EUROPEAN CENTRAL BANK

TARGET INTERLINKING DATA DICTIONARY

November 2001 edition

June 2002

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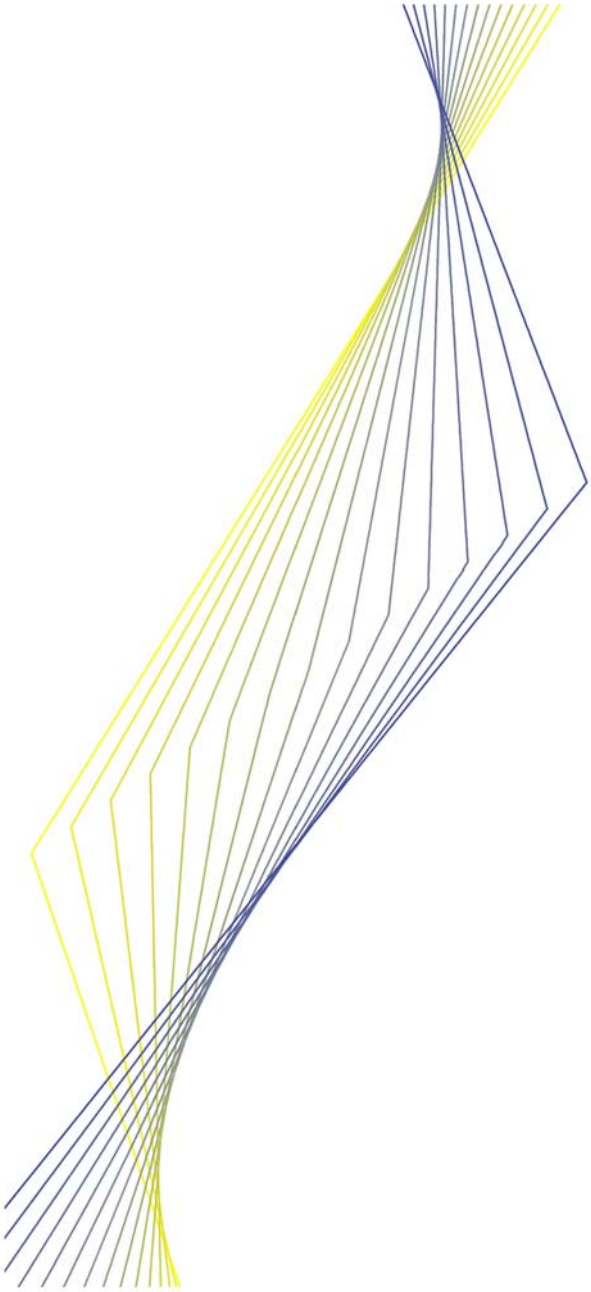

TARGET INTERLINKING DATA DICTIONARY

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INTERLINKING DATA DICTIONARY

1. FORMATTING RULES

1.1 The interlinking internal reference (IIR)

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

'Application-based' means that each application, for example RTGS transactions, accounting information, etc. using the Interlinking system 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**[1];
- 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 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).

[1] See in Glossary of Terms in Interlinking Specifications

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 Interlinking 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, including the IIR..

Rule #6

The consecutiveness of the IIRs must be checked by the sending NCB.

During error detection procedures at the end of the day, the sending NCB should be able to 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 Bank Identifier Code (BIC)[2], i.e. "DE". Therefore, any time a country code is used in isolation of a BIC, "EU" will be used for the ECB and "DE" for the Deutsche Bundesbank.

1.2 Fields

1.2.1 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 21st century, while all decades lower than 97 belong to the 20th century.

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

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

1.2.2 Time

Format: 4n or 6n

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

HH = hours;

MM = minutes; and

SS = seconds.

1.2.3 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 given.
- 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.

1.2.4 Currency code

Format: 3a

Any valid ISO 4217 currency code is allowed.

1.2.5 Country codes

The country code consists of two characters representing the ISO country code (see Chapter 4.3). The country code for the ECB, when not used in a BIC, will be **EU**.

1.2.6 Party identification

Format: 4a2a2b[3b]

The Interlinking system will only accept the BIC of a financial institution. The BIC is in the form 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 4.4 for a list of the BICs for participants in the Interlinking system.

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

1.2.7 Account number

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

The account number must start with a slash (/), which cannot be followed by blank spaces only.

1.2.8 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 and line feed.
- All fields start with a field tag surrounded by a colon.
- All dates and times must be expressed in the time zone of the ECB.
- Fields cannot have empty lines, or lines containing only blanks.

1.3 Messages

- Fields must appear in the same order as they are described in this dictionary.
- Messages may not exceed 10,000 characters including headers and footers.
-
  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 may be repeated is unlimited, as long as the global size of the message does not exceed 10,000 characters.

2. MESSAGES FORMAT

2.1 MT 198 / 100 - Customer transfer

2.1.1 Scope

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

2.1.2 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*

2.1.3 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 been made 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", which is specified by the sending NCB. The "return key" will comprise:

- The prefix //TA
- The country code of the sending NCB
- The BIC (11 characters including the branch code or "XXX") of the bank that has sent the payment message to the sending NCB
- The transaction reference number (TRN) as provided by the sending credit institution

The second line of field 52A will contain the BIC of the ordering credit institution, if provided. Otherwise, the sending NCB will enter the ISO BIC of the sending credit institution.

For additional information, refer to '*Chapter 3- FIELDS DESCRIPTION*' and '*SWIFT User Handbook, Standards Category 1'*.

2.1.4 Rule specifications

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

2. Field 52A, optional for SWIFT, is mandatory for the Interlinking system. 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 it, the sending NCB/ECB should reject the payment order.

3. Field 57A, optional for SWIFT, is mandatory for the Interlinking system. 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 completed 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 BICs are valid. The current release of the SWIFT BIC Directory should be taken as a reference.

2.2 MT 198 / 103 – Single Customer Credit Transfer message

2.2.1 Scope

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

2.2.2 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* *<BIC/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* *<BIC/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*
O	*72*	*Sender to receiver information*	*6*35x*
O	*77B*	*Regulatory reporting*	*3*35x*

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

2.2.3 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 been made 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 SWIFT 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 (for example salaries, pensions, dividends, etc.).

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 interbank 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 or BEI .

Field 52A – Ordering institution

The account line of field 52A of the Interlinking message will contain the "return key", which is specified by the sending NCB. The "return key" will comprise:

- The prefix //TA
- The country code of the sending NCB
- The BIC (11 characters including the branch code or "XXX") of the bank that has sent the payment message to the sending NCB
- The transaction reference number (TRN) as provided by the sending credit institution

The second line of field 52A will contain the BIC of the ordering credit institution, if provided. Otherwise, the sending NCB will enter 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 or BEI.

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 cost of the transaction.

Field 71F – Sender's charges

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

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

Field 71G – Receiver's charges

This field specifies the currency and the 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.

Should field 119 be used and contain "STP", the following additional validation rules are required for field 72:

- if the code word /INS/ is used at the beginning of a line, it can only be followed by a valid BIC;
- if the code word /INS/ is present at the beginning of a line, it may not be used again at the beginning of any other line;
- the code words /RETN/ and /REJT/ cannot be used;
- the code word /OCMT/ 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 3- FIELDS DESCRIPTION*' and '*SWIFT User Handbook, Standards Category 1'*.

2.2.4 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 field 71G is not allowed.
4. If field 71A contains "BEN", at least one 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 SWIFT, is mandatory for the Interlinking system. 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 SWIFT, is mandatory for the Interlinking system. 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 beneficiary's bank 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 has been completed 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 SWIFT BIC Directory should 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 field 23E is not allowed.

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

16. A code word in field 23E can only be used once.

17. If field 119 is present and is equal to "STP", then if the code word /INS/ is used at the beginning of a line in field 72, it can only be followed by a valid BIC. In addition, it cannot be used again at the beginning of any other line in field 72.

18. If field 119 is present and is equal to "STP", then /RETN/ and /REJT/ code words are not allowed.

19. If field 119 is present and is equal to "STP", then the code word /OCMT/ is not allowed in field 72.

2.3 MT 198 / 202 - General financial institution transfer

2.3.1 Scope

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

2.3.2 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 [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* *Currency code* *Amount*	*6n* *3a* *15n*
M	*52A*	*Ordering institution*	*//TA<CC><BIC11><TRN>* *<BIC>*
O	*56A*	*Intermediary*	*[/1a][/34x]* *<BIC>*
O	*57A*	*Account with institution*	*[/1a][/34x]* *<BIC>*
M	*58A*	*Beneficiary institution*	*[/1a][/34x]* *<BIC>*
O	*72*	*Sender to receiver information*	*6*35x*

2.3.3 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 been made 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", which is specified by the sending NCB. The "return key" will comprise:

- The Prefix //TA
- The country code of the sending NCB

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

- The transaction reference number (TRN) as provided by the sending credit institution

The second line of field 52A will contain the BIC of the ordering credit institution, if provided. Otherwise the sending NCB will put the ISO BIC of the sending credit institution.

For additional information, refer to '*Chapter 3- FIELDS DESCRIPTION*' and '*SWIFT User Handbook, Standards Category 2'*.

2.3.4 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 has been completed, field 57A must be present too.

4. If field 56A has been completed, 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 has been completed, 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 SWIFT BIC Directory has to be taken as a reference.

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

2.4 MT198 sub 110 - Payment Settlement Message Notification (PSMN)

2.4.1 Scope

This is the response to a Payment Settlement Message Request. This message can either be 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.

2.4.2 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 [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* *accepted = 0, rejected = 1*
O	*991*	*Reason code for rejection*	*1a2n*
O	*72*	*Sender to receiver information*	*6*35x*

2.4.3 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 been made 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 field :900: 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, field :901: should contain the code word UNKNOWN.

Field 910 - ECB date and time of receipt

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

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 for the rejection. It becomes mandatory if the code in field 990 is 1 (PSMR rejected)

For additional information, refer to '*Chapter 3- FIELDS DESCRIPTION*' and '*SWIFT User Handbook, Standards Category n - Common Group Messages'*.

2.4.4 Rule specifications

- Fields 991 and 72 are mandatory if field 990, the 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

2.4.5 Rejection error code

Depending on the reason for the negative acknowledgement, field 991 will have one of the values given in Chapter 4.6.

2.5 MT198 sub 111 - The End-of-Day Check Message Request (ECMR)

2.5.1 Scope

This message is sent to the ECB by an NCB/the ECB to initiate end-of-day control 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 TARGET business dates and times.

2.5.2 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 [n*78x]
M	*900*	*Interlinking internal reference*	*<IIR>*
M	*913*	*Time stamp*	*<DT>*
M	*998*	*Action on behalf*	*1n 0 – closing NCB* *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 three business dates and –times*	*<DTT>* *<DTT>* *<DTT>*

2.5.3 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.

Field 902 - Highest bilateral IIR sent

Only IIRs for application code A are reported.

Field 903 - Highest bilateral IIR received

Only IIRs for application code A are reported.

For additional information, refer to '*Chapter 3- FIELDS DESCRIPTION*' and '*SWIFT User Handbook, Standards Category n - Common Group Messages'*.

2.5.4 Rule specifications

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

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

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

4. If the dates and times in field 912 do not match those registered 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.

2.6 MT198 sub 112 - The End-of-Day Check Message Notification(ECMN)

2.6.1 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 point out 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 no 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. These dates supersede any other dates previously exchanged. 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 those held by the ECB. If a negative ECMN is returned the ECMR needs to be re-sent, as none of the data contained in the previous ECMR will have been taken into account by EDA.

2.6.2 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 three business dates and –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 three business dates and times*	*<DTT>* *<DTT>* *<DTT>*

2.6.3 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 3- FIELDS DESCRIPTION*' and '*SWIFT User Handbook, Standards Category n - Common Group Messages'*.

2.6.4 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 blocks 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 to 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; or ii) business dates and time information do not match with the data in the end-of-day application. In the first case, the country code of the related counterparty will be listed in field 72.

2.6.5 Usage guidelines

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

2.7 MT198 sub 113 - Delay Closing Time Request (DCTR)

2.7.1 Scope

This message is sent by the ECB to all other 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 message must be sent to this request.

2.7.2 Message format

M/O	Field tag	Field name	Interlinking format
M	20	Transaction reference number	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*

2.7.3 Field specifications

Field 20 - Sender reference

Reference of the DCTR to which the DCTN must refer.

Field 913 - Time stamp

The time stamp refers to the time that 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.

Field 991 - Reason code

A reason code describing the reason for 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 field contains information explaining the reason for the delay. It becomes mandatory if the code in field 991 is 'x00' (undefined reason).

For additional information, refer to '*Chapter 3- FIELDS DESCRIPTION*' and '*SWIFT User Handbook, Standards Category n - Common Group Messages'*.

2.7.4 Rule specifications

1. Field 72 is mandatory if the code in field 991 is ‘x00’.

2.8 MT198 sub 114 - Delay Closing Time Notification (DCTN)

2.8.1 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.

2.8.2 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*

2.8.3 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 receipt of the relative DCTR adjusted to the time zone of the ECB.

Field 990 - Acceptance code

‘0’ if the syntax of the DCTR is correct, ‘1’ if the DCTR contained a syntax error.

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’ (undefined error) should be used.

Field 72 - Sender to receiver information

This field contains 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 3- FIELDS DESCRIPTION*' and '*SWIFT User Handbook, Standards Category n - Common Group Messages'*.

2.8.4 Rule specifications

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

2.8.5 Rejection error code

Depending on the errors, field 991 will have one of the values as set out in Chapter 4.6

2.9 MT198 sub 115 - Interlinking free format message (IFFM)

2.9.1 Scope

This message is used to carry any kind of data or information which is not covered in §2.1 - 2.8. It may be used, for example, 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.

2.9.2 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]

2.9.3 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 3- FIELDS DESCRIPTION*' and '*SWIFT User Handbook, Standards Category n - Common Group Messages'*.

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

2.10 MT198 sub 995 - Interlinking statistical information (ISIM)

2.10.1 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.

2.10.2 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

2.10.3 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 3- FIELDS DESCRIPTION*' and '*SWIFT User Handbook, Standards Category n - Common Group Messages'*.

2.10.4 Usage guidelines

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

3. FIELDS DESCRIPTION

3.1 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, 202 or 995

See message(s) 100, 103, 110, 111, 112, 113, 114, 115, 202, 995

3.2 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 that 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 to as the CUSTOMER TRN. Investigations between credit institutions may need this information so it should be forwarded without amendment.
- In messages MT198/113, 114, 115, and 995 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, 995

See Also: Field 900 - Interlinking internal reference

3.3 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*

See message(s) 202, 114, 115

See Also: Field 901 - Referred interlinking internal reference

3.4 Field 23B – Bank operation code

Definition: Type of operation.

Format: 4b

Usage guidelines: 🕮

Validations: ✓The following codes are allowed:

CRED[4]	Credit transfer where no SWIFT 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

3.5 Field 23E – Instruction code

Definition: Instruction code.

Format: 4b

Usage guidelines:

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

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

✓A code word can only be used once.

✓If 23E is repeated, the code words must be used in the following order:

1. SDVA
2. INTC
3. CORT

However, this does not mean that all three code words must be used.

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

See message(s): 103

3.6 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

3.7 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 1 January of each year.

See message(s) 995

3.8 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 a maximum of two digits after the comma.

See message(s) 100, 103, 202

3.9 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. There may be only one decimal comma, which is included in the maximum length.

See message(s): 103

3.10 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 part of the sender.

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

3.11 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]

<BIC/BEI>

Validations: ✓ When option A is used, the second line (or the first line if it does not start with a slash) must contain a valid BIC/BEI.

See message(s) 100, 103

3.12 Field 52A - Ordering institution

Definition: The financial institution, or a 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 an 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 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.

✓ The <BIC11> and <BIC> on the first and second lines may not be a BEI.

Usage guidelines: 🕮 The second line of field 52A will contain the BIC of the ordering credit institution, if provided. Otherwise the sending NCB will put the ISO BIC of the sending credit institution.

See message(s) 100, 103, 202

3.13 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 § 1.2.6 Party identification and **§ 4.1** *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.
✓ If used, the BIC on the second line (or the first line if it does not start with a slash) cannot be a BEI.

See message(s) 100, 103, 202

3.14 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 § 1.2.6 Party identification and § **4.1** *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 of an (in)direct participating bank in the receiving RTGS.
✓ If used, the BIC on the second line (or the first line if it does not start with a slash) cannot be a BEI.

See message(s) 100, 103, 202

3.15 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 § 1.2.6 Party identification and § **4.1** *Conventions*

Validations:
- ✓ If field 57A is not present, field 58A must contain the BIC of an (in)direct participating bank in the receiving RTGS.
- ✓ If used, the BIC on the second line (or the first line if it does not start with a slash) cannot be a BEI.

See message(s) 202

3.16 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
<BIC/BEI>

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

See message(s) 100, 103

3.17 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

3.18 Field 71A - Details of charges

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

Format: 3a

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 the ordering customer and the beneficiary customer.

See message(s) 100, 103

3.19 Field 71F – Sender's charges

Definition: The currency and amount of the charges levied by previous parties in the chain.

Format: 3a 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.
✓ The 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.

See message(s): 103

3.20 Field 71G – Receiver's charges

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

Format: 3a currency code
15n amount

Usage guidelines: 🕮

Validations:
✓ The 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

3.21 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, sub-field 1 is mandatory and sub-field 2 is optional.

Sub-field 1: /8b/ code word[5]

Sub-field 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 applied. If format option 1 is used then at least one character must follow the double "//". If format option 2 is used sub-field 1 becomes mandatory and sub-field 2 becomes optional.

Format Option 1[7]: // Continuation of additional information from the previous line**.**

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

Sub-field 1: /8b/ code word[8]

Sub-field 2: Additional explanatory information, which may be continued on the next line, preceded by double slashes "//".

Validations:

✓ The code word /OCMT/ 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/

[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 characters). Up to 33 characters are permitted. It must not consist entirely of blank characters.

[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.

- /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 decimal comma, and between 0 and 2 decimals following 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 it immediately follows /OCMT/3n15n in the same occurrence of that field (on the same line or the next line).
- /OCMT/ should not be present more than once in the field.
- /CHGS/ should not be present more than once in a field after /OCMT/.
- The usage of /OCMT/ and /CHGS/ should comply with the general formatting rules of field 72 (structured text).

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 SWIFT 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 i.e. Negative PSMN) in SMT110**

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 the error occurred (preceded by the letter l).

[/o2n] (optional): occurrence in a repeating block. (preceded by the letter o)

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

- the code word /INS/, if used at the beginning of a line in field 72, can only be followed by a valid BIC;
- the code word /INS/, if used at the beginning of a line in field 72, cannot be used again at the beginning of any other line in field 72;
- /RETN/ and /REJT/ code words cannot be used;
- the code word /OCMT/ cannot be used.

Exceptions: (<u>optional</u> 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 the following format should be used for line 1:

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

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

Line	Code word	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) or /RETN/ means a return and is followed by the identification of the field causing the return (see below)
2	/2a2n/	[29x] (for field 72) or [44x] for field 79	M	Reason Code, 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 that has occurred in the 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).

Additional rules in the RETN/REJT structure:

- If the /TEXT/ code word is used, the next lines, if used, must start with a double slash (//).
- The number of decimals after the comma in the amount of the line containing the /CHGS/ code word should not exceed the maximum number allowed for the currency.

Usage guidelines: 🕮 This field may be used for specific information for inter-NCB transfers. For the internal routing of messages in NCBs/ECB, a specific identifier "INTERNCB" (between slashes ("/")) will be inserted 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

3.22 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

3.23 Field 77E - Proprietary message

Definition: This field contains any kind of information or instructions.

Format: [73x]
[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.

🕮 The first line must be left blank.

📖 Only the first line of field 77E may be left blank.

See message(s) 100, 103, 110, 111, 112, 113, 114, 115, 202, 995

3.24 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 also implies that the message fulfils additional validation rules.

Format: 8x

Usage guidelines: 📖

See message(s) 103

3.25 Field 900 - Interlinking internal reference

Definition: Interlinking reference of the message. The reference number is increased by 1 for each new message.

Format: 16x 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 independent for each application code.

Usage guidelines: 📖 see §1.1, "*The interlinking internal reference (IIR)*"

See message(s) 100, 103, 110, 111, 112, 202

3.26 Field 901 - Referred interlinking internal reference

Definition: The Interlinking reference of the related message.

Format: 16x in the form: $AYYMMDDC_1C_1C_2C_2NNNNN$

where:

A	application code
YYMMDD	business date
C_1C_1	country code of the message sender
C_2C_2	country code of the message receiver
NNNNN	bilateral sequence number

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

📖 see §1.1, "*The interlinking internal reference (IIR)*"

See message(s) 110, 112

3.27 Field 902 - Highest bilateral IIR sent

Definition: The highest Interlinking internal reference number sent.

Format: 16x in the form: AYYMMDD$C_1C_1C_2C_2$NNNNN

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 the highest IIR from application code "A" (PSMRs) is reported.

See message(s) 111, 112

3.28 Field 903 - Highest bilateral IIR received

Definition: The highest interlinking internal reference number received.

Format: 16x in the form: AYYMMDD$C_1C_1C_2C_2$NNNNN

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 the highest IIR from application code "A" (PSMRs) is reported.

See message(s) 111, 112

3.29 Field 910 - ECB date and time of receipt

Definition: Date and time the related message was received.

Format: 10n in the form YYMMDDHHMM

where:

YYMMDD	is the date
HHMM	is the time.

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

See message(s) 110, 114

3.30 Field 912 - Next three business dates and times

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

Format: 3*14n in the form $YYMMDDH_1H_1M_1M_1H_2H_2M_2M_2$
$YYMMDDH_1H_1M_1M_1H_2H_2M_2M_2$
$YYMMDDH_1H_1M_1M_1H_2H_2M_2M_2$

where:

YYMMDD is the date
$H_1H_1M_1M_1$ is the opening time
$H_2H_2M_2M_2$ is the closing time

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

3.31 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: 12n in the form YYMMDDHHMMSS
where:

YYMMDD is the date
HHMMSS is the time.

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

3.32 Field 914 - New closing time

Definition: New proposed TARGET closing time.

Format: 10n in the form YYMMDDHHMM
where:

YYMMDD is the date
HHMM is the time.

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

See message(s) 113

3.33 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:

Sub-field	Format	Description
Sub-field 1	8a	TARGET business date
Sub-field 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 has occurred on a business day then the time period identifier 99 should be used. The following are valid time periods: 07,08,09,10,11,12,13,14, etc. IL messages exchanged during extended TARGET business hours should also be contained in the information line i.e. 19,20, etc,
Sub-field 3	3a	Possible categories of payments/NACK which could be used in this sub-field are: IBK – Interbank payments CST – Customer payments NAK – Negative PSMNs NCB – Inter-NCB payments
Sub-field 4	2a	The ISO country code of the NCB/ECB to which payment was sent or from which the rejected payment was received. In the case of the ECB the code EU should be used.
Sub-field 5	5a	The volume of successful payment messages sent or rejected payments received. The entry should be padded with leading zeros if the figure provided is less than five digits.
Sub-field 6	18n	The total value of successful payments sent. In the case of NACKs this sub-field should be equal to 0.

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

See message(s) 995

3.34 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: 1n

where possible options are:

0 accepted/successful

1 rejected/unsuccessful.

Usage guidelines: 🕮 In the case of rejection, error detection procedures must be initiated immediately.

See message(s) 110, 112, 114

3.35 Field 991 - Reason code

Definition: Code giving the reason for a rejected message, an unsuccessful processing, or for a delay closing time request.

Format: 1a2n

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.

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

3.36 Field 994 - Counterpart

Definition: Country code of the counterparty NCB/ECB.

Format: 2a in the form CC
where:

CC country code

See message(s) 111, 112, 995

3.37 Field 996 - Debit turnover

Definition: The sum of all the positively acknowledged debit 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

3.38 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

3.39 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

3.40 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

4. APPENDICES

4.1 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, etc.).
n	digit only (0 through 9).
b	alphabetic characters (upper case only) and digits.
x	any kind of characters (restricted to the character set).
~~b~~	space.
[ ]	optional.
nn	maximum length.
nn-nn	range.
nn	fixed length.
nn*nn	maximum number of lines multiplied by maximum length of lines.
<BIC>	**4a2a2b[3b]**
<BIC11>	**4a2a2b3b**
<BEI>[9]	4a2a2b[3b]
<CC>	Country code of the counterpart.
<DT>	Date and time in the format: YYMMDDHHMM[SS]
<DTT>	Date, start time and end time in the format: YYMMDDHHMMHHMM
<IIR>	Interlinking internal reference in the format: AYYMMDD$C_1C_1C_2C_2$NNNNN

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]**[10]	Account number line
		4a2a2b[3b]	ISO bank identifier code

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

[10] Field 52A cannot contain an account number.

Account numbers

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

sub-field 1 may be /C if receiver's account with the sender is credited
/D if sender's account with the receiver is debited;

sub-field 2 is the account number information preceded by a '/'. The slash should not be followed by blanks only.

The field(s) beside this symbol may be repeated.

4.2 Character set

The character set of the Interlinking system contains the following characters:

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

Note: the '{' and '}' are used as separators by SWIFT. Therefore, they cannot be used in the text body.

4.3 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[11]

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

4.4 Participants in the interlinking system

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

Country	BIC	Country	BIC
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

4.5 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

4.6 Error codes

Rejection code	Signification
Content related codes	
T00	Unknown error
T01	Invalid date
T02	Invalid BIC code
T03	Invalid currency code
T04	Invalid sequence of character(s)
T05	Invalid combination of country codes
T06	Unknown RTGS participant
T07	Account number missing
T08	Sender of ECMR on holiday
T09	Sequence number error
T10	Invalid code word
T11	Invalid combination of amount and sequence number
T12	Invalid application code
T13	Invalid country code
T14	Business dates and times do not match
T15	Invalid time
T16	Counterparty on holiday-
T17	Invalid code
T18	Invalid reason code
T19	Duplicate information in ECMR
Security error codes	
S00	Unknown error

Rejection code	Signification
Format related codes	
F00	Unknown error
F01	Field not supported (here)
F02	Field option not supported
F03	Fields out of sequence
F04	Message type not supported
F05	Invalid amount format
F06	Invalid account number format
F07	Line(s) too long
F08	Too many lines
F09	Field format error
F10	Invalid date format
F11	Invalid time format
F12	Unexpected data
F13	- not used -
F14	Block is missing
F15	Field is missing
Miscellaneous Error codes	
M00	Unknown error
M01	Message received too late
Delayed messages related codes	
D00	Unknown error
D01	Domestic RTGS is down
D02	Delay too long

4.7 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

4.8 Fields cross reference

4.8.1 SWIFT 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/instructed 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 message MT103)	103

4.8.2 Non SWIFT 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 three business dates and 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’