Payments & Cash Management Correspondent Banking

Straight Through Processing Requirements in ING Bank Śląski S.A

1. General Information

The costs of international payment transactions can be considerably reduced by following the prevailing standard rules. The term "Straight Through Processing" (STP) refers to the highly automated and standardized processing of payment transactions. ING Bank Śląski S.A. offers its customers the opportunity of executing their future payment transactions in the most cost efficient way.

2. Requirements of the regulations on information accompanying transfers of funds

Payment orders in the form of MT103/PACS008 and MT202COV/PACS009COV messages must include information referring to the parties to the payment transaction, as per Regulation (EU) 2015/847 of the European Parliament and of the Council of 20 May 2015 on information accompanying transfers of funds and repealing Regulation (EC) No 1781/2006. The full scope of information covers:

1) the last name/business name of the sender and the beneficiary
2) the Unique Identifiers of the sender and of the beneficiary
3) in case of the sender – the address, including the country or identification number; where the sender is a natural person, the address/the number may be replaced by the date and place of birth or the number of an official identity document.

In case of a lack of information indicated above, ING Bank shall refuse to process the payment order or return the processed payment transaction to the entity which ordered ING Bank to process the payment order, charging the account with the amount with which it had previously been credited.

3. Transaction quality and price

Any payment order that does not comply with STP rules will be subject to additional commission.

4. Account number format

You must use slash „/" before account number (in the Party Identifier line). Above applies to optional account number line in the fields 53 through 59. IBAN format is mandatory in Poland.

5. BIC (SWIFT address)

Only providing BIC (Bank Identifier Code) for each bank in the payment order would allow transaction to be processed automatically (STP).

Enclosed please find:

- STP requirements for MT 103 and PACS008

- STP requirements for MT 202 and PACS009

- STP requirements for MT 202COV and PACS009 COV accompanying to MT103/PACS008

MT 103 and PACS008 Straight Through Processing Criteria

Status MT	Status MX	Tag MT	MX Tag	MT Field Name	MX Field Name	STP requirements
M	M	20	InstrId	Sender's Reference	Instruction Identification	mandatory
O	O	13C	SttlmTmReq	Time Indication	Settlement Time Request	Blank
M	n/a	23B	n/a	Bank Operation Code	n/a	optional
O	O	23E	SvcLvl	Instruction Code	ServiceLevel (Code)	optional
O	O	26T	SvcLvl	Transaction Type Code	ServiceLevel (Code)	optional
M	M	32A	IntrBkSttlmAmt	Value Date/Currency/Interbank Settled Amount	Interbank Settlement Amount	mandatory according to the SWIFT format
			IntrBkSttlmDt		Interbank Settlement Date	
O	O	33B	InstdAmt	Currency/Instructed Amount	Instructed Amount	optional
O	O	36	XchgRate	Exchange Rate	Exchange Rate	optional
M	M	50a	Dbtr	Ordering Customer	Debtor	account number required, when country of ordering customer uses IBAN standard, IBAN account number required
	O		DbtrAcct		Debtor Account	
O	O	51A	PrvsInstgAgt1	Sending institution	Previous Instructing Agent 1	option A
			PrvsInstgAgt1Acct		Previous Instructing 1 Account	
			PrvsInstgAgt2		Previous Instructing Agent 2	
			PrvsInstgAgt2Acct		Previous Instructing 2 Account	
			PrvsInstgAgt3		Previous Instructing Agent 3	
			PrvsInstgAgt3Acct		Previous Instructing 3 Account	
O	M	52A	DbtrAgt	Ordering Institution	Debtor Agent	option A
	O		DbtrAgtAcct		Debtor Agent Account	
O	O	53A	InstgRmbrsmntAgt	Sender's Correspondent	Instructing Reimbursement Agent	option A
			InstgRmbrsmntAgtAcct		Instructing Reimbursement Agent Account	
O	O	54A	InstdRmbrsmntAgt	Receiver's Correspondent	Instructed Reimbursement Agent	option A
			InstdRmbrsmntAgtAcct		Instructed Reimbursement Agent Account	
O	O	55A	ThrdRmbrsmntAgt	Third Reimbursement	Third Reimbursement Agent	optional
			ThrdRmbrsmntAgtAcct		Third Reimbursement Agent Account	
O	O	56A	IntrmyAgt1	Intermediary Institution	Intermediary Agent 1	optional

Status MT	Status MX	MT Tag	MX Tag	MT Field Name	MX Field Name	STP requirements
			IntrmyAgt1Acct		Intermediary Agent 1 Account	
			IntrmyAgt2		Intermediary Agent 2	
			IntrmyAgt2Acct		Intermediary Agent 2 Account	
			IntrmyAgt3		Intermediary Agent 3	
			IntrmyAgt3Acct		Intermediary Agent 3 Account	
O	M	57A	CdtrAgt	Account With Institution	Creditor Agent	option A
	O		CdtrAgtAcct		Creditor Agent Account	
M	M	59A	Cdtr	Beneficiary Customer	Creditor	IBAN account number required
			CdtrAcct		Creditor Account	
M	O	70	RmtInf/Ustrd or Strd	Remittance Information	Remittance Information/Unstructured or Structured	optional
M	M	71A	ChrgBr	Details of Charges	Charge Bearer/CRED/DEBT/SHAR	
O	O	71F	ChrgsInf	Sender's Charges	Charges Information (Amount, Currency, BIC)	optional /mandatory for CRED
O	O	71G	ChrgsInf	Receiver's Charges	Charges Information (Amount, Currency, BIC)	optional
O	O	72	InstrForCdtrAgt	Sender to Receiver Information	Instruction for Creditor Agent	Blank
			InstrForNxtAgt		Instruction for Next Agent	
O	O	77B	RgltryRptg	Regulatory Reporting	Regulatory Reporting	Blank
O		77T		Envelope Contents		Blank
M = Mandatory (pole obowiązkowe), O = Optional (pole opcjonalne)						

All MT 103 and PACS008, which do not correspond with above requirements, will be directed to manual processing and will implicate additional charge for non-stp payment.

MT 202 and PACS009 Straight Through Processing Criteria

Status MT	Status MX	MT Tag	MX Tag	MT Field Name	MX Field Name	STP requirements
M	M	20	InstrId	Transaction Reference Number	Instruction Identification	mandatory
M	M	21	EndToEndId	Related Reference	End to End Identification	mandatory
O	O	13C	SttlmTmReq	Time Indication	Settlement Time Request	Blank
M	M	32A	IntrBkSttlmAmt	Value Date/Currency/Interbank Settled Amount	Interbank Settlement Amount	mandatory
			IntrBkSttlmDt		Interbank Settlement Date	
n/a	M	n/a	Dbtr	n/a	Debtor (BIC)	mandatory
O	O	52A	DbtrAgt	Ordering Institution	Debtor Agent	option A only
			DbtrAgtAcct		Debtor Agent Account	
O	O	53	InstgRmbrsmntAgt	Sender's Correspondent	Instructing Reimbursement Agent	blanc
			InstgRmbrsmntAgtAcct		Instructing Reimbursement Agent Account	
O	n/a	54A	n/a	Receiver's Correspondent	n/a	blanc
O	O	56A	IntrmyAgt1		Intermediary Agent 1	option A only

			IntrmyAgt1Acct		Intermediary Agent 1 Account	
			IntrmyAgt2	Intermediary Institution	Intermediary Agent 2	
			IntrmyAgt2Acct		Intermediary Agent 2 Account	
			IntrmyAgt3		Intermediary Agent 3	
			IntrmyAgt3Acct		Intermediary Agent 3 Account	
O	O	57A	CdtrAgt	Account With Institution	Creditor Agent	option A only
			CdtrAgtAcct		Creditor Agent Account	
M	M	58	Cdtr	Beneficiary Institution	Creditor	option A only if the account number is indicated*
	O		CdtrAcct		Creditor Account	
O	O	72	InstrForCdtrAgt	Sender to Receiver Information	Instruction for Creditor Agent	blanc
			InstrForNxtAgt		Instruction for Next Agent	
*when country of Beneficiary Institution uses IBAN standard, IBAN account number is required						

All MT 202 and PACS009, which do not correspond with above requirements, will be directed to manual processing and will implicate additional charge for non-stp payment.

MT 202 COV and PACS009COV – accompanying to MT103/PACS008 Straight Through Processing Criteria

MT Mandatory – Sequence B underlying customer credit transfer details						
Status MT	**Status MX**	**MT Tag**	**MX Tag**	**MT Field Name**	**MX Field name**	**STP requirements**
M	M	20	InstrId	Transaction Reference Number	Instruction Identification	mandatory
M	M	21	EndToEndId	Related Reference	End to End Identification	mandatory
O	O	13C	SttlmTmReq	Time Indication	Settlement Time Request	optional
M	M	32A	IntrBkSttlmAmt	Value Date/Currency/Interbank Settled Amount	Interbank Settlement Amount	mandatory
			IntrBkSttlmDt		Interbank Settlement Date	
n/a	M	n/a	Dbtr	n/a	Debtor (BIC)	mandatory
O		52A	DbtrAgt	Ordering Institution	Debtor Agent	option A
			DbtrAgtAcct		Debtor Agent Account	
O		53a	InstgRmbrsmntAgt	Sender's Correspondent	Instructing Reimbursement Agent	option A
			InstgRmbrsmntAgtAcct		Instructing Reimbursement Agent Account	
O		54A	n/a	Receiver's Correspondent	n/a	option A
O		56A	IntrmyAgt1	Intermediary Institution	Intermediary Agent 1	option A
			IntrmyAgt1Acct		Intermediary Agent 1 Account	

MT Status	MT Tag	MX Tag	MT Field Name	MX Field Name	MT STP requirements
		IntrmyAgt2		Intermediary Agent 2	
		IntrmyAgt2Acct		Intermediary Agent 2 Account	
		IntrmyAgt3		Intermediary Agent 3	
		IntrmyAgt3Acct		Intermediary Agent 3 Account	
O	57A	CdtrAgt	Account With Institution	Creditor Agent	option A
		CdtrAgtAcct		Creditor Agent Account	
M	58	Cdtr	Beneficiary Institution	Creditor	option A if the account number is indicated*
		CdtrAcct		Creditor Account	
O	72	InstrForCdtrAgt	Sender to Receiver Information	Instruction for Creditor Agent	blank

MT Mandatory – Sequence B underlying customer credit transfer details					
MT Status	MT Tag	MX Tag	MT Field Name	MX Field Name	MT STP requirements
M	50a	Dbtr	Ordering Customer	Debtor	A, F, or K
		DbtrAcct		Debtor Account	
O	52a	DbtrAgt	Ordering Institution	Debtor Agent	A option
		DbtrAgtAcct		Debtor Agent Account	
O	56a	IntrmyAgt1	Intermediary Institution	Intermediary Agent 1	mandatory
		IntrmyAgt1Acct		Intermediary Agent 1 Account	
		IntrmyAgt2		Intermediary Agent 2	
		IntrmyAgt2Acct		Intermediary Agent 2 Account	
		IntrmyAgt3		Intermediary Agent 3	
		IntrmyAgt3Acct		Intermediary Agent 3 Account	
O	57a	CdtrAgt	Account With Institution	Creditor Agent	option A
		CdtrAgtAcct		Creditor Agent Account	
M	59a	Cdtr	Beneficiary Customer	Creditor	option A only
		CdtrAcct		Creditor Account	
O	70	RmtInf/Ustrd or Strd	Remittance Information	Remittance Information/Unstructured or Structured	optional
O	72	InstrForCdtrAgt	Sender to Receiver Information	Instruction for Creditor Agent	blank

All MT 202COV and PACS009COV, which do not correspond with above requirements, will be directed to manual processing and will implicate additional charge for non-stp payment.