

PekaoBIZNES²⁴ – Instruction manual for users
Format of a payment file to be imported using the
MultiCash PLI template

Structure description for the MultiCash PLI file

1. General information

The PekaoBIZNES24 System distributed by Bank Pekao SA to import MultiCash PLI format uses an import file format modeled on an ELIXIR message.

The MultiCash PLI template is used to import various kinds of domestic orders (ELIXIR, ZUS, US, SORBNET).

One file may contain up to 10 000 orders from different accounts.

2. File requirements

- The file name and extension may be freely chosen for ZUS, US, ELIXIR, and for a **SORBNET order, the file extension must be PLS**;
- The System allows importing a file containing alphanumeric characters and the following characters () , . / : ; \ + ! @ # \$ % & * { } [] ? = ' " ;
- For Polish characters the following code pages are preferable¹:
 - CP-852,
 - Windows 1250,
 - ISO 8859;
- One import file may contain details of many payment orders, up to 10000;
- Each order is in a separate line ending with an end line marker <CR><LF> (enter);
- Text fields are put in quotation marks;
- Fields are separated by ',' (comma)

Markers

Field type	Format
M – obligatory field O – optional field	n – numeric field (characters 0-9) a – only letters c – alphanumeric x – alphanumeric with any characters ! – fixed field length (e.g. 3!n – always 3 digits, 3a – from 1 to 3 alphanumeric characters)

¹ * the code page should be compatible with the file being imported

3. Order types

Order type	Order code	Order classification	File extension	Notes
(Elixir) transfer order	110	51	C	Standard transfer order
SORBNET large-value order	110	51	PLS	SORBNET large-value order
Payment to ZUS (social security institution)	120	51	C	Properly formatted purpose of payment to ZUS required
Payment to US (internal revenue office)	110	71	C	Properly formatted purpose of payment to US required
Direct debit order	210	01	C	Properly formatted payment purpose for direct debit order required

4. Format description

Field no. / name	Status	Format	Description
1/ Order code	M	3!n	Relevant code for respective order type: 110 = Transfer order and payment to US 120 = Payment to ZUS 210 = Direct debit order
2/ Execution date	M	8!n	Execution date in the YYYYMMDD format E.g. 20080401
3/ Amount	M	15n	Amount without the thousand separators and the decimal comma. E.g. 531200 for the amount of PLN 5312,00
4/ Remitter's bank routing number	M	8!n	Remitter's bank routing number (BSC) E.g. 12405918
5/ Zero field	M	1!n	Zero field. Always "0"
6/ Remitter's bank account number (in the NRB standard)	M	26!n	Remitter's bank account number in the NRB standard. E.g. 76124059181111000049107911
7/ Contractor's bank account number (in the NRB standard)	M	26!n	Contractor's bank account number in the NRB standard (26 digits in one string without spaces, hyphens etc.) E.g. 5010600076000044200001089
8/ Remitter's name and address	M	4*35x	Respective lines are separated by " " (Hex 7C). E.g. "Test Company branch ul.Towarowa 15/86 00-870 WARSZAWA"
9/ Contractor's name and address	M	4*35x	Respective lines are separated by " " (Hex 7C). E.g. "Test Client SP. Z O.O. UL. Warszawska 500 80-253 GDAŃSK"
10/ Zero field	M	1!n	Zero field. Always "0"
11/ Contractor's bank routing number	M	8!n	Contractor's bank routing number (BSC) E.g. 10600076
12/ Payment purpose	M	4*35x	Four lines of details of payment – a total of 35 characters. Respective lines are separated by " " (Hex 7C). E.g. "1_line_purpose 2_line_purpose 3_line_purpose 4_line_purpose" <u>Note: For direct debit order, payment to ZUS and to US, this field has a set structure as described hereinafter.</u>
13/ Blank field	M	0	""
14/ Blank field	M	0	""
15/ Order classification	M	2!n	"51" for the field Order type = 110 and 120 "01" for the field Order type = 210 "71" for payments to US
16/ Client-Bank Information	O	1x35 4x35	Client-Bank Information Respective fields are separated by " " (pipe) 1 field as signature [reconciliation code] further 4 as notes [adn] E.g. "sygn1 adn1 adn2 adn3 adn4"

Sample order

110,20080401,10000,12405918,0,"76124059181111000049107911","50106000760000442000001089","Test Company|branch|ul.Towarowa15/86|00-870 WARSZAWA"," Test Client| SP. Z O.O | UL. Warszawska 500|80-253 GDAŃSK",0,10600076,"1_line_purpose|2_line_purpose|3_line_purpose|4_line_purpose", "", "", "51","sygn1|adn1|adn2|adn3|adn4"

5. Payments to US

- Order code: 110
- Order classification: 71
- Properly formatted payment purpose required

Format of purpose of payment to US

Subfield no. / name	Status	Format	Subfield description
/TI/ ID type and content	M	/TI/1!c14c	<p>Tax ID type and content</p> <ul style="list-style-type: none"> • N-NIP, • R-Regon • P-Pesel • 1- ID card series and number • 2- passport series and number • 3- another ID type <p>Up to 14 alphanumeric characters E.g. for NIP /TI/N6750000384</p>
/OKR/ Period – Year, period type and period no. for which the tax is paid,	M	/OKR/2!n1!a4n or /OKR/0 for an empty period	<p>Period - year, period type and period no. for which the tax is paid</p> <ul style="list-style-type: none"> • R – year (in a 2-digit format, e.g. 02 for 2002) • P– half-year • K – quarter, • M – month • D – decade • J- day • 0- (zero) no period (for payables not related to the accounting period) <p>Examples:</p> <ul style="list-style-type: none"> • 03R the payment is for corporate income tax for 2003 • 04K03 the payment is for flat rate income tax for clergymen for 3 quarter of 2004 • 03M02 the payment is for tax on goods and services (VAT) for February 2003 • 01D0207 the payment is for gambling and lottery tax for 2nd decade of July 2001, • 04J0703 the payment is for excise tax for 7 March 2004. • 0- no period (for payables not related to the accounting period)
/SFP/ Form or payment symbol	M	/SFP/6c	<p>Form or payment symbol: PIT37, VAT7, CIT2, AKC2A, CIT, VAT, AKC, GL, KP, PPE, PN, SD, PCC, OS, INNE</p> <p>E.g. /SFP/PIT37 Note: both versions: PIT37 and PIT-37 are correct.</p>
/TXT/ Identification of the payable	O	/TXT/40x	<p>Identification of the payable (document type e.g. decision, enforceable document, ruling). Any text regarding the payment. Up to 40 alphanumeric characters</p> <p>E.g. /TXT/DEC. FLATRATE</p>

Sample order

110,20080401,10000,12405918,0,"76124059181111000049107911","63101013710027982221000000","Test Company|branch|ul.Towarowa15/86|00-870 WARSZAWA","Test Client| SP. Z O.O | UL. Warszawska 500|80-253 GDAŃSK",0,10101371,"N5251010056|06M06|PIT4|DECLARATION","", "", "71"

6. Payments to ZUS

- Order code: 120
- Order classification: 51
- Properly formatted payment purpose required

Format of purpose of payment to ZUS

Subfield no. / name	Status	Format	Subfield description
Payer's NIP no. (First line of details of payment)	O*	10!n	Payer's NIP no. without separators (hyphens, spaces, etc.). E.g.: 6750000384
Supplementary ID type and value (Second line of details of payment)	O*	1!c14c	Supplementary ID type and value: *If NIP no. is provided, the field "Second ID type" and "Payer's second ID" may be left blank. If filled out, the field "Second ID type" must contain one of the following ID types: P, R, 1 or 2. If filled out, the field "Second ID type" must contain one of the following ID types: P, R, 1 or 2. The values entered must have no hyphens, spaces etc. - If the type is "P"- the ID must contain a formally correct PESEL no. - If the type is "R"- the ID must contain a formally correct REGON no. - If the type is 1 or 2 – the ID may not be blank (spaces are treated as zero content) and may not exceed 14 characters. E.g.: R350535626
Payment type, Declaration and declaration number (Third line of details of payment)	M	1!c4!n2!n2!n	The field "Payment type", "Declaration" and "Declaration no." should be filled out as follows: - "Payment type" must contain one of the following markers: A, B,D, E, M, S, T or U. - If the "Payment type" is D or E, the "Declaration" field must be filled out with six zeros "000000"; for other markers in the "Payment type", the "Declaration" field must contain the year and month in the "YYYYMM" format where the year>1998. - If the "Payment type" is S or M, the "Declaration number" field must have values from the range 01-89, for other markers in the "Payment type", the "Declaration number" field always has zeros "00". E.g.: S20051101
Decision, agreement, enforceable document number (Third line of details of payment)	O*	15x	*The "Decision, agreement, enforceable document number" field must be placed in the fourth line of details of payment. If the "Payment type" is S or M, this field cannot be field out. For other "Payment type" markers, the field must be filled out (spaces are treated as zero content) but it may contain no more than 15 characters.

Sample order

120,20080401,10000,12405918,0,"76124059181111000049107911","83101010230000261395100000","Test company|branch|ul.Towarowa15/86|00-870 WARSZAWA","Test Client| SP. Z O.O | UL. Warszawska 500|80-253 GDAŃSK",0,10101023,"6750000384|R350535626|S20051101|", "", "", "51"

7. Direct debit order

- Order code: 210
- Order classification: 01
- File extension: PLD
- Properly formatted payment purpose required

Format of payment purpose for direct debit order

Subfield no. / name	Status	Format	Subfield description
/NIP/ (First line of payment purpose)	M	/NIP/10!n	NIP E.g. /NIP/6750000384
/IDP/ (First line of payment purpose)	M	/IDP/20x	Payment ID E.g. TELKOM WEST
/TYT/ (Second line of payment purpose)	O	/TYT/2!n	Details of payment: none 01=Phone bill 02=Radio and TV service fee 03=Rent 04=Electricity 05=Gas 06=Water 07=Insurance premium installment
If /TYT/ = from 01 to 07			
/OD/ (Second line of payment purpose)	O	/OD/8!c	Starting date in the YYYYMMDD format
/DO/ (Second line of payment purpose)	O	/DO/8!c	Ending date in the YYYYMMDD format
If /TYT/ is not followed by a code from 01 to 07 (no standard payment purpose for direct debit)			
Second line of payment purpose	O	23x	Any text in payment purpose
Third line of payment purpose	O	35x	Any text in payment purpose
Fourth line of payment purpose	O	35x	Any text in payment purpose

Sample order

210,20080401,10000,12405918,0,"76124059181111000049107911", "50106000760000442000001089", "Test Company|branch|ul.Towarowa15/86|00-870 WARSZAWA", " Test Client| SP. Z O.O | UL. Warszawska 500|80-253 GDAŃSK",0,10600076,"/NIP/6750000384/IDP/TELKOM/TYT/FS/01/0000139||", "", "", "01"

8. Contact

Shall you have any further questions, please contact PekaoBIZNES²⁴ Hotline.

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