



Royal Bank
of Scotland

Bankline

Import file layout guide: SWIFT MT101 format

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1. Introduction to Bankline SWIFT MT101 import

1.1 What is Bankline SWIFT import?

Bankline file import enables you to import payment instructions in a SWIFT format, rather than manually keying or using the Bankline proprietary format. This can make it easier to use information generated from your own system to make payments via Bankline. This user guide explains how to structure an import record for SWIFT MT101, and also provides some pointers to help you get the most out of Bankline SWIFT import.

There are a number of additional fields that can be present in a SWIFT file but are not used in Bankline.

Bankline also supports the MT103 and MT202 SWIFT formats and specific guides for these are available at: [Training and support](#).

1.2 Payment Type Derivation

Bankline will use information within your MT101 instruction to derive the payment type. Please see the following table for details:

Payment type	Payment Rules
1.Urgent Domestic Payment (CHAPS)	<ul style="list-style-type: none">Field 23E – Instruction Code of ‘URGP’ or ‘RTGS’Field 32B currency GBPAccount with Bank in 57 or 59 is a UK bank account
2.Non-Urgent Domestic Payment (Standard)	<ul style="list-style-type: none">Field 23E – Instruction Code not ‘URGP’ or ‘RTGS’Field 32B currency GBPAccount with Bank in 57 or 59 is a UK bank account
3.International Payment	<ul style="list-style-type: none">All other payments not derived as 1 or 2 above

1.3 SWIFT Character set

Any free format fields are limited to the following character set:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
0	1	2	3	4	5	6	7	8	9	-	/	?	:	()	.	,	'	+						

Letters are acceptable in both upper and lower case. The last character (blank box) is a space.

2 Import data table

SWIFT Format Rules				Bankline Format Guidelines											
Field	Field Name	Format	Mandatory / Optional / Conditional	Specific Requirements	Comments										
20	Debit Reference	16x	M	None	Valid data must be present but field is not used in the Bankline payment										
21R	Customer Specified Reference	16x	O	None	Not used										
28D	Message Index / Total	5n/5n	M	None	Valid data must be present but field is not used in the Bankline payment										
50C or 50L	Instructing Party	35x	C	None	Not used										
50G or 50H	Ordering Customer	Option G or H /34x 4*35x allowed	M	Must be H	<p>Domestic Payments</p> <p>For these payment types the debit account is always a UK Sterling account. The sort code and account number should be populated in this field in the format '6n8n' i.e. a six digit sort code followed by an eight digit account number</p> <p>International Payments</p> <ul style="list-style-type: none"> For a UK Sterling account the sort code and account number should be populated in this field in the format '6n8n' For an RBS currency account the account number should be populated in this field in the format '8x3x3x'. For an NWB currency account the account number format should be '3n/2n/8n' For an IBAN, which can be used for both UK Sterling and currency accounts, the IBAN should be in the example format: RBS: GBnnRBOS12345612345678 NWB: GBnnNWBK12345612345678 <table border="1"> <thead> <tr> <th>Country Code Check Digits</th> <th>Check Digits</th> <th>Bank Code</th> <th>Sort Code</th> <th>Account No</th> </tr> </thead> <tbody> <tr> <td>GB</td> <td>nn (2 digit number)</td> <td>RBOS or NWBK</td> <td>123456</td> <td>12345678</td> </tr> </tbody> </table> <p>If you do not know the IBAN for the account it can be found on your bank statement, and on Bankline: statement; balance; and 'Select debit account' screens.</p> <p>All Payments</p> <p>The next 4 lines are used to include name and address, with the first line being mandatory. Lines must be completed in order.</p>	Country Code Check Digits	Check Digits	Bank Code	Sort Code	Account No	GB	nn (2 digit number)	RBOS or NWBK	123456	12345678
Country Code Check Digits	Check Digits	Bank Code	Sort Code	Account No											
GB	nn (2 digit number)	RBOS or NWBK	123456	12345678											

SWIFT Format Rules				Bankline Format Guidelines	
Field	Field Name	Format	Mandatory / Optional / Conditional	Specific Requirements	Comments
52A or 52C	Account Servicing Institution	Option A or C	C	None	Not used
51A	Sending Institution	Option A	O	None	Not used
30	Requested Execution Date	6n	M	YYMMDD	Up to 180 days forward depending on your payment preferences
25	Authorisation	35x	O	None	Not used
21	Transaction Reference	16x	M	Debit Reference 16x	This narrative will appear on your statement against the debit entry
21F	FX Deal Reference	16x	C	16x or NONREF or Blank	Identifies the reference of any FX deal associated with the payment This is a free format field If a FX Deal reference is supplied then a corresponding FX Deal Exchange Rate must also be supplied
23E	Instruction Code	4a/[30x]	O	All SWIFT code words recognised by Bankline	Will be sent as a Faster Payment if no codeword supplied To send the payment as a CHAPS select URGP Codeword common to SWIFT and Bankline accepted with associated text if present, e.g. :23:/PHON/ACCOUNT WITH INSTRUCTION See Appendix B for common codeword
32B	Currency / Transaction Amount	3x15n	M	3x15n	3 character currency code, followed by amount with comma delimiter e.g. GBP1,02
56A, 56C or 56D	Intermediary		O	Must be A	Must not be completed if field 23E is URGP The ability to use this setting must be requested via the Bankline Helpdesk and its use is not recommended Identifies the intermediary institution through which the payment should be routed Use only where necessary as the use of intermediaries can impact delivery timescales and increase payment charges Valid value is a recognised BIC e.g. ABNANL2AALC, and for the urgent domestic record type that must be a UK BIC If left blank the payment will be routed via the most effective options available to NWG

SWIFT Format Rules				Bankline Format Guidelines	
Field	Field Name	Format	Mandatory / Optional / Conditional	Specific Requirements	Comments
57A, 57C or 57D	Account With Institution		C	<p>57A for International Payment</p> <p>57C for Domestic Payments</p> <p>57D for Fedwire payments (plus mandatory line with Bank Name) e.g. :57D:// FW122087590 WEDBUSH BANK</p>	<p>Domestic Payments</p> <p>For these payment types the credit account is always a UK Sterling account. The sort code should be populated in field 57C (in the format '//SC6n') and the account number in field 59 (in the format '/8n')</p> <p>International Payments</p> <p>For these payment types the credit account will most commonly be a non UK account, but may also be a UK Sterling or UK currency account</p> <p>In general it is recommended that wherever possible a BIC be populated in field 57A (57D for Fedwire) with a corresponding IBAN in field 59, both in a format appropriate for the destination country. For SEPA payments, BIC is now optional as IBAN only input is acceptable.</p> <p>For a UK currency account or a non UK account an NCC may be populated and an account number populated in field 59, both in a format appropriate for the destination country</p>
59 or 59A or 59F	Beneficiary	<p>Option A, F or no option</p> <p>If 59: /34x 4*35x</p> <p>If 59F: /34x 4*n/33x</p>	M	<p>Must be 59 or 59F</p> <p>Account number</p> <p>Or</p> <p>IBAN recommended where applicable</p> <p>Beneficiary Name is mandatory</p> <p>We strongly recommend providing a beneficiary address as this is mandatory for certain destination countries and failure to populate this may cause the payment to be delayed or even rejected by the receiving bank.</p>	<p>The first line of field 59 contains the account number or IBAN.</p> <p>Where 57A specifies a BIC address domiciled in the EEA the IBAN in the correct format for the country being paid must be quoted in 59</p> <p>Field 59F is a structured version of field 59. This option prefixes each line with a number and slash to indicate the information held:</p> <p>1/ indicates the name of the beneficiary customer</p> <p>2/ indicates the address line</p> <p>3/ indicates the country and town</p> <p>Field 59F has a number of formatting rules to accommodate this structured data:</p> <ul style="list-style-type: none"> • The first line must start with number 1 • Line numbers may be repeated however must appear in numerical order • Number 2 must not be used without number 3 • If number 2 is present, the first occurrence of number 3 must include the town in the additional details • The first occurrence of number 3 must be followed by a '/' and the valid ISO country code (and optional details). A link to the full list of ISO country codes can be found in Appendix D. <p>Note whilst 59F can be used for all payment types, if a payment is derived as Standard Domestic only the beneficiary ary name will be used and the prefix '1/' will be removed.</p>

SWIFT Format Rules				Bankline Format Guidelines	
Field	Field Name	Format	Mandatory / Optional / Conditional	Specific Requirements	Comments
70	Beneficiary Reference (Standard Domestic) Information for Beneficiary (Urgent Domestic (CHAPS) & International)	4*35x	O	4*35x allowed	In order to achieve a Beneficiary Reference (Standard Domestic): :70:/RFB/REFERENCE 18x In order to achieve Information to Beneficiary (Urgent Domestic (CHAPS) and International): :70:INFO TEXT 35x INFO TEXT 35x INFO TEXT 35x INFO TEXT 35x Note: Please ensure you add a Beneficiary reference (e.g. invoice number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. For certain countries it's mandatory to provide a purpose of payment in this field. Search our Bankline FAQs with the country you're sending the payment to.
77B	Regulatory Reporting	3*35x	O		When provided the first 3 lines of 77B will be mapped
33B	Currency / Original Ordered Amount	3a15 number	C	SWIFT Standards	For use of Currency / Original Ordered Amount Refer to Section 2.1 Explanatory Notes, note 3
71A	Details of Charges	3a	M	BEN/SHA/OUR	Local charging rules will always apply for UK GBP domestic payments BACS and CHAPS. Only SHA valid for payments covered by the Payment Services Directive
25A	Charges Account	/34x	O	Same format as 50H	
36	Exchange Rate	12number	C	SWIFT Standards	Identifies the exchange rate of any FX deal associated with the payment. Valid value is an amount in the format 8n.7n i.e. there may be up to 8 digits before the decimal point and up to 7 digits after the decimal point If an FX Deal Exchange Rate is supplied then a corresponding FX Deal reference (field T035) must also be supplied

2.1 Explanatory Notes

1. Messages comply with the SWIFT Standards November 2015.
2. FX Functionality - valid combinations are:

Scenario	21F FX Deal Reference	23E Instruction Code	32B Currency / Transaction Amount	33B Currency / Original Ordered Amount	36 Exchange Rate	Result
Customer specifies debit currency amount in 33B to settle in currency specified in 32B with default FX Deal Ref 'NONREF'	NONREF	EQUI	Equal to zero	Not equal to zero	Not present	Booked using Bankline Auto exchange Rate
Customer specifies debit currency amount in 33B to settle in currency specified in 32B with no default FX Deal Ref	Not present	EQUI	Equal to zero	Not equal to zero	Not present	Booked using Bankline Auto exchange Rate
Customer specifies deal reference and exchange rate from previously booked FX deal	Present & Valid	Not present	Equal to zero	Not equal to zero	Present & Valid	Booked using dealt exchange rate

3. Import files can be formatted (i.e. with SWIFT headers and footers) or unformatted.
4. Files can be constructed in such a way that individual payments are separated by hyphens, a blank line or any other character.
5. Field 20 is used to denote the start of a file; therefore files can be constructed in such a way that individual payments are separated by hyphens, a blankline, another character or not separated at all.
6. It is not possible to use this format to create a Bankline Inter Account Transfer. If you use this format to import payments between two of your Bankline reported accounts, these will be routed as an external payment and charged accordingly.

3 Examples

3.1 Introduction

The following examples demonstrate how to structure and populate a SWIFT MT101 import record, for a selection of payment types.

These payment types are outlined below:

- Standard domestic payment
- Urgent domestic payment (CHAPS)
- International payment (EUR)
- International payment (USD)
- International payment (other currency)

3.2 Standard Domestic Payment

The example below shows how to format an import record for a standard domestic payment.

```
:20:1234567890ABCDEF
:28D:00001/00001
:50H:/15100031806542
MY NAME
MY ADDRESS 1
MY ADDRESS 2
MY ADDRESS 3
:30:140109
:21:DEBIT REFERENCE
:32B:GBP101,01
:57C://SC101010
:59:/23232323
BENEFICIARY NAME
:70:/RFB/BENEFICIARY REF
:71A:SHA
-
```

This is broken down below to illustrate how each field tag on the above import record has been populated.

Field	Value
20	1234567890ABCDEF
21R	
28D	00001/00001
50C or 50L	
50H	/15100031806542 MY NAME MY ADDRESS 1 MY ADDRESS 2 MY ADDRESS 3
52A or 52C	
51A	
30	140109
25	
21	DEBIT REFERENCE
21F	
23E	
32B	GBP101,01
56A, 56C or 56D	
57C	//SC101010
59	/23232323 BENEFICIARY NAME
70	/RFB/BENEFICIARY REF
77B	
33B	
71A	SHA
25A	
36	

- 20 (Debit Reference) and 28D (Message Index / Total) – These are mandatory SWIFT fields, but are not mapped by RBS.
- 50H (Ordering Customer) – The value '/15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. The following lines must include your name and address. The debit account must be a valid account registered to that customer in Bankline.
- 30 (Requested Execution Date) – The value '140109' equates to 9th January 2014.
- 21 (Transaction Reference) – This is what appears on your statement as the debit reference.
- 32B (Currency / Transaction Amount) – The value GBP is the ISO currency code for UK Sterling and this is followed by amount with comma delimiter.
- 57C (Account With Institution) – This is the beneficiary sort code. The value //SC101010 is a UK Sterling sort code 10-10-10 and must be a valid sort code for the receipt of standard domestic payments.
- 59 (Beneficiary) – This is the beneficiary account number, followed by the beneficiary name. The value /23232323 is a UK Sterling account number 23232323. Note whilst 59F can be used for a payment derived as a Standard Domestic, only the beneficiary name will be used and the prefix '1/' will be removed. More examples of field 59 options can be found in Appendix C.
- 70 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful, such as an invoice number. Please ensure you add a Beneficiary reference (e.g. invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment.
- 71A (Details of Charges) – The value 'SHA' specifies that the charges will be split.

3.3 Urgent Domestic Payment (CHAPS)

The example below shows how to format an import record for an urgent domestic payment (CHAPS).

```
20:1234567890ABCDEF
:28D:00001/00001
:50H:/15100031806542
MY ACCOUNT
MY ADDRESS 1
MY ADDRESS 2
MY ADDRESS 3
:30:140109
:21:DEBIT REFERENCE
:23E:URGP
:32B:GBP101,01
:57C://SC101010
:59F:/23232323
1/BENEFICIARY NAME
2/BEN ADDRESS LINE
2/BEN ADDRESS LINE
3/BEN COUNTRY CODE/TOWN
:70:INFO FOR BEN 1      Optional
INFO FOR BEN 2         Optional
INFO FOR BEN 3         Optional
INFO FOR BEN 4         Optional
:71A:SHA
-
```

This is broken down below to illustrate how each field tag on the above import record has been populated.

Field	Value
20	1234567890ABCDEF
21R	
28D	00001/00001
50C or 50L	
50H	/15100031806542 MY NAME MY ADDRESS 1 MY ADDRESS 2 MY ADDRESS 3
52A or 52C	
51A	
30	140109
25	
21	DEBIT REFERENCE
21F	
23E	URGP
32B	GBP101,01
56A, 56C or 56D	
57C	//SC101010
59F	/23232323 1/BEN NAME 2/BEN ADDRESS LINE 2/BEN ADDRESS LINE 3/BEN COUNTRY CODE/TOWN
70	INFO FOR BEN 1 INFO FOR BEN 2 INFO FOR BEN 3 INFO FOR BEN 4
77B	
33B	
71A	SHA
25A	
36	

- 20 (Debit Reference) and 28D (Message Index / Total) – These are mandatory SWIFT fields, but are not mapped by RBS.
- 50H (Ordering Customer) – The value '/15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. The following lines must include your name and address. The debit account must be a valid account registered to that customer in Bankline.
- 30 (Requested Execution Date) – The value '140109' equates to 9th January 2014.
- 21 (Transaction Reference) – This is what appears on your statement as the debit reference.
- 23E (Instruction Code) – The value 'URGP' specifies that this is an urgent (CHAPS) payment.
- 32B (Currency / Transaction Amount) – The value GBP is the ISO currency code for UK Sterling and this is followed by amount with comma delimiter.
- 57C (Account With Institution) – This is the beneficiary sort code. The value //SC101010 is a UK Sterling sort code 10-10-10 and must be a valid sort code for the receipt of standard domestic payments.
- 59F (Beneficiary) – This is the beneficiary account number, followed by the beneficiary name, address lines and country/town. The value /23232323 is a UK Sterling account number 23232323. Note this example is using the structured 59F option. More examples of field 59 options can be found in Appendix C. A link to the full list of ISO country codes can be found in Appendix D.
- 70 (Beneficiary Reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful, such as an invoice number. Please ensure you add a Beneficiary reference (e.g. invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment.
- 71A (Details of Charges) – The value 'SHA' specifies that the charges will be split.

3.4 International Payment – EUR

The example below shows how to format an import record for an international payment (EUR).

```
20:1234567890ABCDEF
:28D:00001/00001
:50H:/XXXXXXXXXAAAXXX
MY ACCOUNT
MY ADDRESS1
MY ADDRESS2
MY ADDRESS3
:30:140109
:21:DEBIT REFERENCE
:32B:EUR101,04
:57A:ABNANL2AALC
:59F:/NL91ABNA0417164300
1/BENEFICIARY NAME
2/BEN ADDRESS LINE
2/BEN ADDRESS LINE
3/BEN COUNTRY CODE/TOWN
:70:INFO FOR BEN 1      Optional
INFO FOR BEN 2        Optional
INFO FOR BEN 3        Optional
INFO FOR BEN 4        Optional
:71A:SHA
-
```

This is broken down below to illustrate how each field tag on the above import record has been populated.

Field	Value
20	1234567890ABCDEF
21R	
28D	00001/00001
50C or 50L	
50H	/XXXXXXXXAAAXXX MY NAME MY ADDRESS 1 MY ADDRESS 2 MY ADDRESS 3
52A or 52C	
51A	
30	140109
25	
21	DEBIT REFERENCE
21F	
23E	URGP
32B	EUR101,04
56A, 56C or 56D	
57C	ABNANL2AALC
59F	/NL91ABNA0417164300 1/BENEFICIARY NAME 2/BEN ADDRESS LINE 2/BEN ADDRESS LINE 3/BEN COUNTRY CODE/TOWN
70	INFO FOR BEN 1 INFO FOR BEN 2 INFO FOR BEN 3 INFO FOR BEN 4
77B	
33B	
71A	SHA
25A	
36	

- 20 (Debit Reference) and 28D (Message Index / Total) – These are mandatory SWIFT fields, but are not mapped by RBS.
- 50H (Ordering Customer) – The value ‘/XXXXXXXXAAAXXX’ is an RBS currency account number. The following lines must include your name and address. The debit account must be a valid account registered to that customer in Bankline.
- 30 (Requested Execution Date) – The value ‘140109’ equates to 9th January 2014.
- 21 (Transaction Reference) – This is what appears on your statement as the debit reference.
- 32B (Currency / Transaction Amount) – The value EUR is the ISO currency code for Euro and this is followed by amount with comma delimiter.
- 57A (Account With Institution) – The value ‘ABNANL2AALC’ is the BIC for ABN Amro Bank in Amsterdam.
- 59F (Beneficiary) – This is the beneficiary account number, followed by the beneficiary name, address lines and country/town. Note this example is using the structured 59F option. More examples of field 59 options can be found in Appendix C. A link to the full list of ISO country codes can be found in Appendix D.
- 70 (Beneficiary Reference) – This is an optional field.
- 71A (Details of Charges) – The value ‘SHA’ specifies that the charges will be split.

3.5 International Payment – USD

The example below shows how to format an import record for an international payment (USD).

```
20:1234567890ABCDEF
:28D:00001/00001
:50H:/XXXXXXXXXAAAXXX
MY ACCOUNT
MY ADDRESS1
MY ADDRESS2
MY ADDRESS3
:30:140109
:21:DEBIT REFERENCE
:32B:USD101,01
:57D://FW021000089
CITIBANK NYC
:59F:/55555-55555
1/BENEFICIARY NAME
2/BEN ADDRESS LINE
2/BEN ADDRESS LINE
3/BEN COUNTRY CODE/TOWN
:70:INFO FOR BEN 1      Optional
INFO FOR BEN 2        Optional
INFO FOR BEN 3        Optional
INFO FOR BEN 4        Optional
:71A:OUR
-
```

This is broken down below to illustrate how each field tag on the above import record has been populated.

Field	Value
20	1234567890ABCDEF
21R	
28D	00001/00001
50C or 50L	
50H	/XXXXXXXXAAAXXX MY NAME MY ADDRESS 1 MY ADDRESS 2 MY ADDRESS 3
52A or 52C	
51A	
30	140109
25	
21	DEBIT REFERENCE
21F	
23E	
32B	USD101,01
56A, 56C or 56D	
57D	//FW021000089 CITIBANK NYC
59F	55555-55555 1/BENEFICIARY NAME 2/BEN ADDRESS LINE 2/BEN ADDRESS LINE 3/BEN COUNTRY CODE/TOWN
70	INFO FOR BEN 1 INFO FOR BEN 2 INFO FOR BEN 3 INFO FOR BEN 4
77B	
33B	
71A	OUR
25A	
36	

- 20 (Debit Reference) and 28D (Message Index / Total) – These are mandatory SWIFT fields, but are not mapped by RBS.
- 50H (Ordering Customer) – The value ‘/XXXXXXXXAAAXXX’ is an RBS currency account number. The following lines must include your name and address. The debit account must be a valid account registered to that customer in Bankline.
- 30 (Requested Execution Date) – The value ‘140109’ equates to 9th January 2014.
- 21 (Transaction Reference) – This is what appears on your statement as the debit reference.
- 32B (Currency / Transaction Amount) – The value USD is the ISO currency code for US Dollars and this is followed by amount with comma delimiter.
- 57D (Account With Institution) – The value ‘FW021000089’ is the Fedwire code for CITIBANK New York and is followed by the Bank name.
- 59F (Beneficiary) – This is the beneficiary account number, followed by the beneficiary name, address lines and country/town. Note this example is using the structured 59F option. More examples of field 59 options can be found in Appendix C. A link to the full list of ISO country codes can be found in Appendix D.
- 70 (Beneficiary Reference) – This is an optional field.
- 71A (Details of Charges) – The value ‘OUR’ specifies that all the charges will be paid by the originator.

3.6 International – Other Currency

The example below shows how to format an import record for an international payment (KWD)).

```
20:1234567890ABCDEF
:28D:00001/00001
:50H:/XXXXXXXXXAAAXXX
MY ACCOUNT
MY ADDRESS1
MY ADDRESS2
MY ADDRESS3
:30:140109
:21:DEBIT REFERENCE
:32B:KWD1501,456
:57A:CBKUKWKW
:59F:/KW81CBKU0000000000001234560101
1/BENEFICIARY NAME
2/BEN ADDRESS LINE
2/BEN ADDRESS LINE
3/BEN COUNTRY CODE/TOWN
:70:INFO FOR BEN 1      Optional
INFO FOR BEN 2        Optional
INFO FOR BEN 3        Optional
INFO FOR BEN 4        Optional
:71A:OUR
-
```

This is broken down below to illustrate how each field tag on the above import record has been populated.

Field	Value
20	1234567890ABCDEF
21R	
28D	00001/00001
50C or 50L	
50H	/XXXXXXXXAAAXXX MY NAME MY ADDRESS 1 MY ADDRESS 2 MY ADDRESS 3
52A or 52C	
51A	
30	140109
25	
21	DEBIT REFERENCE
21F	
23E	
32B	KWD1501,456
56A, 56C or 56D	
57D	CBKUKWKW
59F	/KW81CBKU00000 00000001234560101 1/BENEFICIARY NAME 2/BEN ADDRESS LINE 2/BEN ADDRESS LINE 3/BEN COUNTRY CODE/TOWN
70	INFO FOR BEN 1 INFO FOR BEN 2 INFO FOR BEN 3 INFO FOR BEN 4
77B	
33B	
71A	OUR
25A	
36	

- 20 (Debit Reference) and 28D (Message Index / Total) – These are mandatory SWIFT fields, but are not mapped by RBS.
- 50H (Ordering Customer) – The value '/XXXXXXXXAAAXXX' is an RBS currency account number. The following lines must include your name and address. The debit account must be a valid account registered to that customer in Bankline.
- 30 (Requested Execution Date) – The value '140109' equates to 9th January 2014.
- 21 (Transaction Reference) – This is what appears on your statement as the debit reference.
- 32B (Currency / Transaction Amount) – The value KWD is the ISO currency code for Kuwaiti Dinar and this is followed by amount with comma delimiter.
- 57D (Account With Institution) – The value 'CBKUKWKW' is the BIC for the Central Bank of Kuwait.
- 59F (Beneficiary) – This is the beneficiary account number, followed by the beneficiary name, address lines and country/town. Note this example is using the structured 59F option. More examples of field 59 options can be found in Appendix C. A link to the full list of ISO country codes can be found in Appendix D.
- 70 (Beneficiary Reference) – This is an optional field.
- 71A (Details of Charges) – The value 'OUR' specifies that all the charges will be paid by the originator.

4 Appendix A

```

Sample MT101 Messag...
File Edit Format View Help
|:20:DR NARRATIVE
:28D:00001/00001
:50H:/6666668888888888
MY ACCOUNT
MY ADDRESS 1
MY ADDRESS 2
MY ADDRESS 3
:30:121205
:21:FIELD 21
:23E:URGP
:32B:GBP1,02
:57C://5C666666
:59:/88888888
MR SMITH
:71A:SHA
-
  
```

Example of a carriage return

Please note: If you start a file with a blank line, rather than the import data as shown above (Tag 20), this will result in the file being rejected.

5 Appendix B

MT101 messages allow the use of codewords. The following table shows the SWIFT codewords which are supported in Bankline and the ability to use these must be requested via the Bankline Helpdesk. Additional codewords should only be used where strictly necessary:

Codeword	Definition	Comment
CHQB	Pay beneficiary by cheque. This codeword may only be used by Shipping customers, and when used the beneficiary account Number must not be populated	
CORT	Settlement of a trade e.g. FX deal or securities transaction	
INTC	Intra-company payment	
REPA	Related e-payments reference	
SDVA	Execute with Same Day Value	Derived via //RT, or codewords RTGS and URGP
PHON	Advise account with Institution by phone	
RTGS	Identifies whether the payment should be settled via an RTGS settlement mechanism	For this to be effective there must be a corresponding RTGS agreement in place in Bankline
EQUI	This transaction contains an instruction when the debit amount and currency are known, but the converted amount in the settlement currency is not.	

6 Appendix C

Examples of field 59 (Beneficiary) options:

Field 59

:59:/23232323
XYZ LIMITED
100-107 FRIAR ROAD (Optional)
PORTON (Optional)
ESSEX, SS1 1TR (Optional)
:59:/23232323
XYZ LIMITED

Field 59F

: 59F:/23232323
1/BUILDING COMPANY LTD
2/17 LONDON ROAD
2/MAYFAIR
3/GB/LONDON 1AB 1AB

This example shows where more than one line is required for the beneficiary name:

59F:/GB52RBOS16630009999998
1/INTERNATIONAL PETROLEUM AND ENER
1/Y CORPORATION
2/1 ANY STREET
3/BE/ BRUSSELS

6 Appendix D

A full list of ISO country codes can be found on the ISO website.

The following link will take you to the page for the ISO 3166 International Standard for country codes:

http://www.iso.org/iso/country_codes

Alternatively, the following link will take you to the ISO online tool to look up ISO 3166 country codes:

<https://www.iso.org/obp/ui/#search/code/>

