SWIFT-RUR

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Formats and Usage Rules

Volume 1. Payments, Cash Management and Customer Status (categories 1, 2, 9, n)

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SWIFT-RUR

SWIFT Standards Usage Guidelines for Financial Messages Exchange in accordance with Russian financial market requirements

Version 2020.1

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Introduction

The purpose of this document (hereinafter referred to as "SWIFT-RUR") is expansion of the opportunities for the use of SWIFT system for settlements in the Russian Federation national currency (hereinafter referred to as "Russian currency").

SWIFT-RUR is prepared by the Russian National SWIFT Association (ROSSWIFT). It fully meets SWIFT standards described in the SWIFT User Handbook, as well as meet the requirements of Russian legislation for Russian currency settlements through the Russian Payment System (RPS).

To adjust international and Russian standard requirements, SWIFT-RUR contains additional rules of SWIFT messages creation for settlements in Russian currency developed by the Russian Market Practice Group (RU-MPG) of ROSSWIFT, which provide:

- *usage of unified technology for automation of processing of SWIFT messages in Russian currency and in foreign currencies,*
- *straight-through processing of electronic payment documents in Russian currency both in credit organizations and in the Bank of Russia Payment System (BRPS),*
- *decreasing of discrepancies in the practice of various banks at electronic payment documents exchange in Russin currency,*
- *close approach to international standards of execution of banking operations.*

Use of the SWIFT-RUR should be regulated by the Banking Account Service Agreement between account owner and account servicing financial institution.

SWIFT-RUR should be used in combination with the SWIFT User Handbook, which translation into Russian language was also performed by the ROSSWIFT.

The document matches to the November 2019 Standards Release.

Russian practice related content pointed by blue italics letters in comparison with SWIFT UHB related content except the Transliteration Table and Message Type Format Specifications Tables.

In accordance with the decision of the Russian Market Practice Group (RU-MPG) of March 27, 2020 this edition of SWIFT-RUR is recommended for usage from June 1, 2020.

Basic Changes

This Message Usage Guidelines incorporates the following changes to its previous 2018.1 edition from 22.01.2019:

1. In accordance with the Bank of Russia regulation #383-P the rules for Russian field 23 "Reserve field" population to SWIFT fields 23E and 72 were added for SWIFT messages;

3. In accordance with the Bank of Russia Directive #5286-U release of 14.10.2019 the rules for Russian field 20 "Profit Type Code" population to SWIFT fields 23E and 72 were added for SWIFT messages;

4. A transliteration example added in field 70 descriptions for case when latin continuing from field 70 to field 72 under the code word /NZP/.

Part 1. Generalities

1.1 MT Description

All financial messages exchanged via SWIFT network must accord the rules of formatting of relevant types of messages described in SWIFT User Handbook Standards MT volumes.

Message Formats Descriptions are presented in this Guide under the same structure and the same conventional symbols like those used in the volumes of the Standards of the SWIFT User Handbook set.

SWIFT-RUR statements related to specific requirements for Russian currency payments and settlements enforced by Russian legislation are exposed by blue italics, e.g. this paragraph.

1.1.1 Message Type Scope

The scope specifies the sender and receiver of the message and provides an explanation on how the message is used. In some messages, an example of the message flow is also provided.

1.1.2 Message Type Format Specifications

The format specifications are the rules for the layout of the message type. This information is provided in table form as shown below:

MT nnn (Message Type name)

Status	Tag	Field Name	Format/Options	No.	No. in UHB
M	20	Transaction Reference Number	16x	1	1
M	21	Related Reference	16x	2	2
Mandatory Sequence A (Sequence Name)					
M	25	Account Identification	35x	3	3
----> Optional Repetitive Sequence B (Sequence Name)					
O	52a	Ordering Institution	A or D	5	5
…	…	…	…		
M	71A	Details of Charges	3!a	11	6
O	72	Sender to Receiver Information	6*35x	12	7
----|					
M= Mandatory, O = Optional - Network Validated Rules may apply					

The arrows (----> and ----\|) indicate that the second sequence may be repeated.

MT nnn (Message Type name) provides the message type number and name.

The table headings have the following meanings:

• **Status** indicates if the field is:

M – Mandatory, **O** - Optional - Network Validated Rules may apply

The status **M** for fields in optional (sub)sequences means that the field must be present if the (sub)sequence is present, and otherwise is not allowed.

• **Tag** is the field identification.

• **Field Name** is the detailed name of the field tag, for this message type.

• **Format/Options** provides permitted field length and characteristics. For field structure, notations and symbols usage limitations see volume "Standards MT. General Information" of User Handbook.

• **No**. identifies the number of the field in the Field Specifications for the message type. It is also called Index.

Only fields and field tag options, which are shown in the message format, may be used in that message type.

1.1.3 Network Validated Rules

Network validated rules are validated on the network, that is, they are identified with an error code. Rules specified in this section affect more than one field in the message, placing a 'condition' on one of the fields specified. They are identified as Cn, or conditional rules. For example, in the MT 202, a rule states that if field 56a (Intermediary) is present, field 57a (Account With Institution) must also be present (Error Code C81).

1.1.4 Usage Rules

Usage rules are not validated on the network, that is, no error code is defined for them, but are nevertheless mandatory for the correct usage of the message. Rules specified in this section affect more than one field in the message, or more than one SWIFT message.

1.1.5 Usage Guidelines

Usage Guidelines are not validated on the network and are not mandatory for the correct usage of the message. They concern good practices. Usage Guidelines specified in this section affect more than one field in the message, or more than one SWIFT message.

1.1.6 Field Specifications

The rules for the use of each field in the message are specified in this section. Each field is identified by its index number (as shown in the No. column of the MT format specifications), field tag and detailed field name, followed by a description of the field. The description may contain some, or all, of the following:

FORMAT specifies field formats which are allowed in the field.

PRESENCE indicates if the field is mandatory, optional, or conditional in its sequence.

DEFINITION specifies the definition of the field in this sequence of the message type.

CODES lists all codes available for use in the field. If there is more than one subfield for which codes are defined, each separate code list will be identified with a CODES heading. When a list of codes is validated by the network, the error code will be specified.

NETWORK VALIDATED RULES specifies rules that are validated on the network, that is, rules for which an error code is defined. Generally, rules specified in this section affect only the field in which they appear. In some cases, rules which are validated at the message level, that is, rules which affect more than one field are repeated in this section. This is the case when the rule does not affect the presence of the field, but information within several fields, for example, a currency which must be the same for more than one field in the message.

USAGE RULES specify rules that are not validated on the network, that is, rules for which no error code is defined, but are nevertheless mandatory for the correct usage of the field. Rules specified in this section affect only the field in which they appear.

EXAMPLES provide one or more examples of the field as it will be formatted/used.

1.2 Identification Codes

For Russian currency SWIFT messages equally with international identification codes are used Russian codes: Bank Identification Code (BIK) (in Russian – "БИК"), Identification Number of the Tax Payer (INN), Foreign Corporate Code (KIO) and The Reason of Tax Registration Code (KPP).

1.2.1 Business Identifier Codes (BICs)

ISO 9362 Business Identifier Codes (BICs) are used in certain fields of financial messages to identify a party in the transactions.

The Business Identifier Code (BIC) consists of eight or eleven characters comprised the following components:

Institution Code code	4!a
Country code	2!a
Location code	2!c
Brach code	[3!c]

Business Identifier Codes (BICs) format:

4!a2!a2!c[3!c]

For more information on the BIC format and use of the BIC in SWIFT messages, see the *SWIFT BIC Policy* on www.swift.com.

1.2.2 Bank Identification Code (BIK) (in Russian – "БИК")

Bank Identification Code (BIK), in Russian – "БИК", is a unique code assigned to each participant of The Bank of Russia Payment System.

Bank of Russia assigns BIK code to the financial institution.

Format and content of nine-digit code, which identifies participants of Local Clearing system of the Central Bank of the Russian Federation (the Bank of Russia), is specified in the Regulations of the Central Bank.

Bank Identification Code (BIK) format:

RU9!n

where RU – Code word according to SWIFT Standards MT used for the Bank of Russia Payment system identification.

1.2.3 Identification Number of the Tax Payer (INN)

INN code (in Russian – "ИНН") - Identification Number of the Tax Payer – is a unique identifier of the individual, self-employed individual, private practice notary, lawyer who adopted lawyer office or head of farm (hereinafter, individual entity) or legal entity assigned them on their registration in the Tax Authorities of the Russian Federation based on Tax Code of Russian Federation.

INN is indicated in the fields 50a of MT 101, 103 and 910, in the fields 52a of MT 103, 202, 900 and 910, in the field 58a of MT 202 and in the fields 59a of MT 101 and 103 (see descriptions of these MT for details).

INN is a numeric string which is 10 digits for legal entities or 12 digits for individual entities.

INN format is following:

> *3!a12n   must be used in one of the following variants:*
>
>> *3!a10!n – for legal entities*
>
> *or*
>
>> *3!a12!n – for individual entities*
>
> *or*
>
>> *3!a1!n – in cases defined by Russian legislation (always zero "0")*

where

> *3!a – code word INN.*

1.2.4 Foreign Corporate Code (KIO)

KIO code (in Russian – "КИО") - 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. KIO must be indicated in the payment instructions for the payment originator (Ordering Customer or Ordering Institution), Beneficiary Bank, Beneficiary if INN is not assigned.

KIO is indicated in the fields 50a of MT 101, 103 and 910, in the fields 52a of MT 103, 202, 900 and 910, in the field 58a of MT 202 and in the fields 59a of MT 101 and 103 (see descriptions of these MT for details).

KIO is a numeric string which is 5 digits.

KIO format is following:

> *3!a5!n*

where

> *3!a – code word INN.*

As KIO, if assigned, is indicated in payment instructions in case of no INN assigned to this corporate, it should be indicated in the subfield where normally INN is placed, which format is 3!a12n (see item 1.2.3)

1.2.5 The Reason of Tax Registration Code (KPP)

KPP code (in Russian – "КПП") - The Reason of Tax Registration Code - is assigned to the tax-payer (the fee payer) – legal entity additionally to the Identification Number of the Tax Payer (INN). KPP is indicated in the payment instructions for the payment originator (Ordering Customer or Ordering Institution), Beneficiary Bank, Beneficiary in accordance with the Bank of Russia requirements as it is indicated in the Tax Authority Registration Certifcate or Notification.

KPP thus may be used in the fields 50a of MT 101, 103 and 910, in the fields 52a of MT 103, 202, 900 and 910, in the field 58a of MT 202 and in the fields 59a of MT 101 and 103 (see descriptions of these MT for details).

KPP is a string which is 9 digits with such restriction that first and second digits of it can not be zero "0" simultaneously.

KPP format is following:

3!a9x   must be used in one of the following variants:

3!a9!x – for legal entities

or

3!a1!n – for individual entities (always zero "0")

where

3!a – code word KPP.

1.3 Character Set and Transliteration

The following Character Set is allowed in the fields of the message text of MT covered by this Guide

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' + CR LF Space

The characters Cr and Lf must never be used as single characters and must only be used together in the sequence CrLf, that is, LfCr is not allowed.

When the character sequence CrLf is used in a field format with several lines, it is used to indicate the end of one line of text and the start of the next line of text.

As this Character Set does not contain Cyrillic alphabetic characters, exchange of financial messages in the Russian currency via SWIFT is performed using conversion from Cyrillic letters to Roman letters. Conversion based on the unified Table of transliteration and is in accordance with the Rules described in this Guide.

The Table and Rules of transliteration described in this section provide successful conversion from Cyrillic letters to Roman letters. Transliteration should be applied to the messages generated on the Sender's side which contain Cyrillic letters and are to be processed on the Receiver's side in Russian language.

Transliteration should be reversible, i.e., information subject to two sequential transliterations (on the Sender's side and then on the Receiver's side) should be identical to itself in sending and in receiving provided the most adequacy of information transmitted.

1.3.1 Sign of Transliteration

To indicate that the message must be transliterated on the Receiver's side, the message Sender put the transliteration sign into the first position of the field 20 "Sender's Reference/Operation's reference".

SWIFT-RUR uses character plus "+" (hexadecimal code 2B) as the sign of transliteration. This sign designates that transliteration should be applied to the message in accordance with the rules and the Table of Transliteration described in SWIFT-RUR.

In case of SWIFT-RUR transliteration is applied, then:

- transliteration sign is an integral part of message reference;

- *in case of the Sender's Reference is generated automatically by application software, it is necessary to bear in mind that the size of the field 20 "Sender's reference/Operation's reference" in the SWIFT messages subject to transliteration, must not exceed sixteen characters with consideration for Plus "+" sign in the first position;*
- *in case of conversion from Roman alphabet to Cyrillic alphabet, plus "+" sign must not be deleted by the transliteration software from the contents of the field 20.*

1.3.2 Rules of Transliteration

Each letters of Russian alphabet is transliterated by corresponding single letters of Roman alphabet.

To expand the character set of Roman alphabet and to avoid the size of field content increase, UPPER case letters and lowercases letters are used in accordance with the Table of transliteration.

Service symbols are transliterated without conversion into relevant service symbols.

Field and sub-fields of only text block of the message are subject to transliteration.

Transliteration should not apply to:

- *service components of the message (headers, trailers, field tags, field options, and colons, which limit the field tags, symbols <Lines feed>,<Carriage return>, etc.);*
- *content of the reference field (field 20) and content of the Related Reference field (field 21);*
- *fields, which contain digits, code words or other codes, in accordance with the SWIFT standards;*
- *account numbers and KPP (assuming that Russian account numbers and KPP can not include Cyrillics);*
- *fields with option A, which identify participants of transfer chain;*
- *roman letters contained in the field subject to transliteration;*
- *code words enclosed between two slashes;*
- *all fields and subfields in the message MT940 "Customer Statement Message", except subfield 9 "Supplementary Details" of the field 61 "Statement Line" and field 86 "Information to Account Owner";*
- *all fields and subfields of the message MT950 "Statement Message", except subfield 9 "Supplementary Details " and field 61 " Statement Line".*

Roman symbols incorporated in the original Russian text of transliterating field or subfield (second column of the Table of Transliteration) in the process of transliteration must be preceeded by apostrophe. If after Roman symbols during further transliteration process Cyrillic symbols will be detected again (first column of the Table of Transliteration) then they must be preceeded by apostrophe once more. As a result transliterated text contains a trigger "RUS/ENG-ENG/RUS" (apostrophe) before Roman symbols (always) and before Cyrillic symbols (if they are not in the first position of field/subfield). At the same time, symbols those have the same coding (e. g. digits, «/», «-», etc.) in the first and in the second column of The Table of Transliteration must not be identified as Roman or Cyrillic (including Cr and Lf). So, such symbols must not trigger the transliteration mode.

Therefore, during the direct transliteration process a Roman text inside a Cyrillic one is appeared to be between apostrophes. If the text in direct transliteration mode ends by Roman symbol then must be pointed out a closing apostrophe after it.

During a reverse transliteration process apostrophes are deleted.

The Table of Transliteration (Version RUR6)

Original text (Cyrillic alphabet))	Transliterated text (Roman alphabet)	Text recovered from transliterated text – reverse transliteration (Cyrillic alphabet)	Notes
А	A	А	
Б	B	Б	
В	V	В	
Г	G	Г	
Д	D	Д	
Е	E	Е	
Ё	o	Ё	lowercase
Ж	J	Ж	
З	Z	З	
И	I	И	
Й	i	Й	lowercase
К	K	К	
Л	L	Л	
М	M	М	
Н	N	Н	
О	O	О	
П	P	П	
Р	R	Р	
С	S	С	
Т	T	Т	
У	U	У	
Ф	F	Ф	
Х	H	Х	
Ц	C	Ц	
Ч	c	Ч	lowercase
Ш	Q	Ш	
Щ	q	Щ	lowercase
Ъ	x	Ъ	lowercase
Ы	Y	Ы	
Ь	X	Ь	
Э	e	Э	lowercase
Ю	u	Ю	lowercase
Я	a	Я	lowercase
'	j	'	lowercase
’	j	'	lowercase
‘	j	'	lowercase
`	j	'	lowercase
	'		Apostrophe - a trigger in the transliterated text: RUS/ENG – ENG/RUS

Original text (Cyrillic alphabet))	Transliterated text (Roman alphabet)	Text recovered from transliterated text – reverse transliteration (Cyrillic alphabet)	Notes
0	0	0	
1	1	1	
2	2	2	
3	3	3	
4	4	4	
5	5	5	
6	6	6	
7	7	7	
8	8	8	
9	9	9	
(	(	(	
)	)	)	
?	?	?	
+	+	+	
№	n	№	lowercase
#	n	№	lowercase
%	p	%	lowercase
&	d	&	lowercase
,	,	,	
Cr	Cr	Cr	
Lf	Lf	Lf	
/	/	/	
-	-	-	
.	.	.	
:	:	:	
Space	Space	Space	Space
!	b	!	lowercase
$	s	$	lowercase
;	v	;	lowercase
\	/	/	
		/	/	
_	z	_	lowercase
=	r	=	lowercase
<	(	(	
>	)	)	
[	(	(	
]	)	)	
{	(	(	Exception see in comments to the Table.
}	)	)	
"	m	"	lowercase

Original text (Cyrillic alphabet))	Transliterated text (Roman alphabet)	Text recovered from transliterated text – reverse transliteration (Cyrillic alphabet)	Notes
"	m	"	lowercase
«	m	"	lowercase
»	m	"	lowercase
*	f	*	lowercase
@	f	*	lowercase
^	f	*	lowercase
~	f	*	lowercase

Comments:

1. Apostrophe encountered in the original text must be transliterated by lowercase letter j. Apostrophe encountered in the transliterated text as the trigger "RUS/ENG–ENG/RUS".

2. Braces encountered in the original text must be transliterated by round brackets, which must not be converted by reverse transliteration. Exception is braces in Code of Currency Transaction string in the Remittance Information field (see The Exclusion from the Rules of Transliteration).

THE EXCLUSION FROM THE RULES OF TRANSLITERATION

Applied to the field 70 in SWIFT MT 101 and MT 103 and to the field 72 with /NZP/ code word in SWIFT MT 202 according to the The Bank of Russia requirements.

Based on clarifications of the Bank of Russia, symbols of braces, which limit coded information of the currency transaction in the field "Details of payment" of the Payment Order, must be replaced by round brackets via the process of transliteration from Cyrillic alphabet to Roman alphabet in relevant field of SWIFT message. In case of reverse transliteration, round brackets are replaced by symbols of braces.

The base to apply The Exclusion from the Rules of Transliteration is the combination of characters arranged as follows, appear from the first position of appropriate field of SWIFT message: apostrophe - round bracket - VO < Code> - round bracket – apostrophe.

EXAMPLES OF TRANSLITERATION

1.Original text on Sender's side (before transliteration) - (66 positions):

ЭТОТ ТЕКСТ ДОЛЖЕН КОРРЕКТНО ПЕРЕДАТЬСЯ ПО СЕТИ SWIFT В ДРУГОЙ БАНК

(Translation to English is following: "THIS TEXT SHOULD BE TRANSMITTED CORRECTLY VIA SWIFT NEWORK TO THE OTHER BANK")

Text of SWIFT message (after transliteration according to SWIFT-RUR) - (68 positions):

eTOT TEKST DOLJEN KORREKTNO PEREDATXSa PO SETI 'SWIFT' V DRUGOi BANK

Text on Receiver's side (after reverse transliteration) - (66 positions):

ЭТОТ ТЕКСТ ДОЛЖЕН КОРРЕКТНО ПЕРЕДАТЬСЯ ПО СЕТИ SWIFT В ДРУГОЙ БАНК

2. Original text on Sender's side (before transliteration) - (79 positions):

Оплата за товар по счёту №123 от 12.01.2010, в т. ч. НДС (20%) 1800 руб.00 коп.

(Translation to English is following: "Payment for goods under invoice #123 dd.12.01.2010, incl. VAT (20%) 1800 rub. 00 kop.")

Text of SWIFT message (after transliteration according to SWIFT-RUR) - (79 position):

OPLATA ZA TOVAR PO ScoTU n123 OT 12.01.2010, V T. c. NDS (20p) 1800 RUB.00 KOP.

Text on Receiver's side (after reverse transliteration) - (79 positions):

ОПЛАТА ЗА ТОВАР ПО СЧЁТУ №123 ОТ 12.01.2010, В Т.Ч. НДС (20%) 1800 РУБ. 00 КОП.

3. Original text on Sender's side (before transliteration) - (28 positions):

{VO10040} Оплата по договору

(Translation to English is following: "={VO10040} Payment under contract")

Text of SWIFT message (after transliteration according to SWIFT-RUR) - (30 positions):

'(VO10040)' OPLATA PO DOGOVORU

Text on Receiver's side (after reverse transliteration) - (28 positions):

{VO10040} Оплата по договору

4. Original text on Sender's side (before transliteration) - (68 positions):

Оплата компании DON'T WORRY по договору ABC1111 по счёту 2222DEF3333

Text of SWIFT message (after transliteration according to SWIFT-RUR) - (75 positions):

OPLATA KOMPANii 'DON'j'T WORRY 'PO DOGOVORU 'ABC1111 'PO ScoTU 2222'DEF3333

Text on Receiver's side (after reverse transliteration) - (68 positions):

ОПЛАТА КОМПАНИИ DON'T WORRY ПО ДОГОВОРУ ABC1111 ПО СЧЁТУ 2222DEF3333

1.3.3 Transliteration Table Version Descriptor

SWIFT-RUR introduces a concept of Transliteration Table Version Descriptor, which defines the version of SWIFT-RUR Transliteration Table used by the Sender.

This sign is optional for all types of messages. If it is used then it is indicated in the block 3 "User Header Block" in the field 113. It has format 4!x. If the field is absent then SWIFT-RUR Transliteration Table contained in the valid SWIFT-RUR is used (the SWIFT-RUR activation date is defined in the Introduction section).

Note: In this document the Transliteration Table remains unchanged from SWIFT-RUR Version 6. So, if this Table is using then during the document activity period field 113 could be absent or used with value: RUR6.

1.4 Field Formatting Rules

The following base rules must be conformed for all fields:

Field length and type of symbols are defined in descriptions of specific types of messages.

Unless otherwise specified, all specified subfields should be included in the field:

- in specified sequence

- without separating symbols (except "/" and "//", where required).

Square brackets, [ ], which include the format of any subfield, indicate that it is optional in this field. For example, if field format -16x[/4x], then it must contain without fail up to 16 symbols of X Character Set, while the next 4 symbols of X set preceded by slash "/" are optional and may be thus missed.

Parentheses, ( ), around the format of two or more subfields indicate that what precedes the brackets applies to all the subfields listed within the brackets. For example, the field format 4*(1!n/33x) indicates that 4 lines are allowed in the field and each line must start with a digit, followed by a slash ('/'), followed by a maximum of 33 characters.

Field format may represent two or more lines:

3!n

6!n

In this case they must be separated with "CrLf".

1.4.1 Dates

FIELD FORMAT: 4!n

FIELD FORMAT: 6!n

FIELD FORMAT: 8!n

The dates are defined by four, six or eight digits in one of the following ISO formats: MMDD, YYMMDD or YYYYMMDD, where Y - year, M - month, D - day. For example, 19960527 = May 27, 1996.

In six-digit format, the dates are interpreted as follows:

If YY > 79, then YYMMDD = 19 YYMMDD,

Otherwise YYMMDD = 20 YYMMDD.

Limitation of the dates by a range of from 1980 to 2060 is applied to the fields 30 and/or 32A of the message MT910 and to the messages of 1 and 2 categories, except MT 192, 292, 195, 295, 196 and 296.

1.4.2 Amounts

FORMAT: nnnn, nn

Fields of amounts and numerical fields similar to them (interest rate, conversion rate) are always used in accordance with the following rules:

- Integer part should comprise at least one digit.
- Maximum length comprises comma between integer part and fractional part.
- Fractional part may be absent, but the comma between integer part and fractional part should be always available.
- Presence of spaces, as well as other symbols other than comma is not permissible.
- Such fields should not be blank or begin with zero, with the exception of zero indicated in integer part, with subsequent comma.

EXAMPLES

Right	Wrong
0,	0
0,67	,67
100000,	100.000
25768,	25-768
999999999,	999.999.999
5,25	5 1/4

1.4.3 Currency code

FORMAT

   3!a

A currency code normally consists of a two-letter ISO country code followed by a third letter denoting the particular currency or type of funds. In particular, for Russian currency it looks like RUB.

1.4.4 Party Identifier

Parties may be represented in several ways:

- *Code BIC (see section 1.2.1);*
- *Code BIK (see section 1.2.2);*
- *Name and account number;*
- *Name, or name and location or full name, patronymic and surname (unless otherwise provided for by law or national habit) together with the necessary additional details in accordance with The Bank of Russia requirements.*

In addition the party may be identified by Identification Number of the Tax Payer (INN), Foreign Corporate Code (KIO) and The Reason of Tax Registration Code (KPP).

The rules for use of different ways of party identification described in 1.4.6 "Party Identification Field Options" section as well as in the descriptions of fields 50a, 52a, 58 and 59a of SWIFT messages.

1.4.5 Optional line Party Identifier

Party Identifier line is used when further definition of the party is required (for example, to identify account number to apply funds).

FORMAT

[/1a][/34x]

Subfield 1: [/1!a]   Definition of operation on account:

/C – Credit, /D - Debet.

Subfield 2: [/34x]   Account number

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Slash "/" before account number is mandatory.

If Party Identifier line is presented, it should be also first line in this field.

Account number in "Party Identifier" line of fields 59a or 58a belongs to the party specified in this field and is serviced by financial organization in the field 57a, or, if not presented, - by Receiver of the message.

Account number in "Party Identifier" line of field 56a belongs to the party specified in this field and is serviced by Receiver of the message.

Account number indicated in "Party Identifier" line of field 57a belongs to the party specified in this field and is serviced by financial organization indicated in field 56a, or, if it is absent, - by the message Receiver.

Party Identifier in field 53a may be presented in the following cases only:

If the message Receiver services for the Sender more than one account in the currency of transaction, then the "Party Identifier" line defines, what of these accounts should be debited for funds transfer. In this case, if bilateral agreement on default use of one of available accounts for funds transfer exists between the Sender and the Receiver, field 53a may be included in the payment instructions only in exceptional cases, when account other than default account should be used.

If both of the message Sender and the message Receiver service accounts for each other in the currency of transaction, then the "Party Identifier" line defines, what account should be used for funds transfer - the Sender's account serviced by the Receiver or the Receiver's account serviced by the Sender. In this case action on the account (debit or credit) is defined in subfield "Party Identifier" by codes /D or /C, or account number, respectively, or both of them. In this case, if bilateral agreement on default use of one of mutual accounts in making payments is made between the Sender and the Receiver, SWIFT message may contain field 53a in exceptional cases only, when account other than default account should be used.

In both cases above, the field 53a is used only with option B, and contains only the "Party Identifier" line.

In all other cases, the procedure of use of the field 53a should by specified particularly in bilateral agreements.

1.4.6 Party Identification Field Options

In all cases, it is recommended to stipulate particularly in bilateral agreements what field options may be used in SWIFT messages in transactions where SWIFT-RUR is applied.

No Letter Option: Name and Address

FORMAT

[/34x]   (Account)

4*35x   (Name and Address)

DEFINITION

Name and address of the party, with an optional account.

USAGE RULES

Beneficiary's account number must be indicated in the subfield "Account".

If the beneficiary is the resident of the Russian Federation, or non-resident registered in the tax authorities of the Russian Federation as a tax payer Identification Number of the Tax Payer (INN) must be presented if it is assigned or KIO if it is assigned and INN is not assigned and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The name of the Beneficiary must start from the beginning of the next line.

Thus, the format of the field is as follows:

> */34x   (Account)*
>
> *[3!a12n[.3!a9x]]   (INN).(KPP)*
>
> *3*35x   (Beneficiary name)*

This field is used in MT 101 and MT 103.

Fields assigned to this option:

> *59*

EXAMPLES

:59:/40702810600000000196

INN7744001258.KPP980678956

OOO STELLA

or

:59:/40817810300000000765

INN771234567890

SMIRNOV ALEKSEi IVANOVIc

Option A: Identifier Code (BIC)

FORMAT

[/1a][/34x]

4!a2!a2!c[3!c]

Subfield 1: [/1a][/34x]   Party identifier

Subfield 2: 4!a2!a2!c[3!c]   BIC

USAGE RULES

Option A is used to identify the party which have BIC assigned.

When option A is used to identify the party – non-resident of the Russian Federation, Party Identifier line is mandatory and must contain their account number with Russian bank.

Fields assigned to this option:

50A, 52A, 56A, 57A, 58A

Option B: The Sender's/Receiver's Branch

FORMAT

[/1!a][/34x]

[35x]

Subfield 1: [/1!a][/34x]   Party Identifier

Subfield 2: [35x]   Location

USAGE RULES

Even single line should be available.

Only Party Identifier line may be used for determination of the account number in the field 53a with option B.

In SWIFT messages MT 103 or M 202 for settlements in Russian currency option B is used in the field 53B to specify which account involved: the Receiver's account serviced by the sender is credited or the Sender's account serviced by the receiver is debited.

Using of option B in other fields, according to SWIFT standards, should be specified in bilateral agreements.

Fields assigned to this option:

53B

Option C: Account Number/Party Identifier

FORMAT

/34x   (Account)

or

4!a2!a2!c[3!c] (Identifier Code)

or

//RU9!n[.20!n]

, where

RU – Bank of Russia payment system identifier;

9!n – BIK;

[.20!n] – correspondent account number in the Bank of Russia.

DEFINITION

Code that is unambiguously identify account or/and Party.

USAGE RULES

It is used in MT 101.

Fields assigned to this option:

50C, 52C, 56C, 57C

EXAMPLES

:50C:EVRZRUMM

:52C://RU044583683.30101810000000000683

Option D: Name and Address.

Option D is primary in SWIFT messages for settlements in Russian currency, because the format of this option allows to enter directly all details which are required in the format of payment document for The Bank of Russia Payment System.

FORMAT

[/1a][/34x]

4*35x

Subfield 1: [/1a][/34x]   Party Identifier

Subfield 2: 4*35x   Name and Address

If financial organization should be identified by BIK code and by correspondent account with the Bank of Russia then option D should be used in the following format:

//RU9!n[.20!n]

4*35x

Subfield 1: //RU9!n[.20!n]   (Party Identifier)

Subfield 2: 4*35x   (Name and Location)

, where

RU - Identifier of The Bank of Russia Payment System

9!n - Bank Identification Code (BIK), assigned to the participant of The Bank of Russia Payment System.

20!n - The number of correspondent account with the Bank of Russia

4*35x - Name and Location

If a financial organization should be identified by the number of correspondent account with correspondent bank, then option D should be used in the following format:

[/34x]

[3!a12n[.3!a9!n]]

*3*35x*

Subfield 1: [/34x]   *(Party Identifier)*

Subfield 2: [3!a12n[.3!a9!x]]   *(INN or KIO).(KPP)*

             *3*35x*   *(Name and Location)*

, where

34x – the number of correspondent account of financial organization with correspondent bank

3!a12n - Identification number of the Tax-Payer (INN) or Foreign Corporate Code (KIO)

3!a9!x - The Reason of Tax Registration (KPP)

*3*35x - Name*

USAGE RULES

At least one line of the name and address must be present, in addition to the party identifier and it must contain Name of the financial institution.

Fields assigned to this option:

52D, 56D, 57D, 58D

Option F: Party Identifier/Name and Address

FORMAT

     35x   Party Identifier

     4*35x   Name and Address

The following line formats must be used for subfield 1 in option F:

     /34x   (Account)

or for field 50

     4!a/2!a/27x   (Code)(Country Code)(Identifier)

Simultaneously, the following line format must be used for subfield 2:

     1!n/33x   (Number)(Details)

or for subfield 1 in format /34x can be used as follows:

     1!n/33x   (Number)(Name and Address Details)

DEFINITION

Name and address in a structured format to facilitate straight through processing.

CODES

When Party Identifier in field 50 is used with the (Code)(Country Code)(Identifier) format in field 50F Ordering Customer, one of the following codes must be used:

Code	Content	Description
ARNU	Alien Registration Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Alien Registration
CCPT	Passport Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Passport Number.
CUST	Customer Identification Number	The code followed by a slash, '/' must be followed by the ISO country code of the issuer of the number, a slash, '/', the issuer of the number, a slash, '/' and the Customer Identification Number.
DRLC	Driver's License Number	The code followed by a slash, '/' must be followed by the ISO country code of the issuing authority, a slash, '/', the issuing authority, a slash, '/' and the Driver's License
EMPL	Employer Number	The code followed by a slash, '/' must be followed by the ISO country code of the registration authority, a slash, '/', the registration authority, a slash, '/' and the Employer Number.
NIDN	National Identity Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
SOSE	Social Security Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Social Security Number.
TXID	Tax Identification Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Tax Identification Number, (*but not Identification Number of the Tax Payer (INN), because Identification Number of the Tax Payer (INN) or Foreign Corporate Code (KIO) must be placed in the subfield 2 Name and Address with number code 1).*

Subfield Code on each line of Name and Address must take one of the following numbers:

Code	Content	Description
1	*Tax Codes*	*The number followed by a slash, '/' must be followed by a Tax Identification Number (INN) of the Party if it is assigned or Foreign Corporate Code (KIO) if it is assigned and INN is not assigned, and if required – The Reason of Tax Registration (KPP). Each code is preceded by code word INN or KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.*
1	Name of the Party	*The number followed by a slash, '/' must be followed by the name of the Party – corporate or by the surname, name(s) and patronymic name of the Party – person (unless otherwise provided for by law or national habit), recommended that the surname precedes given name(s) and patronymic name.*
2	Address Line	The number followed by a slash, '/' must be followed by street name and number.
3	Country and Town	The first occurrence of number 3 must be followed by a slash, '/', the ISO country code, and optionally a slash '/' followed by additional details. Other occurrence(s) of number 3 must be followed by a slash '/' and the continuation of additional details.

		Additional details can contain town, which can be complemented by postal code (for example zip) and country subdivision (for example state, province, or county). It is preferred that the country code and town indicate the country and town of residence.

Field 50F also allow for these values in Number:

Code	Content	Description
6	Customer Identification Number	The number followed by a slash, '/' must be followed by the ISO country code of the issuer of the number, a slash, '/', the issuer of the number, a slash, '/' and the Customer Identification Number.
7	National Identity Number	The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
8	Additional Information	The number followed by a slash, '/' is followed by information completing one of the following: • the Identifier provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format. • the Customer Identification Number provided in subfield 2 (Name and Address) with number 6. • the National Identity Number provided in subfield 2 (Name and Address) with number 7.

Number Code Usage:

Number 1 "Name of the Party" must be presented, but codes 1 "Tax Codes", codes 2, 3, 6, 7, 8, may be presented in addition.

Number 1 "Tax Codes " if presented, must appear on the first line of subfield 2 (Name and Address) and then Number 1 "Name of the Party" appear on the next line(s) of subfield 2 (Name and Address).

Numbers must appear in ascending order.

Number 2 must not be used without number 3 *and vice versa*.

Each code must appear at the beginning of the separate line.

Numbers 1, 2 and 3 may be repeated, if more than one line is required, to present full details, for example, two lines for Name of the Party.

The first occurrence of number 3 must be followed by a valid ISO country code.

Numbers 4 and 5 must not be used.

Numbers 6 and 7 must be followed by a valid ISO country code, a slash '/' and additional Details.

Numbers 6, 7 and 8 must not be repeated.

The use of number 8 is only allowed to continue information on the Identifier of the ordering customer provided after Code in subfield (Code)(Country Code)(Identifier).

USAGE RULES

If Account Servicing Institution execute a payment without opening account then it is permitted usage of F option with subfield Party Identifier (Code) used with the (Country Code)(Identifier) format. In this case it is mandatory to define information with codes CCPT or DRLC.

According to Russian legislation and the Bank of Russia regulations SWIFT message must contain full set of Party's details.

Code 1 "Tax Codes " if presented, must appear on the first line of subfield (Name and Address) and then Code 1 "Name of the Party" appears on the next line(s) of subfield (Name and Address).

In case of the Party is a person, the following details must be presented:

- Identification Number of the Tax Payer (INN) if assigned following the number code 1 "Tax Codes " on the first line of the subfield 2 (Name and Address),and

- surname, name(s) and patronymic name (unless otherwise provided for by law or national habit) following the number code 1 "Name of the Party".

In case of the Party - a person has no Identification Number of the Tax Payer (INN) the following details must be presented completely:

- surname, name(s) and patronymic name (unless otherwise provided for by law or national habit) following the number code 1 "Name of the Party"

and

- place of residence or address following number codes 2 "Address Line" and 3 'Country and Town" and the first occurrence of number 3 must include the town in additional details.

Thus, the format of the field is as follows:

/34x   *(Account)*

[1!n3!a12n[.3!a9x]]   *(INN or KIO).(KPP)*

1!n/33x   *(Party's name)*

1!n/33x   *(Number)(Details)*

1!n/33x   *(Number)(Details)*

Fields assigned to this option:

50F, 59F

EXAMPLES

:50F:CCPT/BY/12234567890

1/RADOVIc PoTR SERGEEVIc

2/UL.BRESTSKAYA, D.12, KV.45

3/BY/G.MINSK

:50F:/4301810800000000701

1/FoDOROVA ELENA KONSTANTINOVNA

2/UL. NAGORNAa, D.12

3/RU/123456 S.KRASNOE, G.KURSK

:50F:/40702810700000000225

1/INN7744001258.KPP980678956

1/KOMPANIa MEJDUNARODNYE AVIALINII

2/TVERSKAa-aMSKAa 25

3/RU/G.MOSKVA

:50F:/1234567890123456

1/TRANSAVIA TOO

2/56 KUNAEV PR.

3/KZ/ALMATY

:50F:CUST/BE/ABC BANK/123456789/8-123456

1/'PHILIPS MARK'

2/'LOW STREET 7'

3/BE/'BRUSSELS'

8/7890

This means that the customer identification number of Philips Mark assigned by ABC Bank is 123456789/8-123456.

:59F:/4301810800000000701

1/FoDOROVA ELENA KONSTANTINOVNA

2/UL. NAGORNAa, D.12

3/RU/123456 S.KRASNOE, G.KURSK

:59F:/40702810700000000225

1/INN7744001258.KPP980678956

1/KOMPANIa MEJDUNARODNYE AVIALINII

2/TVERSKAa-aMSKAa 25

3/RU/G.MOSKVA

:59F:/1234567890123456

1/TRANSAVIA TOO

2/56 KUNAEV PR.

3/KZ/ALMATY

Option H: Name and Address

FORMAT

/34x   (Account)

4*35x   (Name and Address)

DEFINITION

Name and address of the party with a mandatory account.

USAGE RULES

1. Both the account number of the ordering customer at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the ordering customer must be indicated in subfield "Account". IBAN is allowed.

3. According to Russian legislation and the Bank of Russia regulations SWIFT message must contain Full set of Ordering Customer's details.

The following codes assigned to the Ordering Customer is presented in the first line of the subfield 2 "Name and Address":

- Identification Number of the Tax Payer (INN) if assigned

or

- Foreign Corporate Code (KIO) if assigned KIO but not INN,

and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The Ordering Customer's name must present from the beginning of the next line.

Thus, the format of the field is as follows:

:50H: /34x   (Account)

[3!a12n[.3!a9x]]   (INN or KIO).(KPP)

*3*35x   (Ordering Customer's name)*

In case of the Ordering Customer is an individual, the following details must be presented in the subfield (Ordering Customer's name) - the surname, name(s) and patronymic name (unless otherwise provided for by law or national habit) of the Ordering Customer. In case of Ordering Customer-individual has no Identification Number of the Tax Payer (INN) place of residence or address must be presented further in the subfield (Name and Address) separated by double slash "//". Subfield content in this case looks as follows:

the surname, name(s) and patronymic name of the person//place of residence or address//.

In case of the Ordering Customer is a private entrepreneur or private person who have private practice in compliance with the order provided for by legislation of the Russian Federation, full name, patronymic and surname together with the necessary additional details in accordance with requirements of The Bank of Russia.

It is used in MT 101.

Fields assigned to this option:

50H

EXAMPLES

:50H:/40702810600000000196

INN7744001258.KPP980678956

OOO STELLA

:50H:/40807810400000000798

INNO52345

PLASTIK TEKNOLODJI AG

G.BERLIN

:50H:/42301810300000000765

INN771234567890

SMIRNOV ALEKSEi IVANOVIc

:50H:/BE12345678900987

'PHILIPS MARK'//'LOW STREET 7

223344 BRUSSELS BELGIUM'//

Option K: Name and Address

FORMAT

[/34x]   (Account)

4*35x   (Name and Address)

DEFINITION

Name and address of the party with an optional account number line usage.

USAGE RULES

1. Both the account number of the ordering customer at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the ordering customer must be indicated in subfield "Account". IBAN is allowed.

3. *According to Russian legislation and the Bank of Russia regulations SWIFT message must contain Full set of Ordering Customer's details.*

The following codes assigned to the Ordering Customer is presented in the first line of the subfield "Name and Address":

- Identification Number of the Tax Payer (INN) if assigned

or

- Foreign Corporate Code (KIO) if assigned KIO but not INN,

and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

If neither INN no KIO is assigned to Payer then in particular cases payment documents could include zeroes in the INN field. In such cases during the Bank of Russia payment message transformation to a SWIFT message zeroes must remain unchanged.

The Ordering Customer's name must present from the beginning of the next line.

Thus, the format of the field is as follows:

:50K:	*[/34x]*	*(Account)*
	[3!a12n[.3!a9x]]	*(INN or KIO).(KPP)*
	3*35x	*(Ordering Customer's name)*

In case of the Ordering Customer is an individual, the following details must be presented in the subfield (Ordering Customer's name) - the surname, name(s) and patronymic name (unless otherwise provided for by law or national habit) of the Ordering Customer. In case of Ordering Customer-individual has no Identification Number of the Tax Payer (INN) place of residence or address must be presented further in the subfield (Name and Address) separated by double slash "//". Subfield content in this case looks as follows:

the surname, name(s) and patronymic name of the person//place of residence or address//.

In case of the Ordering Customer is a private entrepreneur or private person who have private practice in compliance with the order provided for by legislation of the Russian Federation, full name, patronymic and surname together with the necessary additional details in accordance with requirements of The Bank of Russia.

It is used in MT 103 and 910.

Fields assigned to this option:

50K

EXAMPLES

:50K:/40702810600000000196

INN7744001258.KPP980678956

OOO STELLA

:50K:/40807810400000000798

INN52345

PLASTIK TEKNOLODJI AG

G.BERLIN

:50K:/42301810300000000765

INN771234567890

SMIRNOV ALEKSEi IVANOVIc

:50K:/BE12345678900987

'PHILIPS MARK//LOW STREET 7

223344 BRUSSELS BELGIUM// '

Option L: Party Identification

FORMAT

35x   (Party Identifier)

DEFINITION

Party Identification.

USAGE RULES

It is used in MT 101.

Fields assigned to this option:

50L

EXAMPLES

:50L:OOO STELLA

Part 2. Formats of Financial Messages

Category 1. Customer Payments

The messages in Category 1 deal with payments, or information about payments, in which the ordering party or the beneficiary, or both, are not financial institutions.

2.1 MT 101 Request for Transfer

Note: To use the message of this type, registration in the Message User Group (MUG) is required.

Use of the message MT 101 requires preliminary arrangements and establishment of contractual relations between all parties involved in the exchange of MT 101 and execution of payment instructions contained in this message.

SWIFT guidelines related to the exchange of MT 101 are presented in the sections "MT 101 Operating Procedures" and "MT 101 Operational Rules & CheckList" of MT 101 message description in the SWIFT User Handbook.

2.1.1 Scope

This message is sent by financial organization by order of the account owner, which is non-financial organization, i.e., by order of the Payer/ Instructing Party, and then is received by the financial organization - Receiver and is executed by the financial organization - Receiver or the Account Servicing Institution.

It is used to forward payment instructions to transfer funds from the ordering customer's account(s) serviced at the receiving financial institution or at the account servicing institution, or from an account(s) owned by the Ordering Customer which the instructing customer has explicit authority to debit, for example, a subsidiary account.

The MT 101 can be used to order the movement of funds:

  • between ordering customer accounts,

  • in favour of a third party, either domestically or internationally.

Notes:

Message MT 101 is used only for execution of debit operations of the account owner, i.e., it cannot contain collection orders or direct debit orders. In case of such demand in practice, it is necessary to apply to ROSSWIFT.

2.1.2 Format Specifications

Message MT 101 consists of two sequences:

Sequence A –General Information is a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B.

Sequence B – Transaction Details is a repetitive sequence; each occurrence provides details of one individual transaction. Fields which appear in both sequences are mutually exclusive.

MT 101 Request for Transfer *(SWIFT-RUR format)*

Status	Tag	Field name	Format/Options	No.	No. in UHB

----> Mandatory sequence A: General Information.					
M	20	Sender's reference	16x	1	1
O	21R	Customer Specified Reference	16x	2	2
M	28D	Message Index/Total	5n/5n	3	3
O	50a	Instructing Party	C or L	4	4
O	50a	Ordering Customer	*F or H*)*	5	5
O	52a	Account Servicing Institution	A or C	6	6
M	30	Requested execution date	6!n	7	8
O	25	Authorization	35x	8	9
------| End of Sequence A General Information					
----> Mandatory Repetitive Sequence B: Transaction Details.					
M	21	Transaction Reference	16x	9	10
---->					
M*)	23E	Instruction Code	4!c[/30x]	10	12
------|					
M	32B	Currency/Transaction Amount	3!a15d	11	13
O	50a	Instructing Party	C or L	12	14
O	50a	Ordering Customer	*F or H*)*	13	15
O	52a	Account Servicing Institution	A or C	14	16
O	56a	Intermediary	A,C or D	15	17
O	57a	Account With Institution	A,C or D	16	18
M	59a	Beneficiary	*F or No letter option*)*	17	19
O	70	Remittance Information	4*35x	18	20
O	77B	Regulatory Reporting	3*35x	19	21
O	33B	Currency/Original Ordered Amount	3!a15d	20	22
M	71A	Details of charges	3!a	21	23
O	25A	Account for payment of expenses	/34x	22	24
O	36	Exchange Rate	12d	23	25
------| End of Sequence B Transaction Details					
M= Mandatory O = Optional - Network Validated Rules may apply					

*) Format differs from SWIFT UHB is described in.

ATTENTION!

The field 71A with code words SHA and BEN, fields 33B, 36 may be presented only when funds transfer is not to be executed through the Bank of Russia Payment System, because their content can't be presented in the Bank of Russia payment documents (see Usage Rules for these fields).

Besides, the field 23E may be presented only when funds transfer is not to be executed through the Bank of Russia Payment System, except it is presented with code words OTHR/RPP, OTHR/UIP, OTHR/NZP and OTHR/N1 (see Usage Rules for the field 23E).

Field 51 is not used, as it is not exchanged via SWIFT FIN service.

2.1.3 MT 101 Network Validated Rules

Network Validated Rules are presented in the relevant section of the SWIFT User Handbook: volume "Category I "Customer Payments and Cheques", including the following rules:

C2 In each occurrence of sequence B, if field 33B is present and 'amount' in field 32B is not equal to zero, then field 36 must be present, otherwise field 36 is not allowed (Error code(s): D60):

Within the same occurrence of sequence B		
If field 33B is ...	And amount in field 32B is …	Then field 36 is ...
Present	Equal to zero	Not allowed
	Not Equal to zero	Mandatory
Not present	NA	Not allowed

C3 If there is only one debit account, the ordering customer must be identified in field 50a (option F or H) in sequence A. Conversely, if multiple debit accounts are used, they must be identified for every transaction in field 50a (option F or H) of sequence B.

Consequently, field 50a (option F or H), must be present in either sequence A or in each occurrence of sequence B, but must never be present in both sequences, nor be absent from both sequences (Error code(s): D61).

Sequence A if field 50a (with option F or H) is...	Then in every occurrence of sequence B then field 50a (option F or H) is ...
Present	Not allowed
Absent	Mandatory

C4 Field 50a (option C or L), may be present in either sequence A, or in one or more occurrences of sequence B, but must not be present in both sequences A and B (Error code(s): D62).

Sequence A if field 50a (with option C or L) is.	Sequence B then field 50a (with option C or L) is...
Present	Not allowed
Not present	Optional in any occurrence

C6 Field 52a may be present in either sequence A or in one or more occurrences of sequence B, but must not be present in both sequences (Error code(s): D64).

Sequence A if field 52a is...	Sequence B then field 52a is...
Present	Not allowed
Not present	Optional

C7 If field 56a is present, field 57a must also be present (Error code(s): D65).

If field 56a is...	Then field 57a is...
Present	Mandatory
Not present	Optional

C8 If field 21R is present in sequence A, then in each occurrence of sequence B, the currency code in fields 32B must be the same (Error code(s): D98).

C9 In each occurrence of sequence B, the presence of fields 33B and 21F is dependent on the presence and value of fields 32B and 23E as follows (Error code(s): E54):

Within the same occurrence of sequence B			
If amount in field 32B is ...	And field 23E is ...	Then field 33B is ...	And field 21F is ...
Equal to zero	Present and code is not equal to EQUI	Mandatory	NA for SWIFT-RUR
	Present and code is not equal to EQUI	NA	NA for SWIFT-RUR
	Not present	NA	NA for SWIFT-RUR
Not equal to zero	NA	Optional	NA for SWIFT-RUR

2.1.4 MT 101 Usage Rules

If field 21R is present in sequence A, and field 28D indicates that more than one message is chained for this request for transfer instruction, the currency code must be the same for all occurrences of field 32B in sequence B of all chained messages.

Amount in the field 32B can equal zero, in case of MT 101 used for the following operations:

- sweeping,
- topping,
- zero balancing.

In this case appropriate code word is to be indicated in the field 23E.

In case field 28D indicates that messages are chained, all messages belonging to the same chain must have exactly the same sender's reference in field 20.

In case field 28D indicates that messages are chained, sequence A must be repeated and be identical for all messages belonging to the same chain.

The complete chain of parties and the transaction flow is illustrated by the following figure:
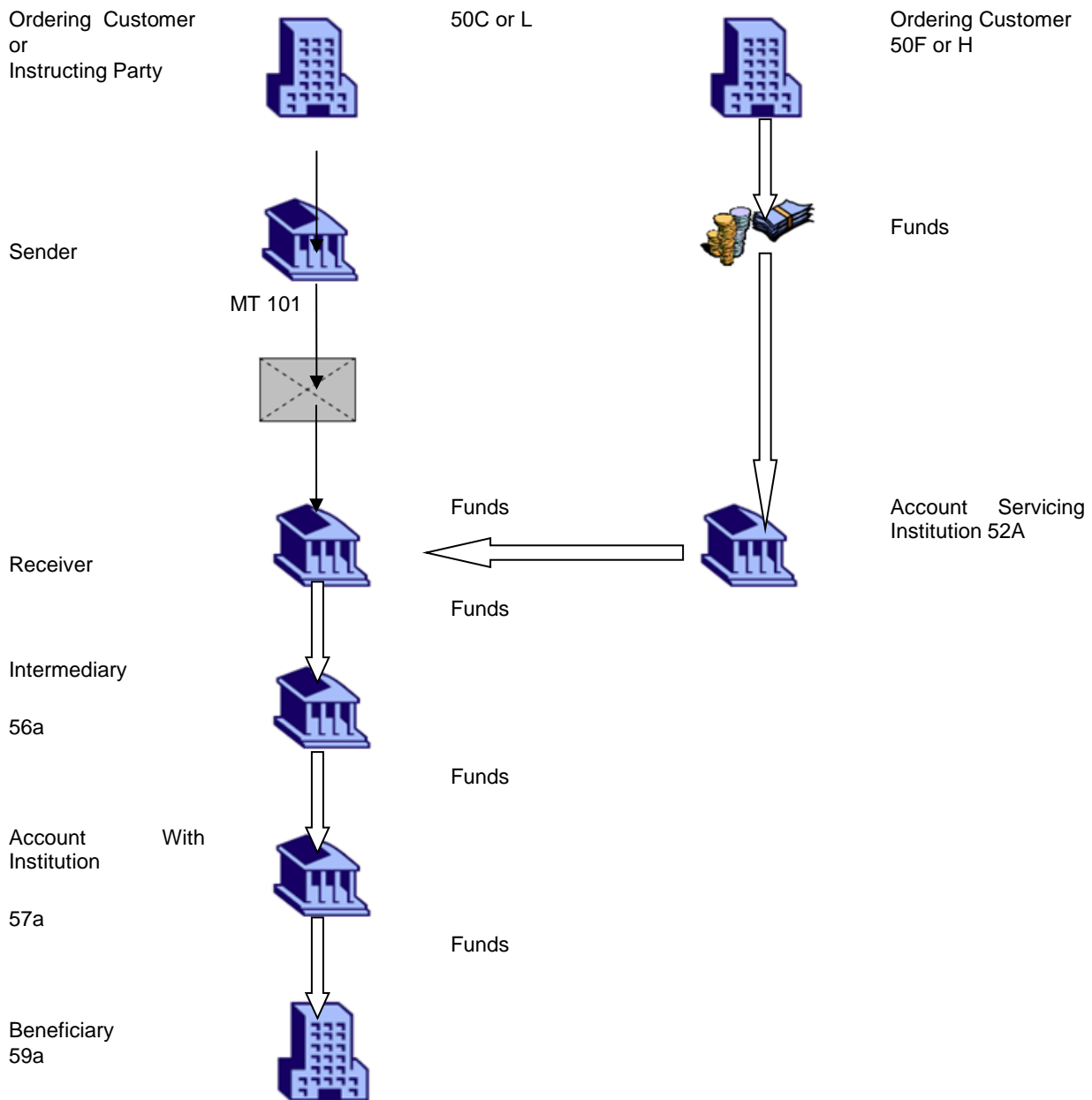
The Ordering Customer or the Instructing Party (50C or 50L) - participant of MA-CUG or SCORE - can transmit Request for Transfer via SWIFT network to the Bank indicated on the picture as message MT 101 Sender. It is recommended to use MT 101 message for that purpose.

The parties mentioned in the chain are not necessarily different entities. The first column of the table below shows the parties that can be omitted in an MT 101. The second column specifies the party which assumes the role of the party in the first column, when it is not present:

If the following party is missing ...	Its function is assumed by ...
Instructing party	Ordering customer
Account servicing institution	Receiver
Intermediary	Account with institution
Account with institution	Receiver

2.1.5 MT 101 Field Specifications

## 1.	Field 20: Sender's Reference

FORMAT

>	16x

PRESENCE

>	Mandatory

DEFINITION

>	This field specifies the reference assigned by the Sender to unambiguously identify the message. The field is not used to indicate the Payment Order number.

NETWORK VALIDATED RULES

>	This field should not begin with slash "/", end with slash or contain double slash "//" (Error code T26).

USAGE RULES

>	The reference must be unique for each message (or chain of messages) and is part of the message identification and transaction identification which is to be used in related queries, cancellations, etc.

>	*The first position of this field must be used for transliteration sign placement (see item 1.3.1).*

## 2.	Field 21R: Customer Specified Reference

FORMAT

>	Option R 16x

PRESENCE

>	Optional

DEFINITION

>	This field specifies the reference to the entire message assigned by either the:

>>	Instructing Party, when present

>	or

>>	Ordering Customer, when the instructing party is not present.

NETWORK VALIDATED RULES

>	This field should not begin with slash "/", end with slash or contain double slash "//" (Error code T26).

USAGE RULES

Presence of this field means that the Payer asks to write off single amount corresponding to total amount of all operations included into these payment instructions, even if such instructions are contained in several messages connected in series. If this field is absent, the all amounts are written off separately.

3. Field 28D: Message Index/Total

FORMAT

Option D   5n/5n   (Message number)/(Total number of the messages)

PRESENCE

Mandatory

DEFINITION

This field chains different messages by specifying the sequence number in the total number of messages.

USAGE RULES

Both the message index and the total number of messages allow the receiver to check that all transactions to be executed have been received.

4. Field 50a: Instructing Party

FORMAT

Option C   4!a2!a2!c[3!c]   (Identifier Code)

Option L   35x   (Party Identifier)

PRESENCE

Conditional (C4)

DEFINITION

This field identifies the customer which is authorized by the account owner/account servicing institution to order all the transactions in the message.

NETWORK VALIDATED RULES

Identifier Code must be a non-financial institution BIC (Error code(s): T27, T28, T29, T45, E57).

USAGE RULES

This field must only be used when the instructing customer is not also the account owner (see section 1.4.6 "Party Identification Field Options").

5. Field 50a: Ordering Customer

FORMAT

Option F   35x   (Party Identifier)

	4*35x	(Name and Address)
Option H	[/34x]	(Account)
	4*35x	(Name and Address)

Detailed option F definition see in section 1.4.6 "Party Identification Field Options".

PRESENCE

Conditional (C3).

DEFINITION

This field identifies the account owner whose account is to be debited with all transactions in sequence B.

CODES

Codes and rules of their usage option F definition see in section 1.4.6 "Party Identification Field Options".

USAGE RULES

1. Both the account number of the ordering customer at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the ordering customer must be indicated in subfield "Account". IBAN is allowed.

Detailed option F Usage Rules definition see in section 1.4.6 "Party Identification Field Options".

EXAMPLES

See section 1.4.6 "Party Identification Field Options".

6.   Field 52a: Account Servicing Institution

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identifier Code)
Option C	/34x	(Party Identifier)

PRESENCE

Conditional (C6)

DEFINITION

This field specifies the account servicing institution - when other than the Receiver - which services the account of the account owner to be debited.

CODES

In option A, Party Identifier may be used to indicate a national clearing system code that is in Russia is the Bank of Russia Payment System.

For the Bank identification option C could be used (see section 1.4.6 "Field Option").

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45)

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The coded information contained in field 52a should be meaningful to the Receiver of the message.

Option A is the preferred option.

If the account servicing institution cannot be identified by a financial institution BIC, option C should be used containing a Bank Identification Code (BIK), assigned to the financial institution - participant of The Bank of Russia Payment System (see section 1.4.6 "Field Option").

7.   Field 30: Requested Execution Date

FORMAT

6!n   (Date)

PRESENCE

Mandatory.

DEFINITION

This field specifies the date on which all subsequent transactions should be initiated by the executing bank.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

USAGE RULES

This is the date on which the ordering customer's account(s) is (are) to be debited.

8.   Field 25: Authorization

FORMAT

35x

PRESENCE

Optional

DEFINITION

This field specifies additional security provisions, for example, a digital signature, between the ordering customer/instructing party and the account servicing financial institution.

9.   Field 21: Transaction Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the unique reference for the individual transaction contained in a particular occurrence of sequence B.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

USAGE RULES

In transaction specific queries, cancellations, etc., the Sender's reference together with the content of this field provides the transaction identification.

10.   Field 23E: Instruction Code

FORMAT

Option E   4!c[/30x] (Instruction Code) (Additional information)

PRESENCE

Mandatory.

In Russian currency transactions, this field is mandatory containing code word OTHR.

DEFINITION

This field specifies instructions to be used between the ordering customer and the account servicer.

CODES

One of the following codes must be used (Error code(s): T47):

CHQB   This transaction contains a request that the beneficiary be paid via issuance of a cheque.

CMSW   This transaction contains a cash management instruction, requesting to sweep the account of the ordering customer.

CMTO   This transaction contains a cash management instruction, requesting to top the account of the ordering customer above a certain floor amount. The floor amount, if not pre-agreed by the parties involved, may be specified after the code.

CMZB This transaction contains a cash management instruction, requesting to zero balance the account of the ordering customer.

CORT This transaction contains a payment that is made in settlement of a trade, for example, foreign exchange deal, securities transaction.

EQUI This transaction contains an instruction requesting to pay the beneficiary customer an amount in one currency, equivalent to an instructed amount in a different currency.

INTC This transaction contains an intra-company payment, that is, a payment between two companies belonging to the same group.

PHON   This transaction requires the beneficiary to be contacted by telephone and should be followed by the appropriate telephone number. This code is meant for the last financial institution in the chain.

REPA Payment has a related e-Payments reference.

RTGS This transaction contains a payment that should be settled via a real time gross settlement system, if available.

URGP   This transaction contains a time sensitive payment which should be executed in an expeditious manner.

OTHR Used for bilaterally agreed codes/information. The actual bilateral code/information needs to be specified in Additional Information.

In Russian currency transactions, the following data must be specified with code word OTHR as an additional information:

- *document entries fields of the Payment Order in accordance with the Bank of Russia requirements,*
- *unique payment identifier (UIP) in accordance with the Bank of Russia requirements,*
- *partially details of payment, in case the size of details of payment content exceeds the size of the field 70 "Remittance information",*
- *the status of the ordering customer (content of the field 101 of the Payment Order) in payment instructions to transfer the tax and other obligatory payments.*

For this purpose, the following agreed codes are to be used respectively: RPP, UIP, NZP and N1, followed by a slash, '/' 'followed by additional information.

The codes, the structure and content of the following information are described below:

RPP – document entries fields of the Payment Order in accordance with the Bank of Russia requirements

FORMAT

:23E:OTHR/RPP/6n.6!n.1!n[.4!a], where

6n – the Number of payment document

.6!n – the Date of payment document in format YYMMDD

.1!n - Priority

[.4!a] - Kind of payment in BRPS. If indicated then it contains the method which should be used for further relay of the payment document by the message Receiver. One of the following codes is used:

ELEK *– via non-urgent transfer service*

BESP *– via urgent transfer service.*

If it is not indicated then the Recevier indicates the Kind of Payment for further transfer to BRPS on its own authority.

All subfields after the code word RPP are separated by dot.

RSF – Match to Russian field 23 "Reserve field".

FORMAT   /RSF/30x

NPK – Match to Russian "Profit Type Code"".

FORMAT   /NPK/1n

NZP - Continuation of the field 70 "Remittance Information". This code is to be used only if the size of the field 70 is insufficient to enter details of payment completely.

The total length about th remittance information included in 70 and 23E fields with code NZP must not be more than 210 characters after transliteration.

FORMAT   23E:OTHR/NZP/26x

UIP – Unique Payment Identifier

FORMAT   23E:OTHR/UIP/25x

Used in accordance with the Bank of Russia requirements. In case of payment to the Russian Federation budget system and if it is not possible to define particular value after UIP code it must be used zero "0".

N1 - Status of the ordering customer (content of the field 101 of the Payment Order). Maximum length - up to 3 characters.

FORMAT   23E:OTHR/N1/1!a2!n

Status of the ordering customer defind in accordance with the Ministry of Finance of Russian Federation regulations.

Status of the ordering customer is 1 or 2 digit code. In field 23E it is defined with preceeding letter S. If the code is 1 digit then it must be preceeded by zero.

NETWORK VALIDATED RULES

Additional Information is only allowed when Instruction Code consists of one of the following codes: CMTO, PHON, OTHR and REPA (Error code(s): D66).

In each occurrence of sequence B: when this field is repeated, the same code word must not be present more than once with the exception of OTHR. The code word OTHR may be repeated (Error code(s): E46).

In each occurrence of sequence B: when this field is used more than once, the following combinations are not allowed (Error code(s): D67):

CHQB with CMSW

CHQB with CMTO

CHQB with CMZB

CHQB with CORT

CHQB with PHON

CHQB with REPA

CHQB with RTGS

CHQB with URGP

CMSW with CMTO

CMSW with CMZB

CMTO with CMZB

CORT with CMSW

CORT with CMTO

CORT with CMZB

CORT with REPA

EXAMPLES

Valid	Invalid
:23E:URGP	:23E:CHQB
:23E:CORT	:23E:URGP

USAGE RULES

This field may be used repeatedly in the message to contain several encode instructions.

The field 23E may be presented only when funds transfer is not to be executed through the Bank of Russia Payment System as it content is not defined in Bank of Russia payment instructions. The Sender of MT 101 understands that on this stage the field content will be lost and its function will not be fulfilled except information it is presented with code words OTHR/RPP, OTHR/UIP, OTHR/NZP and OTHR/N1.

11.   Field 32B: Currency/Transaction Amount

FORMAT

Option B   3!a15d (Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies the currency and the amount of the subsequent transfer to be executed by the Receiver.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A 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 (Error code(s): C03,T40,T43).

USAGE RULES

The amount is subject to deduction of the Receiver's/beneficiary bank's charges if field 71A is SHA.

12.   Field 50a: Instructing Party

FORMAT

Option C   4!a2!a2!c[3!c] (Identifier Code)

Option L   35x   (Party Identifier)

PRESENCE

Conditional (C4)

DEFINITION

This field identifies the customer which is authorized by the account owner/account servicing institution to order the transaction of particular occurrence of sequence B.

NETWORK VALIDATED RULES

Identifier Code must be a non-financial institution BIC (Error code(s): T27, T28, T29, T45, E57).

USAGE RULES

This field must only be used when the instructing customer is not also the account owner (see section 1.4.6 "Party Identification Field Options").

13.   Field 50a: Ordering Customer

FORMAT

Option F   35x   (Party Identifier)

             4*35x   (Name and Address)

Option H   [/34x]   (Account)

             4*35x   (Name and Address)

Detailed option F definition see in section 1.4.6 "Party Identification Field Options".

PRESENCE

Conditional (C3).

DEFINITION

This field identifies the account owner whose account is to be debited with all transactions in sequence B.

CODES

Codes and rules of their usage option F definition see in section 1.4.6 "Party Identification Field Options".

USAGE RULES

1. Both the account number of the ordering customer at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the ordering customer must be indicated in subfield "Account". IBAN is allowed.

Detailed option F Usage Rules definition see in section 1.4.6 "Party Identification Field Options".

EXAMPLES

See section 1.4.6 "Party Identification Field Options".

14.   Field 52a: Account Servicing Institution

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identifier Code)
Option C	/34x	(Party Identifier)

PRESENCE

Conditional (C6)

DEFINITION

This field specifies the account servicing institution - when other than the Receiver - which services the account of the account owner to be debited.

CODES

In option A, Party Identifier may be used to indicate a national clearing system code that is in Russia is the Bank of Russia Payment System.

For the Bank identification option C could be used (see section 1.4.6 "Field Option").

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The coded information contained in field 52a should be meaningful to the Receiver of the message.

Option A is the preferred option.

If the account servicing institution cannot be identified by a financial institution BIC, option C should be used containing a Bank Identification Code (BIK), assigned to the financial institution - participant of The Bank of Russia Payment System (see section 1.4.6 "Field Option").

15.　　Field 56a: Intermediary

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identifier Code)
Option C	/34x	(Party Identifier)
Option D	[/1!a][/34x]	(Party Identifier)
	4*35x	(Name and address)

PRESENCE

Optional

DEFINITION

This field specifies the financial institution placed in payment chain between Receiver and Beneficiary Bank.

In option A, Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR, the following code must be presented to identify a financial institution (bank) in the Bank of Russia Payment System in option C or D (see section 1.4.6 "Field Options").

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

Option D should be used when bank name and location is required for example, in connection with mandatory reporting.

EXAMPLES

:56A:ECNARUMM

:56A:/30109810000000000345

ECNARUMM

:56D:/30109810000000000345

eKONACBANK

G.MOSKVA

:56D://RU044583655.30101810000000000655

eKONACBANK

G.MOSKVA

16.   Field 57a: Account With Institution

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identifier Code)
Option C	/34x	(Party Identifier)
Option D	[/1!a][/34x]	(Party Identifier)
	4*35x	(Name and Address)

PRESENCE

Conditional (C7)

DEFINITION

This field specifies the financial institution which services the account for the beneficiary customer if it differs from the message Receiver.

CODES

In option A, Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR, the following code must be presented to identify a financial institution (bank) in the Bank of Russia Payment System in option C or D (see section 1.4.6 "Field Options").

NETWORK VALIDATED RULES

Indicated in Subfield "Identifier Code" should be address registered in SWIFT of the organization connected or not connected to SWIFT (Error codes T27, T28, T29 and T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

Option D should be used when bank name and location is required for example, in connection with mandatory reporting.

EXAMPLES

:57A:GEPBRUMM

:57A:/3010981000000000768

GEPBRUMM

:57D:/3010981000000000768

GAZeNERGOPROMBANK

P.GAZOPROVOD

:57D://RU044650376.30101810000000000768

GAZeNERGOPROMBANK

P.GAZOPROVOD

17.　　Field 59a: Beneficiary

FORMAT

No letter option	[/34x]	(Account)
	4*35x	(Name and Address)
Option F	[/34x]	(Account)
	4*(1!n/33x)	(Number)/(Name and Address Details)

PRESENCE

Mandatory.

DEFINITION

This field identifies the beneficiary of the subsequent operation from the particular occurrence of sequence B (see section 1.4.6 "Party Identification Field Options").

CODES

Codes and rules of their usage option F definition see in section 1.4.6 "Party Identification Field Options".

USAGE RULES

1. Both the account number of the Beneficiary at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the Beneficiary must be indicated in subfield "Account". IBAN is allowed.

Detailed option F Usage Rules definition see in section 1.4.6 "Party Identification Field Options".

EXAMPLES

See section 1.4.6 "Party Identification Field Options".

18.　　Field 70: Remittance Information

FORMAT

4*35x	(Narrative)

PRESENCE

Optional.

DEFINITION

This field specifies details of the individual transactions which are to be transmitted to the beneficiary customer.

CODES

One of the following codes may be used, placed between slashes:

INV - Invoice (followed by the date, reference and details of the invoice).

RFB - Reference for the beneficiary customer (followed by up to 16 characters).

ROC - Ordering customer's reference.

USAGE RULES

The information specified in this field is intended only for the beneficiary customer, that is, this information only needs to be conveyed by the Receiver.

Multiple references can be used, if separated with a double slash, '//'. Code must not be repeated between two references of the same kind.

Only if the size of the field 70 is insufficient to enter details of payment completely it is permissible to continue this information in the field 23E with the code word OTHR and NZP code (see item 10). For this purpose, field 23E may be used in the message more than once. Payment details in the fields 23E must be arranged in series.

Total size of payment details in the field 70 and in the field(s) 23E after transliteration must not exceed 210 characters.

EXAMPLES

:70:/RFB/BET072

or

:70:/INV/abc/SDF-96//1234-234///ROC/98IU

:23E:OTHR/NZP/OPLATA PO DOGOVORU 12345

:23E:OTHR/NZP/ZA KANCELaRSKIE TOVARY

or

:70:OPLATA PO ScETU ZA AVTOMOBIL'MERCEDES-BENZ GLE 350 D 4M

:23E:OTHR/NZP/ATIC 'KUPE

ADDITIONAL USAGE RULES

According to The Bank of Russia requirements Currency Transaction Code must present in the field 70 "Remittance Information", and may be followed by Transaction Certificate Number.

Separating symbol VO precedes Currency Transaction Code. Separating symbol VO is printed by Roman capital letters.

This information should be enclosed in braces and placed in the beginning of the field "Details of payment" formatted as follows: {VO< Code>}. Spaces inside the braces are inadmissible.

However braces cannot present in the SWIFT message text. Therefore the following Exclusion from the Rules of Transliteration is applied.

THE EXCLUSION FROM THE RULES OF TRANSLITERATION

Applied to the field 70 in SWIFT MT 101 and MT 103 and to the field 72 with /NZP/ code word in SWIFT MT 202 according to The Bank of Russia requirements.

Based on clarifications of the Bank of Russia, symbols of braces, which limit coded information of the currency transaction in the field "Details of payment" of the Payment Order, must be replaced by round brackets via the process of transliteration from Cyrillic alphabet to Roman alphabet in relevant field of SWIFT message. In case of reverse transliteration, round brackets are replaced by symbols of braces.

The base to apply The Exclusion from the Rules of Transliteration is the combination of characters arranged as follows, appear from the first position of appropriate field of SWIFT message: apostrophe - round bracket - VO < Code> - round bracket –apostrophe.

EXAMPLES

:70:'(VO10010)' OPLATA PO DOGOVORU

19.   Field 77B: Regulatory Reporting

FORMAT

Option B   3*35x (Narrative)

PRESENCE

Conditional according to SWIFT-RUR. This field is presented in the message when the field 23E "Instruction Code" contains the code word OTHR with code N1, which defines the status of the ordering customer.

DEFINITION

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

According to SWIFT-RUR, codes for state tax or customs authorities must present in this field when MT 101 includes payment instructions to transfer the tax and other obligatory payments. These codes represent the status of the ordering customer and other details according to the Ministry of the Russian Federation on Taxes and Fees, Ministry of Finance of the Russian Federation and State Customs Committee of the Russian Federation requirements.

Two kinds of obligatory payments can be presented in MT 101:

- transfer tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation

and

- transfer of customs duties or other payments related to external economic activity.

Information following the same code in this field differs depending of the kind of obligatory payment containing in MT 101.

To transfer of tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation this field contains the following information structured by identifiers in slashes "/".

CODES

In formatting of SWIFT message to transfer of tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation this field should being split to subfields. Each subfield has an identifier and strictly corresponds with the field of the payment document of the Bank of Russia.

Note: in case of absence of particular values user should act in accordance with Ministry of Finance of the Russian Federation and the Bank of Russia regulations to use number of zeroes needed.

Field contains the following subfield identifiers:

/N4/ - Corresponds to the field 104 of the payment document of the Bank of Russia.

FORMAT

> *22c*

Subfield contents: Code of budget classification - is indicated in accordance with the classification of budget profits of the Russian Federation;

/N5/ - Corresponds to the field 105 of the payment document of the Bank of Russia.

FORMAT

> *8n*

Subfield contents: OKTMO code (Code of municipal formation territory) - is presented in accordance with the All-Russian classifier of objects of administrative and territorial division, on the territory of which funds received by payment of tax (fee) to the budget system of the Russian Federation are mobilized. It can take zero value "0";

/N6/ - Corresponds to the field 106 of the payment document of the Bank of Russia.

FORMAT

> *2x*

Subfield contents: Payment base – code value of 2 transliterated Cyrillic characters or "0" in accordance with Russian Ministry of Finance regulations.

/N7/ - Corresponds to the field 107 of the payment document of the Bank of Russia.

FORMAT

> *2!c.2!n.4!n*

Subfield contents: Payment period base – 10-characters value defines period of tax(fee) payment or particular date of such payment required by tax and fee legislation (month, quarter or year) in accordance with Russian Ministry of Finance regulations

, where

> *2!c - periodicity of tax (fee) payment code value of 2 Cyrillic transliterated characters established by legislation on taxes and fees or two digits in range of 01-31,*

> *2!n – period related to tax (fee) payment,*

> *4!n - year related to tax (fee) payment,*

> *or*

> *8x*

> *Subfield contents: The Custom Department Code - identify the customs department, administrating the payment - assigned by legal act of the federal authority of the executive power, framing state policy and regulations, controlling and supervising in customs field;*

or

1n – value "0".

/N8/ - Corresponds to the field 108 of the payment document of the Bank of Russia.

FORMAT

15x

Subfield contents: Document number depending of the payment base value or Individual information identifier in accordance with ministry of Finance regulations.

Document number is code value of 2 Cyrillic transliterated characters.

As Individual information identifier could be insurance number of individual insurance account in the Russian Pension fund person accounting system (SNILS); series and number of person identifying document; series and number of driver licence; series and number of transport registration in Ministry of Internal Affairs authorities and other identifiers of individual information used in accordance with Russian legislation. It is a subject for transliteration.

Symbols # or N before the number value are not used.

If Document number must not be defined then this field is filled with zeroes.

It can take zero value "0".

/N9/ - Corresponds to the field 109 of the payment document of the Bank of Russia.

FORMAT

2!n.2!n.4!n

Subfield contents: Date of the document depending to the value of N6 Payment base.

 Must be present in the format DD.MM.YYYY: calendar day (value from 01 to 31 is allowed), month (value from 01 to 12 is allowed); year (4 digits);

or

1n – value "0".

/N10/ - Corresponds to the field 110 of the payment document of the Bank of Russia.

FORMAT

[2c]

Subfield contents: The type of payment - may take values in accordance with Ministry of Finance and the Bank of Russia regulations. It consists of one or two alfanumeric Cyrillic transliterated.

USAGE RULES

This information should be present in this field only. All subfields must appear in this field. If one of the corresponding fields 104-109 of the document of the Bank of Russia contains zero (0), the corresponding subfield of the field 77 of MT 101 contains zero (0) with relevant identifier as well. To maximize efficiency of use of this field space, subfields must appear in the following order:

Line 1 /N10/value/N4/value

Line 2 /N5/value/N6/value/N7/value

Line 3 /N8/value/N9/value

EXAMPLES

:77B:/N10/1/N4/12345678901234567890

/N5/12345678901/N6/TP/N7/MS.05.2003

/N8/123456789012345/N9/12.05.2003

20. Field 33B: Currency/Original Ordered Amount

FORMAT

Option B 3!a15d (Currency)(Amount)

PRESENCE

Conditional (see rule C9) in mandatory sequence B

DEFINITION

This field specifies the original currency and amount as specified by the ordering customer.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A 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 (Error code(s): C03,T40,T43).

USAGE RULES

This field is used when the currency and amount are different from those specified in field 32B.

The field 33B may be presented only when funds transfer is not to be executed through the Bank of Russia Payment System as it content is not defined in Bank of Russia payment instructions. The Sender of MT 101 understands that on this stage the field content will be lost and its function will not be fulfilled.

21. Field 71A: Details of Charges

FORMAT

Option A 3!a (Code)

PRESENCE

Mandatory

DEFINITION

This field specifies which party will bear the applicable charges for the subsequent transfer of funds.

CODES

One of the following codes may be used:

OUR - All transaction charges for the subsequent credit transfer are to be borne by the ordering customer.

SHA - All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer.

BEN - All transaction charges, including the charges of the financial institution servicing the ordering customer's account, for the subsequent credit transfer(s) are to be borne by the beneficiary customer.

USAGE RULES

Codes SHA and BEN cannot be present when funds transfer is to be executed through the Bank of Russia Payment System, as this information cannot be present in the payment document of the Bank of Russia. Using codes SHA and BEN in the payment instructions when transfer is to be executed through the Bank of Russia Payment System, the Sender of MT 101 understands that in this stage of funds transfer the content of this field will be lost and it's function will not be executed completely.

EXAMPLES

:71A:OUR

USAGE RULES

Specified codes relate to potential prospective charges, which are connected with subsequent sending of MT 102, 103 messages or execution of electronic payment via The Bank of Russia Payment System. Procedure of payment of the charges on sending MT 101 should be specified outside the framework of the message of this type.

22.   Field 25A: Charges Account

FORMAT

Option A   /34x (Account)

PRESENCE

Optional

DEFINITION

This field specifies the ordering customer's account number to which applicable transaction charges should be separately applied.

USAGE RULES

When used, the account number must be different from the account number specified in field 50a Ordering Customer.

23.   Field 36: Exchange Rate

FORMAT

12d (Rate)

PRESENCE

Conditional (see rule C2) in mandatory sequence B.

DEFINITION

This field specifies the exchange rate applied by the ordering customer/instructing party when converting the original ordered amount to the transaction amount.

NETWORK VALIDATED RULES

The integer part of Rate must contain at least one digit. A decimal comma is mandatory and is included in the maximum length (Error code(s): T40, T43).

USAGE RULES

Using field 36 in the payment instructions when transfer is to be executed through the Bank of Russia Payment System, the Sender of MT 101 understands that in this stage of funds transfer the content of this field will be lost and it's function will not be executed completely.

2.2 MT 103 Single Customer Credit Transfer

SWIFT-RUR presents the minimum necessary MT 103 fields set, which allows forward all necessary information to create the Bank of Russia payment document – Payment Order - on the Receiver's side.

SWIFT-RUR covers the exchange of SWIFT MT 103 only in it's basic format.

IMPORTANT: User header block (block 3) must be present and must contain field 121 Unique End-to-end Transaction Reference (UETR). In cases where the sender is acting as intermediary and a UETR was present in the received message, the UETR must be passed, unchanged, to the next message in the transaction chain. In all other cases a new UETR must be used. Details of the format of the user header block and field 121, and also the required order of fields in the user header block, can be found in the FIN Operations Guide.

2.2.1 Scope

This message type is sent by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer.

It is used to convey a funds transfer instruction in which the ordering customer or the beneficiary customer, or both, are non-financial institutions from the perspective of the Sender.

This message may only be used for clean payment instructions. It must not be used to advise the remitting bank of a payment for a clean, for example, cheque, collection, nor to provide the cover for a transaction whose completion was advised separately, for example, via an MT 400.

2.2.2 Format Specifications

MT 103 Single Customer Credit Transfer *(SWIFT-RUR format).*

Status	Field number	Field name	Format/Options	No.	No. in UHB
M	20	Sender's reference	16x	1	1
M	23B	Bank Operation Code	4!c	2	3
----->					
O	23E	Instruction Code	4!c/30x]	3	4
------|					
O	26T	Transaction Type Code	3!c	4	5
M	32A	Value Date/Currency/Interbank Settled Amount	6!n3!a15d	5	6
O	33B	Currency/Instructed Amount	3!a15d	6	7
O	36	Exchange Rate	12d	7	8
M	50a	Ordering Customer	A, F, or K	8	9
O	52a	Ordering Institution	A or D	9	11
O	*53B*)*	Sender's correspondent	*[1!a]/34x*)*	10	12
O	56a	Intermediary Institution	*A or D*)*	11	15
O	57a	Account With Institution	*A or D*)*	12	16
M	59a	Beneficiary Customer	*F or No letter option*)*	13	17
M*)	70	Remittance Information	4*35x	14	18
M	71A	Details of charges	3!a	15	19
----->					
O	71F	Sender's Charges	3!a15d	16	20
------|					
O	71G	Receiver's Charges	3!a15d	17	21
M*)	72	Sender to Receiver Information	6*35x	18	22
O	77B	Regulatory Reporting	3*35x	19	23

M= Mandatory O = Optional - Network Validated Rules may apply

) Format differs from SWIFT UHB is described in.

ATTENTION! *The fields 53A, 53D, 54A and 55 is not allowed in MT103 because their content can't be presented in the Bank of Russia payment documents (see Usage Rules for these fields).*

Field 77T is not allowed.

2.2.3 MT 103 Network Validated Rules

Only rules related to the MT 103 fields used according to SWIFT-RUR is presented below.

C1 If field 33B is present and the currency code is different from the currency code in field 32A, field 36 must be present, otherwise field 36 is not allowed (Error code(s): D75).

If field 33B is...	And currency code in field 33B	Then field 36 is …
Present	Not equal to currency code in field 32A	Mandatory
	Not equal to currency code in field 32A	Not allowed
Not present	NA	Not allowed

C9 If field 56a is present, field 57a must also be present (Error code(s): C81).

If field 56a is...	then field 57a is...
Present	Mandatory
Not present	Optional

C13 If any field 23E contains the code CHQB, subfield 1 (Account) in field 59a Beneficiary Customer is not allowed (Error code(s): E18).

C15 If field 71A contains OUR, then field 71F is not allowed and field 71G is optional (Error code(s): E13).

If field 71A is ...	Then field 71F is ...	And field 71G is ...
OUR	Not allowed	Optional

If field 71A contains SHA, then field(s) 71F is(are) optional and field 71G is not allowed (Error code(s): D50).

If field 71A is ...	Then field 71F is ...	And field 71G is ...
SHA	Optional	Not allowed

If field 71A contains BEN, then at least one occurrence of field 71F is mandatory and field 71G is not allowed (Error code(s): E15).

If field 71A is ...	Then field 71F is ...	And field 71G is ...
BEN	Mandatory (at least one occurrence)	Not allowed

C16 If either field 71F (at least one occurrence) or field 71G is present, then field 33B is mandatory, otherwise field 33B is optional (Error code(s): D51).

Note 1: The presence of both fields 71F and 71G is also regulated by the network validated rule C15 (Error code(s): E13,D50,E15).

Note 2: The presence of field 33B is also regulated by the Network Validated Rule C2 (Error code(s): D49).

C17 If field 56a is not present, no field 23E may contain TELI or PHOI (Error code(s): E44).

If field 56a is ...	Then no occurrence of field 23E subfield 1 may contain ...
Not present	TELI or PHOI

C18 If field 57a is not present, no field 23E may contain TELE or PHON (Error code(s): E45).

If field 57a is...	Then no occurrence of field 23E subfield 1 may contain ...
Not present	TELE or PHON

C19 Currency code in fields 71G and 32A must be the same (Error code: C02).

2.2.4 MT 103 Usage Rules

Cover method of Transfer of funds is not in practice for Russian rubles and the fields 53A, 53D, 54A and 55is not allowed in MT 103 because their content can't be present in the Bank of Russia payment documents (see Usage Rules for these fields).

The fields 23E, 71A with code words SHA and BEN, 33B, 36, 71F and 71G may be present only when funds transfer is not to be executed through the Bank of Russia Payment System, because their content can't be present in the Bank of Russia payment documents.

Using above mentioned fields in the payment instructions when transfer is to be executed through the Bank of Russia Payment System, the Sender of MT 103 understands that in this stage of funds transfer the content of these fields will be lost and it's function will not be executed completely.

Usage of field 71F must be bilateral agreed between Sender and Receiver.

Both fields 26T "Transaction Type Code" and 77B "Regulatory Reporting" must be present in MT 103 for tax or other obligatory payments filled strictly in accordance with field description presented in SWIFT-RUR. Tax Payer status code is defined with preceding S character in accordance with Ministry of Finance regulations. If the code is consist of one digit then position before it fills with zero.

Field 72 may be available only in structured form, i.e., contains encoded information only.

In MT 103 which contains Payment Requirement – a payment document of the Bank of Russia – (kind of transaction – 02), cannot be present content of the following fields of Payment Requirement: "Term to Accept", "The Date of Dispatch (Delivery) to the Payer of document set under agreement" and "The Final Date to Accept".

2.2.5 MT 103 Usage Guidelines

If the Sender and the Receiver wish to use their direct account relationship in the currency of the transfer, then the MT 103 message will contain the cover for the customer transfer as well as the payment details.

Where more than two financial institutions are involved in the payment chain, and if the MT 103 is sent from one financial institution to the next financial institution in this chain, then the payment method is called 'serial'.

If the Receiver does not service an account for the beneficiary customer, and no account servicing institution is indicated nor any alternative instructions given, then the Receiver will act upon the customer credit transfer instruction in an appropriate manner of its choice.

In order to allow better reconciliation by the beneficiary customer, the MT 103 supports full charges transparency and structured remittance information.

2.2.6 MT 103 Field Specifications

1.　　Field 20: Sender's reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message. The field is not used to indicate the Payment Order number.

NETWORK VALIDATED RULES

This field should not begin with slash "/", end with slash or contain double slash "//"

USAGE RULES

This reference must be quoted in any related confirmation or statement, for example, MT 900, MT 910 and/or MT 940, 950.

The reference must be unique for each message (or chain of messages) and is part of the message identification and transaction identification which is to be used in related queries, cancellations, etc.

The first position of this field must be used for transliteration sign placement (see item 1.3.1).

2.　　Field 23B: Bank Operation Code

FORMAT

Option B　　4!c (Type)

PRESENCE

Mandatory

DEFINITION

This field identifies the type of operation.

CODES

SWIFT-RUR allows only one code CRED in this field – "This message contains a credit transfer where there is no SWIFT Service Level"

EXAMPLES

:23B:CRED

3.   Field 23E: Instruction Code

FORMAT

Option E   4!c[/30x] (Instruction Code) (Additional information)

PRESENCE

Conditional

DEFINITION

This field specifies an instruction. All necessary values of this field could be used in message but must not transfer to the Bank of Russia Payment Order as separate field or requisite.

CODES

One of the following codes must be used (Error code(s): T47):

SDVA Payment must be executed with same day value to the beneficiary.

INTC   The payment is an intra-company payment, that is, a payment between two companies belonging to the same group.

REPA Payment has a related e-Payments reference.

CORT Payment is made in settlement of a trade, for example, foreign exchange deal, securities transaction.

HOLD Beneficiary customer/claimant will call; pay upon identification.

CHQB Pay beneficiary customer only by cheque. The optional account number line in field 59 must not be used.

PHOB Please advise/contact beneficiary/claimant by phone.

TELB   Please advise/contact beneficiary/claimant by the most efficient means of telecommunication.

PHON Please advise account with institution by phone.

TELE   Please advise account with institution by the most efficient means of telecommunication.

PHOI   Please advise the intermediary institution by phone.

TELI   Please advise the intermediary institution by the most efficient means of telecommunication.

NETWORK VALIDATED RULES

Additional Information is only allowed when Instruction Code consists of one of the following codes: PHON, PHOB, PHOI, TELE, TELB, TELI, HOLD or REPA (Error code(s): D97).

If this field is repeated, the codes must appear in the following order (Error code(s): D98):

SDVA

INTC

REPA

CORT

HOLD

CHQB

PHOB

TELB

PHON

TELE

PHOI

TELI

When this field is used more than once, the following combinations are not allowed (Error code(s): D67):

SDVA with HOLD

SDVA with CHQB

INTC with HOLD

INTC with CHQB

CORT with HOLD

CORT with CHQB

HOLD with CHQB

PHOB with TELB

PHON with TELE

PHOI with TELI

REPA with HOLD

REPA with CHQB

REPA with CORT

If this field is repeated, the same code word must not be present more than once (Error code(s): E46).

USAGE RULES

This field may be repeated to give several coded instructions to one or more parties.

The field 23E may be present only when funds transfer is not to be executed through the Bank of Russia Payment System, because their content can't be present in the Bank of Russia payment documents.

EXAMPLES

:23E:CHQB

:23E:TELI/3226553478

4. Field 26T: Transaction Type Code

FORMAT

Option T   3!a (Type)

PRESENCE

Optional

DEFINITION

This field identifies the nature of, purpose of, and/or reason for the individual transaction, for example, salaries, pensions, dividends.

According to SWIFT-RUR this field is used in payment instructions to transfer tax and other obligatory payments and contains the code represented the status of the ordering customer. This field corresponds to the field 101 of the payment documents of the Bank of Russia. If the field 26T is present in the message, the field 77B must be present as well. Tax Payer status code is defined with preceding S character in accordance with Ministry of Finance regulations. If the code is consist of one digit then position before it fills with zero.

USAGE RULES

This information is intended for regulatory reporting to sate and controlling units as well as for Beneficiary to clarify the nature of operation.

EXAMPLES

:26T:S08

5. Field 32A: Value date/Currency/Amount of interbank payment

FORMAT

Option A   6!n3!a15d (Date) (Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

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

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A 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 (Error code(s): C03, T40, T43).

EXAMPLES

:32A:061229RUB1000,00

6. Field 33B: Currency/Instructed Amount

FORMAT

Option B 3!a15d (Currency)(Amount)

PRESENCE

Conditional (see rule C16)

DEFINITION

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.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A 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 (Error code(s): C03, T40, T43).

USAGE RULES

If field 33B is present in the message received, it has to be forwarded unchanged to the next party.

This field must be present when a currency conversion or an exchange has been performed on the Sender's side.

This field must be present if payment instructions includes directives about Sender (71G) or Receiver (71F) commissions.

As a consequence, if there are no Sender's or Receiver's charges and no currency conversion or exchange took place, field 32A equals 33B, if present.

This field must not be present in the payment instructions when transfer is to be executed through the Bank of Russia Payment System, the Sender of MT 103 understands that in this stage of funds transfer the content of these fields will be lost and it's function will not be executed completely.

EXAMPLES

:33B:USD1000,00

7. Field 36: Exchange Rate

FORMAT

12d (Rate)

PRESENCE

Conditional (see rule C1)

DEFINITION

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

NETWORK VALIDATED RULES

The integer part of Rate must contain at least one digit. A decimal comma is mandatory and is included in the maximum length (Error code(s): T40,T43).

USAGE RULES

This field must be present when a currency conversion or an exchange has been performed on the Sender's side.

This field must not be present in the payment instructions when transfer is to be executed through the Bank of Russia Payment System, the Sender of MT 103 understands that in this stage of funds transfer the content of these fields will be lost and it's function will not be executed completely.

8.   Field 50a: Ordering Customer

FORMAT

Option A	[/34x]	(Account)
	4!a2!a2!c[3!c]	(Identifier Code)
Option K	/34x	(Account)
	4*35x	(Name and Address)
Option F	35x	(Party Identifier)
	4*35x	(Name and Address)

Detailed option F definition see in section 1.4.6 "Party Identification Field Options".

PRESENCE

Mandatory.

DEFINITION

This field specifies the customer ordering the transaction.

CODES

Codes and rules of their usage option F definition see in section 1.4.6 "Party Identification Field Options".

USAGE RULES

1. Both the account number of the ordering customer at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the ordering customer must be indicated in subfield "Account". IBAN is allowed.

Detailed option F Usage Rules definition see in section 1.4.6 "Party Identification Field Options".

EXAMPLES

See section 1.4.6 "Party Identification Field Options".

9.   Field 52a: Account Servicing Institution

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identifier Code)
Option D	[/1!a][/34x]	(Party Identifier)
	4*35x	(Name and Address)

PRESENCE

Optional

DEFINITION

This field specifies the financial institution of the ordering customer, when different from the Sender.

CODES

Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR, the following code must be presented to identify a financial institution (bank) in the Bank of Russia Payment System in option D preceded by double slash "//":

//RU9!n[.20!n]

, where

RU – Identifier of the Bank of Russia Payment System

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of The Bank of Russia Payment System

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The coded information contained in field 52a must be meaningful to the Receiver of the message

EXAMPLES

:52A:/30109810000000000123

LEFBRUMM

:52D:/30109810000000000123

LEFKO BANK

G.MOSKVA

:52D://RU044583683.30101810000000000683

LEFKO BANK

G.MOSKVA

10.   Field 53a: Sender's correspondent

FORMAT

Option B   [/1!a][/34x]   (Party Identifier)

[35x]   (Location)

PRESENCE

Optional

DEFINITION

Field 53B contains account number, which used for funds transfer.

USAGE RULES

The field contains the number of Sender's account to be used for funds transfer. It should be present with option B only in the first optional line "Party identifier" preceded by slash "/". The second Subfield "Location" is not allowed.

If message Sender and message Receiver service Russian currency accounts of each other, and it is necessary to indicate the account to be debited or credited, direction of transaction is present in this field as follows: slash "/" direction of transaction (C – credit, D - debit) slash "/" and account number.

If message Sender and message Receiver have the only direct correspondent account in Russian currency, this field is not present, unless otherwise specified in bilateral agreement.

EXAMPLES

:53B:/C/30109810000000000123

11.   Field 56a: Intermediary

FORMAT

Option A   [/1!a][/34x]   (Party Identifier)

4!a2!a2!c[3!c]   (Identifier Code)

Option D   [/1!a][/34x]   (Party Identifier)

4*35x   (Name and address)

PRESENCE

Optional

DEFINITION

This field specifies the financial institution through which the transaction must pass to reach the account with institution.

CODES

Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR, the following code must be presented to identify a financial institution (bank) in the Bank of Russia Payment System in option D preceded by double slash "//":

//RU9!n[.20!n]

, where

RU – Identifier of the Bank of Russia Payment System

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of The Bank of Russia Payment System

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

Option A is always the preferred option.

Option D should be used when bank name and location is required for example, in connection with mandatory reporting.

EXAMPLES

:56A:ECNARUMM

:56A:/30109810000000000345

ECNARUMM

:56D:/30109810000000000345

eKONACBANK

G.MOSKVA

:56D://RU044583655.30101810000000000655

eKONACBANK

G.MOSKVA

12.   Field 57a: Account With Institution

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identifier Code)
Option D	[/1!a][/34x]	(Party Identifier)
	4*35x	(Name and Address)

PRESENCE

Conditional (C7)

DEFINITION

This field specifies the financial institution which services the account for the beneficiary customer if it differs from the message Receiver.

CODES

Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR, the following code must be presented to identify a financial institution (bank) in the Bank of Russia Payment System in option D preceded by double slash "//"

//RU9!n[.20!n]

, where

RU – Identifier of the Bank of Russia Payment System

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of The Bank of Russia Payment System

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Indicated in Subfield "BIC code" should be address registered in SWIFT of the organization connected or not connected to SWIFT (Error codes T27, T28, T29 and T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

EXAMPLES

:57A:GEPBRUMM

:57A:/30109810000000000768

GEPBRUMM

:57D:/30109810000000000768

GAZeNERGOPROMBANK

P.GAZOPROVOD

:57D://RU044650376.30101810000000000376

GAZeNERGOPROMBANK

P.GAZOPROVOD

13.   Field 59a: Beneficiary Customer

FORMAT

No letter option	[/34x]	(Account)
	4*35x	(Name and Address)
Option F	[/34x]	(Account)
	4*(1!n/33x)	(Number)/(Name and Address Details)

PRESENCE

Mandatory.

DEFINITION

This field specifies the customer which will be paid (see section 1.4.6 "Party Identification Field Options").

CODES

Codes and rules of their usage option F definition see in section 1.4.6 "Party Identification Field Options".

USAGE RULES

1. Both the account number of the Beneficiary at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the Beneficiary must be indicated in subfield "Account". IBAN is allowed.

Detailed option F Usage Rules definition see in section 1.4.6 "Party Identification Field Options".

EXAMPLES

See section 1.4.6 "Party Identification Field Options".

14.   Field 70: Remittance Information

FORMAT

4*35x	(Narrative)

PRESENCE

Mandatory in SWIFT-RUR

DEFINITION

This field specifies details of the individual transactions which are to be transmitted to the beneficiary customer.

CODES

One of the following codes may be used, placed between slashes:

INV - Invoice (followed by the date, reference and details of the invoice).

RFB - Reference for the beneficiary customer (followed by up to 16 characters).

ROC - Ordering customer's reference.

USAGE RULES

The information specified in this field is intended only for the beneficiary customer, that is, this information only needs to be conveyed by the Receiver.

Multiple references can be used, if separated with a double slash, '//'. Code must not be repeated between two references of the same kind.

Only if the size of the field 70 is insufficient to enter details of payment completely it is permissible to continue this information in the field 72 "Sender to Receiver Information" with the code word NZP.

Total size of payment details in the field 70 and in the field 72 with the code word NZP after transliteration must not exceed 210 characters.

EXAMPLE

:70:/RFB/BET072

or

:70:/INV/abc/SDF-96//1234-234///ROC/98IU87

or

:70:OPLATA PO ScETU ZA AVTOMOBIL'MERCEDES-BENZ GLE 350 D 4M

:72:/NZP/ATIC 'KUPE

ADDITIONAL USAGE RULES

According to The Bank of Russia requirements Currency Transaction Code must present in the field 70 "Remittance Information", and may be followed by Transaction Certificate Number.

Separating symbol VO precedes Currency Transaction Code. Separating symbol VO is printed by Roman capital letters.

This information should be enclosed in braces and placed in the beginning of the field "Details of payment" formatted as follows: {VO< Code>}. Spaces inside the braces are inadmissible.

However braces cannot present in the SWIFT message text. Therefore the following Exclusion from the Rules of Transliteration is applied.

THE EXCLUSION FROM THE RULES OF TRANSLITERATION

Applied to the field 70 in SWIFT MT 101 and MT 103 and to the field 72 with /NZP/ code word in SWIFT MT 202 according to The Bank of Russia requrements.

Based on clarifications of the Bank of Russia, symbols of braces, which limit coded information of the currency transaction in the field "Details of payment" of the Payment Order, must be replaced by round brackets via the process of transliteration from Cyrillic alphabet to Roman alphabet in relevant field of SWIFT message. In case of reverse transliteration, round brackets are replaced by symbols of braces.

The base to apply The Exclusion from the Rules of Transliteration is the combination of characters arranged as follows, appear from the first position of appropriate field of SWIFT message: apostrophe - round bracket - VO < Code> - round bracket –apostrophe.

EXAMPLES

:70:'(VO10010)' OPLATA PO DOGOVORU

15.   Field 71A: Details of Charges

FORMAT

Option A   3!a (Code)

PRESENCE

Mandatory

DEFINITION

This field specifies which party will bear the applicable charges for the subsequent transfer of funds.

CODES

One of the following codes may be used:

OUR - All transaction charges for the subsequent credit transfer are to be borne by the ordering customer.

SHA - All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer.

BEN - All transaction charges, including the charges of the financial institution servicing the ordering customer's account, for the subsequent credit transfer(s) are to be borne by the beneficiary customer.

USAGE RULES

Codes SHA and BEN cannot be present when funds transfer is to be executed through the Bank of Russia Payment System, as this information cannot be present in the payment document of the Bank of Russia.

Using codes SHA and BEN in the payment instructions when transfer is to be executed through the Bank of Russia Payment System, the Sender of MT103 understands that in this stage of funds transfer the content of this field will be lost and it's function will not be executed completely.

EXAMPLES

:71A:OUR

16.   Field 71F: Sender's Charges

FORMAT

Option F   3!a15d   (Currency)(Amount)

PRESENCE

Conditional (see rule C15)

DEFINITION

This repetitive field specifies the currency and amount of the transaction charges deducted by the Sender and by previous banks in the transaction chain.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A 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 (Error code(s): C03,T40,T43).

USAGE RULES

These fields are conveyed for transparency reasons.

The net amount after deduction of the Sender's charges will be quoted as the inter-bank settled amount in field 32A.

This field may be repeated to specify to the Receiver the currency and amount of charges taken by previous banks in the transaction chain. Charges should be indicated in the order in which they have been deducted from the transaction amount, that is, the first occurrence of this field specifies the charges of the first bank in the transaction chain that deducted charges; the last occurrence always gives the Sender's charges.

This field cannot be present when funds transfer is to be executed through the Bank of Russia Payment System, as this information cannot be present in the payment document of the Bank of Russia. Using this field in the payment instructions when transfer is to be executed through the Bank of Russia Payment System, the Sender of MT103 understands that in this stage of funds transfer the content of this field will be lost and it's function will not be executed completely.

EXAMPLES

:71F:RUB8,00

17. Field 71G: Receiver's Charges

FORMAT

Option G   3!a15d (Currency)(Amount)

PRESENCE

Conditional (see rule C15)

DEFINITION

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

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A 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 (Error code(s): C03,T40,T43).

If field 71G is present, the amount must not equal '0' (Error code(s): D57).

USAGE RULES

This field is conveyed for accounting reasons, that is, to facilitate bookkeeping.

Where field 71A indicates OUR payments, this field identifies the charges due, which have been prepaid and included in the interbank settlement amount.

This field cannot be present when funds transfer is to be executed through the Bank of Russia Payment System, as this information cannot be present in the payment document of the Bank of Russia. Using this field in the payment instructions when transfer is to be executed through the Bank of Russia Payment System, the Sender of MT103 understands that in this stage of funds transfer the content of this field will be lost and it's function will not be executed completely.

The possibility of using of the field should be bilateral agreed between Sender and Receiver.

EXAMPLES

:71G:RUB5,50

18.   Field 72: Sender to Receiver Information

FORMAT

6*35x   (Narrative - Structured Format)

The following line formats should be used:

Line 1   /8c/[additional information]

Lines 2-6   [//continuation of additional information]

  or

[/8c/[additional information]]

PRESENCE

Mandatory in SWIFT-RUR.

According to SWIFT-RUR this field is mandatory in SWIFT messages to transfer funds in Russian currency, and contains details of the payment document in accordance with the requirements of the Bank of Russia, and additional information related to funds transfer.

DEFINITION

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

CODES

The following codes must be used, placed between slashes ('/').

The codes, the structure and content of the following information are described below:

/RPP/ – document entries fields of the Payment Order in accordance with the Bank of Russia requirements

FORMAT

/RPP/6n.6!n.1!n[.4!a][.2!n][.1!n]

, where

First subfield	*6n – the Number of payment document*

Second subfield   *.6!n – the Date of payment document in format YYMMDD*

Third subfield   *.1!n - Priority*

Forth subfield [.4!a] - Kind of payment in BRPS. If indicated then it contains the method which should be used for further relay of the payment document by the message Receiver. One of the following codes is used:

ELEK *– via non-urgent transfer service*

BESP *– via urgent transfer.*

If it is not indicated then the Recevier indicates the Kind of Payment for further transfer to BRPS on its own authority.

Fifth subfield [.2!n] – Kind of transaction indicates the payment document code in accordance with the List of conventional symbols (codes) of documents posted on the accounts in the financial institutions in accordance with regulatory documents of the Bank of Russia. For example:

01 – payment order

02 – payment claim

06 – collection order

16 – payable voucher

By default, if Kind of transaction is not present, MT103 contains Payment Order.

Sixth subfield   *[.1!n]*   *Payment Condition.*

If in the subfield 5 «Kind of Transaction» have the value of "02" «Payment Claim" then subfield 6 «Payment Condition» is mandatory for filling. It can be of following values:

1 – preliminary payer acceptance

2 – it is needed to receive payers acceptance

All subfields after the code word RPP are separated by dot.

/UIP/ – Unique Payment Identifier

FORMAT   /UIP/   25x

Used in accordance with the Bank of Russia requirements. In case of payment to the Russian Federation budget system and if it is not possible to define particular value after UIP code it must be used zero "0".

/RPO/ — Details of the payable voucher

FORMAT   /RPO/[3n].2!n.6n.6!n

//[18d].4a[.6!n]

, where

First subfield   [3n]   "the number of partial payment"

Sequential number of partial payment. It's absence is permitted depending on sixth subfield presence and/or information populated in sixth subfield.

Second subfield   .2!n   " Kind of transaction", and may have the following value:

01 – payment order

02 – payment claim

06 – collection order.

Third subfield   .6n   "the number of the payment document" - number of the payment document, partial payment of which is performed.

Forth subfield   .6!n   "the date of the payment document" - date of the payment document, partial payment of which is performed.

Fifth subfield   [18d]   "the rest of the payable amount" – the difference between the amount of the payment document, partial payment of which is performed, and total amount of partial payments which was executed yet. The following rules applied to this subfield:

- *The integer part must contain at least one digit.*
- *The maximum length includes the decimal comma.*
- *The fractional part may be missing, but the decimal comma must always be present.*
- *Neither blank spaces, nor any symbols other than the decimal comma are permitted.*
- *It's absence is permitted depending on sixth subfield.*
- *In case of last partial payment it must have zero value.*

Sixth subfield   .4a   "operation content", and must have the following value:

cI   - partial execution of all transactions (payment order, payment claim, collection order) besides payable voucher;

cA   - execution of transactions (payment order, payment claim, collection order, payable voucher) in size of partial acceptance;

cIPO   - payable voucher partial execution;

IR   - attributes amendment;

IRcI   - attributes amendment, partial execution.

Seventh subfield   [.6!n]   "date of executing partial payable voucher"

It's absence is permitted depending on sixth subfield.

/DAS/ — Dates from the payment document.

FORMAT   /DAS/6!n.6!n.6!n.6!n

, where all subfields are dates in format YYMMDD.

First subfield - "Date of debit of the Payer's account". Corresponds to the field 71 " Written off from the Payer's account" of the payment document of the Bank of Russia.

Second Subfield - "Received by the Payer's Bank". Corresponds to the field 62 " Received by the Payer's Bank " of the payment document of the Bank of Russia.

Third Subfield - "the mark of the beneficiary's bank" Corresponds to the field 48 " the mark of the bank of the beneficiary " of the payment document of the Bank of Russia.

Fourth Subfield - "Date of filing in the card index". Corresponds to the field 63 " Date of filing in the card index " of the payment document of the Bank of Russia and is used for relay of the date of recording the payment document into the queue of not-executed in time orders due to lack of funds..

Notes:

1.)   The numbers of the fields of payment document of the Bank of Russia are presented according to The Bank of Russia requirements.

2.)   When the format of initial payment document does not contain some of specified fields, or information in them is missing, relevant subfields in SWIFT message are to be filled with digits zero '0".

3.)   If initial payment document does not contain information in any of specified fields, then code word DAS is not used in SWIFT message.

/RSF/ – Match to Russian field 23 "Reserve field".

FORMAT   /RSF/30x

/NPK/ – Match to Russian "Profit Type Code"".

FORMAT   /NPK/1n

/NZP/ - Continuation of the field 70 "Remittance Information". Total size of payment details in the field 70 and in the field 72 after transliteration must not exceed 210 characters.

/ACC/ Instructions following are for the account with institution.

/INT/ The instructing institution which instructed the Sender to execute the transaction.

/REC/ Instructions following are for the intermediary institution.

/INS/ The instructing institution (if other then the Sender or the Ordering Institution) which instructed the Sender or previous institution in the transaction chain, to execute the transaction.

USAGE RULES

Field 72 must never be used for information for which another field is intended.

Each item for which a code exists must start with that code and may be completed with additional information.

Each code used must be between slashes and appear at the beginning of a line. It may be followed by additional narrative text

All codes are indicated between slashes in the beginning of line. Free text with additional information may be indicated after them.

Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in this field.

Use of field 72, particularly with uncoded instructions, may cause delay, because, in automated systems, the presence of this field will normally require manual intervention.

It is strongly recommended to use the standard codes proposed above. In any case, where bilateral agreements covering the use of codes in this field are in effect, the code must conform to the structured format of this field.

The code INS may be repeated to specify all previously involved financial institutions in the transaction chain.

Instructing institutions should be indicated in the order in which they were involved in the transaction chain, that is, the first occurrence specifies the financial institution that received the instruction from the ordering institution and passed it on to the next institution in the transaction chain; the last occurrence always indicates the institution that instructed the sender of this message to execute the transaction.

If codes INS or ACC are present in field 72 of a received message, then these codes and the related details must be passed, unchanged, in field 72 of the subsequent message in the payment chain. Additional codes and details may be added to field 72 of the subsequent message but the original INS and ACC and related details must not be altered or removed.

EXAMPLES

In the payment order sent to the bank, which services the correspondent account of the Sender of MT 103:

   :72:/RPP/346.090324.5.ELEK.01

   /NZP/OT 15.03.2009. NDS NE OBLAGAETSa.

In the payment order sent to the bank, which services the correspondent account of the Receiver of MT 103:

   :72:/RPP/346.031014.5.ELEK.01

   /DAS/090324. 090325.000000. 000000

   /INS/ABNAUA2K

Code word /NPK/ example:

   :72:/RPP/011.090206.5.ELEK.02

   /DAS/000000.000000.090206.090206

   /NPK/1

   /NZP/ZARABOTNAa PLATA ZA MART PO

   //TRUDOVOMU DOG.n1//VZS//12345-67//

In the collection letter sent to the bank, which services the correspondent account of the Sender of MT 103:

   :72:/RPP/011.090206.5.06

   /DAS/000000.000000.090206.090206

   /NZP/VZYSKANIE OSNOVNOGO DOLGA V SU

//MME 110 000 000-00 RUB., PO ISPOLNITELX

//NOMU LISTU DELO 'N' 125 OT 01.02.

//2009 SUMMA BEZ NALOGA (NDS).

In the payment claim sent to the bank, which services the correspondent account of the Sender of MT 103:

:72:/RPP/011.090206.5.ELEK.02

/DAS/000000.000000.090206.090206

/NZP/ZA SERVISNOE OBSLUJIVANIE PO D

//OGOVORU 12/3 OT 15.01.2009

19.   Field 77B: Regulatory Reporting

FORMAT

Option B   3*35x (Narrative)

PRESENCE

Conditional according to SWIFT-RUR. This field is used with the field 26T "Transaction Type Code " contains the status of the ordering customer.

DEFINITION

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

According to SWIFT-RUR, codes for state tax authorities must present in this field when MT 103 includes payment instructions to transfer the tax and other obligatory payments. These codes represent the status of the ordering customer and other details according to the Ministry of the Russian Federation on Taxes and Fees, Ministry of Finance of the Russian Federation and State Customs Committee of the Russian Federation requirements.

Two kinds of obligatory payments can be presented in MT 103:

- transfer tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation

and

- transfer of customs duties or other payments related to external economic activity.

Information following the same code in this field differs depending of the kind of obligatory payment containing in MT 103.

To transfer of tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation this field contains the following information structured by identifiers in slashes "/".

CODES

In formatting of SWIFT message to transfer of tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation this field should being split to subfields. Each subfield has an identifier and strictly corresponds with the field of the payment document of the Bank of Russia.

Note: *in case of absence of particular values user should act in accordance with the Russian Ministry of Finance and the Bank of Russia regulations to use number of zeroes needed.*

Field contains the following subfield identifiers:

/N4/ - Corresponds to the field 104 of the payment document of the Bank of Russia.

FORMAT

22c

Subfield contents: Code of budget classification - is indicated in accordance with the classification of budget profits of the Russian Federation;

/N5/ - Corresponds to the field 105 of the payment document of the Bank of Russia.

FORMAT

8n

Subfield contents: OKTMO code (Code of municipal formation territory) - is presented in accordance with the All-Russian classifier of objects of administrative and territorial division, on the territory of which funds received by payment of tax (fee) to the budget system of the Russian Federation are mobilized. It can take zero value "0";

/N6/ - Corresponds to the field 106 of the payment document of the Bank of Russia.

FORMAT

2x

Subfield contents: Payment base – code value of 2 transliterated Cyrillic characters or "0" in accordance with the Russian Ministry of Finance regulations.

/N7/ - Corresponds to the field 107 of the payment document of the Bank of Russia.

FORMAT

2!c.2!n.4!n

Subfield contents: Payment period base – 10-characters value defines period of tax(fee) payment or particular date of such payment required by tax and fee legislation (month, quarter or year) in accordance with the Russian Ministry of Finance regulations

, where

2!c - periodicity of tax (fee) payment code value of 2 Cyrillic transliterated characters established by legislation on taxes and fees or two digits in range of 01-31,

2!n – period related to tax (fee) payment,

4!n - year related to tax (fee) payment,

or

8x

Subfield contents: The Custom Department Code - identify the customs department, administrating the payment - assigned by legal act of the federal authority of the executive power, framing state policy and regulations, controlling and supervising in customs field;

or

1n – zero value "0".

/N8/ - Corresponds to the field 108 of the payment document of the Bank of Russia.

FORMAT

15x

Subfield contents: Document number depending of the payment base value or Individual information identifier in accordance with ministry of Finance regulations.

Document number is code value of 2 Cyrillic transliterated characters.

As Individual information identifier could be insurance number of individual insurance account in the Russian Pension fund person accounting system (SNILS); series and number of person identifying document; series and number of driver licence; series and number of transport registration in Ministry of Internal Affairs authorities and other identifiers of individual information used in accordance with Russian legislation. It is a subject for transliteration.

Symbols # or N before the number value are not used.

If Document number must not be defined then this field is filled with zeroes.

It can take zero value "0".

/N9/ - Corresponds to the field 109 of the payment document of the Bank of Russia.

FORMAT

2!n.2!n.4!n

Subfield contents: Date of the document depending to the value of N6 Payment base.

Must be present in the format DD.MM.YYYY: calendar day (value from 01 to 31 is allowed), month (value from 01 to 12 is allowed); year (4 digits);

or

1n – zero value "0".

/N10/ - Corresponds to the field 110 of the payment document of the Bank of Russia.

FORMAT

[2c]

Subfield contents: The type of payment - may take values in accordance with Ministry of Finance and the Bank of Russia regulations. It consists of one or two alfanumeric Cyrillic transliterated.

USAGE RULES

This information should be present in this field only. All subfields must appear in this field. If one of the corresponding fields 104-109 of the document of the Bank of Russia contains zero (0), the corresponding subfield of the field 77 of MT 103 contains zero (0) with relevant identifier as well. To maximize efficiency of use of this field space, subfields must appear in the following orded:

Line 1 /N10/value/N4/value

Line 2 /N5/value/N6/value/N7/value

Line 3 /N8/value/N9/value

EXAMPLES

:77B:/N10/1/N4/12345678901234567890

/N5/12345678901/N6/TP/N7/MS.05.2003

/N8/123456789012345/N9/12.05.2003

Category 2. Transfers of Financial Institutions

Messages of Category 2 exchanged between and on behalf of financial institutions.

This chapter contains description of MT 202 - "General Financial Institution Transfer" financial institution transfers, which are orders for the movement of funds, originated by a financial institution,

> *- in favour of itself*

or

> *- another financial institution.*

The messages contains payment instructions, where all parties involved are financial organizations.

SWIFT-RUR doesn't allow use of MT 200 "Financial Institution Transfer for its Own Account" because the Bank of Russia regulations reguire mandatory definition of beneficiary accont number.

2.3   MT 202 General Financial Institution Transfer

IMPORTANT: User header block (block 3) must be present and must contain field 121 Unique End-to-end Transaction Reference (UETR). In cases where the sender is acting as intermediary and a UETR was present in the received message, the UETR must be passed, unchanged, to the next message in the transaction chain. In all other cases a new UETR must be used. Details of the format of the user header block and field 121, and also the required order of fields in the user header block, can be found in the FIN Operations Guide.

2.3.1 MT 202 Scope

This message is sent by or on behalf of the ordering institution directly, or through correspondent(s), to the financial institution of the beneficiary institution.

It is used to order the movement of funds to the beneficiary institution.

This message may also be sent to a financial institution servicing multiple accounts for the Sender to transfer funds between these accounts. In addition it can be sent to a financial institution to debit an account of the Sender serviced by the Receiver and to credit an account, owned by the Sender at an institution specified in field 57a.

To execute the payment through th Bank of Russia Payment System MT 202 could be transformed into Payment order (form 0401060) or Bank order (form 0401070). Bank order (form 0401070) is recommended for execution of urgent and non-urgent transfer execution between banks. During settlements with CLS Bank International requirements to the information definition in fields 52a, 56a, 57a, 58a of MT 202 are defined by terms and conditions of correspondent account managing.

2.3.2 Format Specifications

MT 202 General Financial Institution Transfer *(SWIFT-RUR format).*

Status	Field number	Field name	Format/options	No.	No. in UHB
M	20	Transaction Reference Number	16x	1	1
M	21	Related Reference	16x	2	2
M	32A	Value Date, Currency Code, Amount	6!n3!a15d	3	4
O	52a	Ordering Institution	A, D	4	5
O	*53B*)*	Sender's Correspondent	*[1!a]/34x*)*	5	6
O	56a	Intermediary	A, D	7	8
O	57a	Account With Institution	A, B, D	7	9
M	58a	Beneficiary Institution	A, D	8	10
M)*	72	Sender to Receiver Information	6*35x	9	11
M= Mandatory O = Optional - Network Validated Rules may apply					

*) Format differs from SWIFT UHB is described in.

ATTENTION! *According to SWIFT-RUR field 13C is not allowed.*

2.3.3 MT 202 Usage Rules

All parties to the transaction must be financial institutions.

If the Sender wishes to instruct the Receiver to debit its account serviced by the Receiver and to credit one of its several accounts at an institution specified in field 57a, field 58A must contain the number of the account to be credited and the name of the Sender.

If the Sender wishes to instruct the Receiver that funds are to be moved between two accounts owned by the Sender and serviced by the Receiver, field 53B must specify the number of the account to be debited and field 58A the number of the account to be credited and the name of the Sender.

2.3.4 MT 202 Network Validated Rules

C1 If field 56a is present, then field 57a must also be present (Error code(s): C81).

If field 56a ...	Then field 57a ...
Present	Mandatory
Absent	Optional

2.3.5 MT 202 Field Specifications

In addition to SWIFT User Handbook, the rules stated below is applied to SWIFT MT202 in Russian currency.

1.   Field 20: Transaction Reference Number

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

USAGE RULES

Transaction reference number is used for unambiguous identification of the message and related operation in cases of sending of the request, request for cancellation, and indicated in all relevant statement and advices, i.e., in MT 950 and MT 900 messages.

The first position of this field must be used for transliteration sign placement (see item 1.3.1).

2.   Field 21: Related Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains a reference to the related transaction.

CODES

If the Sender is not the originator of the transaction and no related reference is received, the code NONREF must be used in this field.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

USAGE RULES

I this field will contain a reference to the related transaction which is meaningful to the beneficiary institution, for example, the common reference in an MT 300 Foreign Exchange Confirmation, field 21 of an MT 202 General Financial Institution Transfer, an MT 205 Financial Institution Transfer Execution or an MT 400 Advice of Payment.

Using above mentioned fields in the payment instructions when transfer is to be executed through the Bank of Russia Payment System, the Sender of MT202 understands that in this stage of funds transfer the content of these fields will be lost and it's function will not be executed completely.

3.   Field 32A: Value date, currency code, amount

FORMAT

Option A   6!n3!a15d   (Date)(Currency)(Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies the value date, currency and amount to be transferred.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A 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 (Error code(s): C03,T40,T43).

4.   Field 52a: Ordering Institution

FORMAT

Option A   [/1!a][/34x]   (Party Identifier)

              4!a2!a2!c[3!c]   (Identification code)

Option D   [/1!a][/34x]   (Party Identifier)

              4*35x   (Name and address)

PRESENCE

Optional

DEFINITION

This field specifies the ordering institution when other than the Sender of the message.

CODES

Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR, the following code must be presented to identify a financial institution (bank) in the Bank of Russia Payment System in option C preceded by double slash "//":

//RU9!n[.20!n], where

RU – Identifier of the Bank of Russia Payment System

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of The Bank of Russia Payment System

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

USAGE RULES

The following codes assigned to the Ordering Institution is presented in the first line of the subfield 2 "Name and Address" Identification Number of the Tax Payer (INN) if assigned or Foreign Corporate Code (KIO) if assigned KIO but not INN, and, besides, if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The name of the Ordering Institution must present from the start of the next line.

Thus, the format of the field is as follows:

//RU9!n[.20!n]   *(National Clearing System code)*

[3!a12n[.3!a9!x]]   *(INN or KIO).(KPP)*

*3*35x*   *(Ordering Customer's name)*

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

EXAMPLES

:52A: IVSSRUMM

:52A:/30109810000000000789

IVSSRUMM

:52D:/30109810000000000789

INN7710033910.KPP774401001

OOO KB INVESTSOCBANK

G.MOSKVA

:52D://RU044583483.30101810200000000483

INN7710033910.KPP774401001

OOO KB INVESTSOCBANK

G.MOSKVA

:52D:/ CH230987654321

KIO12345

'UBS AG BANK'

'GENEVA'

:52D:/DE980987654321

INN9909098765.KPP123456789

STeNDARD BANK AG

G.MuNHEN

Sender: BANKRUMM

:52D://RU044512345.30101810200000000345

INN7712345678.KPP123456789

OAO BANK

G.MOSKVA

:53B:/30109810000000001234

Sender: STDBDEMM

:52D:INN9909098765.KPP123456789

STeNDARD BANK AG

G.MuNHEN

:53B:/30111810000000000123

5.   Field 53B: Sender's Correspondent

FORMAT

Option B   [/1!a][/34x]   (Party Identifier)

               [35x]   (Location)

PRESENCE

Optional

DEFINITION

Field 53B contains account number, which used for funds transfer.

USAGE RULES

The field contains the number of Sender's account to be used for funds transfer. It should be present with option B only in the first optional line "Party identifier" preceded by slash "/". The second Subfield "Location" is not allowed.

In those cases where there are multiple direct account relationships, in the currency of the transaction, between the Sender and the Receiver, and one of these accounts is to be used for reimbursement, the account to be credited or debited must be indicated in field 53a, using option B with the party identifier only.

If message Sender and message Receiver service Russian currency accounts of each other, and it is necessary to indicate the account to be debited or credited, direction of transaction is present in this field as follows: slash "/" direction of transaction (C – credit, D - debit) slash "/" and account number.

If message Sender and message Receiver have the only direct correspondent account in Russian currency, this field is not present, unless otherwise specified in bilateral agreement.

EXAMPLES

:53B:/30109810000000001234

:53B:/C/30109810000000000123

6. Field 56a: Intermediary

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identifier Code)
Option D	[/1!a][/34x]	(Party Identifier)
	4*35x	(Name and address)

PRESENCE

Optional

DEFINITION

This field specifies the financial institution through which the transaction must pass to reach the account with institution.

CODES

Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR, the following code must be presented to identify a financial institution (bank) in the Bank of Russia Payment System in option D preceded by double slash "//":

//RU9!n[.20!n], where

RU – Identifier of the Bank of Russia Payment System

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of The Bank of Russia Payment System

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

EXAMPLES

:56A: ALFARUMM

:56A:/30109810000000000567

ALFARUMM

:56D:/30109810000000000567

OAO ALFABANK

G.MOSKVA

:56D://RU044525593.30101810200000000593

OAO ALFABANK

G.MOSKVA

7.   Field 57a: Account with Institution

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identification code)
Option B	[/1!a][/34x]	(Party Identifier)
	[35x]	(Location)
Option D	[/1!a][/34x]	(Party Identifier)
	4*35x	(Name and address)

PRESENCE

Optional (C1)

DEFINITION

This field identifies the financial institution which will pay or credit the beneficiary institution. The field is not used if the Receiver is a Beneficiary Bank.

CODES

Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR, the following code must be presented to identify a financial institution (bank) in the Bank of Russia Payment System in option C preceded by double slash "//":

> *//RU9!n[.20!n], where*
>
> > *RU – Identifier of the Bank of Russia Payment System*
> >
> > *9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of The Bank of Russia Payment System*
> >
> > *[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.*

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

Option B may be used only when specially specified in bilateral agreement of message Sender and message Receiver.

EXAMPLES

> *:57A: ALFARUM1002*
>
> *:57A:/30109810000000000123*
>
> *ALFARUM1002*
>
> *:57B:/30301810000000000002*
>
> *G.SANKT-PETERBURG*
>
> *:57D:/30109810000000000123*
>
> *OAO ALFA-BANK*
>
> *G.SANKT-PETERBURG*
>
> *:57D://RU044030001.30101810600000000786*
>
> *OAO ALFA-BANK*
>
> *G.SANKT-PETERBURG*

8. Field 58a: Beneficiary Institution

FORMAT

Option A   [/1!a][/34x]   (Identifier Code)

	4!a2!a2!c[3!c]	(Identifier Code)
Option D	[/1!a][/34x]	(Identifier Code)
	4*35x	(Name and address)

PRESENCE

Mandatory

DEFINITION

This field specifies the financial institution which has been designated by the ordering institution as the ultimate recipient of the funds being transferred.

CODES

According to SWIFT-RUR, the following code must be presented to identify a financial institution (bank) in the Bank of Russia Payment System in option D preceded by double slash "//"

//RU9!n[.20!n], where

RU – Identifier of the Bank of Russia Payment System

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of The Bank of Russia Payment System

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

If the beneficiary institution is the resident of the Russian Federation, or non-resident registered in the tax authorities of the Russian Federation as a tax payer Identification Number of the Tax Payer (INN) must be presented if it is assigned or KIO if it is assigned and INN is not assigned and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The name of the Beneficiary must start from the beginning of the next line.

Thus, the format of the field is as follows:

//RU9!n[.20!n]   (BIK).(the number of account with the Bank of Russia)

[3!a12n[.3!a9!x]]   (INN or KIO).(KPP)

*3*35x   (Beneficiary institution name and Location)*

EXAMPLES

:58A: IVSSRUMM

:58A:/30109810000000000789

IVSSRUMM

:58D:/30109810000000000789

INN7710033910.KPP774401001

OOO KB INVESTSOCBANK

G.MOSKVA

:58D://RU044583483.30101810200000000483

INN7710033910.KPP774401001

OOO KB INVESTSOCBANK

G.MOSKVA

:58D:/30231810400000000123

INN9909098765.

STeNDARD BANK AG

G.MuNHEN

9. Field 72: The Sender's information to the Receiver

FORMAT

6*35x   (Narrative - Structured Format)

The following line formats should be used:

Line 1   /8c/[additional information]

Lines 2-6   [//continuation of additional information]

or

[/8c/[additional information]]

PRESENCE

Optional in SWIFT format

According to SWIFT-RUR this field is mandatory in SWIFT messages to transfer funds in Russian currency, and contains details of the payment document in accordance with the requirements of the Bank of Russia, and additional information related to funds transfer.

DEFINITION

This field specifies additional information for the Receiver or any other defined Party.

CODES

/ACC/ Instructions following are for the account with institution.

/BNF/ - Information following is for the beneficiary

/REC/ Instructions following are for the Receiver of the message.

/INT/ Instructions following are for the intermediary institution.

/INS/ The instructing institution (if other then the Sender or the Ordering Institution) which instructed the Sender or previous institution in the transaction chain, to execute the transaction.

In addition to code words specified in SWIFT User HandBook the following codes must be used, placed between slashes ('/'):

/RPP/ – document entries fields of the Payment Order in accordance with the Bank of Russia requirements

FORMAT

/RPP/6n.6!n.1!n[.4!a]

, where

First subfield	*6n – the Number of payment document*
Second subfield	*.6!n – the Date of payment document in format YYMMDD*
Third subfield	*.1!n - Priority*

Forth subfield [.4!a] - Kind of payment in BRPS. If indicated then it contains the method which should be used for further relay of the payment document by the message Receiver. One of the following codes is used:

ELEK – via non-urgent transfer service

BESP – via urgent transfer service.

If it is not indicated then the Recevier indicates the Kind of Payment for further transfer to BRPS on its own authority.

/UIP/ – Unique Payment Identifier

FORMAT   /UIP/25x

Used in accordance with the Bank of Russia requirements. In case of payment to the Russian Federation budget system and if it is not possible to define particular value after UIP code it must be used zero.

/NZP/ - Continuation of the field 70 "Remittance Information". Total size of payment details in the field 70 and in the field 72 after transliteration must not exceed 210 characters.

USAGE RULES

Field 72 must never be used for information for which another field is intended.

Each item of information contained in this field must be preceded by a code which specifically indicates the party for which it is intended.

Codes must be placed between slashes and at the beginning of a line. Additional explanatory information, which may be continued on the next lines, is preceded by a double slash '//'.

Narrative text that is not qualified by a code, must start with a double slash '//' on a new line, and, should preferably be the last information in this field.

It is strongly recommended to use the standard codes. However, where bilateral agreements covering the use of codes in this field are in effect, the code must conform to the structure of this field.

Use of field 72, particularly with uncoded instructions, may cause delay, because in automated systems, the presence of this field will normally require manual intervention.

The code INS may be repeated to specify all previously involved financial institutions in the transaction chain.

Instructing institutions should be indicated in the order in which they were involved in the transaction chain, that is, the first occurrence specifies the financial institution that received the instruction from the ordering institution and passed it on to the next institution in the transaction chain; the last occurrence always indicates the institution that instructed the sender of this message to execute the transaction.

If codes INS, ACC, or BNF are present in field 72 of a received message, then these codes and the related details must be passed, unchanged, in field 72 of the subsequent message in the payment chain. Additional codes and details may be added to field 72 of the subsequent message but the original INS, ACC and BNF and related details must not be altered or removed.

ADDITIONAL USAGE RULES

According to The Bank of Russia Requirements Currency Transaction Code must present in the field 70 "Remittance Information", and may be followed by Transaction Certificate Number.

Separating symbol VO precedes Currency Transaction Code. Separating symbol VO are printed by Roman capital letters.

This information should be enclosed in braces and placed in the beginning of the field "Details of payment" formatted as follows: {VO< Code>}. Spaces inside the braces are inadmissible.

However braces cannot present in the SWIFT message text. Therefore the following Exclusion from the Rules of Transliteration is applied.

THE EXCLUSION FROM THE RULES OF TRANSLITERATION

Applied to the field 70 in SWIFT MT 101 and MT 103 and to the field 72 with /NZP/ code word in SWIFT MT 202 according to The Bank of Russia requirements.

Based on clarifications of the Bank of Russia, symbols of braces, which limit coded information of the currency transaction in the field "Details of payment" of the Payment Order, must be replaced by round brackets via the process of transliteration from Cyrillic alphabet to Roman alphabet in relevant field of SWIFT message. In case of reverse transliteration, round brackets are replaced by symbols of braces.

The base to apply The Exclusion from the Rules of Transliteration is the combination of characters arranged as follows, appear from the first position of appropriate field of SWIFT message: apostrophe - round bracket - VO < Code> - round bracket – apostrophe.

EXAMPLES

:72:/RPP/123.061229.5.ELEK

/NZP/'(VO60070)'POPOLNENIE ScoTA

/INS/ALFARUMM

Category 9. Cash Management and Customer Status

Category 9 consists messages exchanged between financial institutions, either on behalf of themselves, other financial institutions, or customers. Messages presented in SWIFT-RUR, relate to statements on account and provide necessary information for cash management, as well as reconciliation of Nostro accounts.

2.4 MT 900 Confirmation of Debit

2.4.1 Scope

This message type is sent by an account servicing institution to an account owner.

It is used to notify the account owner of an entry which has been debited to its account. The entry will be further confirmed by statement.

Note: This message type is not normally sent if statements for the account are frequently transmitted.

2.4.2 Format Specifications

MT 900 Confirmation of Debit *(SWIFT-RUR format)*

Status	Field number	Field name	Format/ Options	No.	No. in UHB
M	20	Transaction Reference Number	16x	1	1
M	21	Related Reference	16x	2	2
M	25a	Account Identification	No letter option or P	3	3
M	32A	Value Date, Currency Code, Amount	6!n3!a15d	4	5
O	52a	Ordering Institution	A or D	5	6
O	72	Sender to Receiver Information	6*35x	6	7
M= Mandatory O = Optional - Network Validated Rules may apply					

2.4.3 MT900 Usage Rules

This message type does not normally result in any bookings. It is a confirmation to the Receiver (account owner) of a debit to its account.

2.4.4 Description of the fields MT 900

1.   Field 20: Transaction Reference Number

FORMAT

    16x

PRESENCE

    Mandatory

DEFINITION

    Indicated in this field is unique reference assigned by the Sender for unambiguous identification of this message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

USAGE RULES

The first position of this field must be used for transliteration sign placement (see item 1.3.1).

2.   Field 21 Related Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the reference number of the transaction which resulted in this message, for example, the field 20 Transaction Reference Number of the SWIFT payment instruction.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

3.   Field 25a: Account number

FORMAT

No letter option	35x	(Account)
Option P	35x	(Account)
	4!a2!a2!c[3!c]	(Identifier Code)

PRESENCE

Mandatory

DEFINITION

This field identifies the account which has been debited and optionally the identifier code of the account

owner.

4.   Field 32A: Value date, currency code, amount

FORMAT

Option A   6!n3!a15d   (Date)(Currency)(Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies the value date, currency code and amount of the debit.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The 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 that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

5. Field 52a: Ordering Institution

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identifier Code)
Option D	[/1!a][/34x]	(Party Identifier)
	4*35x	(Name and address)

PRESENCE

Optional

DEFINITION

This field identifies the institution which instructed the Sender to execute the transaction resulting in this debit, when other than the Receiver.

USAGE RULES

Optional Party Identifier must not be used.

6. Field 72: The Sender's information to the Receiver

FORMAT

6*35x   (Narrative - Structured Format)

The following line formats should be used:

Line 1   /8c/[additional information]

Lines 2-6   [//continuation of additional information]

or

[/8c/[additional information]]

PRESENCE

Optional

DEFINITION

This field contains additional information for the Receiver or any other defined Party.

CODES

/UIP/ – Unique Payment Identifier

FORMAT   /UIP/25x

Used in accordance with the Bank of Russia requirements. In this field it could be defined UIP from fields 72, 23E of payment instructions or "Code" from payment document of the Bank of Russia.

/NZP/ - Details of payment. Total size of information following code word /NZP/ must not exceed 210 characters after transliteration.

USAGE RULES

This field may contain information only (that is, no instructions may be included).

Codes to be used may be agreed to bilaterally.

2.5 MT 910 Confirmation of Credit

2.5.1 Scope

This message is sent by an account servicing institution to an account owner.

It is used to notify the account owner of an entry which has been credited to its account. The entry will be further confirmed by statement.

Note: This message type is not normally sent if statements for the account are frequently transmitted.

2.5.2 Format Specifications

MT 910 Confirmation of Credit

Status	Field number	Field name	Format/Option	No.	No. in UHB
M	20	Transaction Reference Number	16x	1	1
M	21	Related Reference	16x	2	2
M	25a	Account Identification	No letter option or P	3	3
M	32A	Value Date, Currency Code, Amount	6!n3!a15d	4	5
O	50	Ordering Customer	A, F or K	5	6
O	52a	Ordering Institution	A or D	6	7
O	56a	Intermediary	A or D	7	8
O	72	Sender to Receiver Information	6*35x	8	9
M= Mandatory O = Optional - Network Validated Rules may apply					

2.5.3 MT 910 Network Validated Rules

C1 Either field 50a or field 52a must be present.

2.5.4 MT 910 Usage Rules

This message type does not normally result in any bookings. It is a confirmation to the Receiver (account owner) of a credit to its account.

2.5.5 MT 910 Field Specifications

1.   Field 20: Transaction Reference Number

FORMAT

   16x

PRESENCE

   Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

USAGE RULES

The first position of this field must be used for transliteration sign placement (see item 1.3.1).

2. Field 21: Related Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the reference for the account owner (Receiver), for example, field 21, from the SWIFT message which resulted in this credit.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s):T26).

3. Field 25a: Account Identification

FORMAT

No letter option	35x	(Account)
Option P	35x	(Account)
	4!a2!a2!c[3!c]	(Identifier Code)

PRESENCE

Mandatory

DEFINITION

This field identifies the account which has been credited and optionally the identifier code of the account

owner.

4. Field 32A: Value date, currency code, amount

FORMAT

Option A   6!n3!a15d   (Date)(Currency)(Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies the value date, currency code and amount of the credit.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The 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 that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

5.   Field 50a: Ordering Customer

FORMAT

Option A	[/34x]	(Account)
	4!a2!a2!c[3!c]	(Identifier Code)
Option K	/34x	(Account)
	4*35x	(Name and Address)
Option F	35x	(Party Identifier)
	4*35x	(Name and Address)

Detailed option F definition see in section 1.4.6 "Party Identification Field Options".

PRESENCE

Conditional (C1).

DEFINITION

This field identifies the client who ordered this operation.

CODES

Codes and rules of their usage option F definition see in section 1.4.6 "Party Identification Field Options".

USAGE RULES

1. Both the account number of the ordering customer at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the ordering customer must be indicated in subfield "Account". IBAN is allowed.

Detailed option F Usage Rules definition see in section 1.4.6 "Party Identification Field Options".

EXAMPLES

See section 1.4.6 "Party Identification Field Options".

6.   Field 52a: Ordering Institution

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identifier Code)
Option D	[/1!a][/34x]	(Party Identifier)
	4*35x	(Name and location)

PRESENCE

Conditional (C1)

DEFINITION

This field identifies the financial institution which originated the transaction resulting in this credit. If field 50a is present, then this field identifies the financial institution of the ordering customer present in the original transaction that resulted in this credit.

CODES

Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR, the following code must be presented to identify a financial institution (bank) in the Bank of Russia Payment System in option D preceded by double slash "//":

> *//RU9!n[.20!n], where*
>
>> *RU – Identifier of the Bank of Russia Payment System*
>>
>> *9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of The Bank of Russia Payment System*
>>
>> *[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.*

USAGE RULES

The following codes assigned to the Ordering Institution is presented in the first line of the subfield 2 "Name and Address" Identification Number of the Tax Payer (INN) if assigned or Foreign Corporate Code (KIO) if assigned KIO but not INN, and, besides, if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The name of the Ordering Institution must present from the start of the next line.

Thus, the format of the field is as follows:

> *//RU9!n[.20!n]   (National Clearing System code)*
>
> *[3!a12n[.3!a9!x]]   (INN or KIO).(KPP)*
>
> *3*35x   (Ordering Customer's name)*

EXAMPLES

:52A: IVSSRUMM

:52A:/30109810000000000789

IVSSRUMM

:52D:/30109810000000000789

INN7710033910.KPP774401001

OOO KB INVESTSOCBANK

G.MOSKVA

:52D://RU044583483.30101810200000000483

INN7710033910.KPP774401001

OOO KB INVESTSOCBANK

G.MOSKVA

:52D:/CH230987654321

INN12345

'UBS AG BANK'

'GENEVA'

:52D:/30101181010000000120123

INN99090

STeNDARD BANK AG

G.MuNHEN

7. Field 56a: Intermediary Bank

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(BIC code)
Option D	[/1!a][/34x]	(Party Identifier)
	4*35x	(Name and address)

PRESENCE

Optional

DEFINITION

Defined in this field is a financial organization other than the Customer's Bank, from which the monetary funds were transferred to the Receiver.

8.   Field 72: The Sender's information to the Receiver

FORMAT

6*35x   (Narrative - Structured Format)

The following line formats should be used:

Line 1   /8c/[additional information]

Lines 2-6   [//continuation of additional information]

or

[/8c/[additional information]]

PRESENCE

Optional

DEFINITION

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

CODES

/UIP/ – Unique Payment Identifier

FORMAT   /UIP/25x

Used in accordance with the Bank of Russia requirements. In this field it could be defined UIP from fields 72, 23E of payment instructions or "Code" from payment document of the Bank of Russia.

/NZP/ - Details of payment. Total size of information following code word /NZP/ must not exceed 210 characters after transliteration.

USAGE RULES

This field may contain information only, that is, no instructions may be included.

Codes to be used may be agreed to bilaterally.

2.6 MT 940 Customer Statement Message

Note: As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.

2.6.1 Scope

This message type is sent by an institution, which has been authorized by account owner to sent it, to an institution, which has been authorized by the account owner to receive it. If Sender or Receiver is a non-financil institution then it should be connected to SWIFT through MA_CUG or SCORE.

It is used to transmit detailed information about all entries booked to the account.

2.6.2 Format Specifications

MT 940 Customer Statement Message

Status	Field number	Field name	Format/Options	No.	No. in UHB
M	20	Transaction Reference Number	16x	1	1
O	21	Related Reference	16x	2	2
M	25a	Account Identification	No letter option or P	3	3
M	28C	Statement Number/Sequence Number	5n[/5n]	4	4
M	60a	Opening Balance	F or M	5	5
—>					
O	61	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x [//16x] [34x]	6	6
O	86	Information to Account Owner	6*65x	7	7
------|					
M	62a	Closing Balance (Booked Funds)	F or M	8	8
O	64	Closing Available Balance (Available Funds)	1!a6!n3!a15d	9	9
—>					
O	65	Forward Available Balance	1!a6!n3!a15d	10	10
------|					
O	86	Information for the account owner	6*65x	11	11
M = Mandatory, O = Optional - Network Validated Rules may apply					
*) see field 61 definition					

2.6.3 Network Validated Rules MT 940

C1 If field 86 is present in any occurrence of the repetitive sequence, it must be preceded by a field 61. In addition, if field 86 is present, it must be present on the same page (message) of the statement as the related field 61 (Error code(s): C24).

C2 The first two characters of the three character currency code in fields 60a, 62a, 64 and 65 must be the same for all occurrences of these fields (Error code(s): C27).

2.6.4 MT940 Usage Rules

This message should only be used if the account owner(s) have authorized the financial institutions to transmit such information. It must be used according to agreed criteria.

Financial institutions which receive this message must not use the information for their own purposes.

It is important that amounts be identical to those of the original transaction. For identification purposes, deductions, for example, charges above and beyond those previously accounted for, shall appear separately with the appropriate code. They shall use the same TRN as the original transaction, or other suitable reference if no TRN is available.

Since the length of a SWIFT message is restricted to the maximum input message length, several messages may be required to accommodate all the information for one statement.

Transliteration applied to of MT 940 by the requirement of the Customer - account owner.

If transliteration is applied, the following subfields and fields are to be transliterated

> *- subfield 9 "Supplementary Details" of the field 61 "Statement Line"*

and

> *- field 86 " Information to Account Owner".*

2.6.5 Description of the fields MT 940

1.   Field 20: Operation reference

FORMAT

> 16x

PRESENCE

> Mandatory.

DEFINITION

> Indicated in this field is reference, which was assigned by the Sender for unambiguous identification of this message.

NETWORK VALIDATED RULES

> This field should not begin with slash "/", end with slash or contain double slash "//" (Error code T26).

USAGE RULES

> In cases when the abstract comprises several messages, values of the fields "Operation reference" of individual messages included in it may be similar or different.

> *The first position of this field must be used for transliteration sign placement (see item 1.3.1).*

> *Using of "+" as first character of field 20 means that subfield 9 of field 61 and field 86 are subject for transliteration.*

2.   Field 21: Coherent reference

FORMAT

> 16x

PRESENCE

Optional

DEFINITION

If the MT 940 is sent in response to an MT 920 Request Message, this field must contain the field 20 Transaction Reference Number of the request message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

3. Field 25a: Account number

FORMAT

No letter option	35x	(Account)
Option P	35x	(Account)
	4!a2!a2!c[3!c]	(Identifier Code)

PRESENCE

Mandatory

DEFINITION

This field identifies the account and optionally the identifier code of the account owner for which the statement

is sent.

4. Field 28C: Statement Number/Sequence Number

FORMAT

Option C	5n[/5n]	(Abstract number)/(Serial number)

PRESENCE

Mandatory

DEFINITION

This field contains the sequential number of the statement, optionally followed by the sequence number of the message within that statement when more than one message is sent for one statement.

USAGE RULES

The statement number should be reset to 1 on 1 January of each year.

If used, the sequence number always starts with 1. When several messages are sent to convey information about a single statement, the first message must contain '/1' in Sequence Number.

The sequence number must be incremented by one for each additional message.

Both the statement number and sequence number enable the Receiver to put the different messages into sequence and thus form the complete statement.

EXAMPLES

The first message of a statement is :28C:235/1

The second message is :28C:235/2 and so on.

5. Field 60a: Opening Balance

FORMAT

Option F	1!a6!n3!a15d	(D/C Mark)(Date)(Currency)(Amount)
Option M	1!a6!n3!a15d	(D/C Mark)(Date)(Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies, for the (intermediate) opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

CODES

In option F, or M, D/C Mark must contain one of the following codes (Error code(s): T51):

C   The (intermediate) opening balance is a credit balance

D   The (intermediate) opening balance is a debit balance

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The 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 that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

USAGE RULES

This field must always be the same as field 62a (closing balance) of the previous customer statement message for this account.

The first customer statement message for a specified period must contain field 60F (first opening balance); additional statement messages for the same statement period must contain field 60M (intermediate opening balance).

6. Field 61: Statement Line

FORMAT

6!n[4!n]2a[1!a]15d!a3!cl6x[//16x]

[34x]

where subfields are:

Subfield	Format	Name of Subfield
1	6!n	Value date (YYMMDD)
2	[4! n]	Entry date (MMDD)
3	2a	Debit/Credit Mark
4	[1!a]	Funds Code (third letter of currency code)
5	15d	Amount
6	1!a3!c	Transaction Type Identification Code
7	16x	Reference for the Account Owner
8	[//16x]	Account Servicing Institution's Reference
9	[34x]	Supplementary Details

PRESENCE

Optional

DEFINITION

This field contains the details of each transaction.

CODES

Subfield 3 Debit/Credit Mark must contain one of the following codes (Error code(s): T51):

C   Credit

D   Debit

RC   Reversal of Credit (for debit entries)

RD   Reversal of Debit (for credit entries)

Subfield 6 Transaction Type Identification Code must contain one of the following codes (Error code(s): T53):

1.   For entries related to SWIFT transfer instructions and subsequent charge messages.

FORMAT   S3!n

The last three characters will indicate the message type of the SWIFT message causing the entry (for debit entries) or the message type of the SWIFT message used to advise the account owner (for credit entries).

2. For entries related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred.

FORMAT   N3!c

3. For entries being first advised by the statement (items originated by the account servicing institution).

FORMAT F3!c

CODES

When the first character of subfield 6 Transaction Type Identification Code is 'N' or 'F', the remaining characters may contain one of the following codes:

BNK   *Securities Related Item - Bank Fees*

BOE   *Bill of Exchange*

BRF   *Brokerage Fee*

CAR   *Securities Related Item - Corporate Actions Related (should only be used when no specific corporate action event code is available)*

CAS   *Securities Related Item - Cash in Lieu*

CHG   *Charges and Other Expenses*

CHK   *Cheques*

CLR   *Cash Letters/Cheques Remittance*

CMI   *Cash Management Item - No Detail*

CMN   *Cash Management Item - Notional Pooling*

CMP   *Compensation Claims*

CMS   *Cash Management Item - Sweeping*

CMT   *Cash Management Item - Topping*

CMZ   *Cash Management Item - Zero Balancing*

COL   *Collections (used when entering a principal amount)*

COM   *Commission*

CPN   *Securities Related Item - Coupon Payments*

DCR   *Documentary Credit (used when entering a principal amount)*

DDT   *Direct Debit Item*

DIS   *Securities Related Item - Gains Disbursement*

DIV   *Securities Related Item - Dividends*

EQA   *Equivalent Amount*

EXT   *Securities Related Item - External Transfer for Own Account*

FEX   *Foreign Exchange*

INT   *Interest Related Amount*

LBX   *Lock Box*

LDP   Loan Deposit

MAR   Securities Related Item - Margin Payments/Receipts

MAT   Securities Related Item - Maturity

MGT   Securities Related Item - Management Fees

MSC   Miscellaneous

NWI   Securities Related Item - New Issues Distribution

ODC   Overdraft Charge

OPT   Securities Related Item - Options

PCH   Securities Related Item - Purchase (including STIF and Time deposits)

POP   Securities Related Item - Pair-off Proceeds

PRN   Securities Related Item - Principal Pay-down/Pay-up

REC   Securities Related Item - Tax Reclaim

RED   Securities Related Item - Redemption/Withdrawal

RIG   Securities Related Item - Rights

RTI   Returned Item

SAL   Securities Related Item - Sale (including STIF and Time deposits)

SEC   Securities (used when entering a principal amount)

SLE   Securities Related Item - Securities Lending Related

STO   Standing Order

STP   Securities Related Item - Stamp Duty

SUB   Securities Related Item - Subscription

SWP   Securities Related Item - SWAP Payment

TAX   Securities Related Item - Withholding Tax Payment

TCK   Travelers Cheques

TCM   Securities Related Item - Tripartite Collateral Management

TRA   Securities Related Item - Internal Transfer for Own Account

TRF   Transfer

TRN   Securities Related Item - Transaction Fee

UWC   Securities Related Item - Underwriting Commission

*VDA   Value Date Adjustment (used with an entry made to withdraw an incorrectly dated entry – it will be
followed by the correct entry with the relevant code)*

WAR   Securities Related Item - Warrant

NETWORK VALIDATED RULES

Subfield 1, Value Date, must be a valid date expressed as YYMMDD (Error code(s): T50).

The SWIFT System validates subfield 2, Entry Date (Date in reduced ISO form), using current System Year (Error code(s): T50).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length (Error code(s): T40, T43).

When the first character of subfield 6, Transaction Type Identification Code, is an 'S', the remaining characters must be in the range 100-999 (Error code(s): T18).

USAGE RULES

This field may be repeated within the constraints of the maximum input message length.

'Original' advice for charges, that is, the first time the account owner is informed of a charge, must be identified in subfield 6, Transaction Type Identification Code, with the transaction type code 'FCHG'.

The following rules apply to subfield 7, Reference for the Account Owner:

- At least one valid character other than a blank must be present.
- For debit entries, the purpose of this subfield is to identify, to the account owner, the instruction which caused the debit. Therefore, the content of this subfield is the field 20 Sender's Transaction Reference Number (or its equivalent) of the original instruction.

Credit entries may be the result of one of the following situations:

1. The account servicing institution is identifying, to the account owner the receipt of funds for its account as a result of a related transaction. In this case, the content of subfield 7, Reference for the Account Owner is the reference for the beneficiary (for example, field 21 Related Reference) of the related transaction.

2. The account servicing institution has issued a payment instruction to the account owner and the credit identified in this subfield is for that payment. The content of subfield 7, Reference for the Account Owner is the field 20 Transaction Reference Number (or its equivalent) of the payment instruction issued by the account servicing institution.

If no reference is available for subfield 7, Reference for the Account Owner, the code NONREF shall be used. The account servicing institution must then supply, in subfield 9, Supplementary Details, what it considers to be the best alternative information (see field 9 description).

This reference must be quoted in all cases when available. In cases where a transaction passes through several financial institutions, the original reference must always be forwarded.

This reference must always be quoted against any charges or fees debited by the account servicing institution.

Debits against standing instructions must show the reference of the standing instruction.

In cases where a mutually agreed alternative reference exists (for example, in foreign exchange or money market transactions), this reference should then be used.

If the statement entry concerns a cheque, the cheque number should be indicated in this subfield.

The following rules apply to subfield 8, Account Servicing Institution's Reference:

- The content of this subfield is the account servicing institution's own reference for the transaction.
- When the transaction has been initiated by the account servicing institution, this reference may be identical to subfield 7, Reference for the Account Owner. If this is the case, Account Servicing Institution's Reference, subfield 8 may be omitted.

The following rules apply to subfield 9, Supplementary Details:

- When no reference for the account owner is available, that is, subfield 7, Reference for the Account Owner contains NONREF, the account servicing institution should provide the best available alternative information in this subfield.
- *As mutually agreed, the credit entry based on the payment document of the Bank of Russia may contain the number of this document in Subfield 7, and in Subfield 9 - information, to allow the account owner to identify the transaction, for example, account number of the Ordering Customer with Ordering Institution and BIK of the Payer's Bank.*
- *More detailed additional information may be presented in the field 86 "Information to Account Owner" as its format allows enter the name of the Ordering Customer and it's details in full: account number, INN or KIO, KPP, as well as BIK, correspondent account and the Name of the Ordering Institution (see description of field the 86).*
- Additional information may be presented when credit or debit advice was not sent under this transaction or when additional details facilitate reconciliation of the account.

Attention! Structure of information in the Subfield 9 "Supplementary details" is defined by account servicing institution and should be clarified to the Receiver.

EXAMPLES

:61:060131C350,25FINTDOGOVOR 12345//495 aNVARX 2006 G

:61:060127D3100000,NTRF123456//1548

:61:060127D3100000,NTRF123456//154840702810600000000196RU044650376

7.   Field 86: Information to Account Owner

FORMAT

6*65x   (Narrative)

PRESENCE

Conditional (C1)

DEFINITION

This field contains additional information about the transaction detailed in the preceding statement line and which is to be passed on to the account owner.

USAGE RULES

To provide automatic processing of MT 940 messages by accounting system of the account owner, information in field 86 may be formalized in accordance with the national practice/national standards in the country of account owner. Full description may be obtained from the financial institutions - Receivers of MT 940.

According to SWIFT-RUR the following code words may be used for formalization, each code word must be placed between two slashes.

Since the charges field in the customer transfers is repetitive, it may be necessary to report more than one charges amount in the resulting statement. In this case, it is allowed to repeat the code word CHGS before the code word OCMT. The order in which the charges are specified is the same as in the customer transfers, that is, the order in which the charges have been taken during the transaction. So, the last appearance of the code word CHGS always specifies the charges (if any) of the account servicing institution.

The Ordering Customer is described in this field after the code word ORDP. Information, following this code, is a copy of the field 50a of Customer Transfer (SWIFT MT103) or a copy of the field 52a of Financial Institution Transfer (SWIFT MT 202) or the name of the Ordering Customer and it's details from the payment document of the Bank of Russia in full or partially: account number, INN or KIO, KPP, as well as BIK, correspondent account and the Name of the Ordering Institution. Code word ORDP always appears in the start of the line.

For debit entries, the Beneficiary may be described with the code word BENM. Information, following this code, is a copy of the field 59a of Customer Transfer (SWIFT MT103) or a copy of the field 58a of Financial Institution Transfer (SWIFT MT 202) or the name of the Beneficiary Customer and it's details from the payment document of the Bank of Russia in full or partially. Code word BENM always appears in the start of the line.

Payment details from the field 70 "Remittance Information" of SWIFT message or from the field "Details of Payment" of the payment document of the Bank of Russia may be presented following code word NZP.

Used in accordance with the Bank of Russia requirements in this field it could be defined UIP from fields 72, 23E of payment instructions or "Code" from payment document of the Bank of Russia preceeded with code word UIP.

In case remittance information from field 70 of the payment instruction is to be included in this field, it should be preceded by the code /REMI/.

When the field 72 of SWIFT message contains information, which is intended for the account owner, this information is to be copied to the field 86. Codes used in the field 72 , have the same meaning in the field 86 of the MT 940 as well. If the field 72 contains narrative only it is to be copied to the field 86 without amendments.

Attention! Structure of information in the field 86 "Information to Account Owner" is defined by account servicing institution and should be clarified to the Receiver.

8.   Field 62a: Closing Balance (Booked Funds)

FORMAT

Option F	1!a6!n3!a15d	(D/C Mark)(Date)(Currency) (Amount)
Option M	1!a6!n3!a15d	(D/C Mark)(Date)(Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field indicates the funds which are available to the account owner (if credit balance) or the balance which is subject to interest charges (if debit balance).

CODES

D/C Mark must contain one of the following codes (Error code(s): T51):

C   The closing available balance is a credit balance

D   The closing available balance is a debit balance

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The 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 that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

USAGE RULES

Field 62 is used in the last or the only message of the abstract with option F; final outgoing balance is indicated in it. If abstract is presented by more than one message, then in all message except the last one, this field is used with option M and contains intermediate outgoing balance.

Contents of the field 62F "Final outgoing balance" is transferred to the field 60F "Initial incoming balance" of the next abstract of the client's account. Contents of the field 62M "Intermediate outgoing balance" is transferred to the field 60M "Intermediate incoming balance" of the next message of the same abstract of the client's account.

9. Field 64: Closing Available Balance (Available Funds)

FORMAT

1!a6!n3!a15d   (D/C Mark)(Date)(Currency)(Amount)

PRESENCE

Optional

DEFINITION

This field indicates the funds which are available to the account owner (if a credit or debit balance) for the specified forward value date.

CODES

D/C Mark must contain one of the following codes (Error code(s): T51):

C   The forward available balance is a credit balance

D   The forward available balance is a debit balance

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The 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 that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

10. Field 65: Forward Available Balance

FORMAT

1!a6!n3!a15d   (D/C Mark)(Date)(Currency)(Amount)

PRESENCE

Optional

DEFINITION

This field indicates the funds which are available to the account owner (if a credit or debit balance) for the specified forward value date.

CODES

D/C Mark must contain one of the following codes (Error code(s): T51):

C   The forward available balance is a credit balance

D   The forward available balance is a debit balance

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The 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 that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

USAGE RULES

When there is more than one value date for the items booked to the account (in this or previous statement periods), this field will indicate the balance which will be available to the account owner on the date(s) indicated.

11.　　Field 86: Information to Account Owner

FORMAT

6*65x　　(Narrative)

PRESENCE

Optional

DEFINITION

This field contains additional information about the statement as a whole. It is to be passed on to the account owner.

2.7 MT 942 Interim Transaction Report

Note: *As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.*

2.7.1 Scope

This message type is sent by an institution, which has been authorized by account owner to sent it, to an institution, which has been authorized by the account owner to receive it. If Sender or Receiver is a non-financil institution then it should be connected to SWIFT through MA_CUG or SCORE.

It is used to transmit detailed and/or summary information about entries debited or credited to the account since:

   • the last statement or balance report, or

   • the last interim transaction report (sent in the period since the last statement or balance report).

2.7.2 Format Specifications

MT 942 Interim Transaction Report

Status	Field number	Field name	Format/Options	No.	No. in UHB
M	20	Transaction Reference Number	16x	1	1
O	21	Related Reference	16x	2	2
M	25a	Account Identification	No letter option or P	3	3
M	28C	Statement Number/Sequence Number	5n[/5n]	4	4
M	34F	Debit/(Debit and Credit) Floor Limit Indicator	3!a[1!a]15d	5	5
O	34F	Credit Floor Limit Indicator	3!a[1!a]15d	6	6
M	13D	Date/Time Indication	6!n4!n1!x4!n	7	7
—>					
O	61	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x]	8	8
O	86	Information to Account Owner	6*65x	9	9
------|					
O	90D	Number and Sum of Entries	5n3!a15d	10	10
O	90C	Number and Sum of Entries	5n3!a15d	11	11
O	86	Information for the account owner	6*65x	12	12
M = Mandatory, O = Optional - Network Validated Rules may apply					
*) see field 61 definition					

2.7.3 Network Valudated Rules MT 942

C1 If field 86 is present in any occurrence of the repetitive sequence, it must be preceded by a field 61. In addition, if field 86 is present, it must be present on the same page (message) of the statement as the related field 61 (Error code(s): C24).

C2 The first two characters of the three character currency code in fields 60a, 62a, 64 and 65 must be the same for all occurrences of these fields (Error code(s): C27).

C3 If field 86 is present in any occurrence of the repetitive sequence, it must be preceded by a field 61except if that field 86 is the last field in the message, then field 61 is optional. In addition, if field 86 is present, it must be on the same page (message) of the statement as the related field 61 (Error code(s):C24).

If the field 86 is the last field in the message and it is immediately preceded by field 61, then that field 86 is considered to provide information about the preceding field 61; otherwise the field 86 is considered to provide information about the message as a whole.

2.7.4 MT942 Usage Rules

This message should only be used if the account owner(s) have authorized the financial institutions to transmit such information. It must be used according to agreed criteria.

Financial institutions which receive this message must not use the information for their own purposes.

It is important that amounts be identical to those of the original transaction. For identification purposes, deductions, for example, charges above and beyond those previously accounted for, shall appear separately with the appropriate code. They shall use the same TRN as the original transaction, or other suitable reference if no TRN is available.

Since the length of a SWIFT message is restricted to the maximum input message length, several messages may be required to accommodate all the information for one statement.

Depending on financial practice and the agreement(s) between the account servicing institution and the account owner, the items reported in this message may or may not be considered as booked or available funds.

Transliteration applied to of MT 940 by the requirement of the Customer - account owner.

If transliteration is applied, the following subfields and fields are to be transliterated:

- subfield 9 "Supplementary Details" of the field 61 "Statement Line"

and

- field 86 " Information to Account Owner".

2.7.5 Description of the fields MT 942

1.　　Field 20: Operation reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

Indicated in this field is reference, which was assigned by the Sender for unambiguous identification of this message.

NETWORK VALIDATED RULES

This field should not begin with slash "/", end with slash or contain double slash "//" (Error code T26).

USAGE RULES

In cases when the abstract comprises several messages, values of the fields "Operation reference" of individual messages included in it may be similar or different.

The first position of this field must be used for transliteration sign placement (see item 1.3.1).

Using of "+" as first character of field 20 means that subfield 9 of field 61 and field 86 are subject for transliteration.

2.   Field 21: Coherent reference

FORMAT

16x

PRESENCE

Optional

DEFINITION

If the MT 942 is sent in response to an MT 920 Request Message, this field must contain the field 20 Transaction Reference Number of the request message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

3.   Field 25a: Account number

FORMAT

No letter option	35x	(Account)
Option P	35x	(Account)
	4!a2!a2!c[3!c]	(Identifier Code)

PRESENCE

Mandatory

DEFINITION

This field identifies the account and optionally the identifier code of the account owner for which the interim

transaction report is sent.

4. Field 28C: Statement Number/Sequence Number

FORMAT

Option C   5n[/5n]   (Abstract number)/(Serial number)

PRESENCE

Mandatory

DEFINITION

This field contains the sequential number of the statement, optionally followed by the sequence number of the message within that statement when more than one message is sent for one statement.

USAGE RULES

The statement number should be reset to 1 on 1 January of each year.

If used, the sequence number always starts with 1. When several messages are sent to convey information about a single statement, the first message must contain '/1' in Sequence Number.

The sequence number must be incremented by one for each additional message.

Both the statement number and sequence number enable the Receiver to put the different messages into sequence and thus form the complete statement.

EXAMPLES

The first message of a statement is :28C:235/1

The second message is :28C:235/2 and so on.

5. Field 34F: Debit/(Debit and Credit) Floor Limit Indicator

FORMAT

Option F   3!a[1!a]15d   (Currency)(D/C Mark)(Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies the minimum value (transaction amount) reported in the message.

CODES

When D/C Mark is present, it must contain the following code (Error code(s): T51):

D   Debit   Debit floor limit.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The 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 that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

USAGE RULES

When field 34F Credit Floor Limit Indicator is absent, the floor limit applies to both debit and credit amounts.

When different limits apply, field 34F Credit Floor Limit Indicator must be present.

6. Field 34F: Credit Floor Limit Indicator

FORMAT

Option F   3!a[1!a]15d   (Currency)(D/C Mark)(Amount)

PRESENCE

Conditional (see rule C2)

DEFINITION

This field specifies the minimum credit value (transaction amount) reported in the message.

CODES

D/C Mark must contain the following code (Error code(s): T51):

C   Credit   Credit floor limit.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The 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 that specific currency as specified in ISO 4217 (Error code(s): C03, T40, T43).

USAGE RULES

When different limits apply, this field 34F must be present, with a credit indicator ('C').

7. Field 13D: Date/Time Indication

FORMAT

Option D   6!n4!n1!x4!n   (Date)(Time)(Sign)(Offset)

PRESENCE

Mandatory

DEFINITION

This field indicates the date, time and time zone at which the report was created.

CODES

One of the following codes must be used in Sign (Error code(s): T15):

+	Plus	The + sign.
-	Minus	The - sign.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Time must be a valid time expressed as HHMM (Error code(s): T38).

Time offset is expressed as 'HHMM', where the hour component, that is, 'HH', must be in the range of 00 through 13, and the minute component, that is, 'MM' must be in the range of 00 through 59. Any 'HH' or 'MM' component outside of these range checks will be disallowed (Error code(s): T16).

USAGE RULES

The time zone in which Time is expressed is to be identified by means of the offset against the UTC (Coordinated Universal Time - ISO 8601).

EXAMPLE

If a financial institution in Moscow creates an MT 942 at 15.15 PM local time on 18 July 2014, Date/Time Indication field would be completed as follows:

```
:13D:1407181515+0400
```

whereby `140718` is the date, `1515` is the local time in Moscow and `+0400` is the offset of local Moscow time in July against UTC.

Offsets of local time zones against UTC are published on **www.swift.com** in the *BIC Directory, General Country Information*.

8. Field 61: Statement Line

FORMAT

6!n[4!n]2a[1!a]15dl!a3!cl6x[//16x]

[34x]

where subfields are:

Subfield	Format	Name of Subfield
1	6!n	Value date (YYMMDD)
2	[4!n]	Entry date (MMDD)
3	2a	Debit/Credit Mark
4	[1!a]	Funds Code (third letter of currency code)

5	15d	Amount
6	1!a3!c	Transaction Type Identification Code
7	16x	Reference for the Account Owner
8	[//16x]	Account Servicing Institution's Reference
9	[34x]	Supplementary Details

PRESENCE

Optional

DEFINITION

This field contains the details of each transaction.

CODES

Subfield 3 Debit/Credit Mark must contain one of the following codes (Error code(s): T51):

C   Credit

D   Debit

EC   Expected Credit

ED   Expected Debit

RC   Reversal of Credit (for debit entries)

RD   Reversal of Debit (for credit entries)

Subfield 6 Transaction Type Identification Code must contain one of the following codes (Error code(s): T53):

1.   For entries related to SWIFT transfer instructions and subsequent charge messages.

FORMAT   S3!n

The last three characters will indicate the message type of the SWIFT message causing the entry (for debit entries) or the message type of the SWIFT message used to advise the account owner (for credit entries).

2. For entries related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred.

FORMAT   N3!c

3. For entries being first advised by the statement (items originated by the account servicing institution).

FORMAT   F3!c

CODES

When the first character of subfield 6 Transaction Type Identification Code is 'N' or 'F', the remaining characters may contain one of the following codes:

BNK   Securities Related Item - Bank Fees

BOE   Bill of Exchange

BRF   Brokerage Fee

CAR   Securities Related Item - Corporate Actions Related (should only be used when no specific corporate action event code is available)

CAS   Securities Related Item - Cash in Lieu

CHG   Charges and Other Expenses

CHK   Cheques

CLR   Cash Letters/Cheques Remittance

CMI   Cash Management Item - No Detail

CMN   Cash Management Item - Notional Pooling

CMP   Compensation Claims

CMS   Cash Management Item - Sweeping

CMT   Cash Management Item - Topping

CMZ   Cash Management Item - Zero Balancing

COL   Collections (used when entering a principal amount)

COM   Commission

CPN   Securities Related Item - Coupon Payments

DCR   Documentary Credit (used when entering a principal amount)

DDT   Direct Debit Item

DIS   Securities Related Item - Gains Disbursement

DIV   Securities Related Item - Dividends

EQA   Equivalent Amount

EXT   Securities Related Item - External Transfer for Own Account

FEX   Foreign Exchange

INT   Interest Related Amount

LBX   Lock Box

LDP   Loan Deposit

MAR   Securities Related Item - Margin Payments/Receipts

MAT   Securities Related Item - Maturity

MGT   Securities Related Item - Management Fees

MSC   Miscellaneous

NWI   *Securities Related Item - New Issues Distribution*

ODC   *Overdraft Charge*

OPT   *Securities Related Item - Options*

PCH   *Securities Related Item - Purchase (including STIF and Time deposits)*

POP   *Securities Related Item - Pair-off Proceeds*

PRN   *Securities Related Item - Principal Pay-down/Pay-up*

REC   *Securities Related Item - Tax Reclaim*

RED   *Securities Related Item - Redemption/Withdrawal*

RIG   *Securities Related Item - Rights*

RTI   *Returned Item*

SAL   *Securities Related Item - Sale (including STIF and Time deposits)*

SEC   *Securities (used when entering a principal amount)*

SLE   *Securities Related Item - Securities Lending Related*

STO   *Standing Order*

STP   *Securities Related Item - Stamp Duty*

SUB   *Securities Related Item - Subscription*

SWP   *Securities Related Item - SWAP Payment*

TAX   *Securities Related Item - Withholding Tax Payment*

TCK   *Travelers Cheques*

TCM   *Securities Related Item - Tripartite Collateral Management*

TRA   *Securities Related Item - Internal Transfer for Own Account*

TRF   *Transfer*

TRN   *Securities Related Item - Transaction Fee*

UWC   *Securities Related Item - Underwriting Commission*

VDA   *Value Date Adjustment (used with an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)*

WAR   *Securities Related Item - Warrant*

NETWORK VALIDATED RULES

Subfield 1, Value Date, must be a valid date expressed as YYMMDD (Error code(s): T50).

The SWIFT System validates subfield 2, Entry Date (Date in reduced ISO form), using current System Year (Error code(s): T50).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length (Error code(s): T40, T43).

When the first character of subfield 6, Transaction Type Identification Code, is an 'S', the remaining characters must be in the range 100-999 (Error code(s): T18).

USAGE RULES

This field may be repeated within the constraints of the maximum input message length.

Subfield 2, Entry Date, is normally only used when different from the value date.

'Original' advice for charges, that is, the first time the account owner is informed of a charge, must be identified in subfield 6, Transaction Type Identification Code, with the transaction type code 'FCHG'.

The following rules apply to subfield 7, Reference for the Account Owner:

- At least one valid character other than a blank must be present.
- For debit entries, the purpose of this subfield is to identify, to the account owner, the instruction which caused the debit. Therefore, the content of this subfield is the field 20 Sender's Transaction Reference Number (or its equivalent) of the original instruction.

Credit entries may be the result of one of the following situations:

1. The account servicing institution is identifying, to the account owner the receipt of funds for its account as a result of a related transaction. In this case, the content of subfield 7, Reference for the Account Owner is the reference for the beneficiary (for example, field 21 Related Reference) of the related transaction.

2. The account servicing institution has issued a payment instruction to the account owner and the credit identified in this subfield is for that payment. The content of subfield 7, Reference for the Account Owner is the field 20 Transaction Reference Number (or its equivalent) of the payment instruction issued by the account servicing institution.

If no reference is available for subfield 7, Reference for the Account Owner, the code NONREF shall be used. The account servicing institution must then supply, in subfield 9, Supplementary Details, what it considers to be the best alternative information (see field 9 description).

This reference must be quoted in all cases when available. In cases where a transaction passes through several financial institutions, the original reference must always be forwarded.

This reference must always be quoted against any charges or fees debited by the account servicing institution.

Debits against standing instructions must show the reference of the standing instruction.

In cases where a mutually agreed alternative reference exists (for example, in foreign exchange or money market transactions), this reference should then be used.

If the statement entry concerns a cheque, the cheque number should be indicated in this subfield.

The following rules apply to subfield 8, Account Servicing Institution's Reference:

- The content of this subfield is the account servicing institution's own reference for the transaction.
- When the transaction has been initiated by the account servicing institution, this reference may be identical to subfield 7, Reference for the Account Owner. If this is the case, Account Servicing Institution's Reference, subfield 8 may be omitted.

The following rules apply to subfield 9, Supplementary Details:

- When no reference for the account owner is available, that is, subfield 7, Reference for the Account Owner contains NONREF, the account servicing institution should provide the best available alternative information in this subfield.
- *As mutually agreed, the credit entry based on the payment document of the Bank of Russia may contain the number of this document in Subfield 7, and in Subfield 9 - information, to allow the account owner to*

    identify the transaction, for example, account number of the Ordering Customer with Ordering Institution and BIK of the Payer's Bank.
- *More detailed additional information may be presented in the field 86 "Information to Account Owner" as its format allows enter the name of the Ordering Customer and it's details in full: account number, INN or KIO, KPP, as well as BIK, correspondent account and the Name of the Ordering Institution (see description of field the 86).*
- Additional information may be presented when credit or debit advice was not sent under this transaction or when additional details facilitate reconciliation of the account.

Attention! Structure of information in the Subfield 9 "Supplementary details" is defined by account.

EXAMPLES

:61:060131C350,25FINTDOGOVOR 12345//495 aNVARX 2006 G

:61:060127D3100000,NTRF123456//1548

:61:060127D3100000,NTRF123456//15484070281060000000196RU044650376

9. Field 86: Information to Account Owner

FORMAT

6*65x (Narrative)

PRESENCE

Conditional (C3)

DEFINITION

This field contains additional information about the transaction detailed in the preceding statement line and which is to be passed on to the account owner.

USAGE RULES

To provide automatic processing of MT 942 messages by accounting system of the account owner, information in field 86 may be formalized in accordance with the national practice/national standards in the country of account owner. Full description may be obtained from the financial institutions - Receivers of MT 942.

According to SWIFT-RUR the following code words may be used for formalization, each code word must be placed between two slashes.

Since the charges field in the customer transfers is repetitive, it may be necessary to report more than one charges amount in the resulting statement. In this case, it is allowed to repeat the code word CHGS before the code word OCMT. The order in which the charges are specified is the same as in the customer transfers, that is, the order in which the charges have been taken during the transaction. So, the last appearance of the code word CHGS always specifies the charges (if any) of the account servicing institution.

The Ordering Customer is described in this field after the code word ORDP. Information, following this code, is a copy of the field 50a of Customer Transfer (SWIFT MT103) or a copy of the field 52a of Financial Institution Transfer (SWIFT MT 202) or the name of the Ordering Customer and it's details from the payment document of the Bank of Russia in full or partially. Code word ORDP always appears in the start of the line.

For debit entries, the Beneficiary may be described with the code word BENM. Information, following this code, is a copy of the field 59a of Customer Transfer (SWIFT MT103) or a copy of the field 58a of Financial Institution Transfer (SWIFT MT 202) or the name of the Beneficiary Customer and it's details from the payment document of the Bank of Russia in full or partially. Code word BENM always appears in the start of the line.

Payment details from the field 70 "Remittance Information" of SWIFT message or from the field "Details of Payment" of the payment document of the Bank of Russia may be presented following code word NZP.

Used in accordance with the Bank of Russia requirements in this field it could be defined UIP from fields 72, 23E of payment instructions or "Code" from payment document of the Bank of Russia preceeded with code word UIP.

In case remittance information from field 70 of the payment instruction is to be included in this field, it should be preceded by the code /REMI/.

When the field 72 of SWIFT message contains information, which is intended for the account owner, this information is to be copied to the field 86. Codes used in the field 72 , have the same meaning in the field 86 of the MT 940 as well. If the field 72 contains narrative only it is to be copied to the field 86 without amendments.

Attention! Structure of information in the field 86 "Information to Account Owner" is defined by account servicing institution and should be clarified to the Receiver.

10. Field 90D: Number and Sum of Entries

FORMAT

Option D   5n3!a15d   (Number)(Currency)(Amount)

PRESENCE

Optional

DEFINITION

This field indicates the total number and amount of debit entries.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The 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 that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

11. Field 90C: Number and Sum of Entries

FORMAT

Option C   5n3!a15d   (Number)(Currency)(Amount)

PRESENCE

Optional

DEFINITION

This field indicates the total number and amount of credit entries.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The 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 that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

12.   Field 86: Information to Account Owner

FORMAT

6*65x   (Narrative)

PRESENCE

Optional

DEFINITION

This field contains additional information about the statement as a whole. It is to be passed on to the account owner.

2.8 MT 950 Statement Message

2.8.1 Scope

This message type is sent by an account servicing institution to an account owner.

It is used to transmit detailed information about all entries, whether or not caused by a SWIFT message, booked to the account.

2.8.2 Format Specifications

MT 950 Statement Message *(SWIFT-RUR format)*

Status	Field number	Field name	Format/Options	No.	No. in UHB
M	20	Transaction Reference Number	16x	1	1
M	25	Account Identification	35x	2	2
M	28C	Statement Number/Sequence Number	5n[/5n]	3	3
M	60a	Opening Balance	F or M	4	4
—>					
O	61	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x]	5	5
------|					
M	62a	Closing Balance (Booked Funds)	F or M	6	6
O	64	Closing Available Balance (Available Funds)	1!a6!n3!a15d	7	7
M = Mandatory, O = Optional - Network Validated Rules may apply *) see field 61 definition					

2.8.3.   MT950 Usage Rules

Charges, interest and other adjustments may be referenced as follows:

By reference to a previous MT n90 Advice of Charges, Interest and Other Adjustments message (for information regarding the formatting of the MTn90, see Category n - Common Group Messages).

By original advice via this statement, under the following conditions:

The charges must be unambiguously identified with a single associated underlying transaction, for example, the account owner's reference of the original transaction.

The principal amount must be separately identified on the statement.

The required references must fit the constraints of the statement line.

It is important that amounts should be identical to those of related messages. Charges which are clearly indicated in another message concerning the same entry, or which form an integral part of another message, for example, proceeds of a collection, do not need to be specifically indicated in the statement.

Deductions, for example, charges, above and beyond those previously accounted for in a related message shall appear separately with the appropriate code. They shall use the same reference for the account owner or other suitable reference if no reference for the account owner is available.

The account servicing institution must not 'bulk' separate transactions, charges, or charges with transactions. When booking multiple messages, individual transactions, for example, one entry per TRN (field 20), must be booked.

It is recommended that statements be sent daily, that is, at the end of each business day, when movement in the account has occurred. If no movement has occurred, that is, no entries have been posted, it is recommended that the statement frequency should be monthly, and that the maximum interval between statements should not exceed one year.

If necessary and under bilateral agreement Account servicing institution send interim statement to Account owner (information related to operations executed at particular time of operational date).

To facilitate manual reconciliation, it is recommended that statement entries be sorted by debits and credits and these by value date in ascending amounts.

Since the length of a SWIFT message is restricted to the maximum input message length, several messages may be required to accommodate all the information for one statement.

2.8.4 Field Specifications

1.   Field 20: Operation reference

FORMAT

   16x

PRESENCE

   Mandatory.

DEFINITION

   Indicated in this field is reference, which was assigned by the Sender for unambiguous identification of this message.

NETWORK VALIDATED RULES

   This field should not begin with slash "/", end with slash or contain double slash "//" (Error code T26).

USAGE RULES

   In cases when the abstract comprises several messages, values of the fields "Operation reference" of individual messages included in it may be similar or different.

   The first position of this field must be used for transliteration sign placement (see item 1.3.1).

2.   Field 25: Account number

FORMAT

   35x

PRESENCE

Mandatory

DEFINITION

Defined in this field is account, under which abstract is provided.

3. Field 28C: Statement Number/Sequence Number

FORMAT

Option C   5n[/5n] (Abstract number)/(Serial number)

PRESENCE

Mandatory

DEFINITION

This field contains the sequential number of the statement, optionally followed by the sequence number of the message within that statement when more than one message is sent for one statement.

4. Field 60a: Opening Balance

FORMAT

Option F   1!a6!n3!a15d   (D/C Mark)(Date)(Currency)(Amount)

Option M   1!a6!n3!a15d   (D/C Mark)(Date)(Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies, for the (intermediate) opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

USAGE RULES

Zero balance is considered as credit balance.

This field must always be the same as field 62a (closing balance) of the previous customer statement message for this account.

The first customer statement message for a specified period must contain field 60F (first opening balance); additional statement messages for the same statement period must contain field 60M (intermediate opening balance).

5. Field 61: Statement Line

FORMAT

6!n[4!n]2a[1!a]15d!a3!c!6x[//16x]

[34x]

where subfields are:

Subfield	Format	Name of Subfield
1	6!n	Value date (YYMMDD)
2	[4! n]	Entry date (MMDD)
3	2a	Debit/Credit Mark
4	[1!a]	Funds Code (third letter of currency code)
5	15d	Amount
6	1!a3!c	Transaction Type Identification Code
7	16x	Reference for the Account Owner
8	[//16x]	Account Servicing Institution's Reference
9	[34x]	Supplementary Details

PRESENCE

Optional

DEFINITION

This field contains the details of each transaction.

CODES

Subfield 3 Debit/Credit Mark must contain one of the following codes (Error code(s): T51):

C   Credit

D   Debit

RC   Reversal of Credit (debit entry)

RD   Reversal of Debit (credit entry)

Subfield 6 Transaction Type Identification Code must contain one of the following codes (Error code(s): T53):

1. For entries related to SWIFT transfer instructions and subsequent charge messages.

FORMAT   S3!n

The last three characters will indicate the message type of the SWIFT message causing the entry (for debit entries) or the message type of the SWIFT message used to advise the account owner (for credit entries).

2. For entries related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred.

FORMAT   N3!c

3. For entries being first advised by the statement (items originated by the account servicing institution).

FORMAT   F3!c

CODES

When the first character of subfield 6 Transaction Type Identification Code is 'N' or 'F', the remaining characters may contain one of the following codes:

BNK   *Securities Related Item - Bank Fees*

BOE   *Bill of Exchange*

BRF   *Brokerage Fee*

CAR   *Securities Related Item - Corporate Actions Related (should only be used when no specific corporate action event code is available)*

CAS   *Securities Related Item - Cash in Lieu*

CHG   *Charges and Other Expenses*

CHK   *Cheques*

CLR   *Cash Letters/Cheques Remittance*

CMI   *Cash Management Item - No Detail*

CMN   *Cash Management Item - Notional Pooling*

CMP   *Compensation Claims*

CMS   *Cash Management Item - Sweeping*

CMT   *Cash Management Item - Topping*

CMZ   *Cash Management Item - Zero Balancing*

COL   *Collections (used when entering a principal amount)*

COM   *Commission*

CPN   *Securities Related Item - Coupon Payments*

DCR   *Documentary Credit (used when entering a principal amount)*

DDT   *Direct Debit Item*

DIS   *Securities Related Item - Gains Disbursement*

DIV   *Securities Related Item - Dividends*

EQA   *Equivalent Amount*

EXT   *Securities Related Item - External Transfer for Own Account*

FEX   *Foreign Exchange*

INT   *Interest Related Amount*

LBX   *Lock Box*

LDP   *Loan Deposit*

MAR   *Securities Related Item - Margin Payments/Receipts*

MAT   *Securities Related Item - Maturity*

MGT   *Securities Related Item - Management Fees*

MSC   *Miscellaneous*

NWI   *Securities Related Item - New Issues Distribution*

ODC   *Overdraft Charge*

OPT   *Securities Related Item - Options*

PCH   *Securities Related Item - Purchase (including STIF and Time deposits)*

POP   *Securities Related Item - Pair-off Proceeds*

PRN   *Securities Related Item - Principal Pay-down/Pay-up*

REC   *Securities Related Item - Tax Reclaim*

RED   *Securities Related Item - Redemption/Withdrawal*

RIG   *Securities Related Item - Rights*

RTI   *Returned Item*

SAL   *Securities Related Item - Sale (including STIF and Time deposits)*

SEC   *Securities (used when entering a principal amount)*

SLE   *Securities Related Item - Securities Lending Related*

STO   *Standing Order*

STP   *Securities Related Item - Stamp Duty*

SUB   *Securities Related Item - Subscription*

SWP   *Securities Related Item - SWAP Payment*

TAX   *Securities Related Item - Withholding Tax Payment*

TCK   *Travelers Cheques*

TCM   *Securities Related Item - Tripartite Collateral Management*

TRA   *Securities Related Item - Internal Transfer for Own Account*

TRF   *Transfer*

TRN   *Securities Related Item - Transaction Fee*

UWC   *Securities Related Item - Underwriting Commission*

VDA   *Value Date Adjustment (used with an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)*

WAR   *Securities Related Item - Warrant*

NETWORK VALIDATED RULES

Subfield 1, Value Date, must be a valid date expressed as YYMMDD (Error code(s): T50).

The SWIFT System validates subfield 2, Entry Date (Date in reduced ISO form MMDD), using current System Year (Error code(s): T50).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length (Error code(s): T40,T43).

When the first character of subfield 6, Transaction Type Identification Code, is an 'S', the remaining characters must be in the range 100-999 (Error code(s): T18).

USAGE RULES

This field may be repeated within the constraints of the maximum input message length.

'Original' advice for charges, that is, the first time the account owner is informed of a charge, must be identified in subfield 6, Transaction Type Identification Code, with the transaction type code 'FCHG'.

The following rules apply to subfield 7, Reference for the Account Owner:

At least one valid character other than a blank must be present.

For debit entries, the purpose of this subfield is to identify, to the account owner, the instruction which caused the debit. Therefore, the content of this subfield is the field 20 Sender's Transaction Reference Number (or its equivalent) of the original instruction. The same reference is specified in field 21 of MT 900 related to this transaction.

Credit entries may be the result of one of the following situations:

1. The account servicing institution is identifying, to the account owner the receipt of funds for its account as a result of a related transaction. In this case, the content of subfield 7, Reference for the Account Owner is the reference for the beneficiary (for example, field 21 Related Reference) of the related transaction. The same reference is specified in field 21 of MT 910 related to this transaction.

2. The account servicing institution has issued a payment instruction to the account owner and the credit identified in this subfield is for that payment. The content of subfield 7, Reference for the Account Owner is the field 20 Transaction Reference Number (or its equivalent) of the payment instruction issued by the account servicing institution.

If no reference is available for subfield 7, Reference for the Account Owner, the code NONREF shall be used. The account servicing institution must then supply, in subfield 9, Supplementary Details, what it considers to be the best alternative information.

This reference must be quoted in all cases when available. In cases where a transaction passes through several financial institutions, the original reference must always be forwarded.

This reference must always be quoted against any charges or fees debited by the account servicing institution.

Debits against standing instructions must show the reference of the standing instruction.

In cases where a mutually agreed alternative reference exists (for example, in foreign exchange or money market transactions), this reference should then be used.

If the statement entry concerns a cheque, the cheque number should be indicated in this subfield.

The following rules apply to subfield 8, Account Servicing Institution's Reference:

The content of this subfield is the account servicing institution's own reference for the transaction.

When the transaction has been initiated by the account servicing institution, this reference may be identical to subfield 7, Reference for the Account Owner. If this is the case, Account Servicing Institution's Reference, subfield 8 may be omitted.

The following rules apply to subfield 9, Supplementary Details:

When no reference for the account owner is available, that is, subfield 7, Reference for the Account Owner contains NONREF, the account servicing institution should provide the best available alternative information in this subfield.

As mutually agreed, the credit entry based on the payment document of the Bank of Russia may contain the number of this document in Subfield 7, and in Subfield 9 - information, to allow the account owner to identify the transaction, for example, account number of the Ordering Customer with Ordering Institution and BIK of the Payer's Bank.

Additional information may be presented when credit or debit advice was not sent under this transaction or when additional details facilitate reconciliation of the account.

Attention! Structure of information in the Subfield 9 "Supplementary details" is defined by account servicing institution and should be clarified to the Receiver.

6. Field 62a: Closing Balance (Booked Funds)

FORMAT

Option F   1!a6!n3!a15d   (D/C Mark)(Date)(Currency) (Amount)

Option M   1!a6!n3!a15d   (D/C Mark)(Date)(Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field indicates the funds which are available to the account owner (if credit balance) at the moment of closing the reporting period or the interim balance.

USAGE RULES

Field 62 is used in the last or the only message of the abstract with option F; final outgoing balance is indicated in it. If abstract is presented by more than one message, then in all message except the last one, this field is used with option M and contains intermediate outgoing balance.

Contents of the field 62F "Final outgoing balance" is transferred to the field 60F "Initial incoming balance" of the next abstract of the client's account. Contents of the field 62M "Intermediate outgoing balance" is transferred to the field 60M "Intermediate incoming balance" of the next message of the same abstract of the client's account.

7. Field 64: Closing Available Balance (Available Funds)

FORMAT

1!a6!n3!a15d   (D/C Mark)(Date)(Currency)(Amount)

PRESENCE

Optional

DEFINITION

This field indicates the funds which are available to the account owner (if a credit balance) for the specified forward value date or the balance which is subject to interest charges (if debit balance).

Category n. Common Group Messages

All Common Group Messages may be used under SWIFT-RUR without any limitations. The main and the only requirement for messages of this group is correct use of the transliteration rules.

Addendums

Addendum 1. Use of SWIFT-RUR according to EU regulations.

When payment chain includes financial institutions in countries members of the European Union, EU regulations mentioned below must be applied to for funds transfers in Russian currency as well as requirements stated in SWIFT-RUR:

1. Payment instructions should include complete information about as following:

   - name, address and debiting account number of Payer;

   or

   - name, the date and place of and debiting account number of Payer;

   or

   - name, customer identification number or national identity number and debiting account number of Payer;

   or

   - if the transfer excecutes without opening account then should be specified an unique identifier for fund returning purposes.

2. IBAN should be used for transfer of funds in favor of EU banks customers.

3. Fields 86 and subfields 9 of fields 61 in MT 940 and 942 may contain ERI to transport dual currencies, as explained in the chapter "Euro-Related Information (ERI)" in the Standards MT General Information.

If conversion transaction applied to the account (payment in currency different than currency of the account) the code word EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash. The code may be repeated if the account servicing institution wants to report an exchange rate that it applied, in addition to the exchange rate received in the instruction. The order in which the exchange rates are specified is the same as the order in which the rates have been applied during the transaction. So, the last appearance of the code word EXCH always specifies the rate applied by the account servicing institution.

STP rules of correspondent bank should be used as well.

EXAMPLES

MT 103 Single Customer Credit Transfer when Ordering Customer is a person who do not have an account with the Ordering Institution

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE1
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A:080115RUB15000,
Ordering Customer	:50F:TXID/RU/772141464055
	1/IVANOV IVAN IVANOVIc

	2/UL. VOLKOVA,5 3/RU/MOSKVA
Ordering Institution	:52D://RU044123123.30101810000000000123 OOO BANK N G.MOSKVA
Sender's Correspondent	:53B:/30231810100000000324
Beneficiary Customer	:59:/DE25123456789123456789 'FOREIGN COMPANY LLC DUSSELDORF, DE'
Remittance Infprmation	:70 :'(VO12345)'PO ScoTU 12344/10/01/2008 ZA SPRAVOcNUu LITERATURU BEZ NDS
Details of Charges	:71A:OUR

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE2
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB15000,
Ordering Customer	:50F:CCPT/RU/4501460225 1/PETROV PeTR IVANOVIc 2/UL. aKIMANKA, 2 3/RU/MOSKVA
Ordering Institution	:53B:/30231810100000000324
Sender's Correspondent	:59:/DE251234567891234567 'FOREIGN COMPANY LLC DUSSELDORF, DE'
Beneficiary Customer	:70:'(VO12345)'PO ScoTU 12345/10/01/2008 ZA SPRAVOcNUu LITERATURU BEZ NDS
Remittance Infprmation	:71A:OUR

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE3
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB15000,
Ordering Customer	:50F:CCPT/RU/4501460225

	1/PETROV PeTR IVANOVIc 2/LENINSKIi PR-KT, D.22, KV.12 3/RU/MOSKVA
Ordering Institution	:53B:/30231810100000000324
Sender's Correspondent	:59:/DE251234567891234567 'FOREIGN COMPANY LLC DUSSELDORF, DE'
Beneficiary Customer	:70 :'(VO12345)'PO ScoTU 12346/10/01/2008 ZA SPRAVOcNUu LITERATURU BEZ NDS
Remittance Infprmation	:71A:OUR

MT 103 Single Customer Credit Transfer when Ordering Customer is a person who have an account with the Ordering Institution.

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE4
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB15000,
Ordering Customer	:50F:/40817840100000001045 1/PETROV PeTR IVANOVIc 2/UL. aKIMANKA, 2 3/RU/MOSKVA
Ordering Institution	:53B:/30231810100000000324
Sender's Correspondent	:59:/DE251234567891234567 'FOREIGN COMPANY LLC DUSSELDORF, DE'
Beneficiary Customer	:70:'(VO12345)'PO ScoTU 12347/10/01/2008 ZA SPRAVOcNUu LITERATURU BEZ NDS
Remittance Infprmation	:71A:OUR

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE5
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB15000,
Ordering Customer	:50F:/42301810300000000765

	1/INN771234567890
	1/SMIRNOV ALEKSEi IVANOVIc
	2/UL. SRETENKA, 12
	3/RU/MOSKVA
Ordering Institution	:53B:/30231810100000000324
Sender's Correspondent	:59:/DE251234567891234567
	'FOREIGN COMPANY LLC
	DUSSELDORF, DE'
Beneficiary Customer	:70:'(VO12345)'PO ScoTU 1234810/01/2008 ZA SPRAVOcNUu LITERATURU
	BEZ NDS
Remittance Infprmation	:71A:OUR

MT 103 Single Customer Credit Transfer when Ordering Customer is a legal entity

Field Name	Format
Sender	BBNKDEFF
Message Type	103
Receiver	BANKRUMM
Message text	
Sender's Refrence	:20:+EXAMPLE6
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB118000,
Ordering Customer	:50F:/DE251234567891234567
	1/'FOREIGN COMPANY LLC'
	2/'ABC SHTRASSE'
	3/DE/'DUSSELDORF'
Ordering Institution	:53B:/30231810100000000324
Sender's Correspondent	:57D://RU044123123.30101810000000000123
	OOO BANK N
	G.MOSKVA
Beneficiary Customer	:59: /40817840100000001045
	INN772141464055
	IVANOV IVAN IVANOVIc
Remittance Infprmation	:70:'(VO12345)'PO DOGOVORU ARENDY 123/2007 OT 01.02.07 ZA DEKABRX 2007 G.
	V TOM cISLE NDS - 18000.00 RUB
Details of Charges	:71A:OUR

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	

Sender's Refrence	:20:+EXAMPLE7
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB1000,
Ordering Customer	:50F:/40702840200000000897 1/INN7734135137.KPP980678956 1/OAO LAD 2/UL. LENINA, 7 3/RU/MOSKVA
Ordering Institution	:53B:/30231810100000000324
Sender's Correspondent	:59: /DE251234567891234567 1/'FOREIGN COMPANY LLC' 2/'ABCSHTRASSE' 3/DE/'DUSSELDORF'
Beneficiary Customer	:70:'(VO12345)'PO ScoTY 12 OT 10.01.2008 G. BEZ NDS
Remittance Infprmation	:71A:OUR

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE8
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB1000000,
Ordering Customer	:50F:/40807810400000000798 1/KIO52345 1/PLASTIK TEKNOLODJI AG
Ordering Institution	:52D://RU044123123.30101810000000000123 OOO BANK N G.MOSKVA
Sender's Correspondent	:53B:/30231810100000000324
Beneficiary Customer	:59: /DE251234567891234567 'FOREIGN COMPANY LLC' 'ABCSHTRASSE' 'DE/DUSSELDORF'
Remittance Information	:70:'(VO60070)'PO ScoTY 132 OT 10.01.2008 G. BEZ NDS
Details of Charges	:71A:OUR

Addendum 2. Terms mapping tables between SWIFT-RUR and UHB.

No.	SWIFT-RUR (Russian version)	Руководства пользователя SWIFT (Russian translation of UHB)	SWIFT User Handbook (UHB)/SWIFT-RUR (English version)
1	Распорядитель	Приказодатель	Instructing Party
2	Плательщик/Инициатор платежа	Клиент-заказчик	Ordering Customer
3	Банк Плательщика/ Финансовая организация - инициатор перевода	Обслуживающая счет организация/Финансовая организация-заказчик	Account Servicing Institution/ Ordering Institution
4	Банк-плательщик/Инициатор платежа	Финансовая организация-заказчик	Ordering Institution
5	Сумма расчетного документа	Сумма платежного поручения	Instructed Amount
6	Дебетовое авизо	Подтверждение списания	Confirmation of Debit
7	Кредитовое авизо	Подтверждение зачисления	Confirmation of Credit
8	Банк-посредник	Посредник	Intermediary
9	Банк-бенефициар (Банк - получатель средств)	Финансовая организация-бенефициар	Beneficiary Institution
10	Бенефициар (Клиент - получатель средств)	Бенефициар/Клиент-бенефициар	Beneficiary/Beneficiary Customer
11	Банк Бенефициара/Банк Получателя средств	Банк Бенефициара	Account with Institution

Addendum 3. Telex transliteration table (based on SWIFT-RUR4 Recommendations)

Cyrillic symbol	Latin symbol	Notes
А	A	
Б	B	
В	V	
Г	G	
Д	D	
Е	E	
Ё	E	
Ж	J	
З	Z	
И	I	
Й	)	
К	K	
Л	L	
М	M	
Н	N	
О	O	
П	P	
Р	R	
С	S	
Т	T	
У	U	
Ф	F	
Х	H	
Ц	+	
Ч	(	
Ш	,	comma
Щ	?	
Ъ	'	apostrophe
Ы	Y	
Ь	X	
Э	W	
Ю	Q	
Я	C	
0	0	
1	1	
2	2	
3	3	
4	4	
5	5	
6	6	
7	7	
8	8	
9	9	
(	IX	
)	OX	
{	IX	
}	OX	
?	AX	
+	UX	
,	EX	
/	/ orWX	
-	- or QX	
.	.	
:	: or CX	
Space	Space	

Comments:

1. Such transliteration table is used by banks in practice for information exchange by means of facilities those do not support lowercase letters (e.g. telex) and is regulated by bilateral correspondent agreements.

2. The rules described in item 1.3 are used except following:

2.1. Instead «+» in first position of field 20 as transliteration sign is used apostrophe;

2.2. In case of need to transfer Latin words inside Cyrillic instead apostrophe is used YX combination as «RUS/ENG–ENG/RUS» trigger. If Latin part of information inside Cyrillic includes YX combination then the Sender repeat it twice and the Receiver translate YXYX to original single YX combination.