



**BGK**

BANK GOSPODARSTWA  
KRAJOWEGO



**Split payment mechanism -**

***aligning with the provisions of the Act amending the Act on  
Goods and Services and some other Acts.***

## General information

The Act dated 15 December 2017 introduces the split payment mechanism whereunder the goods or service purchaser shall have the right to pay the VAT amount indicated on the invoice into a dedicated bank account. This solution tightens VAT settlement process.

Using the split payment mechanism will give the entrepreneurs the opportunity to get their tax refund more quickly and will allow them to avoid the joint and several liability for any possible tax-related offences to be perpetrated by their counterparties.

The Act comes into effect on 1 July 2018.

## Handling of VAT account at a bank

- Maintaining a VAT account does not require that a separate agreement be concluded.
- Opening and maintaining VAT account is free from any additional commissions or fees.
- VAT accounts shall be maintained solely in PLN.
- As at 1 July 2018, there will be one interest-free VAT account opened that will be attached to the Client's all settlement accounts (at the request of the settlement account holder, after 1 July 2018, the Bank will open the next VAT accounts)
- The Bank shall guarantee to the Account Holder the possibility to download the list of transactions - the account history in the electronic form, at the Client's request the Bank shall render the bank account statement available
- The Bank shall send the confirmation of the balance at VAT account as at the end of calendar year

## Transactions at a VAT account

- The split payment mechanism shall be applicable solely to the settlements among legal persons (B2B).
- MPP transactions shall be made solely in PLN among the bank accounts in the territory of Poland.
- VAT invoice payment shall be made by way of a dedicated payment communication.
- There will be no possibility to make the transaction directly into/ from the VAT account - all the transactions shall be made automatically via the settlement account attached to the VAT account.
- The incoming transfer in the split payment mode shall be posted as its gross amount at the settlement account indicated in the transfer communication and next this account shall be automatically charged with VAT amount indicated in the transfer communication and the attached VAT account shall be credited with that amount.
- For outgoing transfers, the system will check if there are any monies deposited on VAT account. Should this requirement be satisfied, the system will charge VAT account with VAT amount and credits the settlement account and next the gross amount shall be transferred into the recipients' account. In the event when at the VAT the full VAT amount indicated in the transfer is missing, then the system shall charge the VAT account up to the amount of the balance at the account and shall supplement VAT amount from the settlement account.
- The history of transactions / bank account statement from the settlement account shall present the course of those transactions.
- The VAT account shall be used solely for making payments with a positive VAT amount or VAT payments to the Revenue Office. 0% VAT invoices shall not be paid as part of MPP.

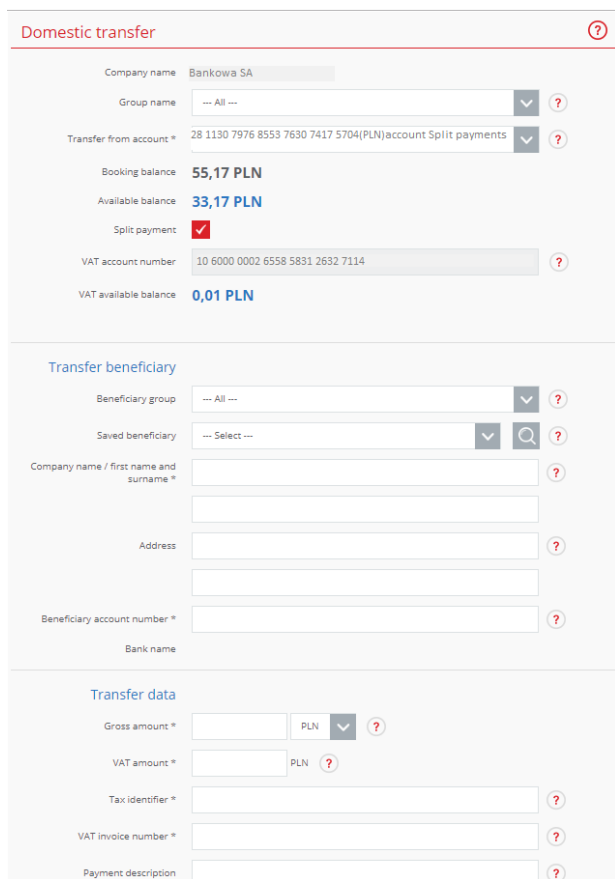
## Ownership of monies at VAT account

Despite the fact that the owner of the monies deposited at VAT accounts is the entrepreneur, they will not be capable of freely making payments on account of any other obligations than those arising from the VAT laws, including the payment of the net amount of the invoice with the use of the monies

- deposited on VAT account.
- The monies deposited on VAT account may not be seized under a judicial or administrative order of enforcement pertaining to the receivables other than VAT. The only establishment that shall be entitled to seize the monies deposited on VAT accounts shall be the National Revenue Administration.

# CHANGES TO THE ELECTRONIC BANKING

## MPP transfer form



The screenshot shows a web form for a domestic transfer. It is divided into three main sections: 'Domestic transfer', 'Transfer beneficiary', and 'Transfer data'. Each section contains various input fields, dropdown menus, and checkboxes, with question mark icons for help. The 'Domestic transfer' section includes fields for company name, group name, transfer from account, booking balance (55,17 PLN), available balance (33,17 PLN), split payment (checked), VAT account number, and VAT available balance (0,01 PLN). The 'Transfer beneficiary' section includes fields for beneficiary group, saved beneficiary, company name, address, and beneficiary account number. The 'Transfer data' section includes fields for gross amount, VAT amount, tax identifier, VAT invoice number, and payment description.

▪ The User shall be entitled to submit an Instruction for MPP transfer via the dedicated form by filling in the mandatory fields, that is:

- ✓ amount (gross),
- ✓ VAT amount,
- ✓ tax ID of the transfer beneficiary (NIP)
- ✓ invoice number or import orders in a file.

▪ One transfer = one invoice (in concert with the interpretation of the Ministry of Finance it is not possible to accumulate numerous invoices in one transfer)

▪ The transfers shall be made with Elixir or Sorbnet payment communications.

The method for payment for the VAT invoice shall be chosen (via MPP or an ordinary payment communication) by the invoice payer.

**PLEASE NOTE:** The freedom to choose shall apply solely to the invoice payer, the recipient may not decide about the manner for posting the payment

communication.

## CHANGES TO THE ELECTRONIC BANKING

### List of counterparties

Beneficiary details	
Beneficiary type	Domestic
Short name	2WAYS SP. Z O.O.
Transfer from account	28 1130 7976 8553 7690 7417 5704 <input type="text"/> PLN
Beneficiary name and address	2WAYS SP. Z O.O. KLAUDYNY 21 01-684 WARSZAWA
Beneficiary account number	10 6000 0002 6558 5831 2632 7114 <input type="text"/>
Bank name	BH SBD/Warszawa
Tax identifier	7582696806
Amount	123,00 PLN
Payment description	ddd19122018ww
SORBNET	NO
Trusted beneficiary	No
Private beneficiary	No

### New field in the counterparty's details

- A new field in the counterparty's details shall be added - "Tax ID"
- The system will validate whether the figure inserted in that field corresponds with the NIP (tax ID) structure
- In the event of choosing the counterparty with the NIP number added previously as part of the split payment transfer, the system

will automatically save the figures from the field "Tax ID" in the transfer title

## CHANGES TO THE ELECTRONIC BANKING

### List of accounts

- VAT account shall be visible in the list of accounts in electronic banking
- The VAT account details section you will see the settlement accounts attached thereto

**List of accounts** ?

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Account number  ? Currency --- All --- ?

Account name  ? Accounts group --- All --- ?

**Show**

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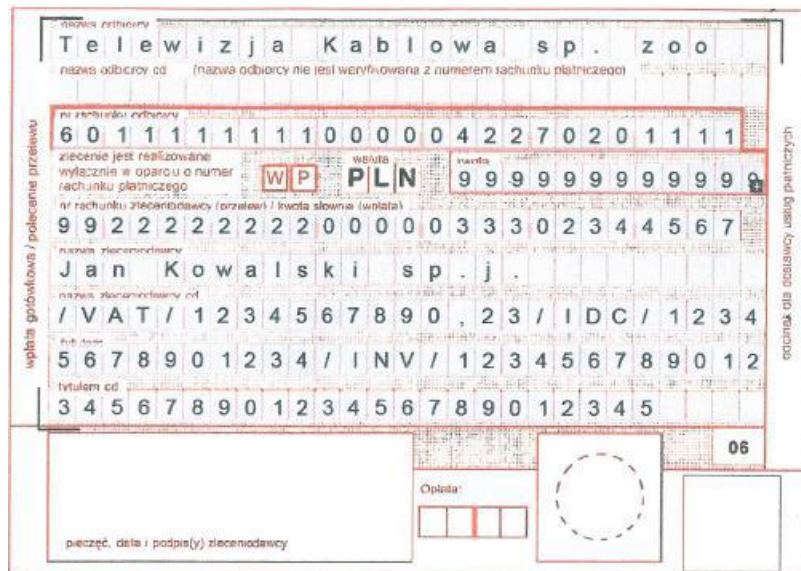
Search in results

Account number Owner name	Alias	Current balance Available balance	Currency	Actions
28 1130 7976 8553 7630 7417 5704 Bankowa SA	RACHUNEK PLN	1,04 1,04	PLN	<a href="#">Details</a> <a href="#">History</a>
10 6000 0002 6558 5831 2632 7114 Bankowa SA	RACHUNEK VAT	0,01 0,01	PLN	<a href="#">Details</a> <a href="#">History</a>

- The Bank is not going to change the structure of the electronic bank account statements (.xml, .txt, Videotel, Multicash)



## SPLIT PAYMENT TRANSFER FORM



Telewizja Kablowa sp. zoo  
nazwa odbiorcy cd (nazwa odbiorcy nie jest weryfikowana z numerem rachunku płatniczego)

60111111110000042270201111  
nr rachunku odbiorcy

zlecenie jest realizowane wyłącznie w oparciu o numer rachunku płatniczego  
W P PLN  
kwota w słowach (wzrost) 999999999999

9922222220000033302344567  
nr rachunku zlecającego (przelew) / kwota słownie (wzrost)

Jan Kowalski sp. j.  
nazwa zlecającego cd

/VAT/ 1234567890,23 /IDC/ 1234  
Publ. Inow. 5678901234 /INV/ 123456789012  
tytułem cd 34567890123456789012345

06

Opłata: [ ] [ ] [ ] [ ]

pieczęć, data i podpis(y) zlecającego

The transfer form shall not be changed with regard to the introduction of the new type of transfer. Considering the field length limits, it is recommended to start filling in the transfer details in the field “Name of Ordering Party ctn.” The data should be filled in a row, along with the resignation from filling in free text /txt/.

Please, fill in the following in the split payment transfer form:

- VAT amount - to be filled in after the key word /VAT/
- Taxpayer ID - to be filled in after the key word /IDC/
- Invoice number - to be filled in after the key word /INV/