

File format description of Polish Domestic Payments PLI (PLD, PLE, PLS)

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1. File format description of Polish Domestic Payments

1.1 GENERAL INFORMATION ABOUT POLISH DOMESTIC PAYMENTS FILE FORMAT

This document explains formats of Polish Domestic Payment files used in Bank BPH corporate electronic banking systems and is intended for use by creators of interfaces from ERP system to BusinessNet.

PLI (PLD, PLE, PLS) file format is in accordance with message structure developed by KIR (National Clearing House) and is compatible with "BPH Integrator" certified ERP systems.

1.1.1 ORDER TYPES IN POLISH DOMESTIC PAYMENTS FILE

Different order types (standard payment order, social security payment, tax payment, direct debit) are distinguished by combination of three indicators: Transaction type, Transaction classification and File extension. See details in table below:

Order type	Transaction type	Transaction classification	File extension	Remarks
Payment order (ACH payment)	110	51	PLI	Standard payment order via Elixir ACH system
Large amount payment order (RTGS payment)	110	51	PLS	Large amount payments (RTGS payment) via SORBNET RTGS system
Social security payment (ZUS)	120	51	PLI	Special rules for ZUS social security payment details apply
Tax payment Option1	110	71	PLI	Special rules for tax payment details apply
Tax payment Option2	110	51	PLE	Special rules for tax payment details apply
Direct debit	210	01	PLD	Special rules for direct debit details apply

1.1.2 GENERAL RULES APPLYING TO PL* PAYMENT FILES

- PL* file does not contain header nor footer, each line is one order
- More than one payment order record is allowed in the file. After each transaction record there is end of line character <CR><LF>;
- Code page CP852 should be used for Polish special characters.
- Text fields are in inv. commas "". The fields are delimited with coma character (.). If a field consists of more than one line (within one field) - each line is delimited with | character (ASCII HEX 7C).

Key to columns in the description of the records

Status	M- mandatory, O - optional
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Format	
n	only digits
a	only letters
c	alphanumeric
x	any allowed characters*

Example

2n - exactly 2 digits

3!a - exactly 3 letters

4*35x - 4 lines up to 35 characters

*Allowed characters are as follows:

0-9

a-z

A-Z

\$%&*() - + {} ' / , .

Polish special characters in CP 852

Character: q ć ę ł ń ó ś ź ż Ź Ą Ć Ę Ł Ń Ó Ś Ź Ż

HEX: a5 86 a9 88 e4 a2 98 be ab a4 8f a8 9d e3 e0 97 bd 8d

1.2 FILE FORMAT

1.2.1 FORMAT DESCRIPTION OF STANDARD DOMESTIC PAYMENT FILE *.PLI

Nr/ Field	Status	Format	Description
1/ Transaction type	M	3!n	Transaction type: 110 = Payment order or tax payment 120 = Social security ZUS payment 210 = Direct debit
2/ Execution due date	M	8!n	Execution due date in format RRRRMMDD E.g. 20030403
3/ Amount	M	15n	Amount without decimal separator E.g. 531200
4/ Ordering party bank BSC	M	8!n	BSC (Bank Sorting Code) of ordering party E.g. 10600076
5/ Null field	M	1!n	Null field. Always "0"
6/ Ordering party account	M	26!n	Ordering party account in NRB standard. E.g. 79106000760000300006723906
7/ Beneficiary account number	M	26!n	Partner/ Beneficiary account number in NRB standard (26 digits without commas, spaces, etc) E.g. 44106000760000300006732490
8/ Ordering party name and address	M	4*35x	Lines are separated with „ ” (Hex 7C). "Name 1 Name2 Street Town" E.g. "ZAKLADY WYTWÓRCZE KINESKÓPOW UL. STOKROTKI 15/86 00-870 WARSZAWA"
9/ Beneficiary name and address	M	4*35x	Lines are separated with „ ” (Hex 7C). Name 1 Name2 Street Town E.g. "OPAKOWANIA SP. Z O.O. UL. ROMAŃSKA 24 80-253 GDAŃSK"
10/ Null field	M	1!n	Null field. Always "0"
11/ Beneficiary bank BSC	M	8!n	BSC (Bank Sorting Code) of beneficiary E.g. 10600076
12/ Payment details	M	4*35x	Lines are separated with „ ” (Hex 7C). E.g. "ZAPLATA ZA OPAKOWANIA DO KINESKOPOW 17 I 21 CALI Z NADRUKIEM LOGO FIRMY FVT 2368/2989283/2002 333" Note: Special formatting rules apply when filling in payment details for Tax payment, social security ZUS payment and direct debit. See below tables for details.
13/ Empty field	M	0	""
14/ Empty field	M	0	""

15/ Transaction classification	M	2ln	"51" for payment order or social security ZUS payment "01" for Direct debit „71” for tax payment
16/ Customer -to-bank information	O	6*35x	Customer to bank information. This information will not be forwarded to beneficiary and is partially returned on the statement. Lines are separated with „ ” (Hex 7C).
	O	35x	Subfield 1: Customer reference/Reconciliation code1. Returned on MT940/942 statement in line :61: subfield 7 (due to format of subfield 7 in line :61: only first 16 characters are placed there) and to line :86: subfield <61 in MT940/942
	O	35x	Subfield 2: Reconciliation code2: (Transaction ID, ERP ledger, etc.) for reconciliation of sent orders in ERP system. This information is copied to line :86: subfield <62 in MT940/942
	O	35x	Subfield 3: Reconciliation code3 :(Transaction ID, ERP ledger, etc.) for reconciliation of sent orders in ERP system. This information is copied to line :86: subfield <64 in MT940/942
	O	3*35x	Subfields 4, 5, 6 are not processed by bank nor returned or MT940/942 statement

1.2.1.1 EXAMPLE OF PLI FILE WITH 3 STANDARD PAYMENT ORDERS

110,20030826,531200,10600076,0,"72106000760000320000546101","261110127100009
99999874157","ZAKLADY WYTWÓRCZE KINESKOPÓW||KWIATOWA 15|00-870
WARSAWA","OPAKOWANIA SP. Z O.O.||UL. ROMAŃSKA 24|80-253
GDAŃSK",0,11101271,"ZAPLATA ZA OPAKOWANIA DO KINESKOPÓW|17 I 21 CALI Z
NADRUKIEM LOGO FIRMY|FVT
2368/2989283/2002|","","51","REFERENCJE|TRANS65348261|OPAKOWANIA"
110,20030826,88563,10600076,0,"72106000760000320000546101","1111602202000000
0060819897","ZAKLADY WYTWÓRCZE KINESKOPÓW||KWIATOWA 15|00-870
WARSAWA","TUIR RELIANCE||DŁUGA 70/71|80-831 GDAŃSK",0,11602202,"SKŁADKA
UBEZP.TYT.UMOWA
NR.|F318001/2003||","","51","REFERENCJE|TRANS65348262|TUIRREILAN"
110,20030826,150000,10600076,0,"72106000760000320000546101","031060007600004
09930102204","ZAKLADY WYTWÓRCZE KINESKOPÓW||KWIATOWA 15|00-870
WARSAWA","SPEDYTOR SP. Z O.O.||WYNALAZEK 6|02-787
WARSAWA",0,10600076,"ZAPLATA ZA WYSYLKE TOWARU DO|NL DIGITAL, EINDHOVEN,
HOLLAND|LPIEC 2003|FVT
2323/0393/2002|","","51","REFERENCJE|TRANS65348263|SPEDYTOR"

1.2.2 TAX PAYMENTS

Tax payments are distinguished by following indicators:

- Transaction type: 110
- Transaction classification: 71
- File extension: PLI
- Special rules for tax payment details apply (see details below).

1.2.2.1 TAX PAYMENT DETAILS STRUCTURE (OPTION 1 – *.PLI FILE)

Name of subfield	Status	Format	Description of subfield
/TI/ Identification type and ID number	M	/TI/1!c14c	Type and number of Identification of the payee N-NIP, R-Regon P-Pesel 1- Series and number of Polish Identity card 2- Series and number of passport 3- Other type of ID document E.g. /TI/N6750000384
/OKR/ Period - Year, type of period and number of period for which payment is made	M	/OKR/2!n1!a4n	Period: Year, type of period and number of period for which payment is made R – year K – quarter M – month D – decade J – day 0 – (zero) – no period. Used for payments not related to periods E.g. tax for October 2002: /OKR/02M10 E.g. tax for whole year 2003 /OKR/03R
/SFP/ Tax form	M	/SFP/6c	Tax form: PIT37, VAT7, CIT2, AKC2A, CIT, VAT, AKC, GL, KP, PPE, PN, SD, PCC, OS, INNE. Please note that both forms (PIT37 and PIT-37 are correct) E.g. /SFP/PIT37
/TXT/ Description	O	/TXT/40x	Description. Free text explaining payment up to 40 characters E.g. /TXT/ROAD TAX
			Full example of tax payment details: /TI/N6750000384/OKR/02M10/SFP/PIT37 /TXT/ROAD TAX PLEASE NOTE: If part of the subfield at the end of payment details line must be cut and put to following line, this line starts with // (two slashes Hex 2F). /TI/P02070803628/OKR/02M10/SFP/PIT3 //7/TXT/ROAD TAX

1.2.3 EXAMPLE OF FILE WITH 1 TAX PAYMENT (OPTION 1 – *.PLI FILE)

110,20030301,34500,10600076,0,"79106000760000300006723906","6910101270000459
2221000000","ZAKŁADY WYTWÓRCZE KINESKOPÓW||UL. STOKROTKI 15/86|00-870
WARSZAWA","URZĄD SKARBOWY KRAKÓW STARE MIASTO||GRODZKA 65|31-001
KRAKÓW",0,10101270,"/TI/N6750000384/OKR/02M10/SFP/PIT37|/TXT/DEC.
RYCZAŁT||","","","71"

1.2.4 ALTERNATIVE FORMAT OF TAX PAYMENT DETAILS (OPTION 2 - *.PLE FILE)

In alternative format of tax payment details consecutive fields are in separate lines.

Name of subfield	Status	Format	Description of subfield
Identification type and ID number	M	1!c14c	Type and number of Identification of the payee See details in table above E.g. N6750000384
Period	M	2!n1!a4n	Period - Year, type of period and number of period for which payment is made See details in table above Eg. 02M10
Tax form	M	6c	Tax form See details in table above Eg. PIT-37
Description	O	35x	Description. See details in table above E.g. ROAD TAX
			Full example of tax payment details: N6750000384 02M10 PIT37 ROAD TAX

1.2.5 EXAMPLE OF FILE WITH 1 TAX PAYMENT PAYMENT DETAILS (OPTION 2 - *.PLE FILE)

110,20030301,34500,10600076,0,"79106000760000300006723906","6910101270000459
2221000000","ZAKŁADY WYTWÓRCZE KINESKOPÓW||UL. STOKROTKI 15/86|00-870
WARSZAWA","URZĄD SKARBOWY KRAKÓW STARE MIASTO||GRODZKA 65|31-001
KRAKÓW",0,10101270,"N6750000384|03M04|PIT37|DEC. RYCZAŁT",",",",",",71"

1.3 SOCIAL SECURITY ZUS PAYMENT

Social security ZUS payments are distinguished by following indicators:

- Transaction type: 120
- Transaction classification: 51
- File extension: PLI
- Special rules for ZUS payment details apply.

Social security ZUS payments are paid to three predefined accounts nationwide:

- social security (ubezpieczenie społeczne) (83101010230000261395100000);
- health insurance (ubezpieczenie zdrowotne) (78101010230000261395200000);
- work insurance fund (Fundusz Pracy i Fundusz Gwarantowanych Świadczeń Pracowniczych) (73101010230000261395300000).

1.3.1 SOCIAL PAYMENT ZUS DETAILS STRUCTURE

Name of subfield	Status	Format	Description of subfield
NIP number (1 st line of payment details)	O*	10!n	NIP number must be entered without separators (without spaces, dashes, etc) *Field „NIP number” may stay unfilled, but in this case additional Identification type and number must be filled. E.g.: 6750000384
Additional Identification type and number (2 nd line of payment details)	O*	1!c14c	Type and number of Identification of the payee *If NIP filed was filled, Identification type and number stay unfilled. If filled following rules apply: Identification type must contain P, R, 1, 2 N-NIP, R-Regon P-Pesel 1- Series and number of Polish Identity card (Dowód osobisty) 2- Series and number of passport E.g.: R350535626
Type of	M	1!c4!n2!	Field Type of payment, Declaration and Declaration

payment, Declaration type and number (3 rd line of payment details)		n2!n	number must be filled as following: Type of payment. Possible values: A, B, D, E, K, M, S, T, U If Type of payment is equal to D or E, field Declaration must be filled with six zeroes "000000"; for other payment types filed Declaration must contain year and month in format YYYYMM , where year is >1998 If Type of payment is S or M, value of field "Declaration number " is from range 01-98, for other types of payment is always "00" E.g.: S20041201
Decision number (4 th line of payment details)	O*	15x	If payment type is S or M, this field cannot be filled, for other types of payment must be filled.
			Full example for social security ZUS payment details 6750000384 R350535626 S20041201

1.3.2 EXAMPLE OF FILE WITH 1 ZUS PAYMENT

120,20030301,12200,10600076,0,"79106000760000300006723906","83101010230000261395100000","ZAKŁADY WYTWÓRCZE KINESKOPÓW||UL. STOKROTKI 15/86|00-870 WARSZAWA","ZAKŁAD UBEZPIECZEŃ SPOŁECZNYCH|SKŁADKA NA UBEZPIECZENIE SPOŁECZNE||",0,10101023,"6750000384|R350535626|S20041201|",",",",",51"

1.4 DIRECT DEBIT

Direct debits are distinguished by following indicators:

- Transaction type: 210
- Transaction classification: 01
- File extension: PLD
- Special rules for direct debit details apply.

1.4.1 DIRECT DEBIT DETAILS STRUCTURE

Name of subfield	Status	Format	Description of subfield
/NIP/ NIP number (1 st line of payment details)	M	/NIP/10!n	NIP number must be entered without separators (without spaces, dashes, etc) E.g. /NIP/6750000384
/IDP/ Payment ID (1 st line of payment)	M	/IDP/20x	Payment identification

details)			
/TYT/ Reason (2 nd line of payment details)	0	/TYT/2!n	Reason: 00= no entry 01= Telephone costs 02= RTV_contribution 03= Rent 04= Electricity bill 05= Gas bill 06= Water bill 07= insurance contribution
If /TYT/ = form 01 to 07 than period must me specified:			
/OD/ (2 nd line of payment details)	0	/OD/8!c	Since in YYYYMMDD format
/DO/ (2 nd line of payment details)	0	/DO/8!c	Until in YYYYMMDD format
If /TYT/ is different from 01 to 07 (no standard reason):			
(2 nd line of payment details)	0	23x	Payment details line 1
(3 rd line of payment details)	0	35x	Payment details line 2
(4 th line of payment details)	0	35x	Payment details line 3
			PLEASE NOTE: If part of the subfield at the end of payment details line must be cut and put to following line, this line starts with // (two slashes Hex 2F).

1.4.2 EXAMPLE OF FILE WITH 1 DIRECT DEBIT

210,20030304,57600,10600076,0,"79106000760000300006723906","5110600076000032
1000041269","TELEKOM WEST||LILIOWA|00-549 WARSZAWA","JAN KOWALSKI||KWIATOWA
23/14|02-554
WARSZAWA",0,10501416,"/NIP/6750000384/IDP/TELKOM/TYT/FS/01/0000139||",",",",",01"

2. Further information

File formats and other useful information regarding integration of BusinessNet with ERP systems can be found on website:

www.bph.pl/businessnet/erp

If you have any questions concerning file formats, ERP integration or “BPH Integrator” ERP certification program, please contact:

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