# EUROPEAN CENTRAL BANK

# INTERLINKING

## Data Dictionary

Version 2.02

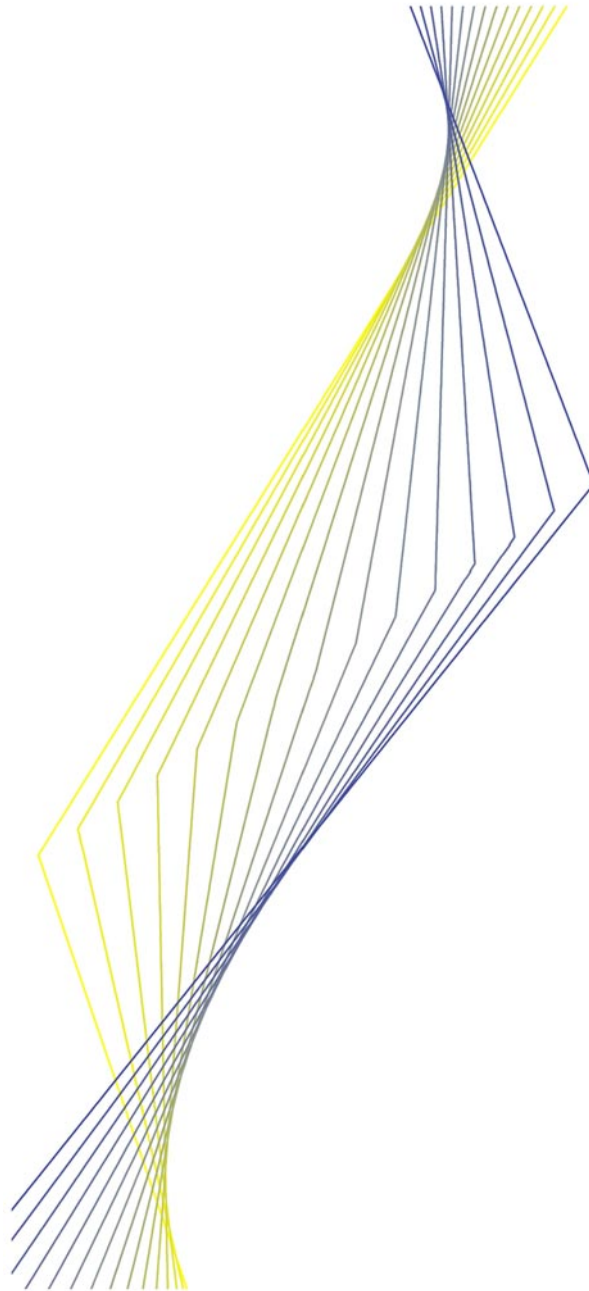**MARCH 2000**

**EUROPEAN CENTRAL BANK**

# INTERLINKING

## Data Dictionary

**Version 2.02**

**MARCH 2000**

# 0. RELEASE NOTES

In order to follow the current status of all chapters of this document, we provide you with the following matrix. The numbers mentioned in the column 'Rel.No.' refer to the current version of the chapter.

| Chapter | Status[1] | Number of pages | Date | Rel.No. |
|---------|-----------|-----------------|------|---------|
| 0 | Final | 1 | 9 DEC 1999 | 2.00 |
| 1 | Final | 3 | 9 DEC 1999 | 2.00 |
| 2 | Final | 4 | 9 DEC 1999 | 2.00 |
| 3 | Final | 24 | 16 FEB 2000 | 2.02 |
| 4 | Final | 19 | 14 JAN 2000 | 2.01 |
| 5 | Final | 7 | 9 DEC 1999 | 2.00 |

[1]    Open: the chapter is foreseen, but currently empty. No special comment is required.
       Draft: the chapter has been drafted. Comments are required.
       Final: the chapter has been agreed by the TMWG.

# 1. TABLE OF CONTENTS

# 2. FORMATTING RULES

## 2.1 THE INTERLINKING INTERNAL REFERENCE (IIR)

The IIR is an application-based, bilateral, unique and sequential reference number.

'Application-based' means that each application, e.g. RTGS transactions, accounting information, etc. using the Interlinking will use a different numbering sequence.

It is 'bilateral, unique and sequential' because it is made up of the following elements:

- an application code;

- the business date;

- the country code of the sender of the message;

- the country code of the receiver of the message;

- the sequence number for the message which is reset to '0' every day and is independent for each application code and within each application code for each pair of country codes.

### Rule #1

> *An independent numbering sequence will be created for each pair Sending NCB/ECB - Receiving NCB/ECB in each application code.*

### Rule #2

> *Each numbering sequence is reset to '0' at the beginning of each business day. The first bilateral message exchanged will show 1(or a higher number) in the sequence number.*

### Rule #3

> *A separate application code will be used for the Payment Settlement Message Requests (PSMRs), Payment Settlement Message Notifications (PSMNs), End-of-day Check Message Requests (ECMRs) and End-of-day Check Message Notifications (ECMNs)..*

### Rule #4

> - *The sequence number for the relevant application code is increased by one for each new message (PSMR, PSMN, ECMR or ECMN).*
>
> *No IIR is assigned to Free Format Messages (IFFM) or DCTR/DCTN messages. However, within the free format text, reference can be made to a previously assigned IIR.*

### Rule #5

> *If for any reason, a duplicate of a PSMR, PSMN, ECMR or ECMN has to be sent, the message will be a copy of the original one, including the IIR.*

### Rule #6

> *The consecutiveness of the IIRs has to be checked by the sending NCB.*

In the case of error detection procedures at the end of the day, the sending NCB should be able of justify gaps in IIRs detected by the receiving NCB, in particular for those messages which were generated but never sent.

Note: The ECB and the Deutsche Bundesbank share the same country code in their BIC code[2], i.e DE. Therefore, any time a country code is used in isolation of a BIC code, EU will be used for the ECB and DE for the Deutsche Bundesbank.

## 2.2 FIELDS

### 2.2.1 Dates

**Format:** **6n**

Dates are represented as a six digit integer in ISO form YYMMDD, where:

| | | |
|---|---|---|
| YY | = | year; |
| MM | = | month; and |
| DD | = | day. |

No blank or other characters are allowed.

Within all Interlinking fields, 1997 will be the reference date. All decades greater than or equal to 97 belong to the years 1900, while all decades lower than 97 belong to the years 2000.

E.g.:  990125 =  25 Jan 1999
       150125 =  25 Jan 2015

### 2.2.2 Time

**Format:** **4n or 6n**

Time is represented either as a four or six digit integer in form HHMM[SS], where:

| | | |
|---|---|---|
| HH | = | hours; |
| MM | = | minutes; and |
| SS | = | seconds. |

---

[2]  ISO rejected the request to create a country code for Europe.

### 2.2.3 Amounts

- The integer part of an amount must contain at least one digit;

- A 'decimal comma' will separate the integer part and the fractional part;

- The 'decimal comma' must always be present, even if no fractional part is mentioned.

- No characters other than '0123456789,' are allowed.

- The number of digits in the fractional part must not exceed the maximum number of digits for fractions of euro, i.e. 2.

### 2.2.4 Currency code

**Format:**    3a

Any valid ISO 4217 currency code is allowed.

### 2.2.5 Country Codes

The country code consists of two characters representing the ISO country code (see chapter 5.3 ). The country code for the ECB, when not used in a BIC code, will be **EU**

### 2.2.6 Party identification

**Format:**    4a2a2b[3b]

The Interlinking will only accept the Bank Identifier Code of a financial institution. The BIC code is in the form of NNNNCCLLBBB, where:

NNNN    is a code for the bank;
CC       is the ISO country code;
LL       is the location code; and
BBB      is an optional branch code.

Refer to chapter 5.4 for a list of BIC Codes of the participants to the Interlinking system.

A BEI (Business Entity Identifier) is a sub-group of the BIC where the sub-type is BEID.

### 2.2.7 Account number

**Format:**    [/1a][/34x] or [/1a]/34x or /34x

The account number must start with a '/'.

### 2.2.8 Miscellaneous

- All code words must be in upper case.

- All fields are separated by a carriage return, line feed and a colon (:)

- In fields containing multiple lines, each line ends with a carriage return, line feed

**Formatting rules**

- All fields start with a field tag surrounded by ":".

- All dates and times must be expressed in the ECB time zone.

## 2.3 MESSAGES

- Fields must appear in the same order as they are described in the Data Dictionary.

- Messages may not exceed 10,000 characters, including header and footer.

- Fields which are marked with this sign may be repeated. They should appear in the same order as in the first sequence. The number of times the sequence can be repeated is unlimited, as long as the global size of the message does not exceed 10,000 characters.

# 3. MESSAGES FORMAT

## 3.1 MT 198 / 100 - CUSTOMER TRANSFER

### 3.1.1 Scope

This message is sent through the Interlinking by an NCB/ECB on its own behalf or at the request of a credit institution, to another NCB/ECB either on their own account or in favour of a credit institution.

It is used to convey a fund-transfer instruction in which the ordering customer or the final beneficiary customer, or both, are non-financial institutions.

### 3.1.2 General Format

| M/O | Field Tag | Field Name | Interlinking Format |
|---|---|---|---|
| M | 20 | Transaction Reference Number of Sending NCB | 16x |
| M | 12 | Sub-Message Type **100** | 3n |
| M | 77E | Proprietary Message | 73x [n*78x] |
| M | 900 | Interlinking Internal Reference | <IIR> |
| M | 913 | Time stamp | <DT> |
| M | 20 | Transaction Reference Number of Sending Credit Institution | 16x |
| M | 32A | Value Date Currency Code Amount | 6n 3a 15n |
| M | 50 | Ordering Customer | 4*35x |
| M | 52A | Ordering Institution | //TA<CC><BIC11><TRN> <BIC> |
| O | 56A | Intermediary | [/1a][/34x] <BIC> |
| M | 57A | Account With Institution | [/1a][/34x] <BIC> |
| M | 59 | Beneficiary Customer | /34x 4*35x |
| O | 70 | Details of Payments | 4*35x |
| O | 71A | Details of Charges | 3a |
| O | 72 | Sender to Receiver Information | 6*35x |

### 3.1.3 Field Specifications

#### field 900 - IIR

Sending NCB's IIR to which the PSMN must refer.

#### field 913 - Time stamp

The time stamp refers to the time that the debiting of the sending credit institution has taken place in the RTGS system of the sending NCB/ECB. It is adjusted to the time zone of the ECB.

**field 52A – Ordering Institution**

The account line of field 52A of the Interlinking message will contain the "return key".  This will comprise:

- The prefix //TA

- The country code of the sending NCB

- The BIC (11 characters i.e. including the branch code or 'XXX') of the bank that has sent the payment message to the sending NCB

- If necessary, the sending NCB will fill in the field with the ISO BIC of the sending credit institution

- The Transaction Reference Number (TRN) provided by the sending credit institution.

For the ordering institution, if necessary, the sending NCB will fill in the field with the ISO BIC of the sending credit institution.

For additional information, refer to '*chapter 4- FIELDS DESCRIPTION*' and '*S.W.I.F.T. User Handbook, Standards Category 1*'.

### 3.1.4  Rule specifications

1. Either field 50 (ordering Customer) or field 59 (Beneficiary Customer) must be a non-financial institution.

2. Field 52A, optional for S.W.I.F.T., is mandatory for the Interlinking.  The sending NCB/ECB should ensure that the original ordering institution is mentioned in field 52A (or the domestic equivalent).  If this information is not provided by the sending institution and the sending NCB is not able to provide the information, the sending NCB/ECB should reject the payment order.

3. Field 57A, optional for S.W.I.F.T., is mandatory for the Interlinking.  If this field is missing, the sending NCB/ECB should reject the payment order.

4. If the first field containing a bank's identifier (see scope of the message) cannot be used to identify an (in)direct participant in the receiving RTGS system, the receiving NCB/ECB must reject the PSMR. The negative acknowledgement will show the appropriate error code.

5. The sending NCB/ECB should ensure that the bank of the beneficiary is mentioned in field 57A, and the beneficiary's account number is present in field 59. If either one of these items of information is not available, the payment should be rejected by the sending NCB/ECB.

6. If field 56A is filled in, and the receiving NCB/ECB is able to identify the bank as a direct or indirect participant in its RTGS system, the payment should be forwarded to that bank or its representative/correspondent, otherwise the payment should be rejected.

7. If field 56A is not present but the receiving NCB/ECB is able to identify the bank in field 57A as a direct or indirect participant in its RTGS system, the payment should be forwarded to that bank or its representative/correspondent, otherwise the payment should be rejected.

8. In addition, both the sending and receiving NCB/ECB must ensure that all BIC codes are valid. The current release of the S.W.I.F.T. BIC Directory has to be taken as a reference.

## 3.2 MT 198 / 103 – SINGLE CUSTOMER CREDIT TRANSFER MESSAGE

### 3.2.1 Scope

This message is sent through the Interlinking by an NCB/ECB on its own behalf or at the request of a credit institution, to another NCB/ECB either on their own account or in favour of a credit institution.

It is used to convey a fund-transfer instruction in which the ordering customer or the final beneficiary customer, or both, are non-financial institutions.

### 3.2.2 General Format

| M/O | Field Tag | Field Name | Interlinking Format |
|---|---|---|---|
| M | 20 | Transaction Reference Number of Sending NCB | 16x |
| M | 12 | Sub-Message Type **103** | 3n |
| M | 77E | Proprietary Message | 73x [n*78x] |
| *M* | *900* | *Interlinking Internal Reference* | *<IIR>* |
| *M* | *913* | *Time stamp* | *<DT>* |
| *O* | *119* | *STP flag* | *8x* |
| *M* | *20* | *Transaction Reference Number of Sending Credit Institution* | *16x* |
| *M* | *23B* | *Bank Operation Code* | *4b* |
| *O* | *23E* | *Instruction Code* | *4b* |
| *O* | *26T* | *Transaction Type Code* | *3a* |
| *M* | *32A* | *Amount* | *6n3a15n* |
| *M* | *33B* | *Currency/Instructed Amount* | *3a15n* |
| *O* | *36* | *Exchange Rate* | *12n* |
| *M* | *50K* | *Ordering Customer* | *[/34x] 4*35x* |
| *or* | *50A* | | *[/34x] <BEI>[3]* |
| *M* | *52A* | *Ordering Institution* | *//TA<CC><BIC11><TRN> <BIC>* |
| *O* | *56A* | *Intermediary Institution* | *[/1a][/34x] <BIC>* |
| *M* | *57A* | *Account with Institution* | *[/1a][/34x] <BIC>* |
| *M* | *59* | *Beneficiary Customer* | */34x 4*35x* |
| *or* | *59A* | | */34x <BEI>* |
| *O* | *70* | *Remittance Information* | *4*35x* |
| *M* | *71A* | *Details of Charges* | *3a* |
| *O* | *71F* | *Sender's Charges* | *3a15n* |
| *O* | *71G* | *Receiver's Charges* | *3a15n* |

---

[3] Business Entity Identifier. Part of the ISO draft Standard (ISO-13735) to identify non-financial institutions.

| O | 72 | *Sender to Receiver Information* | *6\*35x* |
| O | 77B | *Regulatory Reporting* | *3\*35x* |

### 3.2.3  Field Specifications

#### field 900 - IIR

Sending NCB's IIR to which the PSMN must refer.

#### field 913 - Time stamp

The time stamp refers to the time that the debiting of the sending credit institution has taken place in the RTGS system of the sending NCB/ECB. It is adjusted to the time zone of the ECB.

#### Field 119 – STP Flag

This optional field indicates that the SMT103 message contains STP (straight-through-processing) data, and can therefore be processed automatically.  It also implies that the message complies with additional validation rules that limit the flexibility of the SMT103. (see Field 72)

#### Field 20 – Sender's Reference

This field specifies the reference to the message.

#### field 23B – Bank Operation Code

This field identifies the type of operation.

Only the code word "CRED" is useful in clearing systems.  Other codes as defined by S.W.I.F.T. may nevertheless be transported in this field.

#### field 23E – Instruction Code

This field specifies an instruction.  The field can be repeated to give several coded instructions to one or more parties.

#### field 26T – Transaction Type Code

This field identifies the nature of, purpose of, and/or reason for the additional transaction (e.g. salaries, pensions, dividends, …)

The codes used in these fields will be transported, and it should therefore not trigger any action.

#### Field 32A – Amount

This field specifies the value date, currency and settlement amount.  The settlement amount is the amount to be booked/reconciled at inter-bank level.

#### field 33B – Currency / Instructed Amount

This field specifies the currency and amount of the instruction.  This amount is provided for information purposes and has to be transported unchanged through the transaction chain.  The currency must be a valid ISO 4217 currency code.

**field 36 – Exchange Rate**

This field specifies the exchange rate used to convert the original ordered amount specified in field 33B.

**field 50A or 50K – Ordering Customer**

This field specifies the customer ordering the transaction. Field 50A contains a BIC/BEI (Business Entity Identifier).

**field 52A – Ordering Institution**

The account line of field 52A of the Interlinking message will contain the "return key". This will comprise:

- The prefix //TA

- The country code of the sending NCB

- The BIC (11 characters i.e. including the branch code) of the bank that has sent the payment message to the sending NCB

- The Transaction Reference Number (TRN) provided by the sending credit institution.

For the ordering institution, if necessary, the sending NCB will fill in the field with the ISO BIC of the sending credit institution.

**field 56A – Intermediary Institution**

This field specifies the financial institution, between the Receiver and the account with institution, through which the transaction must pass.

**field 57A – Account with Institution**

This field specifies the financial institution, which services the account for the beneficiary customer, even if field 59 contains an IBAN.

**field 59 or 59A – Beneficiary Customer**

This field identifies the customer to be paid. Field 59A contains a BIC/BEI (Business Entity Identifier).

**field 70 – Remittance Information**

This field specifies information, from the ordering party to the beneficiary customer, about the reason for the payment

As it only contains information for the beneficiary customer, it should only be transported in TARGET and passed on to the beneficiary in the form it was received.

**field 71A – Details of Charges**

This field specifies which party will bear the charges for the transaction.

**field 71F – Sender's Charges**

This field specifies the currency and amount of the transaction charges taken by preceding parties in the chain.

This field is repetitive, and up to 5 occurrences are allowed.

**field 71G – Receiver's Charges**

This field specifies the currency and amount of the transaction charges due to the Receiver.

**field 72 – Sender to Receiver Information**

This field specifies additional information for the Receiver or other party specified.

Only the structured format is allowed.

In case field 119 is used and contains "STP", the following additional validation rules are required for field 72:

- If the code word /INS/ is used, it can only be followed by a valid BIC

- The code words /RETN/ and /REJT/ cannot be used.

- ERI information is not allowed

**field 77B – Regulatory Reporting**

This field specifies the code(s) for the statutory and/or regulatory information required by the authorities in the country of the Receiver or Sender.

For additional information, refer to '*chapter 4- FIELDS DESCRIPTION*' and '*S.W.I.F.T. User Handbook, Standards Category 1*'.

### 3.2.4  Rule specifications

1. If fields 32A and 33B have different currencies, then field 36 must be present.

2. If field 71A contains OUR, field 71F is not allowed and field 71G is optional.

3. If field 71A contains SHA, field 71F (multiple occurrences) is optional and 71G is not allowed.

4. If field 71A contains BEN, at least 1 field 71F is mandatory and field 71G is not allowed.

5. Either field 50 (ordering Customer) or field 59 (Beneficiary Customer) must be a non-financial institution.

6. Field 52A, optional for S.W.I.F.T., is mandatory for the Interlinking.  The sending NCB/ECB should ensure that the original ordering institution is mentioned in field 52A (or the domestic equivalent).  If this information is not provided by the sending institution and

the sending NCB is not able to provide the information, the sending NCB/ECB should reject the payment order.

7. Field 57A, optional for S.W.I.F.T., is mandatory for the Interlinking. If this field is missing, the sending NCB/ECB should reject the payment order.

8. If the first field containing a bank's identifier (see scope of the message) cannot be used to identify an (in)direct participant in the receiving RTGS system, the receiving NCB/ECB must reject the PSMR. The negative acknowledgement will show the appropriate error code.

9. The sending NCB/ECB should ensure that the bank of the beneficiary is mentioned in field 57A, and the beneficiary's account number is present in field 59. If either one of these items of information is not available, the payment should be rejected by the sending NCB/ECB.

10. If field 56A is filled in, and the receiving NCB/ECB is able to identify the bank as a direct or indirect participant in its RTGS system, the payment should be forwarded to that bank or its representative/correspondent, otherwise the payment should be rejected.

11. If field 56A is not present but the receiving NCB/ECB is able to identify the bank in field 57A as a direct or indirect participant in its RTGS system, the payment should be forwarded to that bank or its representative/correspondent, otherwise the payment should be rejected.

12. In addition, both the sending and receiving NCB/ECB must ensure that all BIC codes are valid. The current release of the S.W.I.F.T. BIC Directory has to be taken as a reference.

13. If field 23B is SPRI, then field 23E is optional, and if used, can only contain SDVA, or INTC

14. If field 23B is SSTD or SPAY, then 23E is not allowed

15. If field 23B is SPRI, then field 56A is not allowed

16. If field 119 is present, and is equal to "STP" then if the code word /INS/ is used in field 72, it can only be followed by a BIC/BEI. Additionally /RETN/ and /REJT/ code words are then not allowed.

17. If field 119 is present, and is equal to "STP" then the code words /OCMT/ and /CHGS/ are not allowed in field 72.

| 3.3  MT 198 / 202 - GENERAL FINANCIAL INSTITUTION TRANSFER |
|---|

### 3.3.1  Scope

This message is sent through the Interlinking by an NCB/ECB on its own behalf or at the request of a credit institution, to another NCB/ECB either on their own account or in favour of a credit institution.

It is used to order the movement of funds between financial institutions or NCBs/ECB via the Interlinking.

### 3.3.2  General Format

| M/O | Field Tag | Field Name | Interlinking Format |
|---|---|---|---|
| M | 20 | Transaction Reference Number of Sending NCB | 16x |
| M | 12 | Sub-Message Type **202** | 3n |
| M | 77E | Proprietary Message | 73x<br>[n*78x] |
| *M* | *900* | *Interlinking Internal Reference* | *<IIR>* |
| *M* | *913* | *Time stamp* | *<DT>* |
| *M* | *20* | *Transaction Reference Number of Sending Credit Institution* | *16x* |
| *M* | *21* | *Related Reference* | *16x* |
| *M* | *32A* | *Value Date*<br>*Currency Code*<br>*Amount* | *6n*<br>*3a*<br>*15n* |
| *M* | *52A* | *Ordering Institution* | *//TA<CC><BIC11><TRN>*<br>*<BIC>* |
| *O* | *56A* | *Intermediary* | *[/1a][/34x]*<br>*<BIC>* |
| *O* | *57A* | *Account With Institution* | *[/1a][/34x]*<br>*<BIC>* |
| *M* | *58A* | *Beneficiary Institution* | *[/1a][/34x]*<br>*<BIC>* |
| *O* | *72* | *Sender to receiver information* | *6*35x* |

### 3.3.3  Field Specifications

#### field 900 - IIR

Sending NCB's IIR to which the PSMN must refer.

#### field 913 - Time stamp

The time stamp refers to the time that the debiting of the sending credit institution has taken place in the RTGS system of the sending NCB/ECB. It is adjusted to the time zone of the ECB.

#### field 52A – Ordering Institution

The account line of field 52A of the Interlinking message will contain the "return key". This will comprise:

- The Prefix //TA

- The country code of the sending NCB

- The BIC (11 characters i.e. including the branch code or 'XXX') of the bank that has sent the payment message to the sending NCB

- The Transaction Reference Number (TRN) provided by the sending credit institution.

For the ordering institution, if necessary, the sending NCB will fill in the field with the ISO BIC of the sending credit institution.

For additional information, refer to '*chapter 4- FIELDS DESCRIPTION*' and '*S.W.I.F.T. User Handbook, Standards Category 2*'.

### 3.3.4  Rule specifications

1. The sending NCB/ECB should ensure that the original ordering institution is mentioned in field 52A (or the domestic equivalent). If the information is not provided by the sending institution and the sending NCB is not able to provide the information, the payment must be rejected by the sending NCB/ECB.

2. All parties to the transaction must be financial institutions.

3. If field 56A is filled in, field 57A must be present too.

4. If field 56A is filled in, and the receiving NCB/ECB is able to identify the bank as a direct or indirect participant in its RTGS system, the payment should be forwarded to that bank or its representative/correspondent, otherwise the payment should be rejected.

5. If field 56A is not present, but field 57A is filled in, and the receiving NCB/ECB is able to identify the bank in field 57A as a direct or indirect participant in its RTGS system, the payment should be forwarded to that bank or its representative/correspondent, otherwise the payment should be rejected.

6. If neither field 56A nor field 57A are present, and the receiving NCB/ECB is able to identify the bank in field 58A as a direct or indirect participant in its RTGS system, the payment should be forwarded to that bank or its representative/correspondent, otherwise the payment should be rejected.

7. In addition, both the sending and receiving NCB/ECB must ensure that all BIC codes are valid. The current release of the S.W.I.F.T. BIC Directory has to be taken as a reference.

8. For an inter-NCB-payment the non-TARGET BIC code of the receiving NCB has to be put into field 58A of the message. In field 72 the codeword "INTERNCB" (between slashes ('/')) has to be mentioned.

| 3.4 | MT198 SUB 110 - PAYMENT SETTLEMENT MESSAGE NOTIFICATION (PSMN) |

### 3.4.1  Scope

This is the response to a Payment Settlement Message Request.  This message can be either a positive or a negative acknowledgement. A positive acknowledgement indicates that the receiving NCB/ECB of the PSMR has successfully credited the payment. If the acknowledgement is negative, the message will include the reason for not executing the payment by using an appropriate code word.

As long as the sending NCB has not received the relative PSMN, the payment remains its responsibility.

A negative PSMN is also returned to the sending NCB/ECB in the case of receipt of a message whose message sub-type is not supported or not recognisable.

### 3.4.2  General Format

| M/O | Field Tag | Field Name | Interlinking Format |
|-----|-----------|------------|---------------------|
| M | 20 | Transaction Reference Number of Sending NCB | 16x |
| M | 12 | Sub-Message Type **110** | 3n |
| M | 77E | Proprietary Message | 73x<br>[n*78x] |
| M | 900 | Interlinking Internal Reference | <IIR> |
| M | 913 | Time stamp | <DT> |
| M | 901 | Referred Interlinking Internal Reference | <IIR> |
| M | 910 | ECB date and time of receipt | <DT> |
| M | 990 | Acceptance code | 1n<br>accepted = 0, rejected = 1 |
| O | 991 | reason code for rejection | 1a2n |
| O | 72 | Sender to receiver information | 6*35x |

### 3.4.3  Field Specifications

**field 900 - IIR**

Sending NCB's IIR.

**Field 913 - Time stamp**

The time stamp refers to the time that the crediting of the receiving credit institution has taken place in the RTGS system of the receiving NCB/ECB or the time for the creation of the message in the case of syntax validation error. It is adjusted to the time zone of the ECB.

**Field 901 - Referred Interlinking Internal Reference**

The IIR of the PSMR to which the current acknowledgement refers must be mentioned in field 901. It contains an exact copy of the field :900: given in the message it refers to.

If the PSMN has been generated as a reaction to an unknown message sub-type or no field :900: could be identified, the field :901: should contain the codeword UNKNOWN.

### Field 910 - ECB date and time of receipt

Local date and time of the receipt of the relevant PSMR adjusted to the ECB time zone.

### Field 990 - Acceptance code

'0' if the PSMR is positively acknowledged, '1' if the PSMR is negatively acknowledged.

### Field 991 - Reason code for rejection

This field is mandatory when the PSMR has been rejected (field 990 equal to 1). It should contain a code explaining the reason for the rejection of the PSMR.

### Field 72 - Sender to receiver information

This optional field may contain information explaining the reason of the rejection. It becomes mandatory if the code in field 990 is 1 (PSMR rejected)

For additional information, refer to '*chapter 4- FIELDS DESCRIPTION*' and '*S.W.I.F.T. User Handbook, Standards Category n - Common Group Messages*'.

### 3.4.4 Rule specifications.

- Fields 991 and 72 are mandatory if field 990, acceptance code, is '1' (rejected). Field 72 should then contain at least the Additional Error Information as specified in the detailed specifications for field 72

### 3.4.5 Rejection error code.

Depending on the reason for the negative acknowledgement, field 991 will have one of the values as set out in chapter 5.6.

| 3.5 | MT198 SUB 111 - THE END OF DAY CHECK MESSAGE REQUEST (ECMR) |
|---|---|

### 3.5.1  Scope

This message is sent to the ECB by an NCB that wants to initiate its End-of-day Control Procedures, or by NCBs which are aware that other NCBs want to initiate these procedures. The message will contain information concerning the PSMRs exchanged during the current business day with other NCBs and the ECB.

It also includes the next three business dates and times of the sending NCB.

### 3.5.2  Message format.

| M/O | Field Tag | Field Name | Interlinking Format |
|---|---|---|---|
| M | 20 | Transaction Reference Number of Sending NCB | 16x |
| M | 12 | Sub-Message Type **111** | 3n |
| M | 77E | Proprietary Message | 73x<br>[n*78x] |
| *M* | *900* | *Interlinking Internal Reference* | *<IIR>* |
| *M* | *913* | *Time stamp* | *<DT>* |
| *M* | *998* | *Action on behalf* | *1n        0 - closing NCB*<br>*1 - non-closing NCB* |
| *M* | *994* | *Counterpart* | *<CC>* |
| *M* | *902* | *Highest bilateral IIR sent* | *<IIR>* |
| *M* | *903* | *Highest bilateral IIR received* | *<IIR>* |
| *M* | *996* | *Debit Turnover* | *<CC><CC>18n* |
| *M* | *997* | *Credit Turnover* | *<CC><CC>18n* |
| *M* | *912* | *Next 3 business dates-times* | *<DTT>*<br>*<DTT>*<br>*<DTT>* |

### 3.5.3  Field specifications

#### field 900 - IIR

Sending NCB's IIR to which the ECMN must refer.

#### Field 913 - Time stamp

The time stamp refers to the time the ECMR was created. It is adjusted to the time zone of the ECB.

#### Field 998 - Action on behalf

If the sending NCB/ECB wants to initiate its own End of Day Control Procedures, '0' is used, otherwise '1' is used.

**<ins>Field 902 - Highest bilateral IIR sent</ins>**

Only IIR's for application code A are reported.

**<ins>Field 903 - Highest bilateral IIR received</ins>**

Only IIR's for application code A are reported.

For additional information, refer to '*chapter 4- FIELDS DESCRIPTION*' and '*S.W.I.F.T. User Handbook, Standards Category n - Common Group Messages*'.

### 3.5.4  Rule specifications

1. Only highest IIRs and turnovers for application code A, i.e. PSMRs, are transmitted in the ECMR.

2. If needed, the sequence containing fields 994, 902,903, 996 and 997 may be repeated.

3. If an NCB was closed due to Bank Holiday, no bilateral information is available and reported for that NCB.

4. If no messages have been exchanged between two NCBs/ECB, the sequence numbers in both IIRs, the debit and the credit turnover will show a null amount.

5. If the dates and times in field 912 do not match with those recorded in the database of the End-of-Day Application, a negative ECMN is returned, containing only a Syntax Error Block as well as the relevant error code. The NCB should then send a new ECMR with corrected data.

<div style="border:1px solid">

**3.6   MT198 SUB 112 - THE END OF DAY CHECK MESSAGE NOTIFICATION(ECMN)**

</div>

### 3.6.1  Scope

This message is sent by the ECB to the NCBs to notify them of the result of the End-of-day Control Procedures, to report on any syntax validation error(s) in the ECMR or to inform that the business dates and times included in the ECMR do not match those held by the ECB.

The notification ECMN can be either:

- Successful, for matching figures; or

- Unsuccessful, for non-matching figures; or

- Negative.

The ECMN should reach the NCBs/ECB not later than 30 minutes after the ECMRs were sent. Unsuccessful matching will be notified as soon as possible to both NCBs/ECB. Therefore, the ECB (EDA) could send more than one ECMN to any NCB/ECB if it detects non-matching figures but has not yet received all ECMRs. Alternatively, the ECMN may contain result information for one or several NCBs/ECB.

It also includes the next three business dates and times for each NCB/ECB. These dates supersede any other dates exchanged previously. A negative ECMN containing a Syntax Error block only, will be returned to the issuer of the ECMR either in case of a syntax error or if the business dates and times do not match with those held by the ECB. If a negative ECMN is returned the ECMR needs to be resent as none of the data contained in the previous ECMR will have been taken into account by EDA.

### 3.6.2  Message format.

| M/O | Field Tag | Field Name | Interlinking Format |
|---|---|---|---|
| M | 20 | Transaction Reference Number of Sending ECB | 16x |
| M | 12 | Sub-Message Type **112** | 3n |
| M | 77E | Proprietary Message | 73x [n*78x] |
| *M* | *900* | *Interlinking Internal Reference* | *<IIR>* |
| *M* | *913* | *Time stamp* | *<DT>* |
| *M* | *901* | *Referred Interlinking Internal Reference* | *<IIR>* |
| | | *Syntax Error block* | |
| *M* | *990* | *Acceptance code* | *'1'* |
| *M* | *991* | *reason code for rejection* | *1a2n* |
| *O* | *72* | *Sender to receiver information* | *6*35x* |

| | | | | |
|---|---|---|---|---|
| ***Successful block*** |
| M | 990 | Matching status | 1n | 0 - successful |
| | | | | |
| M | 994 | Counterparty | <CC> | |
| M | 902 | Highest bilateral IIR sent | <IIR> | |
| M | 903 | Highest bilateral IIR received | <IIR> | |
| M | 996 | Debit Turnover | <CC><CC>18n | |
| M | 997 | Credit Turnover | <CC><CC>18n | |
| M | 912 | Next 3 business dates-times | <DTT> <DTT> <DTT> | |
| *Unsuccessful block* |
| M | 990 | Matching status | 1n | 1 - unsuccessful |
| | | | | |
| M | 994 | Counterparty | <CC> | |
| M | 902 | Highest bilateral IIR sent | <IIR> | |
| M | 903 | Highest bilateral IIR received | <IIR> | |
| M | 996 | Debit Turnover | <CC><CC>18n | |
| M | 997 | Credit Turnover | <CC><CC>18n | |
| M | 912 | Next 3 business dates-times | <DTT> <DTT> <DTT> | |

### 3.6.3  Field specifications.

#### field 900 - IIR

ECB's IIR.

#### Field 913 - Time stamp

The time stamp refers to the time the ECMN was created.

#### Field 901 - Referred Interlinking Internal Reference

The IIR of the ECMR to which the current acknowledgement refers must be mentioned in field 901.

For additional information, refer to '*chapter 4- FIELDS DESCRIPTION*' and '*S.W.I.F.T. User Handbook, Standards Category n - Common Group Messages*'.

### 3.6.4  Rule specifications

1. Syntax Error Block can only be used to report a validation error. In that case, field 990 in that block can only have the value "1" and field 991 is then mandatory.

2. In Syntax Error Block, field 72 is mandatory if the code in field 991 is 'x00'.

3. If Syntax Error Block is present, neither successful nor unsuccessful block can be part of the ECMN.

4. If Syntax Error Block is not used, either successful or unsuccessful or both blocks must be present.

5. Fields which are marked as mandatory, are only mandatory within the block to which they belong.

6. Fields 994, 902, 903, 996, 997 and 912, in the 'Unsuccessful block', contain counterparty information. They are provided to allow each NCB/ECB to compare them with their own figures and help identify problems. The ECB will exchange data received in the ECMR in fields 902 and 903, and fields 996 and 997, i.e. the data in field 902 of the ECMN sent to NCB A is taken from field 903 of the ECMR received from NCB B.

7. Within an (un)successful block, the sequence of fields 994, 902, 903, 996, 997 and 912 can be repeated.

8. Data in field 912 replaces any other data received previously.

9. An ECMN will also be returned with a syntax error block in the case that i) duplicate bilateral figures are reported; ii) figures are reported for NCBs on holiday; iii) an ECMR is received from an NCB which is supposed to be on holiday; and iv) business dates and time information do not match with the data in the End-of-day application. In the first two cases, the country code of the related counterparty will be listed in the field 72.

### 3.6.5 Usage guidelines

- Upon receipt of an ECMN containing an 'Unsuccessful block', the receiving NCBs/ECB must initiate Error Detection Procedures.

## 3.7  MT198 SUB 113 - DELAY CLOSING TIME REQUEST (DCTR)

### 3.7.1  Scope

This message is sent by the ECB, on behalf of an NCB facing problems, to all other (still operating) NCBs to request them to delay the start of the End-of-day procedures. . A DCTR enables all NCBs and the ECB to stay open to make and receive payments to and from all NCBs/ECB. A Delay Closing Time Notification (DCTN) reply must be sent to this message.

### 3.7.2  Message format.

| M/O | Field Tag | Field Name | Interlinking Format |
|-----|-----------|------------|---------------------|
| M | 20 | Transaction Reference Number of Sending NCB | 16x |
| M | 12 | Sub-Message Type **113** | 3n |
| M | 77E | Proprietary Message | 73x [n*78x] |
| *M* | *20* | *Sender reference* | *16x* |
| *M* | *913* | *Time stamp* | *<DT>* |
| *M* | *914* | *New closing time* | *<DT>* |
| *M* | *991* | *Reason code* | *1a2n* |
| *O* | *72* | *Sender to receiver information* | *6*35x* |

### 3.7.3  Field specifications.

#### Field 20 - Sender Reference

Reference of the sending NCB to which the DCTN must refer.

#### Field 913 - Time stamp

The time stamp refers to the time the DCTR was created. It is adjusted to the time zone of the ECB.

#### Field 914 - New closing time

Contains the new proposed closing time for the requesting NCB.

#### Field 991 - Reason code

A reason code describing the reason of the delay must be sent. If no appropriate reason code is available, the code 'x00' (undefined reason) must be used.

#### Field 72 - Sender to receiver information

This optional field may contain information explaining the reason for the delay. It become mandatory if the code in field 991 is 'x00' (undefined reason).

For additional information, refer to '*chapter 4- FIELDS DESCRIPTION*' and '*S.W.I.F.T. User Handbook, Standards Category n - Common Group Messages*'.

**3.8   MT198 SUB 114 - DELAY CLOSING TIME NOTIFICATION (DCTN)**

### 3.8.1   Scope

This message is the response to a Delay Closing Time Request (DCTR). It can be either a positive or a negative acknowledgement. A positive acknowledgement implies that the receiver agrees to the new closing time. This should normally be the case, as a valid DCTR cannot be rejected.  If the notification is negative, the returned error code should state the reason for not agreeing to the request. This should only occur for cases such as syntax error. As with any other notification, this message should be received by the requesting NCB within 30 minutes of the dispatch of the DCTR.

### 3.8.2   Message format.

| M/O | Field Tag | Field Name | Interlinking Format |
|---|---|---|---|
| M | 20 | Transaction Reference Number of Sending NCB | 16x |
| M | 12 | Sub-Message Type **114** | 3n |
| M | 77E | Proprietary Message | 73x [n*78x] |
| *M* | *20* | *Sender reference* | *16x* |
| *M* | *21* | *Related reference* | *16x* |
| *M* | *913* | *Time stamp* | *<DT>* |
| *M* | *910* | *ECB date and time of receipt* | *<DT>* |
| *M* | *990* | *Acceptance code* | *1n accepted = 0, rejected = 1* |
| *O* | *991* | *Reason code for rejection* | *1a2n* |
| *O* | *72* | *Sender to receiver information* | *6*35x* |

### 3.8.3   Field specifications

**Field 20 - Sender Reference**

Reference number of the sending NCB.

**Field 21 - Related reference**

Reference of the DCTR to which the present notification is referring.

**Field 913 - Time stamp**

The time stamp refers to the time the DCTN was created. It is adjusted to the time zone of the ECB.

**Field 910 - ECB date and time of receipt**

Local date and time of the receipt of the relative DCTR adjusted to the ECB time zone.

### Field 990 - Acceptance code

'0' if the syntax of the DCTR is correct, '1' if the DCTR contained syntax error or if the receiver cannot comply with the extended operating hours.

### Field 991 - Reason code for rejection

If field 990 is set to '1', field 991 becomes mandatory, and a code describing the error is provided. If no appropriate reason code is available, the code 'x00' code (undefined error) should be used.

### Field 72 - Sender to receiver information

This optional field may contain information to describe the error reported. It becomes mandatory if the code in field 991 is 'x00' (undefined reason).

For additional information, refer to '*chapter 4- FIELDS DESCRIPTION*' and '*S.W.I.F.T. User Handbook, Standards Category n - Common Group Messages*'.

## 3.8.4 Rule specifications

- Field 991 is mandatory if field 990 is '1'.
- Field 72 is mandatory when the code in field 991 is 'x00'.

## 3.8.5 Rejection error code

Depending on the errors, field 991: will have one of the values as set out in chapter 5.6

## 3.9 MT198 SUB 115 - INTERLINKING FREE FORMAT MESSAGE (IFFM)

### 3.9.1 Scope

This message is used to carry any kind of data or information which is not covered in §3.1 - 3.8. It may be used e.g. by the ECB to warn a participant that end of day information is missing.

The content of the message is not standardised and therefore cannot be handled automatically.

### 3.9.2 Message format

| M/O | Field Tag | Field Name | Interlinking Format |
|-----|-----------|------------|---------------------|
| M | 20 | Transaction Reference Number of Sending NCB | 16x |
| M | 12 | Sub-Message Type **115** | 3n |
| M | 77E | Proprietary Message | 73x [n*78x] |
| *M* | *20* | *Sender reference* | *16x* |
| *M* | *21* | *Related reference* | *16x* |
| *M* | *999* | *Free Format Text* | *73x [n*78x]* |

### 3.9.3 Field specifications

#### Field 20 - Sender reference

Sending NCB's reference.

#### Field 21 - Related reference

If the current message refers to a previously received message, the content of field 20 of that message is copied here. Otherwise, it contains the code "NEW".

#### Field 999 - Free Format Text

The number of lines is unlimited, as long as the total size of the message does not exceed 10,000 characters.

For additional information, refer to '*chapter 4- FIELDS DESCRIPTION*' and '*S.W.I.F.T. User Handbook, Standards Category n - Common Group Messages*'.

### 3.9.4 Usage guidelines

- This message is provided to carry information between NCBs/ECB that does not fall into any other message type.

- The number of lines the field 77E can hold is linked to the length of the message. Its total length cannot exceed 10,000 characters.

## 3.10   MT198 SUB 995 - INTERLINKING STATISTICAL INFORMATION (ISIM)

### 3.10.1   Scope

The ISIM is a message used to provide the ECB with statistical data in a predefined format.  The information contained describes statistical data on the Interlinking traffic between NCBs/ECB on a specific business day.  Each line of information is categorised according to its type of payment, the time period that the payment was made and the code of the receiving NCB or the ECB.

### 3.10.2   Message format

| M/O | Field Tag | Field Name | Interlinking Format |
|-----|-----------|------------|---------------------|
| M | 20 | Transaction Reference Number of Sending NCB | 16x |
| M | 12 | Sub-Message Type **995** | 3n |
| M | 77E | Proprietary Message | 73x [n*78x] |
| *M* | *994* | *Counterpart (Sending NCB ISO country code)* | *2a* |
| *M* | *28* | *Statement number / Sequence number* | *5n[/2n]* |
| *M* | *915* | *Information line* | *8a2a3a2a5a18n* |

### 3.10.3   Field specifications

#### Field 994 - Counterpart

Country code of NCB/ECB which sends the IL statistics message

#### Field 28 – Statement number / Sequence Number

This field identifies the number (within the year) of a particular statement and optionally the page number (message number) within a series of messages for the same statement.

#### Field 915 – Information Line

The information line contains data about the volume and value of successful payments sent by an NCB/ECB to each of the other NCBs/ECB on a specific business day.  Each line of information is categorised according to its type of payment, the time period that the payment was made and the code of the receiving NCB or the ECB

For additional information, refer to '*chapter 4- FIELDS DESCRIPTION*' and '*S.W.I.F.T. User Handbook, Standards Category n - Common Group Messages*'.

### 3.10.4   Usage guidelines

- In case when there is no Interlinking traffic for a specific business date (other than a holiday) a message should be sent as normal, which contains one row only with the business date and 99 as the time period. The rest of the subfields in the information line (field 915) should be blank or set to a default value if that is more convenient for the NCB application.

**MT198 sub 995 - Interlinking Statistical Information (ISIM)**

# 4. FIELDS DESCRIPTION

## 4.1 FIELD 12 - SUB-MESSAGE TYPE

**Definition**:    The identification of a message type.

**Format**:    3n

**Validations**:    ✓ The value can only be 100, 103, 110, 111, 112, 113, 114, 115 or 202

**See message(s)**    100, 103, 110, 111, 112, 113, 114, 115, 202

## 4.2 FIELD 20 - TRANSACTION REFERENCE NUMBER

**Definition**:    The sender's unambiguous identifier for the transaction.

**Format**:    16x

**Usage guidelines**: 📖 Different messages may have the same TRN if they refer to the same transaction. The receiver must quote the TRN for all queries to the sender.

- In a MT198 message, the TRN is the internal reference of the sending NCB. It will be referred to as the NCB TRN.

- In messages MT198/100, 103 and 202, the TRN contained in field 77E of the envelope is the one that was contained in the original payment order sent by a credit institution on behalf of a customer or on its own behalf. It will be referred as the CUSTOMER TRN. Investigations between credit institutions may need this information so it should be forwarded without alteration.

- In messages MT198/113, 114 and 115, the TRN contained in field 77E of the envelope is that of the sender of the message.

**Validations**:    ✓ Cannot start or finish with '/'.
✓ Cannot contain '//'.

**See message(s)**:    100, 103, 110, 111, 112, 113, 114, 115, 202

**See Also**:    Field 900 - Interlinking Internal Reference

## 4.3 FIELD 21 - RELATED REFERENCE

**Definition**:    The identification of a transaction to which the current transaction is related.

**Format**:    16x

**Usage guidelines**: 📖 In a chain of messages, this is the linking reference that is usually sent forward.

**Validations**:    ✓ See *'Field 20 - Transaction Reference Number'*

**Field 23B – Bank Operation Code**

|  |  |
|---|---|
| **See message(s)** | 202, 114, 115 |
| **See Also**: | Field 901 - Referred Interlinking Internal Reference |

## 4.4 FIELD 23B – BANK OPERATION CODE

**Definition**: Type of Operation.

**Format**: <u>4</u>b

**Usage guidelines**: 📖

**Validations**: ✓ The following codes are allowed:

| | |
|---|---|
| CRED[4] | Credit Transfer where no S.W.I.F.T. service level is involved |
| SPAY | This message contains a credit transfer to be processed according to SWIFTPay Service Level |
| SSTD | This message contains a credit transfer to be processed according to the Standard Service Level |
| SPRI | This message contains a credit transfer to be processed according to the Priority Service Level |

**See message(s)**: 103

## 4.5 FIELD 23E – INSTRUCTION CODE

**Definition**: Instruction Code

**Format**: <u>4</u>b

**Usage guidelines**:

**Validations**: ✓ One of the following codes must be used:

| | |
|---|---|
| CORT | Payment is made in settlement of a trade, eg, foreign exchange deal, securities transaction. |
| INTC | The payment is an intra-company payment, ie, a payment between two companies belonging to the same group. |
| SDVA | Payment must be executed with same day value to the beneficiary. |

✓ Field 23E can be repeated maximum 10 times

**See message(s)**: 103

---

[4]  The Service Levels SPAY, SSTD, SPRI do not apply to TARGET.  They are only to be transported over TARGET, and to be used only between sending and receiving credit institutions.

---

### 4.6  FIELD 26T – TRANSACTION TYPE CODE

**Definition**:      The nature of, purpose of, and/or reason for the individual transaction.

**Format**:         3a

**Usage guidelines**: 📖 The codes in this field should be transported with no other validation than the format.

**Validations**:    ✓

**See message(s)**:  103

---

### 4.7  FIELD 28 – STATEMENT NUMBER / SEQUENCE NUMBER

**Definition**:      This field identifies the number (within the year) of a particular statement and optionally the page number (message number) within a series of messages for the same statement.

**Format**:         5n[/2n]

**Usage guidelines**: 📖 The statement number should be reset to '1' on January 1$^{st}$ of each year.

**See message(s)**   995

---

### 4.8  FIELD 32A - VALUE DATE, CURRENCY CODE, AMOUNT

**Definition**:      Value date, currency code and amount of transaction.

**Format**:
| | |
|---|---|
| 6n | date (YYMMDD) |
| 3a | currency code |
| 15n | amount |

**Validations**:    ✓ Currency code EUR only.
✓ Value date must be the same as the business date processed by TARGET.
✓ 15n must contain one (and only one) decimal comma
✓ The integer part of the amount must contain at least one digit
✓ 15n can contain maximum 2 digits after the comma

**See message(s)**   100, 103, 202

---

### 4.9  FIELD 33B – CURRENCY/INSTRUCTED AMOUNT

**Definition**:      The currency and instructed amount of the instruction.

**Format**:
| | |
|---|---|
| 3a | currency code |
| 15n | amount |

**Usage guidelines**: 📖

**Validations**:    ✓ Currency code must be a valid ISO 4217 currency code.

---

✓The number of digits following the comma must not exceed the maximum number allowed for the specified currency.

✓ The integer part of the amount (15n) must contain at least one digit. One (and only one) decimal comma, which is included in the maximum length.

**See message(s)**:    103

## 4.10   FIELD 36 – EXCHANGE RATE

**Definition**:        Exchange Rate

**Format**:            12n

**Usage guidelines**: 📖 This field must be present when a currency conversion has been performed on the Sender's side.

**Validations**:     ✓ The integer part of the Rate must contain at least one digit. A decimal comma is mandatory and is included in the maximum length.

**See message(s)**:    103

## 4.11   FIELD 50 - ORDERING CUSTOMER

**Definition**:        The ordering customer of the transaction.

**Format**:            4*35X        name and address

**Or**

Option K:    [/34x]

4*35x

Option A:    [/34x]

**<BEI>**

**Validations**:     ✓ When option A is used, the second line must contain a valid BIC/BEI.

**See message(s)**    100, 103

## 4.12   FIELD 52A - ORDERING INSTITUTION

**Definition**:        The financial institution, or branch thereof, initiating the transaction on behalf of itself or the Ordering Customer (field 50).

**Format**:          **//TA<CC><BIC11><TRN>**
                     **<BIC>**

**Validations**:     ✓Field 52A must include a return key.

✓ The return key (first line) should have the prefix //TA

---

✓ <CC> should be the country code of the sending NCB

✓ <BIC11> after <CC> should be a 11 character BIC (including branch code or 'XXX') of the bank that has sent the payment message to the sending NCB.

✓ <TRN> (Transaction Reference Number) should be the Transaction Reference Number (TRN) provided by the sending credit institution.

✓ The <BIC> on the second line can be 8 or 11 characters long and must be provided by the sending credit institution.

**Usage guidelines**: 📖 For the ordering institution, if necessary, the sending NCB will fill in the field with the ISO BIC of the sending credit institution.

**See message(s)**    100, 103, 202

---

## 4.13  FIELD 56A - INTERMEDIARY

**Definition**:    The intermediary financial institution (between the receiving NCB and the Account With Institution), through which the transaction must pass. The Intermediary may be a branch or affiliate of the Account With Institution or of the Beneficiary Institution, or it may be an entirely different financial institution.

**Format**:    **[/1a][/34x]**
**4a2a2b[3b]** - see § 2.2.6 Party identification and **§ 5.1** *Conventions*

**Validations**:    ✓ If used, field 56A must contain the BIC code of a participating bank in the receiving RTGS.
✓ If used in an MT198/202, field 57A must be present too.

**See message(s)**    100, 103, 202

---

## 4.14  FIELD 57A - ACCOUNT WITH INSTITUTION

**Definition**:    The financial institution where the Ordering Party requests the Beneficiary to be paid. The Account With Institution may be a branch or affiliate of the Intermediary, or of the Beneficiary Institution, or it may be an entirely different financial institution.

**Format**:    **[/1a][/34x]**
**4a2a2b[3b]** - see § 2.2.6 Party identification and § **5.1** *Conventions*

**Validations**:    ✓ Field 57A is mandatory in message types 198/100 and 103.
✓ If used, and no field 56A is present, field 57A must contain the BIC code of an (in)direct participating bank in the receiving RTGS.

**See message(s)**    100, 103, 202

| 4.15 | FIELD 58A - BENEFICIARY INSTITUTION |
|------|-------------------------------------|

**Definition**: The financial institution designated by the Ordering Institution party as the ultimate recipient of the funds. The beneficiary Institution may be a branch or affiliate of the Intermediary, or of the Account With Institution, or it may be an entirely different financial institution.

**Format**: **[/1a][/34x]**
**4a2a2b[3b]** - see § 2.2.6 Party identification and § **5.1** *Conventions*

**Validations**: ✓ If field 57A is not present, field 58A must contain the BIC code of an (in)direct participating bank in the receiving RTGS.

**See message(s)** 202

| 4.16 | FIELD 59 - BENEFICIARY CUSTOMER |
|------|----------------------------------|

**Definition**: The party designated by the Ordering Party as the ultimate recipient of the funds. The party may be a private person, a financial institution or any other organisation.

**Format**: /34x      Account number line
4*35x      Name and address

**Or**

Option A:      /34x    Account number line
**<BEI>**

**Validations**: ✓ If option A is used, the second line must contain a valid BIC/BEI.

**See message(s)** 100, 103

| 4.17 | FIELD 70 - DETAILS OF PAYMENTS / REMITTANCE INFORMATION |
|------|----------------------------------------------------------|

**Definition**: This field specifies information, from the ordering party to the beneficiary customer, about the reason for the payment.

**Format**: 4*35x

**Usage guidelines**: 📖 This field may contain reference numbers, invoice numbers or any other details that enable the beneficiary to identify the transaction. This information should be passed through the payment chain to the Beneficiary.

**See message(s)** 100, 103

## 4.18  FIELD 71A - DETAILS OF CHARGES

**Definition**:     Details about the (non-TARGET) charges affecting the transaction.

**Format**:     <u>3</u>a

The available Code Words are:

**For MT198 – 100**:

**BEN**: charges are to be borne by the Beneficiary Customer.
**OUR**: Charges are to be borne by the Sender.

**For MT198 – 103**

**BEN**: charges are to be borne by the Beneficiary Customer.
**OUR**: Charges to be borne by the Ordering Customer.

**SHA** : Charges are to be shared between ordering customer and the beneficiary customer.

**See message(s)**     100, 103

## 4.19  FIELD 71F – SENDER'S CHARGES

**Definition**:     The currency and amount of the charges taken by preceding parties in the chain.

**Format**:     <u>3</u>a     currency code

     15n     amount

**Usage guidelines**: 📖

**Validations**:     ✓ The integer part of the Amount (15n) must contain at least one digit. One (and only one) decimal comma is mandatory and is included in the maximum length.

     ✓ Currency code must be a valid ISO 4217 currency code.

     ✓ The number of digits following the comma must not exceed to maximum number allowed for the specified currency.

**See message(s)**:     103

## 4.20  FIELD 71G – RECEIVER'S CHARGES

**Definition**:     The currency and amount of the charges owed to the receiver

**Format**:     <u>3</u>a     currency code

     15n     amount

**Field 72   - Sender to Receiver Information**

**Usage guidelines**:  📖

**Validations**:   ✓ Currency code must be a valid ISO 4217 currency code.

✓ The integer part of the Amount (15n) must contain at least one digit. One (and only one) decimal comma is mandatory and is included in the maximum length.

✓ The number of digits following the comma must not exceed the maximum number allowed for the specified currency.

**See message(s)**:   103

---

**4.21  FIELD 72 - SENDER TO RECEIVER INFORMATION**

**Definition**:   Instructions or additional information for the Receiver, Intermediary, Account With institution or Beneficiary Institution.  Only the structured format (as described below) is allowed.

**Format**:   6*35x

Structured text:

| Line 1: | This line is mandatory. Within this line, subfield 1 is mandatory and subfield 2 is optional. |
|---|---|

Subfield 1:   /8a/      code word[5]

Subfield 2:   [additional information][6].   Additional   explanatory information, which may be continued on the next line, preceded by double slashes '//'.

Line 2-6:   These lines are optional. Either format option 1 or 2 may be used. If format option 1 is used then at least one character must follow the double '//'. If format option 2 is used subfield 1 becomes mandatory and subfield 2 becomes optional.

Format Option 1[7]: '// Continuation of Additional Information from the previous line'.

Format Option 2: [additional information][6].

Subfield 1:/8a/      code  word[8]

---

[5]   Each code word used must be between slashes ('/') and must appear at the beginning of a line.  All alphabetic characters in a code word must be in upper-case.

[6]   The format structure for additional information is 0 to 32x characters.  The total number of characters permitted will depend on the length of the code word. Additional information must not consist entirely of blank characters.

[7]   The format structure for 'Continuation of Additional Information from the previous line' is 0 to 33x characters.   It must consist of a least one meaningful character (non-blank character).  Up to 33 characters are permitted.  It must not consist entirely of blank characters.

Subfield 2: Additional explanatory information, which may be continued on the next line, preceded by double slashes '//'.

**Exceptions:**

**Euro Related Information (OPTIONAL Validation)**

**Usage**: - ERI information is NOT allowed in SMT103 when field 119 is "STP"

- ERI information should NOT be validated (format) in SMT103 when field 119 is not "STP".

- Optional ERI validation may be performed for other message types as follows:

- The validation of the keywords /OCMT/ and /CHGS/ is as follows:

**Formats**:

- /OCMT/3a15n/

- /CHGS/3a15n/

**Rules**:

- 3a must be a valid ISO currency code

- the amount component 15n must be formatted according to the Field Formatting Rules for Numbers (amounts – mandatory to have a decimal comma, and between 0 and 2 decimals after the comma)

- 15n will not be checked on the maximum number of digits allowed for the relevant currency code

- 3a15n should be followed by a slash (/)

- ERI validation for the code word /CHGS/ will be performed only if <u>it immediately follows /OCMT/3n15n in the same occurrence of that field (on the same line or the next line)</u>.

- /OCMT/ should not be present more than once in the field

- /CHGS/ should not be present more than once in a field <u>after</u> /OCMT/

- The usage of /OCMT/ and /CHGS/ should comply with the general formatting rules of field 72 (structured text).

---

[8] Each code word used must be between slashes and must appear at the beginning of a line. All alphabetic characters in a code word must be in upper-case.

---

**Field 72   - Sender to Receiver Information**

Remarks:

- /CHGS/ may appear on the same line as the /OCMT/ code word, but will not be validated in case it is before /OCMT/.

- If the /CHGS/ code word does not immediately follow the /OCMT/ code word (on the same line or the next line), then /CHGS/ will not be validated.

- In S.W.I.F.T. the keywords /OCMT/ and /CHGS/ do not have to be at the beginning of a line.

- No ERI validation is performed if the /REJT/ or /RETN/ code words are used.  In that case the REJT/RETN validation for field 72 prevails.

**Additional Error Information (only to be used in a PSMN when field 990 is 1 => Negative PSMN)**

In a PSMN, when field 990 is used and is equal to "1" (rejected), field 72 should contain the Additional Error Information defined as follows:

**/ERR/1a2n[2n[1b]][/l3n][/o2n]**

where the code word is **/ERR/** (to facilitate the identification of additional information)

and is followed by:

**1a2n** (same reason code as mentioned in field 991)

**[2n[1b]]** (field identifier + tag or 3 digit field identifier) if field can be unambiguously indicated.

**[/l3n]** (optional): line number in field in which error occurred. (preceded with the letter l)

**[/o2n]** (optional): occurance in a repeating block. (preceded with the letter o )

**Exceptions: (optional to date, to be decided when exceptions become mandatory)**

- If the code word **/INTERNCB/** is used as the first code word in line 1, then following format should be used for line 1:

/INTERNCB/4b : the code word has to be followed by a 4 character (alphanumeric) code such as "ECDC", "COCO", "ERM2", …

- If line 1 starts with the code word **/RETN/ or /REJT/** then the format of
  field 72 should be as follows:

| Line | Codeword | Followed by | M/O | Description |
|---|---|---|---|---|
| 1 | /RETN/ or /REJT/ | 2n[1a][/2b] | M | /REJT/ means a reject and is followed by the identification of the field causing the reject (see below)<br><br>or<br><br>/RETN/ means a return and is followed by the identification of the field causing the return<br><br>(see below) |
| 2 | /2a2n/ | [29x] (for field 72) or [44x] for field 79 | M | Reason Code (see below), optionally followed by a text description of the preceding reason code |
| 3 | /MREF/ | 16x | M | Sender's reference, i.e. field 20 of the original message |
| 4 | /TREF/ | 16x | O | Transaction reference, i.e. field 21 of the actual transaction (MT202) |
| 5 | /CHGS/ | 3a15n | O | ISO currency code and charges amount. This may contain relevant, levied reject/return charges, i.e. charges that have been applied to the rejected/returned transaction (e.g. deducted from the returned principal) |
| 6 | /TEXT/ | [29x] (for field 72) or [44x] (for field 79) | O | Some further narrative details. |

The field causing the return or reject is identified by:

2n      The field tag of the field in which the error occurred (e.g. '32' denotes the error occurred in field with tag 32).

[1a]      If applicable, this gives the letter option of the preceding field tag in which the error occurred (e.g. 'A' after 32 means field 32A.

[/2b]      If a field tag appears more than once in a message type, this alphanumeric code details the sequence in which the error occurred (e.g. '/C' after '32A' means the error occurred in field 32A of sequence C, '59/B1' denotes the error occurred in field 59 of sequence B1).

**Validations:**      ✓ In an MT 198-103, if the field 119 is used and contains "STP" then following additional validations should be performed:

- The code word /INS/ can only be followed by a BIC/BEI

- /RETN/ and /REJT/ code words cannot be used

- ERI Information (/OCMT/ and /CHGS/) cannot be used.

**Usage guidelines**:  📖 This field may be used for specific information for inter-NCB-transfers. For the internal routing of the messages in NCBs/ECB a specific identifier "INTERNCB" (between slashes ('/')) will be put in field 72 of the Interlinking message. In order to differentiate categories of payments, this identifier will be followed by a code word. These code words are defined by accounting experts.

📖 It is also used for Return/Reject payment information.

**See message(s)**      100, 103, 110, 112, 113, 114, 202

---

## 4.22   FIELD 77B – REGULATORY REPORTING

**Definition**:      The code(s) for the statutory and/or regulatory information required by the authorities in the country of the Receiver or Sender.

**Format**:      3*35x (narrative)

**Usage guidelines**:      📖 The data in this field should be transported with no other validation than the format.

**See message(s)**:   103

**4.23  FIELD 77E - PROPRIETARY MESSAGE**

| | |
|---|---|
| **Definition**: | This field contains any kind of information or instructions. |
| **Format**: | [73x]<br>[n*78x] |
| **Usage guidelines**: | 📖 The total length of this field must be checked in order that the total length of the message does not exceed 10.000 characters.<br>📖 The first line must be skipped.<br>📖 Only the first line of field 77E may skipped. |
| **See message(s)** | 100, 103, 110, 111, 112, 113, 114, 115, 202 |

**4.24  FIELD 119 – STP (STRAIGHT-THROUGH-PROCESSING) FLAG**

| | |
|---|---|
| **Definition**: | This field contains "STP" to indicate that a message contains only Straight-through-processing data, and can therefore be processed automatically.  It implies also that the message fulfils additional validation rules. |
| **Format**: | 8x |
| **Usage guidelines**: | 📖 |
| **See message(s)** | 103 |

**4.25  FIELD 900 - INTERLINKING INTERNAL REFERENCE**

| | |
|---|---|
| **Definition**: | Interlinking reference of the message. The reference number is increased by 1 for each new message. |
| **Format**: | <u>16</u>x   in the form:   $AYYMMDDC_1C_1C_2C_2NNNNN$ |

where:

| | |
|---|---|
| **A** | application code |
| **YYMMDD** | business date |
| **$C_1C_1$** | country code of the sender of the message |
| **$C_2C_2$** | country code of the receiver of the message |
| **NNNNN** | bilateral sequence number reset to 0 each day and is independent for each application code. |

| | |
|---|---|
| **Usage guidelines**: | 📖 see §2.1, '*The Interlinking Internal Reference (IIR)*' |
| **See message(s)** | 100, 103, 110, 111, 112, 202 |

**4.26  FIELD 901 - REFERRED INTERLINKING INTERNAL REFERENCE**

| | |
|---|---|
| **Definition**: | The Interlinking reference of the related message. |
| **Format**: | <u>16</u>x   in the form:   $AYYMMDDC_1C_1C_2C_2NNNNN$ |

where:

| | |
|---|---|
| **A** | application code |

|  |  |
|---|---|
| **YYMMDD** | business date |
| $C_1C_1$ | country code of the sender of the message |
| $C_2C_2$ | country code of the receiver of the message |
| **NNNNN** | bilateral sequence number |

**Usage guidelines**:   📖 Each time a message refers to a previously transmitted message, it has to provide its IIR

          📖 see §2.1, '*The Interlinking Internal Reference (IIR)*'

**See message(s)**   110, 112

---

## 4.27  FIELD 902 - HIGHEST BILATERAL IIR SENT

**Definition**:     The highest Interlinking Internal Reference Number sent.

**Format**:     <u>16</u>x   in the form: $AYYMMDDC_1C_1C_2C_2NNNNN$

        where:

|  |  |
|---|---|
| **A** | application code |
| **YYMMDD** | business date |
| $C_1C_1$ | country code of the sender |
| $C_2C_2$ | country code of the receiver |
| **NNNNN** | bilateral sequence number |

**Usage guidelines**:   📖 Only highest IIR from application code 'A' (PSMRs) is reported.

**See message(s)**   111, 112

---

## 4.28  FIELD 903 - HIGHEST BILATERAL IIR RECEIVED

**Definition**:     The highest Interlinking Internal Reference Number received.

**Format**:     <u>16</u>x   in the form: $AYYMMDDC_1C_1C_2C_2NNNNN$

        where:

|  |  |
|---|---|
| **A** | application code |
| **YYMMDD** | business date |
| $C_1C_1$ | country code of the sender |
| $C_2C_2$ | country code of the receiver |
| **NNNNN** | bilateral sequence number |

**Usage guidelines**:   📖 Only highest IIR from application code 'A' (PSMRs) is reported.

**See message(s)**   111, 112

---

## 4.29  FIELD 910 - ECB DATE AND TIME OF RECEIPT

**Definition**:     Date and time the related message was received.

**Format**:     <u>10</u>n in the form YYMMDDHHMM
        where:

---

$$\begin{array}{ll} \text{YYMMDD} & \text{is the date} \\ \text{HHMM} & \text{is the time.} \end{array}$$

**Usage guidelines**: ☖ The date and time must be expressed in the time zone of the ECB.

**See message(s)**     110, , 114

## 4.30 FIELD 912 - NEXT 3 BUSINESS DATE-TIME

**Definition**:     Operating date and time for the next three business days.

**Format**:     $\underline{3*14n}$ in the form $\text{YYMMDDH}_1\text{H}_1\text{M}_1\text{M}_1\text{H}_2\text{H}_2\text{M}_2\text{M}_2$
$\text{YYMMDDH}_1\text{H}_1\text{M}_1\text{M}_1\text{H}_2\text{H}_2\text{M}_2\text{M}_2$
$\text{YYMMDDH}_1\text{H}_1\text{M}_1\text{M}_1\text{H}_2\text{H}_2\text{M}_2\text{M}_2$

where

$$\begin{array}{ll} \text{YYMMDD} & \text{is the date} \\ \text{H}_1\text{H}_1\text{M}_1\text{M}_1 & \text{is the opening time} \\ \text{H}_2\text{H}_2\text{M}_2\text{M}_2 & \text{is the closing time} \end{array}$$

**Usage guidelines**: ☖ The dates and times must be expressed in the time zone of the ECB.
☖ Each line is separated by a Carriage Return Line-feed.

**See message(s)**     111, 112

## 4.31 FIELD 913 - TIME STAMP

**Definition**:     1) The time the debiting of the sending credit institution has taken place in the RTGS system of the sending NCB; or
2) The time the crediting of the receiving credit institution has taken place in the RTGS system of the receiving NCB; or
3) The date and time the message was created.

**Format**:     $\underline{12n}$ in the form YYMMDDHHMMSS
where:

$$\begin{array}{ll} \text{YYMMDD} & \text{is the date} \\ \text{HHMMSS} & \text{is the time.} \end{array}$$

**Usage guidelines**: ☖ This field is provided for tracing purposes only.
☖ The date and time must be expressed in the time zone of the ECB.

**See message(s)**     definition 1: 100, 103, 202
definition 2: 110 (if a positive PSMN)
definition 3: 110 (if a negative PSMN), 111, 112, 113, 114

## 4.32 FIELD 914 - NEW CLOSING TIME

**Definition**:     New closing time proposed by the sending NCB/the ECB.

**Format**:     $\underline{10n}$ in the form YYMMDDHHMM
where:

$$\text{YYMMDD} \quad \text{is the date}$$
$$\text{HHMM} \qquad \text{is the time.}$$

**Usage guidelines**: 📖 The date and time must be expressed in the time zone of the ECB.

**See message(s)** 113

| 4.33 FIELD 915 – INFORMATION LINE |
| --- |

**Definition**: The information line contains statistical data on Interlinking traffic between NCBs/ECB on a specific business day. Each line of information is categorised according to its type of payment, the time period that the payment was made and the code of the receiving NCB or the ECB.

**Format**: 8a2a3a2a5a18n

Formatting rules:

| Subfield | Format | Description |
| --- | --- | --- |
| Subfield 1 | 8a | TARGET business date |
| Subfield 2 | 2a | The time period to which the information refers. E.g. 07 refers to payments/NACK made between 07:00 and 07:59. When no payment traffic occurred on a business date (and the date is not a holiday) then the time period identifier 99 should be used. The following are valid time periods: 07,08,09,10,11,12,13,14,… IL messages exchanged during extended TARGET business hours should also be contained in the Information Line i.e. 19,20,… |
| Subfield 3 | 3a | Possible categories of payments/NACK which could be used in this subfield are:<br><br>IBK – Interbank payments<br><br>CST – Customer payments<br><br>NAK – Negative PSMNs |
| Subfield 4 | 2a | The ISO country code of the NCB/ECB to which the payment was sent or the rejected payment was received from. In the case of the ECB the code EU should be used. |
| Subfield 5 | 5a | The volume of successful payment messages sent or rejected payment received. The entry should be padded with leading zeros if the figure provided is less than 5 digits. |

| Subfield 6 | 18n | The total value of successful payments sent. In case of NACKs this subfield should be equal to 0. |
|---|---|---|

**Usage guidelines**: 📖 The time must be expressed in the time zone of the ECB.

**See message(s)**    995

---

## 4.34  FIELD 990 - ACCEPTANCE CODE / MATCHING STATUS

**Definition**:    Code indicating whether the related message was accepted (i.e. successfully processed) or rejected (i.e. unsuccessfully processed).

**Format**:    $\underline{1}$n

where possible options are:

0    accepted / successful
1    rejected / unsuccessful.

**Usage guidelines**: 📖 In case of rejection, error detection procedures must be initiated immediately.
📖 In case the value in field 990 is '1', fields 991 and 72 must be used. Field 72 should contain a line with the codeword /ERR/ followed by the format 1a2n[2n[1b]][/l3n][/o2n] as described in the field 72 definition.

**See message(s)**    110, 112, 114

---

## 4.35  FIELD 991 - REASON CODE

**Definition**:    Code giving the reason for a rejected message, or an unsuccessful processing.

**Format**:    $\underline{1}$a$\underline{2}$n

**Usage guidelines**: 📖 Codes are grouped into different categories. The appropriate code should be used to describe the situation.

📖 If no code is adequate, code x00 (where x represents the error category) should be used. Field 72 (providing the receiver with details about the error) becomes mandatory when field 990 is 1.

**See message(s)**    110, 112, 113, 114

---

## 4.36  FIELD 994 - COUNTERPART

**Definition**:    Country code of the counterparty NCB/ECB.

**Format**:    $\underline{2}$a in the form   CC
where

CC    country code

---

**Field 996 - Debit Turnover**

---

**4.37   FIELD 996 - DEBIT TURNOVER**

**Definition**:        The sum of all the positively acknowledged debits entries at the close of the business day.

**Format**:        2a 2a 18n

where:

2a        is the country code of the account holder;
2a        is the country code of the account serviced;
18n        is the unsigned total.

**Usage guidelines**: 📖 A null debit turnover must also be reported.
📖 Only debit turnover generated by PSMRs is reported.

**Example**:        :996:BEDE12345678,52 : DE has a debit turnover of 12345678,52 in BE's book.

**See message(s)**        111, 112

---

**4.38   FIELD 997 - CREDIT TURNOVER**

**Definition**:        The sum of all the positively acknowledged credits at the close of the business day.

**Format**:        2a 2a 18n

where:

2a        is the country code of the account holder;
2a        is the country code of the account serviced;
18n        is the unsigned total.

**Usage guidelines**: 📖 A null credit turnover must also be reported.
📖 Only credit turnover generated by PSMRs is reported.

**Example**:        :997:BEDE12345678,52 : DE has a credit turnover of 12345678,52 in BE's book.

**See message(s)**        111, 112

---

**4.39   FIELD 998 - ACTION ON BEHALF**

**Definition**:        A code to specify whether the ECMR has been sent by a closing NCB/the ECB, or by an NCB/the ECB which stays open..

**Format**:        1n

where possible options are:

---

|   |   |
|---|---|
| 0 | the sending NCB/ECB initiates its End of Day Control Operations |
| 1 | the sending NCB/ECB stays open but other NCBs are closing. |

**See message(s)**    111

---

### 4.40  FIELD 999 - FREE FORMAT TEXT

**Definition**:    Any free text must comply with the semantic rules of the Interlinking system.

**Format**:    73x
[n*78x]

**Usage guidelines**: The total length of this field must be such that the message does not exceed 10.000 characters.

**See message(s)**    115

# 5. APPENDIXES

| 5.1  CONVENTIONS |
|---|

In the fields description, the following conventions will apply:

| | |
|---|---|
| M | Mandatory. |
| O | Optional. |
| | |
| a | alphabetical character (A through Z). Upper case only (e.g., Field currency code, code words, ...). |
| n | digit only (0 through 9). |
| b | alphabetic characters and digits. |
| x | any kind of characters (restricted to the character set). |
| ~~b~~ | space. |
| [ ] | optional. |
| | |
| nn | maximum length. |
| nn-nn | range. |
| <u>nn</u> | fixed length. |
| nn*nn | maximum of number of lines times max. Line length. |

| | |
|---|---|
| <BIC> | **<u>4a2a</u>2b[<u>3b</u>]** |
| <BIC11> | **<u>4a2a</u>2b<u>3b</u>** |
| | |
| <BEI> | 4a2a2b[3b] |

| | |
|---|---|
| <CC> | Country code of the counterpart. |
| <DT> | Date and Time in the format: YYMMDDHHMM[SS] |
| <DTT> | Date, starting time and ending time in the format: YYMMDDHHMMHHMM |
| <IIR> | Interlinking Internal Reference in the format:   $AYYMMDDC_1C_1C_2C_2NNNNN$ |

where:

| | |
|---|---|
| **A** | application code |
| **YYMMDD** | is the date of the transaction |
| $C_1C_1$ | country code of the sender |
| $C_2C_2$ | country code of the receiver |
| **NNNNN** | bilateral sequence number |

| | |
|---|---|
| <time> | time in the format HHMM |

| | | | |
|---|---|---|---|
| <Field A> | Format is | **[/1a][/34x]**[9] | Account number line |
| | | **<u>4a2a</u>2b[<u>3b</u>]** | ISO Bank Identifier Code |

<u>Account numbers</u>.

Format is: **[/1a][/34x]** where

---

[9]  Field 52A cannot contain an account number

---

subfield 1 may be      /C if Receiver's account with the Sender is credited
                       /D if Sender's account with the Receiver is debited.

Subfield 2 is the account number information preceded by a '/'

The field(s) beside that sign may be repeated.

## 5.2 CHARACTER SET

The character set of Interlinking contain the following characters:

```
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789
/-?:().,'+{}
<Carriage Return Line Feed> Space
```

Note: the '{' and '}' are used as separator by S.W.I.F.T.. Therefore, they cannot be used in the text body.

## 5.3 COUNTRY CODES

The following table gives an overview of the country codes used in the Interlinking system:

| Country | ISO code | Country | ISO code |
|---|---|---|---|
| Austria | AT | Greece | GR |
| Belgium | BE | Ireland | IE |
| Denmark | DK | Italy | IT |
| Germany | DE | Luxembourg | LU |
| Spain | ES | The Netherlands | NL |
| Finland | FI | Portugal | PT |
| France | FR | Sweden | SE |
| United Kingdom | GB | *ECB* | EU[10] |

---

[10]   The country code EU must be used for the ECB except in their BIC address.

## 5.4 PARTICIPANTS TO THE INTERLINKING SYSTEM

The following table gives the list of the BIC codes authorised in the Interlinking system:

| Country | BIC code | Country | BIC code |
|---|---|---|---|
| Austria | NABAATTG | Greece | BNGRGRTG |
| Belgium | NBBEBETG | Ireland | IRCEIETG |
| Denmark | DKNBDKTG | Italy | BITAITTG |
| Germany | MARKDETG | Luxembourg | BCLXLUTG |
| Spain | ESPBESTG | The Netherlands | FLORNLTG |
| Finland | SPFBFITG | Portugal | BGALPTTG |
| France | BDFEFRTG | Sweden | RIKSSETG |
| United Kingdom | BKENGBTG | *ECB* | ECBFDETG |

## 5.5 APPLICATION CODES

The following table lists the different applications (and their codes) authorised in the Interlinking system:

| Applications | Codes |
|---|---|
| PSMR | A |
| PSMN | B |
| ECMR | C |
| ECMN | D |

## 5.6  ERROR CODES

| Rejection Code | Signification | | Rejection Code | Signification |
|---|---|---|---|---|
| **Content related codes** | | | **Format related codes** | |
| T00 | Unknown error | | F00 | Unknown error |
| T01 | Invalid date | | F01 | Field not supported (here) |
| T02 | Invalid BIC code | | F02 | Field option not supported |
| T03 | Invalid currency code | | F03 | Fields out of sequence |
| T04 | Invalid sequence of character(s) | | F04 | Message type not supported |
| T05 | Invalid combination of country codes | | F05 | Invalid amount format |
| T06 | Unknown RTGS participant | | F06 | Invalid account number format |
| T07 | Account number missing | | F07 | Line(s) too long |
| T08 | Sender of ECMR on holiday | | F08 | Too many lines |
| T09 | Sequence number error | | F09 | Field format error |
| T10 | Invalid code word | | F10 | Invalid date format |
| T11 | Invalid combination of amount and sequence number | | F11 | Invalid time format |
| T12 | Invalid application code | | F12 | Unexpected data |
| T13 | Invalid country code | | F13 | -  not used  - |
| T14 | Business dates and times do not match | | F14 | Block is missing |
| T15 | Invalid time | | F15 | Field is missing |
| T16 | Counterparty on holiday- | | **Misc. Error codes** | |
| T17 | Invalid code | | M00 | Unknown error |
| T18 | Invalid reason code | | M01 | Message received too late |
| T19 | Duplicate information in ECMR | | **Delayed Messages related codes** | |
| **Security Error codes** | | | D00 | Unknown error |
| S00 | Unknown error | | D01 | Domestic RTGS is down |
| | | | D02 | Delay too long |

**5.7  LIST OF MESSAGES**

| Message sub-type | Description |
|---|---|
| 100 | Customer Transfer |
| 103 | Single Customer Credit Transfer |
| 202 | General Financial Institution Transfer |
| 110 | Payment Settlement Message Notification |
| 111 | End of Day Check Message Request |
| 112 | End of Day Check Message Notification |
| 113 | Delay Closing Time Request |
| 114 | Delay Closing Time Notification |
| 115 | Interlinking Free Format Message |
| 995 | Interlinking Statistical Information Message |

**5.8 FIELDS CROSS REFERENCE**

## 5.8.1 S.W.I.F.T. fields

| Fields | Description | Messages |
|--------|-------------|----------|
| 12 | Sub-Message Type | 100, 103, 110, 111, 112, 113, 114, 115, 202, 995 |
| 20 | Transaction Reference Number | 100, 103, 110, 111, 112, 113, 114, 115, 202, 995 |
| 21 | Related Reference | 114, 115, 202 |
| 23B | Bank Operation Code | 103 |
| 23E | Instruction Code | 103 |
| 26T | Transaction Type Code | 103 |
| 28 | Statement number / sequence number | 995 |
| 32A | Value Date, Currency Code, Amount | 100, 103, 202 |
| 33B | Currency / Original Ordered Amount | 103 |
| 36 | Exchange Rate | 103 |
| 50 | Ordering Customer | 100 |
| 50A, 50K | Ordering Customer | 103 |
| 52A | Ordering Institution | 100, 103, 202 |
| 56A | Intermediary | 100, 103, 202 |
| 57A | Account With Institution | 100, 103, 202 |
| 58A | Beneficiary Institution | 202 |
| 59 | Beneficiary Customer | 100,103 |
| 59A | Beneficiary Customer | 103 |
| 70 | Details of Payments (Remittance Information) | 100, 103 |
| 71A | Details of Charges | 100, 103 |
| 71F | Sender's Charges | 103 |
| 71G | Receiver's Charges | 103 |
| 72 | Sender to Receiver Information | 100, 103, 110, 112, 113, 114, 202 |
| 77B | Regulatory Information | 103 |

| 77E | Proprietary Message | 100, 103, 110, 111, 112, 113, 114, 115, 202, 995 |
|---|---|---|
| 119 | STP flag (used in the header of the message MT103) | 103 |

## 5.8.2 Non S.W.I.F.T. fields

| Fields | Description | Messages |
|---|---|---|
| 900 | Interlinking Internal Reference | 100, 103, 110, 111, 112, 202 |
| 901 | Referred Interlinking Internal Reference | 110, 112 |
| 902 | Highest Interlinking Internal Reference sent | 111, 112 |
| 903 | Highest Interlinking Internal Reference received | 111, 112 |
| 910 | ECB date and time of Receipt | 110, 114 |
| 912 | Next 3 business dates-times | 111, 112 |
| 913 | Time Stamp | 100, 103, 110, 111, 112, 113, 114, 202 |
| 914 | New closing time | 113 |
| 915 | Information Line | 995 |
| 990 | Acceptance code / Matching status | 110, 112, 114 |
| 991 | Reason code | 110, 112, 113, 114 |
| 994 | Counterpart | 111, 112, 995 |
| 996 | Debit Turnover | 111, 112 |
| 997 | Credit Turnover | 111, 112 |
| 998 | Action on behalf | 111 |
| 999 | Free Format Text | 115 |