MT100 PAYMENT FILE TYPE

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Format description for MT100 file type

[ING BUSINESS]

ING

General information

ING Business allows users to upload files with payments in different formats, generated by customer's information systems.

This document describes the MT100 file formats and validation rules for the file header and for the payment orders in order to upload and process them via ING Business application. Every file should begins with the file header followed by individual payments.

ING Business accepts two MT100 file types:

1. Files with Domestic payment orders
2. Files with Foreign currency payment orders

1. A MT100 file with Domestic payment orders may contains:

- Domestic Payments
- Budgetary payments

2. A MT100 file with Foreign currency payment orders may contains only foreign currency payment orders (sepa and/or non-sepa). Both file formats are from the same type message category, based on the SWIFT MT100 format.

In ING Business, a MT100 file may be imported using the *Administration and Tools* menu -> *Import templates* -> selecting one of the available templates: *MT100 domestic payments* or *MT100 foreign payments*.

At the import step, the user may choose how to import the payments from the file, as a payments package - which enables the possibility to sign and send all imported transactions at the same time, or as single transactions - which enables the possibility to sign and send imported transactions separately or at different times.

Specifications and validations of fields for MT100 payment file formats

In the format definition of each message, the fields are used as described in the SWIFT User Handbook. Field content may be composed of one or more sub-fields. The length and the content are defined for each field. In order to specify the length of different fields, the following agenda is used:

Restrictions on Length		**Types of Characters Allowed**	
nn	Maximum length (minimum is 1)	n	Numeric digits [0..9] only
nn-nn	Minimum and maximum length	a	Alphabetic letters only [A-Z]
nn!	Fixed length	c	Alphabetic letters [A..Z] and digits [0..9]
nn*nn	Maximum number of lines times maximum line length	x	Any character of the following set of characters: [A..Z], [a..z], [0..9] space and special characters: ? : / ( ) ' + - . ,
		d	Decimals

For example:

2n	= up to 2 digits
3!a	= always 3 letters
4*35x	= up to 4 lines of up to 35 characters each
2-4d	= at least 2 and up to 4 decimal digits

All fields in uploaded files are validated against their presence as well. The status of fields is shown below:

Status	**Meaning**
M	Mandatory
O	Optional

MT100 File Format

File header

No	M/O	Field Code	Name of subfield	Format	Validation
1	O	:01:	Customer Reference	16x	Not Validated
2	M	:02:	Total Amount	17d	Validated the total amount of all payments, independently of kind and currency. If case of difference the file will be rejected. Amount [0-9.,] dot and comma accepted as decimal point
3	M	:03:	Total Count	5n	Validated the total count. If case of difference – the file will be rejected
4	O	:04:	Ordering Party SWIFT	11x	Not Validated
5	O	:05:	Ordering Party Name	4*35x	Not Validated
6	O	:06:	User number	8x	Ordering party number at the paying bank. Used only when generating a file on a hard disk. Not validated.
7	O	:07:	File Name	35x	Not validated

Domestic payment

No	M/O	Field Code	Name of subfield	Format	Validation
1	O	:20:	Sender's reference	35x	Not validated
2	M	:32A:	Value Date/Currency/Amount	6!nRON15d	Valid date in format - YYMMDD. Currency - RON - the only valid value. Amount [0-9.,] - comma or dot accepted as decimal point
3	M	:50:	Ordering customer		
			Name and address of the payer	4*35x	Name and address of the payer. Not validated - replaced by the application with the name of account owner in the database.
4	K	:52:	Ordering Institution		
			Option :52A:		
			/D/Account with institution *IBAN or short account (10 or 12 digits)*	/D/24x	Bc`gr_aamslr* k_lb_rmpw `cegl ugrf ¨-B-¶ Validated if the account exists in the database and if the user uploading the file has the right to initiate domestic payment from this account.
			Ordering bank SWIFT	11x	Not validated - replaced by the application with the bank (branch) SWIFT CODE
			Option :52D:		
			/D/Account with institution *IBAN or short account (10 or 12 digits)*	/D/24x	Debit account, mandatory to begin with «/D/» . Validated if the account exists in the database and if the user uploading the file has the right to initiate domestic payment from this account.
			Ordering party bank	4*35	Name and address of ordering party bank. Not validated. Replaced by the application with the bank (branch) name.
5	O	:57D:	Beneficiary Bank		
			Bank Name	2*35x	Name and address of beneficiary bank. Not Validated
			Bank Identifier		Not Validated
			Bank Code	12x	Local bank code. Not validated.
6	M	:59:	Beneficiary Customer		
			/IBAN of Beneficiary	-02 x	Mandatory begin with «/». Valid IBAN.
			Name of Beneficiary	35x	Mandatory
			Address	35x	Optional
			City	35x	Optional
8	O	:70:	Remittance Information		
			Payment details	35x	Optional
			More payment details	3*35x	Optional

Budgetary Payment

No	M/O	Field Code	Name of subfield	Format	Validation
1	O	:20:	Sender's reference	35x	Not validated
2	M	:32A:	Value Date/Currency/Amount	6!nRON15d	Valid date in format - YYMMDD. RON - the only valid value. Amount - Digits and comma or dot after the whole part.
3	M	:50:	Ordering party		
			Name and address of the payer	4*35x	Name and address of the payer. Not validated - replaced by the application with the name of account owner in the database.
4	M	:52:	Ordering Institution		
			Option :52A:		
			/D/Account with institution *IBAN or short account (10 or 12 digits)*	/D/24x	Debit account, mandatory begin with «/D/» Validated if the account exists in the database and if the user uploading the file has the right to initiate domestic payment from this account.
			Ordering bank SWIFT	11x	Not validated - replaced by the application with the bank (branch) SWIFT CODE.
			Option :52D:		
			/D/Account with institution *IBAN or short account (10 or 12 digits)*	/D/24x	Mandatory to begin with «/D/» debit account. Validated if the account exists in the database and if the user uploading the file has the right to initiate domestic payment from this account.
			Ordering party bank	4*35	Name and address of ordering party bank. Not validated. Replaced by the application with the bank (branch) name.
5	O	:57D:	Beneficiary Bank		
			Bank Name	2*35x	Name and address of beneficiary bank. Not Validated
			Bank Identifier		Not Validated
			Bank Code	12x	Local bank code. Not validated.
6	M	:59:	Beneficiary Customer		
			/IBAN of Beneficiary	/24!x	Mandatory begin with «/». Valid IBAN. If Chars 5-8 are [TREZ] or [NBOR] the payment is considered budgetary.
			Name of Beneficiary	35x	Mandatory
			Name of Beneficiary	35x	Mandatory if beneficiary account is a budgetary account.
			Budget Identificator - CUI or CNP	10n or 13n	Mandatory for budgetary payment - CUI/CNP (Company or Citizen ID)
			City	35x	Optional

No	M/O	Field Code	Name of subfield	Format	Validation
8	O	:70:	Remittance Information		
			Payment details	35x	Optional
			More payment details	3*35x	Optional

International Payment

File header

No	M/O	Field Code	Name of subfield	Format	Validation
1	O	:01:	Customer Reference	16x	Not validated
2	M	:02:	Total Amount	17d	Validated the total amount of all payments, independently of kind and currency. If case of dif-ference the file will be rejected. Amount [0-9.,] dot and comma accepted as decimal point.
3	M	:03:	Total Count	5n	Validated the total count. If case of difference – the file will be rejected
4	O	:04:	Ordering Party SWIFT	11x	Not Validated
5	O	:05:	Ordering Party Name	4*35x	Not Validated
6	O	:06:	User number	8x	Ordering party number at the paying bank. Used only when generating a file on a hard disk. Not validated.
7	O	:07:	File Name	35x	Not validated

Payment order

No	M/O	Field Code	Name of subfield	Format	Validation
1	O	:20:	Sender's reference	35X	Not validated
2	M	:32A:	Value Date/Currency/Amount	6!n3!a15d	Valid date in format - YYMMDD. Currency ISO code. Amount - Digits and comma or dot after the whole part.
3	M	:50:	Ordering party	4*35x	Mandatory first line. Name and address of the payer. Not validated.
		:52A:	Ordering Institution bank		
			/D/IBAN or short account of customer	/D/24c	Mandatory begin with «/D/» Short Account (10 or 12 digits) or valid IBAN
			SWIFT Code of customer's bank		Optional - Ordering bank code
	O	:52D:	Ordering Institution		Optional - mandatory is the presence of one of the fields – 52A or 52D
			/D/IBAN or short account of customer	/D/24c	Mandatory begin with «/D/» Short Account (10 or 12 digits) or valid IBAN
			Name of customer's bank		Not validated – accept as ING Bank
4	M	:57x:	**When x=A or x=D – Note: Mandatory is the presence of one of the fields – 57A or 57D**		
		:57A:	Beneficiary Bank		
			Beneficiary`s Bank SWIFT Code.	11c	Mandatory is the presence one of the field – 57A or 57D - SWIFT Code or name of Beneficiary `s Bank In case 57A and 57D present then filled 57A takes precedence.

No	M/O	Field Code	Name of subfield	Format	Validation
		:57D:	*Name of the Bank* Address Country Code	Max 2 x 35x 35x 35x	Mandatory - first line of the name of the bank Address - mandatory Mandatory - last 2 characters preceded by «space» on the 4th line are reserved for Country ISO Code.
5	M	:59:	Beneficiary Customer		
			Account of Beneficiary	/34x	Mandatory - «/» plus 34 for account number
			Name of the Beneficiary - Line 1	4*35x	Mandatory - first line of the name of the beneficiary
			Name of the Beneficiary- Line 2		Optional
			Address *Address and Country Code*		Mandatory - first line of the address Optional - last 2 characters preceded by «space» on the 4th line are reserved for Country Code.
6	M	:70:	Remittance Information	4*35x	Payment details. Validated for presence at least one row.
7	O	:72:	Value date/Details of Charges	35x	Value date: Valid values are SVD (Same day) and SPOT (Spot). Other values than SVD are considered SPOT Charges: OUR, SHA, BEN. If field 72 is missing then the payment is considered as SPOT/SHA.

Example with MT100 File with Domestic payments (domestic and budgetary orders)

```
:01:19073101
:02:30.3
:03:2
:04:91470040
:05:ORDERING PARTY NAME
:06:
:07:domesticfile.txt

:20:payment ref. 1
:32A:190731RON20.1
:50:ORDERING PARTY NA,ME
:52A:/D/RO05INGB0006008223468915
91470040
:57D:ING BANK BUCURESTI CENTRALA
INGB
606410008
:59:/RO31INGB0000999905513355
BENEFICIARY NAME
BENEFICIARY ADDRESS
:70:detailes line 1
detailes line 2

:20:payment ref. 2
:32A:190731RON10.2
:50:ORDERING PARTY NAME
:52A:/D/8223468915
91470040
:59:/RO05TREZ4212010010102XXX
BUDGETARY BENEFICIARY NAME 1
BUDGETARY BENEFICIARY NAME 2
4266898
ADDRESS
:70:cv taxe vamale
```

Example with MT100 File with Foreign payments (SEPA and non-SEPA orders)

```
:01:19073101
:02:3.50
:03:3
:04:91470040
:05:ORDERING PARTY NAME
:07:foreignfile.txt

:20:payment ref. 1
:32A:190731EUR1.50
:50:ORDERING PARTY NAME
:52A:/D/RO51INGB0006008223460715
:57A:BTRLRO22
:59:/RO71BTRLEURCRT00W5888301
BENEFICIARY NAME line 1
BENEFICIARY NAME line 2
ADDRESS
COUNTRY
:70:cv fact

:20:payment ref. 2
:32A:190731USD1.00
:50:ORDERING PARTY NAME
:52A:/D/8223460715
:57D:BENEFICIARY BANK NAME
.
ADDRESS
ITALY IT
:59:/IT56I0200862191000004519328
BENEFICIARY NAME
.
ADDRESS
IT
:70:detailes line 1
detailes line 2
:72:SPOT/OUR

:20:payment ref. 3
:32A:190731USD1.00
:50:ORDERING PARTY NAME
:52A:/D/8223460715
:57D:BENEFICIARY BANK NAME line 1
BENEFICIARY BANK NAME line2
ADDRESS
US
:59:/035421926838
BENEFICIARY NAME line1
BENEFICIARY NAME line 2
ADDRESS
US
:70:detailes line 1
:72:SVD/BEN
```