

Format description of MT103 (Multicash PLA) foreign payment file.

V.20240708_DR (changes are marked in yellow)

1 General information about MT103 file

This document explains formats of MT103 file - used to import International / Foreign Currency Order
MT103 format is based on message type 103 developed by SWIFT (www.swift.com).

1.1 What Order types may be included in MT103 Polish foreign payments file

International / Foreign Currency Order.

2 General rules applying to MT103 file

- File contains order blocks
- More than one order is allowed in one file; Millenet will import maximally 5000 orders per one file.
- Subfields within fields are separated with new line <CR><LF> (HEX 0D 0A)
- Default encoding is CP1250 code page

2.1 File validation during import to Millenet

System does not care about special characters in file as long as fields and subfields are recognisable. It means that the only limitation is proper handling of field tags, and subfield separators.

System checks whether all mandatory fields in file (and order) are present. Once all mandatory fields are present, their contents is validated (“entry validation”)

Apart from special conditioning / validation algorithms, there are general rules of entry validation:

- Whether number of characters in field does not exceed allowed value (e.g. there are 300 characters in 256x field)
- Whether there are no disallowed characters in field or subfield (e.g. there is letter in 15d amount field)
- Whether number of subfields does not exceed allowed value (e.g. there are no 5 subfields of Order title)

Once fields in file pass “entry validation”, orders are imported to Working Drafts in Millenet, where are further validated, according to field validation criteria (and where can be corrected)

2.2 Allowed characters in fields

Format	Description
n	only digits 0 1 2 3 4 5 6 7 8 9
a	only letters 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 Ś Ź ś ź Ł Ą Ź ł ą ż Ć Ę Ń Ó ć ę ń ó
c	Alphanumeric = digits + letters
x	space ' () + , - . / 0 1 2 3 4 5 6 7 8 9 : ? 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 Ś Ź ś ź Ł Ą Ź ł ą ż Ć Ę Ń Ó ć ę ń ó
d	Amount - digits with coma (,) as decimal symbol

35x means that there may be up to 35 characters from x group, including empty field.

3!a - exactly 3 letters

2n - up to 2 digits

4*35x - up to 4 subfields up to 35 characters each.

3 Format description of MT103 file

Field description	Field required in order?	Format and Validation	Mapping to fields existing on Millenet order entry form	Examples
Transaction line Tag :32A:	Mandatory			:32A:120126EUR5000,00
<ul style="list-style-type: none"> Part 1 Requested Execution Date 	Mandatory	YYMMDD	Requested Execution Date	120126
<ul style="list-style-type: none"> Part 2 ISO currency code 	Mandatory	3!a	Currency	EUR Capital letters only
<ul style="list-style-type: none"> Part 3 Amount 	Mandatory	15d	Amount	5000,00

Ordering party account, charges account, Statistical code, country codes Tag :52D:	Mandatory			:52D: 28116022020000000024363499 28116022020000000024363499 DE DE
<ul style="list-style-type: none"> Subfield 1 Ordering party account 	Mandatory	26!n	Ordering party account	:52D: 28116022020000000024363499
<ul style="list-style-type: none"> Subfield 2 Charges account 	Mandatory	26!n	Charges account	28116022020000000024363499
<ul style="list-style-type: none"> Subfield 3 	Mandatory	Empty line		
<ul style="list-style-type: none"> Subfield 4 Statistical code, counterparty Code, Counterparty bank country 	Mandatory	15!x2!a<space>2!a	15!x Not mapped 2!a Counterparty country code space 2!a Counterparty bank country code	DE DE Capital letters only
Counterparty bank SWIFT BIC or CNAPS or NID (National Bank Code) code Tag :57A:	Mandatory / Optional (there must be either :57A: or :57D:)	19c	Counterparty bank SWIFT BIC or CNAPS or NID code. In case of CNAPS, the word "CNAPS" should be added before the number: :57A:CNAPS102222020318 When the BIC / SWIFT code is unknown, you can use National bank code (NID). The word NID must be placed before the code , e.g.: :57A: NID: 001358 The national code can be given interchangeably in the fields designated for the Counterparty Bank's Address or Name (see below)	:57A: HYVEDEMMXXX :57A:CNAPS102222020318 :57A:NID:001358 What is a National Bank Code? A "National Bank Code" is a code used to identify your bank. This is often referred to as a bank routing number, for example ABA Number for USA or Bank State Branch (BSB) for Australia. If you are not sure, please ask your counterparties for the code required to make a payment, and they should be able to provide you with the correct information.
Counterparty bank name and address Tag :57D:	Mandatory / Optional (there must be either :57A: or :57D:) Mandatory if CNAPS is used in :57A: or if :57A: is empty		Instead of the name and address of the recipient's bank, it is possible to enter the National ID (NID) in this field. The code must be placed between the \$\$\$ signs, without the word NID, e.g. \$\$\$001358\$\$\$. If the NID code is provided, the Bank's Name and Address should not be provided.	

			The NID code should be given only once, in field 57A or 57D. Field 57D should not be filled if field 57A has been filled.	
▪ Subfield 1:	Optional	2*35x	Counterparty bank name	
▪ Subfield 2:	Optional	2*35x	Counterparty bank address	
Counterparty account and address Tag :59:	Mandatory			:59:/DE09700202701890012872 DEUTSCHE ELEKTROAPPARATUR GLUEHLAMPEN ABTEILUNG SENDLINGER ST. 42A 80331 MUNCHEN
▪ Subfield 1: Counterparty account number (preceded with / (HEX 2F)	Mandatory	34x	Counterparty Account	:59:/DE09700202701890012872 Capital letters only
▪ Subfield 2 Counterparty Name	Mandatory	35x	Counterparty Name Subfields 2-3 are merged into one Counterparty Name field.	DEUTSCHE ELEKTROAPPARATUR
▪ Subfield 3 Counterparty Name	Optional	35x	Counterparty Name	GLUEHLAMPEN ABTEILUNG
▪ Subfield 4 Street	Mandatory If address is required	min 3x - max 70x	Counterparty Address - Street	ELLENBOGEN The beneficiary's address consists of subfields containing its components, described in the following table rows. These are: Street, Building No., Flat No., City, Postal Code and District The overriding condition is the total number of characters in all the above-mentioned fields, which cannot exceed 62. If an address is required for a given foreign transfer, the file must contain fields with its components, in accordance with their maturity and maintaining

				<p>the minimum and maximum lengths specified below, the sum of which does not exceed 62 characters.</p> <p>Failure to meet the maturity conditions and the length of the address fields will result in the transfer being imported with a validation error.</p> <p>Address is required for foreign transfers:</p> <ul style="list-style-type: none"> Where the beneficiary bank country or beneficiary country is Canada, Switzerland, China, UK, Ukraine transfers in CNY currency (Yuan)
<ul style="list-style-type: none"> Subfield 5 Building number 	<p>Mandatory If address is required</p>	<p>min 1x - max 16x</p>	Counterparty Address - Building number	23A
<ul style="list-style-type: none"> Subfield 6 Flat number 	<p>Optional</p>	<p>min 0x - max 16x</p>	Counterparty Address - Flat number	can be empty
<ul style="list-style-type: none"> Subfield 7 Town 	<p>Mandatory If address is required</p>	<p>min 3x - max 35x</p>	Counterparty Address - City	HAMBURG
<ul style="list-style-type: none"> Subfield 8 Postal code 	<p>Mandatory If address is required</p>	<p>min 2x - max 16x</p>	Counterparty Address - Postal code	20038
<ul style="list-style-type: none"> Subfield 9 District 	<p>Mandatory* If address is required</p>	<p>min 2x - max 35x</p>	Counterparty Address - Code/Short name/Name of the Region/District/Province Mandatory* - is only required for Canada. For other countries min=0x	HH
<p>Order title Tag :70:</p>	<p>Mandatory</p>	<p>4*35x</p>	Order Title. Subfields 1-4 are merged into one Order Title field. Subfields are merged with spaces between them. Exceeding characters are to be deleted in order to fit into 140x of Order Title field.	<p>:70:ZAHLUNG 324/534/208 FUR ELEKTRONISCHE GERATE VERTRAG 3/2002</p>
<p>Costs and commissions Tag :71A:</p>	<p>Mandatory</p>	<p>3!c</p>	<p>Costs and commissions of Bank Millennium Costs and commissions of Counterparty bank</p> <ul style="list-style-type: none"> BN1 - Shared costs: Costs of Bank Millennium ->Ordering party. / Costs of Counterparty bank -> counterparty OUR - All costs are covered by ordering 	BN1

			<ul style="list-style-type: none"> party <ul style="list-style-type: none"> ▪ BN2 - All costs are covered by Counterparty 	
Annotations Tag :72:	Optional	4*35x	Annotations	
<ul style="list-style-type: none"> • Subfield 1 Reconciliation code 		35x	Reconciliation code Reconciliation code can be put in any place in this field between “\$\$\$”. Any information which is not put between \$\$\$ should be mapped to “Additional info” field in FPAY	:72: \$\$\$REF1234563234\$\$\$
<ul style="list-style-type: none"> • Subfield 2 Business category 		5x	Mandatory only for transfers in CNY currency to China Possible values: \GOD\ Goods trade \STR\ Service trade \CTF\ Capital transfer \OCA\ Other current account transactions Mandatory only for transfers to United Arab Emirates (UAE). Possible values: \ATS\ Air transport \COM\ Commission \COP\ Compensation \EDU\ Educational Support \FIS\ Financial services \GDI\ Goods bought (Imports in cif value) \OAT\ OWN ACCOUNT TRANSFER \SAL\ Salary (Compensation of employees) \STR\ Travel	Transfer to China For ex. \GOD\ Transfer to UAE For ex. \ATS\
<ul style="list-style-type: none"> • Subfield 3 		35x	Execution modes /STD/ or empty - value date D+2 /URG/ urgent - value date D+1 (next working day); /EXP/ express - value date D (same working day);	/STD/
<ul style="list-style-type: none"> • Subfield 4 		35x	Not mapped	

4 Example of MT103 file with 2 orders

:32A:081215EUR20,00
:50:ZAKLADY WYTWÓRCZE KINESKOPÓW
UL. STOKROTKI 15/86
00-870 WARSZAWA
:52D:28116022020000000024363499
28116022020000000024363499

DE DE
:57A:HYVEDEMMXXX
:59:/DE09700202701890012872
DEUTSCHE ELEKTROAPPARATUR
GLUEHLAMPEN ABTEILUNG
SENDLINGER ST.
42A

MUNCHEN
80331
BY
:70:ZAHLUNG 324/534/208
FUR ELEKTRONISCHE GERATE
VERTRAG 3/2002
:71A:BN1
:72:

/STD/
\$\$\$\$REF1234563234\$\$\$

:32A:081215EUR20,00
:50:ZAKLADY WYTWÓRCZE KINESKOPÓW
UL. STOKROTKI 15/86
00-870 WARSZAWA
:52D:28116022020000000024363499
28116022020000000024363499

FR FR
:57A:PSSTFRPPXXX
:59:/FR1420041010050500013M02606
SARL ELECTRONIQUE
PROFESSIONNELLE
RUE DE PARIS
890

PARIS
75009

MM
:70:INVOICE 342/34/345
:71A:BN1
:72:
\$\$\$REF1234563234\$\$\$
/URG/

5 Last changes

Changes in the beneficiary's address structure: Counterparty account and address, Tag :59:

6 Further information

Please contact with Millenet HelpDesk for further information: (MO-FR. 8:00 - 18:00)
0 801 632 632 (from stationary phones)
+48 22 598 40 31(from mobile phones or abroad)