MT 202 COV
MIP VTB EUROPE SE
FORMAT SPECIFICATIONS
MT 202 COV General Financial Institution Transfer

The MT 202 COV consists of two sequences:

Sequence A General Information is a single occurrence sequence and contains information on the financial institution transfer between the ordering institution and beneficiary institution.

Sequence B Underlying Customer Credit Transfer Details is a single occurrence sequence and is used to provide details on an individual underlying customer credit transfer that was sent with the cover method.

Mandatory fields in sequence B are different from the MT103 standard.

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

**Mandatory Sequence A General Information**

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>20</td>
<td>Transaction Reference Number</td>
<td>16x</td>
</tr>
<tr>
<td>M</td>
<td>21</td>
<td>Related Reference</td>
<td>16x</td>
</tr>
</tbody>
</table>

-----> repetitive sequence starts

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>O</td>
<td>13C</td>
<td>Time Indication</td>
<td>/8c/4!n1!x4!n</td>
</tr>
</tbody>
</table>

<----- repetitive sequence ends

<table>
<thead>
<tr>
<th>Status</th>
<th>Tag</th>
<th>Field Name</th>
<th>Content/Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>32A</td>
<td>Value Date, Currency Code, Amount</td>
<td>6!n3!a15d</td>
</tr>
<tr>
<td>O</td>
<td>52a</td>
<td>Ordering Institution</td>
<td>A or D</td>
</tr>
<tr>
<td>M</td>
<td>53B</td>
<td>Sender’s Correspondent Account</td>
<td>/D/10 digits your account number</td>
</tr>
<tr>
<td>O</td>
<td>54a</td>
<td>Receiver’s Correspondent</td>
<td>A, B or D</td>
</tr>
<tr>
<td>O</td>
<td>56a</td>
<td>Intermediary</td>
<td>A or D</td>
</tr>
<tr>
<td>O</td>
<td>57a</td>
<td>Account With Institution</td>
<td>A, B or D</td>
</tr>
<tr>
<td>M</td>
<td>58a</td>
<td>Beneficiary Institution</td>
<td>A or D</td>
</tr>
<tr>
<td>O</td>
<td>72</td>
<td>Sender to Receiver Information</td>
<td>6*35x</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td></td>
</tr>
</tbody>
</table>
| **M** | 50a | Ordering Customer:  
Account number  
Code / Identifier (Option F)  
Name & Address  
Option F is preferred Option |
| **M** | 59a | Beneficiary Customer:  
Account number  
Name and Address |
| **O** | 52a | Ordering Institution |
| **O** | 56a | Intermediary Institution |
| **O** | 57a | Account With Institution |
| **O** | 70 | Remittance Information |
| **O** | 72 | Sender to Receiver Information |
| **O** | 33B | Currency/Instructed Amount |

End of Sequence B underlying customer credit transfer details.

- **M** = Mandatory  
- **O** = Optional
MT 202 COV MIP VTB Europe Validated Rules

If field 56a is present in sequence A, then field 57a must also be present in sequence A. If field 56a is present in sequence B, then field 57a must also be present in sequence B.

MT 202 COV Usage Rules

- All parties to the financial institution transfer (Sequence A) must be financial institutions.

- The transfer of funds between the ordering institution and the beneficiary institution is always related to an underlying customer credit transfer. Field 21 must refer to the underlying transaction.

MT 202 COV Field Specifications

Sequence A

- **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(s).

  **CODES**
  If no related reference is available, 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 field 20 Sender’s Reference of that MT 103.

- **Field 13C: Time Indication**

**FORMAT**
Option C /8c/4ln1!x4!n (Code)(Time indication)(Sign)(Time offset)

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

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).

MIP VTB EUROPE VALIDATED RULES
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 6ln3la15d (Date)(Currency)(Amount)
DEFINITION
This field specifies the value date, currency and amount to be transferred.

MIP VTB EUROPE VTB EUROPE VALIDATED RULES
Date must be a valid date expressed as YYMMDD.

- **Field 52a: Ordering Institution**

  Option A: [1][a]/[34x]
  Option B: [1][a]/[34x]
  Option C: [1][a]/[34x]
  Option D: [1][a]/[34x]

  (Party Identifier)
  (Identifier Code)
  (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**

  Option B: [1][a][34x]
  Option C: [1][a][34x]
  Option D: [1][a][34x]

  (Party Identifier)
  (Location)

Example: 53B:/D/1234567890

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

  Option A: [1][a][34x]
  Option B: [1][a][34x]
  Option C: [1][a][34x]
  Option D: [1][a][34x]

  (Party Identifier)
  (Identifier Code)
  (Location)
  (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.

USAGE RULES
The absence of fields 53a and/or 54a implies that the single direct account relationship between the Sender and Receiver, in the currency of the transfer, will be used.

- **Field 56a: Intermediary**

  Option A  
  
  ```
  [/1!a]/[34x]
  4!a2a2!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.

**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** 5ln  Austrian Bankleitzahl
- **AU** 6ln  Australian Bank State Branch (BSB) Code
- **BL** 8ln  German Bankleitzahl
- **CC** 9ln  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** 7ln  HEBIC (Hellenic Bank Identification Code)
- **HK** 3ln  Bank Code of Hong Kong
- **IE** 6ln  Irish National Clearing Code (NSC)
- **IN** 11!c  Indian Financial System Code (IFSC)
- **IT** 10!n  Italian Domestic Identification Code
<table>
<thead>
<tr>
<th>Code</th>
<th>Length</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PL</td>
<td>8!n</td>
<td>Polish National Clearing Code (KNR)</td>
</tr>
<tr>
<td>PT</td>
<td>8!n</td>
<td>Portuguese National Clearing Code</td>
</tr>
<tr>
<td>SC</td>
<td>6!n</td>
<td>UK Domestic Sort Code</td>
</tr>
<tr>
<td>ZA</td>
<td>6!n</td>
<td>South African National Clearing Code</td>
</tr>
</tbody>
</table>

**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 '//':

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

**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.

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]  (Party Identifier)
4!a2!a2!c[3!c]  (Identifier Code)

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

Option D  
[1!a][/34x]  (Party Identifier)
4*35x  (Name & Address)

**DEFINITION**

This field identifies the financial institution which will pay or credit the beneficiary institution.
CODES
You will find the codes under field 56a:

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.
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

<table>
<thead>
<tr>
<th>Option A</th>
<th>Option D</th>
</tr>
</thead>
<tbody>
<tr>
<td>['/1!a]/[34x]</td>
<td>['/1!a][/34x]</td>
</tr>
<tr>
<td>4!a2!a2!c[3!c]</td>
<td>4*35x</td>
</tr>
<tr>
<td>(Party Identifier)</td>
<td>(Party Identifier)</td>
</tr>
<tr>
<td>(Identifier Code)</td>
<td>(Name and Address)</td>
</tr>
</tbody>
</table>

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 field 56a:

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.
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.
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.

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

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.

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.

---------------------------------------------------------------------

Sequence B:
Fields 50 and 59 are mandatory for sequence B

• Field 50a: Ordering Customer

Option A  
/34x
4!a2!a2!c[3!c](Account)
(Identifier Code)

Option F  
35x
4*35x
(Party Identifier)
(Name and Address)

Option K  
/34x
4*35x
(Account)
(Name and Address)

Format field 50F:
In option F the following line formats must be used:

Line 1 (subfield Party Identifier) /34x (Account Number)

Lines 2-5 (subfield Name & Address) 1!n/33x (Number)(Details)

Or

Line 1 (subfield Party Identifier) 4!a/2!a/27x (Code)(Country Code)(Identifier)

Lines 2-5 (subfield Name & Address) 1!n/33x (Number)(Details)
Codes:

In option F, when subfield 1 Party Identifier is used with the (Code)(Country Code)(Identifier) format, one of the following codes must be used:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARNU</td>
<td>Alien Registration Number</td>
<td>The code followed by a slash, ‘/’ must be followed by the ISO country code, a slash, ‘/’ and the Alien Registration Number.</td>
</tr>
<tr>
<td>CCPT</td>
<td>Passport Number</td>
<td>The code followed by a slash, ‘/’ must be followed by the ISO country code, a slash, ‘/’ and the Passport Number.</td>
</tr>
<tr>
<td>CUST</td>
<td>Customer Identification Number</td>
<td>The code followed by a slash, ‘/’ must be followed by the ISO country code of the issuer of the number, a slash, ‘/’, the issuer of the number, a slash, ‘/’ and the Customer Identification Number.</td>
</tr>
<tr>
<td>DRLC</td>
<td>Driver’s License Number</td>
<td>The code followed by a slash, ‘/’ must be followed by the ISO country code of the issuing authority, a slash, ‘/’, the issuing authority, a slash, ‘/’ and the Driver’s License Number.</td>
</tr>
<tr>
<td>EMPL</td>
<td>Employer Number</td>
<td>The code followed by a slash, ‘/’ must be followed by the ISO country code of the registration authority, a slash, ‘/’, the registration authority, a slash, ‘/’ and the Employer Number.</td>
</tr>
<tr>
<td>NIDN</td>
<td>National Identity Number</td>
<td>The code followed by a slash, ‘/’ must be followed by the ISO country code, a slash, ‘/’ and the National Identity Number.</td>
</tr>
<tr>
<td>SOSE</td>
<td>Social Security Number</td>
<td>The code followed by a slash, ‘/’ must be followed by the ISO country code, a slash, ‘/’ and the Social Security Number.</td>
</tr>
<tr>
<td>TXID</td>
<td>Tax Identification Number</td>
<td>The code followed by a slash, ‘/’ must be followed by the ISO country code, a slash, ‘/’ and the Tax Identification Number.</td>
</tr>
</tbody>
</table>

In option F, each line of subfield 2 Name & Address when present must start with one of the following numbers:

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Name of the ordering customer</td>
<td>The number followed by a slash, ‘/’ must be followed by the name of the ordering customer (where it is recommended that the surname precedes given name(s)).</td>
</tr>
<tr>
<td>2</td>
<td>Address Line</td>
<td>The number followed by a slash, ‘/’ must be followed by an Address Line (Address Line can be used to provide for example, street name and number, or building name).</td>
</tr>
</tbody>
</table>
| 3 | Country and Town | The number followed by a slash, ‘/’ must be followed by the ISO country code, a slash ‘/’ and Town (Town can be complemented by postal code (for example zip), country subdivision (for example state,
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>province, or county).</td>
</tr>
<tr>
<td>4</td>
<td>Date of Birth</td>
</tr>
<tr>
<td>5</td>
<td>Place of Birth</td>
</tr>
<tr>
<td>6</td>
<td>Customer Identification Number</td>
</tr>
<tr>
<td>7</td>
<td>National Identity Number</td>
</tr>
</tbody>
</table>
| 8 | Additional Information | The number followed by a slash, '/' is followed by information completing one of the following:  
  - the Identifier provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.  
  - the Customer Identification Number provided in subfield 2 (Name & Address) with number 6.  
  - the National Identity Number provided in subfield 2 (Name & Address) with number 7. |

**MIP VTB EUROPE VALIDATED RULES**

Identifier Code must be a non-financial institution BIC.

In option F, subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format:

- Country Code must be a valid ISO country code.

In option F, subfield 2 (Name and Address):

- The first line must start with number 1
- Numbers must appear in numerical order
- Number 2 must not be used without number
- Number 4 must not be used without number 5 and vice versa
- Number 4 must be followed by a valid date in the format YYYYMMDD and this date, local to the sender, must not be later than the date on which the message is successfully sent to MIP VTB Europe
- Numbers 3, 5, 6 and 7 must be followed by a valid ISO country, a slash '/' and additional Details
- Numbers 3, 4, 5, 6, 7 and 8 must not be repeated.
- The use of number 8 is only allowed in the following instances:
  - to continue information on the Identifier of the ordering customer provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.
  - to continue information on the Customer Identification Number provided in subfield 2 (Name and Address) following number 6.
to continue information on the National Identity Number provided in subfield 2 (Name and Address) following number 7.

- **Field 52a: Ordering Institution**
  Same structure as in sequence A

- **Field 56a: Intermediary Institution**
  Same structure as in sequence A

- **Field 57a: Account With Institution**
  Same structure as in sequence A

- **Field 59a: Beneficiary Customer**

  No letter option  
  ![/34x]  
  ![4*35x]  
  ![Account]  
  ![Name and Address]

  Option A  
  ![/34x]  
  ![4!a2!a2!c]  
  ![Identifier Code]

  Option F  
  ![/34x]  
  ![4*(1!n/33x)]  
  ![Account]  
  ![Number](Name and Address Details)

**DEFINITION**
This field specifies the customer which will be paid.

- **Field 70: Remittance Information**

  4*35x  
  (Narrative)

**DEFINITION**
This field specifies either the details of the individual transaction or a reference to another message containing the details which are to be transmitted to the beneficiary customer.
CODES
One of the following codes may be used, placed between slashes ('/'):

INV Invoice (followed by the date, reference and details of the invoice).
IPI Unique reference identifying a related International Payment Instruction (followed by up to 20 characters).
RFB Reference for the beneficiary customer (followed by up to 16 characters).
ROC Ordering customer's reference.
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
If the Remittance Information field was present in the underlying customer credit transfer message that was sent with the cover method, then this field must carry that Remittance Information.

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

This field specifies additional information for the Receiver of the payment order or another party identified in the field.

CODES
Please be informed that the usage of these codes (except 'INS') will cause Third Bank / REPAIR Charges.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACC</td>
<td>Instructions following are for the account with institution.</td>
</tr>
<tr>
<td>INS</td>
<td>The institution which instructed the Sender to execute the transaction.</td>
</tr>
<tr>
<td>INT</td>
<td>Instructions following are for the intermediary institution.</td>
</tr>
<tr>
<td>REC</td>
<td>Instructions following are for the Receiver of the message.</td>
</tr>
</tbody>
</table>

Field 72 must in no case be used for information for which another field is intended.

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

- **Field 33B: Currency/Instructed Amount**
  (If a conversion was made on your side)

This amount is provided for information purposes and will be transported unchanged through the transaction chain.