

THE LIST OF MANDATORY INFORMATION FOR RUB PAYMENTS

MT103

Russian beneficiary or intermediary bank, full name and the city (field 56D or 57D) with domestic BIK and correspondent account number or SWIFT BIC (field 56A or 57A) with correspondent account number or domestic BIK.

Domestic BIK - Domestic Bank Identification Code of the beneficiary bank, should consist of 9 digits (first 2 digits are '0' and '4' last 3 are the same as the last 3 digits in Correspondent account number)

Correspondent account number of the beneficiary bank, should consist of 20 digits (last 3 digits are the same as the last 3 digits in BIK).

The proper name of Beneficiary (field 59)

Legal status of Beneficiary (e.g. OOO, ZAO, AO) is required for Russian legal entities.

Name, patronymic and surname are required for Russian individuals.

Beneficiary Account number that consists of 20 digits (field 59)

INN - Registration Number in Tax authorities, should consist of 10 (for legal entities) or 12 digits (for individual entrepreneurs) (field 59), not mandatory for individuals

KIO - KIO code (in Russian – "KIO") - Foreign Corporate Code - is a unique identifier of a foreign corporate (inclusive banks or other financial institutions) which is registered in the Tax Authorities of the Russian Federation.

Details of payment (field 70):

VO code - Currency Operation Code.
It should consist of 5 digits and start with "VO"

Purpose of payment.

VAT - Value Added Tax.
It should be defined whether the payment include or exclude VAT

Example:
(VO12345)For services, VAT excluded

Account to be debited

It consists of 20 digits and must be indicated in field 53 or in first line of the 72 field of MT103 preceded by /REC/.

MT202

Russian beneficiary or intermediary bank, full name and the city (field 56D or 57D) with domestic BIK and correspondent account number or SWIFT BIC (field 56A or 57A) with correspondent account number or domestic BIK.

Domestic BIK - Domestic Bank Identification Code of the beneficiary bank, should consist of 9 digits (first 2 digits are '0' and '4' last 3 are the same as the last 3 digits in Correspondent account number)

Correspondent account number of the beneficiary bank, should consist of 20 digits (last 3 digits are the same as the last 3 digits in BIK).

Beneficiary institution (field 57 or 58)

for foreign banks account Number with a Russian intermediary bank is required

It should consist of 20 digits starting with 30111.... or 30231.... accompanied by the beneficiary Institution proper name or BIC code of the Beneficiary Institution

Details of payment (field 72) preceded by /BNF/:

VO code - Currency Operation Code.
It should consist of 5 digits and start with "VO"

Purpose of payment.

VAT - Value Added Tax.
It should be defined whether the payment include or exclude VAT

Example:
/BNF/(VO12345)NO VAT FX DEAL

Account to be debited

It consists of 20 digits and must be indicated in field 53 or in first line of the 72 field of MT202 preceded by /REC/.

STP OPTIONS

Two Party payments :

MT103 (non-bank payment)

Option 1

57A://RU123456789 (Domestic BIK)

AAAARUAA (Russian SWIFT BIC)

59:/	x	x	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

INNxxxxxxxxxx

DAVID JONES

LONDON, U.K.

70:(VO12345)MM DEAL

Option 2

57A:/30101810xxxxxxxxxxxxx (Correspondent account with Central Bank of Russia)

AAAARUAA (Russian SWIFT BIC)

59:/	x	x	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

INNxxxxxxxxxx

DAVID JONES

LONDON, U.K.

70:(VO12345)MM DEAL

Option 3

57D://RU123456789.30101810xxxxxxxxxxxxx (Domestic BIK and Correspondent account with Central Bank of Russia)

SBERBANK MOSCOW (name and city of Russian Bank)

59:/	x	x	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

INNxxxxxxxxxx

DAVID JONES

LONDON, U.K.

70:(VO12345)MM DEAL

MT202 (bank-to-bank payment)

Option 1

57A://RU123456789 (Domestic BIK)

AAAARUAA (Russian SWIFT BIC)

58A:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

BBBBBEBB (Non-Russian SWIFT BIC)

OR

58D:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

(INNxxxxxxxxxxx)

THE HONGKONG AND SHANGHAI BANKING

CORP LTD, HONG KONG BRANCH (name of Non-Russian Bank)

72:/BNF/(VO12345)FX DEAL

Option 2

57A:/30101810xxxxxxxxxxxxx (Correspondent account with Central Bank of Russia)

AAAARUAA (Russian SWIFT BIC)

58A:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

BBBBBEBB (Non-Russian SWIFT BIC)

OR

58D:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

(INNxxxxxxxxxxx)

THE HONGKONG AND SHANGHAI BANKING

CORP LTD, HONG KONG BRANCH (name of Non-Russian Bank)

72:/BNF/(VO12345)FX DEAL

Option 3

57D://RU123456789.30101810xxxxxxxxxxxxx (Domestic BIK and Correspondent account with Central Bank of Russia)

SBERBANK MOSCOW (name and city of Russian Bank)

58A:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

BBBBBEBB (Non-Russian SWIFT BIC)

OR

58D:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

(INNxxxxxxxxxxx)

THE HONGKONG AND SHANGHAI BANKING

CORP LTD, HONG KONG BRANCH (name of Non-Russian Bank)

s72:/BNF/(VO12345)FX DEAL

Three Party payments:

MT103 (non-bank payment)

Option 1

56A://RU123456789 (Domestic BIK)

AAAARUAA (Russian SWIFT BIC)

57A:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

BBBBBEBB (Non-Russian SWIFT BIC)

OR

57D:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

(INNxxxxxxxxxx)

STANDARD CHARTERED BANK SWITZERLAND (name of Non-Russian Bank)

59:/000-111-22-3456

GARY SMITH

MITTE, GERMANY

70:(VO12345)MM DEAL

Option 2

56A:/30101810xxxxxxxxxxxxx (Correspondent account with Central Bank of Russia)

AAAARUAA (Russian SWIFT BIC)

57A:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

BBBBBEBB (Non-Russian SWIFT BIC)

OR

57D:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

(INNxxxxxxxxxx)

STANDARD CHARTERED BANK SWITZERLAND (name of Non-Russian Bank)

59:/000-111-22-3456 GARY SMITH

MITTE, GERMANY

70:(VO12345)MM DEAL

Option 3

56D://RU123456789.30101810xxxxxxxxxxxxx (Domestic BIK and Correspondent account with Central Bank of Russia)

SBERBANK MOSCOW (name and city of Russian Bank)

57A:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

BBBBBEBB (Non-Russian SWIFT BIC)

OR

57D:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

(INNxxxxxxxxxx)

STANDARD CHARTERED BANK SWITZERLAND (name of Non-Russian Bank)

59:/000-111-22-3456

GARY SMITH

MITTE, GERMANY

70:(VO12345)MM DEAL

MT202 (bank-to-bank payment)

Option 1

56A://RU123456789 (Domestic BIK)

AAAARUAA (Russian SWIFT BIC)

57A:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

BBBBBEBB (Non-Russian SWIFT BIC)

OR

57D:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

(INNxxxxxxxxxx)

STANDARD CHARTERED BANK SWITZERLAND (name of Non-Russian Bank)

58A:/564-12-780

BBBBBEBB (Non-Russian SWIFT BIC)

72:/BNF/(VO12345)FX DEAL

Option 2

56A:/30101810xxxxxxxxxxxxx (Correspondent account with Central Bank of Russia)

AAAARUAA (Russian SWIFT BIC)

57A:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

BBBBBEBB (Non-Russian SWIFT BIC)

OR

57D:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

(INNxxxxxxxxxx)

STANDARD CHARTERED BANK SWITZERLAND (name of Non-Russian Bank)

58A:/564-12-780

BBBBBEBB (Non-Russian SWIFT BIC)

72:/BNF/(VO12345)FX DEAL

Option 3

56D://RU123456789.30101810xxxxxxxxxxxxx (Domestic BIK and Correspondent account with Central Bank of Russia)

SBERBANK MOSCOW (name and city of Russian Bank)

57A:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

BBBBBEBB (Non-Russian SWIFT BIC)

OR

57D:/	3	0	x	x	x	8	1	0	x	x	x	x	x	x	x	x	x	x	x	x
-------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

(INNxxxxxxxxxx)

STANDARD CHARTERED BANK SWITZERLAND (name of Non-Russian Bank)

58A:/564-12-780

BBBBBEBB (Non-Russian SWIFT BIC)

72:/BNF/(VO12345)FX DEAL