

Request for transfer batches in MT101 format



The purpose of this document is to describe structure and usage of MT101 format that is used to import requests for transfer (RFT, MT101) to ČSOB CEB service. Within this document, a request for transfer is meant as an instruction to account holding bank (other than ČSOB CZ) to initiate transfer of funds (transaction) from this account to another one. Format is general and can therefore include domestic, cross-border (or SEPA) transactions – always dependent on the account holding bank definition.

The format doesn't have any special requirements on a file name or file extension. To import a MT101, select the Payments – Import option in the application or use quick links on the main page. The format is represented by the acronym MT101 in the application and can be used only if there is non-CSOB (CZ) account setup in the ČSOB CEB service.

File contents

The format is based on the SWIFT network standards – namely on the MT101 message. File contains header (information relevant for all the requests for transfer) and message body containing individual orders (one or more). The order of fields as given in this document is binding, each transaction attribute is specified by codeword followed by field content.

The Windows 1250 character set is used for the file contents. In the tables in this document, each field length and content is specified as follows:

- The numeric value specifies the maximum length of the field.
- n – refers to a numeric field (characters 0–9), leading zeros are allowed but not required.
- a – refers to an alphanumeric field (including special characters).
- P – the field has a fixed length according to the contents.
- V – the field has a variable length (i.e. variable number of characters).

A complete list of characters for alphanumeric fields:

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
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' +
space

Note that we do not recommend to use special characters as their processing always depends on the account holding bank. Characters with diacritics are automatically converted to the corresponding characters without diacritics.

Characters <CR><LF> indicate a new line (carriage return/line feed).

File header

File header starts with information used in SWIFT messages:

```
{1:F01CEKOCZPPX0000000000}{2:1101CEKOSKBXXN}{3:{113:XXXX}}{4:
```

CEKOCZPP

CEKOSKBX

101

Where characters in bold represent:

- **CEKOCZPP**: intermediary SWIFT address (always **CEKOCZPP**).
- **CEKOSK**BX: account holding bank (CSOB SK in this case).
- **101**: message type (for SWIFT MT101).

The starting block is not validated anyhow and is optional (does not have to be included), information given here are specified by banks when processing each specific message.

Common information for all the requests for transfer

Description	Required field	Length and format
<CR><LF>:20: Sender reference: required field for processing within SWIFT network, it is automatically filled in or replaced in the bank system (therefore is not required as input)	– –	4 a P 16 a V
<CR><LF>:50H: Ordering customer: <ul style="list-style-type: none"> – account number (can start with slash character, “/”) – ordering party name and address – typically is the ordering party name given on the first row, next two rows contain address and last one country (ISO code) Note: only ordering customer account number is processed	x x x	5 a P 35 a V 4 x 35 a V
<CR><LF>:52A: Account servicing institution – identification always given via SWIFT (BIC) code – e.g. :52A:CEKOSKBX. Can have 8 or 11 characters and must match the value specified when the service was setup in the bank	x x	5 a P 8/11 a P
<CR><LF>:30: Requested execution date in the YYMMDD or YYYYMMDD format, common for all the transactions, can be maximum half year from current day. If past date is given, current (or next banking day) automatically replaces this value	x x	4 a P 6/8 n P

Information specific for single request for transfer

Description	Required field	Length and format
<CR><LF>:21: Transaction reference – required field identifying each new transaction within the file	x x	4 a P 16 a V
<CR><LF>:23E: Instruction code – the instruction on transaction processing. Codewords are used, optionally with own text, e.g.: <ul style="list-style-type: none"> – <i>URGP</i> for urgent (priority) payment – <i>INTC</i> for intracompany transfer – <i>OTHR</i> for other instruction (with own text specified after codeword) The processing of these codewords should be always confirmed with the bank processing the payment (account holding bank)	x x	5 a P 4 a V / 30 a V
<CR><LF>:32B: Currency (ISO code) and transaction amount, decimal comma specified, number of decimals must match the maximum number allowed per currency. Only currencies specified in CNB (CZ National Bank) exchange rate list are allowed	x x	5 a P 3 a P / 15 n V
<CR><LF>:56x: Intermediary – typically correspondent bank, the “x” character is replaced as follows: <ul style="list-style-type: none"> – :56A: if SWIFT code is used (recommended, e.g. :56A:KREDBEBBXXX) – :56C: if national bank code is provided (e.g. :56C://FW121000248) 	– – –	5 a P 8/11 a P 35 a V
<CR><LF>:57x: Counterparty bank identification – specified by SWIFT code, national code or other way: <ul style="list-style-type: none"> – :57A: if SWIFT code is used (e.g. :57A:CEKOSKBX) – :57C: if national bank code is provided (e.g. :57C://FW121000248) – :57D: if bank name and address is provided (up to four rows for this purpose) 	– – –	5 a P 8/11 a P 35 a V 4 x 35 a V
<CR><LF>:59: (alternatively :59A:) Beneficiary (counterparty): <ul style="list-style-type: none"> – account number (can start with slash, “/”) – beneficiary name and address – typically is the beneficiary name given on the first row, other rows contain address and country, at least three alphanumeric characters have to be provided 	x x x	4 (5) a P 35 a V 4 x 35 a V

<CR><LF>:70: Remittance information (message to the beneficiary, payment purpose)	– –	4 a P 4 x 35 a V
<CR><LF>:77B: Regulatory reporting – for the regulatory purposes required by the account holding bank or local legislation	– –	5 a P 3 x 35 a V
<CR><LF>:71A: Detail on charges, one of following codewords is used: – SHA: charges are split – account owner bears its banks charges and beneficiary the its – OUR: all charges up to account holder (instructing party) – BEN: all charges up to beneficiary	x x	5 a P 3 a P

Should there be more transactions within the file, the transaction part is repeated (as many times as required). The whole file should be closed with optional characters -}.

Note for the instruction codes (field 23E)

Instruction codes and their meaning is provided in general SWIFT format description (available at swift.com: Ordering & Support/User Handbook/A-Z). Following rules should be kept:

- Additional information can be provided only for *CMTO*, *PHON* and *OTHR* instructions.
- One instruction code can be given only once per request (cannot be repeated).
- Following combinations are NOT allowed in single transaction: *CHQB* and *CMSW*, *CHQB* and *CMTO*, *CHQB* and *CMZB*, *CHQB* and *CORT*, *CHQB* and *NETS*, *CHQB* and *PHON*, *CHQB* and *RTGS*, *CHQB* and *URGP*, *CMSW* and *CMTO*, *CMSW* and *CMZB*, *CMTO* and *CMZB*, *CORT* and *CMSW*, *CORT* and *CMTO*, *CORT* and *CMZB*, *CORT* and *NETS*, *CORT* and *PHON*, *CORT* and *RTGS*.
- Instructions should be provided in order that is required for their processing:
 - information for the processing bank: *CMSW*, *CMTO*, *CMZB*, *INTC*, *CORT*, *URGP*,
 - information to the settlement: *NETS*, *RTGS*,
 - information regarding processing: *CHQB*, *PHON*,
 - other instructions: *OTHR*.

Note on working with other fields

In general, all fields (specifically optional ones) and their processing depend on the account holding bank – not all the banks do take into account specific instructions or process them. Should an invalid value be provided, this might cause delays in processing or even rejection of a transaction (e.g. for SEPA payments, only SHA charges are allowed in general).

In a general SWIFT MT101 format specification (available at swift.com: Ordering & Support/User Handbook/A-Z) there might be even other fields available (e.g. :25: for authorization, :28D: for message index, :21F: for FX reference and other). If not mentioned in this document and format description, such fields can be included in the file, but are not processed after import (are not passed to the account holding bank). On the other hand, some optional fields (optional in this format description or in SWIFT specification) might be required by the account holding bank for processing individual transfers.

Sample file (without optional starting block)

```
:20:ABCDEFGH12345678
:50H:SK1175000000001234567890
account holder name
address, street, number
town
SK (as country)
:52A:CEKOSKBX
:30:171010
:21:IJKLMNOP87654321
:32B:EUR1,00
:57A:CEKOCZPPXXX
:59:/CZ1103000000001234567890
beneficiary name
address, street, number
town
CZ (as country)
:70:dear first beneficiary
here is one MT101 with 1 EUR trx
:71A:SHA
:21:QRSTUVWXYZ11223344
:23E:URGP
:32B:USD1,00
:57A:CEKOCZPPXXX
:59:/CZ1103000000009876543210
second beneficiary name
address, street, number
town
CZ (as country)
:70:dear second beneficiary
here is another MT101 with 1 USD
this should be urgent transfer
as specified in 23E
:71A:SHA
-}
```