
**MT 202/202COV STP criteria for
PLN clearing payments
Bank Handlowy w Warszawie SA
SWIFT code CITIPLPX**



M/O	Tag	Field Name	Content/Options	CITIPLPX STP requirements
M	20	Sender's Reference	16x	Unique reference number for each payment
M	21	Related Reference	16x2	
M	32A	Value date/Currency Interbank Settled Amount	6!n!3!a15d	
O	52a	Ordering Institution	A, D	Option A
O	53a	Sender's Correspondent	A, B, D	This field must not be used*
O	54a	Receiver's Correspondent	A, B, D	Option A
O	56a	Intermediary	A, D	Option A Correct BIC is mandatory and additional IBAN **
M***	57a	Account with Institution	A, B, D	Option A Correct BIC is mandatory
M	58a	Beneficiary	A or D	Option A Correct IBAN or BIC is mandatory **
O	72	Sender to Receiver Information	5*35x	1 st line is reserved for NBP use. 5*35x

* Only if the sender

- maintains more than one account with us in the same denomination, or
- instructs us to debit an account of another bank (for which we need an authorization of this bank),

he should use field 53 and will need to state the number of the account to be debited in SWIFT – option A or B, example:

53: /account number

SWIFT BIC

** Correct IBAN means IBAN having passed the module check as per ISO 13616 norm

*** Mandatory for outgoing payment, for internal payment within Citi Poland - according to SWIFT usage rules – field should be empty

All orders not consistent with the standard will be subject to additional costs of PLN 20 per order.

Further third parties' non-STP fees may apply.

Please note that following SORBNET2 launch, if payment is not directed to the National Bank of Poland, banks should not use BIC of NBP (NBPLPLPW).