



VTB Bank (Europe) SE
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Germany

**MT 202
MIP VTB EUROPE SE
FORMAT SPECIFICATIONS**

MT 202 General Financial Institution Transfer

| Status | Tag | Field Name | Content/Options |
|-------------------------------------|-----|-----------------------------------|-------------------------------------|
| M | 20 | Transaction Reference Number | 16x |
| M | 21 | Related Reference | 16x |
| -----> repetitive sequence starts | | | |
| O | 13C | Time Indication | /8c/4!n1!x4!n |
| <----- repetitive sequence ends | | | |
| M | 32A | Value Date, Currency Code, Amount | 6!n3!a15d |
| O | 52a | Ordering Institution | A or D |
| O | 53B | Sender's Correspondent Account | /D/10 digits your account number |
| O | 54a | Receiver's Correspondent | A, B or D |
| O | 56a | Intermediary | A or D |
| O | 57a | Account With Institution | A, B or D |
| M | 58a | Beneficiary Institution | A or D |
| O | 72 | Sender to Receiver Information | 6*35x |
| • M = Mandatory O = Optional | | | |

MT 202 MIP VTB EUROPE Validated Rules

If field 56a is present, then field 57a must also be present.

MT 202 Usage Rules

All parties to the transaction must be financial institutions.

MT 202 Field Specifications

- **Field 20: Transaction Reference Number**

FORMAT

16x

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message.

MIP VTB EUROPE VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//'

- **Field 21: Related Reference**

FORMAT

16x

DEFINITION

This field contains a reference to the related transaction

CODES

If the Sender is not the originator of the transaction and no related reference is received, the code NONREF must be used in this field.

MIP VTB EUROPE VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//'.
/

USAGE RULES

If the related message is an MT 103 Single Customer Credit Transfer, this field will contain the field 20 Sender's Reference of that MT 103.

- **Field 13C: Time Indication**

FORMAT

Option C /8c/4!n1!x4!n (Code)(Time indication)(Sign)(Time offset)



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DEFINITION

This repetitive field specifies one or several time indication(s) related to the processing of the payment instruction.

CODES

One of the following codes may be used, placed between slashes ('/')

CLSTIME The time by which the funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in Central European Time (CET).

RNCTIME The time at which a TARGET2 payment has been credited at the receiving central bank, expressed in Central European Time (CET).

SNDTIME The time at which a TARGET2 payment has been debited at the sending central bank, expressed in Central European Time (CET).

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Time indication must be a valid time expressed as HHMM. Sign is either '+' or '-'.

Time offset is expressed as 'HHMM', where the hour component, that is, 'HH', must be in the range of 00 through 13, and the minute component, that is, 'MM', must be in the range of 00 through 59. Any 'HH' or 'MM' component outside of these range checks will be disallowed

- **Field 32A: Value Date, Currency Code, Amount**

FORMAT

Option A 6!n3!a15d (Date)(Currency)(Amount)

DEFINITION

This field specifies the value date, currency and amount to be transferred.

MIP VTB EUROPE VALIDATED RULES

Date must be a valid date expressed as YYMMDD

- **Field 52a: 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 & Address) |

DEFINITION

This field specifies the ordering institution when other than the Sender of the message.

MIP VTB EUROPE VALIDATED RULES

Identifier Code must be a registered financial institution BIC

- **Field 53a: Sender's Correspondent Account**

FORMAT

| | | |
|----------|-----------------------|----------------------------------|
| Option B | [/1!a]/[34x] [35x] | (Party Identifier) (Location) |
|----------|-----------------------|----------------------------------|

Example: 53B:/D/1234567890

DEFINITION

This field specifies the ordering institution when other than the Sender of the message.

- **Field 54a: Receiver's Correspondent**

| | | |
|----------|--------------------------------|--|
| Option A | [/1!a]/[34x] 4!a2!a2!c[3!c] | (Party Identifier) (Identifier Code) |
| Option B | [/1!a]/[34x] [35x] | (Party Identifier) (Location) |
| Option D | [/1!a]/[34x] 4*35x | (Party Identifier) (Name and Address) |

DEFINITION

This field specifies the branch of the Receiver or another financial institution at which the funds will be made available to the Receiver.

MIP VTB EUROPE VALIDATED RULES

Identifier Code must be a registered financial institution BIC

- **Field 56a: Intermediary**

| | | |
|----------|--------------------------------|--|
| Option A | [/1!a]/[34x] 4!a2!a2!c[3!c] | (Party Identifier) (Identifier Code) |
| Option D | [/1!a]/[34x] 4*35x | (Party Identifier) (Name and Address) |

DEFINITION

This field specifies the financial institution through which the transaction must pass to reach the account with institution.



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CODES

In option A, Party Identifier may be used to indicate a national clearing system code.
The following codes may be used, preceded by a double slash '//':

| | | |
|----|----------------------|--|
| AT | 5!n | Austrian Bankleitzahl |
| AU | 6!n | Australian Bank State Branch (BSB) Code |
| BL | 8!n | German Bankleitzahl |
| CC | 9!n | Canadian Payments Association Payment Routing Number |
| CN | 12..14n | China National Advanced Payment System (CNAPS) Code |
| ES | 8..9n | Spanish Domestic Interbanking Code |
| FW | without 9 digit code | Pay by Fedwire |
| GR | 7!n | HEBIC (Hellenic Bank Identification Code) |
| HK | 3!n | Bank Code of Hong Kong |
| IE | 6!n | Irish National Clearing Code (NSC) |
| IN | 11!c | Indian Financial System Code (IFSC) |
| IT | 10!n | Italian Domestic Identification Code |
| PL | 8!n | Polish National Clearing Code (KNR) |
| PT | 8!n | Portuguese National Clearing Code |
| SC | 6!n | UK Domestic Sort Code |
| SW | 3..5n | Swiss Clearing Code (BC code) |
| SW | 6!n | Swiss Clearing Code (SIC code) |
| ZA | 6!n | South African National Clearing Code |

CODES

In option D, Party Identifier may be used to indicate a national clearing system code.
The following codes may be used, preceded by a double slash '//':

| | | |
|----|-----|---|
| AT | 5!n | Austrian Bankleitzahl |
| AU | 6!n | Australian Bank State Branch (BSB) Code |



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| | | |
|----|---------|--|
| BL | 8!n | German Bankleitzahl |
| CC | 9!n | Canadian Payments Association Payment Routing Number |
| CH | 6!n | CHIPS Universal Identifier |
| CN | 12..14n | China National Advanced Payment System (CNAPS) Code |
| CP | 4!n | CHIPS Participant Identifier |
| ES | 8..9n | Spanish Domestic Interbanking Code |
| FW | 9!n | Fedwire Routing Number |
| GR | 7!n | HEBIC (Hellenic Bank Identification Code) |
| HK | 3!n | Bank Code of Hong Kong |
| IE | 6!n | Irish National Clearing Code (NSC) |
| IN | 11!c | Indian Financial System Code (IFSC) |
| IT | 10!n | Italian Domestic Identification Code |
| PL | 8!n | Polish National Clearing Code (KNR) |
| PT | 8!n | Portuguese National Clearing Code |
| RU | 9!n | Russian Central Bank Identification Code |
| SC | 6!n | UK Domestic Sort Code |
| SW | 3..5n | Swiss Clearing Code (BC code) |
| SW | 6!n | Swiss Clearing Code (SIC code) |
| ZA | 6!n | South African National Clearing Code |

MIP VTB EUROPE VALIDATED RULES

Identifier Code must be a registered financial institution BIC

USAGE RULES

When one of the codes //FW (with or without the 9-digit number), //AU, //CP, //IN or //RT is used, it should appear only once and in the first of the fields 56a, 57a and 58a of the payment instruction.

When it is necessary that an incoming SWIFT payment be made to the party in this field via Fedwire, US banks require that the code //FW appears in the optional Party Identifier.



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When it is necessary that an incoming SWIFT payment be made to the party in this field via real-time gross settlement (RTGS), the code //RT should appear in the optional Party Identifier.

The code //RT is binding for the Receiver. If it is used with option A, it must not be followed by any other information. If it is used with option D, it may be followed by another domestic clearing code.

Option A must be used whenever possible.

Option D must only be used in exceptional circumstances: when the party cannot be identified by a financial institution BIC, when there is a need to be able to specify a name and address, for example, due to regulatory considerations or when there is a bilateral agreement between the Sender and the Receiver permitting its use.

When qualified by a clearing system code or an account number, the use of option D will enable the automated processing of the instruction(s) by the Receiver.

• Field 57a: Account With Institution

| | | |
|----------|--------------------------------|---|
| Option A | [/1!a]/[34x] 4!a2!a2!c[3!c] | (Party Identifier) (Identifier Code) |
| Option B | [/1!a]/[34x] [35x] | (Party Identifier) (Location) |
| Option D | [/1!a]/[34x] 4*35x | (Party Identifier) (Name & Address) |

DEFINITION

This field identifies the financial institution which will pay or credit the beneficiary institution.

CODES

You will find the codes under point 8.

MIP VTB EUROPE VALIDATED RULES

Identifier Code must be a registered financial institution BIC.

USAGE RULES

When field 57a is not present, it means that the Receiver is also the account with institution.

When one of the codes //FW (with or without the 9-digit number), //AU, //CP, //IN or //RT is used, it should appear only once and in the first of the fields 56a, 57a and 58a of the payment instruction.



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When it is necessary that an incoming SWIFT payment be made to the party in this field via Fedwire, US banks require that the code //FW appears in the optional Party Identifier.

When it is necessary that an incoming SWIFT payment be made to the party in this field via real-time gross settlement (RTGS), the code //RT should appear in the optional Party Identifier.

The code //RT is binding for the Receiver. If it is used with option A, it must not be followed by any other information. If it is used with option D, it may be followed by another domestic clearing code.

Option A must be used whenever possible.

Option D must only be used in exceptional circumstances: when the party cannot be identified by a financial institution BIC, when there is a need to be able to specify a name and address, for example, due to regulatory considerations or when there is a bilateral agreement between the Sender and the Receiver permitting its use.

When qualified by a clearing system code or an account number, the use of option D will enable the automated processing of the instruction(s) by the Receiver.

• **Field 58a: Beneficiary Institution**

| | | |
|----------|--------------------------------|--|
| Option A | [/1!a][/34x] 4!a2!a2!c[3!c] | (Party Identifier) (Identifier Code) |
| Option D | [/1!a][/34x] 4*35x | (Party Identifier) (Name and Address) |

DEFINITION

This field specifies the financial institution which has been designated by the ordering institution as the ultimate recipient of the funds being transferred.

CODES

You will find the codes under point 8.

MIP VTB EUROPE VALIDATED RULES

Identifier Code must be a registered financial institution BIC.

USAGE RULES

When the Sender instructs the Receiver to either credit one of several accounts owned by the Sender at an institution specified in field 57a, or transfer funds between two accounts owned by the Sender and serviced by the Receiver, option A must be used to specify the account to be credited and the name of the Sender.



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It is strongly recommended that when clearing payments take precedence over book transfer and book transfer is requested, Party Identifier be used to specify the account of the beneficiary.

When one of the codes //FW (with or without the 9-digit number), //AU, //CP, //IN or //RT is used, it should appear only once and in the first of the fields 56a, 57a and 58a of the payment instruction.

When it is necessary that an incoming SWIFT payment be made to the party in this field via Fedwire, US banks require that the code //FW appears in the optional Party Identifier.

When it is necessary that an incoming SWIFT payment be made to the party in this field via real-time gross settlement (RTGS), the code //RT should appear in the optional Party Identifier.

The code //RT is binding for the Receiver. If it is used with option A, it must not be followed by any other information. If it is used with option D, it may be followed by another domestic clearing code.

Option A must be used whenever possible.

Option D must only be used in exceptional circumstances: when the party cannot be identified by a financial institution BIC, when there is a need to be able to specify a name and address, for example, due to regulatory considerations or when there is a bilateral agreement between the Sender and the Receiver permitting its use.

When qualified by a clearing system code or an account number, the use of option D will enable the automated processing of the instruction(s) by the Receiver

- **Field 72: Sender to Receiver Information**

6*35x (Narrative - Structured Format)

The following line formats must be used:

Line 1 /8c/[additional information]
Lines 2-6 [//continuation of additional information] or
[/8c/[additional information]]

DEFINITION

This field specifies additional information for the Receiver.



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CODES

One or more of the following codes may be used, placed between slashes (/).
Please be informed that the usage of this codes (except 'INS') could cause Third Bank / REPAIR Charges.

| | |
|---------|---|
| ACC | Instructions following are for the account with institution. |
| BNF | Information following is for the beneficiary. |
| INS | the institution which instructed the Sender to execute the transaction. |
| INT | Instructions following are for the intermediary. |
| PHON | Please advise account with institution by phone. |
| PHONBEN | Please advise/contact beneficiary/claimant by phone. |
| PHONIBK | Please advise intermediary by phone. |
| REC | Instructions following are for the Receiver. |
| TELE | Please advise the account with institution by the most efficient means of telecommunication. |
| TELEBEN | Please advise the beneficiary/claimant by the most efficient means of telecommunication. |
| TELEIBK | Please advise the intermediary by the most efficient means of telecommunication. |
| TSU | Trade Services Utility transaction. The code placed between slashes (/) must be followed by the invoice number, a slash (/) and the amount paid . |

USAGE RULES

Field 72 must never be used for information for which another field is intended.

Each item of information contained in this field must be preceded by a code which specifically indicates the party for which it is intended.

Codes must be placed between slashes and at the beginning of a line. Additional explanatory information, which may be continued on the next lines, is preceded by a double slash '//'.

Narrative text that is not qualified by a code, must start with a double slash '/' on a new line, and, should preferably be the last information in this field.



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It is strongly recommended to use the standard codes. However, where bilateral agreements covering the use of codes in this field are in effect, the code must conform to the structure of this field.

Use of field 72, particularly with uncoded instructions, may cause delay, because in automated systems, the presence of this field will normally require manual intervention.

- **Field 72: Special VTB EUROPE Codes**

/URGENT/ or /EARLY/ or /PRIORITY/ = Your payment will be send with high priority.
No REPAIR charges will apply.

***Please be aware that PRIORITY/EARLY/URGENT payments will have preferred access to the balance on the account. If there are several priority payments they will be processed according to the rule FIFO (first in first out). All payment orders without priority will be processed only when all priority payments are executed.**