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MT101 File Format

USAGE GUIDE FOR CREDIT TRANSFER

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1 Introduction

This usage guideline describes how the generic format MT101 can be used to initiate credit transfers.

The file format can be uploaded in the channel:

- InsideBusiness Payments

1.1 General about MT101 format

- A MT101 file contains a header block and one or more transaction blocks
- There is no separator between the transaction blocks
- The international transactions need to be initiated to a beneficiary containing IBAN/BBAN account number and BIC
- All the transactions are processed as single transactions. Batch processing (one global debit from the account) is not available
- The MT101 files sent to ING Bank must use UTF-8 encoding
- 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
 - / - ? : () . , ' +

2 Format Layout Credit Transfer

2.1 General format

HEADER BLOCK			
Tag	Field name	Description	Comments
:20:	Sender's Reference	M 16 a	Content will be replaced by ING
:21R:	Customer's specified reference	O 10 a	Reference of the file
:28D:	Message index/Total	M 5n/5n	e.g. 1/1 specifies sequence number in total number of messages
:50H:	Ordering account and customer	C* /34 a C* 35 a O 3x35 a	Account number preceded by "/" Ordering customer's name and address * 50H has to be present on either Header or Transaction level
:52A:	Ordering Party Bank ID	C* 8a or 11 a	Ordering party's BIC or Sort/Bank Code * 50H & 52A have to be present on either Header or Transaction level
:30:	Execution Date	M 6 n	YYMMDD
TRANSACTION BLOCK			
:21:	Transaction Reference	M 16 a	End2End ID
:23E:	Instruction code	O 4 a	RTGS (treasury payment), URGP (urgent payment), INTC (intracompany payment) The :23E: tag can occur multiple times in the transaction
:32B:	Currency/transaction amount	M 3 a 15 d	Amount with decimals preceded by ISO code of currency

Tag	Field name	Description	Comments
:50H:	Ordering account and customer	C* /34 a C* 35 a O 3x35 a	Account number preceded by “/ “ Ordering customer’s name and address * 50H & 52A have to be present on either Header or Transaction level
:52A:	Ordering Party Bank ID	C* 8a or 11 a	Ordering party’s BIC or Sort/Bank Code * 50H & 52A have to be present on either Header or Transaction level
:56A:	Intermediary Bank SWIFT BIC	O 8a or 11 a	Intermediary bank SWIFT BIC code
:57A: Or :57C:	Account with institution	:57A: O //34 a M 8a or 11 a :57C: M //34 a	National clearing system code. See paragraph 2.3 Beneficiary bank SWIFT BIC code. Mandatory for international payments. If beneficiary bank has no BIC, use TAG :57C: with only national clearing system code instead.
:59:	Beneficiary Account number	M /34 a	Account number in IBAN or BBAN format. IBAN to be used for all IBAN countries
	Name, address, city	M 35 a O 3*35 a	Fixed line mapping. See paragraph 2.2
:59F:	Beneficiary Account number	M /34 a	Account number in IBAN or BBAN format. IBAN to be used for all IBAN countries
	Name, address, city	M 35 a O 3*35 a	Separated using codes. See paragraph 2.2
:70:	Payment details	O 4*35 a	Remittance information
:77B:	Regulatory Reporting	O 1*35 a O 1*14 a	Regulatory required information
:71A:	Charge bearer	M 3 a	SHA (shared) BEN (beneficiary) OUR (ordering customer)

Abbreviations in the table

M = Mandatory
O = Optional
C = Conditional

a= Alphanumerical (a-z, A-Z, 0-9, /-+)
n = Numerical 0-9
d = Numerical with a decimal separator

2.2 Name and address fields

The 5 lines of tag 59 contain the beneficiary account, name and address. IBP offers two different ways to provide this information: structured and unstructured. For the structured variant we use tag 59F, for the unstructured variant we use tag 59. Either tag 59 or tag 59F must be provided, not both.

Structured tag 59F

In the structured delivery, each data element is preceded by a code that indicates the type of data.

/ = beneficiary account.

1/ = beneficiary name

2/ = beneficiary address

3/ = beneficiary country (ISO code) / beneficiary town

The beneficiary account always needs to be on line 1 of tag 59F. Line 2 to 5 can contain multiple elements of 1/ and 2/. Element 3/ always needs to be the last one. The maximum length of each line is 35 characters. The codes count as character as well.

Example:

:59F:/NL87INGB0876651667

1/Name of customer

/2address of customer

/3NL/Eindhoven

Unstructured tag 59

In the unstructured delivery, each data element has to be provided on a fixed position.

Line 1: beneficiary account, preceded by a slash (/)

Line 2: beneficiary name

Line 3: beneficiary name

Line 4: beneficiary address

Line 5: beneficiary country code (ISO) and town

Example:

:59:/NL87INGB0876651667

Name of customer

address of customer

NL Eindhoven

2.3 National clearing system codes

AT	5 n	Austrian Bankleitzahl
AU	6 n	Australian Bank State Branch (BSB) Code
BL	8 n	German Bankleitzahl
CC	9 n	Canadian Payments Association Payment Routing Number
CN	12-14 n	China National Advanced Payment System (CNAPS) Code
ES	8-9 n	Spanish Domestic Interbanking Code
FW	9 n	Pay by Fedwire For :57A: the 9 n is optional.
GR	7 n	HEBIC (Hellenic Bank Identification Code)
HK	3 n	Bank Code of Hong Kong
IE	6 n	Irish National Clearing Code (NSC)
IN	11 a	Indian Financial System Code (IFSC)
IT	10 n	Italian Domestic Identification Code
NZ	6 n	New Zealand National Clearing Code
PL	8 n	Polish National Clearing Code (KNR)
PT	9 n	Portuguese National Clearing Code
SC	6 n	UK Domestic Sort Code
SW	3-5 n	Swiss Clearing Code (BC code)
SW	6 n	Swiss Clearing Code (SIC code)

3 Country specifics

3.1 Poland

The MT101 format can be used to initiate Polish split payments. For that purpose tag 23E and tag 70 need a specific format.

:23E:	Instruction code	M 10 a	Filled with: OTHR/VAT53
:70:	Payment details	O 4*35 a	Must contain the split payment details preceded by code words. /TXT/ -> Additional information /VAT/ -> VAT amount with decimal separator /INV/ -> Invoice number /IDC/ -> NIP(Tax ID)

4 Example

```
{4:  
:20:M0000000000004746  
:28D:1/1  
:50H:/NL35INGB0000015007  
Test Customer  
Haaksbergweg 4  
Amsterdam  
:52A:INGBNL2A  
:30:210203  
:21:test  
:23E:URGP  
:23E:INTC  
:32B:USD602,13  
:57A://GR0140103  
CRBAGRAA  
:59:/GR7701401030103002002009256  
GR BENEFICIARY  
:71A:SHA  
:21:test CH dom V2  
:32B:CHF200,30  
:57C://SW9000  
:59F:/875233545  
/1SWISS BENEFICIARY/2Hohe  
Berg 23/3CH/3100 BERN  
:70:CH Domestic BBAN bank code  
:71A:SHA  
-}
```

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