RBC Express ®
Swift Payments & Statements
Import/Export File Guide
April 2009   Version 1.5

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INTRODUCTION

RBC Express provides the ability to transfer data to and from other applications without re-keying information. This guide provides import and export file format details including field sizes, field types and field definitions to assist you when using the Import or Export facility. Each section of this guide contains details about a specific service. Sample export files follow each export file format table.

Import File Format

Each import record should be of variable length using the American Standard Code for Information Interchange (ASCII). The size of each record is the length of the record. Each import record should start on a new line. If the import file is incorrect, the import function will be cancelled with an error displayed in the screen as well as logged in the log file. The starting position is 1 and ending position varies for each Message Types.
Alphanumeric = Left Justified with blank fill unless otherwise stated
Numeric = Right Justified with zero fill unless otherwise stated

Export File Format

Export files are created using the American Standard Code for Information Interchange (ASCII). Fields are fixed length and comma delimited.

File Naming Conventions

Export files are created with the default name as described below where yyyyyyy is a 7-digit system log ID and xxxxxxxxxxxx is a randomly generated 12-digit number that will be different each time a file is exported. Default file names can be changed to a file name of your choice.

REPORT	SAMPLE FILE NAME
1. Payments	Payments _xxxxxxxxxxxx.txt
2. Advices	Advices_xxxxxxxxxxxx.txt
3. Messages	Messages_xxxxxxxxxxxx.txt
4. Statements	Statements_xxxxxxxxxxxx.txt

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IMPORT FILE LAYOUTS
MT103 Import File Layout
File Size: 2406, otherwise if Field 77T is included, size = 11406.
(Start Position = 1; End Position = 2406 or 11406)

FIELD TAG/NAME	START POSITION	LENGTH	FIELD TYPE	COMMENTS
Template ID	1	15	Alphanumeric	• Optional • Field must be valued if the record is to use a pre-defined template • Templates must be fully approved before use.
Message Type	16	3	Numeric	Mandatory, if Template ID is not present
53a: Debit Account	19	34	Alphanumeric	• Mandatory • Debit account number • If Debit Account = RBC format as follows: - Bank Number = 5 Digits - Transit Number = 5 Digits - Account Number = 7 Digits **Example**: 00003000021234567
32A: Currency Code	53	3	Alphanumeric	• Mandatory • Currency of the transfer
32A: Settlement Amount	56	15	Numeric	• Mandatory • Zero Fill • No comma or decimal • 9(15)
32A: Value Date	71	6	Numeric	• Mandatory • Format YYMMDD
20: Our Reference	77	16	Alphanumeric	• Mandatory • This field specifies the reference assigned by the Sender to identify the message • Can not begin with "/" or contain "//"
Beneficiary ID type	93	1	Alphanumeric	• Optional • One of the following codes:

				- S = SWIFT BIC/BEI - A = Account Number - U = CHIPS UID
Beneficiary Identifier	94	34	Alphanumeric	• Optional • One of the following: - SWIFT BIC/BEI - Account Number - CHIPS UID - IBAN (International Bank Account Number – applicable only within the Regulated European Countries)
59a: Beneficiary SWIFT BIC/BEI	128	11	Alphanumeric	• Optional • May be either 8 or 11 characters
59a: Beneficiary Name	139	35	Alphanumeric	• Mandatory • Beneficiary full name • Must not have the following values: - No spaces alone - No period, comma, or dot alone - No single numeric or alpha characters alone - No special characters
59a: Beneficiary Address Line 1	174	35	Alphanumeric	• Mandatory • Optional, if Beneficiary Bank Country code is CA and debit account equals RBC or if Beneficiary Bank country not equal to CA or US and debit account not equal to RBC • If additional addressing (i.e. appt #, care of, PO Box, etc.) information is available then use Line 1 for this information. Then use Line 2 for the main addressing information. • If only street addressing information, then use Line 1 for the main addressing information. In this case, Line 2 will be left blank. • No word wrapping beyond 35

				characters
59a: Beneficiary Address Line 2	209	35	Alphanumeric	• Optional • If additional addressing (i.e. appt #, care of, PO Box, etc.) information is available then use Line 1 for this information. Then use Line 2 for the main addressing information. • If only street addressing information, then use Line 1 for the main addressing information. In this case, Line 2 will be left blank

59a: Beneficiary City	244	32	Alphanumeric	• Mandatory, if Beneficiary Bank Country code is not CA and Debit account equals RBC
				• Optional, if Beneficiary Bank country code equals CA and Debit account equals RBC
				• If Beneficiary Country Code is CA or US:
				
				  - Then max length is 29 bytes
				  - If also postal/zip code, then max length is 19 bytes
				
				• If Beneficiary Country Code is not CA or US:
				
				  - Then max length is 32 bytes
				  - If also prov/state, then max length is 29 bytes
				  - If also postal/zip code, then max length is 22 bytes
				  - If also both prov/state and postal/zip code, then max length is 19 bytes
				
				• No single alphanumeric characters alone

59a: Beneficiary Province/State	276	2	Alphanumeric	• Mandatory, if Beneficiary country code is CA or US and Debit account equals RBC. • If Beneficiary Country Code is CA or US, must be a valid Beneficiary Sub-country code as defined within the ISO sub-country code table.

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				• Optional, if Beneficiary country code is not CA or US and Debit account equals RBC
59a: Beneficiary Postal/Zip Code	278	9	Alphanumeric	Optional
59a: Beneficiary Country	287	2	Alphanumeric	• Mandatory, where Debit account equals RBC • Must be a valid country code as defined within the ISO country code table
Beneficiary Bank Flag	289	1	Alphanumeric	• Mandatory • Conditional (1) • One of the following codes: • C = Canadian Banks • U = US Banks • O = Other Banks
Beneficiary's Bank ID Type	290	1	Alphanumeric	• Optional, If SWIFT BIC is present, otherwise mandatory • Conditional (2) • One of the following codes: - F = FED - U = CHIPS UID - C = Canadian Sort Codes - S = SWIFT BIC - A = Account Number
Beneficiary's Bank Identifier	291	34	Alphanumeric	• Optional, If SWIFT BIC is present, otherwise mandatory • Conditional (2) • One of the following: - FED Number - CHIPS UID - Canadian Sort Codes - SWIFT BIC - Account Number - Sort Code (Applicable for Financial Institutions within Great Britain)
57a: Beneficiary's Bank SWIFT	325	11	Alphanumeric	• Optional • Conditional (2) • May be either 8 or 11 characters

BIC				
57a: Beneficiary's Bank Name	336	35	Alphanumeric	• Optional, if SWIFT BIC is present, otherwise mandatory • Conditional (2) • Beneficiary Bank Full Name
57a: Beneficiary's Bank Address Line 1	371	35	Alphanumeric	• Optional • Conditional (2) • Beneficiary Bank Address
57a: Beneficiary's Bank Address Line 2	406	35	Alphanumeric	• Optional • Conditional (2) • Beneficiary Bank Address
57a: Beneficiary's Bank City/Province/ State	441	33	Alphanumeric	• Optional • Conditional (2) • Beneficiary Bank's City/Province/State
57a: Beneficiary's Bank Country Code	474	2	Alphanumeric	• Mandatory • Must be a valid country code, as defined within the ISO country code table
Intermediary Bank ID type	476	1	Alphanumeric	• Optional • Conditional (3) • One of the following codes: - F = FED - U = CHIPS UID - C = Canadian Sort Codes - S = SWIFT BIC - A = Account Number
Intermediary Bank Identifier	477	34	Alphanumeric	• Optional • Conditional (3) • One of the following: - FED Number - CHIPS UID - Canadian Sort Codes - SWIFT BIC - Account Number - Sort Code (Applicable for Financial Institutions within Great Britain)

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56a: Intermediary's Bank SWIFT BIC	511	11	Alphanumeric	• Optional • Conditional (3) • May be either 8 or 11 characters
56a: Intermediary's Bank Name	522	35	Alphanumeric	• Optional • Conditional (3) • Intermediary Bank Full Name
56a: Intermediary's Bank Address Line 1	557	35	Alphanumeric	• Optional • Conditional (3) • Intermediary Bank Full Address
56a: Intermediary's Bank Address Line 2	592	35	Alphanumeric	• Optional • Conditional (3) • Intermediary Bank Full Address
56a: Intermediary's Bank Address Line 3	627	35	Alphanumeric	• Optional • Conditional (3) • Intermediary Bank Full Address
Ordering Customer ID type	662	1	Alphanumeric	• Mandatory • A = Account Number/Client Unique Identifier
50a: Ordering Customer Identifier	663	34	Alphanumeric	• Mandatory • Account Number/Client Unique Identifier
50a: Ordering Customer SWIFT BIC/BEI	697	11	Alphanumeric	• Optional • May be either 8 or 11 characters
50a: Ordering Customer Name	708	35	Alphanumeric	• Mandatory • Customer ordering the transaction. • Must not have the following values: - No spaces, commas, periods, dots alone - No special characters alone - No single numeric characters alone
50a: Ordering Customer	743	35	Alphanumeric	• Mandatory • Ordering Customer Full Address

Address Line 1				• If additional addressing (i.e. appt #, care of, PO Box, etc.) information is available then use Line 1 for this information. Then use Line 2 for the main addressing information. • If only street addressing information, then use Line 1 for the main addressing information. In this case, Line 2 will be left blank. • No word wrapping beyond 35 characters • Must be more than a single alphanumeric character
50a: Ordering Customer Address Line 2	778	35	Alphanumeric	• Optional • If additional addressing (i.e. appt #, care of, PO Box, etc.) information is available then use Line 1 for this information. Then use Line 2 for the main addressing information. • If only street addressing information, then use Line 1 for the main addressing information. In this case, Line 2 will be left blank. • No word wrapping beyond 35 characters • Must be more than a single alphanumeric character
50a: Ordering Customer City	813	32	Alphanumeric	• Mandatory, if debit account is RBC and Beneficiary Bank country is not equal to CA, otherwise Optional • If Ordering Customer Country Code is CA or US, then field max is 22 bytes • If Ordering Customer country code is not CA or US, then field max is 32 bytes • If also Province/State is provided, then length is 29 bytes • If postal/zip code is provided, then max length is 22 bytes • If both above (prov/state & postal/zip code) are provided then max length is 19 bytes

				• No single alpha characters alone • No single numeric characters alone
50a: Ordering Customer Province/State	845	2	Alphanumeric	• Mandatory, if debit account is RBC and Beneficiary Bank country is not equal to CA and Ordering Customer country equals to CA or US • Optional, if debit account is RBC and Beneficiary Bank country Is not equal to CA and Ordering Customer country is not equal to CA or US • Optional, if debit account is not RBC or Beneficiary Bank country equals to CA • Must be validated against ST table
50a: Ordering Customer Postal/Zip Code	847	9	Alphanumeric	• Mandatory, if debit account is RBC and Beneficiary Bank Country is not equal to CA and Ordering Customer country is CA or US • Optional, if debit account is RBC and Beneficiary Bank country is not equal to CA and Ordering Customer country is not CA or US • Optional, if debit account is not RBC or Beneficiary Bank country equals to CA • If Country code is CA – 6 bytes alternating alpha and numeric • If Country code is US – 5 or 9 bytes all numeric
50a: Ordering Customer Country	856	2	Alphanumeric	• Mandatory • Must be validated against Country Table
Ordering Bank ID type	858	1	Alphanumeric	• Optional • One of the following codes: - F = FED - U = CHIPS UID - C = Canadian Sort Codes - S = SWIFT BIC

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Ordering Bank Identifier	859	34	Alphanumeric	• Optional
				• One of the following:
				
				  - Fed Number
				  - CHIPS UID
				  - Canadian Sort Codes
				  - SWIFT BIC
				  - Sort Code (Applicable for Financial Institutions within Great Britain)

52a: Ordering Bank SWIFT BIC	893	11	Alphanumeric	• Optional • May be either 8 or 11 characters
52a: Ordering Bank Name	904	35	Alphanumeric	• Optional • Financial Institution of the Ordering Customer
52a: Ordering Bank Address Line 1	939	35	Alphanumeric	• Optional • Financial Institution Full Address
52a: Ordering Bank Address Line 2	974	35	Alphanumeric	• Optional • Financial Institution Full Address
52a: Ordering Bank Address Line 3	1009	35	Alphanumeric	• Optional • Financial Institution Full Address

Receiver's Correspondent ID Type	1044	1	Alphanumeric	• Optional
				• Conditional (3)
				• Use only for Pass-through messages
				• One of the following codes:
				
				  - F = FED
				  - U = CHIPS UID
				  - C = Canadian Sort Codes
				  - S = SWIFT BIC

54a: Receiver's Correspondent Identifier	1045	34	Alphanumeric	• Optional
				• Conditional (3)
				• Use only for Pass-through messages
				• One of the following:
				
				  - FED Number
				  - CHIPS UID
				  - Canadian Sort Codes

				- SWIFT BIC - Sort Code (Applicable for Financial Institutions within Great Britain)
54a: Receiver's Correspondent SWIFT BIC	1079	11	Alphanumeric	• Optional • Conditional (3) • Use only for Pass-through messages • May be either 8 or 11 characters
54a: Receiver's Correspondent Name	1090	35	Alphanumeric	• Optional • Conditional (3) • Use only for Pass-through messages • Branch of the Receiver or another financial institution at which the funds will be made available to the Receiver
54a: Receiver's Correspondent Address Line 1	1125	35	Alphanumeric	• Optional • Conditional (3) • Use only for Pass-through messages • Branch of the Receiver or another financial institution full address
54a: Receiver's Correspondent Address Line 2	1160	35	Alphanumeric	• Optional • Conditional (3) • Use only for Pass-through messages • Branch of the Receiver or another financial institution full address
54a: Receiver's Correspondent Address Line 3	1195	35	Alphanumeric	• Optional • Conditional (3) • Use only for Pass-through messages • Branch of the Receiver or another financial institution full address
70: Details of Payment Line 1	1230	35	Alphanumeric	• Optional • Conditional (4) • Field 70 and 77T are mutually exclusive • Multiple references can be used, if separated with a double slash, '//'. Code must not be repeated

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				between two references of the same kind • One of the following codes may be used, placed between slashes ('/"): - INV = Invoice (followed by the date, reference and details of the invoice) - IPI = Unique reference identifying a related International Payment Instruction – followed by up to 20 characters - RFB = Reference for the beneficiary customer – followed by up to 16 characters - ROC = Ordering customer's reference
70: Details of Payment Line 2	1265	35	Alphanumeric	• Optional • Conditional (4) • Field 70 and 77T are mutually exclusive • Multiple references can be used, if separated with a double slash, '//'. Code must not be repeated between two references of the same kind • One of the following codes may be used, placed between slashes ('/"): - INV = Invoice (followed by the date, reference and details of the invoice) - IPI = Unique reference identifying a related International Payment Instruction – followed by up to 20 characters - RFB = Reference for the beneficiary customer – followed by up to 16 characters - ROC = Ordering customer's reference
70: Details of Payment Line 3	1300	35	Alphanumeric	• Optional • Conditional (4) • Field 70 and 77T are mutually exclusive

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				• Multiple references can be used, if separated with a double slash, '//'. Code must not be repeated between two references of the same kind • One of the following codes may be used, placed between slashes ('/"): - INV = Invoice (followed by the date, reference and details of the invoice) - IPI = Unique reference identifying a related International Payment Instruction – followed by up to 20 characters - RFB = Reference for the beneficiary customer – followed by up to 16 characters - ROC = Ordering customer's reference
70: Details of Payment Line 4	1335	35	Alphanumeric	• Optional • Conditional (4) • Field 70 and 77T are mutually exclusive • Multiple references can be used, if separated with a double slash, '//'. Code must not be repeated between two references of the same kind • One of the following codes may be used, placed between slashes ('/"): - INV = Invoice (followed by the date, reference and details of the invoice) - IPI = Unique reference identifying a related International Payment Instruction – followed by up to 20 characters - RFB = Reference for the beneficiary customer – followed by up to 16 characters - ROC = Ordering customer's reference
72: Bank to	1370	35	Alphanumeric	• Optional

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Bank Information Line 1					• Conditional (5)
					• Format is /XXX/ followed by text, where XXX is a SWIFT code
					• If a code is used on this line, additional information may be followed. Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in this field. Format is two slashes followed by text.
					
					Example: //and ask for Mr. Matthew Tom Jones
					
					• One of the following codes, followed by information, except for NODEDUCT:
					
					  - ACC = Instructions following are for the account with institution
					  - INS = The instructing institution which instructed the Sender to execute the transaction
					  - INT = Instructions following are for the intermediary institution
					  - NODEDUCT – Special Fee Arrangement
					  - PCT = Special handling for RBC
					  - TSPTIME = Time Sensitive Payment
					  - CLSTIME = The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET)
					  - REC = Instructions following are for the Receiver of the message
					  - REJT = Payment rejected
					  - RETN = Payment returned
					
					• If NODEDUCT is used, it should be followed by a filler

72: Bank to Bank Information Line 2	1405	35	Alphanumeric	• Optional • Conditional (5) • Format is /XXX/ followed by text, where XXX is a SWIFT code • If a code is used on this line, additional information may be followed. Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in this field. Format is two slashes followed by text. *Example*: //and ask for Mr. Matthew Tom Jones • One of the following codes, followed by information, except for NODEDUCT: - ACC = Instructions following are for the account with institution - INS = The instructing institution which instructed the Sender to execute the transaction - INT = Instructions following are for the intermediary institution - NODEDUCT – Special Fee Arrangement - PCT = Special handling for RBC - TSPTIME = Time Sensitive Payment - CLSTIME = The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET) - REC = Instructions following are for the Receiver of the message - REJT = Payment rejected - RETN = Payment returned • If NODEDUCT is used, it should be followed by a filler

72: Bank to Bank Information Line 3	1440	35	Alphanumeric	• Optional • Conditional (5) • Format is /XXX/ followed by text, where XXX is a SWIFT code • If a code is used on this line, additional information may be followed. Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in this field. Format is two slashes followed by text. *Example*: //and ask for Mr. Matthew Tom Jones • One of the following codes, followed by information, except for NODEDUCT: - ACC = Instructions following are for the account with institution - INS = The instructing institution which instructed the Sender to execute the transaction - INT = Instructions following are for the intermediary institution - NODEDUCT – Special Fee Arrangement - PCT = Special handling for RBC - TSPTIME = Time Sensitive Payment - CLSTIME = The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET) - REC = Instructions following are for the Receiver of the message - REJT = Payment rejected - RETN = Payment returned • If NODEDUCT is used, it should

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				be followed by a filler
72: Bank to Bank Information Line 4	1475	35	Alphanumeric	• Optional • Conditional (5) • Format is /XXX/ followed by text, where XXX is a SWIFT code • If a code is used on this line, additional information may be followed. Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in this field. Format is two slashes followed by text. *Example*: //and ask for Mr. Matthew Tom Jones • One of the following codes, followed by information, except for NODEDUCT: - ACC = Instructions following are for the account with institution - INS = The instructing institution which instructed the Sender to execute the transaction - INT = Instructions following are for the intermediary institution - NODEDUCT – Special Fee Arrangement - PCT = Special handling for RBC - TSPTIME = Time Sensitive Payment - CLSTIME = The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET) - REC = Instructions following are for the Receiver of the message - REJT = Payment rejected - RETN = Payment returned

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				• If NODEDUCT is used, it should be followed by a filler
72: Bank to Bank Information Line 5	1510	35	Alphanumeric	• Optional • Conditional (5) • Format is /XXX/ followed by text, where XXX is a SWIFT code • If a code is used on this line, additional information may be followed. Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in this field. Format is two slashes followed by text ***Example***: //and ask for Mr. Matthew Tom Jones • One of the following codes, followed by information, except for NODEDUCT: - ACC = Instructions following are for the account with institution - INS = The instructing institution which instructed the Sender to execute the transaction - INT = Instructions following are for the intermediary institution - NODEDUCT – Special Fee Arrangement - PCT = Special handling for RBC - TSPTIME = Time Sensitive Payment - CLSTIME = The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET). - REC = Instructions following are for the Receiver of the message - REJT = Payment rejected - RETN = Payment returned

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				• If NODEDUCT is used, it should be followed by a filler
72: Bank to Bank Information Line 6	1545	35	Alphanumeric	• Optional • Conditional (5) • Format is /XXX/ followed by text, where XXX is a SWIFT code • If a code is used on this line, additional information may be followed. Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in this field. Format is two slashes followed by text. **_Example_**: //and ask for Mr. Matthew Tom Jones • One of the following codes, followed by information, except for NODEDUCT: - ACC = Instructions following are for the account with institution - INS = The instructing institution which instructed the Sender to execute the transaction - INT = Instructions following are for the intermediary institution - NODEDUCT – Special Fee Arrangement - PCT = Special handling for RBC - TSPTIME = Time Sensitive Payment - CLSTIME = The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET) - REC = Instructions following are for the Receiver of the message - REJT = Payment rejected

				- RETN = Payment returned
				• If NODEDUCT is used, it should be followed by a filler
71A: Charges for	1580	3	Alphanumeric	• Mandatory • Conditional (6) • One of the following codes: - BEN = Charges borne by the beneficiary customer - OUR = Charges borne by the ordering customer - SHA = Charges borne by both the ordering and beneficiary customer
71F: Sender's Currency	1583	3	Alphanumeric	• Optional • Filler • Use only for Pass-through messages • If field 71A contains OUR, then field 71F is not allowed and field 71G is optional or if field 71A contains SHA, then field 71F is optional and field 71G is not allowed or if field 71A contains BEN, then at least one occurrence of field 71F and field 33B is mandatory and field 71G is not allowed
71F: Sender's Charges	1586	15	Numeric	• Optional • Conditional (6) • Zero fill • No comma or decimal • 9(15) • If field 71A contains OUR, then field 71F is not allowed and field 71G is optional or if field 71A contains SHA, then field 71F is optional and field 71G is not allowed or if field 71A contains BEN, then at least one occurrence of field 71F and field 33B is mandatory and field 71G is not allowed
71G: Receiver's	1601	3	Alphanumeric	• Optional • Filler

Currency				• Use only for Pass-through messages • If field 71A contains OUR, then field 71F is not allowed and field 71G is optional or if field 71A contains SHA, then field 71F is optional and field 71G is not allowed or if field 71A contains BEN, then at least one occurrence of field 71F and field 33B is mandatory and field 71G is not allowed
71G: Receiver's Charges	1604	15	Numeric	• Optional • Conditional (6) • Zero fill • No comma or decimal • 9(15) • If field 71A contains OUR, then field 71F is not allowed and field 71G is optional or if field 71A contains SHA, then field 71F is optional and field 71G is not allowed or if field 71A contains BEN, then at least one occurrence of field 71F and field 33B is mandatory and field 71G is not allowed
33B: Instructed Currency	1619	3	Alphanumeric	• Optional • Conditional (7) • Use only for Pass-through messages • If either Receiver's or Sender's charges are present, then Instructed Currency and Amount are mandatory, otherwise optional
33B: Instructed Amount	1622	15	Numeric	• Optional • Conditional (7) • Zero Fill • No comma or decimal • 9(15) • If either Receiver's or Sender's charges are present, then Instructed Currency and Amount are mandatory, otherwise optional
36: Exchange	1637	12	Numeric	• Optional

Rate				• Conditional (7) • Zero fill • Decimal period mandatory • 9(12) • If the currency in Field 33B (instructed currency) is different from Field 32B (settlement amount and currency), then the exchange rate field is mandatory, otherwise optional

23B: Bank Operation Code	1649	4	Alphanumeric	• Mandatory
				• Conditional (8)
				• One of the following codes:
				
				  - CRED – this message contains a credit transfer where there is no SWIFT Service Level involved (default value)
				  - CRTS – This message contains a credit transfer for test purposes
				  - SPAY – This message contains a credit transfer to be processes according to the SWIFTPay Service Level
				  - SPRI – This message contains a credit transfer to be processed according to the Priority Service Level
				  - SSTD – This message contains a credit transfer to be processed according to the Standard Service Level

Third Reimbursement Institution ID Type	1653	1	Alphanumeric	• Optional
				• Conditional (9)
				• Use only for Pass-through messages
				• One of the following codes:
				
				  - F = FED
				  - U = CHIPS UID
				  - C = Canadian Sort Codes
				  - S = SWIFT BIC

55a: Third Reimbursement Institution Identifier	1654	34	Alphanumeric	• Optional • Conditional (9) • Use only for Pass-through messages • One of the following:

				- FED number - CHIPS UID - Canadian Sort Codes - SWIFT BIC - Sort Code (Applicable for Financial Institutions within Great Britain)
55a: Third Reimbursement Institution SWIFT BIC	1688	11	Alphanumeric	• Optional • Conditional (9) • Use only for Pass-through messages • May be either 8 or 11 characters
55a: Third Reimbursement Institution name	1699	35	Alphanumeric	• Optional • Conditional (9) • Use only for Pass-through messages • Specifies the Receiver's branch
55a: Third Reimbursement Institution Address Line 1	1734	35	Alphanumeric	• Optional • Conditional (9) • Use only for Pass-through messages
55a: Third Reimbursement Institution Address Line 2	1769	35	Alphanumeric	• Optional • Conditional (9) • Use only for Pass-through messages
55a: Third Reimbursement Institution Address Line 3	1804	35	Alphanumeric	• Optional • Conditional (9) • Use only for Pass-through messages
26T: Transaction Type Code	1839	3	Alphanumeric	• Optional • Use only for Pass-through messages • Identifies the nature of, purpose of, and/or reason for the individual transactions

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77B: Regulatory Reporting Line 1	1842	35	Alphanumeric	• Optional • Conditional (10) • Use only for Pass-through messages • Format is /XXX/ followed by text, where XXX is a SWIFT code • If a code is not used, any narrative in this field must begin with// • If a code is used on this line, any narrative must start on the next line • One of the following codes, followed by information: - BENEFRES = Residence of beneficiary customer - ORDERRES = Residence of ordering customer
77B: Regulatory Reporting Line 2	1877	35	Alphanumeric	• Optional • Conditional (10) • Use only for Pass-through messages • Format is two slashes followed by text *Example*: //and ask for Mr. Matthew Tom Jones
77B: Regulatory Reporting Line 3	1912	35	Alphanumeric	• Optional • Conditional (10) • Use only for Pass-through messages • Format is two slashes followed by text *Example*: //and ask for Mr. Matthew Tom Jones
23E: Instruction Code 1	1947	4	Alphanumeric	• Optional • Conditional (8), (12) • SDVA = Payment must be executed with same day value to the beneficiary
23E: Instruction Code 1	1951	30	Alphanumeric	• Optional • Conditional (8), (12) • Blank Fill
23E:	1981	4	Alphanumeric	• Optional

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Instruction Code 2				• Conditional (8), (12) • INTC = Payment between two companies belonging to the same group
23E: Instruction Code 2	1985	30	Alphanumeric	• Optional • Conditional (8), (12) • Blank Fill
23E: Instruction Code 3	2015	4	Alphanumeric	• Optional • Conditional (8), (12) • REPA = Related e-payments reference
23E: Instruction Code 3 ADDINFO	2019	30	Alphanumeric	• Optional • Conditional (8), (12) • Additional Information
23E: Instruction Code 4	2049	4	Alphanumeric	• Optional • Conditional (8), (12) • CORT = Payment is made in settlement of a trade
23E: Instruction Code 4	2053	30	Alphanumeric	• Optional • Conditional (8), (12) • Blank Fill
23E: Instruction Code 5	2083	4	Alphanumeric	• Optional • Blank Fill
23E: Instruction Code 5	2087	30	Alphanumeric	• Optional • Blank Fill
23E: Instruction Code 6	2117	4	Alphanumeric	• Optional • Conditional (8), (12) • HOLD = Pay upon identification
23E: Instruction Code 6 ADDINFO	2121	30	Alphanumeric	• Optional • Conditional (8), (12) • Additional Information
23E: Instruction Code 7	2151	4	Alphanumeric	• Optional • Conditional (8), (12) • CHQB = Pay beneficiary customer only by cheque
23E: Instruction	2155	30	Alphanumeric	• Optional • Conditional (8), (12)

Code 7				• Blank Fill
23E: Instruction Code 8	2185	4	Alphanumeric	• Optional • Conditional (8), (12) • PHOB = Contact beneficiary by phone
23E: Instruction Code 8 ADDINFO	2189	30	Alphanumeric	• Optional • Conditional (8), (12) • Additional Information
23E: Instruction Code 9	2219	4	Alphanumeric	• Optional • Conditional (8), (12) • TELB = Advise/contact beneficiary by the most efficient means of telecommunication
23E: Instruction Code 9 ADDINFO	2223	30	Alphanumeric	• Optional • Conditional (8), (12) • Additional Information
23E: Instruction Code 10	2253	4	Alphanumeric	• Optional • Conditional (8), (12) • PHON = Advise account with institution by phone
23E: Instruction Code 10 ADDINFO	2257	30	Alphanumeric	• Optional • Conditional (8), (12) • Additional Information
23E: Instruction Code 11	2287	4	Alphanumeric	• Optional • Conditional (8), (12) • TELE = Advise account with institution by he most efficient means of telecommunication
23E: Instruction Code 11 ADDINFO	2291	30	Alphanumeric	• Optional • Conditional (8), (12) • Additional Information
23E: Instruction Code 12	2321	4	Alphanumeric	• Optional • Conditional (8), (12) • PHOI = Advise the intermediary institution by phone
23E: Instruction	2325	30	Alphanumeric	• Optional • Conditional (8), (12)

Code 12 ADDINFO				• Additional Information
23E: Instruction Code 13	2355	4	Alphanumeric	• Optional • Conditional (8), (12) • TELI = Advise the intermediary institution by the most efficient means of telecommunication
23E: Instruction Code 13 ADDINFO	2359	30	Alphanumeric	• Optional • Conditional (8), (12) • Additional Information
13C: Time Indication	2389	18	Alphanumeric	• Optional • Use only for Pass-through messages • Format: "/" followed by 7 characters code followed by "/" followed by 4 digits number for time indication follow by '+/-' sign, followed by 4 digits number for time offset • One of the following codes may be used, placed between slashes ('/"): - CLSTIME – The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET) - RCNTIME – The time at which a Target payment has been credited at the receiving central bank, expressed in Central European Time (CET) - SNDTIME – The time at which a TARGET payment has been debited at the sending central bank, expressed in Central European Time (CET)
77T: Envelope Contents	2407	9000	Alphanumeric	• Optional • Conditional (10), (11) • Fields 70 and 77T are mutually exclusive • Use only for Pass-through messages • One of the following codes

				placed between "/": - ANSI – content of the field in ANSI/X12 format - NARR = content of the field is narrative text - SWIF = content of the field matches the structure proposed in field 70 of this message i.e. multiple references can be used with a double slashes "//". Codes must not be repeated between two references of the same kind - UEDI = content of the field is in the UN-EDIFACT format. The information will start with the UNH-segment, which contains all necessary information to process the rest of the field

MT103 Conditional Notes

1. If Beneficiary Bank Flag contains the code C (Canadian Banks), field 57a: Beneficiary Bank Country is mandatory and must contain Country Code = CA and Identifier code = S (SWIFT BIC) or C (Canadian Sort Code) or A (Account Number), if applicable.

If Beneficiary Bank Flag contains the code U (US Banks), field 57a: Beneficiary Bank Country is mandatory and must contain one of the following country codes noted below and may contain Identifier codes of S (SWIFT BIC) or F (FED Number) or U (CHIPS UID) or A (Account Number), if applicable.

- US = United States
- AS = American Samoa
- GU = Guam
- FM = Micronesia
- MP = Northern Mariana Islands
- PR = Puerto Rico
- VI = Virgin Islands, US

If Beneficiary Bank Flag contains the code O (Other Foreign Banks) field 57a: Beneficiary Bank Country is mandatory and must contain all other country codes, not mentioned for Canadian Banks and US Banks and may contain Identifier code S (SWIFT BIC) or (Sort Code) or A (Account Number), if applicable.

2. Field 57a – If field 56a is present, field 57a must also be present. If SWIFT BIC is not present, then bank name is mandatory. If field 57a is not present, no field 23E may contain TELE or PHON.

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3.   Field 56a – If present, field 57a must also be present. If 56a is not present, no field 23E may contain TELI or PHOI.

4.   Field 70 – If fields 70 and 77T are mutually exclusive. If field 70 is present, field 77T must not be present. If field 70 is not present, then field 77T can be present.

5.   Field 72 – Must never be used for information for which another field is intended.

Each item for which a code exists must start with that code and may be completed with additional information.

Each code used must be between slashes and appear at the beginning of a line.

It may be followed by additional narrative texts.

Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double dash '//', and if used, must begin on a new line. Narrative text should preferably be the last information in this field.

6.   Field 71A – If field 71A contains OUR, then field 71F is not allowed and field 71G is optional or if field 71A contains SHA, then field(s) 71F is(are) optional and field 71G is not allowed or if field 71A contains BEN, then at least one occurrence of field 71F is mandatory and field 71G is not allowed.

7.   Field 33B/Field 36 – If field 33B is present and currency code in field 33B not equals currency code in field 32A, then field 36 is mandatory.

If field 33B is present and currency code in field 33B equals currency code in field 32A, then field 36 is not allowed. If field 33B is not present, then field 36 must not be present.

If the country codes of the Sender's and the Receiver's BICs are within the following list:

AD, AT, BE, BG, BV, CH, CY, CZ, DE, DK, ES, EE, FI, FR, GB, FG, FI, GP, GR, HU, IE, IS, IT, LI, LT, LU, LV, MC, MQ, MT, NL, NO, PL, PM, PT, RE, RO, SE, SI, SJ, SK, SM TF, and VA, then Field 33B is mandatory, otherwise field 33B is optional.

8.   Field 23B – If field 23B contains the code "SPRI", field 23E may contain only the codes SDVA, TELB, PHOB, INTC.

If field 23B contains one of the codes "SSTD" or "SPAY", field 23E must not be used.

If field 23B contains one of the codes "SPRI", "SSTD" or "SPAY, field 53a must not be used with option D.

If field 23B contains one of the codes "SPRI", "SSTD", or "SPAY and field 54a may be used with option A only.

If field 23B contains on eof the codes "SPRI", "SSTD", or "SPAY", field 55a may be used with Option A only.

If field 23B contains the code "SPRI", field 56a must not be present.

If field 23B contains one of the codes "SSTD" or "SPAY", field 56a may be used with either option A.

If field 23B contains one of the codes "SPRI", "SSTD", or "SPAY, field 57a may be used with option A or Optoin D.

If field 23B contains one of the codes "SPRI", "SSTD", or "SPAY, subfield 1 in field 59a Beneficiary Customer is mandatory.

If any field 23E contains the code "CHQB", subfield 1 (Account) in field 59a Beneficiary Customer is not allowed.

9. Field 55a – If this field is present, then field 54a must also be present.

10. Field 77B – If field is present each code used must be between slashes and appear at the beginning of a line.

It may be followed by additional narrative texts, must start with a double dash "//".

11. Field 77T – Can only be used if both Sender and Receiver of the message have subscribed to the Extended Remittance Information MUG.

Both the Sender and the Receiver must have agreed to the exchange of MT103 messages using field 77T.

12. Field 23E – When this field is used more than once, the following combinations are not allowed:

- SDVA with HOLD or CHQB
- INTC with HOLD or CHQB
- REPA with HOLD or CHQB or CORT
- CORT with HOLD or CHQB
- HOLD with CHQB
- PHOB with TELB
- PHON with TELE
- PHOI with TELI

MT202 Import File Layout

File Size = 1267(Start Position = 1; End Position = 1268)

FIELD TAG/NAME	START POSITION	LENGTH	FIELD TYPE	COMMENTS
Template ID	1	15	Alphanumeric	• Optional • Field must be valued if the record is to use a pre-defined template
Message Type	16	3	Numeric	• Mandatory

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				• If Template ID is not present
52a: Debit Account	19	34	Alphanumeric	• Mandatory • Debit account number • If Debit Account = RBC format as follows: - Bank Number = 5 Digits - Transit Number = 5 Digits - Account Number = 7 Digits *Example*: 00003000021234567
32A: Currency Code	53	3	Alphanumeric	• Mandatory • Currency of the transfer
32A: Settlement Amount	56	15	Numeric	• Mandatory • Zero fill • No comma or decimal • 9(15)
32A: Value Date	71	6	Numeric	• Mandatory • Format YYMMDD
20: Our Reference	77	16	Alphanumeric	• Mandatory • This field specifies the reference assigned by the Sender to identify the message • Can not begin with "/" or contain "//"
21: Related Reference	93	16	Alphanumeric	• Mandatory • Relates to the transaction • Can not begin with "/" or contain "//"
Beneficiary ID Type	109	1	Alphanumeric	• Optional • One of the following code: - F = Fed - A = Account Number - U = CHIPS UID - C = Canadian Sort Codes - Sort Code (Applicable for Financial Institutions outside North America)
58a: Beneficiary Identifier	110	34	Alphanumeric	• Mandatory • One of the following:

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				- FED - Account Number - CHIPS UID - Canadian Sort Codes
58a: Beneficiary SWIFT BIC	144	11	Alphanumeric	• Optional • May be either 8 or 11 characters
58a: Beneficiary Name	155	35	Alphanumeric	• Mandatory • Beneficiary's Full Name
58a: Beneficiary Address Line 1	190	35	Alphanumeric	• Optional • Beneficiary's Full Address
58a: Beneficiary Address Line 2	225	35	Alphanumeric	• Optional • Beneficiary's Full Address
58a: Beneficiary Address Line 3 – City/Province/ State/ Country	260	35	Alphanumeric	• Optional • City/Province/State/Country

Beneficiary
Bank Flag
	295	1	Alphanumeric	• Mandatory
				• Conditional (1)
				• One of the following codes:
				
				  - C = Canadian Banks
				  - U = US Banks
				  - O = Other Banks

Beneficiary's
Bank ID Type
	296	1	Alphanumeric	• Optional
				• Conditional (2)
				• One of the following codes:
				
				  - F = FED
				  - U = CHIPS UID
				  - C = Canadian Sort Codes

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57a: Beneficiary's Bank Identifier	297	34	Alphanumeric	• Optional, if SWIFT BIC is present, otherwise mandatory
				• Conditional (2)
				• One of the following:
				
				  - FED
				  - CHIPS UID
				  - Canadian Sort Codes
				  - Sort Code (Applicable for Financial Institutions outside North America)

57a: Beneficiary's Bank SWIFT BIC	331	11	Alphanumeric	• Optional • May be either 8 or 11 characters
57a: Beneficiary's Bank Name	342	35	Alphanumeric	• Optional, if SWIFT BIC is present in Beneficiary Bank SWIFT BIC field, otherwise Mandatory • Conditional (2) • Beneficiary's Bank Name
57a: Beneficiary's Bank Address Line 1	377	35	Alphanumeric	• Optional • Conditional (2) • Beneficiary's Bank Full Address
57a: Beneficiary's Bank Address Line 2	412	35	Alphanumeric	• Optional • Conditional (2) • Beneficiary's Bank Full Address
57a: Beneficiary's Bank City/Province/State	447	33	Alphanumeric	• Optional • Beneficiary Bank's City/Province/State
57a: Beneficiary's Bank Country Code	480	2	Alphanumeric	• Mandatory • Must be a valid country code, as defined within the country code table

Intermediary Bank ID Type	482	1	Alphanumeric	• Optional
				• One of the following codes:
				
				  - F = FED
				  - U = CHIPS UID
				  - Account

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				- C = Canadian Sort Codes - S = SWIFT BIC

56a:
Intermediary
Bank Identifier
	483	34	Alphanumeric	• Optional
				• One of the following:
				
				 - FED
				 - CHIPS UID
				 - Account
				 - Canadian Sort Codes
				 - Sort Code (Applicable for
				   Financial Institutions outside
				   North America)

56a: Intermediary Bank SWIFT BIC	517	11	Alphanumeric	• Optional • May be either 8 or 11 characters
56a: Intermediary Bank Name	528	35	Alphanumeric	• Optional • Intermediary Bank Name
56a: Intermediary Bank Address Line 1	563	35	Alphanumeric	• Optional • Intermediary Bank Address
56a: Intermediary Bank Address Line 2	598	35	Alphanumeric	• Optional • Intermediary Bank Address
56a: Intermediary Bank Address Line 3	633	35	Alphanumeric	• Optional • Intermediary Bank Address
Ordering Bank ID Type	668	1	Alphanumeric	• Optional • One of the following codes: - F = FED - U = CHIPS UID - C = Canadian Sort Codes
Ordering Bank Identifier	669	34	Alphanumeric	• Optional • One of the following: - FED - CHIPS UID - Canadian Sort Codes

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				- Sort Code (Applicable for Financial Institutions outside North America)
52a: Ordering Bank SWIFT BIC	703	11	Alphanumeric	• Optional • May be either 8 or 11 characters
52a: Ordering Bank Name	714	35	Alphanumeric	• Optional • Ordering Bank Name
52a: Ordering Bank Address Line 1	749	35	Alphanumeric	• Optional • Ordering Bank Full Address
52a: Ordering Bank Address Line 2	784	35	Alphanumeric	• Optional • Ordering Bank Full Address
52a: Ordering Bank Address Line 1	819	35	Alphanumeric	• Optional • Ordering Bank Full Address

Receiver's Correspondent ID Type	854	1	Alphanumeric	• Optional
				• Use only for Pass-through messages
				• One of the following codes:
				
				  - F = FED
				  - U = CHIPS UID
				  - C = Canadian Sort Codes

54a: Receiver's Correspondent Identifier	855	34	Alphanumeric	• Optional
				• Use only for Pass-through messages
				• One of the following codes:
				
				  - FED
				  - CHIPS UID
				  - Canadian Sort Codes
				  - Sort Code (Applicable for Financial Institutions outside North America)

54a: Receiver's Correspondent Name	889	11	Alphanumeric	• Optional • May be either 8 or 11 characters • Use only for Pass-through messages • Branch of the Receiver or another

				• Financial Institution at which the funds will be made available to the Receiver
54a: Receiver's Correspondent Name	900	35	Alphanumeric	• Optional • Use only for Pass-through messages • Branch of the Receiver or another • Financial Institution at which the funds will be made available to the Receiver
54a: Receiver's Correspondent Address Line 1	935	35	Alphanumeric	• Optional • Use only for Pass-through messages • Branch of the Receiver or another • Financial Institution at which the funds will be made available to the Receiver
54a: Receiver's Correspondent Address Line2	970	35	Alphanumeric	• Optional • Use only for Pass-through messages • Branch of the Receiver or another • Financial Institution at which the funds will be made available to the Receiver
54a: Receiver's Correspondent Address Line 3	1005	35	Alphanumeric	• Optional • Use only for Pass-through messages • Receiver's Full Address
72: Bank to Bank Information (Line 1)	1040	35	Alphanumeric	• Optional • Conditional (2) • Format is /XXX/ followed by text, where XXX is a SWIFT codes • If a Code is used on this line, additional information may be followed. Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in this field. Format

				is two slashes followed by text.
				Example: //and ask for Mr. Matthew Tom Jones
				• One of the following SWIFT codes:
				- ACC = Instruction following are for the account with institution
				- BNF = Information following for the beneficiary
				- INS = Information for the Sender
				- INT = Instructions for the Intermediary bank
				- PHON = Advise account with institution by phone
				- PHONBEN = Advise beneficiary by phone
				- PHONIBK = Advise intermediary bank by phone
				- REC = Instructions are for the Receiver
				- TELE = Advise account with instruction by the most efficient means of telecommunications
				- TELEBEN = Advise beneficiary by the most efficient means of telecommunications
				- TELEIBK = Advise intermediary bank by the most efficient means of telecommunications
				- PCT = Special handling by RBC
				- TSPTIME = Time sensitive payment
				- CLSTIME = The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET)
				- REJT = Payment rejected
				- RETN = Payment returned
72: Bank to Bank	1075	35	Alphanumeric	• Optional • Conditional (2)

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Information (Line 2)					• Format is /XXX/ followed by text, where XXX is a SWIFT codes
					• If a Code is used on this line, additional information may be followed. Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in this field. Format is two slashes followed by text.
					Example: //and ask for Mr. Matthew Tom Jones
					• One of the following SWIFT codes:
					- ACC = Instruction following are for the account with institution - BNF = Information following for the beneficiary - INS = Information for the Sender - INT = Instructions for the Intermediary bank - PHON = Advise account with institution by phone - PHONBEN = Advise beneficiary by phone - PHONIBK = Advise intermediary bank by phone - REC = Instructions are for the Receiver - TELE = Advise account with instruction by the most efficient means of telecommunications - TELEBEN = Advise beneficiary by the most efficient means of telecommunications - TELEIBK = Advise intermediary bank by the most efficient means of telecommunications - PCT = Special handling by RBC

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				- TSPTIME = Time sensitive payment - CLSTIME = The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET) - REJT = Payment rejected - RETN = Payment returned
72: Bank to Bank Information (Line 3)	1110	35	Alphanumeric	• Optional • Conditional (2) • Format is /XXX/ followed by text, where XXX is a SWIFT codes • If a Code is used on this line, additional information may be followed. Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in this field. Format is two slashes followed by text. *Example*: //and ask for Mr. Matthew Tom Jones • One of the following SWIFT codes: - ACC = Instruction following are for the account with institution - BNF = Information following for the beneficiary - INS = Information for the Sender - INT = Instructions for the Intermediary bank - PHON = Advise account with institution by phone - PHONBEN = Advise beneficiary by phone - PHONIBK = Advise intermediary bank by phone - REC = Instructions are for the Receiver

				- TELE = Advise account with instruction by the most efficient means of telecommunications - TELEBEN = Advise beneficiary by the most efficient means of telecommunications - TELEIBK = Advise intermediary bank by the most efficient means of telecommunications - PCT = Special handling by RBC - TSPTIME = Time sensitive payment - CLSTIME = The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET) - REJT = Payment rejected - RETN = Payment returned
72: Bank to Bank Information (Line 4)	1145	35	Alphanumeric	• Optional • Conditional (2) • Format is /XXX/ followed by text, where XXX is a SWIFT codes • If a Code is used on this line, additional information may be followed. Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in this field. Format is two slashes followed by text. *Example*: //and ask for Mr. Matthew Tom Jones • One of the following SWIFT codes: - ACC = Instruction following are for the account with institution

				- BNF = Information following for the beneficiary - INS = Information for the Sender - INT = Instructions for the Intermediary bank - PHON = Advise account with institution by phone - PHONBEN = Advise beneficiary by phone - PHONIBK = Advise intermediary bank by phone - REC = Instructions are for the Receiver - TELE = Advise account with instruction by the most efficient means of telecommunications - TELEBEN = Advise beneficiary by the most efficient means of telecommunications - TELEIBK = Advise intermediary bank by the most efficient means of telecommunications - PCT = Special handling by RBC - TSPTIME = Time sensitive payment - CLSTIME = The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET) - REJT = Payment rejected - RETN = Payment returned
72: Bank to Bank Information (Line 5)	1180	35	Alphanumeric	• Optional • Conditional (2) • Format is /XXX/ followed by text, where XXX is a SWIFT codes • If a Code is used on this line, additional information may be followed. Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text

					should preferably be the last information in this field. Format is two slashes followed by text.

Example: //and ask for Mr. Matthew Tom Jones

• One of the following SWIFT codes:

- ACC = Instruction following are for the account with institution
- BNF = Information following for the beneficiary
- INS = Information for the Sender
- INT = Instructions for the Intermediary bank
- PHON = Advise account with institution by phone
- PHONBEN = Advise beneficiary by phone
- PHONIBK = Advise intermediary bank by phone
- REC = Instructions are for the Receiver
- TELE = Advise account with instruction by the most efficient means of telecommunications
- TELEBEN = Advise beneficiary by the most efficient means of telecommunications
- TELEIBK = Advise intermediary bank by the most efficient means of telecommunications
- PCT = Special handling by RBC
- TSPTIME = Time sensitive payment
- CLSTIME = The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET)
- REJT = Payment rejected
- RETN = Payment returned

72: Bank to Bank Information (Line 6)	1215	35	Alphanumeric	• Optional
				• Conditional (2)
				• Format is /XXX/ followed by text, where XXX is a SWIFT codes
				• If a Code is used on this line, additional information may be followed. Narrative text should preferably be the last information in this field. Format is two slashes followed by text.
				
				  Example: //and ask for Mr. Matthew Tom Jones
				
				• One of the following SWIFT codes:
				
				  - ACC = Instruction following are for the account with institution
				  - BNF = Information following for the beneficiary
				  - INS = Information for the Sender
				  - INT = Instructions for the Intermediary bank
				  - PHON = Advise account with institution by phone
				  - PHONBEN = Advise beneficiary by phone
				  - PHONIBK = Advise intermediary bank by phone
				  - REC = Instructions are for the Receiver
				  - TELE = Advise account with instruction by the most efficient means of telecommunications
				  - TELEBEN = Advise beneficiary by the most efficient means of telecommunications
				  - TELEIBK = Advise intermediary bank by the most efficient means of telecommunications
				  - PCT = Special handling by RBC
				  - TSPTIME = Time sensitive payment
				  - CLSTIME = The time by which

				the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET) - REJT = Payment rejected - RETN = Payment returned
13C: Time Indication	1250	18	Alphanumeric	• Optional • Use only for Pass – through messages • One of the following codes may be used, placed between slashes ('/"): - CLSTIME – The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central Europe Time (CET) - RCNTIME – The time at which a Target payment has been credited at the receiving central bank, expressed in Central European Time (CET) - SNDTIME – The time at which a TARGET payment has been debited at the sending central bank, expressed in Central European Time (CET) • Format: "/" followed by 7 characters code followed by "/" followed by 4 digits number for time indication follow by '+/-' sign, followed by 4 digits number for time offset

MT202 Conditional Notes

1. If Beneficiary Bank Flag contains the code C (Canadian Banks), field 57a: Beneficiary Bank Country is mandatory and must contain Country Code = CA and Identifier code = S (SWIFT BIC) or C (Canadian Sort Code), if applicable.

If Beneficiary Bank Flag contains the code U (US Banks), field 57a: Beneficiary Bank Country is mandatory and must contain one of the following country codes noted below and may contain Identifier codes of S (SWIFT BIC) or F (FED Number) or U (CHIPS UID), if applicable.

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- US = United States
- AS = American Samoa
- GU = Guam
- FM = Micronesia
- MP = Northern Mariana Islands
- PR = Puerto Rico
- VI = Virgin Islands, US

If Beneficiary Bank Flag contains the code S (SWIFT BIC) or O (Other Foreign Banks) field 57a: Beneficiary Bank Country is mandatory and must contain all other country codes, not mentioned for Canadian Banks and US Banks and may contain Identifier code Sort Code, if applicable.

2. Field 57a – If field 56a is present, field 57a must also be present.

3. Field 72 – Must never be used for information for which another field is intended.

Each item for which a code exists must start with that code and may be completed with additional information.

Each code used must be between slashes and appear at the beginning of a line.

It may be followed by additional narrative texts.

Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double dash '//', and if used, must begin on a new line.

Narrative text should preferably be the last information in this field.

EXPORT FILE LAYOUTS
Sample MT940 File

```
{1:F01ROYCCAT22XXX3229520603}{2:O9402147040205GEBABEBBD36A328756366304020515
47N}{4:
:20:2919684036R11123
:25:291-1111123-85-EUR-0
:28C:00025/00001
:60F:C040204EUR15622,98
:61:040202D304,71NMSC14073517//003482017800775
:61:040205D500,00S100CA040203158070//290356A402040025
:86:PAID TO TEST BANK NV - ZONE NOORDWESTEN GENT
BE PAID FOR MARIA DOE. RECEIVED FROM
ROYAL BANK OF CANADA, TORONTO BRANCH TORONTO ONT. M5J 1J1 CA BY
ORDER OF DOMINIQUE DOE,315 FRONT STREET, TORONTO,
:61:040205D2400,00S103CA040202140090//2919874020303816
:86:PAID TO ROYAL BANK OF CANADA, TORONTO BRANCH PAID FOR MATTHEW DOE
RECEIVED FROM ROYAL BANK OF CANADA, TORONTO BRANCH BY ORDER
OF MATTHEW J DOE
:61:040205D2532,53S103CA040203135634//2919874020404144
:86:PAID TO KBC BANK PAID FOR JANS DOE N.V.
ZONHOVEN RECEIVED FROM ROYAL BANK OF CANADA, TORONTO BRANCH BY
```

RBC Royal Bank

ORDER OF ATLAS COMPANY CANADA INC NORTH BAY
:62M:C040205EUR9885,74
-}{5:{CHK:4AD3A8C827CF}}

Sample MT941 File

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:25:001 1 188455
:28:00024
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:90D:1USD5592292,00
:90C:1USD81765543,00
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Sample MT950 File
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950 02
+TORSWA
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:25:071721018027 TEST ACCONT DD CONTING
:28C:00021/001
:60F:C060206CAD5693,74
:61:060207D1114,00NTRFCON EL QUAL//060207000029
BEN-TEST FC ACCT CONTINGENCY
:61:060207D1215,00NTRFCON EL 40 UNQ//060207000028
BEN-TEST FC ACCT CONTINGENCY
:61:060207D1500,00NTRFCASE 108//060207000030
BEN-DEDUCT
:62F:C060207CAD1864,74