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# Bankline

Import file layout guide  
SWIFT MT103 format

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# 1. Introduction to Bankline SWIFT MT103 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 MT103, 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 MT101 and MT202 SWIFT formats and specific guides for these are available at: <http://www.business.rbs.co.uk/business/rbs-business-bankingsupportcentre/bankline-support-centre/training-and-support.html>

## 1.2 Payment Type Derivation

Bankline will use information within your MT103 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"> <li>Field 23B – Bank Operation Code of SPRI or //RT specified in 56A or 57a</li> <li>Field 32A currency GBP</li> <li>Account with Bank in 57a or 59 is a UK bank account</li> </ul>
2. Non-Urgent Domestic Payment (Standard)	<ul style="list-style-type: none"> <li>Field 23B – Bank Operation Code not SPRI and //RT not specified in 56A or 57a</li> <li>Field 32A currency GBP</li> <li>Account with Bank in 57a or 59 is a UK bank account</li> </ul>
3. International Payment	<ul style="list-style-type: none"> <li>All other payments not derived as 1 or 2 above</li> </ul>

## 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	
13C	Time Indication	Code/Time/± /Time Offset	O	None	Not used
23B	Bank Operation Code	4x	M	None	Any valid SWIFT code, if “SPRI” priority set to Urgent, any other value non-urgent. SSTD – Standard SPRI – Priority (Urgent) SPAY – Swift Payment Service Level
23E	Instruction Code	4x/30x	C	None	Codeword common to SWIFT and Bankline accepted with associated text if present, e.g. :23:/PHOB/RECIEVER INSTRUCTION Multiple common codewords accepted. See Appendix B
26T	Transaction Type Code	3x	O	None	Not used
32A	Value, Currency, Amount	6n/3x/15n	M	Value Date / Currency / Interbank Settled Amount	A message more than 180 days forward will be rejected See Section 2.1 Explanatory Notes, Note 2 for 32A / 33B / 36 conditionality

SWIFT Format Rules				Bankline Format Guidelines	
Field	Field Name	Format	Mandatory / Optional / Conditional	Specific Requirements	Comments
33B	Currency / Instructed Amount	3x/15x	M	None	See Section 2.1 Explanatory Notes, Note 2 for 32A / 33B / 36 conditionality
36	Exchange Rate	12n	C	None	Not used See Section 2.1 Explanatory Notes, Note 2 for 32A / 33B / 36 conditionality

SWIFT Format Rules				Bankline Format Guidelines											
Field	Field Name	Format	Mandatory / Optional / Conditional	Specific Requirements	Comments										
50A, 50F or 50K	Ordering Customer	Option A, F or K /34x 4*35x allowed	M	Must be K 50K:/12345612345678 ABC LIMITED 12 HIGH STREET ANYTOWN ANY WHERE	<p><b>Domestic Payments</b></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><b>International Payments</b></p> <p>For these payment types the debit account may either be a UK Sterling account or an RBS Group currency account</p> <ul style="list-style-type: none"> <li>For a UK Sterling account the sort code and account number should be populated in this field in the format '6n8n'</li> <li>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'</li> <li>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</li> </ul> <table border="1"> <thead> <tr> <th>Country Code</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>	Country Code	Check Digits	Bank Code	Sort Code	Account No	GB	nn (2 digit number)	RBOS or NWBK	123456	12345678
Country Code	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
50A, 50F or 50K (cont'd)					<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><b>All Payments</b></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>
51A	Sending Institution	Option A	O	None	Not used
52A or 52D	Ordering Institution	Option A or D	O	Must be A	If populated BIC used and party identifier if present ignored. For Financial Institutions only
53A, 53B or 52D	Sender's Correspondent	Option A, B or D	C	None	Not used
54A, 54B or 54C	Receiver's Correspondent	Option A, B or C	C	None	Not used
55A, 55B or 55C	Third Reimbursement Institution	Option A, B or C	C	None	Not used

SWIFT Format Rules				Bankline Format Guidelines	
Field	Field Name	Format	Mandatory / Optional / Conditional	Specific Requirements	Comments
56A, 56C or 56D	Intermediary	Option A, C or D	C	Must be A Intermediary Institution 56A:CHASUS33XXX	<p>Must not be completed for urgent domestic payment types</p> <p>Must be pre-agreed between RBSG and account holder</p> <p>Identifies the intermediary institution through which the payment should be routed</p> <p>Use only where necessary as the use of intermediaries can impact delivery timescales and increase payment charges</p> <p>Valid value is a recognised BIC, and for the urgent domestic record type that must be a UK BIC</p> <p>If left blank the payment will be routed via the most effective options available to RBSG</p>



SWIFT Format Rules				Bankline Format Guidelines	
Field	Field Name	Format	Mandatory / Optional / Conditional	Specific Requirements	Comments
57A, 57C or 57D	Account With Institution	Option A, C or D	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><b>Domestic Payments</b></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><b>International Payments</b></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>

SWIFT Format Rules				Bankline Format Guidelines	
Field	Field Name	Format	Mandatory / Optional / Conditional	Specific Requirements	Comments
59 or 59A or 59F	Beneficiary Customer	Option A, F or no option  If 59: /34x 4*35x  If 59F: /34x 4*n/33x	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>Where Field 57a is Blank we assume beneficiary is an RBSG account – the content of Field 59 Beneficiary must contain both the branch number and account number (14 Numeric)</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"> <li>• The first line must start with number 1</li> <li>• Line numbers may be repeated however must appear in numerical order</li> <li>• Number 2 must not be used without number 3</li> <li>• If number 2 is present, the first occurrence of number 3 must include the town in the additional details</li> <li>• The first occurrence of number 3 must be followed by a '/' and the valid ISO country code (and optional details if required). A link to the full list of ISO country codes can be found in Appendix D.</li> </ul> <p>Note whilst 59F can be used for all payment types, if a payment is derived as Standard Domestic only the beneficiary 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	C	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  <b>Note:</b> 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.
71A	Details of Charges	3a	M	BEN/SHA/OUR :71A:SHA	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
71F	Sender's Charges	3x/15n	C	None	Not used
71G	Receiver's Charges	3x/15n	C	None	Not used
72	Send to Receiver Information	6*35x	O	None	Bankline codewords and associated text accepted e.g. :72:/PHOB/RECIEVER INSTRUCTION

SWIFT Format Rules				Bankline Format Guidelines	
Field	Field Name	Format	Mandatory / Optional / Conditional	Specific Requirements	Comments
77B	Regulatory Reporting	3*35x	O	None	Not used
77T	Envelope Contents	9000z	C	None	Not used

## 2.1 Explanatory Notes

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1. Messages comply with the SWIFT Standards November 2015.
2. Field 33B and Field 36 SWIFT conditionality:

If field 33B is ...	And currency code in field 33B is ...	Then field 36 is ...
Present	Not equal to currency code in field 32A	Mandatory
Present	Equal to currency code in field 32A	Not allowed
Not present	N/A	Not allowed

Bankline Field 33B and Field 36 SWIFT usage, if present:

- Amount and currency in 33B is used as payment / debit amount and currency,
  - Currency in 32A is used to specify settled / credit currency,
  - Exchange rate in 36 is ignored and Bankline Auto Exchange Rate is used to calculate settled / credit amount.
3. Fields 56A and 57a may contain //RT in Party Identifier line. RTGS flag set to “Y” in Bankline and Priority set to “U”.
  4. Import files can be formatted (i.e. with SWIFT headers and footers) or unformatted.
  5. Files can be constructed in such a way that individual payments are separated by hyphens, a blank line or another character or not separated at all.
  6. 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 blank line, another character or not separated at all.
  7. 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

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The following examples demonstrate how to structure and populate a SWIFT MT103 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.

```
:20:1234567890ABCDE1
:23B:SSTD
:32A:140109GBP103,03
:50K:/15100031806542
MY ACCOUNT
MY ADDRESS 1
MY ADDRESS 2
MY ADDRESS 3
: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	Field	Value	Field	Value	Field	Value
20	1234567890ABCDE1	33B		54A, 54B or 54C		71A	SHA
13C		36		55A, 55B or 55C		71F	
23B	SSTD	50K	/15100031806542 MY ACCOUNT MY ADDRESS 1 MY ADDRESS 2 MY ADDRESS 3	56A, 56C or 56D		71G	
23E		51A		57C	//SC101010	72	
26T		52A		59	/23232323 BENEFICIARY NAME	77B	
32A	140109GBP103,03	53A, 53B or 53D		70	/RFB/BENEFICIARY REF	77T	

- 20 (Debit Reference) – This is a mandatory SWIFT field.
- 23B (Bank Operation Code) – The value SSTD is a credit transfer to be processed according to the Standard Service.
- 32A (Value Date / Currency / Transaction Amount) – ‘140109’ equates to the value date of 9<sup>th</sup> January 2014, followed by GBP which is the ISO currency code for UK Sterling and this is followed by amount with comma delimiter.
- 50K (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.
- 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 Customer) – 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.



### 3.3 Urgent Domestic Payment (CHAPS)

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

```
:20:1234567890ABCDE1
:23B:SPRI
:32A:140109GBP103,03
:50K:/15100031806542
MY ACCOUNT
MY ADDRESS 1
MY ADDRESS 2
MY ADDRESS 3
: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	Field	Value	Field	Value	Field	Value
20	1234567890ABCDE1	33B		54A, 54B or 54C		71A	SHA
13C		36		55A, 55B or 55C		71F	
23B	SPRI	50K	/15100031806542 MY ACCOUNT MY ADDRESS 1 MY ADDRESS 2 MY ADDRESS 3	56A, 56C or 56D		71G	
23E		51A		57C	//SC101010	72	

Field	Value	Field	Value	Field	Value	Field	Value
26T		52A		59F	/23232323 1/BENEFICIARY NAME 2/BEN ADDRESS LINE 2/BEN ADDRESS LINE 3/BEN COUNTRY CODE/TOWN	77B	
32A	140109GBP103,03	53A, 53B or 53D		70	INFO FOR BEN 1 INFO FOR BEN 2 INFO FOR BEN 3 INFO FOR BEN 4	77T	

- 20 (Debit Reference) – This is a mandatory SWIFT field.
- 23B (Bank Operation Code) – The value SPRI is a credit transfer to be processed according to the Priority Service.
- 32A (Value Date / Currency / Transaction Amount) – ‘140109’ equates to the value date of 9<sup>th</sup> January 2014, followed by GBP which is the ISO currency code for UK Sterling and this is followed by amount with comma delimiter.
- 50K (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.
- 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 Customer) – 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.

### 3.4 International Payment - EUR

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

```
:20:1234567890ABCDE1
:23B:SPRI
:32A:140109EUR103,03
:50K:/XXXXXXXXXAAAXXX
MY ACCOUNT
MY ADDRESS 1
MY ADDRESS 2
MY ADDRESS 3
: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	Field	Value	Field	Value	Field	Value
20	1234567890ABCDE1	33B		54A, 54B or 54C		71A	SHA
13C		36		55A, 55B or 55C		71F	
23B	SPRI	50K	/XXXXXXXXXAAAXXX MY ACCOUNT MY ADDRESS 1 MY ADDRESS 2 MY ADDRESS 3	56A, 56C or 56D		71G	
23E		51A		57A	ABNANL2AALC	72	

Field	Value	Field	Value	Field	Value	Field	Value
26T		52A		59F	/NL91ABNA0417164300 1/BENEFICIARY NAME 2/BEN ADDRESS LINE 2/BEN ADDRESS LINE 3/BEN COUNTRY CODE/TOWN	77B	
32A	140109EUR103,03	53A, 53B or 53D		70	INFO FOR BEN 1 INFO FOR BEN 2 INFO FOR BEN 3 INFO FOR BEN 4	77T	

- 20 (Debit Reference) – This is a mandatory SWIFT field.
- 23B (Bank Operation Code) – The value SPRI is a credit transfer to be processed according to the Priority Service.
- 32A (Value Date / Currency / Transaction Amount) – ‘140109’ equates to the value date of 9<sup>th</sup> January 2014, followed by EUR which is the ISO currency code for Euro and this is followed by amount with comma delimiter.
- 50K (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.
- 57A (Account With Institution) – The value ‘ABNANL2AALC’ is the BIC for ABN Amro Bank in Amsterdam.
- 59F (Beneficiary Customer) – 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).

```
:20:1234567890ABCD33
:23B:SPRI
:32A:1401095USD103,03
:50K:/XXXXXXXXAAAXX
MY ACCOUNT
MY ADDRESS 1
MY ADDRESS 2
MY ADDRESS 3
: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:SHA
-
```

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

Field	Value	Field	Value	Field	Value	Field	Value
20	1234567890ABCD33	33B		54A, 54B or 54C		71A	SHA
13C		36		55A, 55B or 55C		71F	
23B	SPRI	50K	/XXXXXXXXAAAXX MY ACCOUNT MY ADDRESS 1 MY ADDRESS 2 MY ADDRESS 3	56A, 56C or 56D		71G	
23E		51A		57D	//FW021000089 CITIBANK NYC	72	

Field	Value	Field	Value	Field	Value	Field	Value
26T		52A		59F	/55555-55555 1/BENEFICIARY NAME 2/BEN ADDRESS LINE 2/BEN ADDRESS LINE 3/BEN COUNTRY CODE/TOWN	77B	
32A	1409015USD103,03	53A, 53B or 53D		70	INFO FOR BEN 1 INFO FOR BEN 2 INFO FOR BEN 3 INFO FOR BEN 4	77T	

- 20 (Debit Reference) – This is a mandatory SWIFT field.
- 23B (Bank Operation Code) – The value SPRI is a credit transfer to be processed according to the Priority Service.
- 32A (Value Date / Currency / Transaction Amount) – ‘140109’ equates to the value date of 9<sup>th</sup> January 2014, followed by USD which is the ISO currency code for US Dollars and this is followed by amount with comma delimiter.
- 50K (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.
- 57D (Account With Institution) – The value ‘FW021000089’ is the Fedwire code for CITIBANK New York and is followed by the Bank name.
- 59F (Beneficiary Customer) – 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.

### 3.6 International Payment - Other Currency

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

```
:20:1234567890ABCD33
:23B:SPRI
:32A:140109KWD1501,456
:50K:/XXXXXXXXAAAXX
MY ACCOUNT
MY ADDRESS 1
MY ADDRESS 2
MY ADDRESS 3
:57A:CBKUKWKW
:59F:/F1234567
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	Field	Value	Field	Value	Field	Value
20	1234567890ABCD33	33B		54A, 54B or 54C		71A	OUR
13C		36		55A, 55B or 55C		71F	
23B	SPRI	50K	/XXXXXXXXAAAXX MY ACCOUNT MY ADDRESS 1 MY ADDRESS 2 MY ADDRESS 3	56A, 56C or 56D		71G	
23E		51A		57A	CBKUKWKW	72	

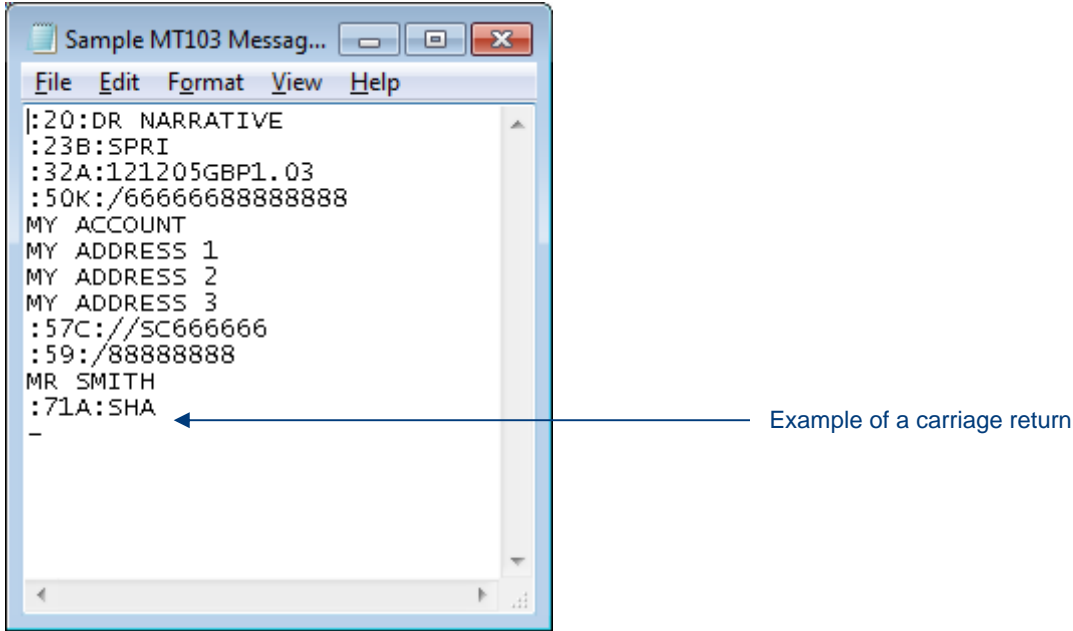
Field	Value	Field	Value	Field	Value	Field	Value
26T		52A		59F	/F1234567 1/BENEFICIARY NAME 2/BEN ADDRESS LINE 2/BEN ADDRESS LINE 3/BEN COUNTRY CODE/TOWN	77B	
32A	140109KWD1501,456	53A, 53B or 53D		70	INFO FOR BEN 1 INFO FOR BEN 2 INFO FOR BEN 3 INFO FOR BEN 4	77T	

- 20 (Debit Reference) – This is a mandatory SWIFT field.
- 23B (Bank Operation Code) – The value SPRI is a credit transfer to be processed according to the Priority Service.
- 32A (Value Date / Currency / Transaction Amount) – ‘140109’ equates to the value date of 9<sup>th</sup> January 2014, followed by KWD which is the ISO currency code for Kuwaiti Dinar and this is followed by amount with comma delimiter.
- 50K (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.
- 57D (Account With Institution) – The value ‘CBKUKWKW’ is the BIC for the Central Bank of Kuwait.
- 59F (Beneficiary Customer) – 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 the charges will be paid by the originator.



# Appendix A

## Sample File – screen shot



**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.

## Appendix B

MT103 messages allow the use of codewords. The following table shows the SWIFT codewords which are supported in Bankline:

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	
HOLD	Pay on Identification. This codeword may only be used by Shipping customers	
INTC	Intra-company payment	
REPA	Related e-payments reference	
SDVA	Execute with Same Day Value	Derived via Bank Operation code SPRI
PHOB	Advise beneficiary by phone	
TELB	Advise beneficiary by most efficient means	
PHON	Advise account with Institution by phone	
TELE	Advise account with Institution by most efficient means	
PHOI	Advise Intermediary Institution by phone. When used the Intermediary Bank identifier must be populated	
TELI	Advise Intermediary Institution by most efficient means. When used the Intermediary Bank identifier must be populated	

## 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

## 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](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/>

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