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STP QUICK FORMATTING GUIDE - MT 103

Document History

Version	Date	Modifications
5	24.04.2017	Update Field 59F
6	01.01.2018	Update Legal Name

STP QUICK FORMATTING GUIDE MT 103

Field Tag	Field description	M/O	Special remarks
20	Sender's Reference	M	Sending bank's reference, named as Transaction Reference Number in the MT103
23B	Bank Operation Code	M	This field identifies the type of operation standard: CRED
32A	Value date/Currency Interbank Settled Amount	M	Standard Swift formats. Named as Value Date, Currency Code, Amount
33B	Currency/ Instructed Amount	O	This field specifies the currency and instructed amount
36	Exchange Rate	O	Specifies the exchange rate used to convert the instructed amount specified in field 33B
50A	Ordering Customer	M	Identifies the originating customer. Three options can be used. Option A, F or K. For Option A, the account number is first, followed by the BEI or Business Entity Identifier, which is a corporate BIC. Option K, which is more common, is to give the account number followed by the name and address. Option F is the preferred option. Please refer to http://www.vtb.eu – downloads – order formats
52A	Ordering Institution	O	Identifies the Bank that is ordering the transaction when different from the sending Bank.
53A	Sender's Correspondent*	O	Identifies the debit account when different from the sending bank. Option A followed by account No. to be debited in line 53 K /D/1234567890
54A	Receiver's Correspondent	O	Identifies the Bank that will be sending cover funds through the local clearing to reimburse the Receiving Bank of this MT 103
56A 56C	Intermediary Institution	O	Identifies the Bank through which funds must pass to reach the "account with bank"(57). Option A, C* *Option C: Bankcodes other than BL will be forwarded without checking
57A	Account with Institution (beneficiary's bank)	O	Option A, C* or D with //BL and German Bankcode. ** Option D: If bank 57 has a direct account relationship with VTB(D), 57D followed by / and its account No. is accepted. (Sample 57D:/123456789) *Options C: Bankcodes other than BL will be forwarded without checking
59A 59F	Beneficiary (Customer)	M	Option A or no letter option: IBAN followed by name and address is obligatory required when the ordering customer's account and the beneficiary's accounts bank BIC are within the EU. For all other countries BBAN or IBAN (non-EU country specific requirements) are required. Option F: IBAN followed by name and address in structured format
70	Remittance details	O	The information contained in this field is passed to the beneficiary of the payment.
71A	Details of Charges	M	SHA, OUR, BEN SHA or OUR and field 72 /SPLIT/ will cause shared charges
72	Sender to Receiver Information	O	/SPLIT/ together with field 71A SHA results in: our charges to your account, all other charges to beneficiary's account /INS/BIC /URGENT/ or /EARLY/ or /PRIORITY/ = Your payment will be send with high priority.

M = Mandatory fields

O = Optional fields