2022

MT101 File Format

USAGE GUIDE FOR CREDIT TRANSFER

Version 1.1

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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
  / - ? : ( ) . , ' +

1.2 Name and address fields

Name and address fields in a MT101 file are officially free format without empty lines being allowed. IBP uses a fixed line mapping where empty lines are allowed.
Example:
:59:/875233545

Best Western Plus	Line 1 is mapped to Name line 1
	Line 2 is mapped to Name line 2 (here left empty)
Zeughausgasse 9	Line 3 is mapped to Address line 1
3011 BERN	Line 4 is mapped to Postal code/Town

2 Format Layout Credit Transfer

	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
: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** 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 1.2
: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 seperator

**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:M000000000004746
: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
:59:/875233545
SWISS BENEFICIARY

Hohe Berg 23
3100 BERN
:70:CH Domestic BBAN bank code
:71A:SHA
-}
```