1. General Information

The costs of SWIFT 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 PACS009COV messages must include information referring to the parties to the payment transaction, as per Regulation (EU) 2023/1113 of the European Parliament and of the Council of 31 May 2023 on information accompanying transfers of funds and certain crypto-assets and amending Directive (EU) 2015/849. 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 name of country or official personal document number and 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.
4) LEI of the sender or, in its absence, any available equivalent official identifier.

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. 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 PACS008
- STP requirements for PACS009
- STP requirements for PACS009 COV accompanying to PACS008

PACS008 Straight Through Processing Criteria

Status MX	MX Tag	MX Field Name	STP requirements
M	InstrId	Instruction Identification	mandatory
O	SttlmTmReq	Settlement Time Request	Blank
O	SvcLvl	ServiceLevel (Code)	optional
O	SvcLvl	ServiceLevel (Code)	optional
M	IntrBkSttlmAmt	Interbank Settlement Amount	mandatory according to the SWIFT format
	IntrBkSttlmDt	Interbank Settlement Date	
M	InstdAmt	Instructed Amount	mandatory
O	XchgRate	Exchange Rate	optional
O	UltmtDbtr	Ultimate_Debtor	Either AnyBIC or Name incl Adress must be present and both can be present. Other elements remain optional
O	InitgPty	Initiating Party	Either AnyBIC or Name incl Adress must be present and both can be present. Other elements remain optional
M	Dbtr	Debtor	Name or Name incl Adres must be present. If Postal Address is present then Name is mandatory. BIC code can be present
O	DbtrAcct	Debtor Account	Aaccount number required, when country of ordering customer uses IBAN standard, IBAN account number required.
O	PrvsInstgAgt1	Previous Instructing Agent 1	BIC code can be present
	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	
M	DbtrAgt	Debtor Agent	BIC code must be present
O	DbtrAgtAcct	Debtor Agent Account	
O	InstgRmbrsmntAgt	Instructing Reimbursement Agent	BIC code can be present

	InstgRmbrsmntAgtAcct	Instructing Reimbursement Agent Account	
O	InstdRmbrsmntAgt	Instructed Reimbursement Agent	BIC code can be present
O	InstdRmbrsmntAgtAcct	Instructed Reimbursement Agent Account	
O	ThrdRmbrsmntAgt	Third Reimbursement Agent	BIC code can be present
	ThrdRmbrsmntAgtAcct	Third Reimbursement Agent Account	
O	IntrmyAgt1	Intermediary Agent 1	BIC code can be present
	IntrmyAgt1Acct	Intermediary Agent 1 Account	
	IntrmyAgt2	Intermediary Agent 2	
	IntrmyAgt2Acct	Intermediary Agent 2 Account	
	IntrmyAgt3	Intermediary Agent 3	
	IntrmyAgt3Acct	Intermediary Agent 3 Account	
M	CdtrAgt	Creditor Agent	BIC code must be present
O	CdtrAgtAcct	Creditor Agent Account	IBAN account number required
M	Cdtr	Creditor	Name must be present
	CdtrAcct	Creditor Account	IBAN account number required
O	UltmtCdtr	Ultimate_Creditor	Either AnyBIC or Name incl Adress must be present and both can be present. Other elements remain optional
O	RmtInf/Ustrd or Strd	Remittance Information/Unstructured or Structured	RmtInf/Ustrd - Optional RmtInf Str - not allowed
M	ChrgBr	Charge Bearer/CRED/DEBT/SHAR	
O	ChrgsInf	Charges Information (Amount, Currency, BIC)	optional / mandatory for CRED
O	ChrgsInf	Charges Information (Amount, Currency, BIC)	optional
O	InstrForCdtrAgt	Instruction for Creditor Agent	Blank
	InstrForNxtAgt	Instruction for Next Agent	
O	RgltryRptg	Regulatory Reporting	Blank
M = Mandatory (pole obowiązkowe), O = Optional (pole opcjonalne)			

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

PACS009 Straight Through Processing Criteria

Status MX	MX Tag	MX Field Name	STP requirements
M	InstrId	Instruction Identification	mandatory
M	EndToEndId	End to End Identification	mandatory
O	SttlmTmReq	Settlement Time Request	Blank
M	IntrBkSttlmAmt	Interbank Settlement Amount	mandatory
	IntrBkSttlmDt	Interbank Settlement Date	
M	Dbtr	Debtor (BIC)	BIC code must be present
O	DbtrAgt	Debtor Agent	BIC code can be present
	DbtrAgtAcct	Debtor Agent Account	
O	IntrmyAgt1	Intermediary Agent 1	BIC code can be present
	IntrmyAgt1Acct	Intermediary Agent 1 Account	
	IntrmyAgt2	Intermediary Agent 2	
	IntrmyAgt2Acct	Intermediary Agent 2 Account	
	IntrmyAgt3	Intermediary Agent 3	
	IntrmyAgt3Acct	Intermediary Agent 3 Account	
O	CdtrAgt	Creditor Agent	BIC code can be present
	CdtrAgtAcct	Creditor Agent Account	
M	Cdtr	Creditor	option A only if the account number is indicated*
O	CdtrAcct	Creditor Account	
O	InstrForCdtrAgt	Instruction for Creditor Agent	blanc
	InstrForNxtAgt	Instruction for Next Agent	
*when country of Beneficiary Institution uses IBAN standard, IBAN account number is required			

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

PACS009COV – accompanying to PACS008 Straight Through Processing Criteria

Status MX	MX Tag	MX Field name	STP requirements
M	InstrId	Instruction Identification	mandatory
M	EndToEndId	End to End Identification	mandatory
O	SttlmTmReq	Time Indication Settlement Time Request	optional
M	IntrBkSttlmAmt	Interbank Settlement Amount	mandatory
	IntrBkSttlmDt	Interbank Settlement Date	
M	Dbtr	Debtor (BIC)	BIC code must be present
O	DbtrAgt	Debtor Agent	BIC code can be present, account number required*.
	DbtrAgtAcct	Debtor Agent Account	
O	IntrmyAgt1	Intermediary Agent 1	BIC code can be present
	IntrmyAgt1Acct	Intermediary Agent 1 Account	
	IntrmyAgt2	Intermediary Agent 2	
	IntrmyAgt2Acct	Intermediary Agent 2 Account	
	IntrmyAgt3	Intermediary Agent 3	
	IntrmyAgt3Acct	Intermediary Agent 3 Account	
O	CdtrAgt	Creditor Agent	BIC code can be present
	CdtrAgtAcct	Creditor Agent Account	
M	Cdtr	Creditor	BIC code must be present
O	CdtrAcct	Creditor Account	if the account number is indicated*
O	InstrForCdtrAgt	Instruction for Creditor Agent	blank
*when country of Ordering/Beneficiary Institution uses IBAN standard, IBAN account number required.			

MT Mandatory – Sequence B underlying customer credit transfer details

MX Status	MX Tag	MX Field Name	MT STP requirements
M	Dbtr	Debtor	A, F, or K
O	DbtrAcct	Debtor Account	
M	DbtrAgt	Debtor Agent	BIC code must be present
O	DbtrAgtAcct	Debtor Agent Account	
O	IntrmyAgt1	Intermediary Agent 1	BIC code be present
	IntrmyAgt1Acct	Intermediary Agent 1 Account	
	IntrmyAgt2	Intermediary Agent 2	
	IntrmyAgt2Acct	Intermediary Agent 2 Account	
	IntrmyAgt3	Intermediary Agent 3	
	IntrmyAgt3Acct	Intermediary Agent 3 Account	
M	CdtrAgt	Creditor Agent	Either Name or AnyBIC must be present
O	CdtrAgtAcct	Creditor Agent Account	
M	Cdtr	Creditor	BIC code must be present
O	CdtrAcct	Creditor Account	
O	RmtInf/Ustrd or Strd	Remittance Information/Unstructured or Structured	optional
O	InstrForCdtrAgt	Instruction for Creditor Agent	blank

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