

Foreign payment in Poland Business Online

Version 2

Change log

Version	Date	Change
1	2013-10-07	Document created
2	2015-01-09	Field :57D: updated with bank codes (e.g FedWire routing No. or ABA No. for USA)
2	2015-03-25	Added details about the file name length.

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To be able to use Polish characters file must be loaded into Business Online from Polish web domain danskebank.pl

This document describes how to construct file with foreign payment records in PLA format (previously used in MultiCash system). The PLA format is based on MT103 SWIFT message.

1. Rules and requirements

- Each PLA file contains one file header and may contains several payment blocks
- Each payment block contains payment header
- One file may contain several payments
- Payment starts with "{", and ends with "-}"
- Only Basic Latin letters available (no national characters)
- File must be prepared in Windows 1250 code page
- Required file name extension .PLA
- File name cannot exceed 35 characters including the extension leaving 31 characters for the actual file name.

2. File header

PLA file starts with a file header. All fields must be placed in the file.

Format - Length and properties

- n = numeric only
- a = alphanumeric
- F = fixed field length
- V = variable field length

Fields and description	Format
<CR><LF>:01: Customer reference	16 a V
<CR><LF>:02: Total amount of all payments in the file, regardless of their currency (control sum)	17 n V
<CR><LF>:03: Number of payments in the file	5 n V
<CR><LF>:04: Swift code of Beneficiary's bank (content may be blank).	11 a V
<CR><LF>:05: Sender's name and address. Data can be written in 4 rows. Each row must be separated by <CR><LF>	4*35 a V
<CR><LF>:07: File name with PLA extension	12 a V

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3. Payment header

Each payment starts with header.

Example: {1:F012360005XXXX0005000001}{2:I100COBADEFF545XN1}{4:

<p>{1:F01 2360005XXXX nnnn nnnnnn} {2:I100 aaaaaaaaaa a 1} {4: -}</p>	<p>Fixed value. Basic Header Block Fixed value – Sender’s bank registration number File number (e.g. during the day) with the range 0001-9999 Payment number in the file with range 000001-999999 Fixed value. Application Header Block Beneficiary’s bank SWIFT code – up to 12 characters. If SWIFT code is less than 12 field must be completed with X (e.g. DEUTPLPXXXXX) Payment type: <ul style="list-style-type: none"> N - Standard transfer (default value used in Danske Bank) U - Telex payment or SWIFT express (not used in Danske Bank Poland) A - Check, announcements in free format (not used in Danske Bank Poland) B - Check, registered announcements (not used in Danske Bank Poland) C - Check, announcements by courier (not used in Danske Bank Poland) D - Check, registered announcements by courier (not used in Danske Bank Poland) E - Check for the ordering party (not used in Danske Bank Poland) F - Check for the ordering party, announcements registered (not used in Danske Bank Poland) G - Check for the ordering party, announcements by courier (not used in Danske Bank Poland) F - Check for the ordering party, announcements registered + by courier (not used in Danske Bank Poland) Fixed value. End of Application Header Block Fixed value. Start of payment block. <CR><LF>...(payment details described in chapter 4)... <CR><LF> Fixed value. End of payment block.</p>
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The payments are separated from each other by the "\$" character. Next payment starts in the same row with next {1:F01 sequence

Example:

```
{1:F012360005XXXX0005000001}{2:I100COBADEFF545XN1}{4:
:20:
...
:72:
-}$ {1:F012360005XXXX0005000002}{2:I100COBADEFF545XN1}{4:
:20:
...
...
```

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4. Payment details – field description

Format - Length and properties

- n = numeric only
- a = alphanumeric
- d = date in format YYYYMMDD
- F = fixed field length
- V = variable field length

Each field starts with <CR><LF>

Subfields may start in the same line or new one.

Field	M = Mandatory O = Optional	Format	Description
:20:	M	16 a V	Blank value or: - value NEW if group transfer or transfer with negotiated currency rate. Then field :72: must be updated. - value EXPRESS for express foreign transfer Example: :20:NEW
:32A:	M		Example :32A:130910EUR56853,26
Subfield 1	M	6 n F	Transaction date in format YYMMDD
Subfield 2	M	3 a F	Currency ISO code
Subfield 3	M	15 n V	Amount with 2 decimal places. Comma as decimal separator
:50:	M	4*35 a V	Sender's name and address. Max 4 lines separated by <CR><LF> Example: :50: SENDERS NAME SP. Z O.O. STREET 00-001 WARSZAWA
:52D:	M		Example :52D:65236000050000004550253161 65236000050000004550253161 PLN226387,42 DE DE
Subfield 1	M	26 n F	Sender's account number in BBAN format (explanation of BBAN)
<CR><LF> Subfield 2	M	26 n F	Sender's account for fee
<CR><LF> Subfield 3	M	3 a F	ISO code of currency for equivalent amount in PLN
Subfield 4	M	15 n V	Equivalent amount in PLN with 2 decimal places. Comma as decimal separator
<CR><LF> Subfield 5	M	3 a F	Statistical code. Currently statistical code is not required. Subfield should contain 3 spaces.
Subfield 6	M	12 spaces	Fixed value - 12 spaces.
Subfield 7	M	2 a F	Beneficiary's country ISO code
Subfield 8	M	1 space	Fixed value - 1 space.
Subfield 9	M	2 a F	Beneficiary's bank country ISO code

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:57A:	O	11 a V	Beneficiary's bank SWIFT code (without spaces) Example: :57A:COBARUMM
:57D:	M (Mandatory if SWIFT in field 57A is missing)	4* 35 a V	1) Beneficiary's bank name. 4 rows, each row up to 35 characters. Rows are separated with CR><LF> Example: :57D:THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD AGENT: HSBC BANK PLC, LONDON UK SINGAPORE or 2) Bank code and Id (e.g. FW/ FedWire routing No. or CS/Sort Code) in format: //XXYYYYYYYY/ where XX is the bank code ex. FW, SC YYYYYYYY is the bank id (length 4-9 dependent on country). Example: :57D://FW123456789/
:59:	M		Example (non IBAN country): :59:/260-522867-187 COMPANY ABC LTD STREET 29 SINGAPORE Example (IBAN country): :59:/AT873200000000111111 TRANSPORT COMPANY GMBH WIEN
Subfield 1	M	34 a V	Character "/" + beneficiary's account number
<CR><LF> Subfield 2	M	4* 35 a V	Beneficiary's name and address. 4 rows, each row up to 35 characters. Rows are separated with CR><LF>
:70:	M	4* 35 a V	Message to beneficiary. Payment details. 4 rows, each row up to 35 characters. Rows are separated with CR><LF>
:71A:	M	3 a F	Costs details. Possible values: BN1 – Shared costs BN2 – Beneficiary pays all costs OUR – Senders pays all costs Example: :71A:BN1
:72:	M		
Subfield 1	M	4*2 n F	Default value: 00 00 00 00 (default value used in Danske Bank) 01 - Payment only for beneficiaries (not used) 02 - Payment only with check (not used) 04 - Payment only after identification (not used) 06 - The beneficiary bank should be informed by phone (not used) 07 - The beneficiary's bank should be informed by fax (not used) 09 - The beneficiary should be informed by phone (not used) 10 - The beneficiary should be informed by fax (not used)
<CR><LF> Subfield 2	O	35 a V	Filed is Mandatory if field :20: is filled with word NEW. Possible values: /REC/SAME – group transfer within Danske Bank Group /REC/INTACOM – group transfer outside Danske Bank Group //VH/V1234567890 – negotiated rate number /REC/SAME//VH/V1234567890 – combination

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			/REC/INTRACOM//VH/V1234567890 – combination Example: :72:00 00 00 00 /REC/SAME/ or :72:00 00 00 00 /REC/SAME//VH/V1234567890
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Example of two payments in one file:

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:01:REF0711103015001
:02:21815,37
:03:2
:04:
:05:SENDERS NAME SP. Z O.O.
STREET
00-001 WARSZAWA
:07:12071101.PLA
{1:F0123600005XXXX0001000001}{2:I100COBARUMMXXXXN1}{4:
:20:
:32A:120711EUR11980,79
:50: SENDERS NAME SP. Z O.O.
STREET
00-001 WARSZAWA
:52D:65236000050000004550253161
65236000050000004550253161
PLN11980,79
RU RU
:57A:COBARUMM
:57D:COMMERZBANK EUROASJIA SAO
:59:/4076546346432461
BENEFICIARY'S NAME
ADDRESS LINE 1
ADDRESS LINE 2
ADDRESS LINE 3
:70:INVOICE NO 308455
CONTRACT NO 833/2007-XXX A/B
:71A:OUR
:72:00 00 00 00

-}$ {1:F0123600005XXXX0001000002}{2:I100NOLADE21GOEXN1}{4:
:20:
:32A:120711EUR9834,58
:50: SENDERS NAME SP. Z O.O.
STREET
00-001 WARSZAWA
:52D:65236000050000004550253161
65236000050000004550253161
PLN9834,58
DE DE
:57A:NOLADE21GOE
:57D:SPARKASSE GOTTINGEN
:59:/DE19260500010000563890
BENEFICIARY'S NAME
ADDRESS LINE 1
ADDRESS LINE 2
ADDRESS LINE 3
:70:129586,129588
:71A:BN1
:72:00 00 00 00

-}
    
```