2024

MT100 File Format

USAGE GUIDE FOR CREDIT TRANSFER AND DIRECT DEBIT

Version 4 - October 2024

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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:
  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
  / - ? : ( ) . , ' +
- ➢ 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	Description		Comments
:01:	**Customer Reference**	M 16 a		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 11a		Ordering party's BIC or Sort/Bank Code
:05:	**Ordering Party Name (4 lines)**	M 35a O 3*35a		Name and address of ordering party
:06:	User number	O 8a		
:07:	File Name	O 35a		
		TRANSACTION BLOCK		
:20:	**Customer/Sender's Reference**	M 16 a		Any text to identify the transaction
:32A:	**Execution Date**	M	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 35a O 3*35a		Name and address of the ordering customer
:52A:	**Ordering party** Line 1 – prefix always /D/	M	34a	Account no. in IBAN format
	Ordering BIC		11a	BIC of Ordering party bank
:53A:	**Intermediary Bank Swift Code**	O 11a		
:53D:	**Intermediary Bank** Account number	O /34a		
	Name, address and city	O 4*35a		
: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	M	/34a	Account number in IBAN or BBAN format. IBAN to be used for all IBAN countries
	Name Name2, address, city	M O	35a 3*35a	
:70:	**Payment details**	O, 4*35a		
:71A:	**Charge bearer**	O 3a		BEN (beneficiary), OUR (ordering party) or SHA (shared)
:72:	**Suppl. Information**	O 3*35a		URGP for urgent processing. RTGS for processing via real time engine (treasury payment).
:77B:	**Regulatory Reporting**	O 4*35a		

3 Format Layout Direct Debit

	HEADER BLOCK		
Tag	Field name	Description	Comments
:01:	**Customer Reference**	M 16a	A file reference
:02:	**Total Amount**	M 19n	This is the sum of amounts of all transfers in field :32A: Amount with comma (,) as a decimal character.
:03:	**Total Count**	M n	The number of transactions in the file
:04:	**Ordering Party BIC**	M 11a	Ordering party's Swift BIC
:05:	**Ordering Party Name (4 lines)**	M 35a O 3*35a	Name and address of ordering party
:06:	User number	O 8a	
:07:	File Name	O 35a	

	TRANSACTION 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**	M	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	M	/34a	Account no. in IBAN format
	Name		35a	
:59:	**Debtor** Account number	M	/34a	
	Name	M	35a	
:70:	**Payment details**	O 4*35a		

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** Priority	O 35a	URGP for urgent processing.

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

:72:	**Suppl. Information** Budgetary payment details	O 6* 35a	Mapped based on 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/	O	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/NUM..DAT	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/BEG..END	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: line 1	**Payment details** Bulstat/EGN/LNC	M, 13n	Left aligned, in case code is shorter filled with trailing spaces
	Filler 1	M, 1a	<Space>
	Paragraph	M, 6n	
line 2	Date from	C*, 6n	MMYYYY or zeros
	Filler 2	C*, 1a	<Space>
	Date to	C*, 6n	MMYYYY or zeros
	Filler 3	C*, 1a	<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 O 3*35a	/VS[N10] – Variable Symbol, 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

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

4.5 Hungary

Domestic Treasury payment

:72:	**Suppl. Information** Priority	O 35a	RTGS or tag /VIBER/ for 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