clearing system

3.2 Format Layout

Field	Field description	M/O	Format
1	Transaction type Always 210 for Direct Debits	M	3n
2	Due date Date can be 5 days in the past and 365 days in the future.	M	YYYYMM DD
3	Amount grosz (no comas)	M	Number {1-15}
4	Ordering Bank's code Always 8 digits, from 3rd to 10th position of the 26-digits of the ordering account number Example: 10500086	M	8n
5	Field for internal use. Constant value "0"	M	1n
6	Creditor's account number in inverted commas NRB standard: (2 digits for control number, 8 digits for bank code, 16 digits for account number) Example : "94105000861000009031146070"	M	34a (,,not counted)
7	Debtor's account number in inverted commas This is the counterparty. NRB standard: 2 digits for control number, 8 digits for bank code, 16 digits for account number) Example : "83124010371111001067280198"	M	34a (,,not counted)
8	Ordering party account number in inverted	M	4*35a

	<p>commas</p> <p>NRB standard: (2 digits for control number, 8 digits for bank code, 16 digits for account number)</p> <p>Example : "94105000861000009031146070"</p>		(,, not counted)
	Line 1 and 2 - name		
	Line 3 - street and street number		
	Line 4 -town and post code		
9	<p>Debtor's name and address</p> <p>The subfields are separated from each other by a pipe delimiter " "</p> <p>Each subfield occurrence is mandatory.</p>	M	4*35a (,, not counted)
	Line 1 and 2 - name		
	Line 3 - street and street number		
	Line 4 -town and post code		
10	<p>Field for internal use</p> <p>Constant value "0"</p>	M	1n
11	<p>Debtor bank's code)</p> <p>This is the counterparty bank</p> <p>Always 8 digits, from 3rd to 10th of the 26-digits account number in the field "Beneficiary account number".</p> <p>Example: 12401037</p>	M	8n
12	<p>Description of a payment order</p> <p>This field contains the specific required information about the direct debit or split direct debit. Each subfield is separated with pipe delimiter " ". The sequence is mandatory of the code words is mandatory.</p> <p>Non Split Direct Debit requires following mandatory details:</p> <p>Example</p> <p>/NIP/1234567890/IDP/ABC12345678901234567/TXT/description of the payment</p> <p>/NIP/10a This is the Tax ID of the creditor</p> <p>/IDP/20a Payment identification,</p> <p>/TXT/33a free text Optional</p> <p>Split Direct Debit requires following mandator details:</p> <p>/VAT/10n,2n VAT Amount to be paid from the</p>	M	4x35a (,, not counted)

	total amount		
	/IDC/10a Tax identification of the creditor		
	/INV/35a VAT Invoice Number.		
	/IDP/20a Payment identification, as registered on the mandate.		
	/TXT/33a Details of Payment.		
13	Empty field (only inverted commas) If any data is reported, Reject the payment	M	"" followed by comma
14	Empty field (only inverted commas) If any data is reported, reject the payment	M	"" followed by comma
15	Transaction Code "01" for Direct Debit "53" for Split Direct Debit	M	2a
16	Reference number given by customer	0	Max 32a
17	End of transaction record	M	<CR><LF >

File example:

210,20171124,403595,10501038,0,"29105010381000002201994791","5010500086100000
2273635771","ORDERING_PARTY_NAME|THE_REST_OF_ORD_PTY_NAME|ORD_PTY_STREET|W
ARSAW","CHARLES PARKER||UL. ZIELONA 12|02-
022_WARSZAWA",0,10500086,"/VAT/213,00/IDC/1111111111/INV/FV-
2//0170117/IDP/direct2/TXT/zaliczka|",",",",",53"

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