

2025

# MT100 File Format

USAGE GUIDE FOR CREDIT TRANSFER AND DIRECT DEBIT

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# 1 Introduction

This usage guideline describes how the generic format MT100 can be used to initiate SEPA and International Credit Transfers using the MT100 format.

The file format can be uploaded in the channel:

- InsideBusiness Payments

## 1.1 General about MT100 format

- A MT100 file contains a header block and one or more transaction blocks
- Each transaction block starts with the field :20:
- The separator between the transaction blocks is an empty line
- SEPA and International transactions are supported via this format.
- The international transactions need to be initiated to a beneficiary containing IBAN/BBAN account number and BIC
- Urgent SEPA and International payments can be requested by providing specific information in the field :72:
- The negotiated FX rate can be indicated in the field :72:
- All the transactions are processed as single transactions. Batch processing (one global debit from the account) is not available
- The MT100 files sent to ING Bank must use UTF-8 encoding
- Each line should end with a CR/LF symbol (Windows/Macintosh line ending)
- Following characters are supported:
  - a b c d e f g h i j k l m n o p q r s t u v w x y z
  - A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
  - 0 1 2 3 4 5 6 7 8 9
  - / - ? : ( ) . , ' +
- InsideBusiness Payments automatically replaces non-supported characters in payment files that are imported via file import.

## 1.2 Abbreviations in the tables

M = Mandatory

O = Optional

C = Conditional

a = Alphanumeric (a-z, A-Z, 0-9, /-+)

n = Numerical (0-9)

## 2 Format Layout Credit Transfer

HEADER BLOCK			
Tag	Field name	Description	Comments
:01:	<b>Customer Reference</b>	M 16 a	A file reference
:02:	<b>Total Amount</b>	M 19 n	This is the sum of amounts of all transfers in field :32A: Amount with comma (,) as a decimal character.
:03:	<b>Total Count</b>	M 5 n	The number of transactions in the file
:04:	<b>Ordering Party Bank ID</b>	M 11a	Ordering party's BIC or Sort/Bank Code
:05:	<b>Ordering Party Name (4 lines)</b>	M 35a O 3*35a	Name and address of ordering party
:06:	User number	O 8a	
:07:	File Name	O 35a	
TRANSACTION BLOCK			
:20:	<b>Customer/Sender's Reference</b>	M 16 a	Any text to identify the transaction
:32A:	<b>Execution Date</b>	M	6n Date of execution in YYMMDD format
	<b>Currency</b>		3 a Currency - ISO code
	<b>Amount</b>		15 n Amount with comma (,) as a decimal character
:50:	<b>Ordering Customer (4 lines)</b>	M 35a O 3*35a	Name and address of the ordering customer
:52A:	<b>Ordering party</b> Line 1 - prefix always /D/ Ordering BIC	M	34a Account no. in IBAN format
			11a BIC of Ordering party bank
:53A:	<b>Intermediary Bank Swift Code</b>	O 11a	
:53D:	<b>Intermediary Bank</b> Account number	O /34a	
	Name, address and city	O 4*35a	
:57A:	<b>Beneficiary Bank SWIFT</b>	C* 11a	Beneficiary bank SWIFT code
:57D:	<b>Beneficiary Bank Name/Address/Address/Country (4 lines)</b>	C* 4*35a	*At least 57A or 57D has to be provided

:59:	<b>Beneficiary</b> Account number	M	/34a	Account number in IBAN or BBAN format. IBAN to be used for all IBAN countries
	Name Name2, address, city	M O	35a 3*35a	
:70:	<b>Payment details</b>	O, 4*35a		
:71A:	<b>Charge bearer</b>	O 3a		BEN (beneficiary), OUR (ordering party) or SHA (shared) If not provided default is SHA
:72:	<b>Suppl. Information</b>	O 3*35a		URGP for urgent processing. RTGS for processing via real time engine (treasury payment).
:77B:	<b>Regulatory Reporting</b>	O 4*35a		

### 3 Format Layout Direct Debit

HEADER BLOCK			
Tag	Field name	Description	Comments
:01:	<b>Customer Reference</b>	M 16a	A file reference
:02:	<b>Total Amount</b>	M 19n	This is the sum of amounts of all transfers in field :32A: Amount with comma (,) as a decimal character.
:03:	<b>Total Count</b>	M n	The number of transactions in the file
:04:	<b>Ordering Party BIC</b>	M 11a	Ordering party's Swift BIC
:05:	<b>Ordering Party Name (4 lines)</b>	M 35a O 3*35a	Name and address of ordering party
:06:	User number	O 8a	
:07:	File Name	O 35a	
TRANSACTION BLOCK			
:20:	<b>Customer/Sender's Reference</b>	M 16 a	Any text to identify the transaction
:23B:	<b>Bank Operation</b>	M 4a	Only RFDD allowed
:32A:	<b>Execution Date</b>	M	6n Date of execution in YYMMDD format
	<b>Currency</b>		3a Currency - ISO code
	<b>Amount</b>		15n Amount with comma (,) as a decimal character
:50K:	<b>Ordering party</b>	M	/34a
	Account number		35a
:59:	<b>Debtor</b>	M	/34a
	Account number		35a
:59:	<b>Debtor</b>	M	/34a
	Name		35a
:70:	<b>Payment details</b>	O 4*35a	

## 4 Country specifics

### 4.1 Poland

#### Credit Transfers

:72:	<b>Suppl. Information</b> Account number for fees	O 35a	Can be used in case Charge Bearer is OUR of SHA
	Negotiated FX rate	O 35a	Example: TKNCZK0,1683

### 4.2 Romania

#### Budgetary payments (Beneficiary IBAN contains TREZ or NBOR at position 5-8)

:23B:	<b>Bank Operation</b>	O 4a	May contain TAXS
:59:	<b>Beneficiary</b> Account number	M /34a	TREZ or NBOR at positions 5-8
	Name	M 35a	
	Address, city	O 2*35a	
	CUI ID of Customs office	M 10n	
:70:	<b>Payment details</b> Payment obligation type	M 35a	TV, VAT, CV, ACC
	CUI ID of Customs office	M 10n	The same as in Tag59
	Customs declaration number	O 35a	
	Remittance information	O 35a	
:72:	<b>Suppl. Information</b> Priority	O 35a	URGP for urgent processing.

#### Domestic Direct Debits

:59:	<b>Debtor</b> Account number	M /34a	
	Name	M 35a	
	CUI code	O 13a	
:70:	<b>Payment details</b> Subscriber's code	O 35a	
	Reference	O 35a	
	Remittance information	O 2*35a	

## 4.3 Bulgaria

### Remittance information

:70:	<b>Payment details</b> Line 1	M, 35a	
	Line 3-4	O, 4*35a	

### Budgetary payment

:72:	<b>Suppl. Information</b> Budgetary payment details	O 6* 35a	Mapped based on below tags	
	/TAXTYPE/	O 6n	Tax payment code	Has to be exactly 6 digits when provided
	/DTYPE/	M 4a	Document type	Value BUDJ
	/DTYPE/BUDJ/RINGS/	O	Priority	If code word /RINGS/ is supplied, payment is a budgetary treasury payment.
	/BAEREF/	O 6n		Ignored
	/DOC/NUM	O 1n	Document type (first digit of value after "NUM")	Should be a valid document type (1,2,3,4,5,6,9) If not provided put a space after NUM if document number or document date is provided.  /DOC/NUM tag can be omitted completely if no document data is provided.
	/DOC/NUM	O 17n	Document number (second digit after "NUM" untill "DAT")	
	/DOC/NUM..DAT	O 6n	Document date	YYMMDD Omit DAT keyword if no date is provided
	/PERIOD/BEG	O 6n	Period From date	YYMMDD If provided a To date has to be provided as well and From date Has to be before the To date
/PERIOD/BEG..END	O 6n	Period To date	YYMMDD If provided a From	

				date has to be provided as well and From date Has to be before the To date
/EIK/*	C 13n	Payer Number		If filled Payer Type of Identification = EIK
/EGN/	C 10n	Payer Number		If filled Payer Type of Identification = EGN
/LNC/	C 10n	Payer Number		If filled Payer Type of Identification = LNC
/IZL/	O 30a	Payer Name		The name of the person liable for paying the taxes. If this name differs from the registered (ordering) account owner name, the account owner is assumed not to be liable.

\* The naming of BULSTAT was changed to EIK, the number itself is however still the same. IBP also accepts the previous used /BUL/ tag, but /EIK/ is preferred.

## 4.4 Czech Republic

### Use of symbols

:70:	<b>Payment details</b>	M 35a O 3*35a	/VS[N10] – Variable Symbol, represents up to 10 digits number /SS[N10] – Specific Symbol, represents up to 10 digits number /KS[N4] – Constant Symbol, represents up to 4 digits number (valid constant symbol).
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### Domestic Direct Debits

:59:	<b>Debtor</b>		
	Account number	M /34a	Needs to contain an IBAN
	Name	M 35a	

## 4.5 Hungary

### Domestic Treasury payment

:72:	<b>Suppl. Information</b> Priority	O 35a	RTGS or tag /VIBER/ for processing via real time engine (treasury payment).
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### 3 Example

:01:245  
:02:3001,88  
:03:2  
:04: INGBPLPW  
:05:ALFA COMPANY POLAND SP. Z O.O.  
UL. POZIOMKOWA 12  
55-075 RZESZOW  
:06:  
:07:  
  
:20:2  
:32A:061013EUR2000,88  
:50:TEST COMPANY POLAND SP. Z O.O.  
UL. POZIOMKOWA 31  
55-075 RZESZOW  
:52A:/D/PL94105000861000002322675055  
INGBPLPW  
:53A:NDEASESS  
:57A:ARABATWW  
:59:/AT92190411111122222  
FRANZ HAAS WAFFELMASCHINEN  
PRAGER STRASE 124  
WIEN  
SE  
:70:INV 90062721  
CZEKOLADKI  
:71A:OUR  
:72:PL94105000861000002322675055  
TKNEUR3,234  
TKDW121107  
  
:20:2  
:32A:061013USD1000,00  
:50:TEST COMPANY POLAND SP. Z O.O.  
UL. POZIOMKOWA 31  
55-075 RZESZOW  
:52A:/D/PL94105000861000002322675055  
10500086  
:53A:BACAADAD  
:57A:WIREDDEM1XXX  
:59:/DE4237040044011112222  
PIASTEN SCHOKOLADENFABRIK

HOFMANN GMBH CO KG  
POSTFACH 205  
DE  
:70:INV 90062721  
CZEKOLADKI  
:71A:BEN  
:72:URGP

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