



**Rabobank**

# Format Description SWIFT MT103

***Rabo Cash Management  
(RCM)***

## CONTENT

SWIFT MT103: SINGLE CUSTOMER CREDIT TRANSFER .....	3
1. INTRODUCTION.....	3
2. GENERAL INFORMATION.....	3
3. FORMAT SPECIFICATION.....	3
4. CONTENT DESCRIPTION .....	4
CHANGE LOG .....	10

# SWIFT MT103: Single Customer Credit Transfer

## 1. Introduction

This document describes the Rabobank specific requirements for fields within the MT103 standard format structure for Rabo Cash Management.

## 2. General information

To initiate payments between accounts in the United Kingdom MT-103 import can be used. Payments imported through MT-103 result in FPS or CHAPS payments depending on the amount and urgency of the payment.

This document describes the specifications of MT-103 import files that are transmitted to Rabo Cash Management (RCM) by customers.

## 3. Format Specification

The MT103 should be formatted according to the standards indicated in the user handbook on [www.swift.com](http://www.swift.com). However, for a number of fields Rabobank applies specific rules which are indicated below in section "Content description". If there are no comments filled for a specific field, the standard SWIFT description applies.

Payment(s) in a MT103 import file are enclosed by:

- a line containing an opening bracket and a dash;
- a line containing a dash and a closing bracket.

Multiple payments are separated by a line break. For example:

```
{-  
MT103 payment 1  
-}
```

```
{-  
MT103 payment 2  
-}
```

## 4. Content description

Field	Subfield /Option	Mandatory /Optional	Fieldname	Format, Content, Option []=optional !=fixed length a=alfabetic x=alfanumeric d=numeric with decimal c=values codelist	Comments / Rabobank specific
20		M	Senders Reference	16x	Tag 20 must be available in the file, but can be empty. The value in this field is overwritten.
23B		M	Bank Operation Code	4!c	Only value CRED is allowed.
23E		O	Instruction Code	4!c[/30x]	In case priority is urgent. Value "SDVA" is mandatory for CHAPS payments In case system Type is RTGS. Value "SDVA" is mandatory for CHAPS payments
26T		O	Transaction Type code	3!c	Regulatory transaction type code
32A		M	Execution Date / Currency / Amount	6!n3!a15d	Only currency GBP is allowed.
33B		O	Currency / Instructed Amount	3!a15d	Only currency GBP is allowed
36		X	Exchange Rate	12d	Usage of this field is not allowed

Field	Subfield /Option	Mandatory /Optional	Fieldname	Format, Content, Option []=optional !=fixed length a=alfabetic x=alfanumeric d=numeric with decimal c=values codelist	Comments / Rabobank specific
50a	A or K	M	Ordering Customer	Option A [/34x] (Account) 4!a2!a2!c[3!c] (Identifier Code)  Option K [/34x] (Account) 4*35x (Name and Address)	Options A and K are supported. For Option K the four lines after the account line can be used as follows: Name1 Name2 Address City + postal code
52a	A or D	O	Ordering Institution	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)	If present, this field is ignored.
52a	A or D	O	Ordering Institution	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)	If present, this field is ignored.

Field	Subfield /Option	Mandatory /Optional	Fieldname	Format, Content, Option []=optional !=fixed length a=alfabetic x=alfanumeric d=numeric with decimal c=values codelist	Comments / Rabobank specific
53a	A, B, or D	O	Sender's Correspondent	Option A [/1!a]/[34x] 4!a2!a2!c[3!c]  (Party Identifier) (Identifier Code)	If present, this field is ignored.
				Option B [/1!a]/[34x] [35x]  (Party Identifier) (Location)	
				Option D [/1!a]/[34x] 4*35x  (Party Identifier) (Name and Address)	
54a	A, B or D	O	Receiver's Correspondent	Option A [/1!a]/[34x] 4!a2!a2!c[3!c]  (Party Identifier) (Identifier Code)	If present, this field is ignored.
				Option B [/1!a]/[34x] [35x]  (Party Identifier) (Location)	

Field	Subfield /Option	Mandatory /Optional	Fieldname	Format, Content, Option []=optional !=fixed length a=alfabetic x=alfanumeric d=numeric with decimal c=values codelist	Comments / Rabobank specific
				Option D [1!a]/[34x] 4*35x	(Party Identifier) (Name and Address) If present, this field is ignored.
55a	A, B or D	O	Third Reimbursement Institution	Option A: [1!a]/[34x] 4!a2!a2!c[3!c]  Option B: [1!a]/[34x] [35x]  Option D: [1!a]/[34x] 4*35x	(Party Identifier) (Identifier Code)  (Party Identifier) (Location)  (Party Identifier) (Name and Address) If present, this field is ignored.
56a	A, C or D	O	Intermediary Institution	Option A [1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code) If present, this field is ignored.

Field	Subfield /Option	Mandatory /Optional	Fieldname	Format, Content, Option []=optional !=fixed length a=alfabetic x=alfanumeric d=numeric with decimal c=values codelist	Comments / Rabobank specific
				Option C /34x  (Party Identifier)	If present, this field is ignored.
				Option D: [/1!a]/[34x] 4*35x  (Party Identifier) (Name and Address)	
57a	A,B,C or D	O	Account With Institution	Option A [/1!a]/[34x] 4!a2!a2!c[3!c]  (Party Identifier) (Identifier Code)	For UK domestic: if value is RT, then payment is CHAPS
				Option B [/1!a]/[34x] [35x]  (Party Identifier) (Location)	
				Option C: /34x  (Party Identifier)	
				Option D: [/1!a]/[34x] 4*35x  (Party Identifier) (Name and Address)	



Field	Subfield /Option	Mandatory /Optional	Fieldname	Format, Content, Option []=optional !=fixed length a=alfabetic x=alfanumeric d=numeric with decimal c=values codelist	Comments / Rabobank specific	
59a	No letter or A	M	Beneficiary Customer	No letter option [/34x] 4*35x  Option A: [/1!a]/[34x] 4!a2!a2!c[3!c]	(Account) (Name and Adress)  (Account) (Identifier Code)	For the No letter option the four lines after the account line can be used as follows: Name1 Name2 Address City + postal code
70		O	Remittance Information	4*35x	Remittance information for the beneficiary. Only unstructured information is allowed.	
71A		O	Details of Charges	3!a	Only cost option "SHA" is allowed.	
72		X	Sender to Receiver Information	6*35x	Usage of this field is not allowed.	
77B		O	Regulatory Reporting	3*35x		

## Change log

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Contact : [corporatesupport@rabobank.com](mailto:corporatesupport@rabobank.com)

Date	Version	Change	Change reason
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