Remittance Formatting for Poland Tax and Split Payments for XMLv2

1st December 2020

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2 Contents

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3 Introduction

3.1 Description

This technical guide covers remittance formatting for Poland Tax and Split payments for XMLv2. For full XMLv2 guide please visit https://www2.swift.com/mystandards

Please note that the remittance information can be provided in unstructured remittance advice fields.

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 (Low Value) and Sorbnet (High Value) 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

Reporting data can be provided in structured or unstructured fields. If unstructured fields are used, then please follow the guidance below.

Tax payment

Please format the data in <Unstrd> remittance as per below. The <Unstrd> 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 one line of 140 characters as per below.

<Unstrd>**/TI/N5321014273/OKR/06M11/SFP/PIT-4/TXT/MONTHLY DECLARATION**</Unstrd>

Or in separate lines as per below

<Unstrd>**/TI/N5321014273**</Unstrd>
<Unstrd>**/OKR/06M11**</Unstrd>
<Unstrd>**/SFP/PIT-4**</Unstrd>
<Unstrd>**/TXT/MONTHLY DECLARATION**</Unstrd>

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 3 – Other Tax ID
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 or 3 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. Please follow section **Appendix 1** for the data that needs to be provided in this field.
/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: • OGL351020000000102015 • 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: • 251607201567500072221230000

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 <Unstrd> remittance as per below. The <Unstrd> 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 one line of 140 characters 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>"

<Unstrd>**/VAT/213,00/IDC/1111111111/INV/FV-201701/17/TXT/advance**</Unstrd>

Or in separate lines as per below

<Unstrd>**/VAT/213,00**</Unstrd>
<Unstrd>**/IDC/1111111111**</Unstrd>
<Unstrd>**/INV/FV-201701/17**</Unstrd>
<Unstrd>**/TXT/advance**</Unstrd>

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
/IDC/	M	5aF	Fixed Value (Subfield name)
Identification Data	M	14aV	Please provide the beneficiary tax identification in this field. 10 characters of NIP number 9 or 14 characters of REGON number 11 characters of PESEL number 14 characters for identity card or passport number
/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 multiple invoice payments please provide period for which the invoices have been paid. This is a free format field an example of period is **June 2020**
/TXT/	O	5aF	Fixed Value (Subfield name)
Narrative	O	33xV	Free text additional narrative

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.

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Appendix - 1

Field	Description
Period	For Tax Payment please provide the Tax Period in this field. Time frame concerning the tax declaration. For certain SFP values it is possible to input 0 (zero) as a value of OKR.
	A code must be provided in this field as per the below guidelines laid down by the Central bank. Period: Year, type of period and number of period for which payment is made.
	Following are the codewords that must be used.
	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 2018 this field will contains value : 18M10
	E.g. tax for whole year 2018 this field will contain value : 18R
	The 3rd character must be : R – year , P – Half a year, K - Quarter, M - Month, D - Decade, J - Day.
	For R only, characters 1-2 should specify the year, whole input for whole year 2017 should be 17R, character 4-7 should not be used.
	For P only, characters 1-2 as for year, 4-5 should have value 01 or 02, character 6-7 should not be used, whole input for 1st half of year 2017 should be 17P01
	For K only, characters 1-2 as for year, 4-5 should have value 01, 02, 03 or 04 character 6-7 should not be used, whole input for 3rd quarter of year 2017 should be 17K03
	For M only, characters 1-2 as for year, 4-5 should have value 01 till 12 character 6-7 should not be used, whole input for November of year 2017 should be 17M11
	For D only, characters 1-2 as for year, 4-5 should have value 01, 02, or 03 character 6-7 should have value 01 till 12, whole input for first decade of November of year 2017 should be 17D0111
	For J only, characters 1-2 as for year, 4-5 should have value 01 till 31, character 6-7 should have value 01 till 12, whole input for November 5th of year 2017 should be 17J0511
	If 'Not applicable' option is chosen then value should be "0"