

# SWIFT Formatting Guidelines

## MT103+ and MT210

Qualified formatting guidelines for SWIFT MT103+ and MT210 messages are currency-independent and hence have been provided to you below as part of the UBS basic guidelines.

### Formatting Guidelines for Customer Transfer MT103+

The code STP must be indicated in the header of the SWIFT message in the validation flag field 119.

Status	Tag	Field Name	Meeting UBS' STP-Qualified Standards
M	20	Transaction Reference Number	16X
O	13c	Time Indication	7 5c / 41a11a41a
M	238	Bank Operation Code	CR00
O	231	Instruction Code	Accepted code words: 30VA, INTX or CORR <sup>1</sup>
O	26T	Transaction Type Code	Not to be used
M	32A	Value Date, Currency Code, Amount	6 1n21a13d
O	338	Currency/Instructed Amount	3 1x15d
O	34	Exchange	Rate 12d
M	50x	Ordering Customer	Option A with BEP <sup>2</sup> Option E
O	51A	Sending Institution	Not to be used
O	52A	Ordering Institution	Option A with BIC code
O	53x	Sender's Correspondent	Option A with BIC code Option B with your UBS account number in a 21-digit format in the account number line. Example: If an account number is 0230-12345-678A then the 21-digit format of this account is 02300000012345670000A. No separators must be used. Option B with IBAN can also be used
O	54A	Receiver's Correspondent	Option A with BIC code
O	55A	Third Reimbursement Institution	Option A with BIC code
O	56A	Intermediary Institution	Option A with BIC code
O	57x	Account with Institution	Option A with BIC code <sup>3</sup>
M	59	Beneficiary Customer	Possible formats of a UBS customer's account number a) IBAN CH350023023012345678A, CH3500230230F03456783 IBAN is a MUST for payments to "IBAN countries" <sup>4</sup> b) BBAN 0230-123456-78A, 0230-F0345678-3 BBAN is possible to use for payments to Switzerland as long as it is enabled on a national level. Both format options should be followed by a name and address of the beneficiary in the consecutive lines.

# Swift Mt103 Formatting Guide

**SJ Ball**



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