MT103 PAYMENT FILE TYPE

Format descriptionfor MT103 file type

ING BUSINESS

Contents

ING

General information

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

This document describes the MT103 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 instructions.

MT103 file is based on the standard SWIFT MT103 format for import files containing both domestic, normal and budgetary, and foreign currency orders.

In ING Business, a MT103 file may be imported in ING Business using the *Administration and Tools* menu -> *Import templates* -> selecting template *MT103 domestic/foreign payments*.

At the import step, the user can 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 MT103 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

MT103 File Format

File header

No	M/O	Code	Name of field	Format	Validation
1	O	:01:	Customer Reference	16x	Not Validated
2	M	:02:	Total Amount	17d	Validated the total amount of all payments. Total amount is independent of type and currency. If case of difference – the file will be rejected. Amount [0-9.,] dot or comma accepted as decimal point
3	M	:03:	Number of Orders	5n	Validated the total count. If case of difference – the file will be rejected
4	O	:04:	Ordering Party SWIFT	-	Not used
5	O	:05:	Ordering Party Name	-	Not used
6	O	:06:	Ordering User	-	Not used
7	O	:07:	File Name	-	Not used

Domestic payment

No	M/O	Code	Name of field	Format	Validation
1	O	:20:	Sender's reference	35x	Not Validated
2	M	:23B:	Bank operation code	3!a	[LCY]
2	M	:32A:	Value DateRONAmount	6!n3a15d	Valid date format - YYMMDD. Only [RON] currency accepted
					Amount [0-9.,] Comma or dot accepted as decimal point
3	O	:50K:	Ordering Customer		not used
4	M	:52A:	Ordering Bank		
			/D/Ordering Account	/D/24x	Mandatory begin with «/D/»
			IBAN format or short account (10 or 12 digits)		Valid account - validated if an ING Bank account
			Ordering bank SWIFT code	11x	Optional
5	O	:57A:	Beneficiary bank		not used
			Beneficiary bank SWIFT code		not used
6	M	:59:	Beneficiary Customer		
			/Beneficiary IBAN Account	/24!x	Mandatory begin with «/». Valid IBAN.
			Name of Beneficiary	35x	Mandatory
			Name of Beneficiary	35x	Optional
			Address of Beneficiary	35x	Optional
			City of Beneficiary	35x	Optional
7	O	:70:	Remittance Information		
			Details of payment	35x	Optional
			Details of payment	35x	Optional
			Details of payment	35x	Optional
			Details of payment	35x	Optional

Budgetary payment

No	M/O	Code	Name of field	Format	Validation
1	O	:20:	Sender's reference	35x	Optional
2	M	:23B:	Bank operation code	3!a	[BDG]
2	M	:32A:	Value DateRONAmount	6!n3a15d	Valid date format - YYMMDD. Only [RON] currency accepted. Amount [0-9.,] Comma or dot accepted as decimal point
3	O	:50K:	Ordering Customer		not used
4	M	:52A:	Ordering Bank		
			/D/Ordering Account IBAN format or short account (10 or 12 digits)	/D/24x	Mandatory begin with «/D/» Short Account (10 or 12 digits) or valid IBAN. Validated if an ING Bank account
			Ordering bank SWIFT code	11x	Optional
5	O	:57A:	Beneficiary bank		not used
			Beneficiary bank SWIFT code		not used
6	M	:59:	Beneficiary Customer		
			/Beneficiary IBAN Account	/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 budgetary
			Budget Identificator - CUI or CNP	10n or 13n	Mandatory for budgetary payment - CUI/CNP (Company or Citizen ID)
			City of Beneficiary	35x	Optional
7	O	:70:	Remittance Information		
			Details of payment	35x	Optional
			Details of payment	35x	Optional
			Details of payment	35x	Optional
			Details of payment	35x	Optional
8	O	:72:	Sender to receiver		not used
			Aditional Info		not used

International Payment

No	M/O	Code	Name of field	Format	Validation
1	O	:20:	Sender's reference	35x	Optional
2	M	:23B:	Bank operation code	3!a	[FCY]
2	M	:32A:	Value DateCCYAmount	6!n3a15d	Valid date in format - YYMMDD. [Currency of the transfer] - ISO code. Amount [0-9.,] comma or dot accepted as decimal point
3	O	:50K:	Ordering Customer		not used
4	M	:52A:	Ordering Bank		
			/D/Ordering Account IBAN format or short account (10 or 12 digits)	/D/24x	Mandatory begin with «/D/» Valid account validated if an ING Bank account
			Ordering bank SWIFT code	11x	Optional
5	M	:57A:	Beneficiary bank		
			Beneficiary bank SWIFT code	11x	Mandatory
6	M	:57D:	Beneficiary Bank - If :57A: filled, then :57D: is optional		
			Beneficiary Bank Line 1 - Name	35x	Mandatory
			Beneficiary Bank Line 2 - Name	35x	Optional
			Beneficiary Bank Line 3 - Address	35x	Mandatory
			Country Code	35x	Mandatory - 2 characters reserved for Country Code
6	M	:59:	Beneficiary Customer		
			/Beneficiary Account	35x	Mandatory «/» plus 34x for account number
			Name of Beneficiary	35x	Mandatory
			Name of Beneficiary	35x	Mandatory
			Address of Beneficiary	35x	Mandatory
			Address and Country Code of Beneficiary	35x	Optional - Last 2 chars preceded by «space» for Country Code
7	M	:70:	Remittance Information		
			Details of payment	35x	Mandatory
			Details of payment	35x	Optional
			Details of payment	35x	Optional
			Details of payment	35x	Optional
8	M	:71A:	Details of charges		
			BEN or SHA or OUR	3!a	Validated against BEN, SHA or OUR
9	O	:72:	Sender to receiver		
			Value date	15x	Accepted values are [SPOT] and [SVD] - Same day for urgent payments

If fields 71A and 72 are missing than the payment is considered as SPOT/SHA.

Example with a MT103 File (domestic, budgetary and foreign orders)

```
:01:19073101
:02:5.0
:03:4

:20:payment ref. 1
:23B:LCY
:32A:190731RON1.10
:52A:/D/999900521031
INGBROBU
:59:/RO43INGB0000999905753789
BENEFICIARY NAME
:70:detailes row 1

:20:payment ref. 2
:23B:BDG
:32A:190731RON1.20
:52A:/D/999900521031
INGBROBU
:59:/RO96TREZ4062116020201XXX
BUDGETARY BENEFICIARY NAME 1
BUDGETARY BENEFICIARY NAME 2
4266928
ROMANIA
:70:payment detailes

:20:payment ref. 3
:23B:FCY
:32A:190731GBP1.30
:52A:/D/RO12INGB5584999900521066
INGBROBU
:57A:BTRLRO22
:59:/RO71BTRLEURCRT00W5865301
BENEFICIARY NAME line 1
BENEFICIARY NAME line 2
BENEFICIARY ADDRESS
ROMANIA
:70:detailes line 1
detailes line 2
:71A:SHA
:72:SVD

next payment from the same file -->>>
```

```
--->>>
:20:payment ref. 4
:23B:FCY
:32A:190731EUR1.40
:52A:/D/RO12INGB5584999900521066
INGBROBU
:57D:BENEFICIARY BANK NAME line 1
BENEFICIARY BANK NAME line 2
BANK ADDRESS
US
:59:/033455926838
BENEFICIARY NAME line 1
BENEFICIARY NAME line 2
BENEFICIARY ADDRESS
US
:70:detailes line 1
:71A:BEN
:72:SPOT
```