



Currency Guide

by BNP Paribas

REPÚBLICA

DEUS SEJA LOUVADO

COO11H1

Cash Management
February 2015

VERSION 1.1



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The elements of information provided hereafter represent detailed requirements for optimising international payment processing with BNP Paribas. In certain BNP Paribas branches, not all the currencies mentioned are available for making payments and some currencies may have additional requirements. Please contact your Account Manager for more details.

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Helping you make successful international payments

As a global banking player with a strong local footprint, we are in pole position to observe the changes of our environment. We believe that change is a chance if we know how to make the best of it. This is why our Cash Management team is committed to innovation and to providing the best-in-class advisory services and forward-thinking solutions.

Sharing our knowledge with you is part of our philosophy, and it was the driving force behind the release of this Currency Guide, an operational tool that addresses a challenge common to all organisations today: managing the uncertainty and complexity of making international payments.

In a globalised economy, the scenarios are multiple, yet the common denominator between a German-based chemical group with integrated R&D facilities in India, a US based chemical group having subsidiaries all around the world and a Belgian chocolate producer with suppliers in Brazil is that they are all confronted with the potential risks brought by making international payments.

Designed for organisations of all sizes and profiles, this Currency Guide builds on the knowledge of our leading experts in the domains of foreign exchange and transaction banking. Also available online, it explains the whys, whats and hows of international payments. By delivering the essential guidelines to make successful international payments as well as exhaustive data on more than 130 currencies, it responds to the needs of treasurers while also supporting those in charge of making international payments. Visit our dedicated website <https://cashmanagement.bnpparibas.com/cg>.

This Currency Guide was put together for you. We hope you find it clear, useful and inspiring.

Wim Grosemans

Head of Product Management - International Payments

Cash Management

BNP Paribas





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INTRODUCTION





Best practices for successful international payments

This guide provides currency specific information in order to facilitate and optimise the processing of international payments.

The Currency Guide is structured as follows for every currency:

- 1) Overview describes the currency in general (including any tradability limitations).
- 2) Currency guidelines provides what information should ideally be added in the payment instruction. Here, information will be split in mandatory and recommended. Missing mandatory information can result in rejected payments.
- 3) Payment formatting makes the link with respective tags for the MT101 and XML V3 formats.
- 4) Additional information describes specific local regulations, links to central bank and other useful websites.

This guide will always refer to **standard information** that is required for each payment no matter the currency. It consists of:

- 1) Information of the beneficiary: full name, account number
Moreover, it is recommended to add the full physical address of the beneficiary.
- 2) Information of the bank of the beneficiary:
 - a. BIC code by default (branch identifier included, if provided).
 - b. Local clearing code: on a currency per currency basis potentially combined with a BIC code and/or text description.
 - c. Name and address: in absence of any bank identifier code (NB it is recommended to repeat the specific branch location in the remittance information). For certain countries, the absence of a valid BIC or clearing code may result in additional charges.

In addition, several options for allocating the associated banking fees (when available) are mentioned:

- BEN: The beneficiary bears all the fees.
The ordering bank processing fees and all correspondent bank charges are deducted from the principal amount.
- SHA: The debtor and the beneficiary are charged for their respective fees.
Correspondent bank charges may be deducted from the principal amount.
- OUR: The debtor bears all the fees.
The beneficiary receives the entire instructed amount.



General Recommendations

In this section you can find some common guidelines applicable for all currencies within this guide:

- As a general rule, always try to be as complete as possible: providing insufficient or incomplete information such as initials, abbreviations or acronyms mainly in beneficiary names or addresses might result in delayed or rejected payments.
- Account number:
 - In some countries, the IBAN format is mandatory ([see appendix VI](#) for countries in scope and examples).
 - In all other cases, the usage of an IBAN is recommended, where possible.
- Unless otherwise specified, it is always **recommended** to add a **clear reason/purpose of payment**. This information can consist of a full written description (in English), a code describing the reason of payment, or a combination of both. Please note that providing only a number without guiding text is insufficient and can result in errors or delays.
- The common practice for international payments is to add information in English and in Latin characters, not in the local language of the payer or payee.
- Mind the decimals: a majority of currencies accept two decimals. Exceptions to this rule will be specified in the currency guidelines.

For further information or any questions, please contact your Account Manager.



Currency availability at BNP Paribas

AED	CVE	KES	NZD	UGX
ALL	CZK	KGS	OMR	USD
AMD	DJF	KHR	PEN	UYU
ANG	DKK	KMF	PGK	VND
AOA	DOP	KRW	PHP	VUV
AUD	DZD	KWD	PKR	WST
AWG	EGP	KYD	PLN	XAF
AZN	ERN	KZT	PYG	XCD
BAM	ETB	LAK	QAR	XOF
BBD	EUR	LBP	RON	XPF
BDT	FJD	LKR	RSD	ZAR
BGN	GBP	LSL	RUB	ZMW
BHD	GEL	MAD	RWF	
BIF	GHS	MDL	SAR	
BMD	GMD	MGA	SBD	
BND	GNF	MKD	SCR	
BOB	GTQ	MNT	SEK	
BRL	GYD	MOP	SGD	
BSD	HKD	MRO	SLL	
BTN	HNL	MUR	SRD	
BWP	HRK	MVR	STD	
BYR	HTG	MWK	SZL	
BZD	HUF	MXN	THB	
CAD	IDR	MYR	TMT	
CDF	ILS	MZN	TND	
CHF	INR	NAD	TOP	
CLP	ISK	NGN	TRY	
CNY	JMD	NIO	TTD	
COP	JOD	NOK	TWD	
CRC	JPY	NPR	TZS	

This list of currencies can be subject to change over time.

Please register on <https://cashmanagement.bnpparibas.com/cg> to receive updates on the offer.



List of countries and currency codes

COUNTRY	CURRENCY NAME	CURRENCY CODE
United Arab Emirates	United Arab Emirates dirham	AED
Albania	Albanian lek	ALL
Armenia	Armenian dram	AMD
Netherlands Antilles	Netherlands Antillean guilder	ANG
Angola	Angolan kwanza	AOA
Australia	Australian dollar	AUD
Aruba	Aruban florin	AWG
Azerbaijan	Azerbaijani manat	AZN
Bosnia and Herzegovina	Bosnia-Herzegovina convertible mark	BAM
Barbados	Barbadian dollar	BBD
Bangladesh	Bangladeshi taka	BDT
Bulgaria	Bulgarian lev	BGN
Bahrain	Bahraini dinar	BHD
Burundi	Burundi franc	BIF
Bermuda	Bermudian dollar	BMD
Brunei	Brunei dollar	BND
Bolivia	Bolivian boliviano	BOB
Brazil	Brazilian real	BRL
Bahamas	Bahamian dollar	BSD
Bhutan	Bhutanese ngultrum	BTN
Botswana	Botswana pula	BWP
Belarus	Belarusian ruble	BYR
Belize	Belize dollar	BZD
Canada	Canadian dollar	CAD
Democratic Republic of Congo	Congolese franc	CDF
Switzerland	Swiss franc	CHF
Chile	Chilean peso	CLP
China	Chinese renminbi (offshore = CNH)	CNY
Colombia	Colombian peso	COP
Costa Rica	Costa Rican colon	CRC
Cape Verde	Cape Verdean escudo	CVE
Czech Republic	Czech koruna	CZK
Djibouti	Djiboutian franc	DJF
Denmark	Danish krone	DKK
Dominican Republic	Dominican peso	DOP



COUNTRY	CURRENCY NAME	CURRENCY CODE
Algeria	Algerian dinar	DZD
Egypt	Egyptian pound	EGP
Eritrea	Eritrean nakfa	ERN
Ethiopia	Ethiopian birr	ETB
Euro area	Euro	EUR
Fiji	Fijian dollar	FJD
United Kingdom	British pound sterling	GBP
Georgia	Georgian lari	GEL
Ghana	Ghanaian cedi	GHS
Gambia	Gambian dalasi	GMD
Guinea	Guinean franc	GNF
Guatemala	Guatemalan quetzal	GTQ
Guyana	Guyanese dollar	GYD
Hong Kong	Hong Kong dollar	HKD
Honduras	Honduran lempira	HNL
Croatia	Croatian kuna	HRK
Haiti	Haitian gourde	HTG
Hungary	Hungarian forint	HUF
Indonesia	Indonesian rupiah	IDR
Israel	Israeli shekel	ILS
India	Indian rupee	INR
Iceland	Icelandic krona	ISK
Jamaica	Jamaican dollar	JMD
Jordan	Jordanian dinar	JOD
Japan	Japanese yen	JPY
Kenya	Kenyan shilling	KES
Kyrgyzstan	Kyrgyzstani som	KGS
Cambodia	Cambodian riel	KHR
Comoros	Comorian franc	KMF
South Korea	South Korean won	KRW
Kuwait	Kuwaiti dinar	KWD
Cayman Islands	Cayman Islands dollar	KYD
Kazakhstan	Kazakhstani tenge	KZT
Laos	Lao kip	LAK
Lebanon	Lebanese pound	LBP
Sri Lanka	Sri Lankan rupee	LKR



COUNTRY	CURRENCY NAME	CURRENCY CODE
Lesotho	Lesotho loti	LSL
Morocco	Moroccan dirham	MAD
Moldova	Moldovan leu	MDL
Madagascar	Malagasy ariary	MGA
Macedonia	Macedonian denar	MKD
Mongolia	Mongolian tugrik	MNT
Macau	Macanese pataca	MOP
Mauritania	Mauritanian ouguiya	MRO
Mauritius	Mauritian rupee	MUR
Maldives	Maldivian rufiyaa	MVR
Malawi	Malawian kwacha	MWK
Mexico	Mexican peso	MXN
Malaysia	Malaysian ringgit	MYR
Mozambique	Mozambican metical	MZN
Namibia	Namibian dollar	NAD
Nigeria	Nigerian naira	NGN
Nicaragua	Nicaraguan cordoba	NIO
Norway	Norwegian krone	NOK
Nepal	Nepalese rupee	NPR
New Zealand	New Zealand dollar	NZD
Oman	Omani rial	OMR
Peru	Peruvian sol	PEN
Papua New Guinea	Papua New Guinean kina	PGK
Philippines	Philippine peso	PHP
Pakistan	Pakistani rupee	PKR
Poland	Polish zloty	PLN
Paraguay	Paraguayan guarani	PYG
Qatar	Qatari riyal	QAR
Romania	Romanian leu	RON
Serbia	Serbian dinar	RSD
Russia	Russian ruble	RUB
Rwanda	Rwandan franc	RWF
Saudi Arabia	Saudi Arabian riyal	SAR
Solomon Islands	Solomon Islands dollar	SBD
Seychelles	Seychellois rupee	SCR
Sweden	Swedish krona	SEK



COUNTRY	CURRENCY NAME	CURRENCY CODE
Singapore	Singapore dollar	SGD
Sierra Leone	Sierra Leonean leone	SLL
Suriname	Surinamese dollar	SRD
São Tomé and Príncipe	Sao Tome and Principe dobra	STD
Swaziland	Swazi lilangeni	SZL
Thailand	Thai baht	THB
Turkmenistan	Turkmen manat	TMT
Tunisia	Tunisian dinar	TND
Tonga	Tongan pa'anga	TOP
Turkey	Turkish lira	TRY
Trinidad and Tobago	Trinidad and Tobago dollar	TTD
Taiwan	New Taiwan dollar	TWD
Tanzania	Tanzanian shilling	TZS
Uganda	Ugandan shilling	UGX
United States of America	U.S. dollar	USD
Uruguay	Uruguayan peso	UYU
Vietnam	Vietnamese dong	VND
Vanuatu	Vanuatu vatu	VUV
Samoa	Samoaan tala	WST
Cameroon, Central African Republic, Congo, Chad, Equatorial Guinea, Gabon	Central African CFA franc	XAF
Anguilla, Antigua and Barbuda, Dominica, Grenada, Montserrat, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines	East Caribbean dollar	XCD
Benin, Burkina Faso, Ivory Coast, Guinea-Bissau, Mali, Niger, Senegal, Togo	West African CFA franc	XOF
French Polynesia, New Caledonia, Wallis and Futuna	Pacific franc	XPF
South Africa	South African rand	ZAR
Zambia	Zambian kwacha	ZMW





Currency holidays

JANUARY

1	Th	AED, ALL, AMD, ANG, AOA, AUD, AWG, AZN, BAM, BBD, BGN, BHD, BIF, BMD, BND, BOB, BRL, BSD, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CVE, CZK, DJF, DKK, DOP, DZD, ERN, EUR, FJD, GBP, GEL, GHS, GMD, GNF, GTQ, GYD, HKD, HNL, HRK, HTG, HUF, IDR, ISK, JMD, JOD, JPY, KES, KGS, KHR, KMF, KRW, KWD, KYD, KZT, LAK, LBP, LSL, MAD, MDL, MGA, MKD, MNT, MOP, MRO, MUR, MVR, MWK, MXN, MYR, MZN, NAD, NGN, NIO, PYG, QAR, RON, NOK, NZD, PEN, PGK, PHP, PKR, PLN, RSD, RUB, RWF, SBD, SCR, SEK, SGD, SLL, SRD, STD, SZL, THB, TND, TOP, TRY, TTD, TWD, TZS, UGX, USD, UYU, VND, VUV, WST, XAF, XCD, XOF, XPF, ZAR, ZMW
2	Fr	ALL, AMD, AZN, BAM, BGN, BTN, BWP, CHF, GEL, HTG, HUF, JPY, KZT, MUR, NZD, RON, RSD, RUB, THB, WST, XCD
3	Sa	AED, BHD, IDR, MVR, MYR
4	Su	
5	Mo	AMD, DOP, RUB
6	Tu	AMD, LBP, HRK, MKD, RUB, SEK, UYU
7	We	AMD, BYR, EGP, ERN, ETB, GEL, KGS, KHR, KZT, MDL, MKD, RSD, RUB
8	Th	MDL, RUB
9	Fr	RUB
10	Sa	
11	Su	
12	Mo	COP, JPY, TZS
13	Tu	CVE
14	We	TND
15	Th	LKR, NPR, MWK
16	Fr	CDF
17	Sa	
18	Su	
19	Mo	ERN, ETB, GEL, MKD, USD
20	Tu	AZN, CVE
21	We	BBD, DOP
22	Th	BOB
23	Fr	
24	Sa	
25	Su	EGP
26	Mo	AOA, AUD, DOP, INR, KYD, UGX
27	Tu	
28	We	AMD
29	Th	
30	Fr	NPR
31	Sa	

FEBRUARY

1	Su	
2	Mo	MXN, MYR
3	Tu	MZN, MYR, MUR, STD
4	We	AOA, KHR, LKR
5	Th	BIF, PKR, VUV, XPF
6	Fr	NZD, PLN
7	Sa	
8	Su	
9	Mo	LBP
10	Tu	QAR
11	We	JPY
12	Th	
13	Fr	
14	Sa	
15	Su	
16	Mo	ANG, AWG, BOB, BRL, RSD, TTD, USD, UYU
17	Tu	AOA, BOB, BRL, HTG, MUR, RSD, TTD, UYU
18	We	CVE, JMD, GMD, KRW, KYD, TWD, VND
19	Th	BND, BTN, CNY, HKD, IDR, KRW, MNT, MOP, MUR, MYR, NPR, SGD, TWD, VND
20	Fr	BTN, CNY, HKD, KRW, MNT, MOP, MYR, SGD, TWD, VND
21	Sa	CNY, MNT, MOP
22	Su	
23	Mo	BND, BTN, GYD, KGS, MOP, RUB, TWD, VND
24	Tu	
25	We	KWD, SRD
26	Th	KWD, MVR
27	Fr	DOP
28	Sa	

MARCH

1	Su	QAR
2	Mo	BGN, ETB
3	Tu	BNG, GEL, MWK
4	We	THB
5	Th	GYD, ILS, INR
6	Fr	GHS, SRD
7	Sa	
8	Su	BYR, ERN, NPR
9	Mo	AOA, AZN, BZD, KGS, KHR, KZT, LAK, RUB, ZMW
10	Tu	
11	We	LSL
12	Th	MUR, ZMW
13	Fr	
14	Sa	
15	Su	
16	Mo	MXN
17	Tu	BDT
18	We	AWG
19	Th	
20	Fr	AZN, TND
21	Sa	IDR, MUR
22	Su	
23	Mo	AZN, COP, KZT, PKR
24	Tu	AZN
25	We	LBP
26	Th	BDT
27	Fr	
28	Sa	
29	Su	
30	Mo	TTD
31	Tu	

APRIL

1	We	INR
2	Th	COP, CRC, DKK, GTQ, HNL, ISK, MXN, NIO, NOK, PEN, PHP, PYG, UYU
3	Fr	ANG, AOA, AUD, AWG, BBD, BMD, BOB, BRL, BSD, BWP, BZD, CAD, CHF, CLP, CNY, COP, CRC, CVE, DKK, DOP, EUR, FJD, GBP, GHS, GTQ, GYD, HKD, HNL, HTG, IDR, INR, ISK, JMD, KES, KYD, LBP, LKR, LSL, MOP, MWK, MXN, NAD, NGN, NIO, NOK, NZD, PEN, PGK, PHP, PYG, RWF, SBD, SEK, SGD, SLL, SRD, SZL, TOP, TTD, TZS, UGX, UYU, VUV, WST, XAF, XCD, XOF, XPF, ZAR, ZMW
4	Sa	CNY, CRS, ZMW
5	Su	
6	Mo	ANG, AUD, AWG, BBD, BIF, BSD, BWP, BZD, CHF, CNY, CZK, DKK, EUR, FJD, GBP, GHS, GNF, GYD, HKD, HRK, HUF, ISK, JMD, KES, KYD, LBP, LSL, MGA, MOP, MWK, NAD, NGN, NOK, NZD, PGK, PLN, SBD, SEK, SLL, SRD, SZL, TOP, TTD, THB, TZS, UGX, VUV, WST, XAF, XCD, XOF, XPF, ZAR, ZMW
7	Tu	CNY, HKD, HTG, MZN, RWF, TZS
8	We	
9	Th	GEL, PHP, TND
10	Fr	BGN, ETB, ERN, GEL, ILS, LBP, MKD, RSD
11	Sa	
12	Su	EGP
13	Mo	BGN, CHF, EGP, GEL, LBP, LKR, MDL, MKD, RON, RSD, THB
14	Tu	INR, BDT, KHR, LKR, NPR, THB
15	We	KHR, THB
16	Th	KHR, LAK
17	Fr	LAK
18	Sa	GMD
19	Su	
20	Mo	HNL, MDL, SZL
21	Tu	BRL, BYR
22	We	ILS
23	Th	ILS, ISK, TRY
24	Fr	AMD, NPR
25	Sa	SZL
26	Su	
27	Mo	ANG, AUD, SLL, ZAR
28	Tu	BBD, VND
29	We	JPY
30	Th	AWG, VND

MAY

1	Fr	ALL, AMD, ANG, AOA, AWG, BAM, BBD, BGN, BIF, BOB, BRL, BWP, BYR, BZD, CDF, CHF, CLP, CNY, COP, CRC, CVE, CZK, DKK, DZD, ERN, ETB, EUR, GHS, GMD, GNF, GTQ, GYD, HKD, HNL, HRK, HTG, HUF, IDR, INR, ISK, KES, KGS, KHR, KMF, KRW, KZT, LAK, LBP, LKR, LSL, MAD, MDL, MGA, MKD, MOP, MRO, MWK, MXN, MYR, MZN, NAD, NGN, NIO, NOK, NPR, PEN, PHP, PLN, PYG, RON, RSD, RUB, RWF, SEK, SGD, SRD, STD, SZL, THB, TND, TRY, TWD, TZS, UGX, UYU, VND, VUV, XAF, XOF, XPF, ZAR, ZMW
2	Sa	
3	Su	
4	Mo	DOP, GBP, INR, JPY, NAD, NPR, RUB, XCD
5	Tu	ETB, GYD, JPY, KRW, KGS, THB
6	We	BGN, JPY
7	Th	KZT
8	Fr	CZK, XPF
9	Sa	LBP
10	Su	
11	Mo	KZT, RUB, AZN, WST
12	Tu	GEL
13	We	KHR
14	Th	ANG, AWG, BIF, BWP, CHF, DKK, HTG, IDR, ISK, KHR, LSL, MGA, MWK, NAD, NOK, PYG, SEK, SZL, VUV, XPF
15	Fr	DKK, KHR, PYG
16	Sa	AED, IDR
17	Su	KWD
18	Mo	CAD, COP, HTG, KYD, UYU
19	Tu	CVE, TRY
20	We	
21	Th	CLP
22	Fr	
23	Sa	ILS
24	Su	
25	Mo	BBD, BMD, BSD, BZD, CHF, CNY, DKK, GBP, GHS, GMD, GNF, GYD, HKD, HUF, ISK, JMD, JOD, KRW, LBP, LSL, MGA, MKD, MOP, MRO, MZN, NAD, NOK, SBD, USD, XCD, XPF, ZMW
26	Tu	GEL
27	We	
28	Th	AMD, ANZ, ETB
29	Fr	NGN, MKD, NPR
30	Sa	
31	Su	

JUNE

1	Mo	BDT, BND, CVE, KES, KHR, MNT, MYR, NZD, RON, SGD, THB, WST
2	Tu	IDR
3	We	UGX
4	Th	BOB, BRL, DOP, HRK, HTG, PLN, SCR, TTD
5	Fr	BSD, DKK
6	Sa	MYR
7	Su	
8	Mo	AUD, COP, PGK, TOP
9	Tu	UGX
10	We	
11	Th	
12	Fr	PHP, PYG, RUB, SBD
13	Sa	
14	Su	
15	Mo	AZN, BMD, COP, KYD
16	Tu	ZAR
17	We	ISK
18	Th	BND, KHR, MVR, PKR, SCR
19	Fr	SEK, TTD, UYU
20	Sa	CNY
21	Su	
22	Mo	HRK, MZN
23	Tu	
24	We	PHP
25	Th	HRK
26	Fr	AZN, MGA
27	Sa	
28	Su	DJF
29	Mo	CLP, COP, GTQ, PEN, SCR, XPF
30	Tu	BND, CDF



JULY

1	We	BDT, BIF, BWP, CAD, CNY, EGP, GHS, GTQ, HKD, MOP, PKR, RWF, SRD, THB
2	Th	ANG
3	Fr	BYR
4	Sa	
5	Su	DZD
6	Mo	CZK, GYD, KZT, KMF, KYD, MWK, ZMW
7	Tu	KMF, SBD, TZS, ZMW
8	We	
9	Th	
10	Fr	BSD
11	Sa	MNT
12	Su	
13	Mo	MNT, MOP
14	Tu	GNF, XPF
15	We	BDT, BND
16	Th	BOB, CLP, IDR, SAR
17	Fr	ETB, IDR, LSL, SGD, SRD, TRY
18	Sa	AED, BHD, IDR, MUR, MVR, MYR, SAR
19	Su	AED, BDT, BHD, DJF, EGP, JOD, KWD, MVR, OMR, PKR, QAR
20	Mo	AED, BHD, BWP, IDR, JOD, JPY, KWD, QAR, TND, BND, COP, KMF, MVR, NIO
21	Tu	BWP, IDR
22	We	GMD, SZL
23	Th	EGP, PGK, OMR
24	Fr	VUV
25	Sa	
26	Su	ILS, MVR
27	Mo	MVR
28	Tu	PEN
29	We	PEN
30	Th	BMD, MAD, THB, VUV
31	Fr	BMD

AUGUST

1	Sa	NIO
2	Su	
3	Mo	ISK, BBD, BSD, MKD, TOP, XCD, ZMW
4	Tu	XCD
5	We	HRK
6	Th	BOB, JMD
7	Fr	COP
8	Sa	
9	Su	
10	Mo	NIO, WST, ZAR
11	Tu	
12	We	THB
13	Th	TND
14	Fr	GTQ, MAD
15	Sa	SCR
16	Su	
17	Mo	COP, IDR
18	Tu	
19	We	INR
20	Th	HUF, MAD
21	Fr	HUF, MAD, PHP
22	Sa	
23	Su	
24	Mo	
25	Tu	UYU
26	We	NAD, PGK
27	Th	MDL
28	Fr	GEL
29	Sa	
30	Su	
31	Mo	GBP, KGS, KZT, MDL, MYR, PHP, SZL, TTD

Closed on Fridays: AED, BHD, MVR, SAR, SCR
Closed on Fridays and Saturdays: DZD, BDT, DJF, EGP, JOD, KWD, OMR, PKR, QAR
Closed on Saturdays: ILS, LBP, NPR
Closed on Saturdays and Sundays: ALL, AMD, ANG, AOA, AUD, AWG, AZN, BAM, BBD, BGN, BIF, BMD, BND, BOB, BRL, BSD, BTN, BWP, BYR, BZD, CAD, CDF, CHF, CLP, COP, CRC, CVE, CZK, DKK, DOP, ERN, EUR, FJD, GBP, GEL, GHS, GMD, GNF, GTQ, GYD, HKD, HRK, HTG, HUF, INR, ISK, JMD, JPY, KES, KGS, KHR, KMF, KRW, KYD, KZT, LAK, LKR, LSL, MAD, MDL, MGA, MKD, MRO, MWK, MXN, MZN, NAD, NGN, NOK, NZD, PEN, PGK, PHP, PLN, PYG, RON, RSD, RUB, RWF, SBD, SEK, SGD, SLL, SRD, STD, THB, TND, TOP, TRY, TTD, TWD, TZS, UGX, USD, UYU, VND, VUV, WST, XAF, XCD, XOF, XPF, ZAR
Closed on Sundays: CNY, ETB, HNL, IDR, MOP, MYR, MUR, MNT, NIO, SZL, ZMW

SEPTEMBER

1	Tu	ERN
2	We	VND
3	Th	
4	Fr	
5	Sa	
6	Su	
7	Mo	BMD, BRL, CAD, SZL, USD
8	Tu	MKD
9	We	
10	Th	BZD, GYP
11	Fr	ETB
12	Sa	
13	Su	ILS
14	Mo	ILS, NIO, TOP
15	Tu	CRC, GTQ, HNL, ILS, NIO
16	We	MXN, MYR, PGK
17	Th	AOA, MUR
18	Fr	CLP
19	Sa	
20	Su	
21	Mo	AMD, BGN, BZD, GHS, JPY
22	Tu	BGN, ILS, JPY, KWD, SAR
23	We	AED, ANG, DJF, EGP, ETB, ILS, JPY, KWD, MVR, SAR, SRD
24	Th	AED, ALL, AZN, BHD, BDT, BIF, BND, DJF, DOP, EGP, ERN, GYD, GHS, GNF, IDR, INR, JOD, KWD, KGS, KHR, KMF, KZT, LBP, LKR, MAD, MYR, MVR, NGN, NPR, OMR, PHP, PKR, QAR, SAR, SGD, SLL, TND, TTD, TRY, TZS, UGX, XPF, ZAR
25	Fr	AZN, KMF, LBP, MAD, NGN, TND, TRY
26	Sa	AED, BHD, MVR
27	Su	ILS, JOD, KWD, QAR
28	Mo	CNY, CZK, ERN, HKD, ILS, KRW, MOP, MZN, NPR, TWD
29	Tu	KRW, PYG
30	We	BWP, INR, STD

OCTOBER

1	Tu	BWP, CNY, HKD, MOP, NGN
2	We	GNF, INR
3	Th	HNL
4	Fr	ILS
5	Sa	ILS, VUV
6	Su	EGP
7	Mo	LAK
8	Tu	HRK, PEN
9	We	KRW, UGX
10	Th	
11	Fr	
12	Sa	BRL, CAD, CLP, JPY, BSD, BZD, COP, CRC, FJD, GTQ, HNL, MKD, USD, UYU, WST
13	Su	AED, BHD, BIF, BND, EGP, JOD, KMF, LBP, MAD, MVR, MYR, OMR, TND
14	Mo	DJF, GEL, IDR, MDL, MGA, TZS
15	Tu	KWD, KHR, MWK, TND
16	We	
17	Th	
18	Fr	
19	Sa	ALL, JMD
20	Su	GTQ, KES
21	Mo	BIF, CNY, HKD, MOP
22	Tu	
23	We	HUF, INR, KHR, LBP, MKD, THB
24	Th	BHD, ZMW
25	Fr	
26	Sa	HNL, NZD
27	Su	
28	Mo	CZK, TRY
29	Tu	KHR, TRY
30	We	
31	Th	

NOVEMBER

1	Fr	
2	Sa	AOA, BIF, BOB, BRL, COP, GTQ, HTG, MOP, MUR, MXN, SCR, TOP, UYU
3	Su	JPY, MVR
4	Mo	RUB
5	Tu	
6	We	MAD
7	Th	
8	Fr	
9	Sa	AZN, DOP, KHR, KYD, PKR
10	Su	SGD
11	Mo	AOA, BMD, BTN, CAD, MVR, PLN, RSD, SRD, USD, XPF
12	Tu	FJD, GYD, INR, KMF, LKR, MUR, MYR, TTD
13	We	
14	Th	
15	Fr	
16	Sa	COP, MXN
17	Su	CZK
18	Mo	HTG, MAD, OMR
19	Tu	BZD, OMR
20	We	
21	Th	
22	Fr	
23	Sa	GEL, JPY
24	Su	
25	Mo	SRD
26	Tu	MNT, USD
27	We	
28	Th	
29	Fr	
30	Sa	BBD, PHP, RON, VUV

DECEMBER

1	Su	KZT, RON
2	Mo	AED, LAK
3	Tu	
4	We	GHS
5	Th	
6	Fr	
7	Sa	THB, TOP
8	Su	ALL, CLP, COP, MKD, MOP, NIO, PEN, PYG, SCR
9	Mo	TZS
10	Tu	KHR, NAD, THB
11	We	MGA
12	Th	MVR
13	Fr	
14	Sa	
15	Su	
16	Mo	BDT, BHD, KZT, ZAR
17	Tu	BTN, BHD, KZT, QAR
18	We	
19	Th	
20	Fr	
21	Sa	MOP, STD
22	Su	
23	Mo	JPY
24	Tu	BGN, CZK, DKK, HUF, IDR, ISK, KWD, MOP, NOK, SEK, CVE, MVR, SLL
25	We	ALL, ANG, AOA, AUD, AWG, BBD, BGN, BIF, BMD, BND, BOB, BRL, BSD, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CVE, CZK, DKK, DOP, ERN, EUR, FJD, GBP, GHS, GMD, GNF, GTQ, GYD, HKD, HNL, HRK, HTG, HUF, IDR, INR, ISK, JMD, KES, KRW, KYD, LBP, LKR, LSL, MGA, MOP, MUR, MWK, MXN, MYR, MZN, NAD, NGN, NIO, NOK, NPR, NZD, PEN, PGK, PHP, PLN, PYG, RON, RWF, SBD, SEK, SGD, SLL, SRD, STD, SZL, TOP, TTD, TZS, UGX, USD, UYU, VUV, WST, XAF, XCD, XOF, XPF, ZAR, ZMW
26	Th	CNY, SZL
27	Fr	
28	Sa	AUD, BMD, CAD, FJD, GBP, GHS, KYD, MWK, NZD, SBD, SLL
29	Su	
30	Mo	LAK, NPR
31	Tu	AMD, AZN, BDT, BGN, BND, BRL, CLP, COP, CRC, DKK, GTQ, ISK, JPY, LAK, LBP, MVR, PYG, SEK, THB



AED	
Closed on	Fr
January	1,3
May	16
July	18,19,20
September	23,24,26
October	13
December	2

ALL	
Closed on	Sa-Su
January	1,2
May	1
September	24
October	19
December	8,25

AMD	
Closed on	Sa-Su
January	1,2,5,6,7,28
April	24
May	1,28
September	21
December	31

ANG	
Closed on	Sa-Su
January	1
February	16
April	3,6,27
May	1,14
July	2
September	23
December	25

AOA	
Closed on	Sa-Su
January	1,26
February	4,17
March	9
April	3
May	1
September	17
November	2,11
December	25

AUD	
Closed on	Sa-Su
January	1,26
April	3,6,27
June	8
December	25,28

AWG	
Closed on	Sa-Su
January	1
February	16
March	18
April	3,6,30
May	1,14
December	25

AZN	
Closed on	Sa-Su
January	1,2,20
March	9,20,23,24
May	11,28
June	15,26
September	24,25
November	9
December	31

BAM	
Closed on	Sa-Su
January	1,2
May	1

BBD	
Closed on	Sa-Su
January	1,21
April	3,6,28
May	1,25
August	3
November	30
December	25

BDT	
Closed on	Fr-Sa
March	17,26
April	14
June	1
July	1,15,19
September	24
December	16,31

BGN	
Closed on	Sa-Su
January	1,2
March	2,3
April	10,13
May	1,6
September	21,22
December	24,25,31

BHD	
Closed on	Fr
January	1,3
July	18,19,20
September	24,26
October	13,24
December	16,17

BIF	
Closed on	Sa-Su
January	1
February	5
April	6
May	1,14
July	1
September	24
October	13,21
November	2
December	25

BMD	
Closed on	Sa-Su
January	1
April	3
May	25
June	15
July	30,31
September	7
November	11
December	25,28

BND	
Closed on	Sa-Su
January	1
February	19,23
June	1,18,30
July	15,20
September	24
October	13
December	25,31

BOB	
Closed on	Sa-Su
January	1,22
February	16,17
April	3
May	1
June	4
July	16
August	6
November	2
December	25

BRL	
Closed on	Sa-Su
January	1
February	16,17
April	3,21
May	1
June	4
September	7
October	12
November	2
December	25,31

BSD	
Closed on	Sa-Su
January	1
April	3,6
May	25
June	5
July	10
August	3
October	12
December	25

BTN	
Closed on	Sa-Su
January	2
February	19,20,23
November	11
December	17

BYR	
Closed on	Sa-Su
January	1,7
March	8
April	21
May	1
July	3
December	25

BZD	
Closed on	Sa-Su
January	1
March	9
April	3,6
May	1,25
September	10,21
October	12
November	19
December	25

CAD	
Closed on	Sa-Su
January	1
April	3
May	18
July	1
September	7
October	12
November	11
December	25,28

CHF	
Closed on	Sa-Su
January	1,16
May	1
June	30
December	25

CHF	
Closed on	Sa-Su
January	1,2
April	3,6,13
May	1,14,25
December	25

CLP	
Closed on	Sa-Su
January	1
April	3
May	1,21
June	29
July	16
September	18
October	12
December	8,25,31

BWP	
Closed on	Sa-Su
January	1,2
April	3,6
May	1,14
July	1,20,21
September	30
October	1
December	25

COP	
Closed on	Sa-Su
January	1,12
March	23
April	2,3
May	1,18
June	8,15,29
July	20
August	7,17
October	12
November	2,16
December	8,25,31

CRC	
Closed on	Sa-Su
January	1
April	2,3
May	1
September	15
October	12
December	25,31

CVE	
Closed on	Sa-Su
January	1,13,20
February	18
April	3
May	1,19
June	1
December	24,25

CZK	
Closed on	Sa-Su
January	1
April	6
May	1,8
July	6
September	28
October	28
November	17
December	24,25

DJF	
Closed on	Fr-Sa
January	1
June	28
July	19
September	23,24
October	14

DKK	
Closed on	Sa-Su
January	1
April	2,3,6
May	1,14,15,25
June	5
December	24,25,31

CNY	
Closed on	Su
January	1
February	19,20,21
April	3,4,6,7
May	1,25
June	20
July	1
September	28
October	1,21
December	25,26

DZD	
Closed on	Fr-Sa
January	1
May	1
July	5

EGP	
Closed on	Fr-Sa
January	7,25
April	12,13
July	1,19,23
September	23,24
October	6,13

ERN	
Closed on	Sa-Su
January	1,7,19
March	8
April	10
May	1
September	1,24,28
December	25

EUR	
Closed on	Sa-Su
January	1
April	3,6
May	1
December	25

EUR	
Closed on	Sa-Su
January	1
April	3,6
May	1
December	25

FJD	
Closed on	Sa-Su
January	1
April	3,6
October	12
November	12
December	25,28

DOP	
Closed on	Sa-Su
January	1,5,21,26
February	27
April	3
May	4
June	4
September	24
November	9
December	25

GEL	
Closed on	Sa-Su
January	1,2,7,19
February	3
March	3
April	9,10,13
May	12,26
August	28
October	14
November	23

GHS	
Closed on	Sa-Su
January	1
March	6
April	3,6
May	1,25
July	1
September	21,24
December	4,25,28

GMD	
Closed on	Sa-Su
January	1
February	18
April	18
May	1,25
July	22
December	25

GNF	
Closed on	Sa-Su
January	1
April	6
May	1,25
July	14
September	24
October	2
December	25

GTQ	
Closed on	Sa-Su
January	1
April	2,3
May	1
June	29
July	1
August	14
September	15
October	12,20
November	2
December	25,31

GYD	
Closed on	Sa-Su
January	1
February	23
March	5
April	3,6
May	1,5,25
July	6
September	24
November	12
December	25

GBP	
Closed on	Sa-Su
January	1
April	3,6
May	4,25
August	31
December	25,28

HNL	
Closed on	Su
January	1
April	2,3,20
May	1
September	15
October	3,12,26
December	25

HRK	
Closed on	Sa-Su
January	1,6
April	6
May	1
June	4,22,25
August	5
October	8
December	25

HTG	
Closed on	Sa-Su
January	1,2
February	17
April	3,7
May	1,14,18
June	4
November	2,18
December	25

HUF	
Closed on	Sa-Su
January	1,2
April	6
May	1,25
August	20,21
October	23
December	24,25

IDR	
Closed on	Su
January	1,3
February	19
March	21
April	3
May	1,14,16
June	2
July	16,17,18,20,21
August	17
September	24
October	14
December	24,25

ILS	
Closed on	Sa
March	5
April	10,22,23
May	24
July	26
September	13,14,15,22,23,27,28
October	4,5

HKD	
Closed on	Sa-Su
January	1
February	19,20
April	3,6,7
May	1,25
July	1
September	28
October	1,21
December	25

ISK	
Closed on	Sa-Su
January	1
April	2,3,6,23
May	1,14,25
June	17
August	3
December	24,25,31

JMD	
Closed on	Sa-Su
January	1
February	18
April	3,6
May	25
August	6
October	19
December	25

JOD	
Closed on	Fr-Sa
January	1
May	25
July	19, 20
September	24,27
October	13

KES	
Closed on	Sa-Su
January	1
April	3,6
May	1
June	1
October	20
December	25

KGS	
Closed on	Sa-Su
January	1,7
February	23
March	9
May	1,5
August	31
September	24

KHR	
Closed on	Sa-Su
January	1,7
March	4,9
April	14,15,16
May	1,13,14,15



MAD Closed on Sa-Su January 1 May 1 July 30 August 14,20,21 September 23 October 14,25 November 6,18	KYD Closed on Sa-Su January 1,26 February 18 April 3,6 May 18 June 15 July 6 November 9 December 25,28	MGA Closed on Sa-Su January 1 April 6 May 1,14,25 June 26 October 14 December 11,25	LAK Closed on Sa-Su January 1 March 9 April 16,17 May 1 October 7 December 2,30,31	LBP Closed on Sa January 1,6 February 9 March 25 April 3,6,10,13 May 1,9,25 September 24,25 October 13,23 December 25,31	LKR Closed on Sa-Su January 15 February 4 April 3,13,14 May 1 September 24 November 12 December 25	MWK Closed on Sa-Su January 1,15 March 3 April 3,6 May 1,14 July 6 October 15 December 25,28
MYR Closed on Su January 1,3 February 2,3,19,20 May 1 June 1,6 July 18 August 31 September 16,24 October 13 November 12 December 25	MDL Closed on Sa-Su January 1,7,8 April 13,20 May 1 August 27,31 October 14	MKD Closed on Sa-Su January 1,6,7,19 April 10,13 May 1,25,29 August 3 September 8 October 12,23 December 8	MNT Closed on Su January 1 February 19,20,21 June 1 July 11,13 November 26	MRO Closed on Sa-Su January 1 May 1,25	MVR Closed on Fr January 1,3 February 26 June 18 July 18,19,20,26,27 September 23,24,26 October 13 November 3,11 December 12,24,31	MXN Closed on Sa-Su January 1 February 2 March 16 April 2,3 May 1 September 16 November 2,16 December 25
NZD Closed on Sa-Su January 1,2 February 6 April 3,6 June 1 October 26 December 25,28	MZN Closed on Sa-Su January 1 February 3 April 7 May 1,25 June 22 September 28 December 25	NAD Closed on Sa-Su January 1 April 3,6 May 1,4,14,25 August 26 December 10,25	MOP Closed on Su January 1 February 19,20,21,23 April 3,6 May 1,25 July 1 September 28 October 1,21 November 2 December 8,21,24,25	MUR Closed on Su January 1,2 February 3,17,19 March 12,21 July 18 September 17 November 2,12 December 25	NOK Closed on Sa-Su January 1 April 2,3,6 May 1,14,25 December 24,25	NPR Closed on Sa January 15,30 February 19 March 8 April 14,24 May 1,4,29 September 24,28 December 25,30
PGK Closed on Sa-Su January 1 April 3,6 June 8 July 23 August 26 September 16 December 25	OMR Closed on Fr-Sa July 19,23 September 24 October 13 November 18,19	PEN Closed on Sa-Su January 1 April 2,3 May 1 June 29 July 28,29 October 8 December 8,25	NGN Closed on Sa-Su January 1 April 3,6 May 1,29 September 24,25 October 1 December 25	NIO Closed on Su January 1 April 2,3 May 1 July 20 August 1,10 September 14,15 December 8,25	QAR Closed on Fr-Sa January 1 February 10 March 1 July 19,20 September 24,27 December 17	RON Closed on Sa-Su January 1,2 April 13 May 1 June 1 November 30 December 1,25
RSD Closed on Sa-Su January 1,2,7 February 16,17 April 10,13 May 1 November 11	PHP Closed on Sa-Su January 1 April 2,3,9 May 1 June 12,24 August 21,31 September 24 November 30 December 25	PKR Closed on Fr-Sa January 1 February 5 March 23 June 18 July 1,19 September 24 November 9	PLN Closed on Sa-Su January 1,6 April 6 May 1 June 4 November 11 December 25	PYG Closed on Sa-Su January 1 April 2,3 May 1,14,15 June 12 September 29 December 8,25,31	SEK Closed on Sa-Su January 1,6 April 3,6 May 1,14 June 19 December 24,25,31	SGD Closed on Sa-Su January 1 February 19,20 April 3 May 1 June 1 July 17 September 24 November 10 December 25
SLC Closed on Sa-Su January 1 April 3,6,27 September 24 December 24,25,28	RUB Closed on Sa-Su January 1,2,5,6,7,8,9 February 23 March 9 May 1,4,11 June 12 November 4	RWF Closed on Sa-Su January 1 April 3,7 May 1 July 1 December 25	SAR Closed on Fr July 16,18 September 22,23,24	SCR Closed on Fr January 1 April 4 June 4,18,29 August 15 November 2 December 8	STD Closed on Sa-Su January 1 February 3 May 1 September 30 December 21,25	THB Closed on Sa-Su January 1,2 March 4 April 6,13,14,15 May 1,5 June 1 July 1,30 August 12 October 23 December 7,10,31
TND Closed on Sa-Su January 1,14 March 20 April 9 May 1 July 20 August 13 September 24,25 October 13,15	TOP Closed on Sa-Su January 1 April 3,6 June 8 July 13 August 3 September 14 November 2 December 7,25	TRY Closed on Sa-Su January 1 April 23 May 1,19 July 17 September 24,25 October 28,29	SBD Closed on Sa-Su January 1 April 3,6 May 25 June 12 July 7 December 25,28	SRD Closed on Sa-Su January 1 February 25 March 6 April 3,6 May 1 July 1,17 September 23 November 11,25 December 25	SZL Closed on Su January 1 April 3,6,20,25 May 1,14 July 22 August 31 September 7 December 25,26	TZS Closed on Sa-Su January 1,12 April 3,6,7 May 1 July 7 September 24 October 14 December 9,25
USD Closed on Sa-Su January 1,19 February 16 May 25 September 7 October 12 November 11,26 December 25	UYU Closed on Sa-Su January 1,6 February 16,17 April 2,3 May 1,18 June 19 August 25 October 12 November 2 December 25	VND Closed on Sa-Su January 1 February 18,19,20,23 April 28,30 May 1 September 2	TTD Closed on Sa-Su January 1 February 16,17 March 30 April 3,6 June 4,19 August 31 September 24 November 12 December 25	TWD Closed on Sa-Su January 1 February 18,19,20,23 May 1 September 28	UGX Closed on Sa-Su January 1,26 April 3,6 May 1 June 3,9 September 24 October 9 December 25	XOF Closed on Sa-Su January 1 April 3,6 May 4,25 August 3,4 December 25
XPF Closed on Sa-Su January 1 March 5 April 3,6 May 1,8,14,25 June 29 July 14 September 24 November 11 December 25	ZAR Closed on Sa-Su January 1 April 3,6,27 May 1 June 16 August 10 September 24 December 16,25	ZMW Closed on Su January 1 March 9,12 April 3,4,6 May 1,25 July 6,7 August 3 October 24 December 25	WST Closed on Sa-Su January 1,2 April 3,6 May 11 June 1 August 10 October 12 December 25	XAF Closed on Sa-Su January 1 April 3,6 May 1 December 25	XCD Closed on Sa-Su January 1,2 April 3,6 May 4,25 August 3,4 December 25	XOF Closed on Sa-Su January 1 April 3,6 May 1 December 25



CURRENCY GUIDE





A

Банк КТ



100000



AED – United Arab Emirates Dirham

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in AED toward the UAE

Besides the **standard information**, the **IBAN format** is mandatory.

The **beneficiary's physical full address** is recommended.

Moreover, it is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payments in AED outside the UAE

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD THE UAE)	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD THE UAE)		<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED (PAYMENTS TOWARD THE UAE)		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of the United Arab Emirates: <http://www.centralbank.ae/en/index.php>



ALL – Albanian Lek

Overview

ALL is considered to be restricted, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Albania**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory.

The **full name** (written out in full, without initials, abbreviations or acronyms) and **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL NAME			Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Albania: <http://www.bankofalbania.org/>



AMD – Armenian Dram

Overview

AMD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Armenia**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full name** and **address** (exact branch location) of the beneficiary's bank are mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL NAME & FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			



⊕ Additional information

- Available charge options: OUR/SHA/BEN
- Additional information:
Relevant to funds receipt in Armenia

According to the law on combating money laundering and terrorism financing of Armenia *“Reporting entities should identify their customers and verify their identity, based on reliable documents or other information received from competent sources, when:*

I. Business relationships are being established;

II. Occasional transaction is being carried out, including a domestic or cross-border wire transfer at a value above 400-fold of the minimal salary in drams or in foreign currency, unless stricter provisions are stipulated by other legal acts;

III. Suspicions arise with regard to the veracity or adequacy of previously obtained customer”

- For more information on law on combating money laundering and terrorism financing: https://www.cba.am/Storage/EN/FDK/Regulation_old/law_on_combating_money_laundering_and_terrorism_financing_eng.pdf
- Central bank of Armenia: <https://www.cba.am/en/sitepages/default.aspx>



ANG – Netherlands Antillean Guilder

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Netherlands Antilles: <http://www.centralbank.an/>



AOA – Angolan Kwanza

Overview

AOA is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Angola**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory.

The **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL NAME			Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Angola: <http://www.bna.ao/>



AUD – Australian Dollar

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in AUD toward Australia

Besides the **standard information**, please note that the IBAN format is not in use in Australia. The domestic account number must be no longer than nine digits.

The **BSB code** is mandatory in order to enable the correct routing of the payment in the domestic clearing.

A BSB code (Bank State Branch) identifies an Australian bank. It is a six digit code which identifies the financial institution (first two digits), the state (third digit) and the branch code (last three digits).

Example of BSB code: 032929

In certain cases, the BSB code could be included within the domestic account number. Please ask to your beneficiary to indicate separately the BSB code and the domestic account number.

Payments in AUD outside Australia

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary bank

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
BSB CODE & BIC CODE	MANDATORY (PAYMENTS TOWARD AUSTRALIA)	57A	<CdtrAgt> <FinInstnId> <BIC> XXXXX <ClrSysMmbld> <Mmbld> XXXXXXXXX



Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

+ **Additional information**

- Available charge options: OUR/SHA/BEN
- Australian Payments Clearing Association: <http://apca.com.au>
- Central bank of Australia: <http://www.rba.gov.au>



AWG – Aruban Florin

Overview

AWG is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency: fund transfers in this currency **cannot be sent outside of Aruba**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full name** and **address** (exact branch location) of the beneficiary's bank are mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL NAME & FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Aruba: <http://www.cbaruba.org/cba/home.do>



AZN – Azerbaijani Manat

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Besides the **standard information**, please note that the **IBAN format** is always preferred.

The **full name** (written out in full, without initials, abbreviations or acronyms) and **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

The **beneficiary's tax ID** is required and should be mentioned in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	RECOMMENDED	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL NAME	MANDATORY		Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
BENEFICIARY TAX ID			

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Azerbaijan: <http://en.cbar.az/>





BAM – Bosnia-Herzegovina Convertible Mark

Overview

This currency is considered to be relatively standardised.

Currency Guidelines

Besides the **standard information**, please note that the **IBAN format** is always preferred.

The **full name** (written out in full, without initials, abbreviations or acronyms) and **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	RECOMMENDED	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL NAME	MANDATORY		Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available harge option: OUR/SHA/BEN
- Central bank of Bosnia-Herzegovina: <http://www.cbbh.ba/?lang=en>



BBD – Barbadian Dollar

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Beside the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Payment information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Barbados: <http://www.centralbank.org.bb/>



BDT – Bangladeshi Taka

Overview

The payment processing of this currency is considered to be complex, as the beneficiary might be required to complete local documents to release the funds ("Form C").

Currency Guidelines

Besides the **standard information**, a **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without guiding text (e.g. an invoice number without "invoice") is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Bangladesh: <http://www.bangladesh-bank.org/>



BGN – Bulgarian Lev

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in BGN toward Bulgaria

Besides the **standard information**, the **IBAN format** is mandatory.

For tax payments, it is necessary to add the **BULSTAT and payment type code**. The BULSTAT code is the tax identification number (nine digit code) for Bulgarian legal entities. The payment type code is a six digit code defined by the Ministry of Finance and local regulation.

Example of the BULSTAT and Payment type codes: BULSTAT 175296952 - PAYMENT CODE 110000.

Please note that these payments can require more information. If there are any questions, please contact your Account Manager.

The **reason/purpose of payment** is **mandatory** for any payment in favour of beneficiary holding Bulgarian account.

Payments in BGN outside Bulgaria

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD BULGARIA)	59	<CdtrAcct> <Id> <IBAN> XXXX



Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY (PAYMENTS TOWARD BULGARIA)	70	<RmtInf> <Ustrd>
BULSTAT CODE	MANDATORY (TAX PAYMENTS TOWARD BULGARIA)		
PAYMENT TYPE CODE			

 **Additional information**

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- For more information concerning tax payments and the payment type codes:
National Revenue Agency: <http://portal.nap.bg/en/page?id=1>
- Central bank of Bulgaria: http://www.bnb.bg/?toLang=_EN



BHD – Bahraini Dinar

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory. The **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Please note that this currency **accepts three decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL ADDRESS	RECOMMENDED		<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			

Additional information

- Available charge options: OUR/SHA/BEN
- Central Bank of Bahrain: <http://www.cbb.gov.bh/>



BIF – Burundi Franc

Overview

BIF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Burundi**.

Besides this limitation, this currency is considered to be complex, due to the large amount of information that needs to be provided.

Currency Guidelines

Besides the **standard information**, please note that the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is mandatory as well to provide the **beneficiary's phone number** and the **full address** (exact branch location) of the beneficiary's bank in the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			



Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Burundi: <http://www.brb.bi/>



BMD – Bermudian Dollar

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in BMD toward Bermuda

Besides the **standard information**, please note that the **full name** (written out in full, without initials, abbreviations or acronyms) and the **full address** of the beneficiary are mandatory (P.O. boxes are not accepted).

Payments in BMD outside Bermuda

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY (PAYMENTS TOWARD BERMUDA)	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge option: OUR/SHA/BEN
- Monetary authority of Bermuda: <http://www.bma.bm/SitePages/Home.aspx>



BND – Brunei Dollar

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in BND toward Brunei Standard information

Payments in BND outside Brunei Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge option: OUR/SHA/BEN
- Monetary authority of Brunei: <http://www.ambd.gov.bn/Home.aspx>



BOB – Bolivian Boliviano

Overview

BOB is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Bolivia**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Bolivia: <http://www.bcb.gob.bo/>



BRL – Brazilian Real

Overview

BRL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Brazil**

Besides this limitation, this currency is considered to be complex: In most cases, the final beneficiaries will have to contact their local branch to release the funds, while in some cases, the beneficiaries might be required to sign documents to authorise the release of funds. This emphasises the importance of adding the beneficiary’s phone numbers in the payment instructions.

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory.

The **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Additionally, the **agency code** (seven digit code), the **beneficiary’s tax ID**, CNPJ number (fourteen digits) for legal entities or CPF number (nine digits) for individuals, the **beneficiary’s phone number** and the **full address** (exact branch location) of the beneficiary’s bank are mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL NAME			Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstIAdr> <AdrLine> XXXX



Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
THE AGENCY CODE OF THE BENEFICIARY BANK			
BENEFICIARY TAX ID			
PHONE NUMBER OF THE BENEFICIARY			
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

+ Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Brazil: <http://www.bcb.gov.br/?ENGLISH>



BSD – Bahamian Dollar

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in BSD toward the Bahamas

Besides the **standard information**, the **full name** of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payments in BSD outside the Bahamas

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
FULL NAME OF THE BENEFICIARY BANK	MANDATORY		

Additional information

- Available charge options: OUR/SHA/BEN
- Additional information
Payments greater than 10.000 require a source of funds declaration.
- Central bank of Bahamas: <http://www.centralbankbahamas.com/>



BTN – Bhutanese Ngultrum

Overview

BTN is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Bhutan**.

Besides this limitation, this currency is considered to be complex (complex processing).



Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789



Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>



Additional information

- Available charge option: OUR/SHA/BEN
- Monetary authority of Bhutan: <http://www.rma.org.bt/>



BWP – Botswana Pula

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Botswana: <http://www.bankofbotswana.bw/>



BYR – Belarusian Ruble

Overview

BYR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Belarus**.

Besides this limitation, this currency is considered to be complex: In some cases, the final beneficiaries will have to contact their local branch to release the funds, while in other cases, the beneficiaries might be required to sign documents to authorise the release of funds.

Currency Guidelines

Besides the **standard information**, please note that the domestic account number is thirteen digits length.

The **full name** (written out in full, without initials, abbreviations or acronyms) and the **full address** of the beneficiary are mandatory (P.O. boxes are not accepted).

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Additionally, **beneficiary's tax ID** (UNN, INN or UNP) and the **full name** (exact branch location) of the beneficiary's bank are mandatory and should be added to the remittance information.

The **MFO bank code** (three digits code or nine if code begins with: 153001) of the beneficiary's bank is a unique bank identifier code. This bank code is mandatory and should be added to the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX



Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL NAME OF THE BENEFICIARY BANK			
BENEFICIARY TAX ID			
MFO BANK CODE OF THE BENEFICIARY BANK			

+ Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Belarus: <http://www.nbrb.by/engl/>



BZD – Belize Dollar

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Beside the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Belize: <https://www.centralbank.org.bz/>

C





CAD – Canadian Dollar

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A clear **reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in CAD toward Canada

Besides the **standard information**, please note that the IBAN format is not in use in Canada.

The **beneficiary's physical full address** is recommended.

The **CC code** is mandatory in order to enable correct routing of payments in the domestic clearing. The CC code is a nine digit code which identifies the direct payment routing number (the first four digits) and the branch transit number (the last five digits).

Example of a CC code: 000306962

In certain cases, the CC code could be included within the domestic account number. Please ask to your beneficiary to indicate separately the CC code and the domestic account number.

Payments in CAD outside Canada

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD CANADA)	59	<Ctr> <PstAdr> <AdrLine> XXXX



Information of the beneficiary bank

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
CC CODE & BIC CODE	MANDATORY (PAYMENTS TOWARD CANADA)	57A	<CdtrAgt> <FinInstnId> <BIC> XXXXX <ClrSysMmbld> <Mmbld> XXXXXXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

+ **Additional information**

- Available charge option: OUR/SHA/BEN
- Canadian Payment Association: https://www.cdnpay.ca/imis15/eng/Publications/business_guides/eng/business/payment_guides/stp_guidelines_wire_payments.aspx
More payment information: https://www.cdnpay.ca/imis15/pdf/pdfs_publications/business_guide_lvts_stp.pdf
- Central bank of Canada: <http://www.bankofcanada.ca/>



CDF – Congolese Franc

Overview

CDF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of DR of Congo**.

Besides this limitation, this currency is considered to be complex, due to the large amount of information that needs to be provided.

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

The **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information. Moreover, it is recommended to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		



Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of DR of Congo: <http://www.bcc.cd/>



CHF – Swiss Franc

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A clear **reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in CHF toward Switzerland

Besides the **standard information**, the **IBAN format** is mandatory.

The **beneficiary's full name** (written out in full, without initials, abbreviations or acronyms) is mandatory.

Payments in CHF outside Switzerland

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD SWITZERLAND)	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL NAME			Name <Cdtr> <Nm> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- According to the Commission Services, Titles III and IV of the PSD also apply to payment transactions made in Swiss Francs (CHF) within the EU/EEA countries, covering, amongst others, a transfer made in Swiss Francs between two PSPs both located in one Member State (e.g. France)
- Central bank of Switzerland: <http://www.snb.ch/en/>



CLP – Chilean Peso

Overview

CLP is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Chile**.

Besides this limitation, this currency is considered to be complex, due to the large amount of information that needs to be provided.

Currency Guidelines

Besides the **standard information**, please note that the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Additionally, the **beneficiary's tax ID** (RUT – Registro Unico Tributario), the **beneficiary's account type** (current or saving) and the **beneficiary's phone number** are mandatory and should be mentioned in the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			
BENEFICIARY TAX ID			
BENEFICIARY ACCOUNT TYPE			



 **Additional information**

- Available charge option: OUR/SHA/BEN
- Central bank of Chile: <http://www.bcentral.cl/eng/index.asp>



CNY – Chinese Yuan/Renminbi

Overview

I. Payments toward mainland China (onshore):

- Payments in Chinese Yuan / Renminbi toward mainland China are considered to be regulated and complex.
- Cross-border payments in CNY toward mainland China are authorised only for capital, commercial and similar transactions.
- Cross-border payments in CNY to individuals located in mainland China are not permitted.

Regulations change frequently: please contact your Account Manager for the latest status or any specific request.

II. Payments outside mainland China (offshore):

- Payments in CNY outside mainland China are not subject to rules described above and are considered to be highly standardised.



Currency Guidelines

Payments in CNY toward mainland China

Payments in CNY toward mainland China are processed through the Chinese local clearing, called CNAPS (China National Advanced Payment System), which uses specific codes and information.

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) of the beneficiary is mandatory, to reduce ambiguity linked with homonyms. The **beneficiary's physical full address** is recommended and should be added to the beneficiary's contact information in order to facilitate the correct processing.

A clearing code, the **CNAPS routing code**, is preferred: this code describes the exact branch location of the bank of the beneficiary.

However, if the CNAPS routing code is not available, BNP Paribas can derive this information from the **BIC code** (branch identifier included, if available) of the beneficiary's bank. In this case it is also recommended to add the exact branch location to the remittance information.

Example of the CNAPS routing code of BNP Paribas China Ltd - Shanghai branch: 782290000018

A **CNAPS purpose of payment code** ([see appendix III](#)) is also needed for regulatory reporting to the People's Bank of China. This code is mandatory.

Example of a CNAPS purpose of payment code: /PAYT/02114

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is recommended to provide the **beneficiary's phone number** in the remittance information.

Payments in CNY outside mainland China

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.



Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY (PAYMENTS TOWARD MAINLAND CHINA)	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD MAINLAND CHINA)		<Cdtr> <PstlAdr> <AdrLine> XXXX

Information of the beneficiary bank

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
OPTION 1			
CNAPS CODE & BIC CODE	PREFERRED (PAYMENTS TOWARD MAINLAND CHINA)	57A	<CdtrAgt> <FinInstnId> <BIC> XXXXX <ClrSysMmbld> <Mmbld> XXXXXXXXXX
OPTION 2			
BIC CODE	MANDATORY (IF CNAPS CODE WAS NOT PROVIDED)	57A	<CdtrAgt><FinInstnId><BIC> XXXXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
PURPOSE OF PAYMENT CODE (CNAPS PURPOSE OF PAYMENT CODE)	MANDATORY (PAYMENTS TOWARD MAINLAND CHINA)	70	<RmtInf> <Ustrd>
REASON / PURPOSE OF PAYMENT			
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED (PAYMENTS TOWARD MAINLAND CHINA)		
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK	RECOMMENDED (IF CNAPS ROUTING CODE WAS NOT PROVIDED)		



Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of China: <http://www.pbc.gov.cn/publish/english/963/index.html>



COP – Colombian Peso

Overview

COP is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Colombia**.

Besides this limitation, this currency is considered to be complex: In most cases, the final beneficiaries will have to contact their local branch to release the funds, while in some cases, the beneficiaries might be required to sign documents to authorise the release of funds. This emphasises the importance of adding the beneficiary's phone numbers in the payment instructions.

Currency Guidelines

Besides the **standard information**, please note that the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** and of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Additionally, the **beneficiary's tax ID**, the **beneficiary's phone number** and the **full address** (exact branch location) of the beneficiary's bank are mandatory and should be mentioned in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			
BENEFICIARY TAX ID			
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			



 **Additional information**

- Available charge option: OUR/SHA/BEN
- Central bank of Colombia: <http://www.banrep.gov.co/>



CRC – Costa Rican Colon

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in CRC toward Costa Rica

Besides the **standard information**, please note that the **beneficiary's tax ID** (Cedula Juridica or Cedula Natural) is mandatory.

Payments in CRC outside Costa Rica

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
BENEFICIARY TAX ID	MANDATORY (PAYMENTS TOWARD COSTA RICA)		

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Costa Rica: <http://www.bccr.fi.cr/>



CVE – Cape Verdean Escudo

Overview

CVE is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Cape Verde**.

Besides this limitation, this currency is considered to be complex (complex processing).



Currency Guidelines

Besides the **standard information**, please note that the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789



Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>



Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Cape Verde: <http://www.bcv.cv/vEN/Pages/Homepage.aspx>



CZK – Czech Koruna

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in CZK toward The Czech Republic

Besides the **standard information**, the **IBAN format** is mandatory.

In case structured remittance information is to be passed, please note that this can be either one of the following, or a combination of:

- Variable code (1-10 digits) e.g. /VS/xxxxx
- Constant code (1-4 digits) e.g. /KS/xxxxx
- Specific code (1-10 digits) e.g. /SS/xxxxx

These codes shall be provided by the beneficiary.

Payments in CZK outside the Czech Republic

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD THE CZECH REPUBLIC)	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

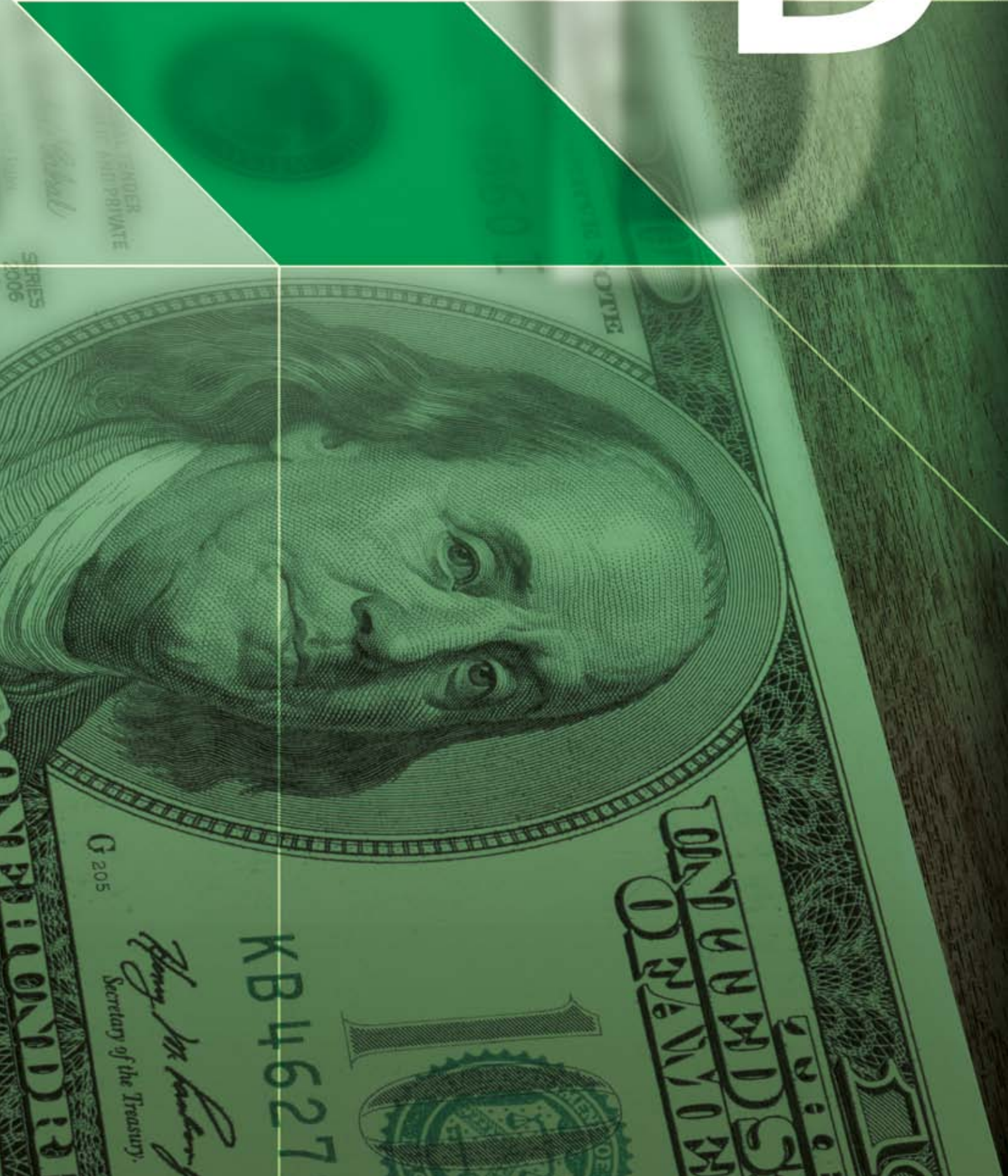
DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>



Additional information

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- Central bank of the Czech Republic: <https://www.cnb.cz/en/index.html>

D



ONE

ISSUED UNDER
THE FEDERAL RESERVE ACT
AND PRIVATE

SERIES
2006

ONE HUNDRED

G 205

Henry M. Paulson
Secretary of the Treasury.

KB 4627

100

ONE HUNDRED
DOLLARS



DJF – Djiboutian Franc

Overview

DJF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Djibouti**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, please note that the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Djibouti: <http://banque-centrale.herokuapp.com/>



DKK – Danish Krone

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in DKK toward Denmark

Besides the **standard information**, the **IBAN format** is mandatory.

Payments in DKK outside Denmark

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD DENMARK)	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- Central bank of Denmark: <http://www.nationalbanken.dk/en/Pages/default.aspx>



DOP – Dominican Peso

Overview

This currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in DOP toward the Dominican Republic

Besides the **standard information**, the **beneficiary's tax ID** (RNC- Registro Nacional de Contribuyentes), the **beneficiary's account type** (current or saving) and the **beneficiary's phone number** are mandatory and should be mentioned in the remittance information.

Payments in DOP outside the Dominican Republic

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY		
PHONE NUMBER OF THE BENEFICIARY	MANDATORY (PAYMENTS TOWARD THE DOMINICAN REP)	70	<RmtInf> <Ustrd>
BENEFICIARY TAX ID			
BENEFICIARY ACCOUNT TYPE			

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of the Dominican Republic: <http://www.bancentral.gov.do:8080/english/index-e.asp>



DZD – Algerian Dinar

Overview

DZD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Algeria**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is recommended to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		

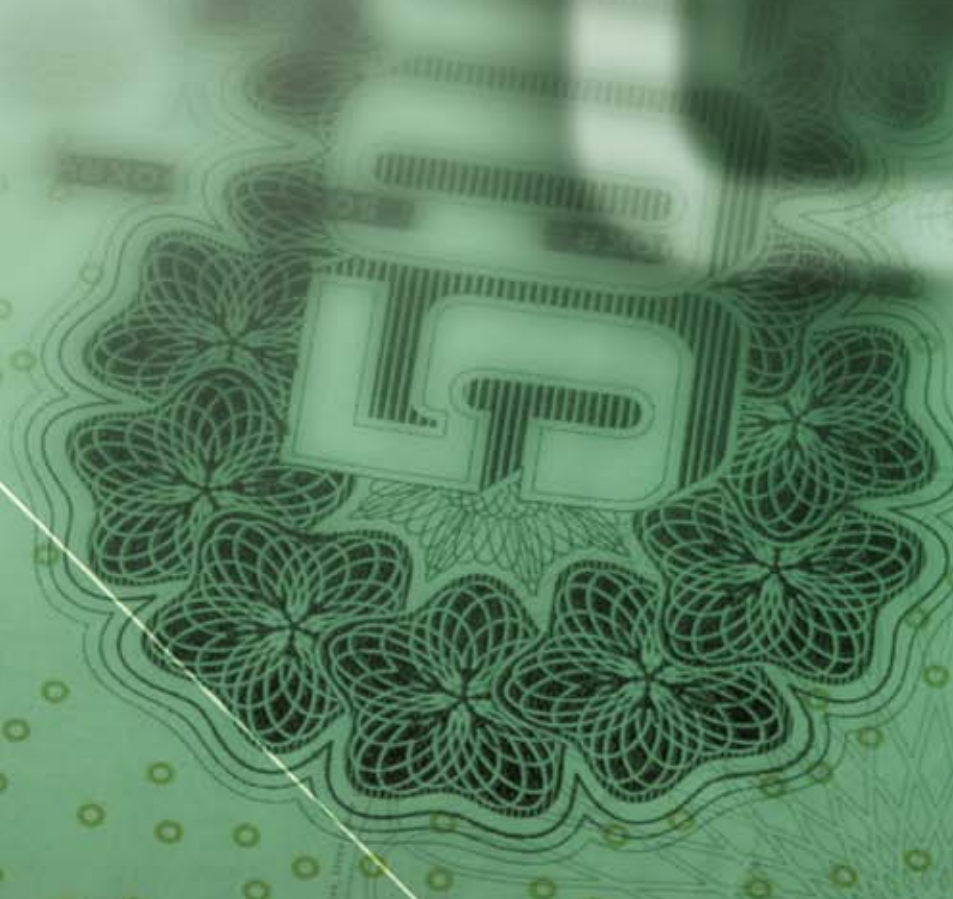
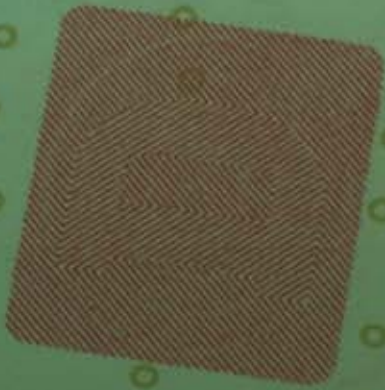
Additional information

- Available charge options: OUR/SHA/BEN
- Additional information:
Please note that the FX activities in Algeria are heavily regulated and tightly controlled by the Algerian central bank.
- Central bank of Algeria: <http://www.bank-of-algeria.dz/html/present.htm>



E

179820K





EGP – Egyptian Pound

Overview

This currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Additionally, any **invoice numbers, dates** and **amounts** should be mentioned in the remittance information. Concerning down payments: **any pro forma invoice numbers, dates** and **percentages** have to be mentioned as well.

Moreover, it is recommended to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			
INVOICE NUMBER, DATE AND AMOUNT AND/OR DOWN PAYMENT REQUIREMENTS	MANDATORY		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Egypt: <http://www.cbe.org.eg/>



ERN – Eritrean Nakfa

Overview

ERN is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Eritrean**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, please note that the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Eritrean: <http://www.boe.gov.er/>



ETB – Ethiopian Birr

Overview

ERN is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Ethiopia**.

Besides this limitation, the payment processing is considered to be relatively standardised.



Currency Guidelines

Besides the **standard information**, please note the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is recommended to provide the **beneficiary's phone number** in the remittance information.



Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	MANDATORY	59	<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		



Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Ethiopia: <http://www.nbe.gov.et/>



EUR – Euro

Overview

Today, all transactions in EUR between 2 countries with EUR as domestic currency must respect the SEPA regulation¹ (Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Portugal, Slovenia, Slovakia, Spain and The Netherlands).

As from November 2016, all transactions in EUR between 2 countries within the SEPA Area ([see appendix VII](#)) must also respect the SEPA regulation.

Payment transactions processed and settled through large-value payment systems, regardless of the amount, remain out of scope of the SEPA regulation.

Currency Guidelines

SEPA payments

For SEPA payments, please consult our dedicated SEPA guides.

High Value payments

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

A **clear reason / purpose of payment** is recommended and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Remittance information and payment purpose

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

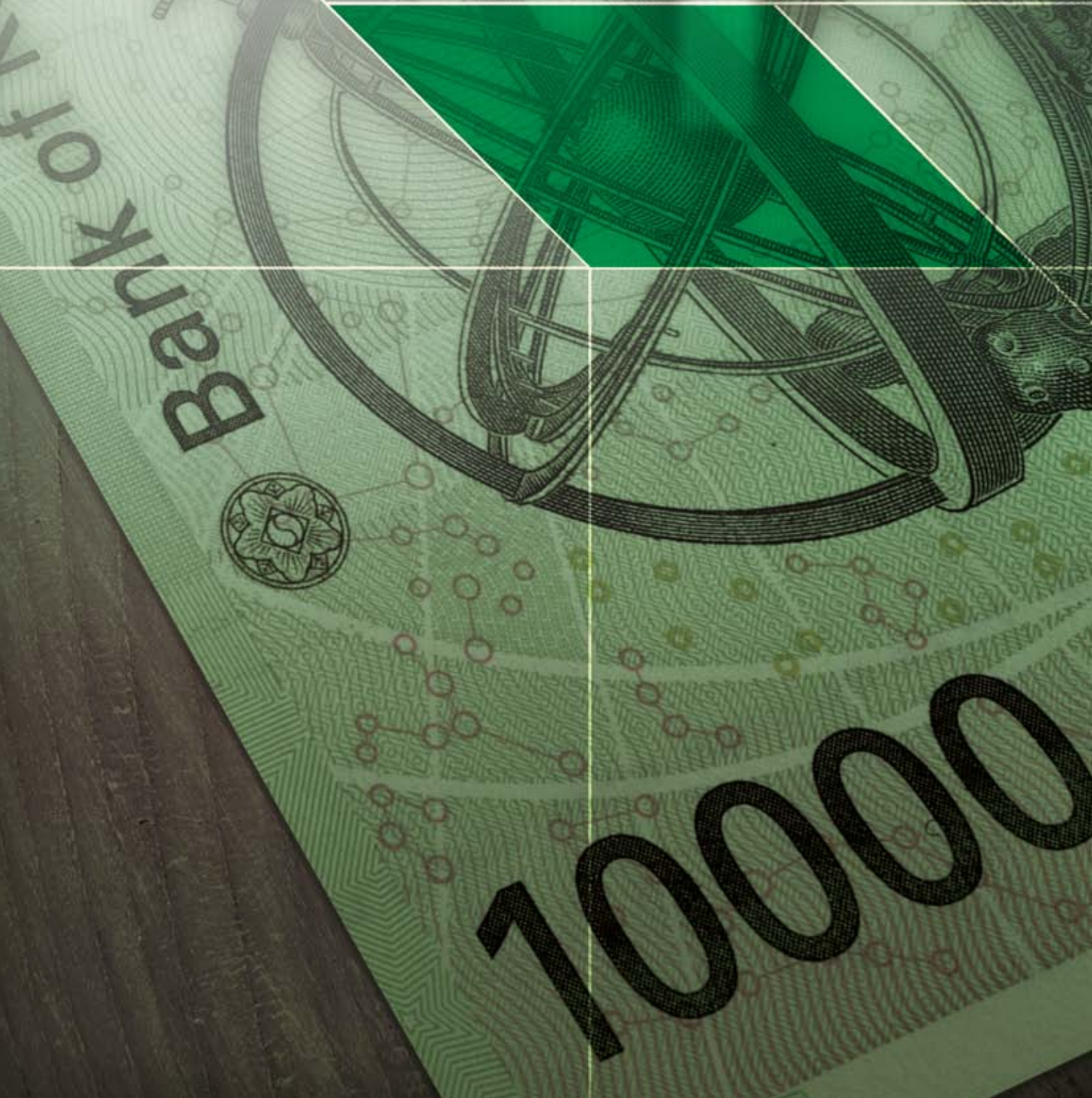
Additional information

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- More information about the Euro zone: http://europa.eu/about-eu/basic-information/money/euro/index_en.html
- European Central Bank: <https://www.ecb.europa.eu/home/html/index.en.html>

1. Regulation (EU) No 260/2012



F





FJD – Fijian Dollar

Overview

The payment processing of this currency is considered to be relatively standardised.



Currency Guidelines

Beside the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789



Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>



Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Fiji: <http://www.rbf.gov.fj/>

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FEDERAL RESERVE NOTE

LEGAL TENDER
IN ALL PRIVATE

SERIES
2006

ONE HUNDRED
DOLLARS

100

KB 4627

G 205

Henry M. Paulson
Secretary of the Treasury.

ONE HUNDRED



GBP – British Pound Sterling

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in GBP toward the UK

Besides the **standard information**, please note that the **IBAN format** is preferred. In case a domestic account number is provided, then the sort code is mandatory.

The sort code is a six digit code which allows for the identification of a financial institution. This information should be requested from the beneficiary.

Example of a sort code: 209448

Payments in GBP outside the UK

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	PREFERRED (PAYMENTS TOWARD THE UK)	59	<CdtrAcct> <Id> <IBAN> XXXX

Information of the beneficiary bank

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
SORT CODE & BIC CODE	MANDATORY (IF DOMESTIC ACCOUNT NUMBER PROVIDED AND PAYMENT TOWARDS THE UK)	57A	<CdtrAgt> <FinInstnId> <BIC> XXXXX <ClrSysMmbld> <Mmbld> XXXXXXXXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>



Additional information

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- Central bank of the United Kingdom: <http://www.bankofengland.co.uk>



GEL – Georgian Lari

Overview

GEL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Georgia**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory.

The **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL NAME			Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Georgia: <https://www.nbg.gov.ge/index.php?m=2&lng=eng>



GHS – Ghanaian Cedi

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is recommended to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Ghana: <http://www.bog.gov.gh/>



GMD – Gambian Dalasi

Overview

GMD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Gambia**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, please note that the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Gambia: <http://www.cbg.gm/>



GNF – Guinean Franc

Overview

GNF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Guinea**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, please note that the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Guinea: <http://www.bcr-guinee.org/>



GTQ – Guatemalan Quetzal

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Beside the standard information, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Guatemala: <http://www.banguat.gob.gt/default.asp?lang=2>



GYD – Guyanese Dollar

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Beside the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Guyana: <http://www.bankofguyana.org.gy/bog/>



HH





HKD – Hong Kong Dollar

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in HKD toward Hong Kong Standard information

Payments in HKD outside Hong Kong Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Monetary authority of Hong Kong: <http://www.hkma.gov.hk/eng/index.shtml>



HNL – Honduran Lempira

Overview

HNL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Honduras**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, please note that the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Additionally, the **beneficiary's account type** (current or saving) is required and should be added to the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
BENEFICIARY ACCOUNT TYPE			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Honduras: <http://www.bch.hn/eng/>



HRK – Croatian Kuna

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in HKR toward Croatia

Besides the **standard information**, the **IBAN format** is mandatory.

Payments in HKR outside Croatia

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD CROATIA)	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- Central bank of Croatia: <http://www.hnb.hr/eindex.htm>



HTG – Haitian Gourde

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Besides the **standard information**, please note that the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Haiti: <http://www.brh.net/>



HUF – Hungarian Forint

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Please note that this currency **does not have any decimal places**.

Payments in HUF toward Hungary

Besides the **standard information**, the **IBAN format** is mandatory.

Payments in HUF outside Hungary

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD HUNGARY)	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

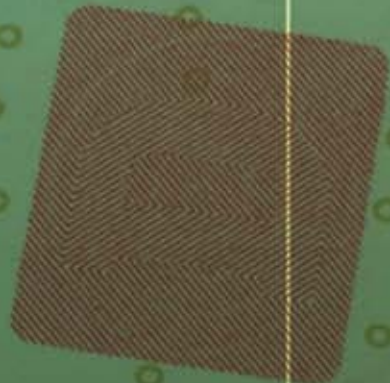
DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- Central bank of Hungary: <http://english.mnb.hu/>



179820K





IDR – Indonesian Rupiah

Overview

IDR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Indonesia**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Please note that a **purpose of payment code** (see [appendix IV](#)) is required when payments are above IDR 100 million and one party involved in the transaction is a non-resident.

Moreover, it is recommended to provide the **beneficiary's phone number** in the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PURPOSE OF PAYMENT CODE	MANDATORY (FOR PAYMENTS ABOVE IDR 100 M AND ONE PARTY INVOLVED IN THE TRANSACTION IS A NON-RESIDENT)		
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Indonesia: <http://www.bi.go.id/en/Default.aspx>



ILS – Israeli Shekel

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in ILS toward Israel

Besides the **standard information**, the **IBAN format** is mandatory. The **beneficiary's physical full address** is recommended.

Moreover, it is recommended to provide the **beneficiary's phone number** in the remittance information.

Payments in ILS outside Israel

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD ISRAEL)	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD ISRAEL)	59	<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED (PAYMENTS TOWARD ISRAEL)		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Israel: <http://www.boi.org.il/en/Pages/Default.aspx>



INR – Indian Rupee

Overview

This currency is considered to be restricted, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of India**.

Besides this limitation, this currency is considered to be complex (complex processing).

Currency Guidelines

Besides the **standard information**, a dedicated country routing code (the **IFSC Code**) – is **preferred** in order to ensure the correct processing of the payment through the local clearing.

The **IFSC code** (Indian Financial System Code) is an alpha-numeric code (eleven digit code) that uniquely identifies a bank-branch participating in the NEFT system (National electronic funds transfer system). The IFSC is used to identify the originating / destination banks / branches and also to route the messages appropriately to the concerned banks / branches in India.

Example of a IFSC code: APMC0000902

However, if the **IFSC Code** was not provided, the **BIC code** (branch identifier included, if provided) of the beneficiary's bank is mandatory. In this case it is also recommended to add the exact branch location to the remittance information.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Additionally, it is recommended to add the **purpose of payment code** ([see appendix I](#)).

Example of a purpose payment code: P1302

Payment formatting

Information of the beneficiary bank

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
OPTION 1			
IFSC CODE & BIC CODE	PREFERRED	57A	<CdtrAgt> <FinInstnId> <BIC> XXXXX <ClrSysMmbld> <Mmbld> XXXXXXXXX
OPTION 2			
BIC CODE	MANDATORY (IF THE IFSC CODE WAS NOT PROVIDED)	57A	<CdtrAgt><FinInstnId><BIC> XXXXXX



Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PURPOSE OF PAYMENT CODE	RECOMMENDED		
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK	RECOMMENDED (IF IFSC CODE WAS NOT PROVIDED)		

+ Additional information

- Available charge options: OUR/SHA/BEN
- List of purpose of payment code: <http://www.rbi.org.in/scripts/PublicationReportDetails.aspx?ID=292>
- List of IFSC code: http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?Id=2009
- For more information about the NEFT System and IFSC code: <http://www.rbi.org.in/scripts/FAQView.aspx?Id=60>
- Central Bank of India: <http://www.rbi.org.in/Scripts/AboutusDisplay.aspx>



ISK – Icelandic Krona

Overview

ISK is subject to many restrictions. We recommend to send EUR instead if possible.

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD ICELAND)	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- Additional information:

According to the central bank:

Foreign exchange transactions: "Foreign exchange transactions taking place between residents and non-residents and involving the domestic currency are prohibited. Residents are permitted to purchase foreign currency from a financial institution in Iceland when payment is made with another foreign currency".

Foreign Exchange transactions for the purchase of goods and services: "Cross-border movement of foreign currency is authorised if the transfer is made as payment for the purchase of goods and services. For example, it is permissible to conduct foreign exchange transactions for the importation of goods and services and for the purposes of trading in goods and services during travel abroad. Foreign exchange



transactions carried out on the basis of this authorisation must be based on specific trades in goods and services that can be verified through, for instance, the presentation of an issued invoice, confirmed order, or contract, or by other verifiable means. Financial institutions must require that counterparties to foreign exchange transactions submit the aforementioned documents, and they may request an opinion from the Central Bank if they are in doubt about whether the documents submitted are satisfactory. It is not permissible, however, to conduct foreign exchange transactions for trade in goods and services between two residents if domestic currency is a part of the transaction. For example, it is prohibited to purchase foreign currency from a financial institution in Iceland in order to pay for goods or services purchased in Iceland, even though the invoice is issued in foreign currency”.

Please find the list of other information concerning foreign exchange issues here:

<http://www.cb.is/the-bank/foreign-exchange/questions-and-answers/>

- Central bank of Iceland: <http://www.cb.is/>



J

СТО Анапара
sto dinars



Đuro Krstić
Губернер - GUBERNER

година 2003

БЕОГРАД - BEOGRAD

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... одна банка Српске државе и окупацијске објектима на издавање новца.



JMD – Jamaican Dollar

Overview

Fund transfers in this currency **cannot be sent outside of Jamaica**.

Besides this limitation, this currency is considered to be complex (complex processing).

Currency Guidelines

Besides the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Additionally, the **beneficiary's account type** is mandatory and should be added to the remittance information as follows: TYPE SA (savings) or TYPE CA (checking account).

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
BENEFICIARY ACCOUNT TYPE	MANDATORY		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Jamaica: <http://www.boj.org.jm/>



JOD – Jordanian Dinar

Overview

The payment processing of this currency is considered to be relatively standardised. However, the beneficiaries might be contacted by the beneficiary/correspondent bank to release the funds.

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

A **purpose of payment code** ([see appendix VIII](#)) is mandatory and has to be added to the reason of payment.

Please note that this currency **accepts three decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PURPOSE OF PAYMENT CODE	MANDATORY		

Additional information

- Available charge options: OUR/SHA/BEN
- For payments exceeding JOD 10 000, the beneficiaries must provide additional and valid information related to the source of funds/payment (e.g. invoices, copy of contracts, etc.).
- Please note that **the purpose of payment code** is mandatory and required by the central bank for **all payments toward Jordan** (regardless the currency).
- Central bank of Jordan: <http://www.cbj.gov.jo/>



JPY – Japanese Yen

Overview

The payment processing of this currency is considered to be highly standardised, even though AML controls in Japan are very strict and might delay final credit to the beneficiary.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Please note that this currency **does not have any decimal places**.

Payments in JPY toward Japan

Besides the **standard information**, please note that domestic account number is seven digits in Japan.

Payments in JPY outside Japan

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- The commission schedule in Japan may be higher than other countries as it is market practice to be charged on percentage based fee, the so-called “lifting charge”, for remittances where no FX transaction is involved.
- Additional information:
Relevant for funds receipt in Japan
Please note that, according to the Bankers Association: “The Japanese government has required Japanese financial institutions, etc. to identify and verify customers under the Act on prevention of transfer of criminal proceeds and the foreign exchange and foreign trade act, as part of countermeasures against money laundering activities and the financing of terrorism. Under these circumstances, banks will identify and verify customers when they open a new account and/or perform large cash transactions, domestic cash transfers of more than 100,000 yen and overseas remittances, etc. Banks are also required to report transactions that are suspected of being related to criminal proceeds by the Act”.



For more information please go to the website: Japanese Bankers Association:

https://www.zenginkyo.or.jp/en/banks/banking_regulation/

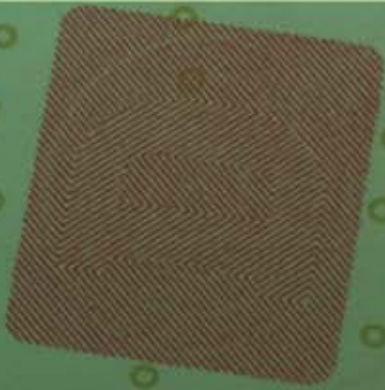
- Japanese Bankers Association: https://www.zenginkyo.or.jp/en/banks/banking_regulation/
- Central bank of Japan: <http://www.boj.or.jp>



K

ESK

179820K





KES – Kenyan Shilling

Overview

The payment processing of this currency is considered to be relatively standardised.



Currency Guidelines

Besides the standard information, the **beneficiary's physical full address** and is recommended.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is recommended to provide the **beneficiary's phone number** in the remittance information.



Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			



Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Kenya: <https://www.centralbank.go.ke/>



KGS – Kyrgyzstani Som

Overview

KGS is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Kyrgyzstan**.

Besides this limitation, this currency is considered to be complex: In some cases, the final beneficiaries will have to contact their local branch to release the funds, while in some cases, the beneficiaries might be required to sign documents to authorise the release of funds. This emphasises the importance of adding the beneficiary's phone numbers in the payment instructions.

Currency Guidelines

Besides the **standard information**, please note that the domestic account number format is a sixteen digit account number.

The **beneficiary's physical full address** is mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **beneficiary's phone number**, the **full name** and **address** (exact branch location) of the beneficiary's bank are mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
DOMESTIC ACCOUNT NUMBER	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			
FULL NAME AND FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			



+ **Additional information**

- Available charge options: OUR/SHA/BEN
- Central bank of Kyrgyzstan: <http://www.nbkr.kg/index.jsp?lang=ENG>



KHR – Cambodian Riel

Overview

KHR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Cambodia**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Cambodia: <http://www.nbc.org.kh/english/>



KMF – Comorian Franc

Overview

KMF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of the Comoros**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of the Comoros: <http://www.banque-comores.km/>



KRW – South Korean Won

Overview

KRW is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of South Korea**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing). In some cases, the final beneficiaries will have to contact their local branch to release the funds, while in some cases, the beneficiaries might be required to sign documents to authorise the release of funds. This emphasises the importance of adding the beneficiary's phone numbers in the payment instructions.

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is mandatory as well to provide the **beneficiary's phone number** in the remittance information.

The **full name** and **address** (exact branch location) of the beneficiary's bank are mandatory and should be added to the remittance information as well.

For transfer amounts greater than USD 1.000 equivalent, the beneficiary's **tax ID/ ID number** is needed by the South Korean FX regulations. This information is mandatory and should be added to the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX



Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			
BENEFICIARY TAX ID/ID NUMBER	MANDATORY (FOR PAYMENTS GREATER THAN USD 1.000 EQUIVALENT)		
FULL NAME AND FULL ADDRESS (EXACTBRANCH LOCATION) OF THE BENEFICIARY BANK	MANDATORY		

⊕ Additional information

- Available charge options: OUR/SHA/BEN
- The **beneficiary**, the **beneficiary's address** and **bank** must be in South Korea. The beneficiary's account has to be KRW denominated and must be opened in South Korea.
- Central bank of South Korea: <http://eng.bok.or.kr/eng/engMain.action>



KWD – Kuwaiti Dinar

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Please note that this currency **accepts three decimal places**.

Payments in KWD toward Kuwait

Besides the **standard information**, the **IBAN format** is mandatory.

The **beneficiary's physical full address** is recommended.

Moreover, it is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payments in KWD outside Kuwait

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD KUWAIT)	59	<CdtrAcct> <Id> <IBAN> XXX
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD KUWAIT)		<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED (PAYMENTS TOWARD KUWAIT)		

Additional information

- Available charge options: OUR/SHA/BEN
- Central Bank of Kuwait: <http://new.cbk.gov.kw/en/>



KYD – Cayman Islands Dollar

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in KYD toward the Cayman Islands Standard information

Payments in KYD outside the Cayman Islands Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Monetary authority of Cayman Islands: <http://www.cimoney.com.ky/>



KZT – Kazakhstani Tenge

Overview

The payment processing of this currency is considered to be complex, due to the amount of information that needs to be provided and due to the fact that the beneficiary's bank might need to contact the client to release the funds.

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Additionally, a **purpose of payment code** (seven digit code) which describes the nature of the payment defined by the National Bank of Kazakhstan is mandatory.

The **beneficiary's tax ID** is mandatory, this tax ID can be either the **BIN code** (business identification number - twelve digit code) or the **INN Code** (individual identification number for the individual).

The **BIK code** (bank identifier sort code) of the beneficiary's bank is mandatory and should be added to the remittance information.

It is recommended to provide the **beneficiary's phone number** in the remittance information as well.

In case tax payments, it is necessary to add the **BCC code**, the budget classification code. Please note that these payments can require more information. If there are any questions, please contact your Account Manager.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstIAdr><AdrLine> XXX



Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PURPOSE OF PAYMENT CODE			
BIN/ INN CODE			
BIK CODE OF THE BENEFICIARY BANK			
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		
BCC CODE	MANDATORY (IN CASE TAX PAYMENTS)		

⊕ Additional information

- Available charge options: OUR/SHA/BEN
- Additional information:
According to the Central bank's **Article 19: "The Obligation to Submit Information and Documents"**
 1. *Residents, and non-residents performing activities in the Republic of Kazakhstan, shall be required to submit reports, information, and documents on their currency operations to the currency regulation and control authorities and to currency control agents in fulfilment of requirements established by this Law.*
 2. *Residents and non-residents shall be required, when so requested by authorised banks, to state the purpose of payments and transfers of money in currency operations carried out through them, and to submit documents supporting the stated purposes of money transfers and payments in fulfilment of requirements established by this Law."*
- Public services and information online: <http://egov.kz/wps/portal/index>
- For the BCC codes, please find the list here: http://egov.kz/wps/portal/Content?contentPath=/egovcontent/bus_tax_finance&lang=en
- Central Bank of Kazakhstan: <http://www.nationalbank.kz>

ل





LAK – Lao Kip

Overview

LAK is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Lao People's Democratic Republic**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Lao People's Democratic Republic: <http://www.boL.gov.la/english/index1.php>



LBP – Lebanese Pound

Overview

The payment processing of this currency is considered to be relatively standardised. However, the beneficiaries might be contacted by the beneficiary/correspondent bank to release the funds.

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Please note that this currency has to include **two decimal places of zero value** (e.g. LBP 123.00)

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR
BEN can only be used for payments greater than LBP 15 000
- Central bank of Lebanon: <http://www.bdl.gov.lb/>



LKR – Sri Lankan Rupee

Overview

The payment processing of this currency is considered to be relatively standardised.



Currency Guidelines

Besides the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

The **bank code** of the beneficiary's bank is mandatory and should be added to the remittance information, this code is used to route payments in Sri Lanka, it is a seven digits code where the four first digits designates the bank code and the three last digits designates the branch code.



Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
BANK CODE OF THE BENEFICIARY BANK	MANDATORY		



Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Sri Lanka: <http://www.cbsl.gov.lk/>



LSL – Lesotho Loti

Overview

LSL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Lesotho**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Lesotho: <http://www.centralbank.org.ls/home/default.php>



MM



Bank of Japan

10000



MAD – Moroccan Dirham

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in MAD toward Morocco

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

It is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payments in MAD outside Morocco

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD MOROCCO)	59	<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED (PAYMENTS TOWARD MOROCCO)		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Morocco: <http://www.bkam.ma/>



MDL – Moldovan Leu

Overview

MDL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Moldova**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Moldova: <http://www.bnm.org/en/home>



MGA – Malagasy Ariary

Overview

MGA is considered to be a complex restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Madagascar**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Madagascar: <http://www.banque-centrale.mg/index.php?id>



MKD – Macedonian Denar

Overview

MKD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Macedonia**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, please note that the **IBAN format** is always preferred.

The **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	RECOMMENDED	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL NAME	MANDATORY		Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			



 **Additional information**

- Available charge options: OUR/SHA/BEN
- Central bank of Macedonia: <http://www.nbrm.mk/default-en.asp>



MNT – Mongolian Tugrik

Overview

MNT is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Mongolia**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Mongolia: <http://www.mongolbank.mn/eng/>



MOP – Macanese Pataca

Overview

This currency is considered to be complex (multiple information to be provided and complex processing).



Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, it is recommended as well to provide the **beneficiary's phone number** in the remittance information.



Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			



Additional information

- Available charge options: OUR/SHA/BEN
- Monetary authority of Macao: <http://www.amcm.gov.mo/eIndex.htm>



MRO – Mauritanian Ouguiya

Overview

MRO is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Mauritania**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory.

The **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL NAME			Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			



+ **Additional information**

- Available charge options: OUR/SHA/BEN
- Central bank of Mauritania: <http://www.bcm.mr/Pages/accueil.aspx>



MUR – Mauritian Rupee

Overview

The payments processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in MUR toward Mauritius

Besides the **standard information**, the **IBAN format** is mandatory.

The **beneficiary's physical full address** is recommended.

Moreover, it is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payments in MUR outside Mauritius

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD MAURITIUS)	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD MAURITIUS)		<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED (PAYMENTS TOWARD MAURITIUS)		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Mauritius: <https://www.bom.mu/>



MVR – Maldivian Rufiyaa

Overview

MVR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Maldives**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Monetary authority of Maldives: <http://www.mma.gov.mv/>



MWK – Malawian Kwacha

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in MWK toward Malawi Standard information

Payments in MWK outside Malawi Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Malawi: <https://www.rbm.mw/>



MXN – Mexican Peso

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in MXN toward Mexico

Besides the **standard information**, please note that the domestic account number format is the **CLABE format** (Clave bancaria estandarizada).

The CLABE is a unique number assigned to a bank account, this code is made up of a series of eighteen numbers, where the first three digits identify the bank code, the next three digits the branch code, followed by the eleven digits of the account number and the last digit is a digit obtained by applying an algorithm that verifies whether data contained in the CLABE is correct.

Payments in MXN outside Mexico

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
CLABE (MEXICAN STANDARD ACCOUNT STRUCTURE)	MANDATORY (PAYMENTS TOWARD MEXICO)	59	<CdtrAcct> <Id> <Othr> <Id> XXXXXXXXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Mexico: <http://www.banxico.org.mx/>



MYR – Malaysian Ringgit

Overview

MYR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Malaysia**.

This currency is considered to be complex, it is possible that documentation is requested from the originator of the transaction (e.g. an underlying invoice).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Malaysia: <http://www.bnm.gov.my/>



MZN – Mozambican Metical

Overview

This currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, even though the **IBAN format** is always preferred, please note that the domestic account number format (**NIB** -Número de Identificação Bancário – twenty-one digits) can be used.

The **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

It is recommended to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	RECOMMENDED	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL NAME	MANDATORY		Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		



 **Additional information**

- Available charge options: OUR/SHA/BEN
- Central bank of Mozambique: http://www.bancomoc.mz/Default_en.aspx



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СТО динара
СТО динара



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ГУВЕРНЕР - GOVERNER

година **2003** godina

БЕОГРАД - БЕОГРАД

Београд - Београд, јуна 2003.
Једна банка Србије изумна и отпунјај обј
вљанују и зрак сетава на издавање рфбор
Српског националног новца, јуна 1884. године.

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NAD – Namibian Dollar

Overview

NAD is considered to be a tertiary currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Namibia**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

It is recommended to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		



 **Additional information**

- Available charge options: OUR/SHA/BEN
- Central bank of Namibia: <https://www.bon.com.na/>



NGN – Nigerian Naira

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Besides the **standard information**, please note that the domestic account number is the **NUBAN format** (Nigerian Uniform Bank Account number – ten digits) and it is mandatory.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
DOMESTIC ACCOUNT NUMBER (NUBAN FORMAT)	MANDATORY	59	<CdtrAcct> <Id> <Othr> <Id> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Nigeria: <http://www.cenbank.org/>



NIO – Nicaraguan Cordoba

Overview

NIO is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Nicaragua**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL LEGAL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Nicaragua: <http://www.bcn.gob.ni/>



NOK – Norwegian Krone

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment is recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in NOK toward Norway

Besides the **standard information**, the **IBAN format** is mandatory.

Payments in NOK outside Norway

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD NORWAY)	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- Central bank of Norway: <http://www.norges-bank.no/en/>



NPR – Nepalese Rupee

Overview

NPR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Nepal**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Payments to Nepalese nationals can be done only in NPR.
- Central bank of Nepal: <http://www.nrb.org.np/>



NZD – New Zealand Dollar

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in NZD toward New Zealand

Beside the **standard information**, please note that the IBAN format is not in use in New Zealand.

The **BSB code** is mandatory in order to enable the correct routing of the payment in the domestic clearing.

A BSB code (Bank State Branch) allows to identify a bank. It is a six digits code which identify the financial institution (two first digits), the State (third digit) and the branch code (last three digits).

Example of BSB code: 123113

In certain cases, the BSB code could be included within the domestic account number. Please ask to your beneficiary to indicate separately the BSB code and the domestic account number.

Payments in NZD outside New Zealand

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary bank

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
BSB CODE & BIC CODE	MANDATORY (PAYMENTS TOWARD NEW ZEALAND)	57A	<CdtrAgt> <FinInstnId> <BIC> XXXXX <ClrSysMmbld> <Mmbld> XXXXXXXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>



Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of New Zealand: <http://www.rbnz.govt.nz/>



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FEDERAL RESERVE NOTE

FOR THE FEDERAL RESERVE SYSTEM
SERIES 2006

SERIES 2006

ONE HUNDRED DOLLARS

KB 4627

Henry M. Paulson
Secretary of the Treasury

G 205



OMR – Omani Rial

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Please note that this currency **accepts three decimal places**.

Payments in OMR toward Oman

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

It is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payments in OMR outside Oman

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD OMAN)	59	<Cdt><PstAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED (PAYMENTS TOWARD OMAN)	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Oman: <http://www.cbo-oman.org/>

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PEN – Peruvian Sol

Overview

PEN is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Peru**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Additionally, the **beneficiary's tax ID** is mandatory and can be either:

- The domestic tax ID (RUC for legal entity / DNI for Peruvian individual)
- The tax ID of the country where the beneficiary is registered as tax payer

It is recommended to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
BENEFICIARY TAX ID	MANDATORY		
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Peru: <http://www.bcrp.gob.pe/home.html>



PGK – Papua New Guinea Kina

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in PGK toward Papua New Guinea Standard information

Payments in PGK outside Papua New Guinea Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON/PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Papua New Guinea: <http://www.bankpng.gov.pg/>



PHP – Philippine Peso

Overview

PHP is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Philippines**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

It is recommended to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			

Additional information

- Available charge options: OUR/SHA/BEN
- Central Bank of Philippines: <http://www.bsp.gov.ph/>



PKR – Pakistani Rupee

Overview

The payment processing of this currency is considered to be complex, due to the large amount of information that needs to be provided in the payment instructions.

Besides the inherent complexity of payment formatting, the beneficiaries might be contacted by the beneficiary/correspondent bank and requested to complete a document (e.g. Form R) to release the funds.

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory.

The **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full name** and **address** (exact branch location) of the beneficiary's bank are mandatory and to be provided in the remittance information.

It is recommended to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL ADDRESS	RECOMMENDED	59	<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED		
FULL NAME AND FULL ADDRESS (EXACT BRANCK LOCATION) OF THE BENEFICIARY BANK	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		



Additional information

- Available charge options: OUR/SHA/BEN
- Please note that the beneficiary needs to complete an Inward remittance form indicating the purpose of remittance. This form can be found on the State Bank of Pakistan (central bank of Pakistan) website. For this reason, the beneficiary's number phone is important.
- Additional documentation may be required in order to comply with the country's exchange control.
- Central bank of Pakistan: <http://www.sbp.org.pk/>



PLN – Polish Zloty

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in PLN toward Poland

Besides the **standard information**, the **IBAN format** is mandatory.

Payments in PLN outside Poland

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD POLAND)	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- Central bank of Poland: <http://www.nbp.pl/homen.aspx?f=/srodeken.htm>



PYG – Paraguayan Guarani

Overview

PYG is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Paraguay**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing). The beneficiaries might be contacted by the beneficiary/correspondent bank to release the funds.

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			



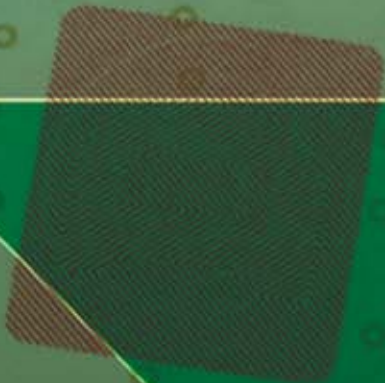
Additional information

- Available charge options: OUR/SHA/BEN
- Please note that beneficiary's account must be PYG denominated. The beneficiary may be contacted for proper identification.
- Central bank of Paraguay: <https://www.bcp.gov.py/>



Q

179820K





QAR – Qatari Riyal

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in QAR toward Qatar

Besides the **standard information**, the **IBAN format** is mandatory.

The **beneficiary's physical full address** is recommended.

It is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payments in QAR outside Qatar

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD QATAR)	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD QATAR)		<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED (PAYMENTS TOWARD QATAR)		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Qatar: <http://www.qcb.gov.qa>

R

СТО Аннапа
sto dinars



Ова банка Српње рјучма и омињај обј
вљавају и знак сетава на нџабавате рџбор
српског нампноа нога, љра 1884. родне.
Београд - Штотлоп, љра 2003.

БЕОГРАД - БЕОГРАД
ТОАНА 2003 годна
ЛВБНЕР - ГУВЕРНЕР
Дукрај Мвотпу

A 1216345

100



RON – Romanian Leu

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in RON toward Romania

Besides the **standard information**, the **IBAN format** is mandatory.

In case of tax payments, additional information is needed, as the **beneficiary's fiscal code**. Please note that these payments can require more information. If there are any questions, please contact your Account Manager.

Payments in RON outside Romania

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD ROMANIA)	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
BENEFICIARY FISCAL CODE	MANDATORY (IN CASE TAX PAYMENTS)		

Additional information

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- Central bank of Romania: <http://www.bnro.ro/National-Bank-of-Romania-1144.aspx>



RSD – Serbian Dinar

Overview

RSD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Serbia**.

Besides these restrictions, RSD payment processing is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Additionally, a **purpose of payment code** is required by the local authorities. Available on request, please contact your Account Manager.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PURPOSE OF PAYMENT CODE	MANDATORY		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Serbia: <http://www.nbs.rs/internet/english/>



RUB – Russian Ruble

Overview

The payment processing of this currency is considered to be complex, mainly due to the various elements of information that need to be added.

Currency Guidelines

Russian authorities use a dedicated five digit **purpose of payment code** to describe the reason of payment. This code is known as a **VO code** ([see appendix II](#)), it is mandatory and has to be added to the reason of payment.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example of a “VO Code” and “reason of payment”: **VO20100**
RENT MID-AUGUST / MID-SEPTEMBER 2014

Moreover, it is strongly recommended to indicate the **amount of VAT** if any, or add the mention “**without VAT**” into the remittance information.

Payments in RUB toward Russia

1. Information of **ordering party**:

The **full name** (written out in full, without abbreviations or acronyms) and **full address** are mandatory; while the **tax ID** is recommended (if the ordering party doesn't have a tax ID, it is mandatory to specify “No tax ID”).

2. Information of the **beneficiary**:

The **domestic account number** (twenty-digit account number), **full name** (written out in full, without abbreviations or acronyms), **full address** and **tax ID** (INN or KIO) of the beneficiary are mandatory. The Russian Tax ID is the INN code (a unique taxpayer code). If the beneficiary is a Russian resident or non-resident who pays taxes in Russia, then they have an INN code; otherwise they have a **KIO code** (tax ID for foreign legal entities in Russia which do not pay taxes in this country but hold account with Russian banks). The tax ID can be:

INN + 12 digits for an individual paying taxes in Russia

INN + 10 digits for a legal entity paying taxes in Russia

KIO + 5 digits for foreign entities not paying taxes in Russia

INN 0 (in case beneficiary doesn't have tax ID or to specify “No tax ID”).

Example of INN code: INN123456789012

In the case of tax payments, the **KPP code** (nine digit code) must be added beside to the INN or KIO code. The KPP describes a tax payment reason.

Example of INN code & KPP code: INN123456789012 , KPP 123456789

Please note that a KPP code is always needed for tax payments but these payments can require more information. If there are any questions, please contact your Account Manager.

3. Information of the **beneficiary bank**:

The **BIK code** (Russian bank identifier sort code - nine digits code) and the **beneficiary bank's correspondent account number with the Central bank of Russia** (twenty digits) are mandatory and should be added to the remittance information.



Example of BIK Code (the first nine digits) and the beneficiary bank’s correspondent account number with the Central Bank of Russia (the last twenty digits after the BIK code):

044525716.30101810100000000716

Payments in RUB outside Russia

1. Information of the **ordering party**:

The **full name** (written out in full, without abbreviations or acronyms) and the **full address** are mandatory. The **tax ID** is recommended (if the ordering party doesn’t have tax ID, it is mandatory to specify “No tax ID”).

2. Information of the **beneficiary**:

Beside the **standard information**, please note that the **full name** (written out in full, without abbreviations or acronyms), **full address** and **tax ID** of the beneficiary are mandatory.

3. Information of the **beneficiary bank**:

The **beneficiary bank’s correspondent account number with the Central Bank of Russia** is recommended.

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.



Payment formatting

Information of ordering party

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	50H	<Name <Dtr> <Nm> XXXX
FULL ADDRESS			<Dtr> <PstlAdr> <AdrLine> XXX
TAX ID	RECOMMENDED		

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
DOMESTIC ACCOUNT NUMBER (RUSSIAN FORMAT)	MANDATORY (PAYMENTS TOWARD RUSSIA)	59	<CdtrAcct> <Id> <Othr> <Id> XXX
FULL NAME	MANDATORY		Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX
BENEFICIARY TAX ID			
KPP CODE	MANDATORY (IN CASE TAX PAYMENTS TOWARD RUSSIA)		



Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
PURPOSE OF PAYMENT CODE (VO CODE)	MANDATORY	70	<RmtInf> <Ustrd>
REASON / PURPOSE OF PAYMENT			
BIK CODE			
BENEFICIARY BANK CORRESPONDENT NUMBER WITH THE RUSSIAN CENTRAL BANK			
VAT AMOUNT	RECOMMENDED		

 **Additional information**

- Available charge options: OUR
- Federal Tax Service of the Russian Federation: <http://eng.nalog.ru/>
- Central bank of Russia: <http://www.cbr.ru/eng/>



RWF – Rwandan Franc

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

It is recommended to provide the **beneficiary's phone number** in the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Rwanda: http://www.bnr.rw/index.php?id=170&no_cache=1



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FEDERAL RESERVE NOTE

FOR THE FEDERAL RESERVE SYSTEM
FEDERAL RESERVE NOTE
SERIES 2006



ONE HUNDRED DOLLARS

100

KB 4627

Henry M. Paulson
Secretary of the Treasury

G 2005



SAR – Saudi Arabian Riyal

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in SAR toward Saudi Arabia

Besides the **standard information**, the **IBAN format** is mandatory.

The **beneficiary's physical full address** is recommended.

It is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payments in SAR outside Saudi Arabia

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD SAUDI ARABIA)	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD SAUDI ARABIA)		<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED (PAYMENTS TOWARD SAUDI ARABIA)		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Saudi Arabia: <http://www.sama.gov.sa/sites/samaen/Pages/Home.aspx>



SBD – Solomon Islands Dollar

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Beside the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Solomon Islands: <http://www.cbsi.com.sb/>



SCR – Seychellois Rupee

Overview

SCR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Seychelles**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Seychelles: <http://www.cbs.sc/>



SEK – Swedish Krona

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in SEK toward Sweden

Besides the **standard information**, the **IBAN format** is mandatory.

Payments in SEK outside Sweden

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD SWEDEN)	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
- Central bank of Sweden: <http://www.riksbank.se/en/>



SGD – Singapore Dollar

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in SGD toward Singapore

Besides the **standard information**, please note that the IBAN format is not in use in Singapore.

Payments in SGD outside Singapore

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Monetary authority of Singapore: <http://www.mas.gov.sg/>



SLL – Sierra Leonean Leone

Overview

SLL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Sierra Leone**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Sierra Leone: <http://www.bsl.gov.sl/>



SRD – Surinamese Dollar

Overview

SRD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Suriname**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Suriname: <http://www.cbvs.sr/>



STD – São Tomé And Príncipe Dobra

Overview

STD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of São Tomé and Príncipe**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

It is mandatory as well to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY			
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of São Tomé and Príncipe: <http://www.bcstp.st/>



SZL – Swazi Lilangeni

Overview

SZL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Swaziland**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Swaziland: <http://www.centralbank.org.sz/>

FT

Bank of Kazakhstan



10000



THB – Thai Baht

Overview

The payment processing of this currency is considered to be relatively standardised. However, in order to comply with the country's exchange control regulations, the beneficiary's bank (for payments toward Thailand) should contact the beneficiary in order to obtain justification documents (e.g. invoices).

Currency Guidelines

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in THB toward Thailand

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

Please note that a **purpose of payment code** ([see appendix V](#)) is recommended and has to be added to the reason of payment.

It is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payments in THB outside Thailand

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD THAILAND)	59	<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PURPOSE OF PAYMENT CODE	RECOMMENDED (PAYMENTS TOWARD THAILAND)		
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED (PAYMENTS TOWARD THAILAND)		



 **Additional information**

- Available charge options: OUR/SHA/BEN
- Central bank of Thailand: <http://www.bot.or.th/English/Pages/BOTDefault.aspx>



TMT – Turkmen Manat

Overview

TMT is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Turkmenistan**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

It is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		



 **Additional information**

- Available charge options: OUR/SHA/BEN
- Central bank of Turkmenistan: <http://www.cbt.tm/en/index.html>



TND – Tunisian Dinar

Overview

TND is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Tunisia**.

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory.

The **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

It is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Please note that this currency **accepts three decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL ADDRESS	RECOMMENDED		<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		

Additional information

- Available charge options: OUR/SHA/BEN
- Central Bank of Tunisia: <http://www.bct.gov.tn/bct/siteprod/index.jsp>



TOP – Tongan Pa'anga

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Beside the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Tonga: <http://www.reservebank.to/>



TRY – Turkish Lira

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in TRY toward Turkey

Besides the **standard information**, the **IBAN format** is mandatory.

Payments in TRY outside Turkey

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY (PAYMENTS TOWARD TURKEY)	59	<CdtrAcct> <Id> <IBAN> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central Bank of Turkey: <http://www.tcmb.gov.tr/wps/wcm/connect/tcmb+en/tcmb+en>



TTD – Trinidad And Tobago Dollar

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Beside the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Trinidad and Tobago: <http://www.central-bank.org.tt/>



TWD – New Taiwan Dollar

Overview

TWD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Taiwan**.

Besides this limitation, this currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

It is recommended to provide the **beneficiary's phone number** in the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL NAME	MANDATORY	59	Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		



⊕ Additional information

- Available charge options: OUR/SHA/BEN
- Additional information:

According to the central bank: *"Since July 1987, the CBC has actively deregulated the foreign exchange controls on capital movements. Currently, capital movements are completely liberalised.*

1. *Cash flows not involving the conversion of New Taiwan dollars are completely liberalised.*

2. *Cash flows involving the conversion of New Taiwan dollars:*

A. *Inward and outward remittances related to foreign trades in goods are completely liberalised.*

B. *Inward and outward remittances related to services are completely liberalised.*

C. *Direct investments and portfolio investments approved by the competent authorities are also completely liberalised.*

D. *Other regulations:*

- *Total annual remittance not exceeding USD 5 million by a natural person, and total annual remittance not exceeding USD 50 million by a juridical person may proceed directly through authorised banks. Total remittance exceeding the said amounts requires CBC's prior approval.*
- *A single remittance not exceeding USD 100,000 by a non-resident may proceed directly through authorised banks. Otherwise CBC's prior approval is required.*

3. *In short, there are effectively no foreign exchange restrictions in Taiwan now."*

For more information, please see the exchange control regulations in Taiwan:

<http://www.cbc.gov.tw/ct.asp?xItem=857&CtNode=481&mp=2>

- Central bank of Taiwan: <http://www.cbc.gov.tw/mp2.html>



TZS – Tanzanian Shilling

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

It is recommended to provide the **beneficiary's phone number** in the remittance information.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Tanzania: <https://www.bot-tz.org/>

U

СТО динара
СТО Аннара



Đuro Krstić
Đuro Krstić

Губернер - GUBERNER

година 2003 godina
БЕОГРАД - BEOGRAD

Београд - Београд, јуна 2003.
1884. године.
једна банка Српске новине и новинарског друштва
Београд - Београд, јуна 1884. године.

6345

1216345

1000



UGX – Ugandan Shilling

Overview

This currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Moreover, the **full address** (exact branch location) of the beneficiary's bank is mandatory and to be provided in the remittance information.

It is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
FULL ADDRESS (EXACT BRANCH LOCATION) OF THE BENEFICIARY BANK			
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		

Additional information

- Available charge options: OUR/SHA/BEN
- Central Bank of Uganda: <https://www.bou.or.ug/bou/home.html>



USD – U.S. Dollar

Overview

The payment processing of this currency is considered to be highly standardised.

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in USD toward the USA

Besides the **standard information**, please note that the IBAN format is not in use in USA.

In order to enable the correct routing of the payment in the domestic clearing, either the **Fedwire code** (also known as ABA code) or **BIC code** (branch identifier included, if provided) is mandatory.

In certain cases, the Fedwire code could be included within the domestic account number. Please ask to your beneficiary to indicate separately this code and the domestic account number.

Example of a Fedwire code: 113011258

Payments in USD outside the USA

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary bank

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
OPTION 1			
FEDWIRE CODE & BIC CODE	MANDATORY (PAYMENTS TOWARD THE USA)	57A	<CdtrAgt> <FinInstnId> <BIC> XXXXX <ClrSysMmbld> <Mmbld> XXXXXXXXX
OPTION 2			
BIC CODE	MANDATORY	57A	<CdtrAgt><FinInstnId><BIC> XXXXXX



Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

+ Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of the United States of America: http://www.federalreserve.gov/faqs/about_12594.htm



UYU – Uruguayan Peso

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Beside the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Uruguay: <http://www.bcu.gub.uy/Paginas/Default.aspx>



VV





VND – Vietnamese Dong

Overview

This currency is considered to be restricted, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Vietnam**.

Currency Guidelines

Besides the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

In case of tax payments: the **tax code**, **tax chapter** and **item number** are mandatory and should be added to the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
TAX CODE/CHAPTER AND ITEM NUMBER	MANDATORY (FOR TAX PAYMENTS)		

Additional information

- Available charge options: OUR/SHA/BEN
- A lot of beneficiaries hold a USD account locally (common practice in Vietnam). Please ensure that the beneficiary's account number given by the customer is a VND account and not a USD account.
- Central bank of Vietnam: <http://www.sbv.gov.vn/>



VUV – Vanuatu Vatu

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Beside the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Please note that this currency **does not have any decimal places**.

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

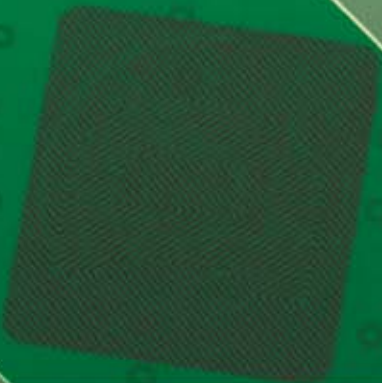
Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Vanuatu: <http://www.rbv.gov.vu/>



VW

179820K





WST – Samoan Tala

Overview

The payment processing of this currency is considered to be relatively standardised.

Currency Guidelines

Beside the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Samoa: <http://www.cbs.gov.ws/>

X

Bank of Kazakhstan



100000



XAF – Central African CFA Franc

Overview

Concerned countries: **Cameroon, Chad, Congo, Equatorial Guinea, Gabon and Central African Republic**

XAF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of Central African States**.



Currency Guidelines

Besides the **standard information**, please note that the **IBAN format** is always preferred.

The **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

It is recommended to provide the **beneficiary's phone number** in the remittance information.

Please note that this currency **does not have any decimal places**.



Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	RECOMMENDED	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL ADDRESS			<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		



Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Central Africa States: <https://www.beac.int/index.php/accueil>



XCD – East Caribbean Dollar

Overview

Concerned countries: **Anguilla, Barbuda, Dominica, Grenada, Montserrat, St Kitts & Nevis, St Lucia** and **St Vincent & Grenadines**

XCD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in XCD **cannot be sent outside of the Eastern Caribbean**.

Currency Guidelines

Besides the **standard information**, a **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payment formatting

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Eastern Caribbean: <http://www.eccb-centralbank.org/>



XOF – West African CFA Franc

Overview

Concerned countries: **Benin, Burkina Faso, Ivory Coast, Guinea-Bissau, Mali, Niger, Senegal** and **Togo**

XOF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of the West African States**.

Currency Guidelines

Besides the **standard information**, please note that the **IBAN format** is always preferred.

The **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

It is recommended as well to provide the **beneficiary's phone number** in the remittance information.

Please note that this currency **does not have any decimal places**.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	RECOMMENDED	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL ADDRESS			<Cdtr><PstlAdr><AdrLine> XXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		

Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of West African States: <http://www.bceao.int/>



XPF – Pacific franc

Overview

Concerned countries: **French Polynesia, New Caledonia, Wallis and Futuna Islands.**

XPF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency **cannot be sent outside of these countries.**

Currency Guidelines

Besides the **standard information**, the **IBAN format** is mandatory.

The **full name** (written out in full, without initials, abbreviations or acronyms) and the **physical full address** of the beneficiary are mandatory.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Please note that this currency **does not have any decimal places.**

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
IBAN FORMAT	MANDATORY	59	<CdtrAcct> <Id> <IBAN> XXXX
FULL NAME			Name <Cdtr> <Nm> XXXX
FULL ADDRESS			<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>

Additional information

- Available charge options: OUR/SHA/BEN



Z



172
230
271
143



ZAR – South African Rand

Overview

The payment processing of this currency is considered to be highly standardised.

Please note that this currency is also accepted in **Lesotho, Swaziland & Namibia** which are CMA Countries (Common Monetary Area).

Currency Guidelines

A **clear reason / purpose of payment** is **recommended** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

Payments in ZAR toward South Africa

Besides the **standard information**, the **beneficiary's physical full address** is recommended.

The South African national clearing code (a six digit code) known as the **ZA code** is mandatory in order to enable the correct routing of the payment in the domestic clearing.

In certain cases, the clearing code could be included within the domestic account number. Please ask to your beneficiary to indicate separately the this code and the domestic account number.

It is recommended to provide the **beneficiary's phone number** in the remittance information.

Payments in ZAR outside South Africa

Standard information

Please note that IBAN is mandatory in some countries ([see appendix VI](#)) and/or specific local regulations are applicable.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED (PAYMENTS TOWARD SOUTH AFRICA)	59	<Cdtr><PstlAdr><AdrLine> XXX



Information of the beneficiary bank

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
ZA CODE & BIC CODE	MANDATORY (PAYMENTS TOWARD SOUTH AFRICA)	57A	<CdtrAgt> <FinInstnId> <BIC> XXXXX <ClrSysMmbld> <Mmbld> XXXXXXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	RECOMMENDED	70	<RmtInf> <Ustrd>
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED (PAYMENTS TOWARD SOUTH AFRICA)		

+ Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of South Africa: <https://www.resbank.co.za/Pages/default.aspx>



ZMW – Zambian Kwacha

Overview

This currency is considered to be complex (multiple information to be provided and complex processing).

Currency Guidelines

Besides the **standard information**, please note that the domestic account number should be thirteen digits long.

The **beneficiary's physical full address** is recommended.

A **clear reason / purpose of payment** is **mandatory** and consists of a full written description (in English) of the nature of payment to be provided in the remittance information. Please note that providing a number without adequate guiding text is insufficient and can add to confusion.

Example: Payment of travel expenses – invoice n° 123456789

The **sort code** of the beneficiary's bank is mandatory and should be added to the remittance information, this code is a six digit code which allows the identification of a financial institution.

It is recommended to provide the **beneficiary's phone number** in the remittance information as well.

Payment formatting

Information of the beneficiary

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
FULL ADDRESS	RECOMMENDED	59	<Cdtr> <PstlAdr> <AdrLine> XXXX

Remittance information

DATA NAME	PRESENCE	MT101 TAG	XML V3 TAG
REASON / PURPOSE OF PAYMENT	MANDATORY	70	<RmtInf> <Ustrd>
SORT CODE OF THE BENEFICIARY BANK			
PHONE NUMBER OF THE BENEFICIARY	RECOMMENDED		

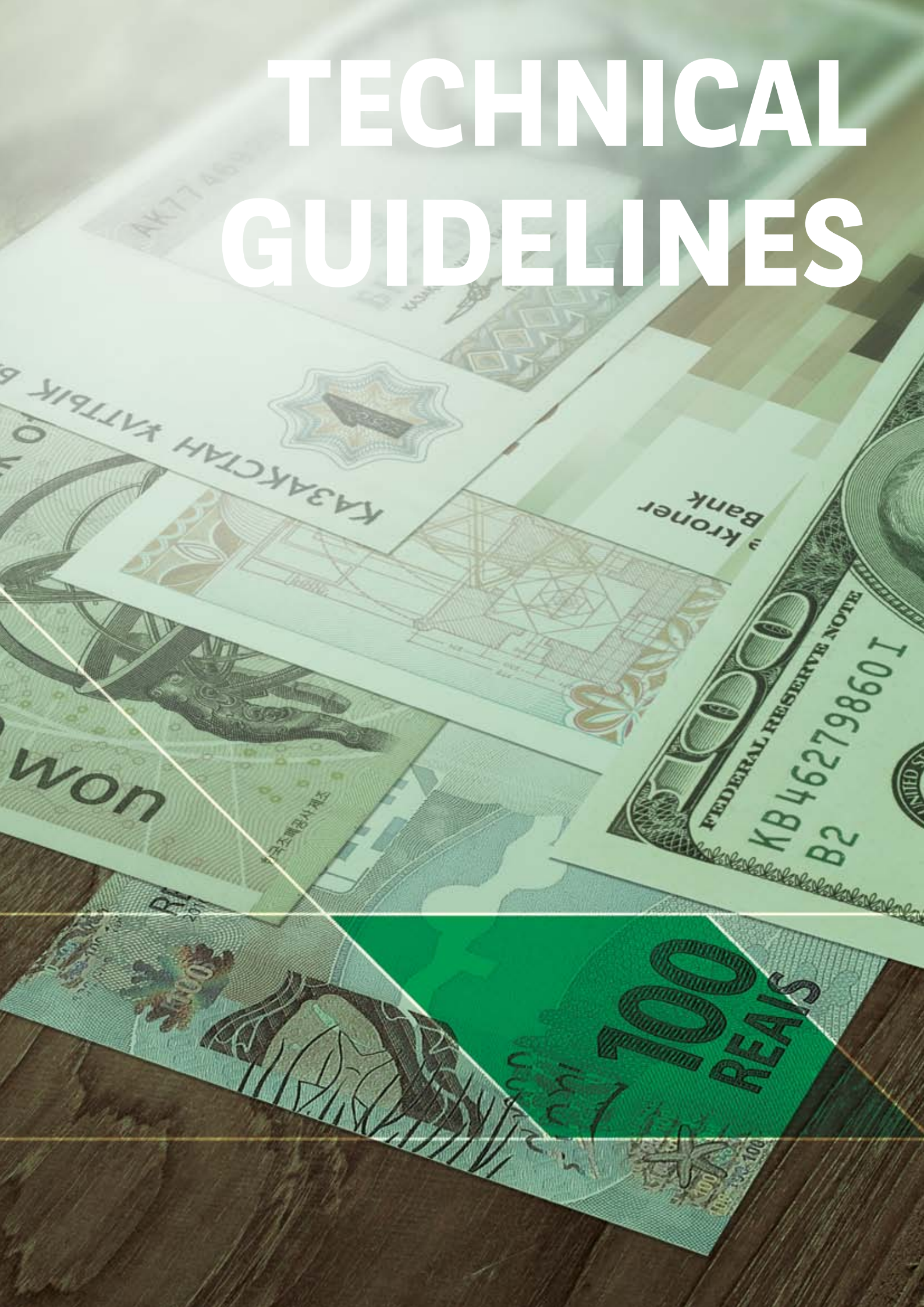
Additional information

- Available charge options: OUR/SHA/BEN
- Central bank of Zambia: <http://www.boz.zm/>





TECHNICAL GUIDELINES





AED – United Arab Emirates Dirham

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD THE UAE: IBAN FORMAT MANDATORY								<CtrrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	Line 1: /34X
	PAYMENTS OUTSIDE THE UAE: IBAN FORMAT (IF APPLICABLE)	X					59	/34X	<CtrrAcct> </id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	<CtrrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>
FULL NAME		X						1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED IF PROVIDED)			X				57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X							
	PHONE NUMBER OF THE BENEFICIARY		X				70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



ALL – Albanian Lek

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT MANDATORY	X						/34X	<CtrrAcct> <Id> <IBAN>XXX</IBAN> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nmp>XXX</Nmp>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



AMD – Armenian Dram

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CdrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CdrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Cdr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Cdr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Cdr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CdrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CdrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	THE FULL NAME AND FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X			ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



ANG – Netherlands Antillean Guilder

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X						/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctrr> <PstAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE	X		FREE MESSAGE						
		X	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
		X	PHONE NUMBER OF THE BENEFICIARY						



AOA – Angolan Kwanza

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT MANDATORY	X						/34X	<CtrrAcct> </Id> <IBAN>XXX</IBAN> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



AUD – Australian Dollar

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS	
		MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY											
ACCOUNT NUMBER	PAYMENTS TOWARD AUSTRALIA: DOMESTIC ACCOUNT NUMBER								<CtrAcct> </d> <Othr> </d> <id>XXX</d> </Othr> </id> </CtrAcct>	Line 1: /34X	
	PAYMENTS OUTSIDE AUSTRALIA: IBAN FORMAT (IF APPLICABLE)	X					59		<CtrAcct> </d> <Othr> </d> <id>XXX</d> </Othr> </id> </CtrAcct> <IBAN>XXX</IBAN> </d> </CtrAcct>		
FULL NAME		X						1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters	
FULL ADDRESS								3*35X	<Ctr> <PstAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags	
INFORMATION OF THE BENEFICIARY BANK											
CLEARING CODE (COUNTRY CODE)	PAYMENTS TOWARD AUSTRALIA: BSB CODE & BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X						//AU + 6 DIGITS BIC CODE: 8 OR 11 DIGITS	<CtrAgt> <FinInstnd> <BIC>XXXXXXX</BIC> <ClrSysMmbld> <Mmbld>XXXX</Mmbld> </ClrSysMmbld> </FinInstnd> </CtrAgt>	<BIC> Limited to 11 characters <Mmbld> Limited to 24 characters
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X					4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters	
REMITTANCE INFORMATION											
								70			



AWG – Aruban Florin

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> </d> <Othr> <d>XXX</d> </Othr> </d> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<PstlAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	THE FULL NAME AND FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X			ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



AZN – Azerbaijani Manat

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X		IBAN FORMAT IS ALWAYS PREFERRED				/34X		<CtrrAcct> </id> <Othr> </id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	X		FULL LEGAL NAME			59	1*35X		Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS	X						3*35X		<Ctrr> <PstAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZZ</AdrLine> </PstAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)		57A	8 OR 11		<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	X		DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	FREE MESSAGE	ENGLISH		70		<RmtInfj><Ustrd>	Maximum length is 140 characters
	X		BENEFICIARY TAX ID							



BAM – Bosnia-Herzegovina Convertible Mark

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT IS ALWAYS PREFERRED	X					/34X		<CctrAcct> </CctrAcct> <Othr> </Othr> <Id>XXX</Id> </Othr> </CctrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Cctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Cctr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Cctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CctrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CctrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtMsg><Ustrd>	Maximum length is 140 characters



BBD – Barbadian Dollar

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
ACCOUNT NUMBER	X					/34X	<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X	
FULL NAME	X				59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters	
FULL ADDRESS		X				3*35X	<Ctr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags	
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)									



BDT – Bangladeshi Taka

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X					70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



BGN – Bulgarian Lev

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD BULGARIA: IBAN FORMAT MANDATORY								<CtrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrAcct>	
	PAYMENTS OUTSIDE BULGARIA: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrAcct> </id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X					1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X				3*35X		<Ctr> <PstAddr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	PAYMENTS TOWARD BULGARIA:									
	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT): MANDATORY	X		FREE MESSAGE	ENGLISH					
	PAYMENTS OUTSIDE BULGARIA: RECOMMENDED									
	IN CASE OF TAX PAYMENTS TOWARD BULGARIA	X		BULSTAT CODE & PAYMENT TYPE CODE	BULSTAT + 9 DIGITS & 6 DIGITS				<RmtInf><Ustrd>	Maximum length is 140 characters



BHD – Bahraini Dinar

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT MANDATORY	X					/34X	/34X	<CtrrAcct> </Id> <IBAN>XXX</IBAN> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X		ENGLISH					
	PHONE NUMBER OF THE BENEFICIARY		X				70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



BIF – Burundi Franc

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X						/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X						59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS	X							3*35X	<Ctr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE										
		X								
		X			FREE MESSAGE			70		
	X				ENGLISH					
	X									



BMD – Bermudian Dollar

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE	ENGLISH		70	4*35X	<Rmtng><Ustrd>	Maximum length is 140 characters



BND – Brunei Dollar

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X						/34X	<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



BOB – Bolivian Boliviano

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE						
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X			ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



BRL – Brazilian Real

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT MANDATORY	X						/34X	<CtrrAcct> <id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	/34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nim>XXX</Nim>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnd> <BIC>XXXXXXX</BIC> </FinInstnd> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	PHONE NUMBER OF THE BENEFICIARY	X		FREE MESSAGE	ENGLISH					
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X								
	BENEFICIARY TAX ID	X		CNPJ NUMBER FOR LEGAL ENTITIES CPF NUMBER FOR INDIVIDUALS BANK AGENCY CODE	14 DIGITS 9 DIGITS 7 DIGITS		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	THE AGENCY CODE OF BENEFICIARY BANK	X								



BSD – Bahamian Dollar

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY											
ACCOUNT NUMBER			X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME			X				59	1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS				X				3*35X		<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)		57A	8 OR 11		<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)			X		ENGLISH		70		<RmtInj><Ustrd>	Maximum length is 140 characters
	THE FULL NAME OF THE BENEFICIARY BANK		X								



BTN – Bhutanese Ngultrum

FIELD	PRESENCE		INFORMATION	REQUIREMENT	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS	
	MANDATORY	RECOMMENDED										
INFORMATION OF THE BENEFICIARY												
ACCOUNT NUMBER		X							/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X	
FULL NAME		X						59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters	
FULL ADDRESS		X							3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags	
INFORMATION OF THE BENEFICIARY BANK												
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters	
REMITTANCE INFORMATION												
PAYMENT MESSAGE		X			FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters	



BWP – Botswana Pula

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X							
	PHONE NUMBER OF THE BENEFICIARY						70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



BYR – Belarusian Ruble

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X		DOMESTIC ACCOUNT NUMBER	13 DIGITS			/34X		<CtrrAcct> </d> <Othr> </d><XXX</d> </Othr> </d> </CtrrAcct>	Line 1: /34X
FULL NAME	X		FULL LEGAL NAME				59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS	X							3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)				57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	X		DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	FREE MESSAGE	ENGLISH					
	X		BENEFICIARY TAX ID	UNN_INN OR UNP						
	X		MFO BANK CODE OF THE BENEFICIARY BANK		3 OR 9 DIGITS					Maximum length is 140 characters
	X		THE FULL NAME OF THE BENEFICIARY BANK	FREE MESSAGE	ENGLISH					



BZD – Belize Dollar

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)									



CAD – Canadian Dollar

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD CANADA- DOMESTIC ACCOUNT NUMBER								<CtrrAcct> </d> <Othr> </d><XXX</d> </Othr> </d> </CtrrAcct>	Line 1: /34X
	PAYMENTS OUTSIDE CANADA- IBAN FORMAT (IF APPLICABLE)	X					59	/34X	<CtrrAcct> </d> <Othr> </d><XXX</d> </Othr> </d> </CtrrAcct>	<CtrrAcct> </d> <IBAN>XXX</IBAN> </d> </CtrrAcct>
FULL NAME		X						1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
CLEARING CODE (COUNTRY CODE)	PAYMENTS TOWARD CANADA- CC CODE & BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X					1*33X 8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXX</BIC> <ClrSysMmbld> <Mmbld>XXXXX</Mmbld> </ClrSysMmbld> </FinInstndId> </CtrrAgt>	<BIC> Limited to 11 characters <Mmbld> Limited to 24 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X					4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



CDF – Congolese Franc

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	PHONE NUMBER OF THE BENEFICIARY		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X								



CHF – Swiss Franc

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD SWITZERLAND: IBAN FORMAT MANDATORY								<CtrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrAcct>	
	PAYMENTS OUTSIDE SWITZERLAND: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrAcct> </id> <Othr> </id> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X				3*35X		<Ctr> <PstAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



CLP – Chilean Peso

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	PHONE NUMBER OF THE BENEFICIARY	X		FREE MESSAGE			70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	BENEFICIARY TAX ID	X			ENGLISH					
	BENEFICIARY ACCOUNT TYPE	X		SAVING OR CURRENT						



CNY – Chinese Yuan/Renminbi

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
ACCOUNT NUMBER	PAYMENTS TOWARD MAINLAND CHINA: DOMESTIC ACCOUNT NUMBER									<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
	PAYMENTS OUTSIDE MAINLAND CHINA: IBAN FORMAT (IF APPLICABLE)	X				59		/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	
FULL NAME	FULL LEGAL NAME	X						1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X		<Ctr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
CLEARING CODE (COUNTRY CODE)	PAYMENTS TOWARD MAINLAND CHINA: OPTION 1: CNAPS ROUTING CODE (*HIGHLY RECOMMENDED FOR MAINLAND CHINA) & BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)									<CtrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> <CISysMmbld> <Mmbld>XXXXX</Mmbld> <CISysMmbld> </FinInstnd> </CtrAgt>	<BIC> Limited to 11 characters <Mmbld> Limited to 24 characters
	OR OPTION 2: PAYMENTS TOWARD MAINLAND CHINA AND IF CNAPS CODE WAS NOT PROVIDED: BIC CODE	X					//CN + 12 DIGITS BIC CODE: 8 OR 11 DIGITS	57A	1*33X 8 OR 11		
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)										<CtrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrAgt>	Limited to 11 characters
		X						57A	8 OR 11		
REMITTANCE INFORMATION											
PAYMENT MESSAGE	PURPOSE OF PAYMENT CODE	X									
	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X									
	PHONE NUMBER OF THE BENEFICIARY		X								Maximum length is 140 characters
	RECOMMENDATION IF THE CNAPS ROUTING CODE WAS NOT PROVIDED: THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)		X								



COP – Colombian Peso

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	PHONE NUMBER OF THE BENEFICIARY	X								
	BENEFICIARY TAX ID	X								
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X								
				FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj> <Ustrd>	Maximum length is 140 characters



CRC – Costa Rican Colon

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
ACCOUNT NUMBER			X					/34X		<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
			X				59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters	
				X				3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags	
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE				X	FREE MESSAGE			70	4*35X	<RmtInf> <Ustrd>	Maximum length is 140 characters
				X	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	ENGLISH					
			X		BENEFICIARY TAX ID						



CVE – Cape Verdean Escudo

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj> <Lstrd>	Maximum length is 140 characters



CZK – Czech Koruna

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD THE CZECH REPUBLIC. IBAN FORMAT MANDATORY								<CtrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrAcct>	
	PAYMENTS OUTSIDE THE CZECH REPUBLIC. IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrAcct> </id> <Othr> </id> <IBAN>XXX</IBAN> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X					1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X				3*35X		<Ctr> <PstAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf> <Ustrd>	Maximum length is 140 characters



DJF – Djiboutian Franc

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj> <Lstrd>	Maximum length is 140 characters



DKK – Danish Krone

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD DENMARK: IBAN FORMAT MANDATORY								<CtrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrAcct>	
	PAYMENTS OUTSIDE DENMARK: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrAcct> </id> <Othr> </id> <IBAN>XXX</IBAN> </id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X					1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X				3*35X		<Ctr> <PstAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj> <Ustrd>	Maximum length is 140 characters



DOP – Dominican Peso

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> </d> <Othr> <d>XXX</d> </Othr> </d> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X							
	PHONE NUMBER OF THE BENEFICIARY		X		ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	BENEFICIARY TAX ID		X							
	BENEFICIARY ACCOUNT TYPE		X							



DZD – Algerian Dinar

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY											
ACCOUNT NUMBER			X						/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME			X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS				X					3*35X	<Ctrr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X								
	PHONE NUMBER OF THE BENEFICIARY			X		FREE MESSAGE			70	4*35X	<Rminf><Ustrd>



EGP – Egyptian Pound

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrAcct> <Id> <Othr> <Id>XXX</d> </Othr> </Id> </CtrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X							
	PHONE NUMBER OF THE BENEFICIARY		X							
	INVOICE NUMBERS, DATE & AMOUNTS AND/OR DOWN PAYMENTS REQUIREMENTS	X							<RmtInf><Ustrd>	Maximum length is 140 characters



ERN – Eritrean Nakfa

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X							/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	X						59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS	X							3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE										
				DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)						
				FREE MESSAGE						
				ENGLISH						
										Maximum length is 140 characters



ETB – Ethiopian Birr

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY											
ACCOUNT NUMBER			X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME			X				59	1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X		<PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)		57A	8 OR 11		<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X								
	PHONE NUMBER OF THE BENEFICIARY			X		FREE MESSAGE		70	4*35X		<RmtInj><Ustrd>



EUR – Euro

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
ACCOUNT NUMBER	X						/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X						59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE		X		DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



FJD – Fijian Dollar

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY											
ACCOUNT NUMBER			X					/34X		<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME			X				59	1*35X		Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS				X				3*35X		<Ctrr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE				X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)											



GBP – British Pound Sterling

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD THE UK: IBAN FORMAT ALWAYS PREFERRED	X						/34X	<CtrrAcct> </id> <Othr> </id> </Othr> </id> </CtrrAcct>	Line 1: /34X
	PAYMENTS OUTSIDE THE UK: IBAN FORMAT (IF APPLICABLE)									
FULL NAME		X					59	1*35X	<Ctrr> <PstAdrr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdrr> </Ctrr>	Line 2: Limited to 35 characters Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
FULL ADDRESS			X					3*35X		
INFORMATION OF THE BENEFICIARY BANK										
CLEARING CODE (COUNTRY CODE)	IF DOMESTIC ACCOUNT NUMBER PROVIDED AND PAYMENT TOWARD THE UK:								<CtrrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> <ClfSysMmbld> </ClfSysMmbld> </FinInstnd>	<BIC> Limited to 11 characters <Mmbld> Limited to 24 characters
	SORT CODE & BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X		SORT CODE: 6 DIGITS BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)		//SC + 6 DIGITS BIC CODE: 8 OR 11 DIGITS	57A	1*33X 8 OR 11	<CtrrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd>	Limited to 11 characters
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH			70	<RmtInf> </Usrdr>	Maximum length is 140 characters



GEL – Georgian Lari

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT MANDATORY	X					/34X		<CtrrAcct> <Id> <IBAN>XXX</IBAN> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X			ENGLISH					
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X		FREE MESSAGE			70	4*35X	<RmtInfs><Ustrd>	Maximum length is 140 characters



GHS – Ghanaian Cedi

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X						/34X	<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
		X	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)						
		X	PHONE NUMBER OF THE BENEFICIARY						



GMD – Gambian Dalasi

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER			X				/34X		<CtrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME		X				59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



GNF – Guinean Franc

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X						/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE						
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X			ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



GTQ – Guatemalan Quetzal

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER		X				/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X				59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS							3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE						70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X							



GYD – Guyanese Dollar

FIELD	PRESENCE		INFORMATION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X						/34X	<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X					57A	8 OR 11	<CtrAgt> <FinInstnd> <BIC>XXXXXXX</BIC> </FinInstnd> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X				70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)									



HKD – Hong Kong Dollar

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj> <Ustrd>	Maximum length is 140 characters



HNL – Honduran Lempira

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY											
ACCOUNT NUMBER			X						/34X	<CtrrAcct> </id> <Othr> </id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME			X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X						3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf></RmtInf>	Maximum length is 140 characters
	BENEFICIARY ACCOUNT TYPE		X		CURRENT OR SAVING						



HRK – Croatian Kuna

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD CROATIA: IBAN FORMAT MANDATORY								<CtrrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	
	PAYMENTS OUTSIDE CROATIA: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrrAcct> </id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME		X						1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X				59	3*35X	<Ctrr> <PstAddr> <id>XXXXXX</id> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



HTG – Haitian Gourde

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X						/34X	<CtrAcct> </d> <Othr> </d><XXX</d> </Othr> </d> </CtrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctr> <PstAddr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



HUF – Hungarian Forint

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD HUNGARY: IBAN FORMAT MANDATORY								<CtrrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	
	PAYMENTS OUTSIDE HUNGARY: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrrAcct> </id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <id>XXXXXX</id> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



IDR – Indonesian Rupiah

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X						/34X	<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	PURPOSE OF PAYMENT CODE: PAYMENTS ABOVE IDR 100 M AND ONE PARTY INVOLVED IN THE TRANSACTION IS A NON RESIDENT	X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf> <Ustrd>	Maximum length is 140 characters
	PHONE NUMBER OF THE BENEFICIARY		X							



ILS – Israeli Shekel

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD ISRAEL: IBAN FORMAT MANDATORY								<CtrrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	Line 1: /34X
	PAYMENTS OUTSIDE ISRAEL: IBAN FORMAT (IF APPLICABLE)	X					59	/34X	<CtrrAcct> </id> <Other> </id> <IBAN>XXX</IBAN> </id> </Other> </id> </CtrrAcct>	Line 1: /34X
FULL NAME		X						1*35X	Name <Ctrr> <Nim>XXX</Nim>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X							
	PHONE NUMBER OF THE BENEFICIARY		X				70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



INR – Indian Rupee

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X		DOMESTIC ACCOUNT NUMBER				/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X		FULL LEGAL NAME				59	1*35X	Name <Cntr> <Nim>XXX</Nim>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Cntr> <PstAdrr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZZ</AdrLine> </PstAdrr> </Cntr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
CLEARING CODE (COUNTRY CODE)		X*	OPTION 1: IFSC CODE (*HIGHLY RECOMMENDED) & BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	IFSC CODE: 11 DIGITS BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)		//IN + 11 DIGITS BIC CODE: 8 OR 11 DIGITS	57A	1*33X 8 OR 11	<CntrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> <ClfSysMmbld> <Mmbld>XXXXX</Mmbld> <ClfSysMmbld> </FinInstndId> </CntrAgt>	<BIC> Limited to 11 characters <Mmbld> Limited to 24 characters
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	OPTION 2: IF IFSC CODE WAS NOT PROVIDED: BIC CODE	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CntrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CntrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PURPOSE OF PAYMENT CODE		X								
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X								
RECOMMENDATION: REASON OF PAYMENT + PURPOSE OF PAYMENT CODE				FREE MESSAGE	ENGLISH					
RECOMMENDATION IF THE IFSC CODE WAS NOT PROVIDED: THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)		X								Maximum length is 140 characters



ISK – Icelandic Krona

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT MANDATORY	X					/34X		<CtrrAcct> </Id> <IBAN>XXX</IBAN> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



JMD – Jamaican Dollar

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
ACCOUNT NUMBER	X						/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
	X					59	1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
		X					3*35X		<Ctr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			8 OR 11	57A	<CtrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrAgt>	Limited to 11 characters
		X								
PAYMENT MESSAGE		X		DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)						
		X		BENEFICIARY ACCOUNT TYPE	ENGLISH		4*35X	70	<RmtInf><Ustrd>	Maximum length is 140 characters



JOD – Jordanian Dinar

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY											
ACCOUNT NUMBER	X							/34X		<CtrrAcct> </Id> <IBAN>XXX</IBAN> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	X						59	1*35X		Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X		<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X						57A	8 OR 11		<CtrrAgt> <FinInstndId> <BIC>XXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE			X		ENGLISH		70	4*35X		<RmtInf><Ustrd>	Maximum length is 140 characters
		X			4 DIGITS						



JPY – Japanese Yen

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	PAYMENTS TOWARD JAPAN: DOMESTIC ACCOUNT NUMBER			7 DIGITS				<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
		PAYMENTS OUTSIDE JAPAN: IBAN FORMAT (IF APPLICABLE)	X				59		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>
FULL NAME			X				1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS						3*35X	<Ctr> <PstAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags	
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)			ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



KES – Kenyan Shilling

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> </d> <Othr> <d>XXX</d> </Othr> </d> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X							
	PHONE NUMBER OF THE BENEFICIARY						70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



KGS – Kyrgyzstani Som

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY											
ACCOUNT NUMBER			X		16 DIGITS				/34X	<CtrrAcct> </d> <Othr> </Othr> </d> </CtrrAcct>	Line 1: /34X
FULL NAME			X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X						3*35X	<Ctrr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X								
	PHONE NUMBER OF THE BENEFICIARY		X		FREE MESSAGE						
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)		X		ENGLISH				70	4*35X	<RmtInj><Ustrnd>



KHR – Cambodian Riel

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtMsg><Ustrd>	Maximum length is 140 characters



KMF – Comorian Franc

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER		X					/34X	<CtrAcct> </d> <Othr> <d>XXX</d> </Othr> </d> </CtrAcct>	Line 1: /34X
FULL NAME		X				59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctr> <PstAddr> <AdrLine>XXXXY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)								
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)			FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>



KRW – South Korean Won

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	PHONE NUMBER OF THE BENEFICIARY	X								
	BENEFICIARY TAX ID/ID NUMBER FOR PAYMENTS GREATER THAN USD 1 000 EQUIVALENT	X								
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X								Maximum length is 140 characters
				FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj>~<Ustrd>	



KWD – Kuwaiti Dinar

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
ACCOUNT NUMBER	PAYMENTS TOWARD KUWAIT: IBAN FORMAT MANDATORY								<CtrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrAcct>	
	PAYMENTS OUTSIDE KUWAIT: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrAcct> </id> <Other> </id>>XXX</id> </Other> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X					1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X				3*35X		<Ctr> <PstAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A		<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X		ENGLISH		70			
	PHONE NUMBER OF THE BENEFICIARY		X						<RmtInj>~Ustrd</RmtInj>	Maximum length is 140 characters



KYD – Cayman Islands Dollar

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X					/34X		<CtrrAcct> </d> <Othr> </Othr> </d> </CtrrAcct> <IBAN>XXX</IBAN> </d> </CtrrAcct>	Line 1: /34X
FULL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm> <Ctrr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 2: Limited to 35 characters Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
FULL ADDRESS		X					3*35X		
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)									



KZT – Kazakhstani Tenge

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X						/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X						59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctr> <PstAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PURPOSE OF PAYMENT CODE	X									
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X			FREE MESSAGE						
PAYMENT MESSAGE	X			DOMESTIC BANK IDENTIFICATION CODE						
	X			BIN FOR LEGAL ENTITIES						
	X			INN FOR INDIVIDUALS						
IN CASE OF TAX PAYMENTS	X			BCC CODE						
PHONE NUMBER OF THE BENEFICIARY		X								Maximum length is 140 characters



LAK – Lao Kip

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER			X				/34X		<CtrrAcct> <Id> <Othr> <Id>>XXX</Id> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME		X				59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE			70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)		X		ENGLISH					



LBP – Lebanese Pound

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT MANDATORY	X						/34X	<CtrrAcct> <Id> <IBAN>XXX</IBAN> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nim>XXX</Nim>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



LKR – Sri Lankan Rupee

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER			X					/34X	<CtrAcct> </d> <Othr> <d>XXX</d> </Othr> </d> </CtrAcct>	Line 1: /34X
FULL NAME			X				59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters
	BANK CODE OF THE BENEFICIARY BANK		X		7 DIGITS					



LSL – Lesotho Loti

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X							/34X	<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X						59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS	X							3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	X			FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



MAD – Moroccan Dirham

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	PHONE NUMBER OF THE BENEFICIARY		X				70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



MDL – Moldovan Leu

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X						/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE						
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X			ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



MGA – Malagasy Ariary

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER		X				/34X		<CtrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrAcct>	Line 1: /34X
FULL NAME		X				59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)								
	PHONE NUMBER OF THE BENEFICIARY						4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



MKD – Macedonian Denar

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG		XML V3 LIMITATIONS	
	MANDATORY	RECOMMENDED										
INFORMATION OF THE BENEFICIARY												
ACCOUNT NUMBER	X		IBAN FORMAT IS ALWAYS PREFERRED					/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	<CtrrAcct> <id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	Line 1: /34X	
FULL NAME	X		FULL LEGAL NAME				59	1*35X	Name <Ctrr> <Nm>XXX</Nm>		Line 2: Limited to 35 characters	
FULL ADDRESS	X							3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>		Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags	
INFORMATION OF THE BENEFICIARY BANK												
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>		Limited to 11 characters	
REMITTANCE INFORMATION												
PAYMENT MESSAGE			DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)									
	X		THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>		Maximum length is 140 characters	



MNT – Mongolian Tugrik

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> <Id> <Othr> <Id>>XXX</Id> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE			70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X								



MOP – Macanese Pataca

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X						/34X	<CtrrAcct> </d> <Othr> <d>XXX</d> </Othr> </d> </CtrrAcct>	Line 1: /34X
FULL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)						
		X	PHONE NUMBER OF THE BENEFICIARY	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



MRO – Mauritanian Ouguiya

FIELD	PRESENCE		INFORMATION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X		IBAN FORMAT MANDATORY			/34X		<CtrrAcct> <Id> <IBAN>XXX</IBAN> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	X		FULL LEGAL NAME			59		Name <Ctrr> <Nm>XXX</Nm> <Ctrr>	Line 2: Limited to 35 characters
FULL ADDRESS	X					3*35X		<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X					57A		<CtrrAgt> <FinInstnd> <BIC>XXXXXXX</BIC> </FinInstnd> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE	X		DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)						
	X		THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	ENGLISH		70		<RmtInj><Ustrd>	Maximum length is 140 characters



MUR – Mauritian Rupee

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
ACCOUNT NUMBER	PAYMENTS TOWARD MAURITIUS: IBAN FORMAT MANDATORY								<CtrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrAcct>	
	PAYMENTS OUTSIDE MAURITIUS: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrAcct> </id> <Othr> </id> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X					1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X				3*35X		<Ctr> <PstAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X		ENGLISH		70	4*35X	<RmtInf>~Ustrd<	Maximum length is 140 characters
	PHONE NUMBER OF THE BENEFICIARY		X							



MVR – Maldivian Rufiyaa

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER			X				/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME		X				59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE			70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)		X		ENGLISH					



MWK – Malawian Kwacha

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER		X					/34X	<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X				59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



MXN – Mexican Peso

FIELD	INFORMATION		PRESENCE	MANDATORY	RECOMMENDED	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED										
INFORMATION OF THE BENEFICIARY												
ACCOUNT NUMBER	PAYMENTS TOWARD MEXICO: DOMESTIC ACCOUNT NUMBER				CLABE FORMAT	18 DIGITS				/34X	<CtrAcct> </d> <Othr> </d><XXX</d> </Othr> </d> </CtrAcct>	Line 1: /34X
	PAYMENTS OUTSIDE MEXICO: IBAN FORMAT (IF APPLICABLE)	X					59				<CtrAcct> </d> <Othr> </d><XXX</d> </Othr> </d> </CtrAcct>	<CtrAcct> </d> <IBAN>XXX</IBAN> </d> </CtrAcct>
FULL NAME		X								1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X							3*35X	<Ctr> <PstAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK												
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)				57A	8 OR 11	<CtrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION												
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)			X	FREE MESSAGE	ENGLISH			70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



MYR – Malaysian Ringgit

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X							/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	X		FULL LEGAL NAME				59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS	X							3*35X	<Ctrr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE			DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)							
	X		THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



MZN – Mozambican Metical

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT IS ALWAYS PREFERRED	X					/34X		<CdrAcct> </CdrAcct> <Othr> </Othr> <Id> </Id> <CdrAcct> </CdrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Cdr> </Cdr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Cdr> </Cdr> <PstAddr> </PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CdrAgt> </CdrAgt> <FinInstId> </FinInstId> <BIC>XXXXXXXX</BIC> </BIC>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	PHONE NUMBER OF THE BENEFICIARY		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X								



NAD – Namibian Dollar

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
ACCOUNT NUMBER			X					/34X		<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
	FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
	FULL ADDRESS		X						3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X								
PAYMENT MESSAGE	PHONE NUMBER OF THE BENEFICIARY			X	FREE MESSAGE			70	4*35X	<RmtInj><Ustrnd>	Maximum length is 140 characters
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)		X		ENGLISH						



NGN – Nigerian Naira

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	DOMESTIC ACCOUNT NUMBER	X		NUBAN FORMAT	10 DIGITS			/34X	<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



NIO – Nicaraguan Cordoba

FIELD	PRESENCE		INFORMATION	REQUIREMENT	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED									
ACCOUNT NUMBER	X							/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X		FULL LEGAL NAME					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS	X								3*35X	<Ctr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE	X		DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



NOK – Norwegian Krone

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD NORWAY: IBAN FORMAT MANDATORY								<CtrrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	
	PAYMENTS OUTSIDE NORWAY: IBAN FORMAT (IF APPLICABLE)	X					/34X	<CtrrAcct> </id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X	
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



NPR – Nepalese Rupee

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X						/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE						
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X			ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



NZD – New Zealand Dollar

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY											
ACCOUNT NUMBER	PAYMENTS TOWARD NEW ZEALAND: DOMESTIC ACCOUNT NUMBER									<CtrAcct> </id> <Othr> </Othr> </id> </CtrAcct>	Line 1: /34X
	PAYMENTS OUTSIDE NEW ZEALAND: IBAN FORMAT (IF APPLICABLE)		X					59		<CtrAcct> </id> <Othr> </Othr> </id> </CtrAcct>	<CtrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrAcct>
FULL NAME			X						1*35X	Name <Ctr> </Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS									3*35X	<Ctr> <PstAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
CLEARING CODE (COUNTRY CODE)	PAYMENTS TOWARD NEW ZEALAND:									<CtrAgt> <FinInstnd> <BIC>XXXXXXX</BIC> <ClrSysMmbld> </Mmbld>XXXXX</Mmbld> <ClrSysMmbld> </FinInstnd> </CtrAgt>	<BIC> Limited to 11 characters <Mmbld> Limited to 24 characters
	BSB CODE & BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BSB CODE: 6 DIGITS BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)		/NZ+ 6 DIGITS BIC CODE: 8 OR 11 DIGIT	57A	1*33X 8 OR 11		
REMITTANCE INFORMATION											
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)					ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



OMR – Omani Rial

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X							/34X	<CtrAcct> </d> <Othr> <d>XXX</d> </Othr> </d> </CtrAcct>	Line 1: /34X
FULL NAME	X						59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctr> <PstAddr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE		X		FREE MESSAGE			70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
			X		ENGLISH					



PEN – Peruvian Sol

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X					/34X		<CtrrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	X				59	1*35X		Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X				3*35X		<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE						
	PHONE NUMBER OF THE BENEFICIARY								
PAYMENT MESSAGE		X	PERUVIAN TAX ID: RUC FOR LEGAL ENTITIES/ DNI FOR INDIVIDUALS						
	BENEFICIARY TAX ID		OR THE TAX ID OF THE COUNTRY WHERE THE BENEFICIARY IS REGISTERED AS TAX PAYER	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



PGK – Papua New Guinea Kina

FIELD	PRESENCE		INFORMATION	REQUIREMENT	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED									
ACCOUNT NUMBER	X								/34X	<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X							59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X							3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE					DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)						
		X			FREE MESSAGE	ENGLISH		70	4*35X		Maximum length is 140 characters



PHP – Philippine Peso

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X		ENGLISH					
	PHONE NUMBER OF THE BENEFICIARY		X				70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



PKR – Pakistani Rupee

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X					/34X		<CtrrAcct> <id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	X					59	1*35X	Name <Ctrr> <Nrp>XXX</Nrp>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X							
	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)								
		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X							



PLN – Polish Zloty

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD POLAND: IBAN FORMAT MANDATORY								<CtrrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	
	PAYMENTS OUTSIDE POLAND: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrrAcct> </id> <Other> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <Id>XXXXXX</Id> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



PYG – Paraguayan Guarani

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X						/34X		<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	X		FULL LEGAL NAME				59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS	X							3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE			DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)							
	X		THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



QAR – Qatari Riyal

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	PAYMENTS TOWARD QATAR: IBAN FORMAT MANDATORY							<CtrrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	
	PAYMENTS OUTSIDE QATAR: IBAN FORMAT (IF APPLICABLE)	X				/34X		<CtrrAcct> </id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME		X				1*35X		Name <Ctrr> <Nim>XXX</Nim>	Line 2: Limited to 35 characters
FULL ADDRESS						3*35X		<Ctrr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)					70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	PHONE NUMBER OF THE BENEFICIARY								



RON – Romanian Leu

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD ROMANIA: IBAN FORMAT MANDATORY								<CtrAcct> </d> <IBAN>XXX</IBAN> </d> </CtrAcct>	
	PAYMENTS OUTSIDE ROMANIA: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrAcct> </d> <Othr> </d> <id>XXX</id> </Othr> </d> </CtrAcct>	Line 1: /34X
FULL NAME		X					1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X				3*35X		<Ctr> <PstAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A		<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH					
	IN CASE TAX PAYMENTS TOWARD ROMANIA	X		BENEFICIARY FISCAL TAX CODE			70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



RSD – Serbian Dinar

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	PURPOSE OF PAYMENT CODE	X								



RUB – Russian Ruble

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
INFORMATION OF THE ORDERING PARTY											
ACCOUNT NUMBER			X						/34X	<DtrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </DtrAcct> Name <Dtr> <Nm>XXX</Nm>	Line 1: /34X
FULL NAME			X					50H	1*35X	Name <Dtr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
OTHER INFORMATION				X					3*35X	<Dtr> <PstIdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstIdr> </Dtr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY											
ACCOUNT NUMBER			X		20 DIGITS				/34X	<CdrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </DtrAcct> <CdrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </DtrAcct>	Line 1: /34X
FULL NAME			X					59	1*35X	Name <Cdr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X						3*35X	<Cdr> <PstIdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstIdr> </Cdr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER IF INCLUDED, IF PROVIDED)			X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CdrAgt> <FinInstnd> <BIC>XXXXXX</BIC> </FinInstnd> </CdrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PURPOSE OF PAYMENT CODE			X		VO CODE						
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)			X		FREE MESSAGE						
PAYMENTS TOWARD RUSSIA: BIK CODE			X		RUSSIAN BANK IDENTIFICATION CODE						
PAYMENTS TOWARD RUSSIA: BENEFICIARY BANK'S CORRESPONDENT ACCOUNT NUMBER WITH THE RUSSIAN CENTRAL BANK			X		20 DIGITS			70	4*35X	<RmtInj><Usrd>	Maximum length is 140 characters
IF ANY: MENTION THE VAT AMOUNT OTHERWISE MENTION: "WITHOUT VAT"				X	FREE MESSAGE						



RWF – Rwandan Franc

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X							
	PHONE NUMBER OF THE BENEFICIARY		X						<RmtInj><Ustrd>	Maximum length is 140 characters
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)		X							



SAR – Saudi Arabian Riyal

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
ACCOUNT NUMBER	PAYMENTS TOWARD SAUDI ARABIA: IBAN FORMAT MANDATORY									<CtrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrAcct>	
	PAYMENTS OUTSIDE SAUDI ARABIA: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrAcct> </id> <Othr> </id> <IBAN>XXX</IBAN> </Othr> </id> </CtrAcct>	Line 1: /34X	
FULL NAME		X					1*35X			Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X				3*35X			<Ctr> <PstAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)					BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A		<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X			ENGLISH		70		<RmtInf>~Ustrd</RmtInf>	Maximum length is 140 characters
	PHONE NUMBER OF THE BENEFICIARY			X							



SBD – Solomon Islands Dollar

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X					/34X		<CtrrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctrr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



SCR – Seychellois Rupee

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X							/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	X		FULL LEGAL NAME				59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS	X							3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE			DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)							
	X		THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	X									



SEK – Swedish Krona

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD SWEDEN: IBAN FORMAT MANDATORY								<CtrrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	
	PAYMENTS OUTSIDE SWEDEN: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrrAcct> </id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <id>XXXXXX</id> <id>ZZZ</id> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



SGD – Singapore Dollar

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD SINGAPORE: DOMESTIC ACCOUNT NUMBER								<CtrrAcct> </d> <Othr> </d> </Othr> </d> </CtrrAcct>	Line 1: /34X
	PAYMENTS OUTSIDE SINGAPORE: IBAN FORMAT (IF APPLICABLE)	X					59		<CtrrAcct> </d> <Othr> </d> </Othr> </d> </CtrrAcct>	<CtrrAcct> </d> <IBAN>XXX</IBAN> </d> </CtrrAcct>
FULL NAME		X						1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



SLL – Sierra Leonean Leone

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> <Id> <Othr> <Id>>XXX</Id> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE			70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)	X								



SRD – Surinamese Dollar

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X						/34X		<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	X						59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS	X							3*35X	<Ctrr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	X			FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



STD – São Tomé And Príncipe Dobra

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER		X				/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X				59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X							
	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)								
	PHONE NUMBER OF THE BENEFICIARY		X						
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)								
		X		ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



SZL – Swazi Lilangeni

FIELD	PRESENCE		INFORMATION	REQUIREMENT	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS	
	MANDATORY	RECOMMENDED										
INFORMATION OF THE BENEFICIARY												
ACCOUNT NUMBER	X								/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X	
FULL NAME	X		FULL LEGAL NAME					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters	
FULL ADDRESS	X								3*35X	<Ctrr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags	
INFORMATION OF THE BENEFICIARY BANK												
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters	
REMITTANCE INFORMATION												
PAYMENT MESSAGE	X		DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters	



THB – Thai Baht

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> </CtrrAcct> <Othr> </Othr> <Id>XXX</Id> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X							
	PURPOSE OF PAYMENT CODE									
	PHONE NUMBER OF THE BENEFICIARY								<RmtInf><Ustrd>	Maximum length is 140 characters



TMT – Turkmen Manat

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X						/34X		<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME	X						59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS	X							3*35X	<Ctrr> <PstlAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	X									
		X			ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	X									



TND – Tunisian Dinar

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT MANDATORY	X					/34X	/34X	<CtrrAcct> <Id> <IBAN>XXX</IBAN> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnd> <BIC>XXXXXXX</BIC> </FinInstnd> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
	PHONE NUMBER OF THE BENEFICIARY		X							



TOP – Tongan Pa'anga

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X						/34X	<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



TRY – Turkish Lira

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD TURKEY: IBAN FORMAT MANDATORY								<CtrrAcct> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	
	PAYMENTS OUTSIDE TURKEY: IBAN FORMAT (IF APPLICABLE)	X					/34X		<CtrrAcct> </id> <Other> </id> <IBAN>XXX</IBAN> </id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



TTD – Trinidad And Tobago Dollar

FIELD	PRESENCE		INFORMATION	REQUIREMENT	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS	
	MANDATORY	RECOMMENDED										
INFORMATION OF THE BENEFICIARY												
ACCOUNT NUMBER	X								/34X	<CtrrAcct> </d> <Othr> </d> <IBAN>XXX</IBAN> </d> </Othr> </d> </CtrrAcct>	Line 1: /34X	
FULL NAME	X							59	1*35X	Name <Ctrr> </Nm>XXX</Nm>	Line 2: Limited to 35 characters	
FULL ADDRESS		X							3*35X	<Ctrr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags	
INFORMATION OF THE BENEFICIARY BANK												
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X			BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrrAgt>	Limited to 11 characters	
REMITTANCE INFORMATION												
PAYMENT MESSAGE		X			FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters	
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)												



TWD – New Taiwan Dollar

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER		X				/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME		X				59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X							
	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)								
	PHONE NUMBER OF THE BENEFICIARY							<RmtInj><Ustrd>	Maximum length is 140 characters



TZS – Tanzanian Shilling

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
ACCOUNT NUMBER			X					/34X		<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME			X				59	1*35X		Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS				X				3*35X		<Ctr> <PstAddr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK											
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)			X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)		57A	8 OR 11		<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION											
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X		FREE MESSAGE			70		<RmtInf><Ustrd>	Maximum length is 140 characters
	PHONE NUMBER OF THE BENEFICIARY			X		ENGLISH					



UGX – Ugandan Shilling

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> <Id> <Othr> <Id>XXX</d> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X							
	PHONE NUMBER OF THE BENEFICIARY		X						<RmtInj><Ustrd>	Maximum length is 140 characters
	THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)		X							



USD – U.S. Dollar

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD THE USA: DOMESTIC ACCOUNT NUMBER								<CtrAcct> </d> <Othr> </d><XXX</d> </Othr> </d> </CtrAcct> Line 1: /34X	
	PAYMENTS OUTSIDE THE USA: IBAN FORMAT (IF APPLICABLE)	X					59		<CtrAcct> </d> <Othr> </d><XXX</d> </Othr> </d> </CtrAcct> <CtrAcct> </d> <IBAN>XXX</IBAN> </d> </Othr> </d> </CtrAcct>	
FULL NAME		X						1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAdr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
CLEARING CODE (COUNTRY CODE)	PAYMENTS TOWARD THE USA: OPTION 1: FEDWIRE CODE & BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X						<CtrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> <ClSysMmbld> <Mmbld>XXXX</Mmbld> <ClrSysMmbld> </FinInstnd> </CtrAgt>	<BIC> Limited to 11 characters <Mmbld> Limited to 24 characters
							57A	//FW + 9 DIGITS BIC CODE: 8 OR 11 DIGITS	<CtrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrAgt>	Limited to 11 characters
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	OR OPTION 2: BIC CODE		X				57A	8 OR 11	<CtrAgt> <FinInstnd> <BIC>XXXXXXXX</BIC> </FinInstnd> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)				ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



UYU – Uruguayan Peso

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X					/34X		<CtrrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X					3*35X	<Ctrr> <PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X	BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



VND – Vietnamese Dong

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X						/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE						
	IN CASE OF TAX PAYMENTS	X		TAX CODE/ CHAPTER AND ITEM NUMBER	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



VUV – Vanuatu Vatu

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CtrrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctrr> <Pst/Addr> <AddrLine>XXXXXX</AddrLine> <AddrLine>ZZZ</AddrLine> </Pst/Addr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML-Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML-Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML-Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X	FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



WST – Samoan Tala

FIELD	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY									
ACCOUNT NUMBER	X					/34X	<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X	
FULL NAME	X				59	1*35X	Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters	
FULL ADDRESS		X				3*35X	<Ctrr> <Pst/Addr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </Pst/Addr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML-Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML-Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML-Address line tags	
INFORMATION OF THE BENEFICIARY BANK									
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)		57A	8 OR 11	<CtrrAgt> <FinInstnId> <BIC>XXXXXXXX</BIC> </FinInstnId> </CtrrAgt>	Limited to 11 characters	
REMITTANCE INFORMATION									
PAYMENT MESSAGE		X	FREE MESSAGE	ENGLISH		70	<RmtInf><Ustrd>	Maximum length is 140 characters	
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)									



XAF – Central African CFA Franc

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT IS ALWAYS PREFERRED	X					/34X		<CtrAcct> </d> <Othr> <d>XXX</d> </Othr> </d> </CtrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE						
	PHONE NUMBER OF THE BENEFICIARY		X		ENGLISH		70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



XCD – East Caribbean Dollar

FIELD	PRESENCE		INFORMATION	DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED								
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	X							/34X	<CtrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrAcct>	Line 1: /34X
FULL NAME	X						59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctr> <PstAddr> <AddrLine>XXXXYY</AddrLine> <AddrLine>ZZZ</AddrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE		X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters
DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)										



XOF – West African CFA Franc

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT IS ALWAYS PREFERRED	X					/34X		<CtrAcct> <Id> <Othr> <Id>XXX</Id> </Othr> </Id> </CtrAcct>	Line 1: /34X
FULL NAME		X					59	1*35X	Name <Ctr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
FULL ADDRESS			X					3*35X	<Ctr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)		X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrAgt> <FinInstId> <BIC>XXXXXXXX</BIC> </FinInstId> </CtrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	PHONE NUMBER OF THE BENEFICIARY		X				70	4*35X	<RmtInj><Ustrd>	Maximum length is 140 characters



XPF – Pacific franc

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	IBAN FORMAT MANDATORY	X					/34X		<CtrrAcct> <Id> <IBAN>XXX</IBAN> </Id> </CtrrAcct>	Line 1: /34X
FULL NAME	FULL LEGAL NAME	X					59	1*35X	Name <Ctrr> <Nmp>XXX</Nmp>	Line 2: Limited to 35 characters
FULL ADDRESS		X						3*35X	<Ctrr> <PstAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstAddr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)				BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X		FREE MESSAGE	ENGLISH		70	4*35X	<RmtInf><Ustrd>	Maximum length is 140 characters



ZAR – South African Rand

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER		X					/34X		<CctrAcct> </CctrAcct> <Othr> </Othr> <Id>XXX</Id> </Othr> </CctrAcct> <IBAN>XXX</IBAN> </CctrAcct> Line 1: /34X	
FULL NAME		X					59	1*35X	Name <Cctr> </Cctr> <Nm>XXX</Nm> <PstlAddr> </PstlAddr> <AdrLine>XXXXXX</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAddr> </Cctr>	Line 2: Limited to 35 characters Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
INFORMATION OF THE BENEFICIARY BANK										
CLEARING CODE (COUNTRY CODE)	PAYMENTS TOWARD SOUTH AFRICA: ZA CODE & BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X		ZA CODE: 6 DIGITS BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)		//ZA* 6 DIGITS BIC CODE: 8 OR 11 DIGITS	57A	1*33X 8 OR 11	<CctrAgt> </CctrAgt> <FinInstndId> <BIC>XXXXXXX</BIC> <ClrSysMmbld> <Mmbld>XXXX</Mmbld> <ClrSysMmbld> </FinInstndId> </CctrAgt>	<BIC> Limited to 11 characters <Mmbld> Limited to 24 characters
REMITTANCE INFORMATION										
PAYMENT MESSAGE	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)		X		ENGLISH		70	4*35X	<Rmtinf>~Ustrd</Rmtinf>	Maximum length is 140 characters
	PHONE NUMBER OF THE BENEFICIARY		X							



ZMW – Zambian Kwacha

FIELD	INFORMATION		PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
	MANDATORY	RECOMMENDED	MANDATORY	RECOMMENDED							
ACCOUNT NUMBER					13 DIGITS			/34X		<CtrrAcct> <id> <Othr> <id>XXX</id> </Othr> </id> </CtrrAcct>	Line 1: /34X
			X				59	1*35X		Name <Ctrr> <Nm>XXX</Nm>	Line 2: Limited to 35 characters
				X				3*35X		<Ctrr> <PstlAdr> <AdrLine>XXXXYY</AdrLine> <AdrLine>ZZZ</AdrLine> </PstlAdr> </Ctrr>	Line 3: Position 1 to 35 of the first occurrence of the XML Address line tags Line 4: Position 36 to 70 of the first occurrence of the XML Address line tags Line 5: Position 1 to 35 of the second occurrence of the XML Address line tags
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)					BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			8 OR 11		<CtrrAgt> <FinInstndId> <BIC>XXXXXXXX</BIC> </FinInstndId> </CtrrAgt>	Limited to 11 characters
			X				57A				
PAYMENT MESSAGE											
			X		FREE MESSAGE	ENGLISH					
				X			70	4*35X		<RmtInf><Ustrd>	Maximum length is 140 characters
		X									



APPENDIX





Appendix I: PURPOSE OF PAYMENT CODE (INR)

LIST OF PURPOSE CODES FOR RECEIPT PURPOSES IN INDIA

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION
0	Capital Account	P0001	Repatriation of Indian investment abroad in equity capital (shares)
		P0002	Repatriation of Indian investment abroad in debt securities.
		P0003	Repatriation of Indian investment abroad in branches
		P0004	Repatriation of Indian investment abroad in subsidiaries and associates
		P0005	Repatriation of Indian investment abroad in real estate
		P0006	Foreign direct investment in India in equity
		P0007	Foreign direct investment in India in debt securities
		P0008	Foreign direct investment in India in real estate
		P0009	Foreign portfolio investment in India in equity shares
		P0010	Foreign portfolio investment in India in debt securities including debt funds
		P0011	Repayment of loans extended to Non-Residents
		P0012	Loans from Non-Residents to India
		P0014	Receipts o/a Non-Resident deposits (FCNRB/NRERA etc.) ADs should report these even if funds are not 'swapped' into Rupees.
		P0015	Loans & overdrafts taken by ADs on their own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported)
		P0016	Purchase of a foreign currency against another currency.
		P0017	Sale of intangible assets like patents, copyrights, trademarks etc. by Indian companies
		P0018	Other capital receipts not included elsewhere
		1	Exports (of Goods)
P0102	Realisation of export bills (in respect of goods) sent on collection (full invoice value)		



GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION
		P0103	Advance receipts against export contracts (export of goods only)
		P0104	Receipts against export of goods not covered by the GR/PP/SOFTEX/EC copy of shipping bill etc.
		P0105	Export bills (in respect of goods) sent on collection.
		P0106	Conversion of overdue export bills from NPD to collection mode.
		P0107	Realisation of NPD export bills (full value of bill to be reported).
2	Transportation	P0201	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad.
		P0202	Purchases on account of operating expenses of Foreign shipping companies operating in India.
		P0205	Purchases on account of operational leasing (with crew) – Shipping companies.
		P0207	Receipts of surplus freight/passenger fare by Indian Airlines companies operating abroad.
		P0208	Receipt on account of operating expenses of Foreign Airlines companies operating in India.
		P0211	Purchases on account of operational leasing (with crew) – Airlines companies.
		P0213	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).
3	Travel	P0301	Purchases towards travel (Includes purchases of foreign TCs, currency notes etc over the counter, by hotels, hospitals, Emporiums, Educational institutions etc. as well as amount received by TT/SWIFT transfers or debit to Non-Resident account).
		P0308	FC surrendered by returning Indian tourists.
4	Communication Service	P0401	Postal services
		P0402	Courier services
		P0403	Telecommunication services
		P0404	Satellite services
5	Construction Service	P0501	Receipts for cost of construction of services projects in India.
6	Insurance Service	P0601	Receipts of life insurance premium
		P0602	Receipts of freight insurance – relating to import & export of goods.



GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION
		P0603	Receipts on account of other general insurance premium .
		P0604	Receipts of Reinsurance premium
		P0605	Receipts on account of Auxiliary services (commission on insurance) .
		P0606	Receipts on account of settlement of claims.
7	Financial Services	P0701	Financial intermediation except investment banking – Bank charges, collection charges, LC charges, cancellation of forward contracts, commission on financial leasing etc.
		P0702	Investment banking – brokerage, under writing commission etc.
		P0703	Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.
8	Computer & Information Services	P0801	Hardware consultancy
		P0802	Software implementation (other than those covered in SOFTEX form).
		P0803	Data base, data processing charges.
		P0804	Repair and maintenance of computer and software.
		P0805	News agency services
		P0806	Other information services- Subscription to newspapers, periodicals, etc.
9	Royalties & License Fees	P0901	Franchises services – patents,copy rights, trade marks, industrial processes, franchises etc.
		P0902	Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films).
10	Other Business Services	P1001	Merchanting Services – net receipt (from sale and purchase of goods without crossing the border).
		P1002	Trade related services – Commission on exports/imports.
		P1003	Operational leasing services (other than financial leasing and without operating crew) including charter hire.
		P1004	Legal services
		P1005	Accounting, auditing, book keeping and tax consulting services.
		P1006	Business and management consultancy and public relations services.



GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION
		P1007	Advertising, trade fair, market research and public opinion polling services.
		P1008	Research & Development services
		P1009	Architectural, engineering and other technical services.
		P1010	Agricultural, mining and on –site processing services – protection against insects & disease, increasing of harvest yields, forestry services, mining services like analysis of ores etc.
		P1011	Inward remittance for maintenance of offices in India.
		P1012	Other services not included elsewhere.
11	Personal, Cultural & Recreational services	P1101	Audio-visual and related services – services and associated fees related to production of motion pictures, rentals, fees received by actors, directors, producers and fees for distribution rights.
		P1102	Personal, cultural services such as those related to museums, libraries, archives and sporting activities and fees for correspondence courses of Indian Universities/Institutes.
12	Government, not included elsewhere (G.n.i.e.)	P1201	Maintenance of foreign embassies in India.
		P1203	Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India.
13	Transfers	P1301	Inward remittance from Indian non-residents towards family maintenance and savings.
		P1302	Personal gifts and donations
		P1303	Donations to religious and charitable institutions in India.
		P1304	Grants and donations to governments and charitable institutions established by the governments.
		P1306	Receipts / Refund of taxes
14	Income	P1401	Compensation of employees
		P1403	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)
		P1404	Inward remittance of interest on debt securities –debentures / bonds /FRNs etc.
		P1405	Inward remittance towards interest receipts of ADs on their own account (on investments).
		P1406	Repatriation of profits to India



GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION
		P1407	Receipt of dividends by Indians
15	Others	P1501	Refunds / rebates on account of imports
		P1502	Reversal of wrong entries, refunds of amount remitted for non-imports.
		P1503	Remittances (receipts) by residents under international bidding process.
		P1590	Receipts below \$10,000 (say Rs 5,00,000)



APPENDIX II: PURPOSE OF PAYMENT CODE (RUB)-VO CODE

LIST OF PURPOSE CODES FOR RECEIPT PURPOSES IN AND OUTSIDE OF RUSSIA

TYPE CODE**		TRANSACTION TYPE NAME
2		Residents' cashless conversion transactions
02	10	Purchase of currency of the Russian Federation by a non-resident for foreign currency
02	20	Sale of currency of the Russian Federation by a non-resident for foreign currency
10		Settlements between residents and non-residents when performing foreign trade activities related to export of goods from the territory of the Russian Federation
10	100	Settlements by a non-resident in form of an advance payment in favor of a resident for goods exported from the Russian Federation, including under a commission agreement (agency agreement, or trust agreement) (advance payment)
10	200	Settlements by a non-resident upon payment deferment granted by a resident for goods exported from the Russian Federation including those under a commission agreement (agency agreement, or trust agreement) (payment deferment)
11		Settlements between residents and non-residents when performing foreign trade activities related to import of goods to the Russian Federation
11	900	Payments by a non-resident in favor of a resident related to return of excess receipt of funds when importing goods to the Russian Federation
12		Settlements between residents and non-residents for goods sold without importing such goods to the Russian Federation
12	50	Payments by a non-resident to a resident for goods sold outside of the Russian Federation without importing such goods to the Russian Federation
12	900	Payments by a non-resident to a resident related to return of excess receipt of funds when selling goods outside of the Russian Federation
13		Settlements between residents and non-residents for goods sold in the Russian Federation
13	10	Payments by a non-resident to a resident for goods sold in the Russian Federation
13	900	Payments by a non-resident to a resident related to return of excess receipt of funds when selling goods in the Russian Federation
20		Settlements between residents and non-residents when performing foreign trade activities related to execution of works by residents, performance of services by residents, transfer of information and results of intellectual activities by residents including exclusive rights thereto
20	100	Payment by a non-resident in form of an advance payment for works, services performed by a resident, information and results of intellectual activities transferred, including exclusive rights thereto and performance of the said obligations under commission agreement (agency agreement, or trust agreement) (advance payment)



TYPE CODE**		TRANSACTION TYPE NAME
20	200	Payments by a non-resident for works and services performed by a resident, information and results of intellectual activities transferred, including exclusive rights thereto and performance of the said obligations under commission agreement (agency agreement, or trust agreement) (advance payment) (payment deferment)
20	300	Settlements by a non-resident in favour of a resident under movable and (or) immovable property lease agreements, excluding financial lease contracts
20	400	Settlements by a non-resident consigner (principal, grantor) in favour of a resident consignee (agent, proxy) in connection with payment for goods, services and works, information and intellectual activity results, including exclusive rights thereto, purchased for a non-resident in accordance with a commission agent agreement (agency contract, mandate agreement), excluding settlements as specified under Group 58 hereof.
21		Settlements between residents and non-residents when performing foreign trade activities related to performance of work or services by a non-resident, transfer of information and results of intellectual activities, including exclusive rights thereto
21	900	Payments by a non-resident to a resident related to return of excess receipt of funds for performance of works or services by a non-resident, transfer of information and results of intellectual activities including exclusive rights thereto
21	300	Settlements by a resident in favour of a non-resident under movable and (or) immovable property lease agreements, excluding financial lease contracts
21	400	Settlements by a resident consigner (principal, grantor) in favour of a non-resident consignee (agent, proxy) in connection with payment for goods, services and works, information and intellectual activity results, including exclusive rights thereto, purchased for a non-resident in accordance with a commission agent agreement (agency contract, mandate agreement), excluding settlements as specified under Group 58 hereof.
40		Settlements related to provision of funds by residents to non-residents, except for authorized banks, under loan agreements
40	900	Payments by a non-resident to residents related to return of excess receipt of funds when issuing a loan by a resident to a non-resident under a loan agreement
41		Settlements related to provision of funds by non-residents to residents, except for authorized banks, under facility and loan agreements.
41	30	Payments by a non-resident to a resident when providing funds under a facility or loan agreement
42		Settlements related to performance of obligations by residents, except for authorized banks, under loans and facilities raised in money terms under facility or loan agreements
42	900	Payments by a non-resident to a resident related to return of excess receipt of funds when repaying the principal amount by a resident under a facility or loan agreement
42	950	Payments by a non-resident to a resident related to return of excess receipt of interest under a facility or loan agreement
43		Settlements related to performance of obligations by non-residents under loans raised in money terms under loan agreements
43	15	Payments by a non-resident to a resident in connection with principal amount repayment under a loan agreement



TYPE CODE**		TRANSACTION TYPE NAME
43	35	Payments by a non-resident to a resident in connection with interest payments under a loan agreement
43	50	Other payments by a non-resident to a resident related to premium (commission) payment and other funds under a raised loan
50		Settlements related to capital investments
50	200	Payments by a non-resident to a resident under transactions with shares, deposits, property interest (in charter or joint stock equity capital, unit fund) of a legal entity as well as under a simple partnership agreement
50	210	Payments by a non-resident to a resident under payment of dividends (income) from investments in form of capital investments
50	900	Payments by a non-resident to a resident related to return of excess receipt of funds under investment transactions in form of capital investments
51		Settlements related to purchasing equity securities (rights certified by securities) by non-residents from residents
51	210	Payments by a non-resident to a resident for purchased bonds, equity stock and other issuance securities of residents
51	215	Payments by a non-resident to a resident for purchased bonds, equity stock and other issuance securities of non-residents
51	230	Payments by a non-resident to a resident for purchased units in unit investment funds founded by a resident
51	235	Payments by a non-resident to a resident for purchased units of unit investment funds founded by a non-resident
51	250	Payments by a non-resident to a resident for purchased promissory notes and other non-equity securities issued by a resident
51	255	Payments by a non-resident to a resident for purchased promissory notes and other non-equity securities issued by a non-resident
51	800	Payments by a resident to a non-resident related to return of excess receipt of funds under transactions with securities (rights certified by securities) as well as funds under such outstanding obligations
55		Settlements related to performance of obligations under securities by residents and non-residents
55	310	Payments by a non-resident to a resident when performing obligations by a resident under bonds and other issuance securities
55	330	Payments by a non-resident to a resident under income payments with regard to investment fund units
55	350	Payments by a non-resident to a resident when performing obligations by a non-resident under promissory notes and other non-equity securities
55	900	Payments by a non-resident to a resident related to return of excess receipt of funds when performing obligations under transactions with securities as well as funds under outstanding obligations



TYPE CODE**		TRANSACTION TYPE NAME
56		Settlements between residents and non-residents under derivative financial instrument transactions and other derivative transactions
56	10	Payments by a non-resident to a resident under transactions with forward and derivative financial instruments (premiums, margin and security deposits and other funds transferred in accordance with the terms and conditions of such contracts, except for settlements related to the underlying asset delivery)
56	900	Payments by a non-resident related to return of funds transferred in excess, as well as funds under outstanding obligations specified in this group
57		Settlements on contracts for the trust management of property
57	30	Settlements by a resident trustor in favour of a non-resident trustee.
57	35	Settlements by a non-resident trustee in favour of a resident trustor.
58		Settlements under brokerage agreements excluding settlements under codes specified in groups 51 to 55 hereof
58	10	Settlements by a resident in favour of a non-resident broker under a brokerage agreement including payment of brokerage fees to non-resident broker
58	15	Settlements by a non-resident broker in favour of a resident under a brokerage agreement excluding settlements performed under code 58900.
58	20	Settlements by a non-resident in favour of a resident broker under a brokerage agreement including payment of brokerage fees to resident broker
58	25	Settlements by a resident broker in favour of a non-resident under a brokerage agreement excluding settlements performed under code 58800.
58	30	Foreign currency settlements between residents under a brokerage agreement including payment of brokerage fees
58	800	Settlements by a resident related to refund of overpaid amounts to a non-resident under a brokerage agreement.
58	900	Settlements by a non-resident related to refunds of overpaid amounts to a resident under a brokerage agreement.
60		Transfers by non-residents under non-residents' accounts in currency of the Russian Federation
60	70	Transfer of currency of the Russian Federation from a non-resident's bank account in currency of the Russian Federation to another bank account (deposit account) in the currency of the Russian Federation of that non-resident opened with the same authorized bank, from a deposit account of a non-resident in currency of the Russian Federation to a bank account of such non-resident opened in the same authorized bank.
60	71	Transfer of currency of the Russian Federation from a non-resident's bank account in currency of the Russian Federation opened with the authorized bank, to a bank account (deposit account) in the currency of the Russian Federation of that non-resident opened with another authorized bank from the non-resident's deposit account in the currency of the Russian Federation to a bank account of that non-resident opened with another authorized bank



TYPE CODE**		TRANSACTION TYPE NAME
60	75	Transfer of currency of the Russian Federation from a non-resident's bank account in currency of the Russian Federation opened with an authorized bank, to a bank account (deposit account) in currency of the Russian Federation of such non-resident, opened with a non-resident bank from a the non-resident's deposit account in currency of the Russian Federation opened with an authorized bank, to a bank account in currency of the Russian Federation of such non-resident opened with a non-resident bank
60	76	Transfer of currency of the Russian Federation from a non-resident's bank account (deposit account) denominated in the currency of the Russian Federation and opened with a non-resident bank, to a bank account of such non-resident, denominated in the currency of the Russian Federation, and opened with an authorized bank.
60	80	Transfer of currency of the Russian Federation from non-resident's bank account in currency of the Russian Federation to a bank account (deposit account) in the currency of the Russian Federation of another non-resident opened with the same authorized bank
60	81	Transfer of currency of the Russian Federation from a non-resident's bank account in currency of the Russian Federation opened with an authorized bank, to a bank account (deposit account) in currency of the Russian Federation of another non-resident opened with another authorized bank
60	85	Transfers of the currency of the Russian Federation from a bank account of a non-resident denominated in the currency of the Russian Federation and opened with an authorised bank, to a bank account (deposit account) of another non-resident denominated in the currency of the Russian Federation and opened with a non-resident bank.
60	86	Transfers of the currency of the Russian Federation from a bank account (deposit account) of a non-resident denominated in the currency of the Russian Federation and opened with a non-resident bank, to a bank account of another non-resident denominated in the currency of the Russian Federation and opened with an authorised bank.
60	200	Debiting funds in the currency of the Russian Federation using a bank card from a non-resident's bank account denominated in the currency of the Russian Federation opened with an authorised bank
70	Non-Trade Transactions	
70	10	Payments by a non-resident to a resident related to payment of taxes, customs duties and other fees
70	30	Payments by a non-resident to a resident of retirement pensions, entitlements and other social benefits
70	50	Payments by a non-resident to a resident of salaries and other types of labor compensation
70	90	Payments with regard to gratuitous financial assistance provided by a non-resident to a resident
70	100	Payments related to beneficent help provided by non-resident to a resident, as well as collections, payment (receipt) of grants and other payments on a grant
70	ΠΟ	Payments be a non-resident to a resident related to insurance indemnity payment under insurance or reinsurance agreements
70	120	Payments by a non-resident to a resident related to execution of judgements by judicial authorities



TYPE CODE**		TRANSACTION TYPE NAME
70	125	Payments by a resident to a non-resident related to execution of judgements by judicial authorities
70	200	Other payments by a non-resident to a resident under any non-trade transactions
70	900	Payments by a non-resident to a resident related to return of funds received in excess under any non-trade transactions
99		Settlements under any other currency transactions, that are not directly referred to in groups 01-80 of this List
99	20	Return of funds to a non-resident debited (credited) in error
99	90	Settlements under transactions specified in group 01080 of this List



APPENDIX III: PURPOSE OF PAYMENT CODE (CNY)

LIST OF PURPOSE CODES FOR RECEIPT PURPOSES IN MAINLAND CHINA

	DESCRIPTION
PAYT/02112	Trade related Payment
PAYT/02113	Return of a Trade related Payment
PAYT/02114	Service related Payment
PAYT/02115	Return of a Service related Payment
PAYT/02116	Capital item related Payment
PAYT/02117	Return of a Capital item related Payment
PAYT/02123	Individual Payment
PAYT/02124	Return of an Individual Payment
PAYT/02125	Others

These codes are only required for payments toward Mainland China.



Appendix IV: PURPOSE OF PAYMENT CODE (IDR)

LIST OF PURPOSE CODES FOR RECEIPT PURPOSES IN INDONESIA

DESCRIPTION	TRANSACTION CODE
	PAYMENT/ RECOGNITION OF PAYABLES
MERCHANDISE TRANSACTIONS	
01. Exports/Imports	
1. Imports, f.o.b. Shipment of merchandise into Indonesia	2012
2. Refunds - export/import a) Refunds on returned exported merchandise	2013
3. Prepayments - export/import a) Prepayment for merchandise to be imported	2014
02. Bunkers and Stores Transactions in merchandise in bunkers and other stores for transportation (such as aircraft and marine vessels), e.g., fuel, provisions, and supplies (such as navigational charts, food and beverages).	2015
03. Other merchandise transactions Merchandise transactions other than exports and imports (such as domestic trade, trade with an overseas country or trade between overseas countries) and other than for bunkers and stores.	2099
SERVICES TRANSACTIONS	
01. Merchandise processing services Services pertaining to processing of merchandise to be returned to the country of origin.	2016
02. Service for repair of goods Repair/maintenance services for movable goods, such as marine vessels, aircraft, drilling rigs and similar items.	2017
03. Transportation services (other than transportation insurance) Repair/maintenance services for movable goods, such as marine vessels, aircraft, drilling rigs and similar items.	
a. Passenger transportation	2021
b. Freight to/from other countries Transportation by air, sea or other means (such as overland and pipeline).	2022
c. Freight other than for export/import Freight services in Indonesia, in an overseas country or between overseas countries.	2024



DESCRIPTION	TRANSACTION CODE
	PAYMENT/ RECOGNITION OF PAYABLES
d. Transportation support services Transportation services provided at ports, airports and other transport terminals, comprising towing, cargo handling, navigation assistance, transportation maintenance services, warehousing, packaging services, commissions for passenger and freight agents, and other services pertaining to transportation.	2025
04. Travel All expenditures incurred for business and non business travel, such as for accommodation and purchase of food/beverages during travel. Does not include expenditures for transportation from/into the territory of Indonesia.	2030
05. Education and Training All transactions for training/education (schools, seminars, courses, and so on), such as course registration fees, accommodation, and purchase of food and beverages pertaining to education and training.	2040
06. Post and telecommunication services Postal and courier services (such as PO box rental and collection/dispatch of letters, packages, newspapers/magazines, brochures and parcels), and telecommunications services (such as telephone, facsimile, broadcasting, and satellite services).	2050
07. Construction services Construction and installation of buildings, offices, factories, and so on.	2060
08. Financial services Payment of fees, commissions for brokerage and other services pertaining to financial institutions, such as payment of fees and commissions for activities pertaining to letters of credit, bank loan facilities, stock brokerage, underwriting, leasing, foreign currency trading, derivative and custodian transactions. Does not include services to insurance companies.	2080
09. Computer and information services Services transactions pertaining to computer data and information (news), such as design and/or implementation of software, data processing, maintenance/repair of computers and peripherals (not including sale/purchase of computer hardware and peripherals), news agency/newspaper or magazine subscription services, photographs, feature articles, and so on.	2090
10. Royalties and licenses Fees for use of trademarks, franchises, patents, copyrights, and so on.	2100
11. Operational leasing and leasing of land and buildings	
a. Operational leasing Lease without option of purchase for movable goods, such as marine vessels, aircraft, oil drilling equipment (rigs), and containers.	2111
b. Leasing of land and buildings Lease of land, office space, apartments, houses, and so on.	2112



DESCRIPTION	TRANSACTION CODE
	PAYMENT/ RECOGNITION OF PAYABLES
12. Technical, professional, and miscellaneous business services Mining, agricultural, forestry, and similar services Architectural, engineering, and similar services Research and development services Legal, accounting, audit, taxation, business, public relations, and management consultancy services Advertising and market research services, including sale and purchase of advertising space, exhibitions, product promotion, and polling Administration and operational services, such as building cleaning, translation, security and investigation, and personnel services.	2120
13. Services in art, culture, and recreation Services related to audiovisual production (such as production of motion picture films and videos, radio and television programs, music recordings, theater or circus performances, including use of distribution rights, and fees received by actors, directors and producers) and services related to activities in museums, libraries, archives, and other sports and recreational and cultural activities.	2130
14. Government and international organization services Receipts from/payments to foreign governments/embassies/consulates/ attaches and international organizations (such as the UN, World Bank, IMF, ADB, and IDB).	2140
15. Other service transactions All service transactions other than mentioned above.	2199
UNREQUITED/NOT RETURNED TRANSFERS	
01. Taxes, penalties, and fines Payments/receipts in respect of taxes or tax refunds, penalties/fines, subsidies, fishing/hunting/logging permits, work permits for foreign nationals, club/organization membership fees, and similar activities for which direct compensation is not provided.	2161
02. Grants, prizes and similar transfers Grants/donations (including but not limited to those for humanitarian and religious purposes), government social security schemes, scholarships, prizes, and similar activities for which direct compensation is not provided.	2162
INCOME	
01. Compensation of employees Salaries, wages, and allowances paid to/received by employees, including social security, insurance and pension fund payments made by employers on behalf of employees.	2163
02. Investment income	
a. Dividend and distributed profits	2170
b. Interest on:	
1) borrowings/loans (including financial leasing)	2183
2) securities issued by residents (such as promissory notes, commercial paper, and bonds)	2184



DESCRIPTION	TRANSACTION CODE
	PAYMENT/ RECOGNITION OF PAYABLES
c. Other investment income	2189
CAPITAL/FINANCIAL TRANSACTIONS	INCOME
01. Sale and purchase of non-produced, non-financial assets - intangible Sale/purchase of transferable patents, copyrights, lease rights, trademarks, franchises, licenses, and contracts. Does not include fees for use of these assets.	2191
02. Sale and purchase of non-produced, non-financial assets - tangible Sale/purchase of land, buildings, unprocessed subsoil assets (such as minerals), and so on.	2192
03. Direct investment	
a. Equity participation	
1) Payments for purposes of equity participation	2201
b. Divestiture of equity participation	
1) Payments for purposes of divestiture of equity participation	2202
c. Reinvested earnings	2203
04. Securities transactions	
a. Securities issued by non-residents:	
1) Shares	2206
2) Other securities, with maturities of:	
• more than one year (based on original maturity)	2207
• up to one year (based on original maturity)	2208
b. Securities issued by residents:	
1) Shares	2209
2) Other securities with maturity of more than one year (based on original maturity), issued by:	
• Monetary authority	2210
• Central or regional government (such as Government bonds)	2211
• Banks (such as bank bonds and medium term notes)	2212
• Non bank financial institutions and non financial institution companies (such as bonds issued by financing companies and domestic private companies)	2213
3) Other securities with maturity of up to one year (based on original maturity), issued by:	
• Monetary authority (such as Bank Indonesia Certificates)	2214
• Central and regional government	2215
• Banks (such as promissory notes and banker's acceptances)	2216
• Non bank financial institutions and non financial institution companies (such as commercial papers issued by domestic private companies)	2217



DESCRIPTION	TRANSACTION CODE
	PAYMENT/ RECOGNITION OF PAYABLES
05. Loan transactions	2192
a. Provision/drawing of loans with maturity of:	
1) up to one year (including sale or purchase of financial claims/factoring)	2221
2) more than one year	2222
b. Repayment of loans with maturity of:	
1) up to one year	2231
2) more than one year	2232
c. Financial leasing Leasing based on leasing contract with option to purchase.	2233
06. Payments/receipts between overseas bank accounts of the reporting Company	
a. Payments against OCA of reporting Company	
1) subtraction from OCA in favor of other OCA of the reporting Company	2251
2) subtraction from OCA for placement in favor of deposit held by reporting Company (savings deposit, time deposit, etc.).	2252
b. Cash withdrawal/deposit against/in favor of OCA.	2259
07. Foreign currency trading on money market	
a. Spot transactions (including direct exchange of foreign currencies with foreign currency traders or other parties):	
1) foreign currency against rupiah	2261
2) foreign currency against foreign currency	2262
b. Forward transactions:	
1) foreign currency against rupiah	2263
2) foreign currency against foreign currency	2264
c. Derivative transactions Receipts/payments for settlement of derivative transactions (net settlement payments), including receipts/payments of premiums and variation/non repayable margins for purposes of forward transactions, options, and so on. Does not include fees and commissions paid to agents such as banks, brokers, or dealers.	2265
1) Forward transactions or equivalent (such as swaps and futures).	2266
2) Option transactions or equivalent.	
08. Other capital/financial transactions All capital/financial transactions other than mentioned above.	2299



DESCRIPTION	TRANSACTION CODE
	PAYMENT/ RECOGNITION OF PAYABLES
OTHERS	
01. Payments/receipts below USD1,000 threshold All receipts/payments affecting OCAs and ICAs of less than USD1,000 per transaction.	2000
02. Settlement of Inter Company/Inter Office Account (ICA) balances from/to overseas banks All receipts/payments affecting overseas current accounts of the reporting Company for settlement of ICA balances (net settlement payments), originating from or paid into overseas banks/NBFIs.	2129
03. Excess receipts/payments (refunds) and excess recognition of accounts payable/receivable All receipts/payments arising from refunds of excess receipts/payments and excess recognition of accounts payable/receivable other than for exports/imports.	2139



APPENDIX V: PURPOSE OF PAYMENT CODE (THB)

LIST OF PURPOSE CODES FOR RECEIPT PURPOSES IN THAILAND

CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318001	Service, income, and remittance and donation	
318002	Service	
318003	Freight	
318004	Freight	Meaning freight, or goods transportation cost, whether by land, sea, and air.
318005	Charge of insurance and reinsurance for goods	Charge of insurance and reinsurance for damage arising from freight.
318006	Claim for goods insurance	Compensation against damage arising from freight.
318007	Other service charges regarding international freight	Meaning other expenses regarding international freight.
318008	Expenses relevant to transportation other than freight	
318009	Fare	Meaning fare ticket for international trip by all kinds of vehicle, as well as fees relevant to the trip, e.g. airport fee, extra charge for overweight luggage, etc.
318010	Various service fees given to international vehicle and other transportation costs.	Meaning fuel for international vehicle and various service fees not relevant to international freight.
318011	Traveling expenses	
318012	Traveling expenses - Tourist	Meaning accommodation, meal, hotel service, fare, traveling expenses paid in lump sum, etc. (in the case where it's possible to separate fare ticket, report shall be made in code 112001 - fare).
318013	Traveling expenses - Student	Meaning school fees, accommodation, meal, fare, and personal expenses of student.
318014	Overseas traveling expenses others	Meaning accommodation, meal, hotel service, fare, traveling expenses of traveller other than tourist, student.
318015	Medical expense	Meaning medical fees, surgery fees, Thai massage service fees, etc.
318016	The remains of money sold/ repurchased by traveller	Thai or foreign traveller brings the money left from payment to sell/repurchase.
318017	Expenses under credit card	Meaning joining fees, annual fees, and expenses via credit card.



CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318165	Authorised Person	Authorised Person
318166	Authorised Company	Authorised Company
318167	International Transfer Agent	International Transfer Agent
318018	Service fees for government sector	
318019	Expenses for public servants and officers of embassies	Expenses of public servants and officers of embassies in Thailand/abroad.
318020	Expenses of embassies and international organizations	Expenses of embassies in Thailand/abroad.
318021	The remains of money sold/ repurchased by Thai public servants or expatriates.	Thai public servants or expatriates bring the money left from payment to sell/repurchase.
318022	Other service fees - private sector	
318023	Telecommunications fees	Service fees for telecommunications, post and relevant services, i.e. telephone, fax, telex, cable, satellite, email, postage, and maintenance fees for relevant equipment.
318024	Construction contract fees	Service fees for various construction projects and installation projects done abroad/at home by resident/non-resident. In this regard, it does not include construction service of domestic business being foreign affiliate, as such business is deemed as resident of that country.
318025	Royalty, trademark/patent, and copyright	Fees for permission to use intangible and non-monetary property, as well as permission to use the things of original, e.g. trade mark, technique and design, production right and concession in selling original, books, and movies produced, via the agreement etc.
318026	Charge of insurance and reinsurance not relevant to goods.	Charge of insurance and reinsurance not relevant to goods, i.e. life insurance premium, accident insurance premium, fire insurance premium etc.
318027	Claim not relevant to goods	Compensation against damage not relevant to goods.
318028	Consultant fees	Meaning consultant fees, remuneration for experts and Directors, technical assistance charge, technical charge, service fees in installing of machine and electrical system in factory, service fees on technology and management, etc.
318029	Fees and commissions	Meaning the fees in money management, brokerages, front-end fee, commitment fee, guarantee fee, custodian fee, and fee on loan guarantee, etc.
318030	Other fees and commissions	Meaning commission in acting as middleman in international trading, etc.



CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318031	Service fees for news and information	Expenses paid in order to obtain news and information, i.e. database development fee, subscription, etc.
318032	Representative office expenses	Various expenses of representative office of a juristic person of other nationality with its office located abroad for using in its affairs, e.g. salary, wage for staff of Thai nationality, public utility fees, etc.
318033	Advertisement fees	Fees for dissemination and public relations
318034	Rent of property	Meaning the renting of machine, equipment, accommodation like condominium, and other rents, etc.
318035	Expenses regarding movies, television, and various shows	Meaning renting of movie and television films, expense in organizing shows, etc.
318036	Other fees (please indicate details)	Other fees not falling under the above, e.g. personal service, cultural service, sports and other entertainment, etc.
318037	Manufacturing or processing fee	Meaning the fee for manufacturing or processing goods, etc.
318038	Money placed for guarantees	Money placed as guarantee against damage that may arise from using of various services, e.g. guarantee for cable TV service, telephone, etc.
318168	Treasury Centre	Treasury Centre
318039	Income	
318040	Income sent back by labourer	Salary, wage, benefit, of employee/staff.
318041	Interest from investment and lending from private sector abroad	
318042	Profit	Profit appropriated from investment or shareholding in the affairs of private sector located at home/abroad.
318043	Dividend	Dividend received from investment/shareholding in the affairs of private sector located at home/abroad.
318044	Interest on loan	Interest on loan of private sector
318045	Other interests	Meaning interests received/paid other than loan interest, e.g. interest on deposit, interest on bond, interest from FCD account of private sector, etc.
318046	Interest from investment and lending from public sector abroad	
318047	Profit (public sector)	Profit appropriated from investment or shareholding in the affairs of public sector located at home/abroad.
318048	Dividend (public sector)	Dividend received from investment/shareholding in the affairs of public sector located at home/abroad.



CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318049	Interest on loan (public sector)	Interest on loan of public sector.
318050	Other interests (public sector)	Meaning interests received/paid other than loan interest, e.g. interest on deposit, interest on bond, of public sector, etc.
318051	Remittance and donation	
318052	Private sector grant	Savings or money for the maintenance of family sent back by Non-resident Thai/savings or money for the maintenance of family sent back by foreigner, as well as grant from/to foreign governments.
318053	Government grant	
318054	Government grant with private sector abroad	Money received from/given to private sector abroad by the Thai government.
318055	Government grant with foreign government	Money received from/given to foreign government by the Thai government.
318056	Private sector remittance	
318057	Remitting of money owned by a Thai moving to stay overseas permanently	Money remitted which is the ownership of a Thai moving to stay overseas permanently.
318058	Remitting of money inherited to the inheritor with permanent residence abroad.	Money inherited remitted by a resident to the inheritor with permanent residence abroad.
318059	Money remitted to family or relatives with permanent residence abroad.	Money remitted by a resident to family or relatives with permanent residence abroad.
318060	Investment	
318061	Investment in affiliated business/branch	Investment in affiliated business/branch in which the investor has proportion of investment up from 10 percent of total investment.
318062	Foreign Direct Investment	Investment made by Non-resident in affiliated business/branch in Thailand.
318063	Investment in affiliated business/branch from abroad	Money remitted by Non-resident to invest in affiliated business/branch in Thailand.
318064	Returning of foreign investment in affiliated business/branch.	Investment in affiliated business/branch in Thailand returned by a resident to a Non-resident due to close of business, capital decrease, investment withdrawing, or share selling.
318065	Thai Direct Investment	Investment made by resident in affiliated business/branch abroad.
318066	Investment in affiliated business/branch abroad.	Money remitted by resident to invest in affiliated business/branch abroad.



CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318067	Accepting of the returning of investment in affiliated business/branch abroad.	Investment in affiliated business/branch abroad accepted back by resident due to close of business, capital decrease, investment withdrawing, or share selling.
318068	Real estate investment from abroad	Non-resident makes investment in real estate in Thailand.
318069	Buying of condominium	Non-resident buys condominium in Thailand.
318070	Returning of money for condominium that is not purchasable.	Returning of money for condominium of Non-resident that is not purchasable.
318071	Returning of money from selling of condominium to the receiver.	Returning of money from selling of condominium to non-resident.
318072	Investment in real estate abroad	Resident makes investment in real estate abroad.
318073	Buying of real estate abroad	Resident remits money to buy real estate abroad.
318074	Accepting of returning of money from real estate selling abroad.	Resident receives money from real estate selling abroad.
318075	Investment in securities	Investment in securities, i.e. equity securities (with proportion of investment lower than 10 percent of total investment), and debt securities, etc.
318076	Foreign Portfolio Investment	Non-resident makes investment in Thai securities issued by Thai juristic person.
318077	Investment in securities from abroad	Non-resident buys Thai securities issued by Thai juristic person.
318078	Returning of foreign investment in securities	Resident returns money from selling of Thai securities in Thailand to non-resident.
318079	Thai Portfolio Investment	Resident makes investment in foreign securities, i.e. equity securities (with proportion of investment lower than 10 percent of total investment), and debt securities, etc., or Thai securities sold abroad.
318080	Investment in securities abroad	Resident sends money to buy foreign securities or Thai securities sold abroad.
318200	Investment on Foreign Securities in Abroad	Investment on Foreign Securities in Abroad
318201	Investment on Thai Securities in Abroad	Investment on Thai Securities in Abroad
318081	Accepting of the return of investment in securities abroad	Resident accepts the payment for selling of foreign securities or Thai securities sold abroad.
318202	Receipt of Return of Investment on Foreign Securities in Abroad	Receipt of Return of Investment on Foreign Securities in Abroad
318203	Receipt of Return of Investment on Thai Securities in Abroad	Receipt of Return of Investment on Thai Securities in Abroad



CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318171	Foreign Debt Instruments Investment in Domestic Market	Foreign Debt Instruments Investment in Domestic Market
318172	Investment on Foreign Debt Instruments in Domestic Market	Investment on Foreign Debt Instruments in Domestic Market
318173	Receipt of Return of Foreign Debt Instruments Investment in Domestic Market	Receipt of Return of Foreign Debt Instruments Investment in Domestic Market
318082	Borrowing	Foreign currency borrowing
318083	Foreign Loan	Loan given from abroad, domestic financial institutions permitted to undertake foreign exchange business or international banking facilities.
318084	To borrow	Resident borrows money from Non-resident, domestic financial institutions permitted to undertake foreign exchange business or international banking facilities
318085	Repayment	Resident repays principal to Non-resident, domestic financial institutions permitted to undertake foreign exchange business or international banking facilities.
318086	Foreign Debt Instrument	Resident borrows money from Non-resident by issuing debt instruments in foreign currency, e.g. bill (excluding bill of exchange for payment of goods to seller abroad), certificate of deposit, etc.
318087	Borrowing in form of debt instrument	Resident makes borrowing by issuing debt instruments to non-resident.
318088	Repayment for debt instrument	Resident repays principal regarding debt instruments to non-resident.
318089	Lending	
318090	Thai Loan	Loan given to abroad.
318091	Lending	Resident lends money to non-resident.
318092	Accepting of repayment	Resident accepts repayment from non-resident.
318093	Thai Debt Instrument	Resident lends money to non-resident by holding debt instruments in foreign currency, e.g. bill (excluding bill of exchange for payment of goods to seller abroad), certificate of deposit, etc., issued by business abroad.
318094	Lending in form of debt instrument	Resident lends money to non-resident by holding debt instruments.
318095	Accept repayment for debt instrument	Resident accepts repayment of loan in debt instrument from non-resident.



CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318096	Foreign currency position adjustment	
318097	NR adjusts foreign currency position	
318098	Closing of foreign currency position from transactions dealt with domestic customers (non-bank) or financial institutions.	Closing of foreign currency position from transactions dealt with domestic customers (non-bank) or financial institutions.
318099	Closing of foreign currency position from transactions dealt with foreign customers (non-bank) or financial institutions.	Closing of foreign currency position from transactions dealt with foreign customers (non-bank) or financial institutions.
318100	Opening of foreign currency position to seek interest from exchange rate movement.	Opening of foreign currency position to seek interest from exchange rate movement.
318101	Closing of foreign currency position arising from seeking of interest from exchange rate movement to recognize gain and offset loss.	Closing of foreign currency position arising from seeking of interest from exchange rate movement to recognize gain and offset loss.
318102	Hedging against exchange rate arising from transaction other than trading or speculation (please give details of transaction or underlying for hedging)	Hedging against exchange rate arising from transaction other than trading or speculation (please give details of transaction or underlying for hedging)
318103	THB liquidity management or seeking of interest from interest rate or yield curve or managing of interest rate gapping	THB liquidity management or seeking of interest from interest rate or yield curve or managing of interest rate gapping
318104	Thai commercial banks adjust foreign currency position	
318105	Closing of foreign currency position from transactions dealt with domestic customers (non-bank) or financial institutions (please specify name of domestic customer or financial institution)	Closing of foreign currency position from transactions dealt with domestic customers (non-bank) or financial institutions (please specify name of domestic customer or financial institution)
318106	Closing of foreign currency position from transactions dealt with foreign customers (non-bank) or financial institutions (please specify name of foreign customer or financial institution)	Closing of foreign currency position from transactions dealt with foreign customers (non-bank) or financial institutions (please specify name of foreign customer or financial institution)



CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318107	Opening of foreign currency position to seek interest from exchange rate movement.	Opening of foreign currency position to seek interest from exchange rate movement.
318108	Closing of foreign currency position arising from seeking of interest from exchange rate movement to recognize gain and offset loss.	Closing of foreign currency position arising from seeking of interest from exchange rate movement to recognize gain and offset loss.
318109	Hedging against exchange rate arising from transaction other than trading or speculation (please give details of transaction or underlying for hedging).	Hedging against exchange rate arising from transaction other than trading or speculation (please give details of transaction or underlying for hedging).
318110	THB liquidity management or seeking of interest from interest rate or yield curve or managing of interest rate gapping.	THB liquidity management or seeking of interest from interest rate or yield curve or managing of interest rate gapping.
318111	Other funds	
318112	Other foreign funds	
318113	Various foreign advances	
318114	Accept various foreign advances	Money received by representative office or domestic trade representative from abroad for being reserved as expenses.
318115	Return various foreign advances	Return advances to Non-resident who transferred money for being advances, as well as the case where Non-resident made payment on one behalf abroad.
318116	Foreign prepayment for various services	
318117	Accept foreign prepayment for various services	Various service fees received in advance from abroad.
318118	Return foreign prepayment for various services	Return prepayment for various service fees left after deducting service fees to Non-resident.
318119	Foreign personal Borrowing	
318120	Accept foreign personal borrowing	Money borrowed from abroad for personal consuming, not for business purpose, of a few amount and not being loan.
318121	Repay foreign personal borrowing	Repay personal borrowing to Non-resident
318122	Remittance for repayment, and repayment not made, remitted back	Returning of remittance for repayment of loan, investment, and repayment not made or made excessively.



CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318123	Send reserve for repayment of foreign loan	Money transferred out to deposit in bank account abroad for reserving to repay principal and interest, placing as collateral in foreign borrowing.
318124	Other funds abroad	
318125	Various advances abroad	
318126	Send various advances abroad	Money sent to representative office or trade representative abroad for being reserved as expenses.
318127	Accept return of various advances abroad	Accept return of various advances from Non-resident to whom transfer of money made, as well as accept the return of money paid on one behalf in Thailand.
318128	Prepayment for various services abroad	
318129	Send prepayment for various services abroad	Money transferred out to pay for services abroad in advance.
318130	Accept the return of prepayment for various services abroad.	Accept the return of service fees left from those paid in advance from Non-resident.
318131	Others (please give details)	
318132	Goods	
318133	Import	Make payment for goods purchased from abroad by bringing goods into the country/ordering from one country to another country/importer is not the payer/delivery made in the country, as well as payment for goods in advance.
318134	Export	Accept the payment for goods sold to abroad by sending goods out of the country/ordering from one country to another country/exporter is not the payee/delivery made in the country, as well as to accept payment for goods in advance.
318135	Accept payment for non-exported goods	
318136	Make payment for goods on behalf of affiliated business	Withdraw money from foreign currency account to make payment for imported goods on behalf of affiliated business located in Thailand.
318137	Discount for goods	Discount for imported/exported goods.
318138	Electricity charge	
318139	Accept /return deposit for goods	Deposit for imported/exported goods received/paid to abroad.



CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318140	Accept /return payment for goods made excessively	Deposit for imported/exported goods paid excessively and received/ paid back.
318141	Others	
318142	THB notes and bank account	
318143	Withdraw from foreign currency account in order to sell/receive THB	Withdraw foreign currency in order to exchange into THB for spending in the country.
318144	Move one own FCD account	Withdraw money from one foreign currency account to another account under the same account name.
318145	Move FCD account of affiliated business	Withdraw money from one FCD account to another account, which is the account of business in the same network.
318146	Deposit foreign currency into FCD account to wait for domestic repayment	Deposit foreign currency arising from income source abroad into FCD account to keep for domestic repayment.
318147	Deposit foreign currency bought in the country	Deposit foreign currency permitted to buy from authorized agent into FCD account.
318148	Buy foreign currency in order to deposit into the account	Buy foreign currency in order to deposit into domestic FCD account.
318149	Exchange foreign currency with THB note	Foreign bank sends foreign currency in to exchange for THB note for spending abroad.
318150	Exchange THB note with foreign currency	Foreign bank sends THB note in to exchange for foreign currency.
318169	Deposit of THB Banknotes brought from Abroad	Deposit of THB Banknotes brought from Abroad
318170	Withdrawal of THB Banknotes brought to Abroad	Withdrawal of THB Banknotes brought to Abroad
318151	Value of foreign currency brought in for selling	Foreign currency brought in to exchange into THB for depositing into Non-resident Baht Account
318152	For buying of foreign currency for exporting	
318153	For account closing	Closing of Non-resident Baht Account in order to buy foreign currency for transferring out of the country.
318154	For transferring into account abroad	Withdrawing of money from Non-resident Baht Account in order to buy foreign currency for transferring out of the country.
318155	For depositing into Non-resident Foreign Currency Account	Withdrawing of money from Non-resident Baht Account in order to buy foreign currency for depositing into FCD account.
318197	For Investment in Abroad	For Investment in Abroad
318198	For Loan Given in Abroad	For Loan Given in Abroad



CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318156	Accept THB from other Non-resident Baht Account	Non-resident accepts the transfer of THB from other Non-resident Baht Account.
318157	Transfer to other Non-resident Baht Account	Non-resident transfers THB to other Non-resident Baht Account.
318158	Transfer to other Non-resident Baht Account for Spot transaction	Buying of foreign currency in exchange for THB with delivery time of or shorter than 2 working days.
318159	Transfer to other Non-resident Baht Account for Outright Forward transaction	Buying of foreign currency in exchange for THB with delivery time of more than 2 working days.
318160	Transfer to other Non-resident Baht Account for Swap transaction	Buying and selling of foreign currency in exchange for THB made at the same time at the same value but with different delivery day.
318161	Transfer to other Non-resident Baht Account for other Derivatives transaction	Other derivatives transactions, e.g. cross currency swap, interest rate swap, option, FRA, etc.
318162	Transfer to other Non-resident Baht Account for buying equity securities	Buying of equity securities, i.e. common stock, preferred stock, unit trust, etc.
318163	Transfer to other Non-resident Baht Account for buying debt securities	Buying of debt securities, i.e. bond, debenture, bill, certificate of deposit (NCD), convertible debenture, treasury bill, etc.
318164	Transfer to other Non-resident Baht Account for other transactions	
318174	Special Non-resident Baht Account	Special Non-resident Baht Account
318175	Thai Baht (THB) Loan for Neighbouring Countries	Thai Baht (THB) Loan for Neighbouring Countries
318176	Receipt of Loan Repayment from Neighbouring Countries	Receipt of Loan Repayment from Neighbouring Countries
318177	Receipt of Interest on THB Loan from Neighbouring Countries	Receipt of Interest on THB Loan from Neighbouring Countries
318178	Lending of THB to Neighbouring Countries	Lending of THB to Neighbouring Countries
318179	Loan given in Abroad	Loan given in Abroad
318180	Receipt of Loan Repayment in Abroad	Receipt of Loan Repayment in Abroad
318181	Receipt of Interest on Loan in Abroad	Receipt of Interest on Loan in Abroad
318182	Investment in Abroad	Investment in Abroad
318183	Receipt of Return of Overseas Investment	Receipt of Return of Overseas Investment



CODE	CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318184	Receipt of Return of Overseas Investment	Receipt of Return of Overseas Investment
318185	Sale of Debt Instruments issued in Thailand to Non resident	Sale of Debt Instruments issued in Thailand to Non resident
318186	Sale of THB Debt Instruments issued in Thailand to Non resident	Sale of THB Debt Instruments issued in Thailand to Non resident
318187	Redemption of THB Debt Instruments sold to Non resident	Redemption of THB Debt Instruments sold to Non resident
318188	Interest Payment for THB Debt Instruments sold to Non resident	Interest Payment for THB Debt Instruments sold to Non resident
318189	Transactions with Non resident	Transactions with Non resident
318190	Receipt of THB arisen from Domestic FX Market to deposit in SNA	Receipt of THB arisen from Domestic FX Market to deposit in SNA
318191	Withdrawal of THB from SNA for lending via Domestic FX Market	Withdrawal of THB from SNA for lending via Domestic FX Market
318192	Receipt of THB arisen from Domestic REPO Market to deposit in SNA	Receipt of THB arisen from Domestic REPO Market to deposit in SNA
318193	Withdrawal of THB from SNA for lending via Domestic REPO Market	Withdrawal of THB from SNA for lending via Domestic REPO Market
318194	Interest Rate Hedging Transaction	Interest Rate Hedging Transaction
318195	Receipt of THB to deposit in SNA for Interest Rate Hedging Transactions	Receipt of THB to deposit in SNA for Interest Rate Hedging Transactions
318196	Withdrawal from SNA for Interest Rate Hedging Transactions	Withdrawal from SNA for Interest Rate Hedging Transactions
318199	Withdrawal from SNA for FX Export	Withdrawal from SNA for FX Export

*SNA = Special Purpose Non-resident Baht Account





Appendix VI: IBAN APPLICATION RULES

COUNTRY	MANDATORY	EXAMPLES	LENGTH
Albania	Y	AL12123456781234567890123456	28
Algeria	N	DZ4000511275502001060487	24
Andorra	Y	AD1212341234567890122364	24
Angola	Y*	A006000800000000037131175	25
Austria	Y	AT121234512345678901	20
Azerbaijan	Y	AZ12BICC12345678901234567890	28
Bahrain	Y	BH12BICC12345678901234	22
Belgium	Y	BE12123123456712	16
Benin	N	BJ11B00654200500281100102591	28
Bosnia and Herzegovina	N	BA391290080702028595	20
Brazil	Y*	BR1212345678123451234567890	29
British Virgin Islands	N	VG96VPVG0009512345678900	24
Bulgaria	Y	BG12BICC12341212345678	22
Burkina Faso	N	BF1030154030086901940001754	27
Burundi	N	BI43201000025833	16
Cameroon	N	CM2110006001000500000612306	27
Cape Verde	N	CV64000300004547069110176	25
Central African Republic	N	FR7630008520110009970004942	27
Congo	N	CG5230011000202151234567890	27
Costa Rica	N	CR1212312345678901234	21



COUNTRY	MANDATORY	EXAMPLES	LENGTH
Croatia	Y	HR1212345671234567890	21
Cyprus	Y	CY12123123451234567890123456	28
Czech Republic	Y	CZ1212341234561234567890	24
Denmark	Y	DK1212341234567891	18
Dominican Republic	N	DO28BAGR00000001456453611324	28
Egypt	N	EG1100006001230800100014593	27
Estonia	Y	EE121212123456789011	20
Faroe Islands	Y	FO1464600065492713	18
Finland	Y	FI2112341230000785	18
France	Y	FR1212345123451234987890112	27
French Guiana	N	See France structure	27
French Polynesia	Y*	See France structure	27
Gabon	N	GA2140002000036902673300064	27
Georgia	Y	GE29NB0000009511904917	22
Germany	Y	DE12123456781234567890	22
Gibraltar	Y	GI12BICC123456789012345	23
Greece	Y	GR1212312341234567890123456	27
Greenland	Y	GL1212341234567891	18
Guadeloupe	N	See France structure	27
Guatemala	N	GT12BICC12345678901234567890	28
Guernsey	N	See the UK structure	22
Hungary	Y	HU12123123411234567890123451	28



COUNTRY	MANDATORY	EXAMPLES	LENGTH
Iceland	Y	IS121234121234561234567890	26
Iran	N	IR580540105357021273113007	26
Ireland	Y	IE12BICC12345612345678	22
Isle of Man	N	See the UK structure	22
Israel	Y	IL121231231234567890123	23
Italy	Y	IT12A1234512345123456789012	27
Ivory Coast	N	CI05A00060158200178530001852	28
Jersey	N	See the UK structure	22
Jordan	Y	JO94CBI00010000000012331000203	30
Kazakhstan	N	KZ121231234567890123	20
Kuwait	Y	KW12BICC1234567890123456789012	30
Latvia	Y	LV12BICC1234567890123	21
Lebanon	Y	LB12123412345678901234567890	28
Liechtenstein	Y	LI12123451234567890AB	21
Lithuania	Y	LT121234512345678901	20
Luxembourg	Y	LU280019400694750000	20
Macedonia	N	MK12123123456789012	19
Madagascar	N	MG4600005030010101914016056	27
Mali	N	ML03D00890170001001230000447	28
Malta	Y	MT12BICC12345123456789012345678	31
Martinique	N	See France structure	27
Mauritania	Y	MR1212345123451234567890112	27



COUNTRY	MANDATORY	EXAMPLES	LENGTH
Mauritius	N	MU17BOMM0101101030300200000MUR	30
Moldova	Y	MD24AG000987100013104168	24
Monaco	N	MC1212345123451234567890112	27
Montenegro	N	ME12123123456789012312	22
Mozambique	Y*	MZ59000100000012334194987	25
Netherlands	Y	NL12BICC1234567890	18
New Caledonia	Y*	See France structure	27
Norway	Y	N01212341234561	15
Pakistan	Y*	PK12BICC1234567890123456	24
Palestine, State of	Y	PS12BICC123456789012345678901	29
Poland	Y	PL12123456781234567890123456	28
Portugal	Y	PT50000201231234111890123	25
Qatar	Y	QA12BICC12345678901234ABCDEFG	29
Romania	Y	RO12BICC1234567890123456	24
Saint-Pierre and Miquelon	N	See France structure	27
San Marino	N	SM12A1234512345 123456789012	27
Sao Tome and Principe	N	PT50000200000897099310369	25
Saudi Arabia	Y	SA1212123456789012345678	24
Senegal	N	SN12K00100123000025654007542	28
Serbia	N	RS12123123456789012312	22
Slovakia	Y	SK1212341234561234567890	24
Slovenia	Y	SI121234512345678 12	19



COUNTRY	MANDATORY	EXAMPLES	LENGTH
Spain	Y	ES9121000418659200012332	24
Sweden	Y	SE121231234567890123456 1	24
Switzerland	Y	CH1212345123456789012	21
Tunisia	Y	TN1212123 1234567890123 12	24
Turkey	Y	TR121234511234567890123456	26
Ukraine	N	UA573543470008992462054564026	29
United Arab Emirates	Y	AE121231234567890123456	23
United Kingdom	Y	GB12BICC12345612345678	22
Vatican	Y	See Italy structure	27
Wallis and Futuna	Y*	See France structure	27

*In these countries, the IBAN format is required by BNP Paribas even though not mandatory for local processing.



APPENDIX VII: SEPA COUNTRIES

THE REGULATORY SCOPE OF SEPA

COUNTRY
Aland Islands
Austria
Azores
Belgium
Bulgaria
Canary Islands
Croatia
Cyprus
Czech Republic
Denmark
Estonia
Finland
France
French Guiana
Germany
Gibraltar
Greece
Guadeloupe
Hungary
Iceland
Ireland
Italy
Latvia
Liechtenstein
Lithuania



COUNTRY

Luxembourg

Madeira

Malta

Martinique

Mayotte

Monaco

Netherlands

Norway

Poland

Portugal

Reunion

Romania

Saint Barthélemy

Saint Martin (French part)

Saint Pierre and Miquelon

San Marino

Slovakia

Slovenia

Spain

Sweden

Switzerland

United Kingdom



APPENDIX VIII: PURPOSE OF PAYMENT CODE (JOD)

LIST OF PURPOSE CODES FOR RECEIPT PURPOSES IN JORDAN

CLASSIFICATION	CODE	PURPOSE
Personal	0101	Invoice Payment & Purchase
	0102	Utility Bill Payment
	0103	Prepaid Cards Recharging
	0104	Standing Orders
	0105	Personal Donations
	0106	Family Assistance and Expenses
	0107	Individual Social Security Subscription
	0108	Associations Subscriptions
	0109	Saving and Funding Account
	0110	Heritage
	0111	End of Service indemnity
Salaries and Wages	0201	Public Sector Employees Salaries
	0202	Laborers Salaries
	0203	Private Sector Staff Salaries
	0204	Jordanian Diplomatic Staff Salaries
	0205	Foreign Diplomatic Salaries
	0206	Overseas Incoming Salaries
	0207	Civil / Military Retirement Salaries
	0208	Social Security Retirement Salaries
	0209	Establishment Social Security Subscription
Investment Remittances	0301	Investment Revenues
	0302	Brokerage Investment
	0303	Insurance
	0304	Subscriptions to international nonmonetary organizations
	0305	Local Investment
	0306	External Investment
	0307	Tender bond Guarantee



CLASSIFICATION	CODE	PURPOSE
Transportation and Tourism	0401	Air Freight
	0402	Land Freight
	0403	Sea Freight
	0404	Travel and Tourism
Training and Delegation	0501	Governmental Delegation Transfers
	0502	Private Sector Delegation Transfers
	0503	Governmental Education
	0504	Private Sector Education
Import and Export	0601	Public Sector Exportation
	0602	Private Sector Exportation
	0603	Public Sector Importation
	0604	Private Sector Importation
External Aid	0701	Religious Communities Aid
	0702	International Communities Aid
	0703	Arab Communities Aid
	0704	UN Aid
	0705	Charity Communities Aid
Services	0801	Telecommunication Services
	0802	Financial Services
	0803	Information Technology Services
	0804	Consulting Services
	0805	Construction Services
	0806	Maintenance & Assembling Services
	0807	Marketing and Media Services
	0808	Mining Services
	0809	Medical & Health Services
	0810	Cultural ,Educational & Entertainment Services
	0811	Rental Expenses
	0812	Real Estate



CLASSIFICATION	CODE	PURPOSE
	0813	Taxes
	0814	Fees
	0815	Commissions
	0816	Franchise and License Fees
	0817	Cheque Collection
	0818	Membership Fees
Funding	0901	Municipality Funds
	0902	Government Funds
	0903	Private Sector Funds
	0904	External Incoming Funds
Diplomacy	1001	International Communities and Embassies Remittances
	1002	Permanent Diplomatic Missions
	1003	Temporary Diplomatic Missions
	1004	Jordanian Embassies Income
Loans	1101	Long-Term Loans Installments / Public Sector
	1102	Long-Term Loans interest Installments / Public Sector
	1103	Short-Term Loans Installments / Public Sector
	1104	Short-Term Loans interest Installments / Public Sector
	1105	Long-Term Loans Installments / Private Sector
	1106	Long-Term Loans interest Installments / Public Sector
	1107	Short-Term Loans Installments /Private Sector
	1108	Short-Term Loans interest Installments / Private Sector
	1109	Loans Installments Against Governmental Guarantee
	1110	Loans Interest Installments Against Governmental Guarantee
	1111	Credit Card Payment
	1112	Personal Loan Payment
General	1201	Rerouting
	1202	Scientific Research Support



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International Payments at BNP Paribas