

**MT 103**

**MT 103 - ClearingLine Format Specifications**

**MT 103 Customer Transfer**

M = Mandatory O = Optional

Status	Tag	Field Name	Content/Options
M	20	Sender's Reference	16 digits
M	23B	Bank Operation Code	CRED
O	23E	Instruction Code	4 digits
M	32A	Value Date Currency Interbank Settled Amount	6 numeric 3 alphabetical 15 digits
O	33B	Currency/ Instructed Amount	3 alphabetical 15 digits
O	36	Exchange Rate	12 digits
M	50a	Ordering Customer: Account number Code / Identifier (Option F) Name & Address  Option F is preferred Option	<b>Option A</b> [/34x] (Account) 4!a2!a2!c[3!c] (BIC/BEI)  <b>Option K</b> [/34x] (Account) 4*35x (Name & Address)  <b>Option F</b> 35x (Party Identifier) 4*35x (Name & Address)
O	52A	Ordering Institution	A or D
M	53B	Sender's Correspondent	/D/10 digits your account number
O	56A	Intermediary Institution	A or C C = for Germany only
O	57A	Account With Institution	A, B, C or D C = for Germany only

Status	Tag	Field Name	Content/Options
M	59A	Beneficiary Customer: Account number Name and Address	/34 digits 4 lines 35 digits each
O	70	Remittance Information	4 lines 35 digits each
M	71A	Details of Charges	OUR SHA BEN
O	71F	Sender's Charges	Example: 71F EUR8,00
O	71G	Receiver's Charges	Example: 71G EUR5,50
O	72	Sender to Receiver Information	Example: Line 1: /ACC/Branch 2 Lines 2-6: //..... slashes are set by the system

### 1. Field 20: Your Reference

This field specifies the reference assigned by you to clearly identify the message.  
 This field must not start or end with a slash '/' and must not contain two consecutive slashes '//'  
 This reference will be quoted in any related confirmation or statement, e.g. MT 910 and / or 940, 942, 950.

### 2. Field 23B: Bank Operation Code

This field identifies the type of operation.

#### Code:

CRED – Standard Message

### 3. Field 23E: Instruction Code

This field specifies an instruction.

#### Codes:

Instructions must contain one of the following codes:

SDVA	Payment must be executed to the beneficiary with same day value.
INTC	The payment is an intra-company payment, i.e., a payment between two companies belonging to the same group.
REPA	Payment has a related e-Payments reference.
CORT	Payment is made in settlement of a trade, e.g., foreign exchange deal, securities transaction.
HOLD	Beneficiary customer/claimant will call; pay upon identification.
CHQB	Pay beneficiary customer only by cheque. The optional account number line in field 59 must not be used.
PHOB	Please advise/contact beneficiary/claimant by phone.
TELB	Please advise/contact beneficiary/claimant by the most efficient means of telecommunication.
PHON	Please advise account with institution by phone.
TELE	Please advise account with institution by the most efficient means of telecommunication.
PHOI	Please advise the intermediary institution by phone.
TELI	Please advise the intermediary institution by the most efficient means of telecommunication.

### 4. Field 32A: Value Date, Currency Code, Amount

This field specifies the value date, currency and amount to be transferred.

### 5. Field 33B: Currency/Instructed Amount (If a conversion was made on your side)

This amount is provided for information purposes and will be transported unchanged through the transaction chain.

### 6. Field 36: Exchange Rate

This field specifies the exchange rate used to convert the instructed amount specified in field 33B.

This field must be present when a currency conversion has been performed on the Sender's side.

**7. Field 50a: Ordering Customer**

This field specifies the customer ordering the transaction.

According to the Money Laundering Act, the complete name & address and account number (Option K), or other identification data (Option F) of the sender must be entered.

**Since October 29, 2007 the preferred option is F**

**Format field 50F:**

In option F the following line formats must be used:

Line 1 (subfield Party Identifier)	/34x	(Account Number)
Lines 2-5 (subfield Name & Address)	1!n/33x	(Number)(Details)

Or

Line 1 (subfield Party Identifier)	4!a/2!a/27x	(Code)(Country Code)(Identifier)
Lines 2-5 (subfield Name & Address)	1!n/33x	(Number)(Details)

**Codes:**

In option F, when subfield 1 Party Identifier is used with the (Code)(Country Code)(Identifier) format, one of the following codes must be used:

ARNU	Alien Registration Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Alien Registration Number
CCPT	Passport Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Passport Number.
CUST	Customer Identification Number	The code followed by a slash, '/' must be followed by the ISO country code of the issuer of the number, a slash, '/', the issuer of the number, a slash, '/' and the Customer Identification Number.
DRLC	Driver's License Number	The code followed by a slash, '/' must be followed by the ISO country code of the issuing authority, a slash, '/', the issuing authority, a slash, '/' and the Driver's License Number.
EMPL	Employer Number	The code followed by a slash, '/' must be followed by the ISO country code of the registration authority, a slash, '/', the registration authority, a slash, '/' and the Employer Number.

NIDN	National Identity Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
SOSE	Social Security Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Social Security Number.
TXID	Tax Identification Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Tax Identification Number.

In option F, each line of subfield 2 Name & Address when present must start with one of the following numbers:

1	Name of the ordering customer	The number followed by a slash, '/' must be followed by the name of the ordering customer (where it is recommended that the surname precedes given name(s)).
2	Address Line	The number followed by a slash, '/' must be followed by an Address Line (Address Line can be used to provide for example, street name and number, or building name).
3	Country and Town	The number followed by a slash, '/' must be followed by the ISO country code, a slash '/' and Town (Town can be complemented by postal code (for example zip), country subdivision (for example state, province, or county).
4	Date of Birth	The number followed by a slash, '/' must be followed by the Date of Birth in the YYYYMMDD format.
5	Place of Birth	The number followed by a slash, '/' must be followed by the ISO country code, a slash '/' and the Place of Birth.
6	Customer Identification Number	The number followed by a slash, '/' must be followed by the ISO country code of the issuer of the number, a slash, '/', the issuer of the number, a slash, '/' and the Customer Identification Number.
7	National Identity Number	The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
8	Additional Information	The number followed by a slash, '/' is followed by information completing one of the following: <ul style="list-style-type: none"> <li>▪ the Identifier provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.</li> <li>▪ the Customer Identification Number provided in subfield 2 (Name &amp; Address) with number 6.</li> <li>▪ the National Identity Number provided in subfield 2 (Name &amp; Address) with number 7.</li> </ul>

## NETWORK VALIDATED RULES

Identifier Code must be a registered BIC or BEI.

In option F, subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format: Country Code must be a valid ISO country code.

In option F, subfield 2 (Name & Address):

- The first line must start with number 1.
- Numbers must appear in numerical order.
- Number 2 must not be used without number 3.
- Number 4 must not be used without number 5 and vice versa.
- Number 4 must be followed by a valid date in the format YYYYMMDD and this date, local to the sender, must not be later than the date on which the message is successfully sent to SWIFT.
- Numbers 3, 5, 6 and 7 must be followed by a valid ISO country code, a slash '/' and additional Details.
- Numbers 3, 4, 5, 6, 7 and 8 must not be repeated.
- The use of number 8 is only allowed in the following instances:
  - to continue information on the Identifier of the ordering customer provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.
  - to continue information on the Customer Identification Number provided in subfield 2 (Name & Address) following number 6.
  - to continue information on the National Identity Number provided in subfield 2 (Name & Address) following number 7.

## USAGE RULES

If the account number of the ordering customer is present, it must be stated in Account.

In option F, subfield 2 (Name & Address): Numbers 1 and 2 may be repeated.

In option F, subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format: if additional space is required for providing the Identifier of the ordering customer, one of the following options must be used:

1. First option (preferred): Identify the ordering customer with a different identifier where the length is not an issue.
2. Second option: Continue the information in subfield 2 (Name & Address) using number 8.

In option F, subfield 2 (Name & Address): if additional space is required for providing the Customer Identification Number (number 6) or the National Identity Number (number 7) of the ordering customer, one of the following options must be used:

1. First option (preferred): Identify the ordering customer with a different identifier where the length is not an issue.
2. Second option: Continue the information in subfield 2 (Name & Address) using number 8.

## Examples

Option F - Example 1

```
:50F:/12345678  
1/SMITH JOHN  
2/299, PARK AVENUE  
3/US/NEW YORK, NY 10017
```

Option F - Example 2

```
:50F:/BE30001216371411
```

1/PHILIPS MARK  
4/19720830  
5/BE/BRUSSELS

**Option F - Example 3**

:50F:DRLC/BE/BRUSSELS/NB0949042  
1/DUPONT JACQUES  
2/HIGH STREET 6, APT 6C  
3/BE/BRUSSELS

**Option F - Example 4**

:50F:NIDN/DE/121231234342  
1/MANN GEORG  
6/DE/ABC BANK/1234578293

**Option F - Example 5**

:50F:CUST/DE/ABC BANK/123456789/8-123456  
1/MANN GEORG  
2/LOW STREET 7  
3/DE/FRANKFURT  
8/7890

*This means that the customer identification number of Mann Georg assigned by ABC Bank is 123456789/8-1234567890.*

References: SWIFTStandards

## 8. Field 52a: Ordering Institution

This field specifies the ordering institution if other than your Bank.

The BIC must be a SWIFT registered address.

Option A is the preferred option.

Option D should only be used if the ordering financial institution has no BIC.

## 9. Field 53B: Sender's Correspondent

This field specifies the account to which the payment has to be debited.

## 10. Field 56a: Intermediary Institution

This field identifies the correspondent bank of the account with institution if other than VTB Bank.

The BIC must be a SWIFT registered address.

Option A must be used whenever possible.

Option C Party Identifier may be used to indicate a national clearing system code,  
Important: Option C with clearing code other than DE will be forwarded without  
Checking

### 11. Field 57a: Account with Institution

This field identifies the financial institution, if other than VTB Bank, which will pay or credit the beneficiary institution.

The BIC must be a SWIFT registered address.

- Option A must be used whenever possible.
- Option D must only be used in exceptional circumstances, e.g., if the party cannot be identified by a BIC.
- Option C Party Identifier may be used to indicate a national clearing system code.  
**Option C with clearing code other than DE will be forwarded without checking.**

### 12. Field 59a: Beneficiary Customer

This field specifies the customer who will be paid.

At least the account number, name, full address or the BEI (Business Entity Identifier) of the beneficiary customer is mandatory.

### 13. Field 70: Remittance Information

This field specifies either the details of the individual transaction or a reference to another message containing the details which are to be transmitted to the beneficiary customer.

The information specified in this field is intended only for the beneficiary customer.  
We do not read its content.

### 14. Field 71A: Details of Charges

This field specifies which party will bear the charges for the transaction.  
One of the following codes must be used:

BEN/SHA	All transaction charges are to be borne by the beneficiary customer.
SHA or OUR and /SPLIT/	In Field 72 causes charges will be debited to your account, all the other to the beneficiary's account.
OUR	All transaction charges are to be borne by the ordering customer.

### 15. Field 71F: Sender's Charges

This repetitive field specifies the currency and amount of the transaction charges deducted by you and by previous banks in the transaction chain.

These fields are conveyed for transparency reasons.

The net amount after deduction of the Sender's charges will be quoted as the inter-bank settled amount in field 32A.



## 16. Field 72: Sender to Receiver Information

This field specifies additional information for the Receiver of the payment order or another party identified in the field.

### Codes:

Please be informed that the usage of this codes (except 'INS') will cause Third Bank / REPAIR Charges.

ACC	Instructions following are for the account with institution.
INS	The institution which instructed the Sender to execute the transaction.
INT	Instructions following are for the intermediary institution.
REC	Instructions following are for the Receiver of the message.

Field 72 must in no case be used for information for which another field is intended.

Codes must be placed between slashes and at the beginning of a line. Additional explanatory information, which may be continued in the next lines, is preceded by a double slash '//'.  
//

### 16A. Field 72: Special OWHBDEFF Code

**/SPLIT/ + Field 71A = SHA or OUR = Charges of ordering customer institution to be paid by ordering customer, all other charges to be paid by beneficiary.  
No REPAIR Charges will apply.**