RFT MT101 File Format Description

Ver. 2009-09-28

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1. RFT MT101 File Format Description

This document is dedicated for Customers using GAITS-Active or GAITS-Passive services. GAITS (Global Account Information and Transfer Service), enables global and centralised account management with usage of RFT MT101 messages in any bank connected to SWIFT network.

This specification is both guideline for Customers preparing outgoing RFT MT101 orders in BusinessNet (for account management in other SWIFT bank) and obligatory format for managing accounts held in Bank BPH by incoming MT101s.

2. Detailed MT101 File Format Description

2.1   KEY TO DESCRIPTION OF THE RECORDS

Status	M- mandatory, O – optional
Format	
n	only digits
a	only letters
c	alphanumeric
x	any character allowed by SWIFT
d	Digit describing amount with comma

* :Set of characters allowed by SWIFT:

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
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
/ - ? : ( ) . , ' + { }
CR LF Space

Although part of the character set, the curly brackets are permitted as delimiters and cannot be used within the text of user-to-user messages.

- before every line the characters <CR><LF> (ASCII 13 + 10) are used.

- none of lines include only Space or CR LF

- none of lines begin „-".

For example:

2n - up to 2 digits

3!a - always 3 letters

4*35x - up to 4 lines of up to 35 characters each

2.2   HEADER – SEQUENCE A

Nr. / Name	Status	Format	Description
:20 Sender's reference	M	16x	This field specifies the reference assigned by the Sender to unambiguously identify the message. This fidel is automatically assigned by the system and it should have a following structure (year, month, day and number of file 0412020200000001).
: 21R Customer Specified Reference	O	16x	This field specifies the reference to the entire message. When this field is present, the ordering customer requests a single debit entry for the sum of the amounts of all transactions in the instruction, even if this instruction is chained in several messages. If the field is not used, all debit items are posted individually.
:50L Instructing Party	O	35x	This field identifies the customer which is authorised by the account owner to order all the transactions in the message. This field must only be used when the instructing customer is not also the account owner.
:50H Ordering Customer	M	/34x 4*35x	This field identifies the account owner to be debited.
:52A Account Servicing Institution	O	/34x	This field specifies the account servicing institution - when other than the Receiver - which services the account of the account owner to be debited. This is applicable even if field :50H Ordering Customer contains an IBAN.
:30 Requested Execution Date	M	6!n	This field specifies the date on which all subsequent transactions should be initiated by the executing bank.
:25 Authorisation	O	35x	This field specifies additional security provisions, eg, a digital signature, between the ordering customer/instructing party and the account servicing financial institution

2.3   TRANSACTION DETAILS – SEQUENCE B

Nr. / Name	Status	Format	Description
:21 Transaction Reference	M	16x	This field specifies the unambiguous reference for the individual transaction contained in a particular occurrence of sequence B.
:21F F/X Deal Reference	O	16x	This field specifies the foreign exchange contract reference between the ordering customer and the account servicing financial institution.

:23E
Instruction Code
	M	4!c[
		/30
		x]
			This field specifies instructions for the account servicer of the ordering customer.
			
			CODES:
			
			One of the following codes must be used:
			
			CHQB
			This transaction contains a request that the
			                beneficiary
			Be paid via issuance of a cheque.
			
			CMSW
			This transaction contains a cash management instruction, requesting to sweep the account of the ordering customer.
			
			CMTO
			This transaction contains a cash management instruction, requesting to top the account of the ordering customer above a certain floor amount.
			                The
			floor amount, if not pre-agreed by the parties
			                involved,
			may be specified after the
			code.
			
			CMZB
			This transaction contains a cash management instruction, requesting to zero balance the account
			                of
			the ordering customer.
			
			CORT
			This transaction contains a payment that is made in settlement of a trade, eg, foreign exchange deal,

				securities transaction.
				INTC This transaction contains an intra-company payment, ie, a payment between two companies belonging to the same group.
				NETS This transaction contains a payment that should be settled via a net settlement system, if available.
				OTHR Used for bilaterally agreed codes/information. The actual bilateral code/information needs to be specified in Additional Information.
				Next example shows how this field must be used in case of a TAX Payment:
				OTHR/DMST/US
				If payments are to be processed via SORBNET(RTGS) System, tag :23 must be present.
				For example (SORBNET domestic payment):
				:23E:RTGS
				PHON This transaction requires the beneficiary to be contacted by telephone and should be followed by the appropriate telephone number. This code is meant for the last financial institution in the chain.
				RTGS This transaction contains a payment that should be settled via a real time gross settlement system, if available.
				URGP This transaction contains a time sensitive payment which should be executed in an expeditious manner.

:32B Currency / Ammount	M	3!a15d	This field specifies the currency and the amount of the subsequent transfer to be executed by the Receiver.
:57A Account With Institution	O	[/1!a][/ 34x]	This field specifies the financial institution which services the account for the beneficiary customer. This is applicable even if field 59 contains an IBAN.
:59 Beneficiary	M	[/34x] 4*35x	This field identifies the beneficiary of the subsequent operation from the particular occurrence of sequence B.
:70 Remittance Information	O	4*35x	This field specifies details of the individual transactions which are to be transmitted to the beneficiary customer. This field is obligatory if payments which are to be processed are tax or insurance payments.
:77B Regulatory Reporting	O	3*35x	When the residence of either the ordering customer or beneficiary customer is to be identified, the following codes may be used, placed between slashes ('/'): ORDERRES Residence of ordering customer BENEFRES Residence of beneficiary customer Country consists of the ISO country code of the country of residence of the ordering customer or beneficiary customer.
:71A Details of Charges	M	3!a	This field specifies which party will bear the applicable charges for the subsequent transfer of funds. CODES One of the following codes must be present BEN All transaction charges, including the charges of the Financial institution servicing the ordering customer's account, for the subsequent credit transfer(s) are to be borne by the beneficiary customer. OUR All transaction charges for the subsequent credit transfer are to be borne by the ordering customer.

			SHA All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer.
:25A Charges Account	O	/34x	This field specifies the ordering customer's account number to which applicable transaction charges should be separately applied.

2.4   EXAMPLES OF RFT MT101 MESSAGES

INCOMING DOMESTIC PAYMENT

```
{1:F01 BKAUATWWXXXX0000000000}{2:I101 BPHKPLPKXXXXN}{3:{113:XXXX}}{4:
BKAUATWWXXX
BPHKPLPKXXX
101
:20:0504040100000002
:28D:1/1
:50H:/89106000760000321000006053
TELEWIZORY SP Z O.O.
UL. WROCLAWSKA157
PL-KRAKOW
:52A:BPHKPLPK
:30:050404
:21:2005040400000002
:32B:PLN369,85
:57A:PKOPPLPWW16
:59:/2210201068000321000052142
IMTEX SP Z O.O.
AL. POKOJU 65
PL-KRAKOW
:70:FAKTURA VAT 05/03/05
:71A:SHA
-}
```

INCOMING FOREIGN PAYMENT

```
{1:F01 BKAUATWWXXXX0000000000}{2:I101 BPHKPLPKXXXXN}{3:{113:XXXX}}{4:
BKAUATWWXXX
BPHKPLPKXXX
101
:20:0504040100000003
:28D:1/1
:50H:/89106000760000321000006053
TELEWIZORY SP Z O.O.
UL. WROCLAWSKA157
PL-KRAKOW
:52A:BPHKPLPK
:30:050404
:21:2005040400000003
:32B:EUR963,55
:57A:CITIGB2LXXX
:59:/UK25486955221477558546
IMTEX GMBH.
BAUERSTRASSE 23
MUNICH DE
:70:FAKTURA VAT 05/03/05
:71A:SHA
-}
```

INCOMING TAX PAYMENT

```
{1:F01 BKAUATWWXXXX0000000000}{2:I101 BPHKPLPKXXXXN}{3:{113:XXXX}}{4:
BKAUATWWXXX
BPHKPLPKXXX
101
:20:0504040100000001
:28D:1/1
:50H:/89106000760000321000006053
TELEWIZORY SP Z O.O.
UL. WROCLAWSKA157
PL-KRAKOW
:52A:BPHKPLPKXXX
:30:050404
:21:2005040400000002
:23E:OTHR/DMST/US
:32B:PLN125,00
:57A:NBPLPLPWXXX
:59:/69101012700004592221000000
URZAD SKARBOWY KRAKOW STARE MIASTO
GRODZKA 65
PL-KRAKOW
:70:/TI/N862875231/OKR/02M10/SFP/PIT 37
/TXT.DECYZJA RYCZALT
:71A:SHA
-}
```

The description how to fill the remittance information for TAX payments can be downloaded from:

[TAX payments - file format description](#)

INCOMING ZUS PAYMENT

```
{1:F01 BKAUATWWXXXX0000000000}{2:I101 BPHKPLPKXXXXN}{3:{113:XXXX}}{4:
BKAUATWWXXX
BPHKPLPKXXX
101
:20:0504040100000001
:28D:1/1
:50H:/89106000760000321000006053
TELEWIZORY SP Z O.O.
UL. WROCLAWSKA 157
PL-KRAKOW
:52A:BPHKPLPKXXX
:30:050404
:21:2005040400000002
:32B:PLN125,00
:57A:NBPLPLPWXXX
:59:/83101010230000261395100000
ZAKLAD UBEZPIECZEN SPOLECZNYCH
:70:6750000384
R350535626
A20040303
NR. DECYZJI 234
:71A:SHA
-}
```

The description how to fill the remittance information for Insurance payments can be downloaded from:

[Insurance payments - file format description](#)

OUTGOING MT101 MESSAGE WITH TWO PAYMENTS

```
{1:F01BPHKPLPKXXXX0000000000}{2:I101BKAUATWWXXXXN}{3:{113:XXXX}}{4:
BPHKPLPKXXX
BKAUATWWXXX
101
:20:0504040100000001
:28D:1/1
:50H:/AT071100005270165300
TELEWIZORY GMBH
BAUERSTRASSE 22
AT
:52A:BKAUATWW
:30:050404
:21:2005040400000006
:32B:EUR693,00
:57A:BAWAATWW
:59:/GB987654321
IMTEX LTD
REMINGTON STREET
GB-LONDON
:70:INVOICE 02/05/05
:71A:SHA
:21:2005040400000005
:32B:EUR258,00
:57A:BOFAUS22
:59:/US12435678923233441
SOTEX FINANCIAL
SUNSET BLVD 14332
US-90234 CA
:70:INVOICE 23/556
:71A:SHA
-}
```

3. Further information

All file formats can be found on website:

www.bph.pl/businessnet/erp

If you have any questions about file formats used in Bank BPH electronic banking systems files please contact:

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