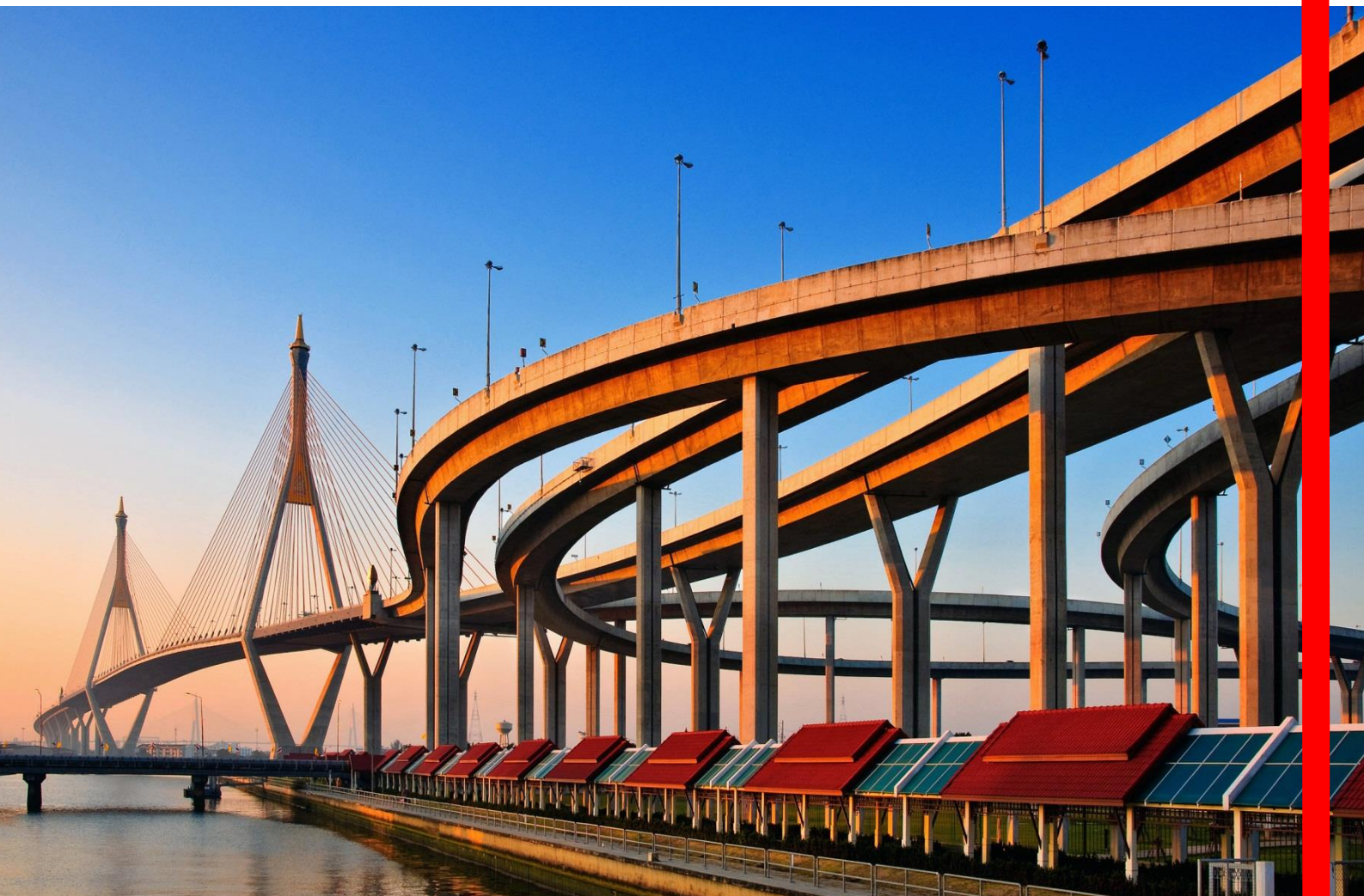


HSBC Polish domestic format PLI

Import File Specification

Valid from December 1st 2020



1. Introduction

This Message Implementation Guideline (MIG) is prepared by HSBC for data being submitted thru HSBCnet File Upload or HSBC Connect. The purpose of this document is to provide guidance for the creation of a file with Polish domestic payments instructions in PLI format to allow priority payments (including ZUS), Split payments and TAX payments on all authorization levels.

This MIG is based upon the Polish domestic payment format **Elixir-OK** (applied in the Polish clearing system **Elixir**) and defines the syntax that is required by HSBC to successfully process the intended transactions.

This MIG does not include any information regarding the technical specification of HSBCnet or HSBC Connect, such as security or transmission protocols.

2. General Information

A PLI file does not contain header or trailer.

The file should be generated as *.txt and in encoding WIN1250 or ANSI.

A single file can contain from one to up to 5000 payments instructions (Standard priority payments, Split payments and Tax payments may be input in one file).

Please note that, as per regulations regarding VAT tax, new type of domestic payment "Split payment" has been launched on July 1st, 2018 by the National Clearing House. New payment type enables bank's customers to utilize funds from their VAT account.

Please note that from January 1st, 2018 as per new rules of the National Clearing House, ZUS (Social security) payments have to be processed with use of Elixir standard payments clearing message type 110 to the new individual contribution accounts for each payer at ZUS. However ZUS payment instructions in legacy format will be accepted by HSBC.

A file in PLI format supports payments in PLN only.

A single instruction consists of 16 fields (see point 3) that are separated from each other with a comma character (","=Hex 2C). Every single payment instruction ends with a <CR><LF> (=Hex 13 + Hex 10) sequence.

Values of all alphanumeric fields (including account numbers) have to be put between quotation marks (" ") (Hex 22), e.g. "PL07128000031111222233334444" for ordering party account number.

3. Single instruction structure

Every instruction consists of 16 fields as described in the table below:

Field description	Field name	Mandatory / Optional	Type/ Length	Fixed / Variable	Comments
Instruction type	PLI_1	M	3n	F	110

Due date	PLI_2	M	8n	F	Value date in format YYYYMMDD
Amount	PLI_3	M	15n	V	in polish cents(groszy) 1grosz=0,01 PLN
Ordering party Bank Code	PLI_4	M	8n	F	Polish clearing code of HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce
Unused	PLI_5	M	1n	F	fixed as '0'
Ordering party account no.	PLI_6	M	28a	F	IBAN in quotation marks
Beneficiary account no.	PLI_7	M	28a	F	IBAN in quotation marks
Ordering party/address (*)	PLI_8	M	4*35a	V	Ordering Party Name and address in quotation marks, all 4 lines are obligatory
Beneficiary name and address (*)	PLI_9	M	4*35a	V	Beneficiary Name and address in quotation marks, all 4 lines are obligatory
Unused	PLI_10	M	1n	F	Fixed as 0
Beneficiary Bank Code	PLI_11	M	8n	F	Polish clearing code
Remittance information (*)	PLI_12	M	4*35a	V	Payments Details in quotation marks. If the 1st character is a '/', then the 5th character must also be '/'. The 2nd, 3rd and 4th must be a valid SWIFT code word***. This rule applies to each line of reference.
Empty field	PLI_13	M	2a	F	fixed as ""
Empty field	PLI_14	M	2a	F	fixed as ""
Instruction classification	PLI_15	M	2a	F	51, 53 or 71 (**) in quotation marks
Customer-Bank inform.	PLI_16	O	6x35a	V	not visible for beneficiary
End of transaction		M		F	fixed as <CR><LF>

(*) – this field consists of 4 lines (35 Latin characters each); line separation symbol is “|” (Hex 7C). If not all lines are used, it is necessary to input “|” for missing lines. At least 1st line has to be populated.
Polish diacritics are supported in this field. Please note however that every Polish special character counts for two Latin characters.

(**) – fields PLI_1 and PLI 15 define payment instruction type – Standard payment, Split payment or Tax payment (see also point 4);

(***) – accepted codes are:

/INV/ - Invoice (followed by the date, reference and details of the invoice)

/ROC/ - Ordering customer's reference

/RFB/ - Reference for the beneficiary customer (followed by up to 16 characters)

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 table of section 6

F = fixed field length

V = variable field length

4. Types of payments

PLI file format supports three types of payments:

- Standard domestic priority payments including ZUS
- Tax payments
- Split payment

The type of payment is derived from values of fields PLI_1 and PLI_15 as per table below:

Payment type	Instruction type (PLI_1)	Instruction classification (PLI_15)
Standard payment incl. ZUS	110	51
Tax payment	110	71
Split payments	110	53

A) Standard domestic priority payment

Structure of a single standard payment instruction has been defined in point 3. For standard priority payment, value of field PLI_1 is '110', and value of field PLI_15 is '51'.

Example of standard payment instruction in PLI format presents as follows:

```
110,20061103,1167,12800003,0,"PL56128000030000001000017897","PL39124010821111000004079824","ORDE  
RING PARTY DETAILS 1|ORDERING PARTY DETAILS 2|ORDERING PARTY DETAILS 3|ORDERING PARTY DETAILS  
4","BENEFICIARY DETAILS 1|BENEFICIARY DETAILS 2|BENEFICIARY DETAILS 3|BENEFICIARY DETAILS  
4",0,12401082,"PAYMENT DETAILS 1|PAYMENT DETAILS 2|","","","51"
```

where:

Field name	Value	Comment
PLI_1	110	instruction type
PLI_2	20131103	due date
PLI_3	1167	Payment amount in cents (payment for PLN 11,67)
PLI_4	12800003	ordering party bank code
PLI_5	0	fixed value
PLI_6	"PL56128000030000001000017897"	ordering party bank account (in quotation marks)
PLI_7	"PL39124010821111000004079824"	Beneficiary account no.

PLI_8	„ORDERING PARTY DETAILS 1 ORDERING PARTY DETAILS 2 ORDERING PARTY DETAILS 3 ORDERING PARTY DETAILS 4”	Ordering party details (divided into four lines; in quotation marks) Full name and full address has to be provided
PLI_9	„BENEFICIARY DETAILS 1 BENEFICIARY DETAILS 2 BENEFICIARY DETAILS 3 BENEFICIARY DETAILS 4”	Beneficiary details (divided into four lines; in quotation marks) Full name and full address has to be provided
PLI_10	0	fixed value
PLI_11	12401082	beneficiary bank code
PLI_12	" PAYMENT DETAILS 1 PAYMENT DETAILS 2 "	Payment details; only two lines used, so two “ ” characters added at the end.
PLI_13	""	Fixed value
PLI_14	""	Fixed value
PLI_15	“51”	Instruction classification (in quotation marks)
PLI_16		Not used
		<CR><LF> sequence

B) Tax payment

Structure of a tax payment instruction has been defined in point 3. For tax payment, value of field PLI_1 is ‘110’, and value of field PLI_15 is ‘71’. Payment details (field PLI_12) in a tax payment has a predefined structure (see special notes for tax payments below).

Special notes for Tax payment instruction. Payment details section of tax payment instruction consists of four subfields: /TI/, /OKR/, /SFP/, /TXT/ (for tax payment, names of subfields are part of instruction) and has predefined structure: “/TI/<Tax Identification Type><Identification Data>/OKR/<Period>/SFP/<Symbol>/TXT/<Narrative>”

where:

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	<p>For Tax payments please insert tax form symbol (e.g. PIT37). For Custom Office payments must be filled in.</p> <ol style="list-style-type: none"> If the payment relates to customs declaration or results from a decision or provision, one of the following symbols should be quoted: <ul style="list-style-type: none"> 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 If the payment relates to duties resulting from enforcement order, the following symbol should be quoted: <ul style="list-style-type: none"> TYTULW If the payment relates to import declaration for GST, the following symbol should be quoted: <ul style="list-style-type: none"> VAT-IM - import declaration for GST If payment relates to other duties, e.g. fine or cash penalty: <ul style="list-style-type: none"> INNE – others OPPALIW – fuel fee payments
/TXT/	O	5aF	Fixed Value (Subfield name) – Must not be present if flexible sub-filed value (Narrative) empty.
Narrative	O	40xV	<ol style="list-style-type: none"> 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: <ul style="list-style-type: none"> OGL351020000000102015 15PL351010I0000707 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: <ul style="list-style-type: none"> 351000UAGR87212342015 AAA01234567 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: <ul style="list-style-type: none"> 251607201567500072221230000

Note:

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

All lines of PLI_12 filed for TAX payments are always filled in up to 35 characters. If there are only 2 lines than 1st line must always have 35 characters. If there are 3 lines, than first 2 lines must always have 35 characters each. If any flexible sub-field value is divided into 2 lines, than next line (2nd of the two) begins with two slashes '/' and then flexible sub-field value data continues.

Example of PLI_12 field for tax payment:

"/TI/N5321014273/OKR/06M11/SFP/PIT-4|/TXT/MONTHLY DECLARATION| |"

Example of tax payment instruction in PLI format presents as follows:

110,20170929,123000,12800003,0,"PL07128000031111222233334444","PL31101010100161862227000000","OR DERING PARTY SP. Z O.O.|FABRYCZNA 16/22 LOK. 22|00-446 WARSZAWA|POLAND","URZAD SKARBOWY PIASECZNO|UL.CZAJEWICZA 2/4|05-500 PIASECZNO|POLAND",0,10101010,"/TI/N8371689164/OKR/06M03/SFP/CIT-2|/TXT/DEKLARACJA PODATKOWA ZA MARZEC| |","","","71"

C) Split Payments

Structure of a Split payment instruction has been defined in point 3. For Split payment, value of field PLI_1 is '110', and value of field PLI_15 is '53'. Payment details (filed PLI_12) in a Split payment has a predefined structure (see special notes for Split payments below).

Special notes for Split payment instruction. 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>"

where:

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. VAT amount must be greater then zero and less or equal then Payment amount. For VAT to VAT transfer VAT amount has to be equal to Payment amount.
/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 or Period	M	35xV	Only one invoice number per payment can be provided in Split payment mode. For VAT to VAT transfer this field has to be populated with "przekazanie własne" For payments for multiple invoices to the same beneficiary please provided period(in free format) in which invoices were issued
/TXT/	O	5aF	Fixed Value (Subfield name) – Must not be present if flexible sub-filed value (Narrative) empty.
Narrative	O	33xV	Free text additional narrative

All lines of PLI_12 filed for Split payments are always filled in up to 35 characters. If there are only 2 lines than 1st line must always have 35 characters. If there are 3 lines, than first 2 lines must always have 35 characters each.
Example of PLI_12 field for Split payment:

"/VAT/213,00/IDC/111111111/INV/FV-2|01701/17/TXT/advance| |"

Example of Split payment instruction in PLI format presents as follows:

110,20180730,123000,12800003,0,"PL0712800003111222233334444","PL31101010100161862227000000","ORDERING PARTY SP. Z O.O.|FABRYCZNA 16/22 LOK. 22|00-446 WARSZAWA|POLAND","BENEFICIARY PARTY |UL.CZAJEWICZA 2|05-500 WARSZAWA|POLAND",0,10101010,"/VAT/2300,00/IDC/111111111/INV/FV-2|01701/17/TXT/advance| |","","","53"

5. Sample file

Contents of sample PLI file with five payment instructions has been presented below:

110,20180403,1992,12800003,0,"PL56128000030000001000017897","PL60105010411000002211995911","ORDERING PARTY S.A.|PL.PILSUDSKIEGO 2|00-073 WARSZAWA|POLAND","ANDZIA|UL.NIEMCEWICZA 5A/6|02-022 WARSZAWA|POLAND",0,10501041,"F-RA 3/HSBC/2006| |","","","51"

110,20180403,1126,12800003,0,"PL56128000030000001000017897","PL39124010821111000004079824","ORDERING PARTY S.A.|PL.PILSUDSKIEGO 2|00-073 WARSZAWA|POLAND","WIKTOR|HURTOWNIA CHEMII GOSPODARCZEJ|SZANAJCY 16|03-481 WARSZAWA POLAND",0,12401082,"F-RA 515/0/06| |","","","51"

110,20180429,123000,12800003,0,"PL0712800003111222233334444","PL31101010100161862227000000","TESTER SP. ZO.O.|FABRYCZNA 16/22 LOK. 22|00-446 WARSZAWA|POLAND","URZAD SKARBOWY PIASECZNO|UL.CZAJEWICZA 2/4|05-500 PIASECZNO|POLAND",0,10101010,"/TI/N8371689164/OKR/06M03/SFP/CIT-2|/TXT/DEKLARACJA PODATKOWA ZA MARZEC| |","","","71"

110,20180425,23600,12800003,0,"PL0712800003111222233334444","PL24124020631111000002005746","TESTER 2 SP. ZO.O.|FABRYCZNA 16/22 LOK. 22|00-446 WARSZAWA|POLAND","URZAD SKARBOWY MOKOTOW| |STREET 1/1|WARSZAWA|POLAND",0,12402063,"/TI/N1180100205/OKR/06R/SFP/VAT-7/T|XT/DEKLARACJA| |","","","71"

110,20180730,123000,12800003,0,"PL0712800003111222233334444","PL31101010100161862227000000","ORDERING PARTY SP. Z O.O.|FABRYCZNA 16/22 LOK. 22|00-446 WARSZAWA|POLAND","BENEFICIARY PARTY |UL.CZAJEWICZA 2|05-500 WARSZAWA|POLAND",0,10101010,"/VAT/2300,00/IDC/111111111/INV/FV-2|01701/17/TXT/advance| |","","","53"

Issued by HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce

© HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce 2020. All rights reserved.

No part of this publication may be reproduced or transmitted in any form by print, photocopying, microfilm, electronic, mechanical, recording or any other means, or stored in any retrieval system of any nature, without written permission by HSBC Bank except for permitted fair dealing under the Copyright, Designs and Patents Act 1988. HSBC Bank endeavors to ensure that the information in this document is correct and does not accept any liability for error or omission.

6. The Conditions for the execution of transfers in HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce

The Conditions for the execution of transfers in HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce refer to all e-channels connections (e.g. HSBCnet, HSBC Connect, SWIFTnet) between the Bank and the Client.

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, ZUS, 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.