MT100 File Format

USAGE GUIDE FOR CREDIT TRANSFER AND DIRECT DEBIT



Index

1 Introduction	2
1.1 General about MT100 format	2
1.2 Abbreviations in the tables	2
2 Format Layout Credit Transfer	
3 Format Layout Direct Debit	5
4 Country specifics	6
4.1 Poland	6
4.2 Romania	6
4.3 Bulgaria	7
4.4 Czech Republic	9
4.5 Hungary	9
3 Example	10

1 Introduction

This usage guideline describes how the generic format MT100 can be used to initiate SEPA and International Credit Transfers using the MT100 format.

The file format can be uploaded in the channel:

• InsideBusiness Payments

1.1 General about MT100 format

- > A MT100 file contains a header block and one or more transaction blocks
- Each transaction block starts with the field :20:
- > The separator between the transaction blocks is an empty line
- > SEPA and International transactions are supported via this format.
- The international transactions need to be initiated to a beneficiary containing IBAN/BBAN account number and BIC
- Urgent SEPA and International payments can be requested by providing specific information in the field :72:
- ➤ The negotiated FX rate can be indicated in the field :72:
- All the transactions are processed as single transactions. Batch processing (one global debit from the account) is not available
- The MT100 files sent to ING Bank must use UTF-8 encoding
- ➤ Each line should end with a CR/LF symbol (Windows/Macintosh line ending)
- > Following characters are supported:

```
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789
/-?:().,'+
```

➤ InsideBusiness Payments automatically replaces non-supported characters in payment files that are imported via file import.

1.2 Abbreviations in the tables

```
M = Mandatory
O = Optional
C = Conditional
a = Alphanumerical (a-z, A-Z, 0-9, /-+)
n = Numerical (0-9)
```

2 Format Layout Credit Transfer

	HEADER BLOCK					
Tag	Field name	Descri	iption	Comments		
:01:	Customer Reference	M 16 d	ä	A file reference		
:02:	Total Amount	M 19 n		This is the sum of amounts of all transfers in field :32A: Amount with comma (,) as a decimal character.		
:03:	Total Count	M 5 n		The number of transactions in the file		
:04:	Ordering Party Bank ID	M 110	l	Ordering party's BIC or Sort/Bank Code		
:05:	Ordering Party Name (4 lines)	M 350 O 3*3		Name and address of ordering party		
:06:	User number	O 8a				
:07:	File Name	0 350	1			
	TRANSAC	TION	BLOCK			
:20:	Customer/Sender's Reference	М 16 а		Any text to identify the transaction		
:32A:	Execution Date	М	6n	Date of execution in YYMMDD format		
	Currency		3 a	Currency – ISO code		
	Amount		15 n	Amount with comma (,) as a decimal character		
:50:	Ordering Customer (4 lines)	M 350 O 3*3		Name and address of the ordering customer		
:52A:	Ordering party Line 1 – prefix always /D/ Ordering BIC	М	34a 11a	Account no. in IBAN format BIC of Ordering party bank		
:53A:	Intermediary Bank Swift Code	O 11a				
:53D:	Intermediary Bank	0 /34				
	Account number	075 1 u				
	Name, address and city	O 4*3	5a			
:57A:	Beneficiary Bank SWIFT	C* 11a		Beneficiary bank SWIFT code		
:57D:	Beneficiary Bank Name/Address/Address/Country (4 lines)	C* 4*35a		*At least 57A or 57D has to be provided		

:59:	Beneficiary Account number	М	/34a	Account number in IBAN or BBAN format. IBAN to be used for all IBAN countries
	Name	М	35a	
	Name2, address, city	0	3*35a	
:70:	Payment details	O, 4*3	5a	
:71A:	Charge bearer	O 3a		BEN (beneficiary), OUR (ordering party) or SHA (shared)
:72:	Suppl. Information	0 3*3!	ōα	URGP for urgent processing. RTGS for processing via real time engine (treasury payment).
:77B:	Regulatory Reporting	O 4*3!	<u>5</u> α	

3 Format Layout Direct Debit

	HEADER BLOCK					
Tag	Field name	Descr	iption	Comments		
:01:	Customer Reference	M 16c	l	A file reference		
:02:	Total Amount	M 19r	1	This is the sum of amounts		
				of all transfers in field :32A:		
				Amount with comma (,) as		
				a decimal character.		
:03:	Total Count	Mn		The number of transactions in the file		
:04:	Ordering Party BIC	M 11c		Ordering party's Swift BIC		
:05:	Ordering Party Name	M 35c		Name and address of		
	(4 lines)	0 3*3	5a	ordering party		
:06:	User number	O 8a				
:07:	File Name	0 350				
	TRANSAC	TION	BLOCK			
:20:	Customer/Sender's Reference	M 16	a	Any text to identify the transaction		
:23B:	Bank Operation	M 4a		Only RFDD allowed		
:32A:	Execution Date	М	6n	Date of execution in YYMMDD format		
	Currency		3a	Currency – ISO code		
	Amount		15n	Amount with comma (,) as a decimal character		
:50K:	Ordering party					
	Account number	М	/34a	Account no. in IBAN format		
	Name		35a			
:59:	Debtor					
	Account number	М	/34a			
	Name	М	35a			
:70:	Payment details	O 4*3	5a			

4 Country specifics

4.1 Poland

Credit Transfers

:72:	Suppl. Information		
	Account number for fees	O 35a	Can be used in case Charge
			Bearer is OUR of SHA
	Negotiated FX rate	O 35a	Example: TKNCZK0,1683

4.2 Romania

Budgetary payments (Beneficiary IBAN contains TREZ or NBOR at position 5-8)

:23B:	Bank Operation	O 4a	May contain TAXS
:59:	Beneficiary		
	Account number	M /34a	TREZ or NBOR at positions 5-8
	Name	M 35a	
	Address, city	O 2*35a	
	CUI ID of Customs office	M 10n	
:70:	Payment details		
	Payment obligation type	O 3a	TV, VAT, CV, ACC
	CUI ID of Customs office	O 10n	The same as in Tag59
	Customs declaration number	O 35a	
	Remittance information	O 35a	
:72:	Suppl. Information		URGP for urgent processing.
	Priority	O 35a	

Domestic Direct Debits

:59:	Debtor		
	Account number	M /34a	
	Name	M 35a	
	CUI code	O 13a	
:70:	Payment details		
	Subscriber's code	O 35a	
	Remittance information	O 3*35a	

4.3 Bulgaria

Remittance information

:70:	Payment details		
	Line 1	M, 35a	
	Line 3-4	O, 4*35a	

Budgetary payment

	ry payment			<u>, </u>
:72:	Suppl. Information			
	Budgetary payment	O 6* 35a	Mapped based on	
	details		below tags	
	/TAXTYPE/	C 6n	Tax payment code	mandatory in case beneficiary account has value "8" at pos. 13.
	/DTYPE/	M 4a	Document type	Value BUDJ
	/DTYPE/BUDJ/RINGS/	0	Priority	If code word /RINGS/ is supllied, payment is a budgetary treasury payment.
	/BAEREF/	O 6n		Ignored
	/DOC/NUM	M 1n	Document type (first digit of value after "NUM")	
	/DOC/NUM	C 17n	Document number (second digit after "NUM" untill "DAT")	mandatory in case document type is 2, 3 or 6
	/DOC/NUMDAT	C 6n	Document date	mandatory in case document type is 2, 3 or 6
	/PERIOD/BEG	C 6n	Period From date	YYMMDD Ignored in case document type = 1,3,6,9 Mandatory in case beneficiary account has value "8" at pos. 13.
	/PERIOD/BEGEND	C 6n	Period To date	YYMMDD Ignored in case document type = 1,3,6,9 Mandatory in case beneficiary account has value "8" at pos. 13.

/BUL/	C 13n	Payer Number	If filled Payer Type of Identification = BULSTAT
/EGN/	C 10n	Payer Number	If filled Payer Type of Identification = EGN
/LNC/	C 10n	Payer Number	If filled Payer Type of Identification = LNC
/IZL/	M 30a	Payer Name	

Budgetary Direct Debits (debtor is NRA)

:70:	Payment details		
line 1	Bulstat/EGN/LNC	M, 13n	Left aligned, in case code is shorter filled with trailing spaces
	Filler 1	M, 1a	<space></space>
	Paragraph	M, 6n	'
line 2	Date from	C*, 6n	MMYYYY or zeros
	Filler 2	C*, 1a	<space></space>
	Date to	C*, 6n	MMYYYY or zeros
_	Filler 3	C*, 1a	<space></space>
_	Number of persons/days	O, 5n	

^{*} If **Date from** is filled, **Date to** has to be filled as well

If **Date to** is filled, **Date from** has to be filled as well

If **Date to** is filled, **Filler 2** is mandatory

If Number of persons/days is not filled, Filler 3 must also not be provided

If **Number of persons/days** is filled, **Date from**, **Filler 2**, **Date to** and **Filler 3** are mandatory, but may contain empty data.

4.4 Czech Republic

Use of symbols

:70:	Payment details	M 35a	/VS[N10] – Variable Symbol,
		O 3*35a	represents up to 10 digits
			number
			/SS[N10] – Specific Symbol,
			represents up to 10 digits
			number
			/KS[N4] – Constant Symbol,
			represents up to 4 digits
			number (valid constant
			symbol).

Domestic Direct Debits

Ī	:59:	Debtor		
		Account number	M /34a	Needs to contain an IBAN
		Name	M 35a	

4.5 Hungary

Domestic Treasury payment

:72:	Suppl. Information		RTGS or tag /VIBER/ for
	Priority	O 35a	processing via real time
			engine (treasury payment).

3 Example

:01:245 :02:3001,88 :03:2 :04: INGBPLPW :05:ALFA COMPANY POLAND SP. Z O.O. UL. POZIOMKOWA 12 55-075 RZESZOW :06: :07: :20:2 :32A:061013EUR2000,88 :50:TEST COMPANY POLAND SP. Z O.O. UL. POZIOMKOWA 31 55-075 RZESZOW :52A:/D/PL94105000861000002322675055 **INGBPLPW** :53A:NDEASESS :57A:ARABATWW :59:/AT921904111111122222 FRANZ HAAS WAFFELMASCHINEN PRAGER STRASE 124 WIEN SE :70:INV 90062721 **CZEKOLADKI** :71A:OUR :72:PL94105000861000002322675055 TKNEUR3,234 TKDW121107 :20:2 :32A:061013USD1000,00 :50:TEST COMPANY POLAND SP. Z O.O. UL. POZIOMKOWA 31 55-075 RZESZOW :52A:/D/PL94105000861000002322675055 10500086 :53A:BACAADAD :57A:WIREDEM1XXX :59:/DE42370400440111112222 PIASTEN SCHOKOLADENFABRIK

HOFMANN GMBH CO KG POSTFACH 205 DE :70:INV 90062721 CZEKOLADKI :71A:BEN :72:URGP

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