Remittance Formatting for Poland Tax and Split Payments for PAYMUL

1st December 2020

1 Disclaimer

This document is issued by HSBC Bank plc ('HSBC'). HSBC Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration Number 114216). This document is for information purposes only and does not constitute or form any part of (i) any invitation or inducement to engage in investment activity, or (ii) any offer, solicitation or invitation by HSBC or any of the HSBC Group for the sale or purchase of any products, services and/or any investments.

HSBC provides this document to the recipient on an 'as is' basis and except as provided herein, does not warrant that the contents of this document is accurate, sufficient or relevant for the recipient's purposes.

HSBC may have obtained information in this document from sources including from third party suppliers, it believes to be reliable but which have not been independently verified. In relation to information on products and/or services supplied by a third party supplier, the recipient should obtain further information on these products and/or services directly from the supplier.

Please note that this document may contain hypertext links to websites operated by other members of the HSBC group and third parties respectively. In relation to hypertext links to websites operated by members of the HSBC group, please read the terms and conditions of the linked website. In relation to hypertext links to websites operated by third parties, please note that: (1) the recipient should read the terms and conditions of the website; and (2) HSBC does not have any control whatsoever over these websites and shall not be liable for the recipient's use of them.

HSBC will use its reasonable endeavours to ensure that the contents of this document are current at the date of its first publication. HSBC gives no undertaking and is under no obligation to provide the recipient with access to any additional information or to update all or any part of the contents of this document or to correct any inaccuracies in it which may become apparent.

HSBC is not responsible for providing the recipient with any legal, tax or other advice regarding the contents of this document and the recipient should make its own arrangements in respect of this accordingly. This document has not been prepared to address the specific requirements or objectives of any particular client. The recipient is solely responsible for making its own independent appraisal of an investigation into the products, services and other content referred to in this document.

This document should be kept confidential and shall be used for internal business purposes only by the recipient to whom it is provided and its officers, employees and agents. This document should be read in its entirety and shall not be photocopied, reproduced, distributed or disclosed in whole or in part to any other person without the prior written consent of the relevant HSBC Group member. This document is proprietary to HSBC and the recipient agrees on request to return or, if requested, to destroy this document and all other materials received relating to the information contained herein.

2 Contents

3 Introduction

3.1 Description

This technical guide covers remittance formatting for Poland Tax and Split payments for PAYMUL.

Please note that the remittance information can only be provided in unstructured fields. The details of how the data should be provided is listed below.

Symbols and abbreviations used:

Symbols and abbreviations used:
M = mandatory
O = optional
n = numeric 0 - 9 (leading 0's are admitted, but they are not necessary)
a = alphanumeric (e.g. sequence '4*35a' means 4 lines of 35 alphanumeric characters in each line)
x = all characters listed in below table
F = fixed field length
V = variable field length

Valid Characters:

Only below list of characters is permitted to be inputted by the Client during payment creation for Polish (PLN) Elixir and Sorbnet payments. List of characters converted (local clearing house system for Standard, Split and TAX) by the internal code. *

Unicode code	Character	UTF-8 (dec/hex)		Unicode code	Character	UTF-8 (dec/hex)	
U+000A	LF	10	0A	U+0059	Y	89	59
U+000D	CR	13	0D	U+005A	Z	90	5A
U+0020	space	32	20	U+0061	a	97	61
U+0028	(	40	28	U+0062	b	98	62
U+0029	)	41	29	U+0063	c	99	63
U+002B	+	43	2B	U+0064	d	100	64
U+002C	,	44	2C	U+0065	e	101	65
U+002D	-	45	2D	U+0066	f	102	66
U+002E	.	46	2E	U+0067	g	103	67
U+002F	/	47	2F	U+0068	h	104	68
U+0030	0	48	30	U+0069	i	105	69
U+0031	1	49	31	U+006A	j	106	6A
U+0032	2	50	32	U+006B	k	107	6B
U+0033	3	51	33	U+006C	l	108	6C
U+0034	4	52	34	U+006D	m	109	6D
U+0035	5	53	35	U+006E	n	110	6E
U+0036	6	54	36	U+006F	o	111	6F
U+0037	7	55	37	U+0070	p	112	70
U+0038	8	56	38	U+0071	q	113	71
U+0039	9	57	39	U+0072	r	114	72
U+003A	:	58	3A	U+0073	s	115	73
U+003F	?	63	3F	U+0074	t	116	74
U+0041	A	65	41	U+0075	u	117	75
U+0042	B	66	42	U+0076	v	118	76

U+0043	C	67	43	U+0077	w	119	77
U+0044	D	68	44	U+0078	x	120	78
U+0045	E	69	45	U+0079	y	121	79
U+0046	F	70	46	U+007A	z	122	7A
U+0047	G	71	47	U+00D3	Ó	195 147	C393
U+0048	H	72	48	U+00F3	ó	195 179	C3B3
U+0049	I	73	49	U+0104	Ą	196 132	C484
U+004A	J	74	4A	U+0105	ą	196 133	C485
U+004B	K	75	4B	U+0106	Ć	196 134	C486
U+004C	L	76	4C	U+0107	ć	196 135	C487
U+004D	M	77	4D	U+0118	Ę	196 152	C498
U+004E	N	78	4E	U+0119	ę	196 153	C499
U+004F	O	79	4F	U+0141	Ł	197 129	C581
U+0050	P	80	50	U+0142	ł	197 130	C582
U+0051	Q	81	51	U+0143	Ń	197 131	C583
U+0052	R	82	52	U+0144	ń	197 132	C584
U+0053	S	83	53	U+015A	Ś	197 154	C59A
U+0054	T	84	54	U+015B	ś	197 155	C59B
U+0055	U	85	55	U+0179	Ź	197 185	C5B9
U+0056	V	86	56	U+017A	ź	197 186	C5BA
U+0057	W	87	57	U+017B	Ż	197 187	C5BB
U+0058	X	88	58	U+017C	ż	197 188	C5BC

*Polish special letters cannot be used in foreign currencies payments.

If other special characters than mentioned above are used in the payment instruction the Bank can reject it or can send in next working days - relevant information will be provided to the Customer. In such case cut off time for PLN payments execution described in "The General Terms and Conditions of opening and maintaining bank accounts with HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce" cannot be met.

4 Unstructured Remittance

Tax payment

Please format the data in FTX segment as per below. The FTX field must be populated with tags followed by data. Please see the example below which provides clarity on how the data must be populated.

Data can be populated in chunks of 35 characters fields as per below.

/TI/<IdentificationType><IdentificationData>/OKR/<Period>/SFP/<Symbol>/TXT/<Narrative> For

example:

FTX+PMT+++/TI/N5321014273/OKR/1234567/SFP/A12:345/TXT/12345678901234567890123456 7: /800123456789012'

Static sub-field Names	/TI/, /OKR/, /SFP/, /TXT/
Flexible sub-field values	Identification type, Identification data, Period, Symbol, Narrative

Field	Mandatory / Optional	Type/ Length	Comment
/TI/	M	4aF	Fixed Value (Subfield name)
Identification Type	M	1aF	Must be either N, R, P, 1 or 2, where: N – NIP number, R – REGON number, P – PESEL number, 1 – Series and number of identity card, 2 – Series and number of passport
Identification Data	M	14aV	If first character is N then 10 characters of NIP number If first character is R then 9 or 14 characters of REGON number If first character is P then 11 characters of PESEL number If Identification Type is 1 or 2 then up to 14 characters of identity card or passport number respectively.
/OKR/	M	5aF	Fixed Value (Subfield name)
Period	M	7aV	Time frame concerning the tax declaration. For certain SFP values it is possible to input 0 (zero) as a value of OKR.
/SFP/	M	5aF	Fixed Value (Subfield name)
Symbol	M	7aV	For Tax payments please insert tax form symbol (e.g. PIT37). For Custom Office payments must be filled in. 1. If the payment relates to customs declaration or results from a decision or provision, one of the following symbols should be quoted: • SAD – customs duty payments, import GST (goods and services tax) relating to a single customs declaration or decision • SADAKC – import excise tax duty payment relating to a single customs declaration or decision

			• SADw - customs duty payments, import GST relating to more than one customs declaration or decision • SADAKCw import excise tax duty payment relating to more than one customs declaration or decision 2. If the payment relates to duties resulting from enforcement order, the following symbol should be quoted: • TYTULW 3. If the payment relates to import declaration for GST, the following symbol should be quoted: • VAT-IM - import declaration for GST 4. If payment relates to other duties, e.g. fine or cash penalty: • INNE – others • OPPALIW – fuel fee payments
/TXT/	O	5aF	Fixed Value (Subfield name)
Narrative	O	40xV	1. If the payment relates to customs declaration, customs declaration number assigned by Celina system should be quoted in this field (i.e. OGL/351020/00/000010/2015) or by AIS system (i.e. 15PL351010I000070), for example: • OGL35102000000102015 • 15PL351010I0000707 2. If the payment relates to decision or declaration with a specific number i.e. 351000-UAGR.872.1234.2015 or fine with a specific number, i.e. AAA01234567 the number of this document should be input accordingly: • 351000UAGR87212342015 • AAA01234567 3. If the payment relates to cumulative duties (i.e. SADw), where details are shared directly with Customs Office in a form of a text file, the file name should start with 2 first digits of Customs Office's bank account, day, month and year of payment, sender's NIP, full amount and .txt extension. For example, if the file name is 25_16072015_6750007222_12300_00.txt, please quote: • 25160720156750007222123000

All occurrences of FTX+PMT for TAX payments are always filled in up to 35 characters. If there are only 2 occurrences then 1st occurrence must always have 35 characters. If there are 3 occurrences, than first 2 occurrences must always have 35 characters each

Note – Narrative is an optional field if not provided then please do not include the code word. If code word /TXT/ is included narrative must be provided else the payment may fail.

Split Payments

Please format the data in FTX remittance as per below. The FTX segment must be populated with tags followed by data. Please see the example below which provides clarity on how the data must be populated.

Data can be populated in chunks of 35 characters fields as per below.

Payment details section of Split payment instruction consists of four subfields: /VAT/, /IDC/, /INV/, /TXT/ (for Split payment, names of subfields are part of instruction) and has predefined structure: "/VAT/<VAT amount>/IDC/<Tax ID number>/INV/<Invoice number>/TXT/<Narrative>"

FTX+PMT+++**/VAT/213,00/IDC/1111111111/INV/FV-2:01701/17/TXT/advance**'

Field	Mandatory / Optional	Type/ Length	Comment
/VAT/	M	5aF	Fixed Value (Subfield name)
VAT amount	M	10n,2nV	VAT amount in format 10n,2n where comma is a separator between currency and subcurrency units shouldn't exceed transaction amount for Split Payments and should be equal to transaction amount for Inter Account Transfers (IAT) between two VAT Accounts
/IDC/	M	5aF	Fixed Value (Subfield name)
Identification Data	M	14aV	10 characters of NIP number 9 or 14 characters of REGON number 11 characters of PESEL number up to 14 characters for identity card or passport number respectively.
/INV/	M	5aF	Fixed Value (Subfield name)
Invoice number	M	35xV	Only one invoice number per payment can be provided in Split payment mode For IAT transfers between two VAT Accounts, value here must be PRZEKAZANIE WLASNE
/TXT/	O	5aF	Fixed Value (Subfield name)
Narrative	O	33xV	Free text additional narrative

All occurrences of FTX+PMT for TAX payments are always filled in up to 35 characters. If there are only 2 occurrences then 1st occurrence must always have 35 characters. If there are 3 occurrences, than first 2 occurrences must always have 35 characters each
Note – Narrative is an optional field if not provided then please do not include the code word. If code word /TXT/ is included narrative must be provided else the payment may fail.

Remittance Formatting for Poland Tax and Split Payments