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February 2003 edition
Overview

- Added Message Types
- Removed Message Types
- Modified Message Types

Added Message Types
None

Removed Message Types
None

Modified Message Types

MT400
MT405
MT416
MT450
MT455
MT456
MT 400 Advice of Payment

MT 400 Scope

This message type is sent by the collecting bank to the remitting bank.

It may also be sent:

- on behalf of the collecting bank by its branch/affiliate bank to the remitting bank or branch/affiliate of that bank
- by a collecting bank to another collecting bank

It is used to advise a payment under a collection or a part thereof and may also be used for the settlement of proceeds. The account relationship between the Sender and the Receiver is used, unless expressly stated otherwise in the message.

This message must never be sent to a bank acting solely as a reimbursement bank. In this case, the appropriate message type is an MT 202 Financial Institution Transfer.

MT 400 Format Specifications

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>20</td>
<td>Sending Bank’s TRN</td>
<td>16x</td>
<td>1</td>
</tr>
<tr>
<td>M</td>
<td>21</td>
<td>Related Reference</td>
<td>16x</td>
<td>2</td>
</tr>
<tr>
<td>M</td>
<td>32a</td>
<td>Amount Collected</td>
<td>A, B or K</td>
<td>3</td>
</tr>
<tr>
<td>M</td>
<td>33A</td>
<td>Proceeds Remitted</td>
<td>6!n3!a15d</td>
<td>4</td>
</tr>
<tr>
<td>O</td>
<td>52a</td>
<td>Ordering Bank</td>
<td>A or D</td>
<td>5</td>
</tr>
<tr>
<td>O</td>
<td>53a</td>
<td>Sender’s Correspondent</td>
<td>A, B or D</td>
<td>6</td>
</tr>
<tr>
<td>O</td>
<td>54a</td>
<td>Receiver’s Correspondent</td>
<td>A, B or D</td>
<td>7</td>
</tr>
<tr>
<td>O</td>
<td>57a</td>
<td>Account With Bank</td>
<td>A or D</td>
<td>8</td>
</tr>
<tr>
<td>O</td>
<td>58a</td>
<td>Beneficiary Bank</td>
<td>A, B or D</td>
<td>9</td>
</tr>
<tr>
<td>O</td>
<td>71B</td>
<td>Details of Charges</td>
<td>6*35x</td>
<td>10</td>
</tr>
<tr>
<td>O</td>
<td>72</td>
<td>Sender to Receiver Information</td>
<td>6*35x</td>
<td>11</td>
</tr>
<tr>
<td>O</td>
<td>73</td>
<td>Details of Amounts Added</td>
<td>6*35x</td>
<td>12</td>
</tr>
</tbody>
</table>

M = Mandatory O = Optional
MT 400 Network Validated Rules

C1
Field 57a may only be present when fields 53a and 54a are both present (Error code(s): C11).

C2
The currency code in the amount fields 32a and 33A must be the same (Error code(s): C02).

MT 400 Field Specifications

1. Field 20: Sending Bank’s TRN

FORMAT
16x

PRESENCE
Mandatory

DEFINITION
This field specifies the collection number which has been assigned by the Sender of the message.

NETWORK VALIDATED RULES
This field must not start or end with a slash ‘/’ and must not contain two consecutive slashes ’//’ (Error code(s): T26).

2. Field 21: Related Reference

FORMAT
16x

PRESENCE
Mandatory

DEFINITION
This field specifies the collection number of the Receiver of the message.

CODES
If the reference cannot be contained in this field, the code word ’SEE72’ may be used and the reference placed in field 72.
NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

3. Field 32a: Amount Collected

FORMAT

Option B 3!a15d (Currency) (Amount)
Option A 6!n3!a15d (Date) (Currency) (Amount)
Option K 1!a3!n2!a3!a15d (Day/Month) (# of Days/Months) (Code) (Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field contains the maturity date as indicated in the collection instruction, followed by the currency code and the amount of principal paid or to be paid by the drawee.

The format options are:

A = When the maturity date is a fixed date. The first subfield is the maturity date.
B = When the maturity date is not known.
K = When the maturity date is expressed as a period of time, eg, 60 days after sight.

CODES

In option K, Day/Month must contain one of the following codes (Error code(s): T61):

D Maturity period is expressed as a number of days
M Maturity period is expressed as a number of months

CODES

In option K, Code must contain one of the following codes specifying additional information about the maturity period (Error code(s): T20):

BE After date of bill of exchange
CC After customs clearance of goods
FD After goods pass food and drug administration
FP  First presentation
GA  After arrival of goods
ID  After invoice date
ST  After sight
TD  After date of transport documents
XX  See field 72 for specification

**NETWORK VALIDATED RULES**

Currency must be the same as that used in field 33A (Error code(s): C02).

In option A, date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

**USAGE RULES**

Traditional collection terms, eg, primo, ultimo, etc., must be expressed in the ISO date format, using option A.

**4. Field 33A: Proceeds Remitted**

**FORMAT**

Option A 6!n3!a15d (Date) (Currency) (Amount)

**PRESENCE**

Mandatory

**DEFINITION**

This field specifies the value date, currency code and the amount remitted.

**NETWORK VALIDATED RULES**

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03, T40, T43).
Currency must be the same as that used in field 32a (Error code(s): C02).

**USAGE RULES**

Amount will normally be equal to the amount specified in field 32a plus any amount(s) specified in field 73, less any amount(s) specified in field 71B.

**5. Field 52a: Ordering Bank**

**FORMAT**

Option A  
\[
[\text{1!a}][34x] \\
4!a2!a2!c[3!c] \\
\]
  (Party Identifier)
  (BIC)

Option D  
\[
[\text{1!a}][34x] \\
4*35x \\
\]
  (Party Identifier)
  (Name & Address)

**PRESENCE**

Optional

**DEFINITION**

This field identifies the collecting branch or affiliate bank on behalf of which the message was sent. It must specify a branch or an affiliate of the Sender.

**NETWORK VALIDATED RULES**

The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05).

**6. Field 53a: Sender’s Correspondent**

**FORMAT**

Option A  
\[
[\text{1!a}][34x] \\
4!a2!a2!c[3!c] \\
\]
  (Party Identifier)
  (BIC)

Option B  
\[
[\text{1!a}][34x] \\
[35x] \\
\]
  (Party Identifier)
  (Location)

Option D  
\[
[\text{1!a}][34x] \\
4*35x \\
\]
  (Party Identifier)
  (Name & Address)

**PRESENCE**

Optional

**DEFINITION**

Where required, this field identifies the account or branch of the Sender, or another bank, through which the Sender will provide the proceeds of the collection to the Receiver.
NETWORK VALIDATED RULES

The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05).

USAGE RULES

The absence of field 53a and/or field 54a means that the single direct account relationship between the Sender and the Receiver, in the currency of the credit, will be used to remit the collection proceeds.

7. Field 54a: Receiver’s Correspondent

FORMAT

<table>
<thead>
<tr>
<th>Option</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>[1!a][/34x] 4!a2!a2!c[3!c]</td>
<td>(Party Identifier) (BIC)</td>
</tr>
<tr>
<td>B</td>
<td>[1!a][/34x] [35x]</td>
<td>(Party Identifier) (Location)</td>
</tr>
<tr>
<td>D</td>
<td>[1!a][/34x] 4*35x</td>
<td>(Party Identifier) (Name &amp; Address)</td>
</tr>
</tbody>
</table>

PRESENCE

Optional

DEFINITION

Where required, this field specifies the branch of the Receiver, or another bank, at which the proceeds of the collection will be made available to the Receiver.

NETWORK VALIDATED RULES

The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05)

USAGE RULES

The absence of field 53a and/or field 54a means that the single direct account relationship between the Sender and the Receiver, in the currency of the credit, will be used to remit the collection proceeds.

8. Field 57a: Account With Bank

FORMAT

<table>
<thead>
<tr>
<th>Option</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>[1!a][/34x] 4!a2!a2!c[3!c]</td>
<td>(Party Identifier) (BIC)</td>
</tr>
<tr>
<td>D</td>
<td>[1!a][/34x] 4*35x</td>
<td>(Party Identifier) (Name &amp; Address)</td>
</tr>
</tbody>
</table>
PRESENCE
Conditional (C1)

DEFINITION
This field identifies the account with bank.

NETWORK VALIDATED RULES
The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).
The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05).

USAGE RULES
This field may only be used in those cases where the funds will be made available to the Receiver through a bank other than that indicated in field 54a, ie, the bank in field 54a will remit the funds to the bank in this field for further credit to the Receiver.

When this field is used, the content of field 57a in the subsequent MT 202/203 Financial Institution Transfer message sent by the Sender of the MT 400 will be the same.

9. Field 58a: Beneficiary Bank

FORMAT

Option A  
/1!a]/34x]  
4!a2!a2!c[3!c]  
(Party Identifier)  
(BIC)

Option B  
/1!a]/34x]  
[35x]  
(Party Identifier)  
(Location)

Option D  
/1!a]/34x]  
4*35x  
(Party Identifier)  
(Name & Address)

PRESENCE
Optional

DEFINITION
This field identifies the Receiver’s branch or affiliate that initiated the collection. It is the party which is to be credited with the proceeds of the collection.

NETWORK VALIDATED RULES
The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).
The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05)

10. Field 71B: Details of Charges
FORMAT

Option B  6*35x (Narrative)

In addition to narrative text, the following line formats may be used:

Line 1  /8a/[3!a13d][additional information] (Code) (Currency) (Amount) (Narrative)

Lines 2-6  [/continuation of additional information]

PRESENCE

Optional

DEFINITION

This field specifies the deductions made from the total amount collected (field 32a).

CODES

One or more of the following codes may be used, followed by the currency code and amount:

AGENT  Agent’s commission
TELECHAR  Teletransmission charges
COMM  Our commission
CORCOM  Our correspondent’s commission
DISC  Commercial discount
INSUR  Insurance premium
POST  Our postage
STAMP  Stamp duty
WAREHOUS  Wharfing and warehouse

USAGE RULES

This field will only be used for deductions in the same currency as that in which the collection has been paid and remitted. For charges in other currencies, field 72 must be used.

Any code used in this field must be between slashes and must appear at the beginning of a line.

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.
11. Field 72: Sender to Receiver Information

FORMAT

6*35x  (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1  /8c/[additional information]
Lines 2-6  [/continuation of additional information]
or
  [/8c/[additional information]]

PRESENCE

Optional

DEFINITION

This field specifies additional information for the Receiver.

CODES

One or more of the following codes may be used:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALCAREF</td>
<td>All charges have been refused by drawee(s).</td>
</tr>
<tr>
<td>OUCHAREF</td>
<td>Our charges have been refused by drawee(s).</td>
</tr>
<tr>
<td>UCHAREF</td>
<td>Your charges have been refused by drawee(s).</td>
</tr>
<tr>
<td>PHONBEN</td>
<td>Please advise/contact beneficiary by phone.</td>
</tr>
<tr>
<td>REC</td>
<td>Instructions following are for the Receiver.</td>
</tr>
<tr>
<td>TELEBEN</td>
<td>Please advise the beneficiary by the most efficient means of telecommunication.</td>
</tr>
<tr>
<td>BNF</td>
<td>Information following is for the beneficiary.</td>
</tr>
</tbody>
</table>

USAGE RULES

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

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

This field may include ERI, as specified in the chapter entitled "Euro - Impact on SWIFT Message Standards".
12. Field 73: Details of Amounts Added

**FORMAT**

6*35x (Narrative)

In addition to narrative text, the following line formats may be used:

Line 1 /8a/[3!a13d] [additional information] (Code) (Currency) (Amount) (Narrative)

Lines 2-6: [/continuation of additional information]

**PRESENCE**

Optional

**DEFINITION**

This field specifies the details of amounts added to the amount of principal.

**CODES**

For amounts frequently added, the codes shown below may be used, followed by the amount which has been added:

- **INTEREST** Interest collected
- **RETCOMM** Return commission given by the collecting bank
- **YOURCHAR** Remitting bank’s charges collected

**USAGE RULES**

This field will only be used for amounts added in the same currency as that in which the collection has been paid and remitted. Amounts added in other currencies must be explained in field 72.

Any code used in this field must be between slashes and must appear at the beginning of a line.

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.
MT 405 Clean Collection

Note: The use of this message type requires Message User Group (MUG) registration.

MT 405 Scope

The MT 405 clean collection is sent by the remitting bank to the collecting bank.

It may also be sent:

- on behalf of the remitting bank directly to the collecting bank.
- to the collecting bank via another financial institution.
- by a collecting bank to a presenting bank.

It is used to convey instructions to obtain payment or acceptance against specified conditions. These instructions consist of the information pertaining to the collection instruction as well as to any underlying financial documents.

The message is to be used for clean collections only and supports the following financial documents:

- accepted bills of exchange
- accepted and avalised bills of exchange
- non-accepted bills of exchange
- promissory notes
- receipts
- others (bilaterally agreed).

The message provides authentication to these financial documents without having to physically transmit them.

Transaction Flow

The use of the MT 405 may be subject to bilateral/multilateral agreements between the parties involved in the transaction.

The entire chain of possible parties in the transaction flow is illustrated by the following figure:
MT 405 Format Specifications

The MT 405 consists of three sequences:

- Sequence A General Information is a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B.
- Sequence B Financial Document Details is a repetitive mandatory sequence; each occurrence provides details of one individual financial document to be collected.
- Sequence C Settlement Details is a single occurrence optional sequence and provides further settlement information applicable to all transactions detailed in sequence B.

### MT 405 Clean Collection

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td><strong>Mandatory Sequence A General Information</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>M</td>
<td>20</td>
<td>Sender’s Reference</td>
<td>16x</td>
<td>1</td>
</tr>
<tr>
<td>O</td>
<td>23E</td>
<td>Collection Type</td>
<td>4!c[/30x]</td>
<td>2</td>
</tr>
<tr>
<td>O</td>
<td>22D</td>
<td>Collection Instructions</td>
<td>4!c</td>
<td>3</td>
</tr>
<tr>
<td>O</td>
<td>22E</td>
<td>Protest Instructions</td>
<td>4!c</td>
<td>4</td>
</tr>
<tr>
<td>O</td>
<td>50L</td>
<td>Instructing Party</td>
<td>35x</td>
<td>5</td>
</tr>
<tr>
<td>O</td>
<td>50D</td>
<td>Principal</td>
<td>4*35x</td>
<td>6</td>
</tr>
<tr>
<td>O</td>
<td>52a</td>
<td>Remitting Bank</td>
<td>A, C or D</td>
<td>7</td>
</tr>
<tr>
<td>O</td>
<td>51A</td>
<td>Sending Institution</td>
<td>[/1!a][/34x] 4*35x</td>
<td>8</td>
</tr>
<tr>
<td>O</td>
<td>26T</td>
<td>Transaction Type Code</td>
<td>3!c</td>
<td>9</td>
</tr>
<tr>
<td>O</td>
<td>77B</td>
<td>Regulatory Reporting</td>
<td>3*35x</td>
<td>10</td>
</tr>
<tr>
<td>O</td>
<td>71A</td>
<td>Details of Charges</td>
<td>3!a</td>
<td>11</td>
</tr>
<tr>
<td>O</td>
<td>17A</td>
<td>Charges Indicator</td>
<td>1!a</td>
<td>12</td>
</tr>
<tr>
<td>O</td>
<td>72</td>
<td>Sender to Receiver Information</td>
<td>6*35x</td>
<td>13</td>
</tr>
</tbody>
</table>

|        |     | **Optional Subsequence A1 Avalisation Details**                  |                       |     |
| M      | 50K | Avalising Party        | [/34x] 4*35x           | 14  |
| M      | 23C | Aval for Account of ...| 4!c[/30x]             | 15  |

-----> Mandatory Repetitive Sequence B Financial Document Details
<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>21A</td>
<td>Transaction Reference</td>
<td>16x</td>
<td>16</td>
</tr>
<tr>
<td>O</td>
<td>23E</td>
<td>Collection Type</td>
<td>4!c[30x]</td>
<td>17</td>
</tr>
<tr>
<td>O</td>
<td>22D</td>
<td>Collection Instructions</td>
<td>4!c</td>
<td>18</td>
</tr>
<tr>
<td>O</td>
<td>22E</td>
<td>Protest Instructions</td>
<td>4!c</td>
<td>19</td>
</tr>
<tr>
<td>O</td>
<td>21C</td>
<td>Principal’s Reference</td>
<td>35x</td>
<td>20</td>
</tr>
<tr>
<td>O</td>
<td>21D</td>
<td>Remitting Bank’s Reference</td>
<td>35x</td>
<td>21</td>
</tr>
<tr>
<td>O</td>
<td>21E</td>
<td>Drawee’s Reference</td>
<td>35x</td>
<td>22</td>
</tr>
<tr>
<td>M</td>
<td>32a</td>
<td>Face Amount of Financial Document</td>
<td>A or K</td>
<td>23</td>
</tr>
<tr>
<td>M</td>
<td>30</td>
<td>Issue Date</td>
<td>6!n</td>
<td>24</td>
</tr>
<tr>
<td>M</td>
<td>29C</td>
<td>Issue Place</td>
<td>35x</td>
<td>25</td>
</tr>
<tr>
<td>O</td>
<td>82S</td>
<td>Place of Presentation</td>
<td>2!a[34x]</td>
<td>26</td>
</tr>
<tr>
<td>O</td>
<td>50L</td>
<td>Instructing Party</td>
<td>35x</td>
<td>27</td>
</tr>
<tr>
<td>O</td>
<td>50D</td>
<td>Principal</td>
<td>/1a[34x]</td>
<td>28</td>
</tr>
<tr>
<td>O</td>
<td>52a</td>
<td>Remitting Bank</td>
<td>A, C or D</td>
<td>29</td>
</tr>
<tr>
<td>O</td>
<td>57a</td>
<td>Presenting Bank</td>
<td>A, C or D</td>
<td>30</td>
</tr>
<tr>
<td>M</td>
<td>59</td>
<td>Drawee</td>
<td>![34x]</td>
<td>31</td>
</tr>
<tr>
<td>O</td>
<td>38A</td>
<td>Action Requested Within...</td>
<td>3n</td>
<td>32</td>
</tr>
<tr>
<td>O</td>
<td>26T</td>
<td>Transaction Type Code</td>
<td>3!c</td>
<td>33</td>
</tr>
<tr>
<td>O</td>
<td>77B</td>
<td>Regulatory Reporting</td>
<td>3*35x</td>
<td>34</td>
</tr>
<tr>
<td>O</td>
<td>71A</td>
<td>Details of Charges</td>
<td>3!a</td>
<td>35</td>
</tr>
<tr>
<td>O</td>
<td>17A</td>
<td>Charges Indicator</td>
<td>1!a</td>
<td>36</td>
</tr>
<tr>
<td>O</td>
<td>71F</td>
<td>Sender’s Charges</td>
<td>3!a15d</td>
<td>37</td>
</tr>
<tr>
<td>O</td>
<td>71G</td>
<td>Receiver’s Charges</td>
<td>3!a15d</td>
<td>38</td>
</tr>
<tr>
<td>O</td>
<td>72</td>
<td>Sender to Receiver Information</td>
<td>6*35x</td>
<td>39</td>
</tr>
</tbody>
</table>
### Status Tag Field Name Content/Options No.

#### Optional Subsequence B1 Avalisation Details

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>50K</td>
<td>Avalising Party</td>
<td>([/34x]) 4*35x</td>
<td>40</td>
</tr>
<tr>
<td>M</td>
<td>23C</td>
<td>Aval for Account of ...</td>
<td>4!c[/30x]</td>
<td>41</td>
</tr>
</tbody>
</table>

#### Optional Subsequence B2 Interest Calculation Details

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>37J</td>
<td>Interest Rate</td>
<td>12d</td>
<td>42</td>
</tr>
<tr>
<td>M</td>
<td>38B</td>
<td>Interest Payment Schedule</td>
<td>4!c/4!c[/2!n]</td>
<td>43</td>
</tr>
<tr>
<td>M</td>
<td>23F</td>
<td>Interest Calculation Basis</td>
<td>4!c[/30x]</td>
<td>44</td>
</tr>
<tr>
<td>M</td>
<td>17F</td>
<td>Interest Indicator</td>
<td>1!a</td>
<td>45</td>
</tr>
</tbody>
</table>

#### Optional Subsequence B3 Financial Document Settlement Details

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>32a</td>
<td>Proceeds to be Remitted</td>
<td>C or G</td>
<td>46</td>
</tr>
<tr>
<td>O</td>
<td>56a</td>
<td>Settlement Institution</td>
<td>A, C or D</td>
<td>47</td>
</tr>
<tr>
<td>O</td>
<td>53a</td>
<td>Sender’s Correspondent</td>
<td>A or B</td>
<td>48</td>
</tr>
</tbody>
</table>

#### Optional Sequence C Settlement Details

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>32a</td>
<td>Proceeds to be Remitted</td>
<td>B or D</td>
<td>49</td>
</tr>
<tr>
<td>O</td>
<td>19</td>
<td>Sum of Face Amounts of Financial Documents</td>
<td>17d</td>
<td>50</td>
</tr>
<tr>
<td>O</td>
<td>71F</td>
<td>Sum of Sender’s Charges</td>
<td>3!a15d</td>
<td>51</td>
</tr>
<tr>
<td>O</td>
<td>71G</td>
<td>Sum of Receiver’s Charges</td>
<td>3!a15d</td>
<td>52</td>
</tr>
<tr>
<td>O</td>
<td>56a</td>
<td>Settlement Institution</td>
<td>A, C or D</td>
<td>53</td>
</tr>
<tr>
<td>O</td>
<td>53a</td>
<td>Sender’s Correspondent</td>
<td>A or B</td>
<td>54</td>
</tr>
</tbody>
</table>

M = Mandatory O = Optional

### MT 405 Network Validated Rules

#### C1

Fields 23E and 50D must, independently of each other, be present either in sequence A or in each occurrence of sequence B but not in both (Error code(s): D86).
### C2

When present in sequence A, fields 26T, 77B, 71A, 50L and 52a must, independently of each other, not be present in any occurrence of sequence B. Conversely, when not present in sequence A, fields 26T, 77B, 71A, 50L and 52a are, independently of each other, optional in any occurrence of sequence B (Error code(s): D87).

<table>
<thead>
<tr>
<th>Sequence A if field 23E is...</th>
<th>In each occurrence of sequence B then field 23E is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present</td>
<td>Not allowed</td>
</tr>
<tr>
<td>Not present</td>
<td>Mandatory</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sequence A if field 50D is...</th>
<th>In each occurrence of sequence B then field 50D is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present</td>
<td>Not allowed</td>
</tr>
<tr>
<td>Not present</td>
<td>Mandatory</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>In Sequence A if field 26T is...</th>
<th>then in each occurrence of sequence B, field 26T is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present</td>
<td>Not allowed</td>
</tr>
<tr>
<td>Not present</td>
<td>Optional</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>In Sequence A if field 77B is...</th>
<th>then in each occurrence of sequence B, field 77B is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present</td>
<td>Not allowed</td>
</tr>
<tr>
<td>Not present</td>
<td>Optional</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>In Sequence A if field 71A is...</th>
<th>then in each occurrence of sequence B, field 71A is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present</td>
<td>Not allowed</td>
</tr>
<tr>
<td>Not present</td>
<td>Optional</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>In Sequence A if field 52a is...</th>
<th>then in each occurrence of sequence B, field 52a is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present</td>
<td>Not allowed</td>
</tr>
<tr>
<td>In Sequence A</td>
<td>if field 52a is...</td>
</tr>
<tr>
<td>---------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>Not present</td>
<td>Optional</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>In Sequence A</th>
<th>if field 50L is...</th>
<th>then in each occurrence of sequence B, field 50L is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present</td>
<td>Not allowed</td>
<td></td>
</tr>
<tr>
<td>Not present</td>
<td>Optional</td>
<td></td>
</tr>
</tbody>
</table>

**C3**

Independently of each other, if fields 71F and 71G are present in one or more occurrences of sequence B, then they must also be present in sequence C. Conversely, if fields 71F and 71G are not present in any occurrence of sequence B, then they must not be present in sequence C (Error code(s): D88).

<table>
<thead>
<tr>
<th>If, in sequence B, field 71F is... and sequence C is...</th>
<th>then, in sequence C, field 71F is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present in one or more occurrences of sequence B</td>
<td>Present</td>
</tr>
<tr>
<td>Not present in any occurrence of sequence B</td>
<td>Not present</td>
</tr>
<tr>
<td>Present in one or more occurrences of sequence B</td>
<td>Present</td>
</tr>
<tr>
<td>Not present in any occurrence of sequence B</td>
<td>Not present</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If field 71G is... and sequence C is...</th>
<th>then, in sequence C, field 71G is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present in one or more occurrences of sequence B</td>
<td>Present</td>
</tr>
<tr>
<td>Not present in any occurrence of sequence B</td>
<td>Not present</td>
</tr>
</tbody>
</table>

**C4**

If sequence C is present and the sum of the fields 32a in sequence B equals the amount indicated in field 32a in sequence C, then field 19 must not be present in sequence C. If sequence C is present and the sum of the fields 32a in sequence B does not equal the amount indicated in field 32a in sequence C, then field 19 must be present in sequence C and must equal the sum of all the fields 32a in sequence B (Error code(s): D89).
C5

In all optional (sub)sequences, the fields indicated as M must be present if the (sub)sequence is present, and are otherwise not allowed (Error code(s): C32).

C6

The presence of subsequences A1 and B1 Avalisation Details is dependent on the presence and the content of Type of field 23E in the same sequence A and B, respectively (Error code(s): D90).

<table>
<thead>
<tr>
<th>Sequence A if field 23E contains ...</th>
<th>Subsequence A1 is ...</th>
</tr>
</thead>
<tbody>
<tr>
<td>BACC</td>
<td>Not allowed</td>
</tr>
<tr>
<td>BAAV</td>
<td>Mandatory</td>
</tr>
<tr>
<td>BNAC</td>
<td>Not allowed</td>
</tr>
<tr>
<td>RCPT</td>
<td>Not allowed</td>
</tr>
<tr>
<td>PRNO</td>
<td>Not allowed</td>
</tr>
<tr>
<td>OTHR</td>
<td>Not allowed</td>
</tr>
<tr>
<td>23E not present</td>
<td>Not allowed</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sequence B if field 23E contains ...</th>
<th>Subsequence B1 is ...</th>
</tr>
</thead>
<tbody>
<tr>
<td>BACC</td>
<td>Not allowed</td>
</tr>
<tr>
<td>BAAV</td>
<td>Mandatory</td>
</tr>
<tr>
<td>BNAC</td>
<td>Not allowed</td>
</tr>
<tr>
<td>RCPT</td>
<td>Not allowed</td>
</tr>
<tr>
<td>PRNO</td>
<td>Not allowed</td>
</tr>
<tr>
<td>OTHR</td>
<td>Not allowed</td>
</tr>
<tr>
<td>23E not present</td>
<td>Not allowed</td>
</tr>
</tbody>
</table>

C7

If field 71A contains either the code ’SHA’ or ’BEN’, field 17A must be used. If field 71A contains the code ’OUR’, field 17A must not be used. If field 71A is not present, field 17A is optional (Error code(s): D91).
### Sequence A

<table>
<thead>
<tr>
<th>SHA</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>BEN</td>
<td>Mandatory</td>
</tr>
<tr>
<td>OUR</td>
<td>Not allowed</td>
</tr>
<tr>
<td>Not present</td>
<td>Optional</td>
</tr>
</tbody>
</table>

### Sequence B

<table>
<thead>
<tr>
<th>SHA</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>BEN</td>
<td>Mandatory</td>
</tr>
<tr>
<td>OUR</td>
<td>Not allowed</td>
</tr>
<tr>
<td>Not present</td>
<td>Optional</td>
</tr>
</tbody>
</table>

---

**C8**

The MT 405 is a ‘single currency’ message. Therefore, the currency code in all amount fields, ie, fields 32a, 71F and 71G in sequence B, field 32a in subsequence B3, fields 32a, 71F and 71G in sequence C, must be the same for all occurrences of these fields in the message (Error code(s): C02).

**C9**

The presence of fields 22D and 22E is dependent on the presence and the content of subfield 1 of field 23E (Error code(s): D94).

### Sequence A

<table>
<thead>
<tr>
<th>BACC</th>
<th>Mandatory</th>
<th>Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>BAAV</td>
<td>Mandatory</td>
<td>Optional</td>
</tr>
<tr>
<td>BNAC</td>
<td>Mandatory</td>
<td>Optional</td>
</tr>
<tr>
<td>RCPT</td>
<td>Not allowed</td>
<td>Optional</td>
</tr>
<tr>
<td>PRNO</td>
<td>Not allowed</td>
<td>Optional</td>
</tr>
<tr>
<td>OTHR</td>
<td>Optional</td>
<td>Optional</td>
</tr>
<tr>
<td>23E not present</td>
<td>Not allowed</td>
<td>Not allowed</td>
</tr>
<tr>
<td>Sequence B if field 23E contains ...</td>
<td>Sequence B then field 22D is ...</td>
<td>Sequence B then field 22E is ...</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>----------------------------------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td>BACC</td>
<td>Mandatory</td>
<td>Optional</td>
</tr>
<tr>
<td>BAAV</td>
<td>Mandatory</td>
<td>Optional</td>
</tr>
<tr>
<td>BNAC</td>
<td>Mandatory</td>
<td>Optional</td>
</tr>
<tr>
<td>RCPT</td>
<td>Not allowed</td>
<td>Optional</td>
</tr>
<tr>
<td>PRNO</td>
<td>Not allowed</td>
<td>Optional</td>
</tr>
<tr>
<td>OTHR</td>
<td>Optional</td>
<td>Optional</td>
</tr>
<tr>
<td>23E Not present</td>
<td>Not allowed</td>
<td>Not allowed</td>
</tr>
</tbody>
</table>

**C10**

Code (subfield 1) of fields 23E, 22D and 22E may only be used according to the following combinations (Error code(s): D95).

<table>
<thead>
<tr>
<th>Sequence A field 23E</th>
<th>Sequence A field 22D</th>
<th>Sequence A field 22E</th>
</tr>
</thead>
<tbody>
<tr>
<td>BACC</td>
<td>CPAY</td>
<td>PNPY</td>
</tr>
<tr>
<td>BAAV</td>
<td>CPAY</td>
<td>PNPY</td>
</tr>
<tr>
<td>BNAC</td>
<td>CACC</td>
<td>PNAC</td>
</tr>
<tr>
<td>BNAC</td>
<td>CACP</td>
<td>PNAP</td>
</tr>
<tr>
<td>BNAC</td>
<td>CACP</td>
<td>PNPY</td>
</tr>
<tr>
<td>BNAC</td>
<td>CPAY</td>
<td>PNPY</td>
</tr>
<tr>
<td>RCPT</td>
<td>Not allowed</td>
<td>PNAC</td>
</tr>
<tr>
<td>RCPT</td>
<td>Not allowed</td>
<td>PNAP</td>
</tr>
<tr>
<td>RCPT</td>
<td>Not allowed</td>
<td>PNAP</td>
</tr>
<tr>
<td>PRNO</td>
<td>Not allowed</td>
<td>PNAC</td>
</tr>
<tr>
<td>PRNO</td>
<td>Not allowed</td>
<td>PNPY</td>
</tr>
<tr>
<td>PRNO</td>
<td>Not allowed</td>
<td>PNAP</td>
</tr>
<tr>
<td>OTHR</td>
<td>CACC</td>
<td>PNAC</td>
</tr>
<tr>
<td>OTHR</td>
<td>CACC</td>
<td>PNPY</td>
</tr>
<tr>
<td>Sequence A field 23E</td>
<td>Sequence A field 22D</td>
<td>Sequence A field 22E</td>
</tr>
<tr>
<td>---------------------</td>
<td>---------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>OTHR</td>
<td>CACC</td>
<td>PNAP</td>
</tr>
<tr>
<td>OTHR</td>
<td>CPAY</td>
<td>PNAC</td>
</tr>
<tr>
<td>OTHR</td>
<td>CPAY</td>
<td>PNPY</td>
</tr>
<tr>
<td>OTHR</td>
<td>CPAY</td>
<td>PNAP</td>
</tr>
<tr>
<td>OTHR</td>
<td>CACP</td>
<td>PNAC</td>
</tr>
<tr>
<td>OTHR</td>
<td>CACP</td>
<td>PNPY</td>
</tr>
<tr>
<td>OTHR</td>
<td>CACP</td>
<td>PNAP</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sequence B field 23E</th>
<th>Sequence B field 22D</th>
<th>Sequence B field 22E</th>
</tr>
</thead>
<tbody>
<tr>
<td>BACC</td>
<td>CPAY</td>
<td>PNPY</td>
</tr>
<tr>
<td>BAAV</td>
<td>CPAY</td>
<td>PNPY</td>
</tr>
<tr>
<td>BNAC</td>
<td>CACC</td>
<td>PNAC</td>
</tr>
<tr>
<td>BNAC</td>
<td>CACP</td>
<td>PNAP</td>
</tr>
<tr>
<td>BNAC</td>
<td>CACP</td>
<td>PNPY</td>
</tr>
<tr>
<td>BNAC</td>
<td>CPAY</td>
<td>PNPY</td>
</tr>
<tr>
<td>RCPT</td>
<td>Not allowed</td>
<td>PNAC</td>
</tr>
<tr>
<td>RCPT</td>
<td>Not allowed</td>
<td>PNPY</td>
</tr>
<tr>
<td>RCPT</td>
<td>Not allowed</td>
<td>PNAP</td>
</tr>
<tr>
<td>PRNO</td>
<td>Not allowed</td>
<td>PNAC</td>
</tr>
<tr>
<td>PRNO</td>
<td>Not allowed</td>
<td>PNPY</td>
</tr>
<tr>
<td>PRNO</td>
<td>Not allowed</td>
<td>PNAP</td>
</tr>
<tr>
<td>OTHR</td>
<td>CACC</td>
<td>PNAC</td>
</tr>
<tr>
<td>OTHR</td>
<td>CACC</td>
<td>PNPY</td>
</tr>
<tr>
<td>OTHR</td>
<td>CACC</td>
<td>PNAP</td>
</tr>
<tr>
<td>OTHR</td>
<td>CPAY</td>
<td>PNAC</td>
</tr>
</tbody>
</table>
MT 405 Usage Rules

- Unless otherwise specified by means of the code "NURC" in field 72, the collection is instructed subject to the Uniform Rules for Collections, International Chamber of Commerce, Paris, France, which are in effect on the date of instruction.
- Since this message caters for several types of financial instruments, the party names principal and drawee will be used in all cases.
- The parties in the business flow are not necessarily different entities. The first column of the table below shows the parties that can be omitted in an MT 405. The second column specifies the party which assumes the role of the party in the first column, when it is not present in the message:

<table>
<thead>
<tr>
<th>If the following party is missing...</th>
<th>Its function is assumed by...</th>
</tr>
</thead>
<tbody>
<tr>
<td>50L Instructing Party</td>
<td>50D Principal</td>
</tr>
<tr>
<td>52a Remitting Bank</td>
<td>S Sender (or the institution determined from the account number in field 50D, when present)</td>
</tr>
<tr>
<td>56a Settlement Institution</td>
<td>S Sender (or the institution determined from the account number in field 50D, when present)</td>
</tr>
<tr>
<td>57a Presenting Bank</td>
<td>R Receiver (or the institution determined from the account number in field 59, when present)</td>
</tr>
</tbody>
</table>

MT 405 Guidelines

- When sending the message via IFT, institutions must use the 'payments related' content type 1020 (see IFT User Handbook) which requires authentication and acknowledgement that the message will be processed and submitted for execution. Institutions should bilaterally agree on the maximum size of the message.
- The Sender should abide by the country specific instructions indicated in the MT 405 Country Section.
- All other collections related category 4 message types may be used in combination with the MT 405.

MT 405 Field Specifications
1. Field 20: Sender’s Reference

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field specifies the reference to the entire message.

The sender’s reference must be unique for each message and is part of the message identification and transaction identification which is used in case of queries, cancellations, etc.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash ‘/’ and must not contain two consecutive slashes ‘//’ (Error code(s): T26).

**USAGE RULES**

The Sender’s reference must be quoted in any related confirmation or statement, to the sending financial institution.

2. Field 23E: Collection Type

**FORMAT**

Option E 41c[/30x] (Type) (Narrative)

**PRESENCE**

Conditional (C1)

**DEFINITION**

This field specifies the collection type to which all transactions contained in this message refer.

**CODES**

Type must contain one of the following codes (Error code(s): T47):

- **BACC** This message refers to accepted bill(s) of exchange
- **BAAV** This message refers to accepted and avalised bill(s) of exchange
- **BNAC** This message refers to non-accepted bill(s) of exchange
- **RCPT** This message refers to receipt(s)
- **PRNO** This message refers to promissory note(s)
OTH

Used for bilaterally agreed codes and/or information in cases where no code has been specified for the collection type. The actual bilateral code and/or information must be specified in Narrative (2nd subfield).

NETWORK VALIDATED RULES

Narrative may only be used in combination with 'OTHR' (Error code(s): D81).

3. Field 22D: Collection Instructions

FORMAT

Option D 4!c

PRESENCE

Conditional (C9 and C10)

DEFINITION

This field specifies the collection instruction to which all transactions contained in this message refer.

CODES

One of the following codes must be used (Error code(s): T71):

CACC Collect for acceptance
CPAY Collect for payment
CACP Collect for acceptance and payment

4. Field 22E: Protest Instructions

FORMAT

Option E 4!c

PRESENCE

Conditional (C9 and C10)

DEFINITION

This field specifies the protest instruction to which all transactions contained in this message refer.
CODES

One of the following codes must be used (Error code(s): T71):

PNAC  Protest in case of non-acceptance
PNPY  Protest in case of non-payment
PNAP  Protest in case of non-acceptance and non-payment

5. Field 50L: Instructing Party

FORMAT

Option L  35x

PRESENCE

Optional

DEFINITION

This field identifies the party which instructs the principal/remitting bank to collect all the transactions contained in this message.

USAGE RULES

This field must only be used when the instructing party is not also the principal.

6. Field 50D: Principal

FORMAT

Option D  [/1!a][/34x]  (Party Identifier)
4*35x  (Name & Address)

PRESENCE

Conditional (C1)

DEFINITION

This field identifies the principal which requests the collection of all the transactions contained in this message.

USAGE RULES

The principal’s name must be present in Name & Address.
7. Field 52a: Remitting Bank

**FORMAT**

<table>
<thead>
<tr>
<th>Option A</th>
<th>[/1!a][/34x]</th>
<th>(Party Identifier)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4!a2!a2!c[3!c]</td>
<td>(BIC)</td>
</tr>
<tr>
<td>Option C</td>
<td>/34x</td>
<td>(Account)</td>
</tr>
<tr>
<td>Option D</td>
<td>[/1!a][/34x]</td>
<td>(Party Identifier)</td>
</tr>
<tr>
<td></td>
<td>4*35x</td>
<td>(Name &amp; Address)</td>
</tr>
</tbody>
</table>

**PRESENCE**

Optional

**DEFINITION**

This field identifies the remitting bank instructing all transactions contained in this message.

**NETWORK VALIDATED RULES**

The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05)

**USAGE RULES**

This field may only be used if the remitting bank is different from the Sender of the message.

Option A is the preferred option. If the remitting bank cannot be identified by a BIC, option C should be used containing a 2!a clearing system code preceded by a double ‘//’ and followed by its digits, ie, //2!a31x.

Option D must only be used when it is necessary to indicate a clearing system code and/or a name and address, eg, due to regulatory considerations. The clearing system code may only be used if both clearing system code and name and address are required.

8. Field 51A: Sending Institution

**FORMAT**

<table>
<thead>
<tr>
<th>Option A</th>
<th>[/1!a][/34x]</th>
<th>(Party Identifier)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4!a2!a2!c[3!c]</td>
<td>(BIC)</td>
</tr>
</tbody>
</table>

**PRESENCE**

Optional

**DEFINITION**

This field identifies the Sender of the message.
NETWORK VALIDATED RULES

This field may only be used in IFT, and not in FIN (Error code(s): D63).

USAGE RULES

In IFT, the sender’s reference together with the content of this field provides the message identification which is to be used in the case of queries, cancellations, etc.

At least the first eight characters of the BIC in this field must be identical to the originator of this IFT message.

9. Field 26T: Transaction Type Code

FORMAT

Option T 3!c

PRESENCE

Optional

DEFINITION

This field identifies the nature of, purpose and/or reason for all transactions contained in the message.

The information given is intended for regulatory and statutory requirements.

CODES

Codes need to be agreed upon bilaterally.

10. Field 77B: Regulatory Reporting

FORMAT

Option B 3*35x (Narrative)

In addition to narrative text, the following line formats may be used:

Line 1  /8a/2a[/additional information] (Code) (Country) (Narrative)
Lines 2-3  /[//continuation of additional information] (Narrative)

PRESENCE

Optional

DEFINITION

This field specifies the value(s) for the statutory and/or regulatory information required by the authorities in the country of the Receiver or the Sender for all transactions contained in the message.
CODES

When the residence of either principal or drawee is to be identified, one of the following codes may be used:

PRINCRES  Residence of principal
DRWEERES  Residence of drawee

USAGE RULES

Country consists of the ISO country code of the country of residence of the principal or drawee.
The information specified must not have been explicitly conveyed in another field.
Any code must be between slashes and must appear at the beginning of a line.
Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

11. Field 71A: Details of Charges

FORMAT

Option A  3!a

PRESENCE

Optional

DEFINITION

This field specifies which party will bear the charges for all the transactions contained in this message.

CODES

One of the following codes must be used (Error code(s): T08):

OUR  All transaction charges are to be borne by the principal
SHA  Transaction charges on the Sender’s side are to be borne by the principal, transaction charges on the Receiver’s side are to be borne by the drawee. Sender and Receiver should be understood as Sender and Receiver of the MT 405.
BEN  All transaction charges are to be borne by the drawee.

12. Field 17A: Charges Indicator
**FORMAT**

Option A 1!a

**PRESENCE**

Conditional (C7)

**DEFINITION**

This field indicates, for all the transactions contained in this message, whether the presenting bank may waive collection charges and/or expenses should the drawee refuse to pay these.

**CODES**

One of the following codes must be used (Error code(s): T36):

- **Y** The presenting bank may waive collection charges and/or expenses
- **N** The presenting bank may not waive collection charges and/or expenses

**13. Field 72: Sender to Receiver Information**

**FORMAT**

6*35x (Narrative)

The following line formats must be used:

- Line 1 /8c/[additional information]
- Lines 2-6 // continuation of additional information
  or
  /[8c/[additional information]]

**PRESENCE**

Optional

**DEFINITION**

This field specifies additional information for the Receiver and relates to the individual transaction in this occurrence of sequence B.

**CODES**

Codes available for use in field 72 are:

- **NURC** Indicates that the collection is not subject to the Uniform Rules for Collections, International Chamber of Commerce, Paris, France, which are in effect on the date of instruction.
The following information contains additional details regarding the avalisation.

**USAGE RULES**

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 text.

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.

Use of field 72, particularly with uncoded instructions, may cause delay, because, in automated systems, the presence of this field will normally require manual intervention.

It is strongly recommended to use the standard codes proposed above. However, where bilateral agreements covering the use of codes in this field are in effect, the code must conform to the structure of this field.

This field may include ERI to transport dual currencies, as specified in the chapter entitled *Euro-Impact on Category 1 Message Standards*.

In order to comply with the EC-directive on cross border credit transfers, the optional code word EXCH may be used to transport an exchange rate. In line with ERI, the code word EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash.

**14. Field 50K: Avalising Party**

**FORMAT**

Option K  
\[/34x\]  
4*35x  
(Party Identifier)  
(Participant Identifier)

**PRESENCE**

Mandatory in a conditional subsequence (C6)

**DEFINITION**

This field specifies, for all transactions contained in this message, the name and address of the avalising party, or guarantor, whose aval the accepted bill(s) of exchange already bear(s). It may also indicate the account number of the bank servicing the avalising party’s account. The avalising party, or guarantor, may be an individual, a corporate, a financial institution, etc.

**USAGE RULES**

Any additional information regarding the aval may be indicated in field 72, using the code word 'AVAL'.

**15. Field 23C: Aval for Account of...**
FORMAT

Option C 4!c/[30x]  (Code) (Narrative)

PRESENCE

Mandatory in a conditional subsequence (C6)

DEFINITION

This field specifies, for all transactions contained in this message, the party for the account of which the aval has been provided.

CODES

Code must contain one of the following codes (Error code(s): T72):

- DWEE: Drawee, in case of a bill of exchange
- DWER: Drawer, in case of a bill of exchange
- ISSR: Issuer (Drawee), in case of a promissory note
- OTHR: Party mentioned in Narrative, in case of a bill of exchange or a Promissory Note

NETWORK VALIDATED RULES

Narrative may only be used in combination with 'OTHR' (Error code(s): D81).

USAGE RULES

Narrative must only indicate another party, ie, not already covered by the codes indicated above, for whose account the aval has been provided.

Any additional information regarding the aval may be indicated in field 72, using the code word 'AVAL'.

16. Field 21A: Transaction Reference

FORMAT

Option A 16x

PRESENCE

Mandatory

DEFINITION

This field contains the unique reference allocated by the Sender to the individual transaction in this occurrence of sequence B.

NETWORK VALIDATED RULES
This field must not start or end with a slash ('/') and must not contain two consecutive slashes ('//')(Error code(s): T26).

USAGE RULES
In transaction related queries, cancellations, etc., the message reference together with the transaction reference provides the transaction identification.

17. Field 23E: Collection Type

FORMAT
Option E 4!c[/30x] (Type) (Narrative)

PRESENCE
Conditional (C1)

DEFINITION
This field specifies the collection type to which the individual transaction in this occurrence of sequence B refers.

CODES
Type must contain one of the following codes (Error code(s): T47):

- BACC: This transaction refers to an accepted bill of exchange
- BAAV: This transaction refers to an accepted and avalised bill of exchange
- BNAC: This transaction refers to a non-accepted bill of exchange
- RCPT: This transaction refers to a receipt
- PRNO: This transaction refers to a promissory note
- OTHR: Used for a bilaterally agreed code and/or information in cases where no code has been specified for the collection type. The actual bilateral code and/or information must be specified in Narrative (2nd subfield).

NETWORK VALIDATED RULES
Narrative may only be used in combination with 'OTHR' (Error code(s): D81).

18. Field 22D: Collection Instructions

FORMAT
Option D 4!c
PRESENCE
Conditional (C9 and C10)

DEFINITION
This field contains the collection instruction to which the individual transaction in this occurrence of sequence B refers.

CODES
One of the following codes must be used (Error code(s): T71):

- CACC Collect for acceptance
- CPAY Collect for payment
- CACP Collect for acceptance and payment

19. Field 22E: Protest Instructions

FORMAT
Option E 4\c

PRESENCE
Conditional (C9 and C10)

DEFINITION
This field specifies the protest instruction to which the individual transaction contained in this occurrence of sequence B refers.

CODES
One of the following codes must be used (Error code(s): T71):

- PNAC Protest in case of non-acceptance
- PNPY Protest in case of non-payment
- PNAP Protest in case of non-acceptance and non-payment

20. Field 21C: Principal’s Reference
21. Field 21D: Remitting Bank’s Reference

**FORMAT**

Option D 35x

**PRESENCE**

Optional

**DEFINITION**

This field contains the reference of the remitting bank for the individual financial document to be collected, i.e., the document reference number.

**USAGE RULES**

When the remitting bank is also the Sender of the message, the remitting bank’s reference is the same as the transaction reference in field 21A and is therefore not indicated in this field.

22. Field 21E: Drawee’s Reference

**FORMAT**

Option E 35x

**PRESENCE**

Optional

**DEFINITION**

This field contains the reference allocated by the drawee.

23. Field 32a: Face Amount of Financial Document
FORMAT

Option A  6!n3!a15d  (Date) (Currency) (Amount)
Option K  1!a3!n2!a3!a15d  (Day/Month) (# of Days/Months) (Code) (Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies the maturity date of the financial document, followed by the currency code and the face amount to be collected from the drawee. This field should therefore not include any charges.

Option A must be used when the maturity is at a fixed date.

Option K must be used when the maturity date is expressed as a period of time, with additional information needed to calculate the maturity date.

CODES

In option K, Day/Month must contain one of the following codes, followed by the actual number of days or months (Error code(s): T61):

D  Number of Days
M  Number of Months

CODES

Code must consist of one of the following codes, to calculate the maturity date (Error code(s): T20):

BE  After the date of the bill of exchange
ST  After site

NETWORK VALIDATED RULES

In option A, Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).
USAGE RULES

For financial documents payable 'at sight', option K must be used with the number of days or months being zero, i.e., D000ST.

In option K, the codes 'BE' and 'ST' should be used according to the following table:

<table>
<thead>
<tr>
<th>Financial Document</th>
<th>Code words allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill of Exchange</td>
<td>BE, ST</td>
</tr>
<tr>
<td>Promissory Note</td>
<td>BE, ST</td>
</tr>
<tr>
<td>Receipt</td>
<td>ST</td>
</tr>
</tbody>
</table>

24. Field 30: Issue Date

FORMAT

6!n (Date)

PRESENCE

Mandatory

DEFINITION

This field contains the issue date of the financial document.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

25. Field 29C: Issue Place

FORMAT

Option C 35x

PRESENCE

Mandatory

DEFINITION

This field specifies the city (and country) where the financial document is issued.
26. Field 82S: Place of Presentation

**FORMAT**

Option S  
2!a/[34x]  
[4*35x]  
(Country Code) (Account Id)  
(Place)

**PRESENCE**

Optional

**DEFINITION**

This field specifies the place (city/branch/address) where the financial document is to be presented. It may also specify the account number of the bank servicing the drawee’s account.

**NETWORK VALIDATED RULES**

Country Code must contain a valid ISO country code (Error code(s): T73).

Country Code is mandatory. Either Account Id or Place or both must be present (Error code(s): T70).

27. Field 50L: Instructing Party

**FORMAT**

Option L  
35x

**PRESENCE**

Conditional (C2)

**DEFINITION**

This field identifies the party which instructs the principal/remitting bank to collect the individual transaction in this occurrence of sequence B.

**USAGE RULES**

This field must only be used when the instructing party is not also the principal.

28. Field 50D: Principal

**FORMAT**

Option D  
[/1!a][/34x]  
4*35x  
(Party Identifier)  
(Name & Address)
PRESENCE
Conditional (C1)

DEFINITION
This field identifies the principal which requests the collection of the individual transaction in this occurrence of sequence B.

USAGE RULES
Name and Address must contain the principal’s name.

29. Field 52a: Remitting Bank

FORMAT
Option A  
[1/!a][/34x]  
4!a2!a2!c[3!c]  
(Party Identifier)  
(BIC)
Option C  
/34x  
(Account)
Option D  
[1/!a][/34x]  
4*35x  
(Party Identifier)  
(Name & Address)

PRESENCE
Conditional (C2)

DEFINITION
This field identifies the remitting bank instructing the individual transaction in this occurrence of sequence B.

NETWORK VALIDATED RULES
The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).
The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05).

USAGE RULES
This field may only be used if the remitting bank is different from the Sender of the message.

Option A is the preferred option. If the remitting bank cannot be identified by a BIC, option C should be used containing a 2!a clearing system code preceded by a double ‘//’ and followed by its digits (//2!a31x).

Option D is only allowed when it is necessary to indicate a clearing system code and/or a name and address, eg, due to regulatory considerations. The clearing system code may only be used if both clearing system code and name and address are required.

30. Field 57a: Presenting Bank

FORMAT
Option A  
[1/!a][/34x]  
4!a2!a2!c[3!c]  
(Party Identifier)  
(BIC)
Option C  
/34x  
(Account)
**Option D**

```
/[1!a]/[34x]
```

(Party Identifier)

```
4*35x
```

(Name & Address)

**PRESENCE**

Optional

**DEFINITION**

This field identifies the bank which services the account(s) of the drawee and which will execute the associated transaction described in sequence B.

**NETWORK VALIDATED RULES**

The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, i.e., must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05)

**USAGE RULES**

This field must only be used if the presenting bank is different from the Receiver of the message.

Option A is the preferred option. If the presenting bank cannot be identified by a BIC, option C should be used containing a 2!a clearing system code preceded by a double ‘//’ and followed by its digits (//2!a31x).

Option D is only allowed when it is necessary to indicate a clearing system code and/or a name and address, e.g., due to regulatory considerations. The clearing system code may only be used if both clearing system code and name and address are required.

31. Field 59: Drawee

**FORMAT**

```
/[34x]
```

(Account)

```
4*35x
```

(Name & Address)

**PRESENCE**

Mandatory

**DEFINITION**

This field identifies the drawee whose account will be debited in settlement of the transaction described in this occurrence of sequence B.

32. Field 38A: Action Requested Within...
PRESENCE
Optional

DEFINITION
This field specifies the period within which action is to be taken by the drawee.

USAGE RULES
It is expressed in calendar days after presentation of the claim by the presenting bank to the drawee.

33. Field 26T: Transaction Type Code

FORMAT
Option T 3!c

PRESENCE
Conditional (C2)

DEFINITION
This field identifies the nature of, purpose and/or reason for the individual transaction in this occurrence of sequence B. The information given is intended for regulatory and statutory requirements.

USAGE RULES
Codes must be agreed upon bilaterally.

34. Field 77B: Regulatory Reporting

FORMAT
Option B 3*35x (Narrative)

In addition to narrative text, the following line formats may be used:

Line 1 /8a/2[a][//additional information] (Code) (Country) (Narrative)
Lines 2-3 //continuation of additional information] (Narrative)

PRESENCE
Conditional (C2)

DEFINITION
This field specifies the value(s) for the statutory and/or regulatory information required by the authorities in the country of the Receiver or the Sender for the individual transaction in this occurrence of sequence B.
**CODES**

When the residence of either principal or drawee is to be identified, one of the following codes may be used:

- **PRINCRES**  Residence of principal
- **DRWEERES**  Residence of drawee

**USAGE RULES**

Country consists of the ISO country code of the country of residence of the principal or drawee.

The information specified must not have been explicitly conveyed in another field.

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

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

**35. Field 71A: Details of Charges**

**FORMAT**

Option A  `3!a`

**PRESENCE**

Conditional (C2)

**DEFINITION**

This field specifies which party will bear the charges for the individual transaction in this occurrence of sequence B.

**CODES**

One of the following codes must be used (Error code(s): T08):

- **OUR**  All transaction charges are to be borne by the principal
- **SHA**  Transaction charges on the Sender’s side are to be borne by the principal, transaction charges on the Receiver’s side are to be borne by the drawee. Sender and Receiver should be understood as Sender and Receiver of the MT 405.
- **BEN**  All transaction charges are to be borne by the drawee.

**36. Field 17A: Charges Indicator**
FORMAT
Option A 1!a

PRESENCE
Conditional (C7)

DEFINITION
This field indicates, for the individual transaction in this occurrence of sequence B, whether the presenting bank may waive collection charges and/or expenses should the drawee refuse to pay these.

CODES
One of the following codes must be used (Error code(s): T36):

Y The presenting bank may waive collection charges and/or expenses.

N The presenting bank may not waive collection charges and/or expenses.

37. Field 71F: Sender’s Charges

FORMAT
Option F 3!a15d (Currency) (Amount)

PRESENCE
Optional

DEFINITION
This field specifies the currency and amount of the charges due to the Sender for the individual transaction in this occurrence of sequence B.

NETWORK VALIDATED RULES
Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

38. Field 71G: Receiver’s Charges

FORMAT
Option G 3!a15d (Currency) (Amount)
**PRESENCE**
Optional

**DEFINITION**
This field specifies the currency and amount of the charges due to the Receiver for the individual transaction in this occurrence of sequence B.

**NETWORK VALIDATED RULES**
Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

### 39. Field 72: Sender to Receiver Information

**FORMAT**

6*35x  (Narrative)

The following line formats must be used:

Line 1 /8c/ [additional information]
Lines 2-6 [// continuation of additional information]
or
[//8c/ [additional information]]

**PRESENCE**
Optional

**DEFINITION**
This field specifies additional information for the Receiver and relates to the individual transaction in this occurrence of sequence B.

**CODES**
Codes available for use in field 72 are:

- **NURC** Indicates that the collection is not subject to the Uniform Rules for Collections, International Chamber of Commerce, Paris, France, which are in effect on the date of instruction.
- **AVAL** The following information contains additional details regarding the avalisation.
**USAGE RULES**

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 text.

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.

Use of field 72, particularly with uncoded instructions, may cause delay, because, in automated systems, the presence of this field will normally require manual intervention.

It is strongly recommended to use the standard codes proposed above. However, where bilateral agreements covering the use of codes in this field are in effect, the code must conform to the structure of this field.

This field may include ERI to transport dual currencies, as specified in the chapter entitled *Euro-Impact on Category 1 Message Standards*.

In order to comply with the EC-directive on cross border credit transfers, the optional code word EXCH may be used to transport an exchange rate. In line with ERI, the code word EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash.

40. **Field 50K: Avalising Party**

**FORMAT**

Option K 

```
[34x] (Party Identifier)
```

```
4*35x (Name & Address)
```

**PRESENCE**

Mandatory in a conditional subsequence (C6)

**DEFINITION**

This field specifies, for the individual transaction in this occurrence of sequence B, the name and address of the avalising party, or guarantor, whose aval the accepted bill(s) of exchange already bear(s). It may also indicate the account number of the bank servicing the avalising party’s account. The avalising party, or guarantor, may be an individual, a corporate, a financial institution, etc.

**USAGE RULES**

Any additional information regarding the aval may be indicated in field 72, using the code word ’AVA’.  

41. **Field 23C: Aval for Account of ...**

**FORMAT**

Option C

```
4!c/30x (Code) (Narrative)
```

PRESENCE
Mandatory in a conditional subsequence (C6)

DEFINITION
This field specifies, for the individual transaction in this occurrence of sequence B, the party for the account of which the aval has been provided.

CODES
Code must contain one of the following codes (Error code(s): T72):

<table>
<thead>
<tr>
<th>Code</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>DWEE</td>
<td>Drawee, in case of a bill of exchange</td>
</tr>
<tr>
<td>DWER</td>
<td>Drawer, in case of a bill of exchange</td>
</tr>
<tr>
<td>ISSR</td>
<td>Issuer (drawee), in case of a promissory note</td>
</tr>
<tr>
<td>OTHR</td>
<td>Party mentioned in Narrative, in case of a bill of exchange or a promissory note</td>
</tr>
</tbody>
</table>

NETWORK VALIDATED RULES
Narrative must only be used in combination with 'OTHR' (Error code(s): D81).

USAGE RULES
Narrative may only indicate another party, ie, not already covered by the codes indicated above, for whose account the aval has been provided.

Any additional information regarding the aval may be indicated in field 72, using the code word 'AVAL'.

42. Field 37J: Interest Rate

FORMAT
Option J 12d (Rate)

PRESENCE
Mandatory in an optional subsequence

DEFINITION
This field specifies the interest rate to be collected from the drawee.

NETWORK VALIDATED RULES
The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length (Error code(s): T40, T43).
43. Field 38B: InterestPayment Schedule

**FORMAT**

Option B 4\d 1/4!c\d/[2!n] (Frequency) (Timing in Period) (Day)

**PRESENCE**

Mandatory in an optional subsequence

**DEFINITION**

This field specifies the interest payment schedule, with the frequency, timing of payments within each period and, where required, the day of the month in each period.

**CODES**

Frequency must contain one of the following codes (Error code(s): T03):

- **MONT**  Interest is paid on a monthly basis
- **QUAR**  Interest is paid on a quarterly basis
- **SEME**  Interest is paid on a semesterly basis
- **WEEK**  Interest is paid on a weekly basis
- **YEAR**  Interest is paid on a yearly basis

**CODES**

Timing in Period must contain one of the following codes (Error code(s): T04):

- **BEGP**  Beginning of period
- **FBDP**  First banking day of period
- **ENDP**  End of period
- **LBDP**  Last banking day of period
- **OTHR**  On the day specified in Day (3rd subfield)

**NETWORK VALIDATED RULES**

Day must be present when Frequency contains the code 'MONT' and Timing in Period contains the code word 'OTHR'. It is not allowed in all other cases (Error code(s): T75).
When present, Day must contain a number between 01 and 31 (Error code(s): T05).

44. Field 23F: Interest Calculation Basis

FORMAT

Option F 4!c[/30x] (Code) (Narrative)

PRESENCE

Mandatory in an optional subsequence

DEFINITION

This field specifies the basis of interest calculation.

CODES

Code must contain one of the following codes (Error code(s): T72):

- A001 30/360
- A002 30/365
- A003 30/actual
- A004 Actual/360
- A005 Actual/365
- A006 Actual/actual
- OTHR Other calculation basis

Narrative may contain another bilaterally agreed interest calculation basis.

NETWORK VALIDATED RULES

Narrative may only be present when the code 'OTHR' is present in Code. It is not allowed in all other cases (Error code(s): D81).

45. Field 17F: Interest Indicator

FORMAT

Option F 1!a
**PRESENCE**
Mandatory in an optional subsequence

**DEFINITION**
This field indicates whether the presenting bank may waive collection interest should the drawee refuse to pay these.

**CODES**
One of the following codes must be used (Error code(s): T36):

- **Y** The presenting bank may waive collection interest.
- **N** The presenting bank may not waive collection interest.

**46. Field 32a: Proceeds to be Remitted**

**FORMAT**

- **Option C** 6!n3!a15d (Date) (Currency) (Amount)
- **Option G** 3!a15d (Currency) (Amount)

**PRESENCE**
Mandatory in an optional subsequence

**DEFINITION**
This field specifies the currency code and amount of the individual transaction in this occurrence of sequence B to be remitted. It may also include the settlement date.

**NETWORK VALIDATED RULES**
In option C, Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

**USAGE RULES**
Option C must be used to specify the date on which the amount of the individual transaction to be remitted should be settled. This date is followed by the currency code and the amount of the individual transaction.

Option G must be used when only the currency code and the amount of the individual transaction to be remitted should be specified.

If charges and/or interest are settled at the same time, the amount to be remitted may also include the total charges and/or interest, if appropriate.
47. Field 56a: Settlement Institution

**FORMAT**

Option A  
```
/[1!a][/34x]  
4!a2!a2!c[3!c]  
```
(Party Identifier)  
(BIC)

Option C  
```
/34x  
```
(Account)

Option D  
```
/[1!a][/34x]  
4*35x  
```
(Account Identifier)  
(Name & Address)

**PRESENCE**

Optional

**DEFINITION**

This field identifies, for the individual transaction in this occurrence of sequence B, the institution which receives the collection proceeds and credits the appropriate party.

**NETWORK VALIDATED RULES**

The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, ie, must not be of subtype BEID, "MCCO, TESP or TRCO (Error code(s): C05)

**USAGE RULES**

This field may only be used if the settlement institution is different from the Sender of the message.

Option A is the preferred option. If the settlement institution cannot be identified by a BIC, option C should be used containing a 2!a clearing system code preceded by a double '//' and followed by its digits (/2!a31x).

Option D is only allowed when it is necessary to indicate a clearing system code and/or a name and address, eg, due to regulatory considerations. The clearing system code may only be used if both clearing system code and name and address are required.

48. Field 53a: Sender’s Correspondent

**FORMAT**

Option A  
```
/[1!a][/34x]  
4!a2!a2!c[3!c]  
```
(Party Identifier)  
(BIC)

Option B  
```
/[1!a][/34x]  
[35x]  
```
(Party Identifier)  
(Location)

**PRESENCE**

Optional
DEFINITION
This field identifies, where required, the account or branch of the Sender through which the Sender wants to be reimbursed by the Receiver for the individual transaction in this occurrence of sequence B.

NETWORK VALIDATED RULES
The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, ie, must not be of subtype BEID, MCCC, TESP or TRCO (Error code(s): C05)

49. Field 32a: Proceeds to be Remitted

FORMAT
Option B  3!a15d  (Currency) (Amount)
Option D  6!n3!a15d  (Date) (Currency) (Amount)

PRESENCE
Mandatory in an optional sequence

DEFINITION
This field specifies the currency code and the total amount to be remitted for all transactions contained in this message. It may also include the settlement date.

NETWORK VALIDATED RULES
In option D, the Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

USAGE RULES
Option B must be used when only the currency code and the total amount to be remitted should be specified.

Option D must be used to specify the date on which the total amount to be remitted should be settled. This date is followed by the currency code and the total amount to be remitted.

The amount will normally be the sum of all transaction amounts, ie, the sum of all occurrences of field 32a Face Amount of Financial Document in Sequence B. If charges and/or interest are settled at the same time, the amount to be remitted may also include the total charges and/or interest, if appropriate.

Because the field can only contain a 15d amount, care must be taken that transactions are only combined in a single MT 405 which do not lead to a total amount that exceeds the 15d limit.

50. Field 19: Sum of Face Amounts of Financial Documents
FORMAT

17d (Amount)

PRESENCE

Conditional (C4)

DEFINITION

This field specifies the sum of all face amounts appearing in field 32a Face Amount of Financial Document in each occurrence of sequence B.

NETWORK VALIDATED RULES

The number of decimal digits in field 19 must not exceed the maximum for its corresponding currency in field 32a Proceeds to be Remitted in sequence C (Error code(s): C03).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length (Error code(s): T40, T43).

51. Field 71F: Sum of Sender’s Charges

FORMAT

Option F 3!a15d (Currency) (Amount)

PRESENCE

Conditional (C3)

DEFINITION

This field specifies the total amount of the charges due to the Sender from the Receiver for all transactions contained in this message.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

52. Field 71G: Sum of Receiver’s Charges

FORMAT

Option G 3!a15d (Currency) (Amount)
PRESENCE

Conditional (C3)

DEFINITION

This field specifies the total amount of the charges due to the Receiver from the Sender for all transactions contained in this message.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

53. Field 56a: Settlement Institution

FORMAT

<table>
<thead>
<tr>
<th>Option</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>[/1!a][/34x] 4!a2!a2!c[3!c]</td>
<td>(Party Identifier)</td>
</tr>
<tr>
<td>C</td>
<td>/34x</td>
<td>(Account)</td>
</tr>
<tr>
<td>D</td>
<td>[/1!a][/34x] 4*35x</td>
<td>(Name &amp; Address)</td>
</tr>
</tbody>
</table>

PRESENCE

Optional

DEFINITION

This field identifies, for all transactions contained in this message, the institution which receives the total collection proceeds and credits the appropriate party.

NETWORK VALIDATED RULES

The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05)

USAGE RULES

This field may only be used if the settlement institution is different from the Sender of the message.

Option A is the preferred option. If the settlement institution cannot be identified by a BIC, option C should be used containing a 2!a clearing system code preceded by a double ‘//’ and followed by its digits (//2!a31x).

Option D is only allowed when it is necessary to indicate a clearing system code and/or a name and address, eg, due to regulatory considerations. The clearing system code may only be used if both clearing system code and name and address are required.
54. Field 53a: Sender’s Correspondent

**FORMAT**

Option A  
[field:53a][/34x]  
4!a2!a2!c[3!c]  
(Party Identifier)  
(BIC)

Option B  
[field:53a][/34x]  
[35x]  
(Party Identifier)  
(Location)

**PRESENCE**

Optional

**DEFINITION**

This field specifies, where required, the account or branch of the Sender through which the Sender wants to be reimbursed by the Receiver for all transactions contained in this message.

**NETWORK VALIDATED RULES**

The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05).

**MT 405 Mapping**

The following table illustrates, for information purposes, how a single-transaction MT 405 may be mapped into an MT 400 Advice of Payment:
Note:

(1) This is not necessarily the case
(2) Only if field 54a is already used
(3) Depending on the scenario used

National and banking practices may differ from the mapping shown above.
MT 410 Acknowledgement

MT 410 Scope

This message type is sent by a collecting bank to a remitting bank to acknowledge the receipt of a collection.

It may also be sent by a collecting bank to another collecting bank.

Unless otherwise expressly stated, this message type states that the collecting bank intends to act in accordance with the collection instruction.

MT 410 Format Specifications

MT 410 Network Validated Rules

C1

Fields 20, 21, and 32a may not appear more than ten times (Error code(s): T10).

C2

The currency code in the amount field 32a must be the same for all occurrences of this field in the message (Error code(s): C02).

MT 410 Usage Rules

• If the collecting bank does not apply the ICC Uniform Rules for collections, this should be stated in the message.
• The MT 410 may be a single or a multiple message. When it is a multiple message, it must refer to one collection (for at least one of the banks).
• When one of the banks views a collection with more than one item as more than one collection, fields 20 and 21 are to be used as follows:

  The remitting bank sends what it considers to be two separate collections (references ’1’ and ’2’) to the collecting bank.
The collecting bank, when sending an acknowledgement, considers this to be one item (reference 'A').
Fields 20 and 21, will appear as:

1st repetitive sequence:
:20:A
:21:1

2nd repetitive sequence:
:20:A
:21:2

The remitting bank sends what it considers to be one collection (reference '1') to the collecting bank.
The collecting bank, when sending an acknowledgement, considers this to be two items (reference 'A' and 'B').
Fields 20 and 21 will appear as:

1st repetitive sequence:
:20:A
:20:1

2nd repetitive sequence:
:20:B
:21:1

- A collection instruction involving two or more currencies must be acknowledged by two or more separate MT 410s.
- The MT 410 must not be used to acknowledge an MT 405 Clean Collection.

**MT 410 Field Specifications**

**1. Field 20: Sending Bank’s TRN**

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field contains the collection number which has been assigned by the Sender of the message.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).
2. Field 21: Related Reference

FORMAT

16x

PRESENCE
Mandatory

DEFINITION
This field contains the collection number of the Receiver of the message.

CODES
If the reference cannot be contained in this field, the code 'SEE72' may be used and the reference placed in field 72.

NETWORK VALIDATED RULES
This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

3. Field 32a: Amount Acknowledged

FORMAT

Option B 3!a15d (Currency) (Amount)
Option A 6!n3!a15d (Date) (Currency) (Amount)
Option K 1!a3!n2!a3!a15d (Day/Month) (# of Days/Months) (Code) (Currency) (Amount)

PRESENCE
Mandatory

DEFINITION
This field contains the maturity date as indicated in the collection instruction, followed by the currency code and the amount of the collection acknowledged.

The format options are:

A = When the maturity date is a fixed date. The first subfield is the maturity date.
B = When the maturity date is not known.
K = When the maturity date is expressed as a period of time, eg, 60 days after sight.
CODES

In option K, Day/Month must contain one of the following codes (Error code(s): T61):

D       Maturity period is expressed as a number of days
M       Maturity period is expressed as a number of months

CODES

In option K, Code must contain one of the following codes specifying additional information about the maturity period (Error code(s): T20):

BE       After date of bill of exchange
CC       After customs clearance of goods
FD       After goods pass food and drug administration
FP       First presentation
GA       After arrival of goods
ID       After invoice date
ST       After sight
TD       After date of transport documents
XX       See field 72 for specification

NETWORK VALIDATED RULES

In option A, Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and the maximum length includes it. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

Currency must be the same for all occurrences of this field in the message (Error code(s): C02).

USAGE RULES

Traditional collection terms, eg, primo, ultimo, etc. must be expressed in the ISO date format, using option A.
4. Field 72: Sender to Receiver Information

FORMAT

6*35x (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1 /8c/[additional information]
Lines 2-6 //continuation of additional information]
or
[/8c/[additional information]]

PRESENCE

Optional

DEFINITION

This field specifies additional information about the collection.

CODES

One or more of the following codes may be used:

DRAWEE Insufficient information to contact drawees. Please give us further instructions.
FORWARD We are forwarding the collection(s) to our branch ... Please address any further communication to them.
REC Instructions following are for the Receiver

USAGE RULES

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

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.
MT 412 Advice of Acceptance

MT 412 Scope

This message type is sent by the collecting bank to the remitting bank.

It may also be sent by a collecting bank to another collecting bank.

It is used to inform the Receiver of the acceptance of one or more drafts under one collection instruction.

MT 412 Format Specifications

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>------&gt;</td>
<td></td>
<td><strong>Sending Bank’s TRN</strong></td>
<td>16x</td>
<td>1</td>
</tr>
<tr>
<td>M</td>
<td>20</td>
<td><strong>Related Reference</strong></td>
<td>16x</td>
<td>2</td>
</tr>
<tr>
<td>M</td>
<td>21</td>
<td><strong>Maturity Date, Currency Code, Amount Accepted</strong></td>
<td>6!n3!a15d</td>
<td>3</td>
</tr>
<tr>
<td>-----</td>
<td>----</td>
<td>-----------------------------------------------</td>
<td>-------------------</td>
<td>-----</td>
</tr>
<tr>
<td></td>
<td>72</td>
<td><strong>Sender to Receiver Information</strong></td>
<td>6*35x</td>
<td>4</td>
</tr>
</tbody>
</table>

M = Mandatory O = Optional

MT 412 Network Validated Rules

C1

Fields 20, 21 and 32A may not appear more than ten times (Error code(s): T10).

C2

The currency code in the amount field 32A must be the same for all occurrences of this field in the message (Error code(s): C02).

MT 412 Usage Rules

- The MT 412 may be a single or a multiple message. When it is a multiple message, it must refer to one collection (for at least one of the banks) or one collection message.
- When one of the banks views a collection with more than one item as more than one collection, fields 20 and 21 are to be used as follows:
  - The remitting bank sends what it considers to be two separate collections (references '1' and '2') to the collecting bank.
The collecting bank, when sending an acknowledgement, considers this to be one item (reference ‘A’).
Fields 20 and 21, will appear as:

1st repetitive sequence: :20:A
                      :21:1

2nd repetitive sequence:  :20:A
                         :21:2

The remitting bank sends what it considers to be one collection (reference ’1’) to the collecting bank.
The collecting bank, when sending an acknowledgement, considers this to be two items (reference ’A’ and ’B’).
Fields 20 and 21 will appear as:

1st repetitive sequence:  :20:A
                         :21:1

2nd repetitive sequence:  :20:B
                         :21:1

**MT 412 Field Specifications**

**1. Field 20: Sending Bank’s TRN**

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field contains the collection number which has been assigned by the Sender of the message.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash ’/’ and must not contain two consecutive slashes ’//’ (Error code(s): T26).

**2. Field 21: Related Reference**

**FORMAT**

16x
PRESENCE
Mandatory

DEFINITION
This field contains the collection number of the remitting bank.

CODES
If the reference cannot be contained in this field, the code ‘SEE72’ may be used and the reference placed in field 72.

NETWORK VALIDATED RULES
This field must not start or end with a slash ‘/’ and must not contain two consecutive slashes ‘//’ (Error code(s): T26).

USAGE RULES
If the MT 412 is sent to advise acceptance of a previously received MT 405 Clean Collection, then:

- field 21 of the MT 412 should contain the transaction reference of this MT 405, ie, field 21A of sequence B, and;
- field 72 of the MT 412 should contain the Sender’s reference of this MT 405, ie, field 20 of sequence A.

3. Field 32A: Maturity Date, Currency Code, Amount Accepted

FORMAT
Option A 6!n3!a15d (Date) (Currency) (Amount)

PRESENCE
Mandatory

DEFINITION
This field specifies the maturity date, currency code and the amount of the collection which has been accepted.

NETWORK VALIDATED RULES
Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03, T40, T43).

Currency must be the same for all occurrences of this field in the message (Error code(s): C02).

4. Field 72: Sender to Receiver Information

FORMAT
6*35x (Narrative)
In addition to narrative text, structured text with the following line formats may be used:

Line 1  /8c/ [additional information]
Lines 2-6  // continuation of additional information
or
//8c/ [additional information]

**PRESENCE**

Optional

**DEFINITION**

This field specifies additional information for the Receiver.

**CODES**

One or more of the following codes may be used:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALCAREF</td>
<td>All charges have been refused by drawee(s).</td>
</tr>
<tr>
<td>DOMICIL</td>
<td>The collection has been domiciled at ...</td>
</tr>
<tr>
<td>HOLD</td>
<td>The accepted draft(s) is/are being held with us in safe custody and at your disposal for presentation for payment at maturity.</td>
</tr>
<tr>
<td>OUCHAREF</td>
<td>Our charges have been refused by drawee(s).</td>
</tr>
<tr>
<td>REC</td>
<td>Instructions following are for the Receiver.</td>
</tr>
<tr>
<td>RETURN</td>
<td>The accepted draft(s) is/are being returned to you by airmail.</td>
</tr>
<tr>
<td>UCHAREF</td>
<td>Your charges have been refused by drawee(s).</td>
</tr>
</tbody>
</table>

**USAGE RULES**

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

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.
MT 416 Advice of Non-Payment/Non-Acceptance

Note: The use of this message type requires Message User Group (MUG) registration.

MT 416 Scope

This message type is sent by the collecting bank to the remitting bank.

It may also be sent:

- to the remitting bank via another financial institution.
- by a presenting bank to a collecting bank.

It is used to advise of non-payment or non-acceptance under a previously received collection or part thereof.

MT 416 Format Specifications

The MT 416 consists of two sequences:

- Sequence A General Information is a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B.
- Sequence B Non-Payment/Non-Acceptance Details, is a repetitive mandatory sequence; each occurrence provides details of one individual document which was non-paid/non-accepted.

### MT 416 Advice of Non-Payment/Non-Acceptance Acceptance

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>20</td>
<td>Sender’s Reference</td>
<td>16x</td>
<td>1</td>
</tr>
<tr>
<td>M</td>
<td>21</td>
<td>Related Reference</td>
<td>16x</td>
<td>2</td>
</tr>
<tr>
<td>O</td>
<td>23E</td>
<td>Advice Type</td>
<td>4!c[30x]</td>
<td>3</td>
</tr>
<tr>
<td>O</td>
<td>51A</td>
<td>Sending Institution</td>
<td>![1!a][34x]</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>4!a2!a2!c[3!c]</td>
<td></td>
</tr>
<tr>
<td>O</td>
<td>53a</td>
<td>Sender’s Correspondent</td>
<td>A or B</td>
<td>5</td>
</tr>
<tr>
<td>O</td>
<td>71F</td>
<td>Sender’s Charges</td>
<td>3!a15d</td>
<td>6</td>
</tr>
<tr>
<td>O</td>
<td>77A</td>
<td>Reason for Non-Payment/Non-Acceptance</td>
<td>20*35x</td>
<td>7</td>
</tr>
</tbody>
</table>

-----> Mandatory Repetitive Sequence B Non-Payment/Non-Acceptance Details

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>21A</td>
<td>Related Sequence Reference</td>
<td>16x</td>
<td>8</td>
</tr>
<tr>
<td>O</td>
<td>23E</td>
<td>Advice Type</td>
<td>4!c[30x]</td>
<td>9</td>
</tr>
</tbody>
</table>
### MT 416 Network Validated Rules

**C1**

Field 23E must be present either in sequence A or in each occurrence of sequence B but not in both (Error code(s): D78).

<table>
<thead>
<tr>
<th>Sequence A if field 23E is...</th>
<th>Sequence B then field 23E is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present</td>
<td>Not allowed</td>
</tr>
<tr>
<td>Not present</td>
<td>Mandatory</td>
</tr>
</tbody>
</table>

**C2**

When present in sequence A, fields 71F and 77A must, independently of each other, not be present in any occurrence of sequence B. Conversely, when not present in sequence A, fields 71F and 77A are, independently of each other, optional in any occurrence of sequence B (Error code(s): D83).

<table>
<thead>
<tr>
<th>Sequence A if field 71F is...</th>
<th>then in each occurrence of sequence B, field 71F is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present</td>
<td>Not allowed</td>
</tr>
<tr>
<td>Not present</td>
<td>Optional</td>
</tr>
<tr>
<td>In Sequence A if field 77A is...</td>
<td>then in each occurrence of sequence B, field 77A is...</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>Present</td>
<td>Not allowed</td>
</tr>
<tr>
<td>Not present</td>
<td>Optional</td>
</tr>
</tbody>
</table>

**C3**

The MT 416 is a ‘single currency’ message. This means that the currency code in all amount fields, ie, field 71F in sequence A and fields 32a and 71F in sequence B) must be the same for all occurrences of these fields in the message (Error code(s): C02).

**MT 416 Guidelines**

- When sending the message via IFT, institutions must use the ‘payments related’ content type 1020 (see IFT User Handbook) which requires authentication and acknowledgement that the message will be processed and submitted for execution. Institutions should bilaterally agree on the maximum size of the message.

**MT 416 Field Specifications**

1. **Field 20: Sender’s Reference**

   **FORMAT**

   16x

   **PRESENCE**

   Mandatory

   **DEFINITION**

   This field specifies the reference to the entire message.

   **NETWORK VALIDATED RULES**

   This field must not start or end with a slash ('/') and must not contain two consecutive slashes ('//') (Error code(s): T26).

   **USAGE RULES**

   The sender’s reference must be unique for each message and is part of the message identification and transaction identification which is used in case of queries, cancellations, etc. This reference must be quoted in any related confirmation or statement, to the sending financial institution.

2. **Field 21: Related Reference**

   **FORMAT**

   16x
PRESENCE
Mandatory

DEFINITION
This field specifies the reference to the original collection, eg, field 20 of a previously received MT 405 Clean Collection.

NETWORK VALIDATED RULES
This field must not start or end with a slash ('/') and must not contain two consecutive slashes ('//') (Error code(s): T26).

3. Field 23E: Advice Type

FORMAT
Option E 4!c/[30x]  
(Type) (Narrative)

PRESENCE
Conditional (C1)

DEFINITION
This field identifies the type of advice for all transactions contained in this message.

CODES
Type must contain one of the following codes (Error code(s): T47):

NPAY  This message contains advices of non-payment
NACC  This message contains advices of non-acceptance
OTHR  Used for bilaterally agreed codes and/or information when no other code exists for the advice type to be specified. The actual bilateral code and/or information must be specified in Narrative

NETWORK VALIDATED RULES
Narrative may only be used in combination with 'OTHR' (Error code(s): D81).

4. Field 51A: Sending Institution

FORMAT
Option A [/1a][/34x]  
4!a2!a2!c[3!c]  
(Party Identifier) (BIC)
PRESENCE
Optional (IFT Only)

DEFINITION
This field identifies the Sender of the message.

NETWORK VALIDATED RULES
This field may only be used in IFT, and not in FIN (Error code(s): D63).

USAGE RULES
In IFT the sender’s reference together with the content of this field provides the message identification which is to be used in the case of queries, cancellations, etc.

At least the first eight characters of the BIC in this field must be identical to the originator of this IFT message.

5. Field 53a: Sender’s Correspondent

FORMAT

Option A  
[!1!a][/34x]  
4!a2!a2!c[3!c]  
(Party Identifier)  
(BIC)

Option B  
[!1!a][/34x]  
[35x]  
(Party Identifier)  
(Location)

PRESENCE
Optional

DEFINITION
This field specifies, where required, the account or branch of the Sender through which the Sender wants non-payment or non-acceptance charges to be reimbursed by the Receiver.

NETWORK VALIDATED RULES
The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05).

6. Field 71F: Sender’s Charges

FORMAT

Option F  
3!a15d  
(Currency) (Amount)

PRESENCE
Optional
DEFINITION
This field specifies the currency and amount of the total charges due to the Sender for the individual transaction contained in this message.

NETWORK VALIDATED RULES
Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03, T40, T43).

Currency must be the same for all occurrences of field 71F and 32a in the message (Error code(s): C02).

7. Field 77A: Reason for Non-Payment/Non-Acceptance

FORMAT
Option A  20*35x  (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1  /8a/[add'l information]  (Code) (Narrative)
Lines 2-20  [/add'l information]  (Narrative)
or  /8a/[add'l information]  (Code) (Narrative)

PRESENCE
Optional

DEFINITION
This field contains the reason for non-payment/non-acceptance for all transactions contained in this message.

CODES
One of the following codes may be used:

HOLD    Documents held at your disposal
RETURN  Documents being returned to you

USAGE RULES
The structured format may also be used for bilaterally agreed codes.
Any code must be between slashes and must appear at the beginning of a line.
Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

8. Field 21A: Related Sequence Reference

**FORMAT**

Option A 16x

**PRESENCE**

Mandatory

**DEFINITION**

This field specifies the reference to the related individual transaction in the original collection, e.g., field 21A of a previously received MT 405 Clean Collection.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash (‘/’) and must not contain two consecutive slashes (‘//’) (Error code(s): T26).

9. Field 23E: Advice Type

**FORMAT**

Option E 4!c/[30x] (Type) (Narrative)

**PRESENCE**

Conditional (C1)

**DEFINITION**

This field identifies the type of advice for the individual transaction in this occurrence of sequence B.

**CODES**

Type must contain one of the following codes (Error code(s): T47):

NPAY This transaction contains an advice of non-payment
NACC This transaction contains an advice of non-acceptance
OTHRE Used for bilaterally agreed codes and/or information when no other code exists for the advice type to be specified. The actual bilateral code and/or information must be specified in Narrative

**NETWORK VALIDATED RULES**

Narrative may only be used in combination with ‘OTHRE’ (Error code(s): D81).
10. Field 21C: Principal’s Reference

**FORMAT**

Option C  
35x

**PRESENCE**

Optional

**DEFINITION**

This field specifies the reference allocated by the principal in the original collection (e.g. field 21C of a previously received MT 405 Clean Collection).

11. Field 32a: Face Amount of Financial Document(s)

**FORMAT**

- **Option A**: 6!n3!a15d  
  (Date) (Currency) (Amount)
- **Option B**: 3!a15d  
  (Currency) (Amount)
- **Option K**: 1!a3!n2!a3!a15d  
  (Day/Month) (# of Days/Months)  
  (Code) (Currency) (Amount)

**PRESENCE**

Mandatory

**DEFINITION**

This field specifies the maturity date of the individual document(s) which failed to be collected from the drawee. This field should therefore not include any charges.

Option A must be used when the maturity is at a fixed date.

Option B must be used to indicate only the currency code and amount.

Option K must be used when the maturity date is expressed as a period of time, with additional information needed to calculate the maturity date.

**CODES**

In option K, Day/Month must contain one of the following codes, followed by the actual number of days or months (Error code(s): T61):

- D  
  Number of Days
- M  
  Number of Months
CODES

Code must consist of one of the following codes, to calculate the maturity date (Error code(s): T20):

- BE: After the date of the bill of exchange
- ST: After site

NETWORK VALIDATED RULES

In option A, Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISÖ 4217 (Error code(s): C03, T40, T43).

Currency must be the same for all occurrences of field 71F and 32a in the message (Error code(s): C02).

USAGE RULES

For financial documents payable ‘at sight’, option K must be used with the number of days or months being zero, i.e., D000ST.

In option K, the codes ‘BE’ and ‘ST’ should be used according to the following table:

<table>
<thead>
<tr>
<th>Financial Document</th>
<th>Code words allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill of Exchange</td>
<td>BE, ST</td>
</tr>
<tr>
<td>Promissory Note</td>
<td>BE, ST</td>
</tr>
<tr>
<td>Receipt</td>
<td>ST</td>
</tr>
</tbody>
</table>

12. Field 50D: Principal

FORMAT

Option D  

\[/[1!a][/34x] 4*35x\]  

(Party Identifier)  

(Name & Address)

PRESENCE

Optional
DEFINITION
This field identifies the principal which requested the collection of the transaction in this occurrence of sequence B.

USAGE RULES
At a minimum, the principal’s name must be present.

13. Field 59: Drawee

FORMAT

\[
\begin{array}{cc}
[34x] & \text{(Account)} \\
4*35x & \text{(Name & Address)} \\
\end{array}
\]

PRESENCE
Optional

DEFINITION
This field identifies the drawee of the individual transaction in this occurrence of sequence B.

USAGE RULES
When this field is used, the drawee’s name and address must be present. The account is optional.

14. Field 71F: Sender’s Charges

FORMAT

Option F 3!a15d (Currency) (Amount)

PRESENCE
Conditional (C2)

DEFINITION
This field specifies the currency and amount of the charges due to the Sender for the individual transaction in this occurrence of sequence B.

NETWORK VALIDATED RULES
Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03, T40, T43).

Currency must be the same for all occurrences of field 71F and 32a in the message (Error code(s): C02).
15. Field 77A: Reason for Non-Payment/Non-Acceptance

FORMAT

Option A 20*35x (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1  /8a/ [add’l information] (Code) (Narrative)
Lines 2-20 [// add’l information] (Narrative)
or /8a/ [add’l information] (Code) (Narrative)

PRESENCE

Conditional (C2)

DEFINITION

This field contains the reason for non-payment/non-acceptance for the individual transaction in this occurrence of sequence B.

CODES

One or more of the following codes may be used:

    HOLD       Documents held at your disposal
    RETURN     Documents being returned to you

USAGE RULES

The structured format may also be used for bilaterally agreed codes.

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

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.
MT 420 Tracer

MT 420 Scope

This message type is sent by the remitting bank to the collecting bank.

It may also be sent by a collecting bank to another collecting bank.

It is used to enquire about the fate of documents sent for collection.

MT 420 Format Specifications

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>M</td>
<td>20</td>
<td>Sending Bank’s TRN</td>
<td>16x</td>
<td>1</td>
</tr>
<tr>
<td>M</td>
<td>21</td>
<td>Related Reference</td>
<td>16x</td>
<td>2</td>
</tr>
<tr>
<td>M</td>
<td>32a</td>
<td>Amount Traced</td>
<td>A, B or K</td>
<td>3</td>
</tr>
<tr>
<td>O</td>
<td>30</td>
<td>Date of Collection Instruction</td>
<td>6!n</td>
<td>4</td>
</tr>
<tr>
<td>O</td>
<td>59</td>
<td>Drawee</td>
<td>[4*35x]</td>
<td>5</td>
</tr>
<tr>
<td>O</td>
<td>72</td>
<td>Sender to Receiver Information</td>
<td>6*35x</td>
<td>6</td>
</tr>
</tbody>
</table>

M = Mandatory  O = Optional

MT 420 Network Validated Rules

C1

Fields 20, 21 and 32a may not appear more than ten times (Error code(s): T10).

C2

The currency code in the amount field 32a must be the same for all occurrences of this field in the message (Error code(s): C02).

MT 420 Usage Rules

- As the MT 420 is a special function, the MT 495 Queries message should not be used.
- The MT 420 may be a single or a multiple message. When it is a multiple message, it must refer to one collection (for at least one of the banks) or one collection message.
- When one of the banks views a collection with more than one item as more than one collection, fields 20 and 21 are to be used as follows:
The remitting bank sends what it considers to be two separate collections (references ‘1’ and ’2’) to the collecting bank.

The collecting bank, when sending an acknowledgement, considers this to be one item (reference ’A’).

Fields 20 and 21, will appear as:

1st repetitive sequence:  
:20:A  
:21:1

2nd repetitive sequence:  
:20:A  
:21:2

The remitting bank sends what it considers to be one collection (reference ’1’) to the collecting bank.

The collecting bank, when sending an acknowledgement, considers this to be two items (reference ’A’ and ’B’).

Fields 20 and 21 will appear as:

1st repetitive sequence:  
:20:A  
:21:1

2nd repetitive sequence:  
:20:B  
:21:1

- Several references can be indicated in the message when, for at least one of the banks, the amount traced has several references.
- The answer to an MT 420 is to be made using an MT 422 Advice of Fate and Request for Instructions, where appropriate.

**MT 420 Field Specifications**

**1. Field 20: Sending Bank’s TRN**

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field contains the collection number which has been assigned by the Sender of the message.
NETWORK VALIDATED RULES

This field must not start or end with a slash (’/’) and must not contain two consecutive slashes (’//’) (Error code(s): T26).

USAGE RULES

If the MT 420 is sent as a result of a previously transmitted MT 405 Clean Collection, then:

- field 20 of the MT 420 should contain the transaction reference of this MT 405, ie, field 21A of sequence B, and;
- field 72 of the MT 420 should contain the Sender’s reference of this MT 405, ie, field 20 of sequence A.

2. Field 21: Related Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the collection number of the collecting bank, eg, the content of field 20 of the MT 410 Acknowledgement.

CODES

In cases where the initial message is not sent via SWIFT and the reference cannot be contained in field 21, the code word SEE72 may be used and the reference placed in field 72.

NETWORK VALIDATED RULES

This field must not start or end with a slash (’/’) and must not contain two consecutive slashes (’//’) (Error code(s): T26).

USAGE RULES

If the reference of the collecting bank is not known, ie, no acknowledgement has been received, the code word NONREF must appear in this field. When this is the case, field 59 Drawee must be present.

3. Field 32a: Amount Traced

FORMAT

<table>
<thead>
<tr>
<th>Option</th>
<th>Format</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>6!n3!a15d</td>
<td>(Date) (Currency) (Amount)</td>
</tr>
<tr>
<td>B</td>
<td>3!a15d</td>
<td>(Currency) (Amount)</td>
</tr>
<tr>
<td>K</td>
<td>1!a3!n2!a3!a15d</td>
<td>(Day/Month) (# of Days/Months) (Code) (Currency) (Amount)</td>
</tr>
</tbody>
</table>
**PRESENCE**

Mandatory

**DEFINITION**

This field contains the maturity date as indicated in the collection instruction, followed by the currency code and the aggregate amount of the collection instruction or the amount of the individual collection traced.

The format options are:

- **A** = When the maturity date is a fixed date
- **B** = When the maturity date is not known
- **K** = When the maturity date is expressed as a period of time, eg, 60 days after sight

**CODES**

In option K, Day/Month must contain one of the following codes (Error code(s): T61):

- **D** Maturity period is expressed as a number of days
- **M** Maturity period is expressed as a number of months

**CODES**

In option K, Code must contain one of the following codes specifying additional information about the maturity period (Error code(s): T20):

- **BE** After date of bill of exchange
- **CC** After customs clearance of goods
- **FD** After goods pass food and drug administration
- **FP** First presentation
- **GA** After arrival of goods
- **ID** After invoice date
- **ST** After sight
- **TD** After date of transport documents
- **XX** See field 72 for specification
NETWORK VALIDATED RULES

In option A, Date must be a valid date expressed in YYMMDD format (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma "," is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

Currency must be the same for all occurrences of this field in the message (Error code(s): C02).

USAGE RULES

Traditional collection terms, eg, primo, ultimo, etc., must be expressed in the ISO date format, using option A.

4. Field 30: Date of Collection Instruction

FORMAT

6!n (Date)

PRESENCE

Optional

DEFINITION

This field specifies the date of the collection instruction.

NETWORK VALIDATED RULES

Date must be a valid date expressed in YYMMDD format (Error code(s): T50).

USAGE RULES

If the collection instruction has been amended, this is the date of the original collection instruction.

5. Field 59: Drawee

FORMAT

[/34x] (Account)
4*35x (Name & Address)

PRESENCE

Conditional (C2)

DEFINITION

This field identifies the drawee.
**USAGE RULES**

When the reference of the collecting bank is not known, i.e., NONREF appears in field 21, this field must be present to enable the collecting bank to identify the collection.

Optional Account must not be used.

6. **Field 72: Sender to Receiver Information**

**FORMAT**

6*35x  (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

- Line 1  /8c/[additional information]
- Lines 2-6  //continuation of additional information
  or
  [/8c/[additional information]]

**PRESENCE**

Optional

**DEFINITION**

This field specifies additional information for the Receiver.

**USAGE RULES**

The structured format may be used for bilaterally agreed codes.

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

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.
MT 422 Advice of Fate and Request for Instructions

MT 422 Scope

This message type is sent by the collecting bank to the remitting bank.

It may also be sent by a collecting bank to another collecting bank.

It is used to advise the Receiver of the status of collection documents received by the collecting bank. Since an advice of fate generally includes one or more questions or requests, the two functions are included in this one message type.

MT 422 Format Specifications

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>------</td>
<td></td>
<td>MT 422 Advice of Fate and Request for Instructions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>------</td>
<td></td>
<td>M</td>
<td>Sending Bank’s TRN</td>
<td>16x</td>
</tr>
<tr>
<td>------</td>
<td></td>
<td>M</td>
<td>Related Reference</td>
<td>16x</td>
</tr>
<tr>
<td>------</td>
<td></td>
<td>O</td>
<td>Amount of Collection</td>
<td>A, B or K</td>
</tr>
<tr>
<td>------</td>
<td></td>
<td>O</td>
<td>Sender to Receiver Information</td>
<td>6*35x</td>
</tr>
<tr>
<td>------</td>
<td></td>
<td>O</td>
<td>Queries</td>
<td>6*35x</td>
</tr>
<tr>
<td>------</td>
<td></td>
<td>O</td>
<td>Answers</td>
<td>6*35x</td>
</tr>
</tbody>
</table>

M = Mandatory O = Optional

MT 422 Network Validated Rules

C1

Fields 20, 21 and 32a may not appear more than ten times (Error code(s): T10).

C2

At least one of the fields in the non-repetitive sequence (Field 72, 75 or 76) must be present (Error code(s): C10).

C3

The currency code in the amount field 32a must be the same for all occurrences of this field in the message (Error code(s): C02).
MT 422 Usage Rules

- The MT 422 is sent in response to a tracer.
- The MT 422 may be a single or a multiple message. When it is a multiple message, it must refer to one collection (for at least one of the banks) or one collection message.
- When one of the banks views a collection with more than one item as more than one collection, fields 20 and 21 are to be used as follows:

The remitting bank sends what it considers to be two separate collections (references '1' and '2') to the collecting bank.

The collecting bank, when sending an acknowledgement, considers this to be one item (reference 'A')

Fields 20 and 21 will appear as:

1st repetitive sequence:
:20:A
:21:1

2nd repetitive sequence:
:20:A
:21:2

The remitting bank sends what it considers to be one collection (reference '1') to the collecting bank.

The collecting bank, when sending an acknowledgement, considers this to be two items (reference 'A' and 'B').

Fields 20 and 21 will appear as:

1st repetitive sequence:
:20:A
:21:1

2nd repetitive sequence:
:20:B
:21:1

- One MT 422 may be sent for several amounts of a collection when they refer to the same queries or answers.

MT 422 Field Specifications

1. Field 20: Sending Bank’s TRN

FORMAT

16x
PRESENCE
Mandatory

DEFINITION
This field contains the collection number which has been assigned by the Sender of the message.

NETWORK VALIDATED RULES
This field must not start or end with a slash (‘/’) and must not contain two consecutive slashes (’//’).

2. Field 21: Related Reference

FORMAT
16x

PRESENCE
Mandatory

DEFINITION
This field contains the collection number of the Receiver of the message.

CODES
In cases where the initial message was not sent via SWIFT, and the reference cannot be contained in field 21, the code SEE72 may be used and the reference placed in field 72.

NETWORK VALIDATED RULES
This field must not start or end with a slash (‘/’) and must not contain two consecutive slashes (’//’).

USAGE RULES
If the MT 422 is sent to advise of the fate of a previously received MT 405 Clean Collection, then:

- field 21 of the MT 422 should contain the transaction reference of this MT 405, ie, field 21A of sequence B, and;
- field 72 of the MT 422 should contain the Sender’s reference of this MT 405, ie, field 20 of sequence A.

3. Field 32a: Amount of Collection

FORMAT

<table>
<thead>
<tr>
<th>Option</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option A</td>
<td>6!n3!a15d</td>
<td>(Date) (Currency) (Amount)</td>
</tr>
<tr>
<td>Option B</td>
<td>3!a15d</td>
<td>(Currency) (Amount)</td>
</tr>
<tr>
<td>Option K</td>
<td>1!a3!n2!a3!a15d</td>
<td>(Day/Month) (# of Days/Months)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Code) (Currency) (Amount)</td>
</tr>
</tbody>
</table>
PRESENCE

Optional

DEFINITION

This field contains the maturity date as indicated in the collection instruction, followed by the currency code and the amount of the particular collection to which the query or answer refers.

The format options are:

A  =  When the maturity date is a fixed date
B  =  When the maturity date is not known
K  =  When the maturity date is expressed as a period in time, eg, 60 days after sight

CODES

In option K, Day/Month must contain one of the following codes (Error code(s): T61):

D  Maturity period is expressed as a number of days
M  Maturity period is expressed as a number of months

CODES

In option K, Code must contain one of the following codes specifying additional information about the maturity period (Error code(s): T20):

BE  After date of bill of exchange
CC  After customs clearance of goods
FD  After goods pass food and drug administration
FP  First presentation
GA  After arrival of goods
ID  After invoice date
ST  After sight
TD  After date of transport documents
XX  See field 72 for specification
NETWORK VALIDATED RULES

In option A, Date must be a valid date expressed in YYMMDD format (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

Currency must be the same for all occurrences of this field in the message (Error code(s): C02).

USAGE RULES

Traditional collection terms, eg, primo, ultimo, etc., must be expressed in the ISO date format, using option A.

4. Field 72: Sender to Receiver Information

FORMAT

6*35x (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1 /8c/[additional information]
Lines 2-6 //[continuation of additional information]
  or
  [/8c/[additional information]]

PRESENCE

Conditional (C2)

DEFINITION

This field specifies additional information for the Receiver.

USAGE RULES

The structured format may be used for bilaterally agreed codes.

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

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

5. Field 75: Queries

FORMAT

6*35x (Narrative)
PRESENCE
Conditional (C2)

DEFINITION
This field specifies any queries related to the collection referred to in the message.

CODES
For frequently used query texts, the following predefined query numbers may be used:

<table>
<thead>
<tr>
<th>Query No.</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>/1/</td>
<td>We appear not to have been debited so far.</td>
</tr>
<tr>
<td>/14/</td>
<td>We cannot trace this transaction. Please send details.</td>
</tr>
<tr>
<td>/15/</td>
<td>May we release the documents to the drawee free of payment?</td>
</tr>
<tr>
<td>/16/</td>
<td>We have not received your confirmation to date.</td>
</tr>
</tbody>
</table>

USAGE RULES
When a message contains more than one query, each query must appear on a separate line.

Queries must appear in ascending order.

When Supplement 2 is used, ie, two different pieces of supplementary information are provided, it must be preceded by a slash "/".

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

6. Field 76: Answers

FORMAT

6*35x       (Narrative)

In addition to narrative text, the following line may be used:

<table>
<thead>
<tr>
<th>Line 1</th>
<th>/2n/[supplement 1][supplement 2]</th>
<th>(Query) (Narrative) (Narrative)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lines 2-6</td>
<td>[//continuation of supplementary information]</td>
<td>(Narrative)</td>
</tr>
</tbody>
</table>
PRESENCE

Conditional (C2)

DEFINITION

This field specifies any answers related to the collection referred to in the message.

CODES

For frequently used answer texts, the following predefined answer numbers may be used:

<table>
<thead>
<tr>
<th>Answer No.</th>
<th>Meaning</th>
<th>Query No.*</th>
</tr>
</thead>
<tbody>
<tr>
<td>/1/</td>
<td>We hereby confirm that we carried out your instruction on (1)... (YYMMDD)</td>
<td>1,16</td>
</tr>
<tr>
<td>/2/</td>
<td>We hereby confirm that the transaction has been effected and advised on (1)... (YYMMDD).</td>
<td>16</td>
</tr>
<tr>
<td>/10/</td>
<td>We authorise you to debit our account.</td>
<td></td>
</tr>
</tbody>
</table>

* The answers may be in response to these query numbers.

Numbers in brackets, eg, (1), mean that supplementary information is required. This supplementary information must be the first information following the code number.

CODES

The following codes are also defined for this field:

ARRIVCEP   Acceptance promised upon arrival of goods.
ARRIVPAY    Payment promised upon arrival of goods.
DIRECPAY    Drawee states payment has been effected direct to principal. Please authorise us to release documents free of payment.
DRAWEE      Insufficient information to identify drawee(s). Please give us further instructions.
EXCONPER    Please note that the payment has not been made as it requires exchange control permission. We shall address this matter as soon as possible.
INFNOCEP    Drawee states he has informed the drawer of the reason for non-acceptance.
INFNOPAY    Drawee states he has informed the principal of the reason for non-payment.
LOCAL  Payment has been made in local currency pending release of foreign exchange transfer authorisation.

NOANSWER  No response yet received from drawee.

PROMICEP  Acceptance promised soon.

PROMIPAY  Payment promised soon.

**USAGE RULES**

When a message contains more than one answer, each answer must appear on a separate line.

Answers must appear in ascending order.

When Supplement 2 is used, ie, two different pieces of supplementary information are provided, it must be preceded by a slash "/".

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

When structured line format (2) is used, any code must be between slashes and must appear at the beginning of a line.
MT 430 Amendment of Instructions

MT 430 Scope

This message type is sent by the remitting bank to the collecting bank. It may also be sent by a collecting bank to another collecting bank. This message is used to amend instructions contained in the collection.

MT 430 Format Specifications

This format contains two sequences:

A. Provides general information about the amended collection and describes amendment(s) to the existing maturity date, currency code and amount made to the initial collection instruction.

B. Describes the amendment(s) concerning the drawee and any other amendments of instructions.

C.

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>20</td>
<td>Sending Bank’s TRN</td>
<td>16x</td>
<td>1</td>
</tr>
<tr>
<td>M</td>
<td>21</td>
<td>Related Reference</td>
<td>16x</td>
<td>2</td>
</tr>
<tr>
<td>O</td>
<td>32a</td>
<td>Existing Maturity Date, Currency Code, Amount</td>
<td>A or K</td>
<td>3</td>
</tr>
<tr>
<td>O</td>
<td>33a</td>
<td>Amended Maturity Date, Currency Code, Amount</td>
<td>A or K</td>
<td>4</td>
</tr>
</tbody>
</table>

Optional Sequence B

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>O</td>
<td>59</td>
<td>Drawee</td>
<td>[34x]</td>
<td>5</td>
</tr>
<tr>
<td>O</td>
<td>72</td>
<td>Sender to Receiver Information</td>
<td>6*35x</td>
<td>6</td>
</tr>
<tr>
<td>O</td>
<td>74</td>
<td>Amendments</td>
<td>6*35x</td>
<td>7</td>
</tr>
</tbody>
</table>

M = Mandatory O = Optional
MT 430 Network Validated Rules

C1

If field 33a is present in a sequence A, field 32a must be present in the same sequence (Error code(s): C09).

C2

At least one optional field 32a or field 74 must be present (Error code(s): C26).

MT 430 Usage Rules

- This is the only collection message type with which more than one currency can be accommodated in defined amount fields. This will be the case when the amendment is a change to the currency code quoted in previous collection messages.
- The MT 430 may be a single or a multiple message. When it is a multiple message, it must refer to one collection (for at least one of the banks) or one collection message.
- When one of the banks views a collection with more than one item as more than one collection, fields 20 and 21 are to be used as follows:

  The remitting bank sends what it considers to be two separate collections (references '1' and '2') to the collecting bank.
  
  The collecting bank, when sending an acknowledgement, considers this to be one item (reference 'A').

  Fields 20 and 21, will appear as:

  | 1st repetitive sequence: | :20:A |
  | :21:1 |

  | 2nd repetitive sequence: | :20:A |
  | :21:2 |

  The remitting bank sends what it considers to be one collection (reference '1') to the collecting bank.
  
  The collecting bank, when sending an acknowledgement, considers this to be two items (reference 'A' and 'B').
  
  Fields 20 and 21 will appear as:

  | 1st repetitive sequence: | :20:A |
  | :21:1 |

  | 2nd repetitive sequence: | :20:B |
  | :21:1 |

- One MT 430 can be sent for several amounts of a collection to be amended.

MT 430 Field Specifications
1. Field 20: Sending Bank’s TRN

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field contains the reference number of the collection, as shown on the collection instruction.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash ('/') and must not contain two consecutive slashes ('//') (Error code(s): T26).

**USAGE RULES**

If the MT 430 is sent to amend a previously transmitted MT 405 Clean Collection, then:

- field 20 of the MT 430 should contain the transaction reference of this MT 405, ie, field 21A of sequence B, and
- field 72 of the MT 430 should contain the Sender’s reference of this MT 405, ie, field 20 of sequence A.

2. Field 21: Related Reference

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field contains the collection number assigned by the Receiver of the message, as it appears in field 20 of the MT 410 Acknowledgement.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash ('/') and must not contain two consecutive slashes ('//') (Error code(s): T26).

**USAGE RULES**

In cases where the initial message was not sent via SWIFT, and the reference cannot be contained in field 21, the code SEE72 may be used and the reference placed in field 72.

If the reference of the collecting bank is not known, the code NONREF must appear in this field. When this is the case, field 59 Drawee must be present.
3. Field 32a: Existing Maturity Date, Currency Code, Amount

**FORMAT**

<table>
<thead>
<tr>
<th>Option</th>
<th>Format</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>6!n3!a15d</td>
<td>(Date) (Currency) (Amount)</td>
</tr>
<tr>
<td>K</td>
<td>1!a3!n2!a3!a15d</td>
<td>(Day/Month) (# of Days/Months) (Code) (Currency) (Amount)</td>
</tr>
</tbody>
</table>

**PRESENCE**

Conditional (C1 and C2)

**DEFINITION**

This field contains the existing maturity date, currency code and amount of the collection.

The format options are:

- **A** = When the maturity date is a fixed date
- **K** = When the maturity date is expressed as a period in time, e.g., 60 days after sight

**CODES**

In option K, Day/Month must contain one of the following codes (Error code(s): T61):

- **D** = Maturity period is expressed as a number of days
- **M** = Maturity period is expressed as a number of months

**CODES**

In option K, Code must contain one of the following codes specifying additional information about the maturity period (Error code(s): T20):

- **BE** = After date of bill of exchange
- **CC** = After customs clearance of goods
- **FD** = After goods pass food and drug administration
- **FP** = First presentation
- **GA** = After arrival of goods
- **ID** = After invoice date
- **ST** = After sight
TD After date of transport documents
XX See field 72 for specification

NETWORK VALIDATED RULES

In option A, Date must be a valid date expressed in YYMMDD format (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

USAGE RULES

Traditional collection terms, eg, primo, ultimo, etc., must be expressed in the ISO date format, using option A.

This field must not be used to amend collection instructions of a previously transmitted MT 405 Clean Collection.

4. Field 33a: Amended Maturity Date, Currency Code, Amount

FORMAT

Option A 6!n3!a15d (Date) (Currency) (Amount)
Option K 1!a3!n2!a3!a15d (Day/Month) (# of Days/Months) (Code) (Currency) (Amount)

PRESENCE

Conditional (C1)

DEFINITION

This field contains the amended maturity date, currency code and amount of the collection.

The format options are:

A = When the maturity date is a fixed date
K = When the maturity date is expressed as a period in time, eg, 60 days after sight

CODES

In option K, Day/Month must contain one of the following codes (Error code(s): T61):

D Maturity period is expressed as a number of days
M Maturity period is expressed as a number of months
CODES

In option K, Code must contain one of the following codes specifying additional information about the maturity period (Error code(s): T20):

- **BE**: After date of bill of exchange
- **CC**: After customs clearance of goods
- **FD**: After goods pass food and drug administration
- **FP**: First presentation
- **GA**: After arrival of goods
- **ID**: After invoice date
- **ST**: After sight
- **TD**: After date of transport documents
- **XX**: See field 72 for specification

NETWORK VALIDATED RULES

In option A, Date must be a valid date expressed in YYMMDD format (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

USAGE RULES

This field must not be used to amend collection instructions of a previously transmitted MT 405 Clean Collection.

5. Field 59: Drawee

FORMAT

```
[/34x] (Account)
4*35x (Name & Address)
```

PRESENCE

Optional
**DEFINITION**

This field identifies the drawee.

**USAGE RULES**

Drawee must be present when:

- The reference of the collecting bank is not known, i.e., NONREF in field 21, to enable the collecting bank to identify the collection.
- There is a new drawee in field 74, to identify the initial drawee.

Account must not be used

**6. Field 72: Sender to Receiver Information**

**FORMAT**

6*35x (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

- Line 1 /8c[[additional information]
- Lines 2-6 //continuation of additional information]
  or
  //8c[[additional information]]

**PRESENCE**

Optional

**DEFINITION**

This field specifies additional information for the Receiver.

**USAGE RULES**

The structured format may be used for bilaterally agreed codes.

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

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

**7. Field 74: Amendments**

**FORMAT**

6*35x (Narrative)

In addition to narrative text, the following line formats may be used:

- Line 1 /8a[[add’l information]
  (Code) (Narrative)
- Lines 2-6 //add’l information] (Narrative)
**PRESENCE**

Conditional (C2)

**DEFINITION**

This field specifies any amendments to instructions other than those specified in field 33a.

**CODES**

For frequently used amendments, one or more of the following codes may be used:

- **CLOSE**  
  Return the documents to us and close your file.

- **FREE**  
  Deliver documents free of payment to the drawee. When the documents are to be delivered to a party other than the drawee, the code FREE must be followed by that information.

- **HOLDCEP**  
  After acceptance, please retain the draft(s), and collect the proceeds at maturity.

- **SENDCEP**  
  After acceptance please airmail the draft(s) to us.

**USAGE RULES**

If there is a new drawee in this field, field 59 must be present.

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

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.
MT 450 Cash Letter Credit Advice

MT 450 Scope

This message type is sent by the account servicing institution to the account owner. It is used to confirm that the face amount of cash letter(s) received has been credited under usual reserve (subject to final payment).

MT 450 Format Specifications

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>O</td>
<td>25</td>
<td>Account Identification</td>
<td>35x</td>
<td>1</td>
</tr>
<tr>
<td>O</td>
<td>72</td>
<td>Sender to Receiver Information</td>
<td>6*35x</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>M</td>
<td>20</td>
<td>Transaction Reference Number</td>
<td>16x</td>
<td>3</td>
</tr>
<tr>
<td>M</td>
<td>21</td>
<td>Related Reference</td>
<td>16x</td>
<td>4</td>
</tr>
<tr>
<td>M</td>
<td>30</td>
<td>Date of Cash Letter</td>
<td>6!n</td>
<td>5</td>
</tr>
<tr>
<td>M</td>
<td>32A</td>
<td>Value Date, Currency Code, Amount</td>
<td>6!n3!a15d</td>
<td>6</td>
</tr>
<tr>
<td>O</td>
<td>52a</td>
<td>Sender of Cash Letter</td>
<td>A, B or D</td>
<td>7</td>
</tr>
</tbody>
</table>

M = Mandatory O = Optional

MT 450 Network Validated Rules

C1

The repetitive sequence must not appear more than ten times (Error code(s): T10).

C2

The currency code in the amount field 32A must be the same for all occurrences of this field in the message (Error code(s): C02).

MT 450 Usage Rules

- The repetitive sequence may be repeated up to a maximum of 10 times. Each repetitive sequence must pertain to a separate cash letter.
MT 450 Guidelines

- The cash letter can have been sent by the account owner or one of its branches or affiliates.

MT 450 Field Specifications

1. Field 25: Account Identification

FORMAT

35x

PRESENCE

Optional

DEFINITION

This field identifies the account which has been credited with the face amount of the cash letter(s).

USAGE RULES

The absence of this field implies that the account that has been credited by the Sender (account servicing institution) is the Receiver’s (account owner’s) general or only account with the Sender.

2. Field 72: Sender to Receiver Information

FORMAT

6*35x (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1 /8c/[additional information]
Lines 2-6 //continuation of additional information]

or

[//8c/[additional information]]

PRESENCE

Optional

DEFINITION

This field specifies additional information for the Receiver.
**USAGE RULES**

The structured format may be used for bilaterally agreed codes.

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

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

This field may include ERI, as specified in the chapter entitled "Euro - Impact on SWIFT Message Standards".

**3. Field 20: Transaction Reference Number**

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field contains the reference assigned by the Sender to unambiguously identify the message.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash ('/') and must not contain two consecutive slashes ('//') (Error code(s): T26).

**4. Field 21: Related Reference**

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field contains the exact reference of the original cash letter.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash ('/') and must not contain two consecutive slashes ('//') (Error code(s): T26).

**5. Field 30: Date of Cash Letter**

**FORMAT**

6!n (Date)
**PRESENCE**

Mandatory

**DEFINITION**

This field specifies the actual date on which the cash letter was prepared by the account owner (or its branch or affiliate bank) and not the date it was sent (they may, however, be the same day). It is included to facilitate recognition by the Receiver of the cash letter credit.

**NETWORK VALIDATED RULES**

Date must be a valid date expressed in YYMMDD format (Error code(s): T50).

6. **Field 32A: Value Date, Currency Code, Amount**

**FORMAT**

Option A

6!n3!a15d (Date) (Currency) (Amount)

**PRESENCE**

Mandatory

**DEFINITION**

This field specifies the value date on which the account was credited, the currency code and amount credited, ie, the face value of the cash letter.

**NETWORK VALIDATED RULES**

Date must be a valid date expressed in YYMMDD format (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specific currency (Error code(s): C03, T40, T43).

Currency must be the same in all occurrences of this field in the message (Error code(s): C02).

**USAGE RULES**

Currency must be the currency of the account maintained by the Sender for the Receiver.

7. **Field 52a: Sender of Cash Letter**

**FORMAT**

Option A

[/1!a][/34x] (Party Identifier)

4!a2!a2!c[3!c] (BIC)

Option B

[/1!a][/34x] (Party Identifier)

[35x] (Location)

Option D

[/1!a][/34x] (Party Identifier)

4*35x (Name & Address)
**PRESENCE**

Optional

**DEFINITION**

This field is used to identify the branch or affiliate bank of the Receiver which sent the cash letter, if other than the Receiver (account owner).

**NETWORK VALIDATED RULES**

The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05).
MT 455 Cash Letter Credit Adjustment Advice

MT 455 Scope

This message type is sent by an account servicing institution to the account owner.

It is used to advise the account owner of one or several adjustments that have been made to its account that are related to a previous credit for a cash letter.

MT 455 Format Specifications

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>20</td>
<td>Transaction Reference Number</td>
<td>16x</td>
<td>1</td>
</tr>
<tr>
<td>M</td>
<td>21</td>
<td>Related Reference</td>
<td>16x</td>
<td>2</td>
</tr>
<tr>
<td>O</td>
<td>25</td>
<td>Account Identification</td>
<td>35x</td>
<td>3</td>
</tr>
<tr>
<td>M</td>
<td>30</td>
<td>Date of Cash Letter</td>
<td>6!n</td>
<td>4</td>
</tr>
<tr>
<td>M</td>
<td>32A</td>
<td>Value Date and Original Amount</td>
<td>6!n3!a15d</td>
<td>5</td>
</tr>
<tr>
<td>M</td>
<td>33a</td>
<td>Value Date and Adjustment Amount</td>
<td>C or D</td>
<td>6</td>
</tr>
<tr>
<td>O</td>
<td>52a</td>
<td>Sender of Cash Letter</td>
<td>A, B or D</td>
<td>7</td>
</tr>
<tr>
<td>M</td>
<td>77A</td>
<td>Reason for Adjustment</td>
<td>20*35x</td>
<td>8</td>
</tr>
</tbody>
</table>

M = Mandatory  O = Optional

MT 455 Network Validated Rules

C1

The currency code in the amount fields 32A and 33a must be the same for all occurrences of these fields in the message (Error code(s): C02).

MT 455 Usage Rules

- The adjustment may be either a credit or a debit as specified by the letters C or D in the tag of field 33a.

MT 455 Guidelines

- The cash letter may have been sent by the account owner or one of its branches or affiliates.
- Adjustments may be caused by a miscalculation, missing item, etc., but not by a dishonoured item.
MT 455 Field Specifications

1. Field 20: Transaction Reference Number

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field contains the reference assigned by the Sender to unambiguously identify the message.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash '//' and must not contain two consecutive slashes '//' (Error code(s): T26).

2. Field 21: Related Reference

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field contains the exact reference of the original cash letter.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash '//' and must not contain two consecutive slashes '//' (Error code(s): T26).

3. Field 25: Account Identification

**FORMAT**

35x

**PRESENCE**

Optional
DEFINITION
This field identifies the account to which the adjustment has been debited or credited.

USAGE RULES
The absence of this field implies that the account to which the adjustment was posted by the Sender (account servicing institution) is the Receiver’s (account owner’s) general or only account with the Sender.

4. Field 30: Date of Cash Letter

FORMAT

6!n (Date)

PRESENCE
Mandatory

DEFINITION
This field specifies the actual date on which the cash letter was prepared by the account owner (or its branch or affiliate bank) and not the date it was sent (they may, however, be the same day). It is included to facilitate recognition of the cash letter to which the adjustment is related, by the Receiver of the message.

NETWORK VALIDATED RULES
Date must be a valid date expressed in YYMMDD format (Error code(s): T50).

5. Field 32A: Value Date and Original Amount

FORMAT

Option A 6!n3!a15d (Date) (Currency) (Amount)

PRESENCE
Mandatory

DEFINITION
This field specifies the value date on which the account was originally credited, the currency code and amount credited, ie, the face value of the cash letter.

NETWORK VALIDATED RULES
Date must be a valid date expressed in YYMMDD format (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03, T40, T43).
Currency must be the same as the currency code in field 33a (Error code(s): C02).

**USAGE RULES**

Currency must be the currency of the account maintained by the Sender for the Receiver.

6. **Field 33a: Value Date and Adjustment Amount**

**FORMAT**

Option C 6!n3!a15d (Date) (Currency) (Amount)
Option D 6!n3!a15d (Date) (Currency) (Amount)

**PRESENCE**

Mandatory

**DEFINITION**

This field specifies the value date of the adjustment, the currency code and amount debited (option D) or credited (option C).

**NETWORK VALIDATED RULES**

Date must be a valid date expressed in YYMMDD format (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03, T40, T43).

Currency must be the same as the currency code in field 32A (Error code(s): C02).

7. **Field 52a: Sender of Cash Letter**

**FORMAT**

Option A [/1!a][/34x] (Party Identifier)
  4!a2!a2!c[3!c] (BIC)
Option B [/1!a][/34x] (Party Identifier)
  [35x] (Location)
Option D [/1!a][/34x] (Party Identifier)
  4*35x (Name & Address)

**PRESENCE**

Optional
DEFINITION
This field is used to identify the branch or affiliate bank that sent the cash letter, if other than the Receiver (account owner).

NETWORK VALIDATED RULES
The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).
The BIC must not be a BEI, ie, must not be of subtype BEID, MCO, TESP or TRCO (Error code(s): C05).

8. Field 77A: Reason for Adjustment

FORMAT
Option A  

20*35x (Narrative)

In addition to narrative text. The following line formats may be used:

Line 1  
/8a/[add’l information] (Code) (Narrative)

Lines 2-20  
[/add’l information] (Narrative)

PRESENCE
Mandatory

DEFINITION
This field contains identification of each adjustment stating the amount of and reason for the adjustment.

USAGE RULES
The structured format may be used for bilaterally agreed codes.
Any code must be between slashes and must appear at the beginning of a line.
Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.
This field may include ERI, as specified in the chapter entitled "Euro - Impact on SWIFT Message Standards".
**MT 456 Advice of Dishonour**

**MT 456 Scope**

This message type is sent by the account servicing institution to the account owner.

It is used to advise the account owner that a financial document(s) included in the referenced cash letter has/have been dishonoured for the reasons given. The account owner’s account is debited accordingly.

The advice will specify whether the financial document(s) is/are being returned unpaid to the originator of the cash letter or if it is/they are being re-presented to the drawee(s) for payment.

**MT 456 Format Specifications**

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>O</td>
<td>25</td>
<td>Account Identification</td>
<td>35x</td>
<td>1</td>
</tr>
<tr>
<td>O</td>
<td>52a</td>
<td>Sender of Cash Letter</td>
<td>A, B or D</td>
<td>2</td>
</tr>
<tr>
<td>O</td>
<td>72</td>
<td>Sender to Receiver Information</td>
<td>6*35x</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Transaction Reference Number</td>
<td>16x</td>
<td>4</td>
</tr>
<tr>
<td>M</td>
<td>21</td>
<td>Related Reference</td>
<td>16x</td>
<td>5</td>
</tr>
<tr>
<td>M</td>
<td>32a</td>
<td>Date and Face Amount of Financial Document</td>
<td>A or B</td>
<td>6</td>
</tr>
<tr>
<td>M</td>
<td>33D</td>
<td>Total Amount Debited</td>
<td>6!n3!a15d</td>
<td>7</td>
</tr>
<tr>
<td>O</td>
<td>71B</td>
<td>Fee</td>
<td>6*35x</td>
<td>8</td>
</tr>
<tr>
<td>M</td>
<td>77A</td>
<td>Reason for Dishonour</td>
<td>20*35x</td>
<td>9</td>
</tr>
<tr>
<td>M</td>
<td>77D</td>
<td>Details of Dishonoured Item</td>
<td>6*35x</td>
<td>10</td>
</tr>
<tr>
<td>O</td>
<td>72D</td>
<td>Sender to Receiver Information</td>
<td>6*35x</td>
<td>11</td>
</tr>
</tbody>
</table>

M = Mandatory  O = Optional
MT 456 Network Validated Rules

C1
The repetitive sequence must not appear more than ten times (Error code(s): T10).

C2
If field 71B is present, the amounts expressed in field 32a and 33D must be different (Error code(s): C49).

C3
The currency code in the amount fields 32a and 33D must be the same for all occurrences of these fields in the message (Error code(s): C02).

MT 456 Usage Rules

- In order to expedite processing, this message must not contain more than ten advices, ie, the repetitive sequence may not appear more than ten times.

MT 456 Guidelines

- The cash letter can have been sent by the account owner or one of its branches or affiliates.

MT 456 Field Specifications

1. Field 25: Account Identification

FORMAT
35x

PRESENCE
Optional

DEFINITION
This field identifies the account to which the dishonoured item(s) has been debited.

USAGE RULES
The absence of this field implies that the account to which the item was posted by the Sender (account servicing institution) is the Receiver’s (account owner’s) general or only account with the Sender.

2. Field 52a: Sender of Cash Letter

FORMAT

<table>
<thead>
<tr>
<th>Option</th>
<th>FORMAT</th>
<th>DEFINITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option A</td>
<td>[/1!a]![/34x] 4!a2!/a2!c[3!c]</td>
<td>(Party Identifier)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(BIC)</td>
</tr>
<tr>
<td>Option B</td>
<td>[/1!a]![/34x] [35x]</td>
<td>(Party Identifier)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Location)</td>
</tr>
<tr>
<td>Option D</td>
<td>[/1!a]![/34x] 4*35x</td>
<td>(Party Identifier)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Name &amp; Address)</td>
</tr>
</tbody>
</table>
**PRESENCE**

Optional

**DEFINITION**

This field is used to identify the branch or affiliate bank of the Receiver that sent the cash letter, if other than the Receiver (account owner).

**NETWORK VALIDATED RULES**

The BIC must be a SWIFT registered address, either connected or non-connected (Error code(s): T27, T28, T29, T45).

The BIC must not be a BEI, ie, must not be of subtype BEID, MCCO, TESP or TRCO (Error code(s): C05).

### 3. Field 72: Sender to Receiver Information

**FORMAT**

6*35x  
(Narrative)

In addition to narrative text, structured text with the following line formats may be used:

- Line 1  
  /8c/[additional information]
- Lines 2-6  
  //continuation of additional information
  or
  [/8c/[additional information]]

**PRESENCE**

Optional

**DEFINITION**

This field specifies additional information for the Receiver.

**CODES**

One of the following codes may be used:

- **REPR**  
  The cheques are being represented to the drawee
- **RETURN**  
  The cheques are being returned to you

**USAGE RULES**

The structured format may also be used for bilaterally agreed codes.

Any code must be between slashes and must appear at the beginning of a line.
Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field. This field may include ERI, as specified in the chapter entitled "Euro - Impact on SWIFT Message Standards".

4. Field 20: Transaction Reference Number

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field contains the reference assigned by the Sender to unambiguously identify the message.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

5. Field 21: Related Reference

**FORMAT**

16x

**PRESENCE**

Mandatory

**DEFINITION**

This field contains the reference assigned to the original cash letter or financial document by the Receiver.

**CODES**

If the related reference is not known, the code NONREF must be used.

**NETWORK VALIDATED RULES**

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

6. Field 32a: Date and Face Amount of Financial Document

**FORMAT**

Option A 6\n!3!a15d  (Date) (Currency) (Amount)
Option B 3!a15d  (Currency) (Amount)
PRESENCE
Mandatory

DEFINITION
This field specifies the currency code and amount of the item being dishonoured. If the date of the financial document is known, it should be indicated in this field, using option A.

NETWORK VALIDATED RULES
In option A, Date must be a valid date expressed in YYMMDD format (Error code(s): T50). Currency must be a valid ISO 4217 currency code (Error code(s): T52). The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03, T40, T43). Currency must be the same as the currency code in field 33D (Error code(s): C02).

7. Field 33D: Total Amount Debited

FORMAT
Option D 6!n3!a15d (Date) (Currency) (Amount)

PRESENCE
Mandatory

DEFINITION
This field specifies the value date, currency code and total amount debited. It is the sum of the contents of field 32a and, if present, field 71B.

NETWORK VALIDATED RULES
Date must be a valid date expressed in YYMMDD format (Error code(s): T50). Currency must be a valid ISO 4217 currency code (Error code(s): T52). The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03, T40, T43). Currency must be the same as the currency code in field 32a (Error code(s): C02).

8. Field 71B: Fee

FORMAT
Option B 6*35x (Narrative)
In addition to narrative text, the following line formats may be used:

Line 1 /8a/[3!a13d][additional information] (Code) (Currency) (Amount) (Narrative)
Lines 2-6 //continuation of additional information

**PRESENCE**
Optional

**DEFINITION**
This field contains an explanation of any fees which have been charged for the dishonoured item(s).

**CODES**
One or more of the following codes may be used, followed by the currency code and amount:

- **AGENT**  Agent’s commission
- **TELECHAR**  Teletransmission charges
- **COMM**  Our commission
- **CORCOM**  Our correspondent’s commission
- **DISC**  Commerical discount
- **INSUR**  Insurance premium
- **POST**  Our postage
- **STAMP**  Stamp duty
- **WAREHOUS**  Wharfing and warehouse

**USAGE RULES**
Any code used in this field must be between slashes and must appear at the beginning of a line.
Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

**9. Field 77A: Reason for Dishonour**

**FORMAT**

Option A 20*35x (Narrative)

In addition to narrative text, the following line formats may be used:
10. Field 77D: Details of Dishonoured Item

**FORMAT**

Option D 6*35x (Narrative)

**PRESENCE**

Mandatory

**DEFINITION**

This field contains any additional information to assist the Receiver in identifying the financial document being dishonoured. This includes the drawer, drawee, maker, payee, the financial document number, etc.

**USAGE RULES**

Codes are not permitted in this field.

11. Field 72: Sender to Receiver Information

**FORMAT**

6*35x (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1 /8c/[additional information]
Lines 2-6 [//continuation of additional information]
or
[/8c/[additional information]]
PRESENCE
Optional

DEFINITION
This field specifies additional information for the Receiver.

CODES
One of the following codes may be used:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>REPR</td>
<td>The cheque is being represented to the drawee</td>
</tr>
<tr>
<td>RETURN</td>
<td>The cheque is being returned to you</td>
</tr>
</tbody>
</table>

USAGE RULES
The structured format may also be used for bilaterally agreed codes.
Any code must be between slashes and must appear at the beginning of a line.
Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.
This field may include ERI, as specified in the chapter entitled "Euro - Impact on SWIFT Message Standards".
MT 490 Advice of Charges, Interest and Other Adjustments

Please refer to Category n - Common Group Messages, Chapter n90 Advice of Charges, Interest and Other Adjustments for details concerning this message type.
MT 491 Request for Payment of Charges, Interest and Other Expenses

Please refer to Category n - Common Group Messages, Chapter n91 Request for Payment of Charges, Interest and Other Expenses for details concerning this message type.
MT 492 Request for Cancellation

Please refer to Category n - Common Group Messages, Chapter n92 Request for Cancellation for details concerning this message type.
MT 495 Queries

Please refer to Category n - Common Group Messages, Chapter n95 Queries for details concerning this message type.
MT 496 Answers

Please refer to Category n - Common Group Messages, Chapter n96 Answers for details concerning this message type.
MT 498 Proprietary Message

Please refer to Category n - Common Group Messages, Chapter n98 Proprietary Message for details concerning this message type.
MT 499 Free Format Message

Please refer to Category n - Common Group Messages, Chapter n99 Free Format Message for details concerning this message type.
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<tr>
<td>51</td>
<td>Field 71F: Sum of Sender’s Charges</td>
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<td>52</td>
<td>Field 71G: Sum of Receiver’s Charges</td>
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<td>53</td>
<td>Field 56a: Settlement Institution (updated)</td>
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<tr>
<td>54</td>
<td>Field 53a: Sender’s Correspondent (updated)</td>
</tr>
<tr>
<td>MT 405 Mapping</td>
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<td>MT 410 Acknowledgement</td>
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<td>Field 32a: Amount Acknowledged</td>
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<td>Field 72: Sender to Receiver Information</td>
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<td>MT 412 Advice of Acceptance</td>
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<td>Field 32A: Maturity Date, Currency Code, Amount Accepted</td>
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<td>Field 72: Sender to Receiver Information</td>
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<td>MT 416 Advice of Non-Payment/Non-Acceptance</td>
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<td>Field 23E: Advice Type</td>
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<td>Field 53a: Sender’s Correspondent (updated)</td>
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<td>Field 71F: Sender’s Charges</td>
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<td>Field 77A: Reason for Non-Payment/Non-Acceptance</td>
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<td>Field 23E: Advice Type</td>
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<td>Field 21C: Principal’s Reference</td>
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<td>Field 32a: Face Amount of Financial Document(s)</td>
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<td>Field 50D: Principal</td>
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<td>Field 59: Drawee</td>
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<td>Field 77A: Reason for Non-Payment/Non-Acceptance</td>
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<td>Cash Letter Credit Advice</td>
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<td>Cash Letter Credit Adjustment Advice</td>
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