

ERSTE SWIFT MT 101 Format Description

Minimum requirements concerning the format of SWIFT MT101 messages are as follows:

Formal requirements of incoming SWIFT messages				Data of transaction to be completed		
Sequence	Field code	Field Name	Field Format	Mandatory field ¹	Field Length	Field content description
A	:20:	Senders' Reference	16x	Yes	16	ID provided by the Sender: shall be individual within the day provided in field 30.
A	:28D:	Message Index/Total	5n/5n	Yes	5/5	Message number/ Total number of messages
A	:30:	Requested Execution Date	YYMMDD	Yes	6	Transaction execution date. Completion in accordance with Clause 5.1.4.
A	:50H:(1)	Ordering Customer, acct	/34x	Yes/No	34	IBAN number of account to be debited, if Seq B 50H is not completed
A	:50H:(2-5)	Ordering Customer, name, addr	4x35x	Yes/No	35	Name of customer to be debited if Seq B 50H is completed
A	:52A:	Account Servicing Institution	BIC CODE (GIBAHUHB)	No	11	Value: "GIBAHUHB"
A	:25:	Authorisation	35x	No	35	Not applied by the Bank
B	:23E:	Instruction Code	4!c[/30x]	Yes/No ²	4/30	Transaction type code: completion in accordance with the below detailed board ³
B	:21:	Transaction Reference	16x	Yes		Transaction identifier: shall be individual within the day provided in field 30.
B	:21F:	F/X Deal Reference	16x	No	16	Transaction number for individual Treasury rate
B	:32B:	Currency/Transaction Amount	3!a15d	Yes	3!11+2	Amount of transaction
B	:33B:	Currency/Transaction Amount	3a15n	No	3!11+2	Amount of transaction(original amount, without cost deduction)
B	:36:	Exchange Rate	12d	No	12	Conversion rate
B	:50H:(1)	Ordering Customer, acct	/34x	Yes/No	34	IBAN number of account to be debited, ha a Seq A 50H is not completed
B	:50H:(2-5)	Ordering Customer, name, addr	4x35x	Yes/No	35	Name of customer to be debited, ha a Seq A 50H is not completed
B	:57A:	Account With Institution	BIC CODE	Yes	11	SWIFT (BIC) address of the beneficiary's bank
B	:59a:(1)	Beneficiary Account number	35x	Yes	35	Beneficiary's account number – in the EU - IBAN
B	:59:(2)	Beneficiary Name	35x	Yes	30	Beneficiary's name
B	:59:(3-4)	Beneficiary Address	2x35x	Yes	30	Beneficiary's address
B	:70:	Remittance Information	4x35x	No	3x32	Communication 3x32 characters
B	:71A:	Details of Charges	OUR/BEN/SHA	Yes	3	Cost allocation Completion in accordance with the below detailed board***

The table above uses the indication methods employed in "SWIFT Standards Category 1 Customer Payments and Cheques - Message Reference Guide".

Notes:

¹ „Yes”: completion required (if the field is not completed, the Bank will not execute the given SWIFT MT101 message)

„No”: Not to be completed (if it is completed the contents of the given field will be disregarded by the Bank over the course of execution.)

² To be mandatorily completed or not, subject to the interpretation of the content description of the field.

³ The Bank only accepts the following types of orders in a SWIFT MT101 message format, where the abbreviations of the order types are as follows:

Transaction types available in SWIFT MT101 format	Content of field 23E (Type code of transaction)	Content of field 71A (Manner of cost bearing)
Domestic HUF transfer order	OTHR/HUF	SHA
Foreign exchange transfer order	OTHR/DEV	SHA in case of EUR within the EEA, otherwise optional (BEN, SHA, OUR)
Domestic Viber-type HUF transfer order	OTHR/RTGS or URGP	SHA
SEPA Credit Transfer-type foreign exchange transfer order	OTHR/SCT	SHA in case of EUR within the EEA, otherwise optional (BEN, SHA, OUR)
Express type foreign exchange transfer order	OTHR/DEVEXP	SHA in case of EUR within the EEA, otherwise optional (BEN, SHA, OUR)
T day foreign exchange transfer order (EUR/USD)	OTHR/SDVA or URGP	SHA in case of EUR within the EEA, otherwise optional (BEN, SHA, OUR)
Immediate conversion order	OTHR/DVEA	SHA in case of EUR within the EEA, otherwise optional (BEN, SHA, OUR)
T + 1 day conversion order	OTHR/DEV	SHA

If field 23E is not completed, or its content may include a code occurring in the table, but not corresponding to the transaction data, the Bank shall determine the type code of the transaction on the basis of the order data.

If field 23E may contain a code not included in the table (ie an incorrect code), the Bank shall reject the particular transaction. If the message may contain several transaction, the rejection shall apply only to the transaction concerned with the error, not to the entire message.

Completion of field 23E is mandatory only for Domestic VIBER HUF transfer orders and T-day foreign currency transfer orders. In any other cases, the Bank shall execute the transaction as a standard HUF or foreign currency transfer order based on the message data.