SWIFT-RUR

Formats and USAGE RULES

Version 6

Moscow, April 2011

SWIFT-RUR

Recommendations

of use of SWIFT standards

for transmission of financial messages

according to requirements of

the Local Clearing System

of

the Bank of Russia

Version 6

Moscow, April 2011

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INTRODUCTION

The purpose of this document – expansion of the opportunities for the use of SWIFT system for settlements in Russian roubles.

SWIFT-RUR Recommendations Guide is prepared by the Russian National SWIFT Association. They fully meet SWIFT standards described in the SWIFT User Handbook, as well as meet the requirements of the Russian legislation for settlements in national currency of the Russian Federation.

To adjust international and Russian standard requirements, SWIFT-RUR Recommendations contain additional rules of SWIFT messages formation for settlements in Russian roubles developed by the Russian National SWIFT Association Working group, which provide:

- usage of unified technology for automation of SWIFT messages processing in Russian roubles and in foreign currencies,

- straight-throuhg processing of electronic payment documents in Russian roubles both in credit organizations and in the institutions of the Bank of Russia,

- decreasing of discrepancies in the practice of various banks at transmission of electronic payment documents in Russian roubles,

- close approach to international standards of execution of banking operations.

Use of the SWIFT-RUR Guide should be specified in the agreements for establishment of correspondent relations between financial organizations.

SWIFT-RUR Guide should be used in combination with the SWIFT User Handbook, which translation into Russian language was also performed by the Russian National SWIFT Association.

In accordance with the decision of the Committee of the Russian National SWIFT Association of 07 April 2011 this edition of the Recommendations SWIFT-RUR 6 shall come into force from July 07, 2011.

CHANGES TO CURRENT EDITION

To obtain maximum accuracy in transmission of payment documents of the Bank of Russia via SWIFT network the following symbols were added to the Table of Transliteration to adjust it according to Unified Formats of Electronic Financial Banking Messages (UFEBS) of the Bank of Russia:

! \$; \ | _ = < > [ ] { } " " « » * @ ^ ~

The Table of Transliteration provide uniquely defined pair correspondence of characters which is required for exact transmission of content of payment documents of the Bank of Russia but at the same time the Table of Transliteration allow non-unique correspondence of some characters which can be met in payment documents of the Bank of Russia as an exception and consequently can be replaced by similar characters without any damage of content of payment documents.

Some editing corrections have been made according to review of Settlements Working Group at the Russian National SWIFT Association and feedback of the users.

Part 1. SWIFT- RUR Guide MT Description

1.1 SWIFT- RUR Guide MT Description

All financial messages exchanged via SWIFT network must accord the rules of formatting of relevant types of messages described in SWIFT User Handbook Standards MT volumes.

Message Formats Descriptions are presented in this Guide under the same structure and the same conventional symbols like those used in the volumes of the Standards of the SWIFT User Handbook set.

Information for each of the types of messages included in this Guide is presented under the structure shown below.

1.1.1 Message Type Scope

The scope specifies the sender and receiver of the message and provides an explanation on how the message is used. In some messages, an example of the message flow is also provided.

1.1.2 Message Type Format Specifications

The format specifications are the rules for the layout of the message type. This information is provided in table form as shown below:

MT nnn (Message Type name)

Status	Tag	Field Name	Content/Options	No.
O	20	Transaction Reference Number	16x	1
O	21	Related Reference	16x	2
Mandatory Sequence A (Sequence Name)				
O	25	Account Identification	35x	3
O	32A	Value Date, Currency Code,	6!n3!a15d	4

		Amount		
---->		Optional Repetitive Sequence B (Sequence Name)		
H	52a	Ordering Institution	A or D	5
O	71B	Detail of Charges	6*35x	6
O	72	Sender to Receiver Information	6*35x	7
----|				
O= Mandatory, H = Optional				

The arrows (----> and ----|) indicate that the second sequence may be repeated

MT nnn (Message Type name) provides the message type number and name.

The table headings have the following meanings:

- • Status indicates if the field is:

O – Mandatory, H - Optional

The status O for fields in optional (sub) sequences means that the field must be present if the (sub)sequence is present, and is otherwise not allowed.

- • Tag is the field identification.

- • Field Name is the detailed name of the field tag, for this message type.

- • Content/Options provides permitted field length and characteristics.

- • No. identifies the number of the field in the Field Specifications for the message type. It is also called Index.

Only fields and field tag options, which are shown in the message format, may be used in that message type.

1.1.3 MT Network Validated Rules

Network validated rules are validated on the network, that is, they are identified with an error code. Rules specified in this section affect more than one field in the message, placing a 'condition' on one of the fields specified. They are identified as Cn, or conditional rules. For example, in the MT 202, a rule states that if field 56a (Intermediary) is present, field 57a (Account With Institution) must also be present (Error Code C81).

1.1.4 MT Usage Rules

Usage rules are not validated on the network, that is, no error code is defined for them, but are nevertheless mandatory for the correct usage of the message. Rules specified in this section affect more than one field in the message, or more than one SWIFT message.

1.1.5 MT Guidelines

Guidelines are not validated on the network and are not mandatory for the correct usage of the message. They concern good practices. Guidelines specified in this section affect more than one field in the message, or more than one SWIFT message.

1.1.6 MT Field Specifications

The rules for the use of each field in the message are specified in this section. Each field is identified by its index number (as shown in the No. column of the MT format specifications), field tag and detailed field name, followed by a description of the field. The description may contain some, or all, of the following:

FORMAT specifies field formats which are allowed in the field.

PRESENCE indicates if the field is mandatory, optional, or conditional in its sequence.

DEFINITION specifies the definition of the field in this sequence of the message type.

CODES lists all codes available for use in the field. If there is more than one subfield for

which codes are defined, each separate code list will be identified with a CODES heading.

When a list of codes is validated by the network, the error code will be specified.

NETWORK VALIDATED RULES specifies rules that are validated on the network, that is, rules for which an error code is defined. Generally, rules specified in this section affect only the field in which they appear. In some cases, rules which are validated at the message level, that is, rules which affect more than one field are repeated in this section. This is the case when the rule does not affect the presence of the field, but information within several fields, for example, a currency which must be the same for more than one field in the message.

USAGE RULES specify rules that are not validated on the network, that is, rules for which no error code is defined, but are nevertheless mandatory for the correct usage of the field. Rules specified in this section affect only the field in which they appear.

EXAMPLES provide one or more examples of the field as it will be formatted/used.

1.2   IDENTIFICATION CODES

1.2.1 Business Identifier Codes (BICs)

ISO 9362 Business Identifier Codes (BICs) are used in certain fields of financial messages to identify a party in the transactions.

The Business Identifier Code (BIC) consists of eight or eleven characters comprised the following components:

Bank code 4!a

Country code 2!a

Location code 2!c

Brach code [3!c]

Business Identifier Codes (BICs) format:

4!a2!a2!c[3!c]

1.2.3 Bank Identification Code (BIK) (in Russian – "БИК")

Bank Identification Code (BIK), in Russian – "БИК", is a unique code assigned to each participant of Local Clearing system of the Bank of Russia.

Bank of Russia assigns BIK code to the financial institution. Format and content of nine-digit code, which identifies participants of Local Clearing system of the Central Bank of the Russian Federation (the Bank of Russia), is specified in the Regulations of the Central Bank of the Russian Federation of May 6, 2003 No. 225-P "On the Directory of the Bank Identification Codes (BIK) of the participants of Local Clearing system of the Central Bank of the Russian Federation (the Bank of Russia)".

Bank Identification Code (BIK) format:

RU9!n

where RU – Code word according to SWIFT Standards MT

1.2.4 Identification Number of the Tax Payer (INN)

INN code, in Russian – "ИНН", - Identification Number of the Tax Payer – is a unique identifier of the person or corporate assigned them on their registration in the Tax Authorities of the RF based on Tax Code of Russian Federation. In accordance with the regulations of the Bank of Russia, INN code, if assigned, must be indicated for the payment originator (Ordering Customer or Ordering Institution) and for the final Beneficiary of the funds (Beneficiary or Beneficiary Institution), in the fields 50a and 59a of MT101 and MT103, or in the fields 52a and 58a of MT202 (see descriptions of these MT for details).

Identification Number of the Tax Payer (INN) is a numeric string which is 10 figures for person or 12 figures for corporate.

Identification Number of the Tax Payer (INN) format:

3!a12n   must be used in one of the following options

3!a10!n – for corporate

or

3!a12!n – for person,

where 3!a – code word ИНН (after transliteration – INN).

1.2.5 Foreign Corporate Code (KIO)

Foreign Corporate Code (KIO), in Russian – "КИО" is a unique identifier of a foreign corporate (inclusive banks or other financial institutions) which is registered in the Tax Authorities of the RF. KIO, if assigned, must be indicated in the payment instructions to the payment originator (Ordering Customer or Ordering Institution) in the field 50a of MT101 and MT103, or in the field 52a of MT202 (see descriptions of these MT for details).

Foreign Corporate Code (KIO) is a numeric string which is 5 figures.

Foreign Corporate Code (KIO) format:

3!a5!n

where 3!a – code word КИО (in transliteration – KIO).

As KIO, if assigned, is indicated in payment instructions in case of no INN assigned to this corporate exists, it should be indicated in the subfield where normally INN is placed, which format is 3!a12n (see item 1.2.4)

1.2.6 The Reason of Tax Registration Code (KPP)

The Reason of Tax Registration (KPP) code, in Russian – "КПП", is assigned to the tax-payer (the fee payer) – corporate in additional to the Identification Number of the Tax Payer (INN), as a result of their registration in the Tax Authorities of the RF. In accordance with the requirements of the Bank of Russia KPP, if assigned, must be indicated in the payment instructions to transfer the taxes, fees and other mandatory payments to the budget of the Russian Federation. KPP code may be thus used in the fields 50a and 59a of MT101 and MT103 (see descriptions of these MT for details).

1.3 Character Set and Transliteration

The following Character Set is allowed in the fields of the message text of MT covered by this Guide

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

/ - ? : ( ) . , ' + CR LF Space

As this Character Set does not contain Cyrillic alphabetic characters, exchange of financial messages in the currency of the Russian Federation via SWIFT is performed using conversion from Cyrillic letters to Roman letters. Conversion based on the unified Table of transliteration and is in accordance with the Rules described in this Guide.

The Table and Rules of transliteration described in this section provide successful conversion from Cyrillic letters to Roman letters. Transliteration should be applied to the messages generated on the Sender's side which contain Cyrillic letters and are to be processed on the Receiver's side in Russian language.

Transliteration should be reversable, i.e., information subject to two sequential transliterations (on the Sender's side and then on the Rceiver's side) should be identical to itself in sending and in receiving provided the most adequacy of information transmitted.

1.3.1 Sign of Transliteration

To indicate that the message must be transliterated on the Receiver's side, the message Sender put the transliteration sign into the first position of the field 20 "Sender's Reference/Operation's reference".

SWIFT-RUR Guide use character plus "+" (hexadecimal code 2B) as the sign of transliteration. This sign designates that transliteration should be applied to the message in accordance with the rules and the Table of Transliteration described in SWIFT-RUR.

In case of SWIFT-RUR transliteration is applied, then:

transliteration sign is an integral part of message reference;

in case of the Sender's Reference is generated automatically by application software, it is necessary to bear in mind that the size of the field 20 "Sender's reference/Operation's reference" in the SWIFT messages subject to transliteration, must not exceed sixteen characters with consideration for Plus "+" sign in the first position;

in case of conversion from Roman alphabet to Cyrillic alphabet, plus "+" sign must not be deleted by the transliteration software from the contents of the field 20.

1.3.2 Rules of Transliteration

- Each letters of Russian alphabet is transliterated by corresponding single letters of Roman alphabet.

- To expand the character set of Roman alphabet and to avoid the size of field content increase, UPPER case letters and lowercases letters are used in accordance with the Table of transliteration.

- Service symbols are transliterated without conversion into relevant service symbols.

- Field and sub-fields of only text block of the message are subject to transliteration.

- Transliteration should not apply to:

- servicing components of the message (headers, trailers, field tags, field options, and colons, which limit the field tags, symbols <Lines feed>,<Carriage return>, apostrophe, etc.);

- content of the reference field (field 20) and content of the Related Reference field (field 21);

- fields, which contain digits, code words or other codes, in accordance with the SWIFT standards;

- fields with option A, which identify perticipants of transfer chain;

- roman letters contained in the field subject to transliteration;

- code words enclosed between two slashes;

- all fields and subfields in the message MT940 "Customer Statement Message", except subfield 9 "Supplementary Details" of the field 61 "Statement Line" and field 86 "Information to Account Owner";

- all fields and subfields of the message MT950 "Statement Message", except subfield 9 " Supplementary Details " and field 61 " Statement Line".

- If original content of the field or subfield in Russian language contain Roman letters they must be putted between two apostrophes by transliteration process. As a result, transliterated text contains a sign of keypad switch (apostrophe) before Roman letters and after them.

1.3.3 The Table of Transliteration

Original text (Cyrillic alphabet))	Transliterated text (Roman alphabet)	Text recovered from transliterated text – reverse transliteration (Cyrillic alphabet)	Notes.
А	A	А	
Б	B	Б	

Original text (Cyrillic alphabet))	Transliterated text (Roman alphabet)	Text recovered from transliterated text – reverse transliteration (Cyrillic alphabet)	Notes.
В	V	В	
Г	G	Г	
Д	D	Д	
Е	E	Е	
Ё	o	Ё	lowercase
Ж	J	Ж	
З	Z	З	
И	I	И	
Й	i	Й	lowercase
К	K	К	
Л	L	Л	
М	M	М	
Н	N	Н	
О	O	О	
П	P	П	
Р	R	Р	
С	S	С	
Т	T	Т	
У	U	У	
Ф	F	Ф	
Х	H	Х	
Ц	C	Ц	
Ч	c	Ч	lowercase
Ш	Q	Ш	
Щ	q	Щ	lowercase

Original text (Cyrillic alphabet))	Transliterated text (Roman alphabet)	Text recovered from transliterated text – reverse transliteration (Cyrillic alphabet)	Notes.
Ъ	x	Ъ	lowercase
Ы	Y	Ы	
Ь	X	Ь	
Э	e	Э	lowercase
Ю	u	Ю	lowercase
Я	a	Я	lowercase
'	'	'	Apostrophe - a sign of keypad switch in the transliterated text: RUS/ENG – ENG/RUS
0	0	0	
1	1	1	
2	2	2	
3	3	3	
4	4	4	
5	5	5	
6	6	6	
7	7	7	
8	8	8	
9	9	9	
(	(	(	
)	)	)	
?	?	?	
+	+	+	
№	n	№	lowercase
#	n	№	lowercase
%	p	%	lowercase

Original text (Cyrillic alphabet))	Transliterated text (Roman alphabet)	Text recovered from transliterated text – reverse transliteration (Cyrillic alphabet)	Notes.
&	d	&	lowercase
,	,	,	
/	/	/	
-	-	-	
.	.	.	
:	:	:	
Space	Space	Space	Space
!	b	!	lowercase
$	s	$	lowercase
;	v	;	lowercase
\	/	/	
|	/	/	
_	z	_	lowercase
=	r	=	lowercase
<	(	(	
>	)	)	
[	(	(	
]	)	)	
{	(	(	Exception see in comments to the Table.
}	)	)	
”	m	”	lowercase
"	m	”	lowercase
«	m	”	lowercase
»	m	”	lowercase

Original text (Cyrillic alphabet))	Transliterated text (Roman alphabet)	Text recovered from transliterated text – reverse transliteration (Cyrillic alphabet)	Notes.
*	f	*	lowercase
@	f	*	lowercase
^	f	*	lowercase
~	f	*	lowercase

Comments:

1. Apostrophe encountered in the original text must be transliterated by lowercase letter j. Apostrophe encountered in the transliterated text is the sign of keypad switch:

RUS/ENG – ENG/RUS.

2. Braces encountered in the original text must be transliterated by round brackets, which must not be converted by reverse transliteration. Exception is braces in Code of Currency Transaction string in the Remittance Information field (see The Exclusion from the Rules of Transliteration).

The Exclusion from the Rules of Transliteration.

Applied to the field 70 in SWIFT MT101 and MT103 and to the field 72 with /NZP/ code word in SWIFT MT202 according to the Instruction No.117-I dated June 15, 2004 issued by Central Bank of Russian Federation (Bank of Russia).

Based on clarifications of the Bank of Russia, symbols of braces, which limit coded information of the currency transaction in the field "Details of payment" of the Payment Order, must be replaced by round brackets via the process of transliteration from Cyrillic alphabet to Roman alphabet in relevant field of SWIFT message. In case of reverse transliteration, round brackets are replaced by symbols of braces.

The base to apply The Exclusion from the Rules of Transliteration is the combination of characters arranged as follows, appear from the first position of appropriate field of SWIFT

message: apostrophe - round bracket - VO < Code> [PS<Transaction Certificate Number>] - round bracket –apostrophe.

It is considered inadmissible to use the apostrophe as a part of text in Russian original of the field under transliteration, e.g.: <ОБ'ЯВЛЕНИЕ>, <O'KEY>, <DON'T> etc.

EXAMPLES OF TRANSLITERATION:

1.Original text on Sender's side (before transliteration) - (66 positions)

ЭТОТ ТЕКСТ ДОЛЖЕН КОРРЕКТНО ПЕРЕДАТЬСЯ ПО СЕТИ SWIFT В ДРУГОЙ БАНК

(= THIS TEXT SHOULD BE TRANSMITTED CORRECTLY VIA SWIFT NEWORK TO THE OTHER BANK).

Text of SWIFT message (after transliteration according to SWIFT-RUR Guide) - (68 position)

eTOT TEKST DOLJEN KORREKTNO PEREDATXSa PO SETI 'SWIFT' V DRUGOi BANK

Text on Receiver's side (after reverse transliteration) - (66 positions)

ЭТОТ ТЕКСТ ДОЛЖЕН КОРРЕКТНО ПЕРЕДАТЬСЯ ПО СЕТИ SWIFT В ДРУГОЙ БАНК (= THIS TEXT SHOULD BE TRANSMITTED CORRECTLY VIA SWIFT NEWORK TO THE OTHER BANK)

2. 1.Original text on Sender's side (before transliteration) - (79 positions)

Оплата зв товар по счёту №123 от 12.01.2010, в т.ч. НДС (20%) 1800 руб.00 коп.

(Payment for goods under invoice #123 dd.12.01.2010, incl. VAT (20%) 1800 rub. 00 kop.)

Text of SWIFT message (after transliteration according to SWIFT-RUR Guide) - (79 position)

OPLATA ZA TOVAR PO ScoU n123 OT 12.01.2010, V T.c. NDS (20p) 1800 RUB 00 KOP.

Text on Receiver's side (after reverse transliteration) - (79 positions)

ОПЛАТА ЗА ТОВАР ПО СЧЁТУ №123 ОТ 12.01.2010, В Т.Ч. НДС (20%) 1800 РУБ. 00 КОП.

When new regulations of the Bank of Russia come into force, other sumbols out of SWIFT Character Set X permissible in the SWIFT FIN may be necessary for the document text. Thus possible are additional Rules of transliteration described in the Table of transliteration or in relevant message fields description.

1.3.4 The Sign of SWIFT-RUR Guide version

SWIFT-RUR Guide contains a concept of Guide sign, which in addition to the Sign of transliteration defines the version of SWIFT-RUR Guide applied to the message by Sender.

This sign is mandatory for all types of messages and is indicated in the block 3 "User Header Block" in the field 113. It has format 4!x.

For SWIFT-RUR6 Guide (version 6), the value of Guides version sign is as follows:

RUR6.

1.4   FIELD FORMATTING RULES

The following base rules must be conformed for all fields:

- Field length and type of symbols are defined in descriptions of specific types of messages.

- Unless otherwise specified, all specified subfields should be included in the field:

- in specified sequence

- without separating symbols (except "/" and "//", where required).

- Square brackets, which include the format of any subfield, indicate that it is optional in this field. For example, if field format -16x[/4x], then it must contain without fail up to 16 symbols of X Caracter Set, while the next 4 symbols of X set preceded by slash "/" are optional and may be thus missed.

Field format may represent two or more lines:

3!n

6!n

1.4.1 Dates

FIELD FORMAT: 4!n

FIELD FORMAT: 6!n

FIELD FORMAT: 8!n

The dates are defined by four, six or eight digits in one of the following ISO formats: MMDD (ММДД), YYMMDD (ГГММДД) or YYYYMMDD (ГГГГММДД), where Y (Г) - year, M (М) - month, D (Д) - day. For example, 19960527 = May 27, 1996.

In six-digit format, the dates are interpreted as follows:

If YY > 79, then YYMMDD = 19 YYMMDD,

Otherwise YYMMDD = 20 YYMMDD.

Limitation of the dates by a range of from 1980 to 2060 is applied to the fields 30 and/or 32A of the message MT910 and to the messages of 1 and 2 categories, except MT 192, 292, 195, 295, 196 and 296.

1.4.2 Amounts

FORMAT:

nnnn, nn

Fields of amounts and numerical fields similar to them (interest rate, conversion rate) are always used in accordance with the following rules:

- Integer part should comprise at least one digit.

- Maximum length comprises comma between integer part and fractional part.

- Fractional part may be absent, but the comma between integer part and fractional part should be always available.

- Presence of spaces, as well as other symbols other than comma is not permissible.

- Such fields should not be blank or begin with zero, with the exception of zero indicated in integer part, with subsequent comma.

EXAMPLES

Right	Wrong
0,	0
0,67	,67
100000,	100.000
25768,	25-768
999999999,	999.999.999
5,25	5 1/4

1.4.3 Currency code

FORMAT

3!a

A currency code normally consists of a two-letter ISO country code followed by a third letter

denoting the particular currency or type of funds. In particular, for Russian roubles currency it looks like RUB.

1.4.4 Party Identifier

Parties may be represented in several ways:

- Identifier Code (BIC) - code of the International Organization for Standardization (ISO) published in BIC Directory);

- Bank Identification Code (BIK), and correspondent account in the Local Clearing system of the Bank of Russia;

- Name and account number;

- Name, location and account number;

- Name and location;

- Other identifier codes.

In addition, the party may be identified by the identification number of the tax-payer (INN code) and code of the tax registration reason (KPP code).

The rules for specifying INN and KPP codes are given in the description of Option D, as well as in the descriptions of fields 50a and 59a of MT101 and MT103, and fields 52a and 58a of MT202.

1.4.5 Optional line Party Identifier

Party Identifier line is used when further definition of the party is required (for example, to identify account number to apply funds).

FORMAT

[/1a][/34x]

Subfield 1:   [/1a] Definition of operation on account:

Subfield 2:   [/34x] Account number

where:

Subfield 1 [/1a]   Specifies which account is involved:

/C The receiver's account serviced by the sender is credited.

/D The sender's account serviced by the receiver is debited.

Subfield 2 [/34x]   the account number information, preceded by a slash '/'.

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Slash "/" before account number is mandatory.

If Party Identifier line is presented, it should be also first line in this field.

Account number in "Party Identifier" line of fields 59a or 58a belongs to the party specified in this field and is serviced by financial organization in the field 57a, or, if not presented, - by Receiver of the message.

Account number in "Party Identifier" line of field 56a belongs to the party specified in this field and is serviced by Receiver of the message.

Account number indicated in "Party Identifier" line of field 57a belongs to the party specified in this field and is serviced by financial organization indicated in field 56a, or, if it is absent, - by the message Receiver.

Party Identifier in field 53a may be presented in the following cases only:

If the message Receiver services for the Sender more than one account in the currency of transaction, then the "Party Identifier" line defines, what of these accounts should be debited for funds transfer. In this case, if bilateral agreement on default use of one of available accounts for funds transfer exists between the Sender and the Receiver, field 53a may be included in the payment instructions only in exceptional cases, when account other than default account should be used.

If both of the message Sender and the message Receiver service accounts for each other in the currency of transaction, then the "Party Identifier" line defines, what account should be used for funds transfer - the Sender's account serviced by the Receiver or the Receiver's account serviced by the Sender. In this case action on the account (debit or credit) is defined in subfield "Party Identifier" by codes /D or /C, or account number, respectively, or both of them. In this case, if bilateral agreement on default use of one of mutual accounts in making payments is

made between the Sender and the Receiver, SWIFT message may contain field 53a in exceptional cases only, when account other than default account should be used.

In both cases above, the field 53a is used only with option B, and contains only the "Party Identifier" line.

In all other cases, the procedure of use of the field 53a should by specified particularly in bilateral agreements.

1.4.6 Options fields

In all cases, it is recommended to stipulate particularly in bilateral agreements what field options may be used in SWIFT messages in transactions where SWIFT-RUR Guide is applied.

1.4.6.1   Option A: Identifier   Code   (BIC)   of   the   International Organization for Standardization (ISO)

FORMAT

[/1a][/34x]

 4!a2!a2!c[3!c]

Subfield 1:   [/1a][/34x]   Party identifier

Subfield 2:   4!a2!a2!c[3!c] BIC

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Option A is used to identify the party which have BIC assigned.

Identification of Russian financial institutions by option A is used when both of message Sender and message Receiver support their own files to define correspondence of SWIFT BIC and BIK of the Bank of Russia Local Clearing system and under their mutual agreement.

When option A is used to identify the party – non-resident of the Russian Federation, Party Identifier line is mandatory and must contain their account number with Russian bank.

Fields assigned to this option:

50A

52A

54A

56A

57A

58A

1.4.6.2   Option B: The Sender's/Receiver's Branch.

FORMAT

[/1a][/34x]

[35x]

Subfield 1:   [/1a][/34x] Party Identifier

Subfield 2:   [35x] Location

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Even single line should be available.

If Party Identifier line is presented, it should be also first line in this field.

Only Party Identifier line may be used for determination of the account number in the field 53a with option B.

In SWIFT messages MT103 or M202 for settlements in RF national currency option B is used in the field 53B to specify which account involved: the Receiver's account serviced by the sender is credited or the Sender's account serviced by the receiver is debited.

Using of option B in other fields, according to SWIFT standards, should be specified in bilateral agreements.

Fields assigned to this option:

53B

1.4.6.3   Option D: Name and Address.

Option D is primary in SWIFT messages for settlements in RF national currency, because the format of this option allows to enter directly all details which required to fill in the format of payment document for the Local Clearing System of the Bank of Russia.

FORMAT

[/1a][/34x]

4*35x

Subfield 1:   [/1a][/34x]   Party Identifier

Subfield 2:   4*35x Name and Address

If financial organization should be identified by BIK code and by correspondent accounts with the department of The Central Bank of the Russian Federation, then option D should be used in the following format:

//RU9!n[.20!n]

4*35x

Subfield 1:   //RU9!n[.20!n]   (Party Identifier)

Subfield 2:   4*35x (Name and Location)

where

RU - Identifier of the Local Clearing system of the Central Bank of the Russian Federation

9!n - Bank Identification Code (BIK), assigned to the participant of Local Clearing system of the Bank of Russia.

20!n - The number of correspondent account with the department of the Central Bank of the Russian Federation

4*35x - Name and Location

If financial organization should be identified by the number of correspondent account with correspondent bank, then option D should be used in the following format:

[/34x]

[3!a12x[.3!a9!n]]

3*35x

Subfield 1:   [/34x] (Party Identifier)

Subfield 2:   [3!a12x[.3!a9!n]]   (INN).(KPP)

 3*35x (Name and Location)

where

34x – the number of correspondent account of financial organization with correspondent bank

3!a12x - Identification number of the Tax-Payer (INN)

3!a9!n - Code of the Tax Registration Reason (KPP)

3*35x Name and Location

USAGE RULES

At least one line of the name and address must be present, in addition to the party identifier and it must contain Name and Location of the financial institution.

Type and name of inhabited locality must be on the last line of subfield "Name and address".

The type of inhabited should be abbreviated according to the Bank of Russia requirements.

For example:

Г – City/Town

П – Dormiory

С – Village

ПГТ – Urban village

СТ-ЦА – Cossack village

АУЛ – Village in Caucasus

РП – Industrial Community.

Fields assigned to this option:

52D

53D

54D

56D

57D

58D

1.4.6.4.   Option F: Structured Identification of the Payer

FORMAT

5x   Party Identifier

4*35x   Name and Address

Subfield 1:   [/1a][/34x]   Party Identifier

Subfield 2:   4*35x Name and Address

The following line formats must be used:

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

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

or

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

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

Option F represent Name and address in a structured format to facilitate straight through processing

CODES

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

Code	Content	Description
ARNU	Alien Registration Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Alien Registration
CCPT	Passport Number	The code followed by a slash,

		'/' must be followed by the ISO country code, a slash, '/' and the Passport Number.
CUST	Customer Identification	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.
DRLC	Driver's License Number	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
EMPL	Employer Number	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.
NIDN	National Identity Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
SOSE	Social Security Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Social Security Number.
TXID	Tax Identification Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Tax Identification Number.

Each line of subfield 2 Name and Address when present must start with one of the following numbers:

Number Code	Content	Description
1	Tax Codes	The number followed by a slash, '/' must be followed by Identification Number of the Tax Payer (INN) if assigned or Foreign Corporate Code (KIO), and if required – The Reason of Tax Registration (KPP). Each codes is preceded by code word INN, KIO or KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.
1	Name of the Ordering Customer	The number followed by a slash, '/' must be followed by the name of the ordering customer – corporate or by the surname, name(s) and patronymic name of the ordering customer – person (if it is not contradict to the law or national habit), recommended that the surname precedes given name(s) and patronymic name.
2	Address Line	The number followed by

		a slash, '/' must be followed by street name and number.
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, country subdivision (for example state, province, or county).
6	Customer Identification Number	The number 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.
7	National Identity Number	The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
8	Additional Information	The number followed by a slash, '/' is followed by information completing the Identifier provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

Number Code Usage.

- Each code must appear at the beginning of the separate line.

- Numbers must appear in numerical order

- Numbers 1 and 2 may be repeated, if more than one line is required, to present full details, for example to enter Name of the Ordering Customer.

- Number 1 "Name of the Ordering Customer " must be presented, but codes 1 "Tax Codes", codes 2, 3, 6, 7, 8, may be presented in addition.

- Number 1 "Tax Codes " if presented, must appear on the first line of subfield 2 (Name and Address) and then Number 1 "Name of the Ordering Customer " appear on the next line(s) of subfield 2 (Name and Address).

- Number 2 must not be used without number 3.

- Numbers 4 and 5 must not be used.

- The use of number 8 is only allowed to continue information on the Identifier of the ordering customer provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

USAGE RULES

In case of the Ordering Customer is a Corporate, the following details must be presented with option F according to RF legislation and the Bank of Russia regulations:

- Identification Number of the Tax Payer (INN) if assigned or Foreign Corporate Code (KIO) if assigned KIO but not INN, and besides if required – The Reason of Tax Registration (KPP); all these codes must appear with number code 1 "Tax Codes " on the first line of subfield 2 (Name and Address)

and

- Name of the Ordering Customer with number code 1 "Name of the Ordering Customer " must appear on the next line(s) of subfield 2 (Name and Address).

In case of the Ordering Customer is a person, the following details must be presented with option F according to RF legislation and the Bank of Russia regulations:

- Identification Number of the Tax Payer (INN) if assigned with number code 1 "Tax Codes " on the first line of subfield 2 (Name and Address),

and

- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) with number code 1 "Name of the Ordering Customer " must appear on the next line(s) of subfield 2 (Name and Address).

In case of the Ordering Customer - a person has no Identification Number of the Tax Payer (INN) the following details must be presented completely:

-- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) with number code 1 "Name of the Ordering Customer "

and

- place of residence or address with number codes 2 "Address Line" and 3"Country and Town".

Fields assigned to this option:

50F

PART 2. FORMATS OF FINANCIAL MESSAGES

CATEGORY 1. CUSTOMER PAYMENTS

Introduction

The messages in Category 1 deal with payments, or information about payments, in which the ordering party or the beneficiary, or both, are not financial institutions.

Message Authentication.

All messages of the Category 1 are authenticated.

2.1 MT 101 REQUEST FOR TRANSFER

Note:

To use the message of this type, registration in the Message User Group (MUG) is required.

Use of the message MT 101 requires preliminary arrangements and establishment of contractual relations between all parties involved in the exchange of MT 101 and execution of payment instructions contained in this message.

SWIFT recommendations related to the exchange of MT101are presented in the sections "Procedure of MT 101 use" and "Rules of work with MT 101 and control list" of MT101 message description in SWIFT User Handbook.

SWIFT-RUR6 presents the minimum necessary MT101 fields set, which allows forward all necessary information to create the Bank of Russia payment document – Payment Order - on the Receiver's side.

2.1.1 MT 101 Scope.

This message is sent by financial organization by order of the account owner, which is non-financial organization, i.e., by order of the Payer/ Instructing Party, and then is received by the financial organization - Receiver and is executed by the financial organization - Receiver or the Account Servicing Institution.

It is used to forward payment instructions to transfer funds from the ordering customer's account(s) serviced at the receiving financial institution or at the account servicing institution, or from an account(s) owned by the Ordering Customer which the instructing customer has explicit authority to debit, for example, a subsidiary account.

The MT 101 can be used to order the movement of funds:

• between ordering customer accounts,

• in favour of a third party, either domestically or internationally.

Notes:

Message MT101 is used only for execution of debit operations of the account owner, i.e., it cannot contain collection orders. In case of such demand in practice, it is necessary to apply to ROSSWIFT.

2.1.2 MT 101 Format Specifications for SWIFT-RUR.

Message MT101 consists of two sequences:

Sequence A –General Information is a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B.

Sequence B – Transaction Details is a repetitive sequence; each occurrence provides details of one individual transaction. Fields which appear in both sequences are mutually exclusive.

MT101 Request for Transfer. SWIFT-RUR format.

Status	Tag	Field name	Format/Options	No.
Mandatory sequence A: General Information.				
O	20	Sender's reference	16x	1
H	21R	Customer Specified Reference	16x	2
O	28D	Message Index/Total	5n/5n	3
H	50a	Instructing Party	C or L	4
O	50a	Ordering Customer	F or H	5
H	52a	Account Servicing Institution	A or C	6
O	30	Requested execution date	6!n	7
H	25	Authorization	35x	8
End of Sequence A General Information				
---⇗ Mandatory Repetitive Sequence B: Transaction Details.□□				
O	21	Transaction Reference	16x	9
---⇗				
H	23E	Instruction Code	4!c[/30x]	10
------|				
O	32B	Currency/Transaction Amount	3!a15d	11
H	50a	Instructing Party	C or L	12
H	50a	Ordering Customer	F or H	13
H	52a	Account Servicing Institution	A or C	14
H	56a	Intermediary	A,C or D	15
H	57a	Account With Institution	A,C or D	16
O	59a	Beneficiary	A or without option letter	17
H	70	Remittance Information	4*35x	18
H	77B	Regulatory Reporting	3*35x	19
H	33B	Currency/Original Ordered Amount	3!a15d	20
O	71A	Details of charges	3!a	21
H	25A	Account for payment of expenses	35x	22
H	36	Exchange Rate	12d	23

Formats of Financial Messages

	------| End of Sequence B Transaction Details	
	O= Mandatory H = Optional	

ATTENTION!

The field 71A with code words SHA and BEN, fields 33B, 36 may be presented only when funds transfer is not to be executed through the Local Clearing System of the Bank of Russia, because their content can't be presented in the Bank of Russia payment documents (see Usage Rules for these fields).

Besides, the field 23E may be presented only when funds transfer is not to be executed through the Local Clearing System of the Bank of Russia, except it is presented with code words OTHR/RPP, OTHR/NZP and OTHR/N1 (see Usage Rules for the field 23E).

Field 51 is not used, as it is not exchanged via SWIFT FIN service.

2.1.3 MT 101 Network Validated Rules for SWIFT-RUR.

Network Validated Runes are presented in the relevant section of the SWIFT User Handbook: volume "Category I "Client payments and cheques", including the following rules:

C3   If there is only one debit account, the ordering customer must be identified in field 50a (option F or H) in sequence A. Conversely, if multiple debit accounts are used, they must be identified for every transaction in field 50a (option For H) of sequence B.

Consequently, field 50a (option F or H), must be present in either sequence A (index 5) or in each occurrence of sequence B (index 15), but must never be present in both sequences, nor be absent from both sequences (Error code(s): D61).

Sequence A if field 50a (with option G or H) is...	Then in every occurrence of sequence B then field 50a (option F or H) is ...
Present	Not allowed
Absent	Mandatory

C4   Field 50a (option C or L), may be present in either sequence A (index 4), or in one or more occurrences of sequence B (index 14), but must not be present in both sequences A and B (Error code(s): D62).

Sequence A if field 50a (with option C or L) is.	Sequence B then field 50a (with option C or L) is...
Present	Not allowed
Not present	Optional in any occurrence

C6   Field 52a may be present in either sequence A or in one or more occurrences of sequence B, but must not be present in both sequences (Error code(s): D64).

Sequence A if field 52a is...	Sequence B then field 52a is...
Present	Not allowed
Not present	Optional

C7   If field 56a is present, field 57a must also be present (Error code(s): D65).

If field 56a is...	Then field 57a is...
Present	Mandatory
Not present	Optional

C8   If field 21R is present in sequence A, then in each occurrence of sequence B, the currency code in fields 32B must be the same (Error code(s): D98).

2.1.4   MT 101 Usage Rules for SWIFT-RUR

If field 21R is present in sequence A, and field 28D indicates that more than one message is chained for this request for transfer instruction, the currency code must be the same for all occurrences of field 32B in sequence B of all chained messages.

Amount in the field 32B can equal zero, in case of MT101 used for the following operations:

- sweeping,

- topping,

- zero balancing.

In this case appropriate code word is to be indicated in the field 23E.

In case field 28D indicates that messages are chained, all messages belonging to the same chain must have exactly the same sender's reference in field 20.

In case field 28D indicates that messages are chained, sequence A must be repeated and be identical for all messages belonging to the same chain.

The complete chain of parties and the transaction flow is illustrated by the following figure:

| Ordering Customer or Instructing Party | | 50C or L | | Ordering Customer 50G or H |

Sender

MT101

Funds

Receiver

Funds

Funds

Intermediary 56a

Funds

Account With Institution 57a

Funds

Beneficiary 59a
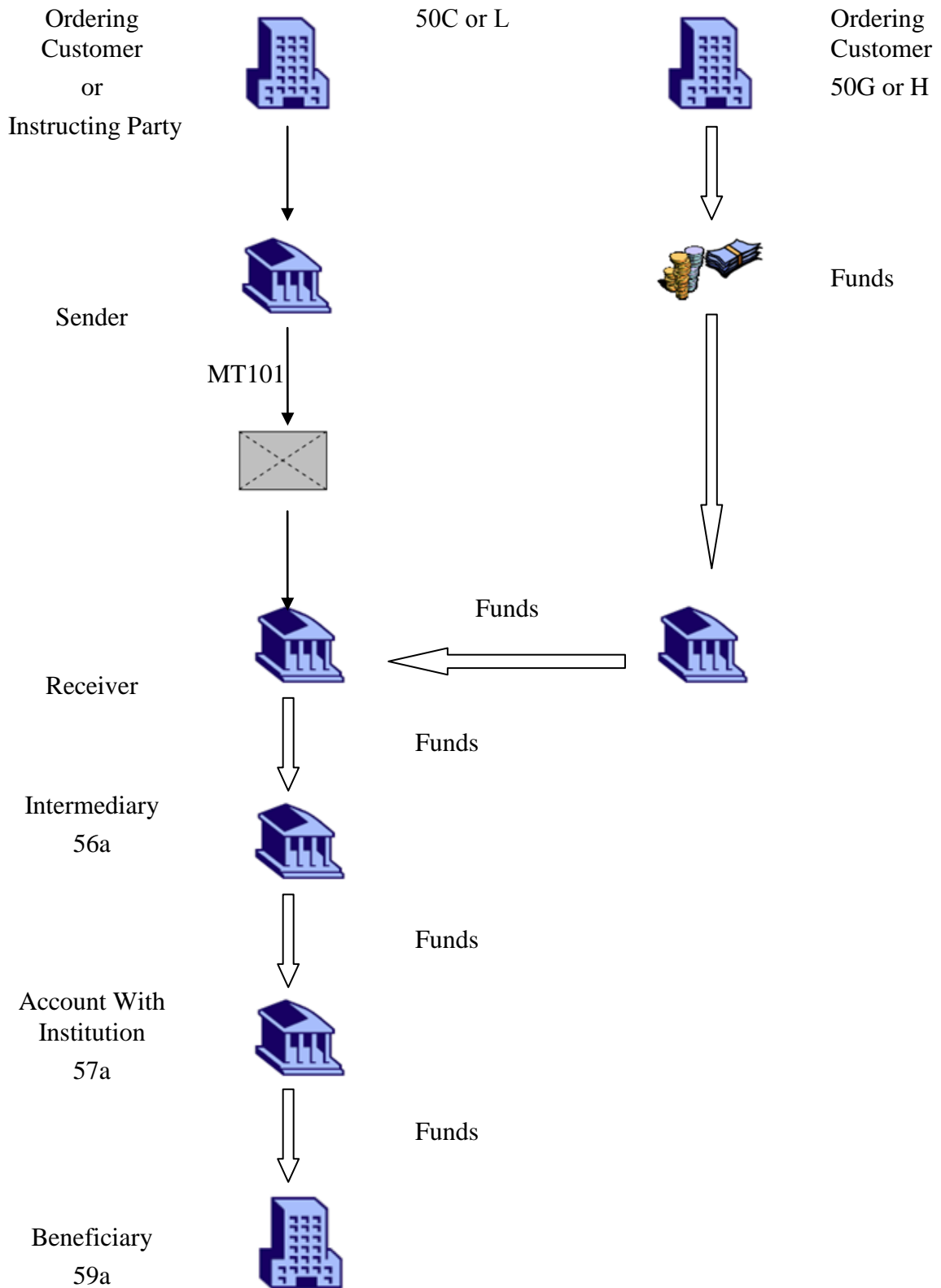
The Ordering Customer or the Instructing Party (50C or 50L) can transmit Request for Transfer via SWIFT network to the Bank indicated on the picture as message MT101 Sender. It is recommended to use MT101 message for that purpose.

The parties mentioned in the chain are not necessarily different entities. The first column of the table below shows the parties that can be omitted in an MT 101. The second column specifies the party which assumes the role of the party in the first column, when it is not present:

If the following party is missing ...	Its function is assumed by ...
Instructing party	Ordering customer
Account servicing institution	Receiver
Intermediary	Account with institution
Account with institution	Receiver

2.1.5 MT 101 Field Specifications

1.   Field 20: Sender's Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message. The field is not used to indicate the Payment Order number.

NETWORK VALIDATED RULES

This field should not begin with slash "/", end with slash or contain double slash "//" (Error code T26).

USAGE RULES

The reference must be unique for each message (or chain of messages) and is part of the message identification and transaction identification which is to be used in related queries, cancellations, etc.

The character Plus "+" (hexadecimal code 2B) is used as the sign of transliteration. This sign designates that transliteration should be applied to the message in accordance with the rules and the Table of Transliteration described in SWIFT-RUR.

In case of SWIFT-RUR transliteration is applied, then in the coding:

from Cyrillic alphabet to Roman alphabet, transliteration software adds plus character "+" into the first position of the field 20

from Roman alphabet to Cyrillic alphabet, the transliteration software does not delete plus character "+" from the field 20

Regarding Sender's reference it is necessary to bear in mind that the size of the field 20 "Sender's reference/Operation's reference" in the SWIFT messages subject to transliteration, must not exceed sixteen characters with consideration for Plus "+" sign in the first position.

2.   Field 21R: Customer Specified Reference

FORMAT

Option R 16x

PRESENCE

Optional

DEFINITION

This field specifies the reference to the entire message assigned by either the:

Instructing Party, when present

or

Ordering Customer, when the instructing party is not present.

NETWORK VALIDATED RULES

This field should not begin with slash "/", end with slash or contain double slash "//" (Error code T26).

USAGE RULES

Presence of this field means that the Payer asks to write off single amount corresponding to total amount of all operations included into these payment instructions, even if such instructions are contained in several messages connected in series. If this field is absent, the all amounts are written off separately.

3.   Field 28D: Message Index/Total

FORMAT

Option D   5n/5n   (Message number)/(Total number of the messages)

PRESENCE

Mandatory

DEFINITION

This field chains different messages by specifying the sequence number in the total number of messages.

USAGE RULES

Both the message index and the total number of messages allow the receiver to check that all transactions to be executed have been received.

4.   Field 50a: Instructing Party

FORMAT

Option C   4!a2!a2!c[3!c] (Identifier Code)

Option L   35x (Party Identifier)

PRESENCE

Conditional (C4)

DEFINITION

This field identifies the customer which is authorized by the account owner/account servicing institution to order all the transactions in the message.

NETWORK VALIDATED RULES

Identifier Code must be a non-financial institution BIC (Error code(s): T27,T28,T29,T45,E57).

USAGE RULES

This field must only be used when the instructing customer is not also the account owner.

5. Field 50a: Ordering Customer

FORMAT

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

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

In option F the following line formats must be used:

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

Line 2-5 (subfield Name andAddress) 1!n/33x (Number)(Details)

or

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

Line 2-5 (subfield Name andAddress) 1!n/33x   (Number)(Details)

PRESENCE

Mandatory.

DEFINITION

This field identifies the account owner whose account is to be debited with all transactions in sequence B.

CODES

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

Code	Content	Description
ARNU	Alien Registration Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Alien Registration
CCPT	Passport Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Passport Number.
CUST	Customer Identification	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.
DRLC	Driver's License Number	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
EMPL	Employer Number	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.
NIDN	National Identity Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
SOSE	Social Security Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Social Security Number.

TXID	Tax Identification Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Tax Identification Number.

Each line of subfield 2 Name and Address when present must start with one of the following numbers:

Number Code	Content	Description
1	Tax Codes	The number followed by a slash, '/' must be followed by Identification Number of the Tax Payer (INN) if assigned or Foreign Corporate Code (KIO), and if required – The Reason of Tax Registration (KPP). Each code is preceded by code word INN, KIO or KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.
1	Name of the Ordering Customer	The number followed by a slash, '/' must be followed by the name of the ordering customer – corporate or by the surname, name(s) and patronymic name of the

	55	ordering customer – person (if it is not contradict to the law or national habit), recommended that the surname precedes given name(s) and patronymic name.
2	Address Line	The number followed by a slash, '/' must be followed by street name and number.
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, country subdivision (for example state, province, or county).
6	Customer Identification Number	The number 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.
7	National Identity Number	The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.

8	Additional Information	The number followed by a slash, '/' is followed by information completing the Identifier provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

Number Code Usage.

- Each code must appear at the beginning of the separate line.

- Numbers must appear in numerical order

- Numbers 1 and 2 may be repeated, if more than one line is required, to present full details, for example to enter Name of the Ordering Customer.

- Number 1 "Name of the Ordering Customer " must be presented, but codes 1 "Tax Codes", codes 2, 3, 6, 7, 8, may be presented in addition.

- Number 1 "Tax Codes " if presented, must appear on the first line of subfield 2 (Name and Address) and then Number 1 "Name of the Ordering Customer " appear on the next line(s) of subfield 2 (Name and Address).

- Number 2 must not be used without number 3.

- Numbers 4 and 5 must not be used.

- The use of number 8 is only allowed to continue information on the Identifier of the ordering customer provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

USAGE RULES

1. Both the account number of the ordering customer at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the ordering customer must be indicated in subfield "Account". IBAN is allowed.

According to RF legislation and the Bank of Russia regulations SWIFT message must contain Full set of Ordering Customer's details. Either option H or option F may be used.

In option H the following codes assigned to the Ordering Customer is presented in the first line of the subfield 2 "Name and Address":

- Identification Number of the Tax Payer (INN) if assigned

 or

- Foreign Corporate Code (KIO) if assigned KIO but not INN,

and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN, KIO and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The Ordering Customer's name must present from the beginning of the next line.

Thus, the format of the field is as follows:

:50H: /34x   (Account)

  [3!a12n[.3!a9!n]]   (INN or KIO).(KPP)

  3*35x   (Ordering Customer's name)

In case of the Ordering Customer is a person, the following details must be presented in option H in the subfield 2 (Name and Address):

- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) of the Ordering Customer. In case of Ordering Customer-person has no Identification Number of the Tax Payer (INN) place of residence or address must be presented further in the subfield 2 (Name and Address) separated by double slash "//". Subfield content in this case looks

as follows: the surname, name(s) and patronymic name of the person//place of residence or address//.

In option F Number Code 1 "Tax Codes " if presented, must appear on the first line of subfield 2 (Name and Address) and then Number Code 1 "Name of the Ordering Customer " appears on the next line(s) of subfield 2 (Name and Address).

In case of the Ordering Customer is a person, the following details must be presented with option F:

- Identification Number of the Tax Payer (INN) if assigned following the number code 1 "Tax Codes " on the first line of the subfield 2 (Name and Address),and

- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) following the number code 1 "Name of the Ordering Customer " must appear on the next line(s) of the subfield 2 (Name and Address).

In case of the Ordering Customer - a person has no Identification Number of the Tax Payer (INN) the following details must be presented completely:

-- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) following the number code 1 "Name of the Ordering Customer "

and

- place of residence or address following number codes 2 "Address Line" and 3"Country and Town".

Thus, the format of the field is as follows:

```
:50F:   /34x                  (Account)

  [1!n3!a12n[.3!a9!n]]  (INN or KIO).(KPP)

  1!n/33x               (Ordering Customer's name)

1!n/33x        (Number)(Details)

1!n/33x        (Number)(Details)
```

EXAMPLES

:50H:/40702810600000000196

INN7744001258.KPP980678956

OOO STELLA

:50H:/40807810400000000798

KIO52345

PLASTIK TEKNOLODJI AG

G. BERLIN

:50H:/42301810300000000765

INN771234567890

SMIRNOV ALEKSEi IVANOVIc

:50F:CCPT/BY/12234567890

1/RADOVIc PoTR SERGEEVIc

4/19851007

5/BY/G.MINSK

:50F:/42301810800000000701

1/FoDOROVA ELENA KONSTANTINOVNA

2/UL. NAGORNAa, D.12

3/RU/123456 S.KRASNOE, PONYROVSKIi

3/RU/R-N, KURSKAa OBL

:50F:/40702810700000000225

1/INN7744001258.KPP980678956

1/KOMPANIa MEJDUNARODNYE AVIALINII

2/TVERSKAa-aMSKAa 25

3/RU/G.MOSKVA

:50F:/1234567890123456

1/TRANSAVIA TOO

2/56 KUNAEV PR.

3/KZ/ALMATY

:50F:CUST/BE/ABC BANK/123456789/8-123456

1/'PHILIPS MARK'

2/'LOW STREET 7'

3/'BE/BRUSSELS'

8/7890

:50H:/BE12345678900987

'PHILIPS MARK'

('LOW STREET 7

223344 BRUSSELS BELGIUM')

6.   Field 52a: Account Servicing Institution

FORMAT

Option A   [/1!a][/34x]   (Party Identifier)

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

Option C   /34x   (Party Identifier)

PRESENCE

Conditional (C6)

DEFINITION

This field specifies the account servicing institution - when other than the Receiver - which services the account of the account owner to be debited.

CODES

In option A, Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR Guide, the following code must be presented to identify a financial institution (bank) in the Local Clearing System of the Bank of Russia in option C preceded by double slash "//"

//RU9!n[.20!n], where

RU – Identifier of the Local Clearing system of the Bank of Russia

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45)

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The coded information contained in field 52a should be meaningful to the Receiver of the message.

Option A is the preferred option.

If the account servicing institution cannot be identified by a financial institution BIC, option C should be used containing a Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia preceded by a double slash '//' and optional a number of correspondent account of the financial institution with the Bank of Russia.

EXAMPLES

: 52A:LEFBRUMM

:52C://RU044583683.30101810000000000683

7.   Field 30: Requested Execution Date

FORMAT

6!n   (Date)

PRESENCE

Mandatory.

DEFINITION

This field specifies the date on which all subsequent transactions should be initiated by the executing bank.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

USAGE RULES

This is the date on which the ordering customer's account(s) is (are) to be debited.

8.   Field 25: Authorisation

FORMAT

35x

PRESENCE

Optional

DEFINITION

This field specifies additional security provisions, for example, a digital signature, between the ordering customer/instructing party and the account servicing financial institution.

9.   Field 21: Transaction Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the unique reference for the individual transaction contained in a particular occurrence of sequence B.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s):

T26).

USAGE RULES

In transaction specific queries, cancellations, etc., the Sender's reference together with the content of this field provides the transaction identification.

10.   Field 23E: Instruction Code

FORMAT

Option E   4!c[/30x] (Instruction Code) (Additional information)

PRESENCE

In Russian roubles transactions, this field is mandatory containing code word OTHR.

DEFINITION

This field specifies instructions to be used between the ordering customer and the account servicer.

CODES

One of the following codes must be used (Error code(s): T47).

CHQB   This transaction contains a request that the beneficiary be paid via issuance of a cheque.

CMSW   This transaction contains a cash management instruction, requesting to sweep the account of the ordering customer.

CMTO   This transaction contains a cash management instruction, requesting to top the account of the ordering customer above a certain floor amount. The floor amount, if not pre-agreed by the parties involved, may be specified after the code.

CMZB   This transaction contains a cash management instruction, requesting to zero balance the account of the ordering customer.

CORT   This transaction contains a payment that is made in settlement of a trade, for example, foreign exchange deal, securities transaction.

EQUI   This transaction contains an instruction requesting to pay the beneficiary customer an amount in one currency, equivalent to an instructed amount in a different currency.

INTC   This transaction contains an intra-company payment, that is, a payment between two companies belonging to the same group.

PHON   This transaction requires the beneficiary to be contacted by telephone and should be followed by the appropriate telephone number. This code is meant for the last financial institution in the chain.

REPA   Payment has a related e-Payments reference.

RTGS   This transaction contains a payment that should be settled via a real time gross settlement system, if available.

URGP   This transaction contains a time sensitive payment which should be executed in an expeditious manner.

OTHR   Used for bilaterally agreed codes/information. The actual bilateral code/information needs to be specified in Additional Information.

In Russian roubles transactions, the following data must be specified with code word OTHR as an additional information:

- document entries fields of the Payment Order in accordance with the Bank of Russia requirements,

- partially details of payment, in case the size of details of payment content exceeds the size of the field 70 "Remittance information",

- the status of the ordering customer (content of the field 101 of the Payment Order) in payment instructions to transfer the tax and other obligatory payments.

For this purpose, the following agreed codes are to be used respectively: RPP, NZP and N1, followed by a slash, '/' 'followed by additional information.

The codes, the structure and content of the following information are described below.

RPP – document entries fields of the Payment Order in accordance with the Bank of Russia requirements

FORMAT

:23E:OTHR/RPP/3n.6!n.1!n.4!a[.6!n], where

3n – the Number of payment document

6!n – the Date of payment document in format YYMMDD

1!n - Priority

4!a - Kind of payment. This subfield contains the method which should be used for further transmission of the payment document by the message Receiver.

One of the following codes is used:

POST – by post

TELG – by telegraph

ELEK – via electronic means of communication

BESP – via BESP system. May be used when both Account Servicing Institution and financial organization which is the next in the payment chain are BESP participants.

[.6!n] – Value Date.

All subfields after the code word RPP are separated by dot.

NZP - Continuation of the field 70 "Remittance Information". This code is to be used only if the size of the field 70 is insufficient to enter details of payment completely.

FORMAT

23E:OTHR/NZP/26x

N1 - the status of the ordering customer (content of the field 101 of the Payment Order) in payment instructions to transfer the tax and other obligatory payments. Maximum length - up to 3 characters.

FORMAT

23E:OTHR/N1/1!a2!n

The status of the ordering customer cpecified as one of the following codes:

S01 - Tax payer - Corporate.

S02 - Fiscal Agent.

S03 - The department of the Federal post communication, which created the payment document to transfer tax, fee or customs duties or other payments related to external economic activity, payable by persons to the budget of the Russian Federation.

S04 - Tax authority

S05 - the territorial department of the Federal Court Bailiffs Service.

S06 - Participant of external economic activity.

S07 - Customs authority.

S08 - The Payer of other obligatory payments, who transfer to the budget of the Russian Federation, except payments, administrated by tax authorities.

S09 - Tax payer - individual businessman;

S10 - Tax payer - notary;

S11 - Tax payer – advocate, who set up the firm of attorneys;

S12 - Tax payer - head of the farm;

S13 - Tax payer – the other private person - customer of the bank (account owner);

S14 - Tax payer, who makes payments to the persons (see subparagraph 1 of the paragraph 1 of the article 235 of the Tax Code of the Russian Federation.

S15 - financial institution (branch), which created the payment document for total amount to transfer tax, fee or customs duties or other payments related to external economic activity, payable by persons who don't have an account at the bank to the budget of the Russian Federation.

S16 - Participant of external economic activity – a person.

S17 - Participant of external economic activity - individual businessman.

S18 - Tax payer, who doesn't file an income statement but who is imposed a responsibility by the legislation of the Russian Federation to pay custom duties.

S19 - Organizations or branches (further – organizations) which created the payment document to transfer funds deducted from the salary (income) of the debtor – private person to The Federal Treasury to offset of debt on custom duties according to the act of execution duly received by the organization.

S20 – financial institution (branch), which created the payment document for each payment to transfer customs duties, payable by persons who don't have an account at the bank.

NETWORK VALIDATED RULES

Additional Information is only allowed when Instruction Code consists of one of the following codes: CMTO, PHON, OTHR and REPA (Error code(s): D66).

In each occurrence of sequence B: when this field is repeated, the same code word must not be present more than once with the exception of OTHR. The code word OTHR may be repeated (Error code(s): E46).

In each occurrence of sequence B: when this field is used more than once, the following combinations are not allowed (Error code(s): D67).

CHQB with CMSW

CHQB with CMTO

CHQB with CMZB

CHQB with CORT

CHQB with PHON

CHQB with REPA

CHQB with RTGS

CHQB with URGP

CMSW with CMTO

CMSW with CMZB

CMTO with CMZB

CORT with CMSW

CORT with CMTO

CORT with CMZB

CORT with REPA

EQUI with CMSW

EQUI with CMTO

EQUI with CMZB

EXAMPLES

Valid   Invalid

:23E:URGP   :23E:CHQB

:23E:CORT   :23E:URGP

USAGE RULES

This field may be used repeatedly in the message to contain several encode instructions.

The field 23E may be presented only when funds transfer is not to be executed through the Local Clearing System of the Bank of Russia, except it is presented with code words OTHR/RPP, OTHR/NZP and OTHR/N1

11. Field 32B: Currency/Transaction Amount

FORMAT

Option B   3!a15d (Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies the currency and the amount of the subsequent transfer to be executed by the Receiver.

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

USAGE RULES

The amount is subject to deduction of the Receiver's/beneficiary bank's charges if field 71A is BEN or SHA.

12. Field 50a: Instructing Party

FORMAT

Option C   4!a2!a2!c[3!c] (Identifier Code)

Option L   35x (Party Identifier)

PRESENCE

Conditional (C4)

DEFINITION

This field identifies the customer which is authorized by the account owner/account servicing institution to order all the transactions in the message.

NETWORK VALIDATED RULES

Identifier Code must be a non-financial institution BIC (Error code(s): T27,T28,T29,T45,E57).

USAGE RULES

This field must only be used when the instructing customer is not also the account owner.

13.   Field 50a: Ordering Customer

FORMAT

Option F   35x   (Party Identifier)

                    35x   (Name and Address)

Option H   /34x   (Account)

                    4*35x   (Name and Address)

In option F the following line formats must be used:

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

Line 2-5 (subfield Name andAddress) 1!n/33x (Number)(Details)

or

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

Line 2-5 (subfield Name andAddress) 1!n/33x   (Number)(Details)

PRESENCE

Mandatory.

DEFINITION

This field identifies the account owner whose account is to be debited with all transactions in sequence B.

CODES

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

Code	Content	Description
ARNU	Alien Registration Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Alien Registration
CCPT	Passport Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Passport Number.
CUST	Customer Identification	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.
DRLC	Driver's License Number	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
EMPL	Employer Number	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.
NIDN	National Identity Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
SOSE	Social Security Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Social Security Number.
TXID	Tax Identification Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Tax Identification Number.

Each line of subfield 2 Name and Address when present must start with one of the following numbers:

Number Code	Content	Description
1	Tax Codes	The number followed by a slash, '/' must be followed by Identification Number of the Tax Payer (INN) if assigned or Foreign Corporate Code (KIO), and if required – The Reason of Tax Registration (KPP). Each code is preceded by code word INN, KIO or KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.
1	Name of the Ordering Customer	The number followed by a slash, '/' must be followed by the name of the ordering customer – corporate or by the surname, name(s) and

		patronymic name of the ordering customer – person (if it is not contradict to the law or national habit), recommended that the surname precedes given name(s) and patronymic name.
2	Address Line	The number followed by a slash, '/' must be followed by street name and number.
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, country subdivision (for example state, province, or county).
6	Customer Identification Number	The number 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.
7	National Identity Number	The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
8	Additional Information	The number followed by a slash, '/' is followed by information completing the Identifier provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

Number Code Usage.

- Each code must appear at the beginning of the separate line.

- Numbers must appear in numerical order

- Numbers 1 and 2 may be repeated, if more than one line is required, to present full details, for example to enter Name of the Ordering Customer.

- Number 1 "Name of the Ordering Customer " must be presented, but codes 1 "Tax Codes", codes 2, 3, 6, 7, 8, may be presented in addition.

- Number 1 "Tax Codes " if presented, must appear on the first line of subfield 2 (Name and Address) and then Number 1 "Name of the Ordering Customer " appear on the next line(s) of subfield 2 (Name and Address).

- Number 2 must not be used without number 3.

- Numbers 4 and 5 must not be used.

- The use of number 8 is only allowed to continue information on the Identifier of the ordering customer provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

USAGE RULES

1. Both the account number of the ordering customer at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the ordering customer must be indicated in subfield "Account". IBAN is allowed.

According to RF legislation and the Bank of Russia regulations SWIFT message must contain Full set of Ordering Customer's details. Either option H or option F may be used.

In option H the following codes assigned to the Ordering Customer is presented in the first line of the subfield 2 "Name and Address":

- Identification Number of the Tax Payer (INN) if assigned

 or

- Foreign Corporate Code (KIO) if assigned KIO but not INN,

and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN, KIO and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The Ordering Customer's name must present from the beginning of the next line.

Thus, the format of the field is as follows:

:50H: /34x   (Account)

[3!a12n[.3!a9!n]]   (INN or KIO).(KPP)

3*35x   (Ordering Customer's name)

In case of the Ordering Customer is a person, the following details must be presented in option H in the subfield 2 (Name and Address):

- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) of the Ordering Customer. In case of Ordering Customer-person has no Identification Number of the Tax Payer (INN) place of residence or address must be presented further in the subfield 2 (Name and Address) separated by double slash "//". Subfield content in this case looks as follows: the surname, name(s) and patronymic name of the person//place of residence or address//.

In option F Number Code 1 "Tax Codes " if presented, must appear on the first line of subfield 2 (Name and Address) and then Number Code 1 "Name of the Ordering Customer " appears on the next line(s) of subfield 2 (Name and Address).

In case of the Ordering Customer is a person, the following details must be presented with option F:

- Identification Number of the Tax Payer (INN) if assigned following the number code 1 "Tax Codes " on the first line of the subfield 2 (Name and Address),

and

- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) following the number code 1 "Name of the Ordering Customer " must appear on the next line(s) of the subfield 2 (Name and Address).

In case of the Ordering Customer - a person has no Identification Number of the Tax Payer (INN) the following details must be presented completely:

-- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) following the number code 1 "Name of the Ordering Customer "

and

- place of residence or address following number codes 2 "Address Line" and 3"Country and Town".

Thus, the format of the field is as follows:

:50F: /34x   (Account)

[1!n3!a12n[.3!a9!n]]   (INN or KIO).(KPP)

1!n/33x   (Ordering Customer's name)

1!n/33x   (Number)(Details)

1!n/33x   (Number)(Details)

EXAMPLES

:50H:/40702810600000000196

INN7744001258.KPP980678956

OOO STELLA

:50H:/40807810400000000798

KIO52345

PLASTIK TEKNOLODJI AG

G. BERLIN

:50H:/42301810300000000765

INN771234567890

SMIRNOV ALEKSEi IVANOVIc

:50F:CCPT/BY/12234567890

1/RADOVIc PoTR SERGEEVIc

4/19851007

5/BY/G.MINSK

:50F:/42301810800000000701

1/FoDOROVA ELENA KONSTANTINOVNA

2/UL. NAGORNAa, D.12

3/RU/123456 S.KRASNOE, PONYROVSKIi

3/RU/R-N, KURSKAa OBL

:50F:/40702810700000000225

1/INN7744001258.KPP980678956

1/KOMPANIa MEJDUNARODNYE AVIALINII

2/TVERSKAa-aMSKAa 25

3/RU/G.MOSKVA

:50F:/1234567890123456

1/TRANSAVIA TOO

2/56 KUNAEV PR.

3/KZ/ALMATY

:50F:CUST/BE/ABC BANK/123456789/8-123456

1/'PHILIPS MARK'

2/'LOW STREET 7'

3/'BE/BRUSSELS'

8/7890

:50H:/BE12345678900987

'PHILIPS MARK'

('LOW STREET 7

223344 BRUSSELS BELGIUM')

14. Field 52a: Account Servicing Institution

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
4!a2!a2!c[3!c]	(Identifier Code)	
Option C	/34x	(Party Identifier)

PRESENCE

Conditional (C6)

DEFINITION

This field specifies the account servicing institution - when other than the Receiver - which services the account of the account owner to be debited.

CODES

In option A, Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR Guide, the following code must be presented to identify a financial institution (bank) in the Local Clearing System of the Bank of Russia in option C preceded by double slash "//"

//RU9!n[.20!n], where

RU − Identifier of the Local Clearing system of the Bank of Russia

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia

[.20!n] − a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The coded information contained in field 52a should be meaningful to the Receiver of the message.

Option A is the preferred option.

If the account servicing institution cannot be identified by a financial institution BIC, option C should be used containing a Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia preceded by a double slash '//' and optional a number of correspondent account of the financial institution with the Bank of Russia.

EXAMPLES

: 52A:LEFBRUMM

:52C://RU044583683.30101810000000000683

15. Field 56a: Intermediary

FORMAT

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 and address)

PRESENCE

Optional

DEFINITION

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

In option A, Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR Guide, the following code must be presented to identify a financial institution (bank) in the Local Clearing System of the Bank of Russia in option C preceded by double slash "//"

//RU9!n[.20!n], where

RU – Identifier of the Local Clearing system of the Bank of Russia

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

Option A is the preferred option when the banks involved in the exchange of MT 101 and execution of payment instructions contained in this message support their own files to define correspondence of SWIFT BIC and BIK of the Bank of Russia Local Clearing system and under their mutual agreement (see item 1.4.6.1).

Option D should be used when bank name and location is required for example, in connection with mandatory reporting.

EXAMPLES

:56A:ECNARUMM

:56A:/30109810000000000345

ECNARUMM

:56D:/30109810000000000345

eKONACBANK

G.MOSKVA

:56D://RU044583655.30101810000000000655

eKONACBANK

G.MOSKVA

16.   Field 57a: Account With Institution

FORMAT

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 and Address)

PRESENCE

Conditional (C7)

DEFINITION

This field specifies the financial institution which services the account for the beneficiary customer if it differs from the message Receiver.

CODES

In option A, Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR Guide, the following code must be presented to identify a financial institution (bank) in the Local Clearing System of the Bank of Russia in option C preceded by double slash "//"

//RU9!n[.20!n], where

RU – Identifier of the Local Clearing system of the Bank of Russia

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Indicated in Subfield "BIC code" should be address registered in SWIFT of the organization connected or not connected to SWIFT (Error codes T27, T28, T29 and T45).

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

Option A is the preferred option when the banks involved in the exchange of MT 101 and execution of payment instructions contained in this message support their own files to define correspondence of SWIFT BIC and BIK of the Bank of Russia Local Clearing system and under their mutual agreement (see item 1.4.6.1).

Option D should be used when bank name and location is required for example, in connection with mandatory reporting.

:57A:GEPBRUMM

:57A:/3010981000000000768

GEPBRUMM

:57D:/3010981000000000768

GAZENeRGOPROMBANK

P.GAZOPROVOD

:57D://RU044650376.30101810000000000768

GAZENeRGOPROMBANK

P.GAZOPROVOD

17. **Field 59a: The Beneficiary**

FORMAT

No letter option [/34x] (Account)

4*35x (Name and Address)

PRESENCE

Mandatory.

DEFINITION

This field identifies the beneficiary of the subsequent operation from the particular occurrence of sequence B.

USAGE RULES

Beneficiary's account number must be indicated in the subfield "Account".

If the beneficiary is the resident of the Russian Federation, or non-resident registered in the tax authorities of the Russian Federation as a tax payer Identification Number of the Tax Payer (INN) must be presented and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The name of the Beneficiary must start from the beginning of the next line.

Thus, the format of the field is as follows:

:50H: /34x   (Account)

[3!a12n[.3!a9!n]]   (INN).(KPP)

3*35x   (Beneficiary name)

EXAMPLES

:59:/40702810600000000196

INN7744001258.KPP980678956

OOO STELLA

or

:59:/40817810300000000765

INN771234567890

SMIRNOV ALEKSEi IVANOVIc

18.   Field 70: Remittance Information

FORMAT

4*35x   (Narrative)

PRESENCE

Optional.

DEFINITION

This field specifies details of the individual transactions 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).

RFB - Reference for the beneficiary customer (followed by up to 16 characters).

ROC - Ordering customer's reference.

USAGE RULES

The information specified in this field is intended only for the beneficiary customer, that is, this information only needs to be conveyed by the Receiver.

Multiple references can be used, if separated with a double slash, '//'. Code must not be repeated between two references of the same kind.

For clearing purposes, the Sender must check with the Receiver regarding length restrictions of field 70.

Only if the size of the field 70 is insufficient to enter details of payment completely it is permissible to continue this information in the field 23E with the code word OTHR and NZP code (see item 10). For this purpose, field 23E may be used in the message more than once. Payment details in the fields 23E must be arranged in series.

Total size of payment details in the field 70 and in the field(s) 23E after transliteration must not exceed 210 characters.

EXAMPLES

:70:/RFB/BET072

or

:70:/INV/abc/SDF-96//1234-234///ROC/98IU

:23E:OTHR/NZP/OPLATA PO DOGOVORU 12345

:23E:OTHR/NZP/ZA KANCELaRSKIE TOVARY

ADDITIONAL USAGE RULES

According to Instruction of the Bank of Russia No.117-I of 15.06.2004, Currency Transaction Code must present in the field 70"Remittance Information", and may be followed by Transaction Certificate Number.

Separating symbol VO precedes Currency Transaction Code, and separating symbol PS precedes Transaction Certificate Number if it present. Separating symbols VO and PS are printed by Roman capital letters.

This information should be enclosed in braces and placed in the beginning of the field "Details of payment" formatted as follows: {VO< Code>[PS<Transaction Certificate Number>]}. Spaces inside the braces are inadmissible.

However braces cannot present in the SWIFT message text. Therefore the following Exclusion from the Rules of Transliteration is applied.

The Exclusion from the Rules of Transliteration

Applied to the field 70 in SWIFT MT101 and MT103 and to the field 72 with /NZP/ code word in SWIFT MT202 according to the Instruction No.117-I dated June 15, 2004 issued by Central Bank of Russian Federation (Bank of Russia).

Based on clarifications of the Bank of Russia, symbols of braces, which limit coded information of the currency transaction in the field "Details of payment" of the Payment Order, must be replaced by round brackets via the process of transliteration from Cyrillic alphabet to Roman alphabet in relevant field of SWIFT message. In case of reverse transliteration, round brackets are replaced by symbols of braces.

The base to apply The Exclusion from the Rules of Transliteration is the combination of characters arranged as follows, appear from the first position of appropriate field of SWIFT message: apostrophe - round bracket - VO < Code> [PS<Transaction Certificate Number>] - round bracket –apostrophe.

EXAMPLES

'(VO10010)' OPLATA PO DOGOVORU

or

'(VO10040PS04060001/0001/0000/1/0)' OPLATA PO DOGOVORU

19.   Field 77B: Regulatory Reporting

FORMAT

Option B   3*35x (Narrative)

PRESENCE

Conditional according to SWIFT-RUR Guide. This field is presented in the message when the field 23E "Instruction Code" contains the code word OTHR with code N1, which defines the status of the ordering customer.

DEFINITION

This field specifies code(s) for the statutory and/or regulatory information required by the authorities in the country of the Receiver or the Sender/originating customer.

According to SWIFT-RUR Guide, codes for state tax authorities must present in this field when MT101 includes payment instructions to transfer the tax and other obligatory payments. These codes represent the status of the ordering customer and other details according to the Ministry of the Russian Federation on Taxes and Fees, Ministry of Finance of the Russian Federation and State Customs Committee of the Russian Federation requirements.

Two kinds of obligatory payments can be presented in MT101:

- transfer tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation

and

- transfer of customs duties or other payments related to external economic activity.

Information following the same code in this field differs depending of the kind of obligatory payment containing in MT101.

To transfer of tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation this field contains the following information structured by identifiers in slashes "/".

IDENTIFIERS

In formatting of SWIFT message to transfer of tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation this field should being split to subfields. Each subfield has an identifier and strictly corresponds with the field of the payment document of the Bank of Russia.

Each subfield contains code sequence. The following subfield identifiers and code sequences are to be used:

/N4/ - Corresponds to the field 104 of the payment document of the Bank of Russia.

FORMAT

20!n

Subfield contents: Code of budget classification - is indicated in accordance with the classification of budget profits of the Russian Federation;

/N5/ - Corresponds to the field 105 of the payment document of the Bank of Russia.

FORMAT

11!n

Subfield contents: OKATO code (Code of municipal formation) - is presented in accordance with the All-Russian classifier of objects of administrative and territorial division, on the territory of which funds received by payment of tax (fee) to the budget system of the Russian Federation are mobilized;

/N6/ - Corresponds to the field 106 of the payment document of the Bank of Russia.

FORMAT

2!c

Subfield contents: Tax payment base – one of following codes must be used:

Before transliteration	After transliteration	
ТП	TP	- payments of current year;
ЗД	ZD	- voluntary offset of debt for expired tax periods at absence of the claim of tax authority for payment of taxes (fees);
БФ	BF	- current payments of persons – customers of the bank (account owners), paid from their account
ТР	TR	- offset of debt under the claim of tax authority for payment of taxes (fees)
РС	RS	- offset of spread debt;
ОТ	OT	- offset of deferred debt;
РТ	RT	- offset of restructured debt;
ВУ	VU	- offset of deferred debt in connection with start of external management;
ПР	PR	- offset of debt suspended for collection;
АП	AP	- offset of debt under an audit statement;
АР	AR	- offset of debt under an act of execution.

/N7/ - Corresponds to the field 107 of the payment document of the Bank of Russia.

FORMAT

2!c.2!n.4!n

Subfield contents: Tax period index – 10-digit index, which is used for indication of periodicity of tax (fee) payment or specific date of tax (fee) payment established by legislation on taxes and fees (month, quarter, half year or year),where

2!c - periodicity of tax (fee) payment established by legislation on taxes and fees, which is indicated as follows:

Before transliteration	After transliteration	
МС	MS	- monthly payments;
КВ	KV	- quarter payments;
ПЛ	PL	- semiannual payments;
ГД	GD	- annual payments.

.2!n - for monthly payments - month number of current reporting year must be present (value from 01 to 12 is allowed), for quarter payments - quarter number (from 01 to 04), for semiannual payments - half year number (01 or 02); for tax payments payable once a year - zeroes be present.

.4!n - indicated is year, for which tax payment is made. If provision is made by the legislation on taxes and fees for more than one term of tax (fee) payment with respect to annual payment, and specific dates of tax (fee) payment for each term are established, these dates are to be indicated in the tax period index. Given below are examples of completion of the tax period index:

"MS.02.2003";"KV.01.2003"; "PL.02.2003"; "GD.00.2003".

When paying a deferred, spread, restructured debts, offset of debt suspended for recovery, offset of debt under tax (fee) payment claims from the tax authority or repayment of debt connected with start of external management, specific date must be present with the tax period index in format " DD.MM.YYYY " (for example, "05.09.2003"), depending of the tax payment base value, the meaning of this index is variable and denote as follows:

The tax payment base

Before transliteration	After transliteration	
TP	TR	- due date stated in the claim of tax authority for payment of taxes (fees);
PC	RS	- date of payment of a part of spread amount of tax in accordance with spread payment schedule;
OT	OT	- date when deferment is finished;
PT	RT	- date of payment of a part of restructured debt in accordance with restructuring schedule;
ВУ	VU	- date of external management finish;
ПР	PR	- date of recovery suspension finish.

In payments to offset of debt under an audit statement AP or an act of execution AR, zero ("0") is to be present with the tax period index.

In advanced payment of tax (fee) by the tax payer, first forthcoming tax period for payment must be indicated in the tax period index.

/N8/ - Corresponds to the field 108 of the payment document of the Bank of Russia.

FORMAT

15x

Subfield contents: Tax document number – depending of the tax payment base value, the meaning of this index is variable and denote as follows:

The tax payment base

Before transliteration	After transliteration	
ТР	TR	- the number of the claim of tax authority for payment of taxes (fees);
РС	RS	- the number of spread payment resolution;
ОТ	OT	- the number of deferment resolution;
РТ	RT	- the number of restructuring resolution;
ПР	PR	- the number of suspension of the collection resolution;
ВУ	VU	- the number of case or legal case assized by arbitration court;
АП	AP	- the number of audit statement;
АР	AR	- the number of the act of execution and legal case raised based on it.

Sign "N" must not present with the value of the document number.

In current payments or voluntary offset of debt at absence of the claim of tax authority for payment of taxes (fees) when tax payment base value is TP or ZD, zero ("0") must be present with the document number index

/N9/ - Corresponds to the field 109 of the payment document of the Bank of Russia.

FORMAT

2!n.2!n.4!n

Subfield contents: Date of the tax document

Must be present in the format DD.MM.YYYY: calendar day (value from 01 to 31 is allowed), month (value from 01 to 12 is allowed); year;

/N10/ - Corresponds to the field 110 of the payment document of the Bank of Russia.

FORMAT

2!c

Subfield contents: The type of tax payment - may take on the following values:

Before transliteration	After transliteration	
НС	NS	- the payment of tax or fee;
ПЛ	PL	- the payment of charge;
ГП	GP	- the payment of duty;
ВЗ	VZ	- the payment of due;
АВ	AV	- the advance payment or prepayment;
ПЕ	PE	- the payment of penalty fee;
ПЦ	PC	- the payment of interest;
СА	SA	- tax sanctions stated by the Tax Code of the Russian Federation;
АШ	AQ	- administrative penalties;
ИШ	IQ	- other penalties stated by relevant legislative or other standard acts.

To transfer customs duties or other payments related to external economic activity this field contains the following information structured by identifiers in slashes "/".

/N4/ - Corresponds to the field 104 of the payment document of the Bank of Russia.

FORMAT

20!n

Subfield contents: Code of budget classification - is indicated in accordance with the classification of budget profits of the Russian Federation;

/N5/ - Corresponds to the field 105 of the payment document of the Bank of Russia.

FORMAT

11!n

Subfield contents: OKATO code (Code of municipal formation) - is presented in accordance with the All-Russian classifier of objects of administrative and territorial division, on the territory of which funds received by payment of tax (fee) to the budget system of the Russian Federation are mobilized;

/N6/ - Corresponds to the field 106 of the payment document of the Bank of Russia.

FORMAT

2!c

Subfield contents: The base for payment – one of following codes must be used:

Before transliteration	After transliteration	
ДЕ	DE	- the customs declaration
ПО	PO	- the customs receipt order
КВ	KV	- the resolution-invoice (for payment of fee)
КТ	KT	- the custom value and custom payments correction form
ИД	ID	- the act of execution
ИП	IP	- the collection order – payment document
ТУ	TU	- the claim to pay custom fee - payment document
БД	BD	-the document of the accounting services of the custom authorities
ИН	IN	- the document of the collection service
КП	KP	-the agreement of the coordination for centralized payments of aggregated amounts by large payers

/N7/ - Corresponds to the field 107 of the payment document of the Bank of Russia.

FORMAT

10x

Subfield contents: The Custom Department Code - identify the customs department, administrating the payment - assigned by legal act of the federal body of the executive power, framing state policy and regulations, controlling and supervising in customs field.

/N8/ - Corresponds to the field 108 of the payment document of the Bank of Russia.

FORMAT

7x

Subfield contents: The document number – depends of the payment base value containing in the subfield with identifier /N6/.

The base for payment

Before transliteration	After transliteration	
ДЕ	DE	- the last 7 characters from the customs declaration number (the current number)
ПО	PO	- the number of the customs receipt order
КВ	KV	- the number of the resolution-invoice (for payment of fee)
КТ	KT	- the number of the custom value and custom payments correction form
ИД	ID	- the number of the act of execution
ИП	IP	- the number of the collection order – payment document
ТУ	TU	- the number of the requirement to pay custom fee - payment document
БД	BD	- the number of the document of the accounting services of the custom authorities
ИН	IN	- the number of the document of the collection service
КП	KP	- the number of agreement of the coordination for centralized payments of aggregated amounts by large payers

Sign "N" must not present with the value of the document number.

/N9/ - Corresponds to the field 109 of the payment document of the Bank of Russia.

FORMAT

2!n.2!n.4!n

Subfield contents: Date of the document - depends of the payment base value containing in the subfield with identifier /N6/.

Must be present in the format DD.MM.YYYY: calendar day (value from 01 to 31 is allowed), month (value from 01 to 12 is allowed); year;

May take on the following meaning.

The base for payment

Before transliteration	After transliteration	
ДЕ	DE	- the date of the customs declaration
ПО	PO	- the date of the customs receipt order
КВ	KV	- the date of the resolution-invoice (for payment of fee)
КТ	KT	- the date of the custom value and custom payments correction form
ИД	ID	- the date of the act of execution
ИП	IP	- the date of the collection order – payment document
ТУ	TU	- the date of the requirement to pay custom fee - payment document
БД	BD	- the date of the document of the accounting services of the custom authorities
ИН	IN	- the date of the document of the collection service
КП	KP	- the date of the agreement of the coordination for centralized payments of aggregated amounts by large payers

/N10/ - Corresponds to the field 110 of the payment document of the Bank of Russia.

FORMAT

2!c

Subfield contents: The type of payment - may take on the following values:

Before transliteration	After transliteration	
ШТ	QT	- the payment of fee;
ЗД	ZD	- the offset of debt;

Before transliteration	After transliteration	
ПЕ	PE	- the payment of fine;
ТП	TP	- the current payment*);

*) ТП (TP) code is to be used for all other payments.

USAGE RULES

This information should be present in this field only. All subfields must appear in this field. If one of the corresponding fields 104-110 of the document of the Bank of Russia contains zero (0), the corresponding subfield of the field 77 of MT101 contains zero (0) with relevant identifier as well. To maximize efficiency of use of this field space, subfields must appear in the following orded:

Line 1 /N10/value/N4/value

Line 2 /N5/value/N6/value/N7/value

Line 3 /N8/value/N9/value

EXAMPLE

:77B:/N10/NS/N4/12345678901234567890

/N5/12345678901/N6/TP/N7/MS.05.2003

/N8/123456789012345/N9/12.05.2003

20. Field 33B: Currency/Original Ordered Amount

FORMAT

Option B 3!a15d (Currency)(Amount)

PRESENCE

Conditional (see rule C9) in mandatory sequence B

DEFINITION

This field specifies the original currency and amount as specified by the ordering customer.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A decimal comma is mandatory and is included in

the maximum length. The number of digits following the comma must not exceed the maximum number

allowed for the specified currency (Error code(s): C03,T40,T43).

USAGE RULES

This field is used when the currency and amount are different from those specified in field 32B.

21. Field 71A: Details of Charges

FORMAT

Option A   3!a (Code)

PRESENCE

Mandatory

DEFINITION

This field specifies which party will bear the applicable charges for the subsequent transfer of funds.

CODES

One of the following codes may be used:

OUR - All transaction charges for the subsequent credit transfer are to be borne by the ordering customer.

SHA - All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer.

BEN - All transaction charges, including the charges of the financial institution servicing the ordering customer's account, for the subsequent credit transfer(s) are to be borne by the beneficiary customer.

USAGE RULES

These charge codes cover potential charges associated with the sending of subsequent MTs 102, 103.

Charges for sending the MT 101 should be handled outside of this message type.

Codes SHA and BEN cannot be present when funds transfer is to be executed through the Local Clearing System of the Bank of Russia, as this information cannot be present in the payment document of the Bank of Russia. Using codes SHA and BEN in the payment instructions when transfer is to be executed through the Local Clearing System of the Bank of Russia, the Sender of MT101 understands that in this stage of funds transfer the content of this field will be lost and it's function will not be executed completely.

EXAMPLES

:71A:OUR

USAGE RULES

Specified codes relate to potential prospective charges, which are connected with subsequent sending of MT 102, 103 messages or execution of electronic payment via Local Clearing System of the Bank of Russia. Procedure of payment of the charges on sending MT 101 should be specified outside the framework of the message of this type.

22.   Field 25A: Charges Account

FORMAT

Option A   /34x (Account)

PRESENCE

Optional

DEFINITION

This field specifies the ordering customer's account number to which applicable transaction charges should be separately applied.

USAGE RULES

When used, the account number must be different from the account number specified in field 50a Ordering Customer.

25.　　Field 36: Exchange Rate

FORMAT

12d (Rate)

PRESENCE

Conditional (see rule C2) in mandatory sequence B

DEFINITION

This field specifies the exchange rate applied by the ordering customer/instructing party when converting the original ordered amount to the transaction amount.

NETWORK VALIDATED RULES

The integer part of Rate must contain at least one digit. A decimal comma is mandatory and is included in the maximum length (Error code(s): T40,T43).

2.2 MT 103 Single Customer Credit Transfer

SWIFT-RUR6 presents the minimum necessary MT103 fields set, which allows forward all necessary information to create the Bank of Russia payment document – Payment Order - on the Receiver's side.

SWIFT-RUR Guide covers the exchange of SWIFT MT103 only in it's basic format - MT103 CORE.

2.2.1 Field of application of MT 103

This message type is sent by or on behalf of the financial institution of the ordering customer, directly or

through (a) correspondent(s), to the financial institution of the beneficiary customer.

It is used to convey a funds transfer instruction in which the ordering customer or the beneficiary customer, or

both, are non-financial institutions from the perspective of the Sender.

This message may only be used for clean payment instructions. It must not be used to advise the remitting

bank of a payment for a clean, for example, cheque, collection, nor to provide the cover for a transaction

whose completion was advised separately, for example, via an MT 400.

2.2.2 Format Specifications

MT 103 Single Customer Credit Transfer. SWIFT-RUR format.

Status	Field number	Field name	Format/Options	No.

O	20	Sender's reference	16x	1
O	23B	Bank Operation Code	4!c	2
		----->		
H	23E	Instruction Code	4!c[/30x]	3
		------|		
H	26T	Transaction Type Code	3!a	4
O	32A	Value Date/Currency/Interbank Settled Amount	6!n3!a15d	5
H	33B	Currency/Instructed Amount	3!a15d	6
H	36	Exchange Rate	12d	7
O	50a	Ordering Customer	A, F, or K	8
H	52a	Ordering Institution	A or D	9
H	53a	Sender's correspondent	B	10
H	56a	Intermediary Institution	A or D	11
H	57a	Account With Institution	A or D	12
O	59a	Beneficiary Customer	No letter option	13
H	70	Remittance Information	4*35x	14
O	71A	Details of charges	3!a	15
		----->		
O	71F	Sender's Charges	3!a15d	16
		------|		
H	71G	Receiver's Charges	3!a15d	17
H	72	Sender to Receiver Information	6*35x	18
H	77B	Regulatory Reporting	3*35x	19
O= Mandatory H = Optional				

ATTENTION!

The fields 53A, 53D, 54A and 55is not allowed in MT103 because their content can't be present in the Bank of Russia payment documents (see Usage Rules for these fields).

The fields 23E, 71A with code words SHA and BEN, 3B, 36,71F and 71G may be present only when funds transfer is not to be executed through the Local Clearing System of the Bank of Russia, because their content can't be present in the Bank of Russia payment documents (see Usage Rules for these fields).

Field 51 is not used, as it is not exchanged via SWIFT FIN service.

Field 77T is not allowed.

2.2.3 Network Validated Rules for SWIFT-RUR.

Only rules related to the fields used according to SWIFT-RUR Guide is presented below.

C9   If field 56a is present, field 57a must also be present (Error code(s): C81).

If field 56a is...	then field 57a is...
Present	Mandatory
Not present	Optional

C13   If any field 23E contains the code CHQB, subfield 1 (Account) in field 59a Beneficiary Customer is not allowed (Error code(s): E18).

C17   If field 56a is not present, no field 23E may contain TELI or PHOI (Error code(s): E44).

If field 56a is ...	Then no occurrence of field 23E subfield 1 may contain ...
Not present	TELI or PHOI

C18   If field 57a is not present, no field 23E may contain TELE or PHON (Error code(s): E45).

If field 57a is...	Then no occurrence of field 23E subfield 1 may contain ...
Not present	TELE or PHON

2.2.4 MT 103 Usage Rules

Cover method of Transfer of funds is not in practice for Russian rubles and the fields 53A, 53D, 54A and 55is not allowed in MT103 because their content can't be present in the Bank of Russia payment documents (see Usage Rules for these fields).

The fields 23E, 71A with code words SHA and BEN, 3B, 36,71F and 71G may be present only when funds transfer is not to be executed through the Local Clearing System of the Bank of Russia, because their content can't be present in the Bank of Russia payment documents.

Using above mentioned fields in the payment instructions when transfer is to be executed through the Local Clearing System of the Bank of Russia, the Sender of MT103 understands that in this stage of funds transfer the content of these fields will be lost and it's function will not be executed completely.

Both fields 26T "Transaction Type Code" and 77B "Regulatory Reporting" must be present in MT103 for tax or other obligatory payments filled strictly in accordance with field description presented in SWIFT-RUR Guide.Field 72 may be available only in structured form, i.e., contains encoded information only.

In MT103 which contains Payment Rquirement – a payment document of the Bank of Russia – (kind of transaction – 02), cannot be present content of the following fields of Payment Requirement: "Payment Conditions", Term to Accept", "The Date of Dispatch (Delivery) to the Payer of document set under agreement" and "The Final Date to Accept".

2.2.5 MT103 Guidelines

If the Sender and the Receiver wish to use their direct account relationship in the currency of the transfer, then the MT 103 message will contain the cover for the customer transfer as well as the payment details.

Where more than two financial institutions are involved in the payment chain, and if the MT 103 is sent from one financial institution to the next financial institution in this chain, then the payment method is called 'serial'.

If the Receiver does not service an account for the beneficiary customer, and no account servicing institution is indicated, nor any alternative instructions given, then the Receiver will act upon the customer credit transfer instruction in an appropriate manner of its choice.

In order to allow better reconciliation by the beneficiary customer, the MT 103 supports full charges transparency and structured remittance information.

2.2.6 103 Field Specifications

1.   Field 20: Sender's reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message. The field is not used to indicate the Payment Order number.

NETWORK VALIDATED RULES

This field should not begin with slash "/", end with slash or contain double slash "//"

USAGE RULES

This reference must be quoted in any related confirmation or statement, for example, MT 900, 910 and/or 950.

The reference must be unique for each message (or chain of messages) and is part of the message identification and transaction identification which is to be used in related queries, cancellations, etc.

The character Plus "+" (hexadecimal code 2B) is used as the sign of transliteration. This sign designates that transliteration should be applied to the message in accordance with the rules and the Table of Transliteration described in SWIFT-RUR.

In case of SWIFT-RUR transliteration is applied, then in the coding:

from Cyrillic alphabet to Roman alphabet, transliteration software adds plus character "+" into the first positin of the field 20

from Roman alphabet to Cyrillic alphabet, the transliteration software does not delete plus character "+" from the field 20

Regarding Sender's reference it is necessary to bear in mind that the size of the field 20 "Sender's reference/Operation's reference" in the SWIFT messages subject to transliteration, must not exceed sixteen characters with consideration for Plus "+" sign in the first position.

2.   Field 23B: Bank Operation Code

FORMAT

Option B   4!c (Type)

PRESENCE

Mandatory

DEFINITION

This field identifies the type of operation.

CODES

SWIFT-RUR Guide allows only one code CRED in this field – "This message contains a credit transfer where there is no SWIFT Service Level"

EXAMPLES

:23B:CRED

3.   Field 23E: Instruction Code

FORMAT

Option E   4!c[/30x] (Instruction Code) (Additional information)

PRESENCE

Conditional

DEFINITION

This field specifies an instruction.

CODES

One of the following codes must be used (Error code(s): T47).

SDVA   Payment must be executed with same day value to the beneficiary.

INTC   The payment is an intra-company payment, that is, a payment between two companies belonging to the same group.

REPA   Payment has a related e-Payments reference.

CORT   Payment is made in settlement of a trade, for example, foreign exchange deal, securities transaction.

HOLD   Beneficiary customer/claimant will call; pay upon identification.

CHQB   Pay beneficiary customer only by cheque. The optional account number line in field 59 must not be used.

PHOB   Please advise/contact beneficiary/claimant by phone.

TELB   Please advise/contact beneficiary/claimant by the most efficient means of telecommunication.

PHON   Please advise account with institution by phone.

TELE   Please advise account with institution by the most efficient means of telecommunication.

PHOI   Please advise the intermediary institution by phone.

TELI   Please advise the intermediary institution by the most efficient means of telecommunication.

Additional Information is only allowed when Instruction Code consists of one of the following codes: PHON, PHOB, PHOI, TELE, TELB, TELI, HOLD or REPA (Error code(s): D97).

If this field is repeated, the codes must appear in the following order (Error code(s): D98):

SDVA

INTC

REPA

CORT

HOLD

CHQB

PHOB

TELB

PHON

TELE

PHOI

TELI

When this field is used more than once, the following combinations are not allowed (Error code(s): D67):

SDVA with HOLD

SDVA with CHQB

INTC with HOLD

INTC with CHQB

REPA with HOLD

REPA with CHQB

REPA with CORT

CORT with HOLD

CORT with CHQB

HOLD with CHQB

PHOB with TELB

PHON with TELE

PHOI with TELI

If this field is repeated, the same code word must not be present more than once (Error code(s): E46).

USAGE RULES

This field may be repeated to give several coded instructions to one or more parties.

The field 23E may be present only when funds transfer is not to be executed through the Local Clearing System of the Bank of Russia, because their content can't be present in the Bank of Russia payment documents

EXAMPLES

:23E:CHQB

:23E:TELI/3226553478

4.   Field 26T: Transaction Type Code

FORMAT

Option T   3!a (Type)

PRESENCE

Optional

DEFINITION

This field identifies the nature of, purpose of, and/or reason for the individual transaction, for example, salaries, pensions, dividends.

According to SWIFT-RUR Guide this field is used in payment instructions to transfer tax and other obligatory payments and contains the code represented the status of the ordering customer. This field corresponds to the field 101 of the payment documents of the Bank of Russia.

If the field 26T is present in the message, the field 77B must be present as well.

CODES

According to SWIFT-RUR Guide the following codes may be specified in this field:

S01 - Tax payer - Corporate.

S02 - Fiscal Agent.

S03 - The department of the Federal post communication, which created the payment document to transfer tax, fee or customs duties or other payments related to external economic activity, payable by persons to the budget of the Russian Federation.

S04 - Tax authority

S05 - the territorial department of the Federal Court Bailiffs Service.

S06 - Participant of external economic activity.

S07 - Customs authority.

S08 - The Payer of other obligatory payments, who transfer to the budget of the Russian Federation, except payments, administrated by tax authorities.

S09 - Tax payer - individual businessman;

S10 - Tax payer - notary;

S11 - Tax payer – advocate, who set up the firm of attorneys;

S12 - Tax payer - head of the farm;

S13 - Tax payer – the other private person - customer of the bank (account owner);

S14 - Tax payer, who makes payments to the persons (see subparagraph 1 of the paragraph 1 of the article 235 of the Tax Code of the Russian Federation.

S15 - financial institution (branch), which created the payment document for total amount to transfer tax, fee or customs duties or other payments related to external economic activity, payable by persons who don't have an account at the bank to the budget of the Russian Federation.

S16 - Participant of external economic activity – a person.

S17 - Participant of external economic activity - individual businessman.

S18 - Tax payer, who doesn't file an income statement but who is imposed a responsibility by the legislation of the Russian Federation to pay custom duties.

S19 - Organizations or branches (further – organizations) which created the payment document to transfer funds deducted from the salary (income) of the debtor – private person to The Federal Treasury to offset of debt on custom duties according to the act of execution duly received by the organization.

S20 – financial institution (branch), which created the payment document for each payment to transfer customs duties, payable by persons who don't have an account at the bank.

USAGE RULES

This information is intended for regulatory reporting to sate and controlling units as well as for Beneficiary to clarify the nature of operation.

EXAMPLES

:26T:S08

5.   Field 32A: Value date/Currency/Amount of interbank payment

FORMAT

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

PRESENCE

Mandatory

DEFINITION

This field specifies the value date, the currency and the settlement amount. The settlement amount is the amount to be booked/reconciled at interbank level.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

EXAMPLES

:32A:061229RUB1000,00

6.   Field 33B: Currency/Instructed Amount

FORMAT

Option B 3!a15d (Currency)(Amount)

PRESENCE

Conditional (see rules C2 and C16)

DEFINITION

This field specifies the currency and amount of the instruction. This amount is provided for information

purposes and has to be transported unchanged through the transaction chain.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A decimal comma is mandatory and is included in

the maximum length. The number of digits following the comma must not exceed the maximum number

allowed for the specified currency (Error code(s): C03,T40,T43).

USAGE RULES

If field 33B is present in the message received, it has to be forwarded unchanged to the next party

This field must be present when a currency conversion or an exchange has been performed on the Sender's side.

If the transaction is within the scope of the EC Directive on cross border credit transfers, this amount is the original ordered amount as instructed by the ordering customer. Otherwise, it is the amount that the sending bank was instructed to pay.

As a consequence, if there are no Sender's or Receiver's charges and no currency conversion or exchange took place, field 32A equals 33B, if present.

This field must not be present in the payment instructions when transfer is to be executed through the Local Clearing System of the Bank of Russia, the Sender of MT103 understands that in this stage of funds transfer the content of these fields will be lost and it's function will not be executed completely.

EXAMPLES

:33B:USD1000,00

7.   Field 36: Exchange Rate

FORMAT

12d (Rate)

PRESENCE

Conditional (see rule C1)

DEFINITION

This field specifies the exchange rate used to convert the instructed amount specified in field 33B.

NETWORK VALIDATED RULES

The integer part of Rate must contain at least one digit. A decimal comma is mandatory and is included in the

maximum length (Error code(s): T40,T43).

USAGE RULES

This field must be present when a currency conversion or an exchange has been performed on the Sender's side.

This field must not be present in the payment instructions when transfer is to be executed through the Local Clearing System of the Bank of Russia, the Sender of MT103 understands that in this stage of funds transfer the content of these fields will be lost and it's function will not be executed completely.

EXAMPLES

:36:0,9236

6.   Field 50a: Ordering Customer

FORMAT

Option A	[/34x]	(Account)
	4!a2!a2!c[3!c]	(Identifier Code)
Option K	/34x	(Account)
	4*35x	(Name and Address)
Option F	35x	(Party Identifier)
	4*35x	(Name and Address)

In option F the following line formats must be used:

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

Line 2-5 (subfield Name andAddress) 1!n/33x (Number)(Details)

or

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

Line 2-5 (subfield Name andAddress) 1!n/33x   (Number)(Details)

PRESENCE

Mandatory.

DEFINITION

This field identifies the account owner whose account is to be debited with all transactions in sequence B.

CODES

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

Code	Content	Description
ARNU	Alien Registration Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Alien Registration
CCPT	Passport Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Passport Number.
CUST	Customer Identification	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.
DRLC	Driver's License Number	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
EMPL	Employer Number	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.
NIDN	National Identity Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
SOSE	Social Security Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Social Security Number.

TXID	Tax Identification Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Tax Identification Number.

Each line of subfield 2 Name and Address when present must start with one of the following numbers:

Number Code	Content	Description
1	Tax Codes	The number followed by a slash, '/' must be followed by Identification Number of the Tax Payer (INN) if assigned or Foreign Corporate Code (KIO), and if required – The Reason of Tax Registration (KPP). Each code is preceded by code word INN, KIO or KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.
1	Name of the Ordering Customer	The number followed by a slash, '/' must be followed by the name of the ordering customer – corporate or by the surname, name(s) and patronymic name of the ordering customer – person (if it is not contradict to the law or national habit), recommended that the surname precedes given name(s) and patronymic name.
2	Address Line	The number followed by a slash, '/' must be followed by street name and number.
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, country subdivision (for example state, province, or county).
6	Customer Identification Number	The number 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.
7	National Identity Number	The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
8	Additional Information	The number followed by a slash, '/' is followed by information completing the Identifier provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

Number Code Usage.

- Each code must appear at the beginning of the separate line.

- Numbers must appear in numerical order

- Numbers 1 and 2 may be repeated, if more than one line is required, to present full details, for example to enter Name of the Ordering Customer.

- Number 1 "Name of the Ordering Customer " must be presented, but codes 1 "Tax Codes", codes 2, 3, 6, 7, 8, may be presented in addition.

- Number 1 "Tax Codes " if presented, must appear on the first line of subfield 2 (Name and Address) and then Number 1 "Name of the Ordering Customer " appear on the next line(s) of subfield 2 (Name and Address).

- Number 2 must not be used without number 3.

- Numbers 4 and 5 must not be used.

- The use of number 8 is only allowed to continue information on the Identifier of the ordering customer provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

USAGE RULES

1. Both the account number of the ordering customer at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the ordering customer must be indicated in subfield "Account". IBAN is allowed.

According to RF legislation and the Bank of Russia regulations SWIFT message must contain Full set of Ordering Customer's details. Either option K or option F may be used.

In option K the following codes assigned to the Ordering Customer is presented in the first line of the subfield 2 "Name and Address":

- Identification Number of the Tax Payer (INN) if assigned

 or

- Foreign Corporate Code (KIO) if assigned KIO but not INN,

and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN, KIO and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The Ordering Customer's name must present from the beginning of the next line.

Thus, the format of the field is as follows:

:50K: /34x   (Account)

[3!a12n[.3!a9!n]]   (INN or KIO).(KPP)

3*35x   (Ordering Customer's name)

In case of the Ordering Customer is a person, the following details must be presented in option K in the subfield 2 (Name and Address):

- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) of the Ordering Customer. In case of Ordering Customer-person has no Identification Number of the Tax Payer (INN) place of residence or address must be presented further in the subfield 2 (Name and Address) separated by double slash "//". Subfield content in this case looks as follows: the surname, name(s) and patronymic name of the person//place of residence or address//.

In option F Number Code 1 "Tax Codes " if presented, must appear on the first line of subfield 2 (Name and Address) and then Number Code 1 "Name of the Ordering Customer " appears on the next line(s) of subfield 2 (Name and Address).

In case of the Ordering Customer is a person, the following details must be presented with option F:

- Identification Number of the Tax Payer (INN) if assigned following the number code 1 "Tax Codes " on the first line of the subfield 2 (Name and Address),

and

- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) following the number code 1 "Name of the Ordering Customer " must appear on the next line(s) of the subfield 2 (Name and Address).

In case of the Ordering Customer - a person has no Identification Number of the Tax Payer (INN) the following details must be presented completely:

-- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) following the number code 1 "Name of the Ordering Customer "

and

- place of residence or address following number codes 2 "Address Line" and 3"Country and Town".

Thus, the format of the field is as follows:

:50F: /34x   (Account)

[1!n3!a12n[.3!a9!n]]   (INN or KIO).(KPP)

1!n/33x   (Ordering Customer's name)

1!n/33x   (Number)(Details)

1!n/33x   (Number)(Details)

EXAMPLES

:50K:/40702810600000000196

INN7744001258.KPP980678956

OOO STELLA

:50K:/40807810400000000798

KIO52345

PLASTIK TEKNOLODJI AG

G. BERLIN

:50K:/42301810300000000765

INN771234567890

SMIRNOV ALEKSEi IVANOVIc

:50F:CCPT/BY/12234567890

1/RADOVIc PoTR SERGEEVIc

4/19851007

5/BY/G.MINSK

:50F:/42301810800000000701

1/FoDOROVA ELENA KONSTANTINOVNA

2/UL. NAGORNAa, D.12

3/RU/123456 S.KRASNOE, PONYROVSKIi

3/RU/R-N, KURSKAa OBL

:50F:/40702810700000000225

1/INN7744001258.KPP980678956

1/KOMPANIa MEJDUNARODNYE AVIALINII

2/TVERSKAa-aMSKAa 25

3/RU/G.MOSKVA

:50F:/1234567890123456

1/TRANSAVIA TOO

2/56 KUNAEV PR.

3/KZ/ALMATY

:50F:CUST/BE/ABC BANK/123456789/8-123456

1/'PHILIPS MARK'

2/'LOW STREET 7'

3/'BE/BRUSSELS'

8/7890

:50K:/BE12345678900987

'PHILIPS MARK'

('LOW STREET 7

223344 BRUSSELS BELGIUM')

9.   Field 52a: Account Servicing Institution FORMAT

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 and Address)

PRESENCE

Optional

DEFINITION

This field specifies the financial institution of the ordering customer, when different from the Sender.

CODES

Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR Guide, the following code must be presented to identify a financial institution (bank) in the Local Clearing System of the Bank of Russia in option C preceded by double slash "//"

//RU9!n[.20!n], where

RU – Identifier of the Local Clearing system of the Bank of Russia

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The coded information contained in field 52a must be meaningful to the Receiver of the message

EXAMPLES

:52A:/30109810000000000123

LEFBRUMM

:52D:/30109810000000000123

LEFKO BANK

G.MOSKVA

:52D://RU044583683.30101810000000000683

LEFKO BANK

G.MOSKVA

8.   Field 53a: Sender's correspondent

FORMAT

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

                  [35x]   (Location)

PRESENCE

Optional

DEFINITION

Field 53B contains account number, which used for funds transfer.

USAGE RULES

In those cases where there are multiple direct account relationships, in the currency of the transaction, between the Sender and the Receiver, and one of these accounts is to be used for reimbursement, the account to be credited or debited must be indicated in field 53a, using option B with the party identifier only.

The field contains the number of Sender's account to be used for funds transfer. It should be present with option B only in the first optional line "Party identifier" preceded by slash "/". The second Subfield "Location" is not allowed.

If message Sender and message Receiver service roubles accounts of each other, and it is necessary to indicate the account to be debited or credited, direction of transaction is present in this field as follows: slash "/" direction of transaction (C – credit, D - debit) slash "/" and account number.

If message Sender and message Receiver have the only direct correspondent account in roubles, this field is not present, unless otherwise specified in bilateral agreement.

EXAMPLES

:53B:/C/30109810000000000123

11.   Field 56a: Intermediary

FORMAT

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 and address)

PRESENCE

Optional

DEFINITION

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

In option A, Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR Guide, the following code must be presented to identify a financial institution (bank) in the Local Clearing System of the Bank of Russia in option C preceded by double slash "//"

//RU9!n[.20!n], where

RU – Identifier of the Local Clearing system of the Bank of Russia

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

Option A is always the preferred option.

Option D should be used when bank name and location is required for example, in connection with mandatory reporting.

EXAMPLES

:56A:ECNARUMM

:56A:/30109810000000000345

ECNARUMM

:56D:/30109810000000000345

eKONACBANK

G.MOSKVA

:56D://RU044583655.30101810000000000655

eKONACBANK

G.MOSKVA

12.　　　Field 57a: Account With Institution

FORMAT

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 and Address)

PRESENCE

Conditional (C7)

DEFINITION

This field specifies the financial institution which services the account for the beneficiary customer if it differs from the message Receiver.

CODES

In option A, Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR Guide, the following code must be presented to identify a financial institution (bank) in the Local Clearing System of the Bank of Russia in option C preceded by double slash "//"

//RU9!n[.20!n], where

RU – Identifier of the Local Clearing system of the Bank of Russia

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

NETWORK VALIDATED RULES

Indicated in Subfield "BIC code" should be address registered in SWIFT of the organization connected or not connected to SWIFT (Error codes T27, T28, T29 and T45).

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

Option A is the preferred option when the banks involved in the exchange of MT 101 and execution of payment instructions contained in this message support their own files to define correspondence of SWIFT BIC and BIK of the Bank of Russia Local Clearing system and under their mutual agreement (see item 1.4.6.1).

Option D should be used when bank name and location is required for example, in connection with mandatory reporting.

:57A:GEPBRUMM

:57A:/3010981000000000768

GEPBRUMM

:57D:/3010981000000000768

GAZENeRGOPROMBANK

P.GAZOPROVOD

:57D://RU044650376.30101810000000000768

GAZENeRGOPROMBANK

P.GAZOPROVOD

13.   Field 59a: The Beneficiary

FORMAT

No letter option [/34x] (Account)

                       4*35x (Name and Address)

PRESENCE

Mandatory.

DEFINITION

This field identifies the beneficiary of the subsequent operation from the particular occurrence of sequence B.

USAGE RULES

Beneficiary's account number must be indicated in the subfield "Account".

If the beneficiary is the resident of the Russian Federation, or non-resident registered in the tax authorities of the Russian Federation as a tax payer Identification Number of the Tax Payer (INN) must be presented and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The name of the Beneficiary must start from the beginning of the next line.

Thus, the format of the field is as follows:

:59:/34x   (Account)

[3!a12n[.3!a9!n]]   (INN).(KPP)

3*35x   (Beneficiary name)

EXAMPLES

:59:/40702810600000000196

INN7744001258.KPP980678956

OOO STELLA

or

:59:/40817810300000000765

INN771234567890

SMIRNOV ALEKSEi IVANOVIc

14.   Field 70: Remittance Information

FORMAT

4*35x   (Narrative)

PRESENCE

Optional.

DEFINITION

This field specifies details of the individual transactions 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).

RFB - Reference for the beneficiary customer (followed by up to 16 characters).

ROC - Ordering customer's reference.

USAGE RULES

The information specified in this field is intended only for the beneficiary customer, that is, this information only needs to be conveyed by the Receiver.

Multiple references can be used, if separated with a double slash, '//'. Code must not be repeated between two references of the same kind.

For clearing purposes, the Sender must check with the Receiver regarding length restrictions of field 70.

Only if the size of the field 70 is insufficient to enter details of payment completely it is permissible to continue this information in the field 72 "Sender to Receiver Information" with the code word NZP (see item 18)..

Total size of payment details in the field 70 and in the field 72 with the code word NZP after transliteration must not exceed 210 characters.

EXAMPLES

:70:/RFB/BET072

or

:70:/INV/abc/SDF-96//1234-234///ROC/98IU

:23E:OTHR/NZP/OPLATA PO DOGOVORU 12345

:23E:OTHR/NZP/ZA KANCELaRSKIE TOVARY

ADDITIONAL USAGE RULES

According to Instruction of the Bank of Russia No.117-I of 15.06.2004, Currency Transaction Code must present in the field 70"Remittance Information", and may be followed by Transaction Certificate Number.

Separating symbol VO precedes Currency Transaction Code, and separating symbol PS precedes Transaction Certificate Number if it present. Separating symbols VO and PS are printed by Roman capital letters.

This information should be enclosed in braces and placed in the beginning of the field "Details of payment" formatted as follows: {VO< Code>[PS<Transaction Certificate Number>]}. Spaces inside the braces are inadmissible.

However braces cannot present in the SWIFT message text. Therefore the following Exclusion from the Rules of Transliteration is applied.

The Exclusion from the Rules of Transliteration

Applied to the field 70 in SWIFT MT101 and MT103 and to the field 72 with /NZP/ code word in SWIFT MT202 according to the Instruction No.117-I dated June 15, 2004 issued by Central Bank of Russian Federation (Bank of Russia).

Based on clarifications of the Bank of Russia, symbols of braces, which limit coded information of the currency transaction in the field "Details of payment" of the Payment Order, must be replaced by round brackets via the process of transliteration from Cyrillic alphabet to Roman alphabet in relevant field of SWIFT message. In case of reverse transliteration, round brackets are replaced by symbols of braces.

The base to apply The Exclusion from the Rules of Transliteration is the combination of characters arranged as follows, appear from the first position of appropriate field of SWIFT message: apostrophe - round bracket - VO < Code> [PS<Transaction Certificate Number>] - round bracket –apostrophe.

EXAMPLES

'(VO10010)' OPLATA PO DOGOVORU

or

'(VO10040PS04060001/0001/0000/1/0)' OPLATA PO DOGOVORU

15.   Field 71A: Details of Charges

FORMAT

Option A   3!a (Code)

PRESENCE

Mandatory

DEFINITION

This field specifies which party will bear the applicable charges for the subsequent transfer of funds.

CODES

One of the following codes may be used:

OUR - All transaction charges for the subsequent credit transfer are to be borne by the ordering customer.

SHA - All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer.

BEN - All transaction charges, including the charges of the financial institution servicing the ordering customer's account, for the subsequent credit transfer(s) are to be borne by the beneficiary customer.

USAGE RULES

These charge codes cover potential charges associated with the sending of subsequent MTs 102, 103.

Charges for sending the MT 101 should be handled outside of this message type.

Codes SHA and BEN cannot be present when funds transfer is to be executed through the Local Clearing System of the Bank of Russia, as this information cannot be present in the payment document of the Bank of Russia. Using codes SHA and BEN in the payment instructions when transfer is to be executed through the Local Clearing System of the Bank of Russia, the Sender of MT103 understands that in this stage of funds transfer the content of this field will be lost and it's function will not be executed completely.

EXAMPLES

:71A:OUR

USAGE RULES

Specified codes relate to potential prospective charges, which are connected with subsequent sending of MT 102, 103 messages or execution of electronic payment via clearance system of the Bank of Russia. Procedure of payment of the charges on sending MT 101 should be specified outside the framework of the message of this type.

16.   **Field 71F: Sender's Charges**

FORMAT

Option F 3!a15d (Currency)(Amount)

PRESENCE

Conditional (see rule C15)

DEFINITION

This repetitive field specifies the currency and amount of the transaction charges deducted by the Sender and by previous banks in the transaction chain.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A decimal comma is mandatory and is included in

the maximum length. The number of digits following the comma must not exceed the maximum number

allowed for the specified currency (Error code(s): C03,T40,T43).

USAGE RULES

These fields are conveyed for transparency reasons.

The net amount after deduction of the Sender's charges will be quoted as the inter-bank settled amount in field 32A.

This field may be repeated to specify to the Receiver the currency and amount of charges taken by previous banks in the transaction chain. Charges should be indicated in the order in which they have been deducted from the transaction amount, that is, the first occurrence of this field specifies the charges of the first bank in the transaction chain that deducted charges; the last occurrence always gives the Sender's charges.

This field cannot be present when funds transfer is to be executed through the Local Clearing System of the Bank of Russia, as this information cannot be present in the payment document of the Bank of Russia. Using this field in the payment instructions when transfer is to be executed through the Local Clearing System of the Bank of Russia, the Sender of MT103 understands that in this stage of funds transfer the content of this field will be lost and it's function will not be executed completely.

EXAMPLES

:71F:RUB8,00

17. Field 71G: Receiver's Charges

FORMAT

Option G 3!a15d (Currency)(Amount)

PRESENCE

Conditional (see rule C15)

DEFINITION

This field specifies the currency and amount of the transaction charges due to the Receiver.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

If field 71G is present, the amount must not equal '0' (Error code(s): D57).

USAGE RULES

This field is conveyed for accounting reasons, that is, to facilitate bookkeeping.

Where field 71A indicates OUR payments, this field identifies the charges due, which have been prepaid and

included in the interbank settlement amount.

This field cannot be present when funds transfer is to be executed through the Local Clearing System of the Bank of Russia, as this information cannot be present in the payment document of the Bank of Russia. Using this field in the payment instructions when transfer is to be executed through the Local Clearing System of the Bank of Russia, the Sender of MT103 understands that in this stage of funds transfer the content of this field will be lost and it's function will not be executed completely.

EXAMPLES

:71G:RUB5,50

18.   Field 72: Sender to Receiver Information

FORMAT

6*35x   (Narrative - Structured Format)

The following line formats should be used:

Line 1   /8c/[additional information]

Lines 2-6   [//continuation of additional information]

or

[/8c/[additional information]]

PRESENCE

Optional in SWIFT format.

According to SWIFT-RUR Guide this field is mandatory in SWIFT messages to transfer funds in Russian roubles, and contains details of the payment document in accordance with the requirements of the Bank of Russia, and additional information related to funds transfer.

DEFINITION

This field specifies additional information for the Receiver or other party specified.

CODES

The following codes must be used, placed between slashes ('/'):

RPP – document entries fields of the Payment Order in accordance with the Bank of Russia requirements

Line format: /RPP/3n.6!n.1!n.4!a[.6!n][2!n], where subfields

3n – the Number of payment document

.6!n – the Date of payment document in format YYMMDD

.1!n - Priority

.4!a - Kind of payment, indicate the method which should be used by the message Receiver for transmission of the payment document.

One of the following codes is used:

POST – by post

TELG – by telegraph

ELEK – via electronic means of communication

BESP – via BESP system. May be used when both Account Servicing Institution and financial organization which is the next in the payment chain are BESP participants.

[.6!n] – Value Date.

[.2!n] – Kind of transaction indicate the payment document code in accordance with the List of conventional symbols (codes) of documents posted on the accounts in the financial institutions. This following codes may be present:

01 – the payment order

02 – the payment claim

06 – the collection order

16 – the payable voucher

By default, if Kind of transaction is not present, MT103 contains Payment Order.

/RPO/ — Details of the payable voucher

Line format: /RPO/3n.2!n.6n.6!n //18d

where subfields

3n – "the number of partial payment"

.2!n – " Kind of transaction", and may have the following value:

01 – the payment order

06 – the collection order

02 – the payment claim.

.6n - "the number of the payment document" - number of the payment document, partial payment of which is performed.

.6!n - "the date of the payment document" - date of the payment document, partial payment of which is performed.

18d −"the rest of the payable amount" − the difference between the amount of the payment document, partial payment of which is performed, and total amount of partial payments which was executed yet. The following rules applied to this subfield:

The integer part must contain at least one digit

The maximum length includes the decimal comma.

The fractional part may be missing, but the decimal comma must always be present.

Neither blank spaces, nor any symbols other than the decimal comma are permitted

This subfield should not be blank or begin with zero, with the exception of zero indicated in integer part, with subsequent decimal comma.

/DAS/ — Dates from the payment document.

Line format: /DAS/6!n.6!n.6!n.6!n   , where all subfields are dates in format YYMMDD.

First subfield - "Date of debit of the Payer's account". Corresponds to the field 71 " Written off from the Payer's account" of the payment document of the Bank of Russia.

Second Subfield - "Received by the Payer's Bank". Corresponds to the field 62 " Received by the Payer's Bank " of the payment document of the Bank of Russia.

Third Subfield - "the mark of the beneficiary's bank" Corresponds to the field 48 " the mark of the bank of the beneficiary " of the payment document of the Bank of Russia.

Fourth Subfield - "Date of filing in the card index". Corresponds to the field 63 " Date of filing in the card index " of the payment document of the Bank of Russia.

Notes:

1.)   The numbers of the fields of payment document of the Bank of Russia are presented according to Regulations on cashless payments in the Russian Federation No.2-P of October 3, 2002.

2.)   When the format of initial payment document does not contain some of specified fields, or information in them is missing, relevant subfields in SWIFT message are to be filled with digits zero.

3.)   If initial payment document does not contain information in any of specified fields, then code word DAS is not used in SWIFT message.

NZP - Continuation of the field 70 "Remittance Information". This code is to be used only if the size of the field 70 is insufficient to enter details of payment completely.

Total size of payment details in the field 70 and in the field 72 after transliteration must not exceed 210 characters.

/ACC/ Instructions following are for the account with institution.

/INT/ The instructing institution which instructed the Sender to execute the transaction.

/REC/ Instructions following are for the intermediary institution.

/INS/ Instructions following are for the Receiver of the message.

USAGE RULES

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

Each item for which a code exists must start with that code and may be completed with additional information.

Each code used must be between slashes and appear at the beginning of a line. It may be followed by additional narrative text

All codes are indicated between slashes in the beginning of line. Free text with additional information may be indicated after them.

Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash '//', and, if used, must begin on a new line. Narrative text should preferably be the last information in 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.

It is strongly recommended to use the standard codes proposed above. In any case, where bilateral agreements covering the use of codes in this field are in effect, the code must conform to the structured format of this field.

EXAMPLES

In the payment order sent to the bank, which services the correspondent account of the Sender of MT103:

:72:/RPP/346.031014.6.POST.090324.01

/NZP/OT 15.03.2005. NDS NE OBLAGAETSa.

In the payment order sent to the bank, which services the correspondent account of the Receiver of MT103:

:72:/RPP/346.031014.6.POST.090324.01

/DAS/090324. 090325.000000. 000000

/INS/ABNAUA2K

In the collection letter sent to the bank, which services the correspondent account of the Sender of MT103:

72:/RPP/011.090206.5.ELEK.090213.06

/DAS/000000.000000.090206.090206

/NZP/VZYSKANIE OSNOVNOGO DOLGA V SU

//MME 19000-00 RUB., PO ISPOLNITELX

//NOMU LISTU DELO 'N' 125 OT 01.02.

//2009 SUMMA BEZ NALOGA (NDS).

In the payment claim sent to the bank, which services the correspondent account of the Sender of MT103:

:72:/RPP/011.090206.5.ELEK.090213.02

/DAS/000000.000000.090206.090206

/NZP/ZA SERVISNOE OBSLUJIVANIE PO D

//OGOVORU 12/3 OT 15.01.2009

19.   Field 77B Field 77B: Regulatory Reporting

FORMAT

Option B   3*35x (Narrative)

PRESENCE

Conditional according to SWIFT-RUR Guide. This field is presented in the message when the field 23E "Instruction Code" contains the code word OTHR with code N1, which defines the status of the ordering customer.

DEFINITION

This field specifies code(s) for the statutory and/or regulatory information required by the authorities in the country of the Receiver or the Sender/originating customer.

According to SWIFT-RUR Guide, codes for state tax authorities must present in this field when MT101 includes payment instructions to transfer the tax and other obligatory payments. These codes represent the status of the ordering customer and other details according to the Ministry of the Russian Federation on Taxes and Fees, Ministry of Finance of the Russian Federation and State Customs Committee of the Russian Federation requirements.

Two kinds of obligatory payments can be presented in MT101:

- transfer tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation

and

- transfer of customs duties or other payments related to external economic activity.

Information following the same code in this field differs depending of the kind of obligatory payment containing in MT101.

To transfer of tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation this field contains the following information structured by identifiers in slashes "/".

IDENTIFIERS

In formatting of SWIFT message to transfer of tax, fee and other duties administrated by tax authorities to the budget of the Russian Federation this field should being split to subfields. Each subfield has an identifier and strictly corresponds with the field of the payment document of the Bank of Russia.

Each subfield contains code sequence. The following subfield identifiers and code sequences are to be used:

/N4/ - Corresponds to the field 104 of the payment document of the Bank of Russia.

FORMAT

20!n

Subfield contents: Code of budget classification - is indicated in accordance with the classification of budget profits of the Russian Federation;

/N5/ - Corresponds to the field 105 of the payment document of the Bank of Russia.

FORMAT

11!n

Subfield contents: OKATO code (Code of municipal formation) - is presented in accordance with the All-Russian classifier of objects of administrative and territorial division, on the territory of which funds received by payment of tax (fee) to the budget system of the Russian Federation are mobilized;

/N6/ - Corresponds to the field 106 of the payment document of the Bank of Russia.

FORMAT

2!c

Subfield contents: Tax payment base – one of following codes must be used:

Before transliteration	After transliteration	
ТП	TP	- payments of current year;
ЗД	ZD	- voluntary offset of debt for expired tax periods at absence of the claim of tax authority for payment of taxes (fees);
БФ	BF	- current payments of persons – customers of the bank (account owners), paid from their account
ТР	TR	- offset of debt under the claim of tax authority for payment of taxes (fees)
РС	RS	- offset of spread debt;
ОТ	OT	- offset of deferred debt;
РТ	RT	- offset of restructured debt;
ВУ	VU	- offset of deferred debt in connection with start of external management;
ПР	PR	- offset of debt suspended for collection;
АП	AP	- offset of debt under an audit statement;
АР	AR	- offset of debt under an act of execution.

/N7/ - Corresponds to the field 107 of the payment document of the Bank of Russia.

FORMAT

2!c.2!n.4!n

Subfield contents: Tax period index – 10-digit index, which is used for indication of periodicity of tax (fee) payment or specific date of tax (fee) payment established by legislation on taxes and fees (month, quarter, half year or year),where

2!c - periodicity of tax (fee) payment established by legislation on taxes and fees, which is indicated as follows:

Before transliteration	After transliteration	
МС	MS	- monthly payments;

КВ	KV	- quarter payments;
ПЛ	PL	- semiannual payments;
ГД	GD	- annual payments.

.2!n - for monthly payments - month number of current reporting year must be present (value from 01 to 12 is allowed), for quarter payments - quarter number (from 01 to 04), for semiannual payments - half year number (01 or 02); for tax payments payable once a year - zeroes be present.

.4!n - indicated is year, for which tax payment is made. If provision is made by the legislation on taxes and fees for more than one term of tax (fee) payment with respect to annual payment, and specific dates of tax (fee) payment for each term are established, these dates are to be indicated in the tax period index. Given below are examples of completion of the tax period index:

"MS.02.2003";"KV.01.2003"; "PL.02.2003"; "GD.00.2003".

When paying a deferred, spread, restructured debts, offset of debt suspended for recovery, offset of debt under tax (fee) payment claims from the tax authority or repayment of debt connected with start of external management, specific date must be present with the tax period index in format " DD.MM.YYYY " (for example, "05.09.2003"), depending of the tax payment base value, the meaning of this index is variable and denote as follows:

The tax payment base

Before transliteration	After transliteration	
TP	TR	- due date stated in the claim of tax authority for payment of taxes (fees);
PC	RS	- date of payment of a part of spread amount of tax in accordance with spread payment schedule;
OT	OT	- date when deferment is finished;
PT	RT	- date of payment of a part of restructured debt in accordance with restructuring schedule;
ВУ	VU	- date of external management finish;
ПР	PR	- date of recovery suspension finish.

In payments to offset of debt under an audit statement AP or an act of execution AR, zero ("0") is to be present with the tax period index.

In advanced payment of tax (fee) by the tax payer, first forthcoming tax period for payment must be indicated in the tax period index.

/N8/ - Corresponds to the field 108 of the payment document of the Bank of Russia.

FORMAT

15x

Subfield contents: Tax document number – depending of the tax payment base value, the meaning of this index is variable and denote as follows:

The tax payment base

Before transliteration	After transliteration	
TP	TR	- the number of the claim of tax authority for payment of taxes (fees);
PC	RS	- the number of spread payment resolution;
OT	OT	- the number of deferment resolution;
PT	RT	- the number of restructuring resolution;
ПР	PR	- the number of suspension of the collection resolution;
ВУ	VU	- the number of case or legal case assized by arbitration court;
АП	AP	- the number of audit statement;
AP	AR	- the number of the act of execution and legal case raised based on it.

Sign "N" must not present with the value of the document number.

In current payments or voluntary offset of debt at absence of the claim of tax authority for payment of taxes (fees) when tax payment base value is TP or ZD, zero ("0") must be present with the document number index

/N9/ - Corresponds to the field 109 of the payment document of the Bank of Russia.

FORMAT

2!n.2!n.4!n

Subfield contents: Date of the tax document

Must be present in the format DD.MM.YYYY: calendar day (value from 01 to 31 is allowed), month (value from 01 to 12 is allowed); year;

/N10/ - Corresponds to the field 110 of the payment document of the Bank of Russia.

FORMAT

2!c

Subfield contents: The type of tax payment - may take on the following values:

Before transliteration	After transliteration	
НС	NS	- the payment of tax or fee;
ПЛ	PL	- the payment of charge;
ГП	GP	- the payment of duty;
ВЗ	VZ	- the payment of due;
АВ	AV	- the advance payment or prepayment;
ПЕ	PE	- the payment of penalty fee;
ПЦ	PC	- the payment of interest;
СА	SA	- tax sanctions stated by the Tax Code of the Russian Federation;
АШ	AQ	- administrative penalties;
ИШ	IQ	- other penalties stated by relevant legislative or other standard acts.

To transfer customs duties or other payments related to external economic activity this field contains the following information structured by identifiers in slashes "/".

/N4/ - Corresponds to the field 104 of the payment document of the Bank of Russia.

FORMAT

20!n

Subfield contents: Code of budget classification - is indicated in accordance with the classification of budget profits of the Russian Federation;

/N5/ - Corresponds to the field 105 of the payment document of the Bank of Russia.

FORMAT

11!n

Subfield contents: OKATO code (Code of municipal formation) - is presented in accordance with the All-Russian classifier of objects of administrative and territorial division, on the territory of which funds received by payment of tax (fee) to the budget system of the Russian Federation are mobilized;

/N6/ - Corresponds to the field 106 of the payment document of the Bank of Russia.

FORMAT

2!c

Subfield contents: The base for payment – one of following codes must be used:

Before transliteration	After transliteration	
ДЕ	DE	- the customs declaration
ПО	PO	- the customs receipt order
КВ	KV	- the resolution-invoice (for payment of fee)
КТ	KT	- the custom value and custom payments correction form
ИД	ID	- the act of execution
ИП	IP	- the collection order – payment document
ТУ	TU	- the claim to pay custom fee - payment document
БД	BD	-the document of the accounting services of the custom authorities
ИН	IN	- the document of the collection service
КП	KP	-the agreement of the coordination for centralized payments of aggregated amounts by large payers

/N7/ - Corresponds to the field 107 of the payment document of the Bank of Russia.

FORMAT

10x

Subfield contents: The Custom Department Code - identify the customs department, administrating the payment - assigned by legal act of the federal body of the executive power, framing state policy and regulations, controlling and supervising in customs field.

/N8/ - Corresponds to the field 108 of the payment document of the Bank of Russia.

FORMAT

7x

Subfield contents: The document number – depends of the payment base value containing in the subfield with identifier /N6/.

The base for payment

Before transliteration	After transliteration	
ДЕ	DE	- the last 7 characters from the customs declaration number (the current number)
ПО	PO	- the number of the customs receipt order
КВ	KV	- the number of the resolution-invoice (for payment of fee)
КТ	KT	- the number of the custom value and custom payments correction form
ИД	ID	- the number of the act of execution
ИП	IP	- the number of the collection order – payment document
ТУ	TU	- the number of the requirement to pay custom fee - payment document
БД	BD	- the number of the document of the accounting services of the custom authorities
ИН	IN	- the number of the document of the collection service
КП	KP	- the number of agreement of the coordination for centralized payments of aggregated amounts by large payers

Sign "N" must not present with the value of the document number.

/N9/ - Corresponds to the field 109 of the payment document of the Bank of Russia.

FORMAT

2!n.2!n.4!n

Subfield contents: Date of the document - depends of the payment base value containing in the subfield with identifier /N6/.

Must be present in the format DD.MM.YYYY: calendar day (value from 01 to 31 is allowed), month (value from 01 to 12 is allowed); year;

May take on the following meaning.

The base for payment

Before transliteration	After transliteration	
ДЕ	DE	- the date of the customs declaration
ПО	PO	- the date of the customs receipt order
КВ	KV	- the date of the resolution-invoice (for payment of fee)
КТ	KT	- the date of the custom value and custom payments correction form
ИД	ID	- the date of the act of execution
ИП	IP	- the date of the collection order – payment document
ТУ	TU	- the date of the requirement to pay custom fee - payment document
БД	BD	- the date of the document of the accounting services of the custom authorities
ИН	IN	- the date of the document of the collection service
КП	KP	- the date of the agreement of the coordination for centralized payments of aggregated amounts by large payers

/N10/ - Corresponds to the field 110 of the payment document of the Bank of Russia.

FORMAT

2!c

Subfield contents: The type of payment - may take on the following values:

Before transliteration	After transliteration	
ШТ	QT	- the payment of fee;
ЗД	ZD	- the offset of debt;
ПЕ	PE	- the payment of fine;
ТП	TP	- the current payment*);

*) ТП (TP) code is to be used for all other payments.

USAGE RULES

This information should be present in this field only. All subfields must appear in this field. If one of the corresponding fields 104-110 of the document of the Bank of Russia contains zero (0), the corresponding subfield of the field 77 of MT101 contains zero (0) with relevant identifier as well. To maximize efficiency of use of this field space, subfields must appear in the following orded:

Line 1 /N10/value/N4/value

Line 2 /N5/value/N6/value/N7/value

Line 3 /N8/value/N9/value

EXAMPLES

:77B:/N10/NS/N4/12345678901234567890

/N5/12345678901/N6/TP/N7/MS.05.2003

/N8/123456789012345/N9/12.05.2003

CATEGORY 2.   TRANSFERS OF FINANCIAL INSTITUTIONS

Introduction

Messages of Category 2 exchanged between and on behalf of financial institutions.

This chapter contains description of MT202 - "General Financial Institution Transfer" financial institution transfers, which are orders for the movement of funds, originated by a financial institution,

-in favour of itself

or

- another financial institution.

The messages contains payment instructions, where all parties involved are financial organizations.

Note:

SWIFT-RUR Guide doesn't allow use of MT 200 "Financial Institution Transfer for its Own Account" because of the following limitation:

"In cases, when the Account owner intends to transmit to the organization, which services his account, instruction either on transfer of the monetary funds from one of his accounts at the Receiver to another, or on debiting of his accounts at the Receiver and crediting of one of his several accounts in the Beneficiary's Bank, MT202 "General interbank transfer" or MT203 "Multiple general interbank transfer" messages should be used." (SWIFT User Handbook, Standards "Category 2", section "USAGE RULES of MT200".)

As the account number of the beneficiary is mandatory in payment documents of the Bank of Russia, MT202 only is allowed for transfers of funds in Russian roubles via SWIFT by order and in favour of financial institutions.

Message authentication.

All messages of the Category 2 are authenticated.

2.3   MT 202 General Financial Institution Transfer

2.3.1 MT 202 Scope

This message is sent by or on behalf of the ordering institution directly, or through correspondent(s), to the financial institution of the beneficiary institution.

It is used to order the movement of funds to the beneficiary institution.

This message may also be sent to a financial institution servicing multiple accounts for the Sender to transfer funds between these accounts. In addition it can be sent to a financial institution to debit an account of the Sender serviced by the Receiver and to credit an account, owned by the Sender at an institution specified in field 57a.

2.3.2 Format Specifications

MT202 General Financial Institution Transfer. SWIFT-RUR format.

Status	Field number	Field name	Format/options	No.
O	20	Transaction Reference Number	16x	1
O	21	Related Reference	16x	2
O	32A	Value Date, Currency Code, Amount	6!n3!a15d	3
O	52a	Ordering Institution	A, D	4
H	53a	Sender's Correspondent	B	5
H	56a	Intermediary	A, D	7
H	57a	Account With Institution	A, B, D	7
O	58a	Beneficiary Institution	A, D	8
O	72	Sender to Receiver Information	6*35x	9
O= Mandatory H = Optional				

ATTENTION!: According to SWIFT-RUR Guide field 13C is not allowed.

2.3.3 MT 202 Usage Rules

All parties to the transaction must be financial institutions.

If the Sender wishes to instruct the Receiver to debit its account serviced by the Receiver and to credit one of its several accounts at an institution specified in field 57a, field 58A must contain the number of the account to be credited and the name of the Sender.

If the Sender wishes to instruct the Receiver that funds are to be moved between two accounts owned by the Sender and serviced by the Receiver, field 53B must specify the number of the account to be debited and field 58A the number of the account to be credited and the name of the Sender.

2.3.4 MT202 Network Validated Rules

C1 If field 56a is present, then field 57a must also be present (Error code(s): C81).

2.3.5 MT 202 Field Specifications

In addition to SWIFT User Handbook, the rules stated below is applied to SWIFT MT202 in Russian roubles.

1.   Field 20: Transaction Reference Number

16x

PRESENCE

Mandatory

DEFINITION

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

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s):

T26).

USAGE RULES

Transaction reference number is used for unambiguous identification of the message and related operation in cases of sending of the request, request for cancellation, and indicated in all relevant statement and advices, i.e., in MT950 and MT900 messages.

The character Plus "+" (hexadecimal code 2B) is used as the sign of transliteration. This sign designates that transliteration should be applied to the message in accordance with the rules and the Table of Transliteration described in SWIFT-RUR.

In case of SWIFT-RUR transliteration is applied, then in the coding:

- from Cyrillic alphabet to Roman alphabet, transliteration software adds plus character "+" into the first positin of the field 20

- from Roman alphabet to Cyrillic alphabet, the transliteration software does not delete plus character "+" from the field 20

- Regarding Sender's reference it is necessary to bear in mind that the size of the field 20 "Sender's reference/Operation's reference" in the SWIFT messages subject to transliteration, must not exceed sixteen characters with consideration for Plus "+" sign in the first position.

2.   Field 21: Related Reference

FORMAT

16x

PRESENCE

Mandatory

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.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

USAGE RULES

I this field will contain a reference to the related transaction which is meaningful to the beneficiary institution, for example, the common reference in an MT 300 Foreign Exchange Confirmation, field 21 of an MT 202 General Financial Institution Transfer, an MT 205 Financial Institution Transfer Execution or an MT 400 Advice of Payment.

This field may be present only when funds transfer is not to be executed through the Local Clearing System of the Bank of Russia, because their content can't be present in the Bank of Russia payment documents.

Using above mentioned fields in the payment instructions when transfer is to be executed through the Local Clearing System of the Bank of Russia, the Sender of MT202 understands that in this stage of funds transfer the content of these fields will be lost and it's function will not be executed completely.

3. Field 32A: Value date, currency code, amount

FORMAT

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

PRESENCE

Mandatory

DEFINITION

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

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

4.　　　Field 52a: The Payer Bank

FORMAT

Option A　　　　[/1!a][/34x]　　(Party Identifier)

　　　　　　　　4!a2!a2!c[3!c] (BIC code)

Option D　　　　[/1!a][/34x]　　(Party Identifier)

　　　　　　　　4*35x　(Name and address)

PRESENCE

Optional

DEFINITION

Field 52a The Payer Bank contains details of the Payer if he differs from the message Sender.

CODES

Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR Guide, the following code must be presented to identify a financial institution (bank) in the Local Clearing System of the Bank of Russia in option C preceded by double slash "//"

//RU9!n[.20!n], where

RU – Identifier of the Local Clearing system of the Bank of Russia

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

USAGE RULES

The following codes assigned to the Ordering Institution is presented in the first line of the subfield 2 "Name and Address":

- Identification Number of the Tax Payer (INN) if assigned

 or

- Foreign Corporate Code (KIO) if assigned KIO but not INN,

and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN, KIO and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The name of the Ordering Institution must present from the start of the next line.

Thus, the format of the field is as follows:

:50K: /34x   (Account)

[3!a12n[.3!a9!n]]   (INN or KIO).(KPP)

3*35x   (Ordering Customer's name)

EXAMPLES

:52A: IVSSRUMM

:52A:/30109810000000000789

IVSSRUMM

:52D:/30109810000000000789

INN7710033910.KPP774401001

OOO KB INVESTSOCBANK

G.MOSKVA

:52D://RU044583483.30101810200000000483

INN7710033910.KPP774401001

OOO KB INVESTSOCBANK

G.MOSKVA

:52D:/ CH230987654321

KIO12345

'UBS AG BANK'

'GENEVA'

:52D:/DE980987654321

INN9909098765.KPP123456789

STeNDARD BANK AG

G.MuNHEN

Sender: BANKRUMM

:52D://RU044512345.30101810200000000345

INN7712345678.KPP123456789

OAO BANK

G.MOSKVA

:53B:/30109810000000001234

Sender: STDBDEMM

:52D:INN9909098765.KPP123456789

STeNDARD BANK AG

G.MuNHEN

:53B:/30111810000000000123

5.   Field 53a: Sender's Correspondent

FORMAT

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

                  [35x]   (Location)

PRESENCE

Optional

DEFINITION

Field 53B contains account number, which used for funds transfer.

USAGE RULES

In those cases where there are multiple direct account relationships, in the currency of the transaction, between the Sender and the Receiver, and one of these accounts is to be used for reimbursement, the account to be credited or debited must be indicated in field 53a, using option B with the party identifier only.

The field contains the number of Sender's account to be used for funds transfer. It should be present with option B only in the first optional line "Party identifier" preceded by slash "/". The second Subfield "Location" is not allowed.

If message Sender and message Receiver service roubles accounts of each other, and it is necessary to indicate the account to be debited or credited, direction of transaction is present in this field as follows: slash "/" direction of transaction (C – credit, D - debit) slash "/" and account number.

If message Sender and message Receiver have the only direct correspondent account in roubles, this field is not present, unless otherwise specified in bilateral agreement.

EXAMPLES

:53B:/30109810000000001234

:53B:/C/30109810000000000123

6.   Field 56a: Intermediary

FORMAT

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 and address)

PRESENCE

Optional

DEFINITION

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

In option A, Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR Guide, the following code must be presented to identify a financial institution (bank) in the Local Clearing System of the Bank of Russia in option C preceded by double slash "//"

//RU9!n[.20!n], where

RU – Identifier of the Local Clearing system of the Bank of Russia

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

EXAMPLES

:56A: ALFARUMM

:56A:/30109810000000000567

ALFARUMM

:56D:/30109810000000000567

OAO ALFABANK

G.MOSKVA

:56D://RU044525593.30101810200000000593

OAO ALFABANK

G.MOSKVA

8.   **Field 57a: The Beneficiary's Bank**

FORMAT

Option A   [/1!a][/34x]   (Party Identifier)

4!a2!a2!c[3!c]   (BIC code)

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

[35x]   (Location)

Option D   [/1!a][/34x]

4*35x   (Name and address)

PRESENCE

Optional

DEFINITION

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

CODES

Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR Guide, the following code must be presented to identify a financial institution (bank) in the Local Clearing System of the Bank of Russia in option C preceded by double slash "//"

//RU9!n[.20!n], where

RU – Identifier of the Local Clearing system of the Bank of Russia

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia

[.20!n] – a number of correspondent account of the financial institution with the Bank of Russia.

USAGE RULES

Option B may be used only when specially specified in bilateral agreement of message Sender and message Receiver.

EXAMPLES

:57A: ALFARUM1002

:57A:/30109810000000000123

ALFARUM1002

:57B:/30301810000000000002

G.SANKT-PETERBURG

:57D:/30109810000000000123

OAO ALFABANK

G.SANKT-PETERBURG

:57D://RU044030001. 30101810600000000786

OAO ALFABANK

G.SANKT-PETERBURG

9.   Field 58a: The Beneficiary Bank

FORMAT

Option A   [/1!a][/34x]   (Identifier Code

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

Option D   [/1!a][/34x]   (Identifier Code)

4*35x   (Name and address)

PRESENCE

Mandatory

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

Party Identifier may be used to indicate a national clearing system code.

According to SWIFT-RUR Guide, the following code must be presented to identify a financial institution (bank) in the Local Clearing System of the Bank of Russia in option C preceded by double slash "//"

//RU9!n[.20!n], where

RU − Identifier of the Local Clearing system of the Bank of Russia

9!n - Bank Identification Code (BIK), assigned to the financial institution - participant of Local Clearing system of the Bank of Russia

[.20!n] − a number of correspondent account of the financial institution with the Bank of Russia.

USAGE RULES

If the beneficiary institution is the resident of the Russian Federation, or non-resident registered in the tax authorities of the Russian Federation as a tax payer Identification Number of the Tax Payer (INN) must be presented and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The name of the Beneficiary must start from the beginning of the next line.

Thus, the format of the field is as follows:

:58D: //RU9!n[.20n] (BIK).(the number of account with the Bank of Russia)

[3!a12n[.3!a9!n]]   (INN).(KPP)

3*35x   (Beneficiary institution name and Location)

EXAMPLES

:58A: IVSSRUMM

:58A:/30109810000000000789

IVSSRUMM

:58D:/30109810000000000789

INN7710033910.KPP774401001

OOO KB INVESTSOcBANK

G.MOSKVA

:58D://RU044583483.30101810200000000483

INN7710033910.KPP774401001

OOO KB INVESTSOcBANK

G.MOSKVA

10.   Field 72: The Sender's information to the Receiver

<u>FORMAT</u>

6*35x   (Narrative - Structured Format)

The following line formats should be used:

Line 1   /8c/[additional information]

Lines 2-6   [//continuation of additional information]

                 or

                 [/8c/[additional information]]

<u>PRESENCE</u>

Optional in SWIFT format

According to SWIFT-RUR Guide this field is mandatory in SWIFT messages to transfer funds in Russian roubles, and contains details of the payment document in accordance with the requirements of the Bank of Russia, and additional information related to funds transfer.

DEFINITION

This field specifies additional information for the Receiver.

CODES

In addition to code words specified in SWIFT User HandBook the following codes must be used, placed between slashes ('/'):

/RPP/ – document entries fields of the Payment Order in accordance with the Bank of Russia requirements

Line format: /RPP/3n.6!n.1!n.4!a[.6!n][2!n], where subfields

3n – the Number of payment document

.6!n – the Date of payment document in format YYMMDD

.1!n - Priority

.4!a - Kind of payment, indicate the method which should be used by the message Receiver for transmission of the payment document.

One of the following codes is used:

POST – by post

TELG – by telegraph

ELEK – via electronic means of communication

BESP – via BESP system. May be used when both Account Servicing Institution and financial organization which is the next in the payment chain are BESP participants.

[.6!n] – Value Date.

/NZP/ - Details of payment. Total size of information following code word /NZP/ must not exceed 210 caracters after transliteration.

/BNF/ - Information following is for the beneficiary

/ACC/ Instructions following are for the account with institution.

/INT/ The instructing institution which instructed the Sender to execute the transaction.

/REC/ Instructions following are for the intermediary institution.

/INS/ Instructions following are for the Receiver of the message.

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.

ADDITIONAL USAGE RULES

According to Instruction of the Bank of Russia No.117-I of 15.06.2004, Currency Transaction Code must present in the field 70"Remittance Information", and may be followed by Transaction Certificate Number.

Separating symbol VO precedes Currency Transaction Code, and separating symbol PS precedes Transaction Certificate Number if it present. Separating symbols VO and PS are printed by Roman capital letters.

This information should be enclosed in braces and placed in the beginning of the field "Details of payment" formatted as follows: {VO< Code>[PS<Transaction Certificate Number>]}. Spaces inside the braces are inadmissible.

However braces cannot present in the SWIFT message text. Therefore the following Exclusion from the Rules of Transliteration is applied.

The Exclusion from the Rules of Transliteration

Applied to the field 70 in SWIFT MT101 and MT103 and to the field 72 with /NZP/ code word in SWIFT MT202 according to the Instruction No.117-I dated June 15, 2004 issued by Central Bank of Russian Federation (Bank of Russia).

Based on clarifications of the Bank of Russia, symbols of braces, which limit coded information of the currency transaction in the field "Details of payment" of the Payment Order, must be replaced by round brackets via the process of transliteration from Cyrillic alphabet to Roman alphabet in relevant field of SWIFT message. In case of reverse transliteration, round brackets are replaced by symbols of braces.

The base to apply The Exclusion from the Rules of Transliteration is the combination of characters arranged as follows, appear from the first position of appropriate field of SWIFT message: apostrophe - round bracket - VO < Code> [PS<Transaction Certificate Number>] - round bracket –apostrophe.

EXAMPLES

:72:/RPP/123.061229.6.ELEK

/NZP/'(VO60070)'POPOLNENIE ScoTA

/INS/ALFARUMM

CATEGORY 9.   **Cash Management and Customer Status**

Introduction

Category 9 consists messages exchanged between financial institutions, either on behalf of themselves, other financial institutions, or customers. Messages presented in SWIFT-RUR Guide, relate to statements on account and provide necessary information for cash management, as well as reconciliation of Nostro accounts.

Message authentication.

All messages of the Category 9 are not authenticated.

Category 9 Message Types.

This document contains the following messages of Category 9:

Message type	Message type name	Description
900	Confirmation of Debit	Advises an account owner of a debit to its account
910	Confirmation of Credit	Advises an account owner of a credit to its account
940	Customer Statement Message	Provides balance and transaction details of an account to a financial institution on behalf of the account owner
950	Statement	Provides balance and transaction details of an account to the account owner

2.4   **MT 900 Confirmation of Debit**

2.4.1 **Field of application of MT 900**

This message type is:

sent by an account servicing institution to an account owner.

sent by an account servicing institution to a party authorized by the account owner to receive the information.

sent by a concentrating financial institution to an account owner or a party authorised by the account owner to receive the information.

It is used to notify the account owner of an entry which has been debited to its account. The entry will be further confirmed by statement.

Note:

This message type is not normally sent if statements for the account are frequently transmitted.

2.4.2 MT900 Format Specifications

MT 900 Confirmation of Debit

Status	Field number	Field name	Format/ Options	No.
O	20	Transaction Reference Number	16x	1
O	21	Related Reference	16x	2
O	25	Account Identification	35x	3
O	32A	Value Date, Currency Code, Amount	6!n3!a15d	4
H	52a	Ordering Institution	A or D	5
H	72	Sender to Receiver Information	6*35x	6
O= Mandatory H = Optional				

2.4.3　　　MT 900 Network Validated Rules

There are no network validated rules for this message type.

2.4.4 MT900 Usage Rules

This message type does not normally result in any bookings. It is a confirmation to the Receiver (account owner) of a debit to its account.

2.4.5 Description of the fields MT 900

1.   Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

Indicated in this field is unique reference assigned by the Sender for unambiguous identification of this message. This field contains the reference number of the transaction which resulted in this message, for example, the field 20 Transaction Reference Number of the SWIFT payment instruction.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

USAGE RULES

The character Plus "+" (hexadecimal code 2B) is used as the sign of transliteration. This sign designates that transliteration should be applied to the message in accordance with the rules and the Table of Transliteration described in SWIFT-RUR.

In case of SWIFT-RUR transliteration is applied, then in the coding:

- from Cyrillic alphabet to Roman alphabet, transliteration software adds plus character "+" into the first position of the field 20

- from Roman alphabet to Cyrillic alphabet, the transliteration software does not delete plus character "+" from the field 20

- Regarding Sender's reference it is necessary to bear in mind that the size of the field 20 "Sender's reference/Operation's reference" in the SWIFT messages subject to transliteration, must not exceed sixteen characters with consideration for Plus "+" sign in the first position.

2.   Field 21 Related Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the reference number of the transaction which resulted in this message, for EXAMPLES, the field 20 Transaction Reference Number of the SWIFT payment instruction.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s):

T26).

3.   Field 25: Account number

FORMAT

35x

PRESENCE

Mandatory

DEFINITION

This field identifies the account which has been debited.

4.   Field 32A: Value date, currency code, amount

FORMAT

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

PRESENCE

Mandatory

DEFINITION

This field specifies the value date, currency code and amount of the debit.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

5.   Field 52a: Ordering Institution

FORMAT

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 and address)

PRESENCE

Optional

DEFINITION

This field identifies the institution which instructed the Sender to execute the transaction resulting in this debit, when other than the Receiver.

USAGE RULES

Optional Party Identifier must not be used.

6.   Field 72: The Sender's information to the Receiver

FORMAT

6*35x   (Narrative - Structured Format)

The following line formats should be used:

Line 1   /8c/[additional information]

Lines 2-6   [//continuation of additional information]

                 or

                 [/8c/[additional information]]

PRESENCE

Optional

DEFINITION

This field contains additional information for the Receiver.

CODES

/NZP/ - Details of payment. Total size of information following code word /NZP/ must not exceed 210 characters after transliteration.

USAGE RULES

This field may contain information only (that is, no instructions may be included).

Additional explanatory information, which may be continued on the next lines, is preceded by a double slash '//'.

Codes to be used may be agreed to bilaterally.

2.5   MT 910 Confirmation of Credit

2.5.1 Scope

This message is:

sent by an account servicing institution to an account owner.

It is used to notify the account owner of an entry which has been credited to its account. The entry will be further confirmed by statement.

Note:

This message type is not normally sent if statements for the account are frequently transmitted.

2.5.2 Field Specifications

MT 910 Confirmation of Credit

Status	Field number	Field name	Format/Option	No.
O	20	Transaction Reference Number	16x	1
O	21	Related Reference	16x	2
O	25	Account Identification	35x	3
O	32A	Value Date, Currency Code, Amount	6!n3!a15d	4
O	50	Ordering Customer	A, F or K	5
O	52a	Ordering Institution	A or D	6
H	56a	Intermediary	A or D	7
H	72	Sender to Receiver Information	6*35x	8
O= Mandatory H = Optional				

2.5.3. MT 910 Network Validated Rules

C1 Either field 50a or field 52a must be present, but not both (Error code(s): C06):

If field 50a is ...	Then field 52a is ...
Present	Not allowed
Not present	Mandatory

2.5.4 MT910 Usage Rules

This message type does not normally result in any bookings. It is a confirmation to the Receiver (account owner) of a credit to its account.

2.5.5 MT 910 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

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

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

USAGE RULES

The character Plus "+" (hexadecimal code 2B) is used as the sign of transliteration. This sign designates that transliteration should be applied to the message in accordance with the rules and the Table of Transliteration described in SWIFT-RUR.

In case of SWIFT-RUR transliteration is applied, then in the coding:

- from Cyrillic alphabet to Roman alphabet, transliteration software adds plus character "+" into the first position of the field 20

- from Roman alphabet to Cyrillic alphabet, the transliteration software does not delete plus character "+" from the field 20

- Regarding Sender's reference it is necessary to bear in mind that the size of the field 20 "Sender's reference/Operation's reference" in the SWIFT messages subject to transliteration, must not exceed sixteen characters with consideration for Plus "+" sign in the first position.

2.   Field 21: Related Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the reference for the account owner (Receiver), for example, field 21, from the SWIFT message which resulted in this credit.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s):T26).

3.   Field 25: Account Identification

FORMAT

35x

PRESENCE

Mandatory

DEFINITION

This field identifies the account which has been credited.

4. Field 32A: Value date, currency code, amount

FORMAT

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

PRESENCE

Mandatory

DEFINITION

This field specifies the value date, currency code and amount of the credit.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

5. Field 50a: Ordering Customer

FORMAT

Option A   [/34x]   (Account)

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

Option K   /34x   (Account)

4*35x   (Name and Address)

Option F   35x   (Party Identifier)

4*35x   (Name and Address)

In option F the following line formats must be used:

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

Line 2-5 (subfield Name andAddress) 1!n/33x (Number)(Details)

or

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

Line 2-5 (subfield Name andAddress) 1!n/33x   (Number)(Details)

PRESENCE

Mandatory.

DEFINITION

This field identifies the account owner whose account is to be debited with all transactions in sequence B.

CODES

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

Code	Content	Description
ARNU	Alien Registration Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Alien Registration
CCPT	Passport Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Passport Number.
CUST	Customer Identification	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.
DRLC	Driver's License Number	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

EMPL	Employer Number	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.
NIDN	National Identity Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
SOSE	Social Security Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Social Security Number.
TXID	Tax Identification Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Tax Identification Number.

Each line of subfield 2 Name and Address when present must start with one of the following numbers:

Number Code	Content	Description
1	Tax Codes	The number followed by a slash, '/' must be followed by Identification Number of the Tax Payer (INN) if assigned or Foreign Corporate Code (KIO), and if required – The Reason of Tax Registration (KPP). Each code is preceded by code word INN, KIO or KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.
1	Name of the Ordering	The number followed by a

	Customer	slash, '/' must be followed by the name of the ordering customer – corporate or by the surname, name(s) and patronymic name of the ordering customer – person (if it is not contradict to the law or national habit), recommended that the surname precedes given name(s) and patronymic name.
2	Address Line	The number followed by a slash, '/' must be followed by street name and number.
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, country subdivision (for example state, province, or county).
6	Customer Identification Number	The number 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.
7	National Identity Number	The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
8	Additional Information	The number followed by a slash, '/' is followed by information completing the Identifier provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

Number Code Usage.

- Each code must appear at the beginning of the separate line.

- Numbers must appear in numerical order.

- Numbers 1 and 2 may be repeated, if more than one line is required, to present full details, for example to enter Name of the Ordering Customer.

- Number 1 "Name of the Ordering Customer " must be presented, but codes 1 "Tax Codes", codes 2, 3, 6, 7, 8, may be presented in addition.

- Number 1 "Tax Codes " if presented, must appear on the first line of subfield 2 (Name and Address) and then Number 1 "Name of the Ordering Customer " appear on the next line(s) of subfield 2 (Name and Address).

- Number 2 must not be used without number 3.

- Numbers 4 and 5 must not be used.

- The use of number 8 is only allowed to continue information on the Identifier of the ordering customer provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

USAGE RULES

1. Both the account number of the ordering customer at the Receiver or at the account servicing institution and the name must be present.

2. Account number of the ordering customer must be indicated in subfield "Account". IBAN is allowed.

According to RF legislation and the Bank of Russia regulations SWIFT message must contain Full set of Ordering Customer's details. Either option K or option F may be used.

In option K the following codes assigned to the Ordering Customer is presented in the first line of the subfield 2 "Name and Address":

- Identification Number of the Tax Payer (INN) if assigned

 or

- Foreign Corporate Code (KIO) if assigned KIO but not INN,

and besides if required - The Reason of Tax Registration (KPP).

Each code is preceded by code word INN, KIO and KPP accordingly and separated by dot. If the Reason of Tax Registration code is not presented, code word KPP and dot is not presented as well.

The Ordering Customer's name must present from the beginning of the next line.

Thus, the format of the field is as follows:

:50K: /34x   (Account)

[3!a12n[.3!a9!n]]   (INN or KIO).(KPP)

3*35x   (Ordering Customer's name)

In case of the Ordering Customer is a person, the following details must be presented in option H in the subfield 2 (Name and Address):

- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) of the Ordering Customer. In case of Ordering Customer-person has no Identification Number of the Tax Payer (INN) place of residence or address must be presented further in the subfield 2 (Name and Address) separated by double slash "//". Subfield content in this case looks as follows: the surname, name(s) and patronymic name of the person//place of residence or address//.

In option F Number Code 1 "Tax Codes " if presented, must appear on the first line of subfield 2 (Name and Address) and then Number Code 1 "Name of the Ordering Customer " appears on the next line(s) of subfield 2 (Name and Address).

In case of the Ordering Customer is a person, the following details must be presented with option F:

- Identification Number of the Tax Payer (INN) if assigned following the number code 1 "Tax Codes " on the first line of the subfield 2 (Name and Address),

and

- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) following the number code 1 "Name of the Ordering Customer " must appear on the next line(s) of the subfield 2 (Name and Address).

In case of the Ordering Customer - a person has no Identification Number of the Tax Payer (INN) the following details must be presented completely:

-- the surname, name(s) and patronymic name (if it is not contradict to the law or national habit) following the number code 1 "Name of the Ordering Customer "

and

- place of residence or address following number codes 2 "Address Line" and 3"Country and Town".

Thus, the format of the field is as follows:

:50F: /34x   (Account)

[1!n3!a12n[.3!a9!n]]   (INN or KIO).(KPP)

1!n/33x   (Ordering Customer's name)

1!n/33x   (Number)(Details)

1!n/33x   (Number)(Details)

EXAMPLES

:50K:/40702810600000000196

INN7744001258.KPP980678956

OOO STELLA

:50K:/40807810400000000798

KIO52345

PLASTIK TEKNOLODJI AG

G. BERLIN

:50K:/4230181030000000765

INN771234567890

SMIRNOV ALEKSEi IVANOVIc

:50F:CCPT/BY/12234567890

1/RADOVIc PoTR SERGEEVIc

4/19851007

5/BY/G.MINSK

:50F:/42301810800000000701

1/FoDOROVA ELENA KONSTANTINOVNA

2/UL. NAGORNAa, D.12

3/RU/123456 S.KRASNOE, PONYROVSKIi

3/RU/R-N, KURSKAa OBL

:50F:/40702810700000000225

1/INN7744001258.KPP980678956

1/KOMPANIa MEJDUNARODNYE AVIALINII

2/TVERSKAa-aMSKAa 25

3/RU/G.MOSKVA

:50F:/1234567890123456

1/TRANSAVIA TOO

2/56 KUNAEV PR.

3/KZ/ALMATY

:50F:CUST/BE/ABC BANK/123456789/8-123456

1/'PHILIPS MARK'

2/'LOW STREET 7'

3/'BE/BRUSSELS'

8/7890

:50K:/BE12345678900987

'PHILIPS MARK'

('LOW STREET 7

223344 BRUSSELS BELGIUM')

6.   Field 52a: Ordering Institution

FORMAT

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 and location)

PRESENCE

Conditional

DEFINITION

This field identifies the financial institution which originated the transaction resulting in this credit

USAGE RULES

Optional line of the part identification should not be used.

7.   Field 56a: Intermediary Bank

FORMAT

Option A   [/1!a][/34x]

                4!a2!a2!c[3!c] (BIC code)

Option D   [/1!a][/34x]

                4*35x (Name and address)

PRESENCE

Optional

DEFINITION

Defined in this field is a financial organization other than the Customer's Bank, from which the monetary funds were transferred to the Receiver.

8.   Field 72: The Sender's information to the Receiver

FORMAT

6*35x   (Narrative - Structured Format)

The following line formats should be used:

Line 1   /8c/[additional information]

Lines 2-6   [//continuation of additional information]

                or

                [/8c/[additional information]]

PRESENCE

Optional

DEFINITION

This field specifies additional information for the Receiver or other party specified.

USAGE RULES

This field may contain information only, that is, no instructions may be included.

Additional explanatory information, which may be continued on the next lines, is preceded by a double slash '//'.

Codes to be used may be agreed to bilaterally.

2.6 MT 940 Customer Statement Message

Note:

As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.

2.6.1 MT 940 Scope

This message type is:

sent by an account servicing institution (reporting institution) to a financial institution (concentrating institution), which has been authorized by the account owner to receive it.

sent by an account servicing institution (reporting institution) to a financial institution account owner.

sent by an account servicing institution to a non-financial institution account owner or party authorised by the account owner to receive the information.

sent by a concentrating institution to a non-financial institution account owner or party authorised by the account owner to receive the information.

It is used to transmit detailed information about all entries booked to the account.

2.6.2 MT940 Format Specifications

MT 940 Customer Statement Message

Status	Field number	Field name	Contents/Options	No.
O	20	Transaction Reference Number	16x	1
H	21	Related Reference	16x	2
O	25	Account Identification	35x	3
O	28C	Statement Number/Sequence Number	5п[/5п]	4

O	60a	Opening Balance	F or M	5
—>				
H	61	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x]	6
H	86	Information to Account Owner	6*65x	7
——				
O	62a	Closing Balance (Booked Funds)	F or M	8
H	64	Closing Available Balance (Available Funds)	1!a6!n3!a15d	9
—>				
H	65	Forward Available Balance	1!a6!n3!a15d	10
——				
O	86	Information for the account owner	6*65x	11
O = Mandatory, H = Optional				

2.6.3 NETWORK VALIDATED RULESMT 940

C1 If field 86 is present in any occurrence of the repetitive sequence, it must be preceded by a field 61. In addition, if field 86 is present, it must be present on the same page (message) of the statement as the related field 61 (Error code(s): C24).

C2 The first two characters of the three character currency code in fields 60a, 62a, 64 and 65 must be the same for all occurrences of these fields (Error code(s): C27).

2.6.4 MT940 Usage Rules

This message should only be used if the account owner(s) have authorised the financial institutions to transmit such information. It must be used according to agreed criteria.

Financial institutions which receive this message must not use the information for their own purposes.

It is important that amounts be identical to those of the original transaction. For identification purposes, deductions, for example, charges above and beyond those previously

accounted for, shall appear separately with the appropriate code. They shall use the same TRN as the original transaction, or other suitable reference if no TRN is available.

Since the length of a SWIFT message is restricted to the maximum input message length, several messages may be required to accommodate all the information for one statement.

Transliteration applied to of MT 940 by the requirement of the Customer - account owner.

If transliteration is applied, the following subfields and fields are to be transliterated

- subfield 9 "Supplementary Details" of the field 61 "Statement Line"

and

-field 86 " Information to Account Owner "

2.6.5 Description of the fields MT 940

1.   Field 20: Operation reference

FORMAT

16x

PRESENCE

Mandatory.

DEFINITION

Indicated in this field is reference, which was assigned by the Sender for unambiguous identification of this message.

NETWORK VALIDATED RULES

This field should not begin with slash "/", end with slash or contain double slash "//" (Error code T26).

USAGE RULES

In cases when the abstract comprises several messages, values of the fields "Operation reference" of individual messages included in it may be similar or different.

In case of SWIFT-RUR transliteration is applied, then in the coding:

from Cyrillic alphabet to Roman alphabet, transliteration software adds plus character"+" into the first position of the field 20

from Roman alphabet to Cyrillic alphabet, the transliteration software does not delete plus character "+" from the field 20

Regarding Sender's reference it is necessary to bear in mind that the size of the field 20 "Sender's reference/Operation's reference" in the SWIFT messages subject to transliteration, must not exceed sixteen characters with consideration for Plus "+" sign in the first position.

2.   Field 21: Coherent reference

<u>FORMAT</u>

16x

<u>PRESENCE</u>

Optional

<u>DEFINITION</u>

If the MT 940 is sent in response to an MT 920 Request Message, this field must contain the field 20 Transaction Reference Number of the request message.

<u>NETWORK VALIDATED RULES</u>

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

3.   Field 25: Account number

<u>FORMAT</u>

35x

<u>PRESENCE</u>

Mandatory

DEFINITION

Defined in this field is account, under which abstract is provided.

4.   Field 28C: Statement Number/Sequence Number

FORMAT

Option C   5n[/5n] (Abstract number)/(Serial number)

PRESENCE

Mandatory

DEFINITION

This field contains the sequential number of the statement, optionally followed by the sequence number of the message within that statement when more than one message is sent for one statement.

USAGE RULES

The statement number should be reset to 1 on 1 January of each year.

If used, the sequence number always starts with 1. When several messages are sent to convey information about a single statement, the first message must contain '/1' in Sequence Number.

The sequence number must be incremented by one for each additional message.

Both the statement number and sequence number enable the Receiver to put the different messages into sequence and thus form the complete statement.

EXAMPLES

The first message of a statement is :28C:235/1

The second message is :28C:235/2 and so on.

5.   Field 60a: Opening Balance

FORMAT

Option F   1!a6!n3!a15d (D/C Mark)(Date)(Currency)(Amount)

Option M   1!a6!n3!a15d   (D/C Mark)(Date)(Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies, for the (intermediate) opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

CODES

In option F, or M, D/C Mark must contain one of the following codes (Error code(s): T51):

C The (intermediate) opening balance is a credit balance

D The (intermediate) opening balance is a debit balance

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

USAGE RULES

This field must always be the same as field 62a (closing balance) of the previous customer statement message for this account.

The first customer statement message for a specified period must contain field 60F (first opening balance); additional statement messages for the same statement period must contain field 60M (intermediate opening balance).

6.   Field 61: Statement Line

FORMAT

6!n[4!n]2a[1!a]15dl!a3!cl6x[//16x]

[34x]

 where subfields are:

Subfield   Format   Name of Subfield

1 6!n   Value date

2 [4! n]   Entry date

3 2a   Debit/Credit Mark

4 [1!a]   Funds Code

5 15d   Amount

6 1! a3! c   Transaction Type Identification Code

7 16x   Reference for the Account Owner

8 [//16x] Account Servicing Institution's Reference

9 [34x]   Supplementary Details

PRESENCE

Optional

DEFINITION

This field contains the details of each transaction.

CODES

Subfield 3 Debit/Credit Mark must contain one of the following codes (Error code(s): T51):

C Credit

D Debit

RC Reversal of Credit (debit entry)

RD Reversal of Debit (credit entry)

Subfield 6 Transaction Type Identification Code must contain one of the following codes (Error code(s): T53):

S 3!n   For entries related to SWIFT transfer instructions and subsequent charge messages. The last three characters will indicate the message type of the SWIFT message causing the entry (for debit entries) or the message type of the SWIFT message used to advise the account owner (for credit entries).

N 3!c For entries related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred. The last three characters, that is, 3!c, may contain a code (see below).

F 3!c For entries being first advised by the statement (items originated by the account servicing institution). The last three characters, that is, 3!c, may contain a code (see below).

CODES

When the first character of subfield 6 Transaction Type Identification Code is 'N' or 'F', the remaining characters may contain one of the following codes:

BNK   Securities Related Item - Bank Fees

BOE   Bill of Exchange

BRF Brokerage Fee

CAR Securities Related Item - Corporate Actions Related (should only be used when no specific corporate action event code is available)

CAS Securities Related Item - Cash in Lieu

CHG Charges and Other Expenses

CHK Cheques

CLR Cash Letters/Cheques Remittance

CMI Cash Management Item - No Detail

CMN Cash Management Item - Notional Pooling

CMP Compensation Claims

CMS Cash Management Item - Sweeping

CMT Cash Management Item - Topping

CMZ Cash Management Item - Zero Balancing

COL Collections (used when entering a principal amount)

COM Commission

CPN Securities Related Item - Coupon Payments

DCR Documentary Credit (used when entering a principal amount)

DDT Direct Debit Item

DIS Securities Related Item - Gains Disbursement

DIV Securities Related Item - Dividends

EQA Equivalent Amount

EXT Securities Related Item - External Transfer for Own Account

FEX Foreign Exchange

INT Interest

LBX Lock Box

LDP Loan Deposit

MAR Securities Related Item - Margin Payments/Receipts

MAT Securities Related Item - Maturity

MGT Securities Related Item - Management Fees

MSC Miscellaneous

NWI Securities Related Item - New Issues Distribution

ODC Overdraft Charge

OPT Securities Related Item - Options

PCH Securities Related Item - Purchase (including STIF and Time deposits)

POP Securities Related Item - Pair-off Proceeds

PRN Securities Related Item - Principal Pay-down/Pay-up

REC Securities Related Item - Tax Reclaim

RED Securities Related Item - Redemption/Withdrawal

RIG Securities Related Item - Rights

RTI Returned Item

SAL Securities Related Item - Sale (including STIF and Time deposits)

SEC Securities (used when entering a principal amount)

SLE Securities Related Item - Securities Lending Related

STO Standing Order

STP Securities Related Item - Stamp Duty

SUB Securities Related Item - Subscription

SWP Securities Related Item - SWAP Payment

TAX Securities Related Item - Withholding Tax Payment

TCK Travellers Cheques

TCM Securities Related Item - Tripartite Collateral Management

TRA Securities Related Item - Internal Transfer for Own Account

TRF Transfer

TRN Securities Related Item - Transaction Fee

UWC Securities Related Item - Underwriting Commission

VDA Value Date Adjustment (used with an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)

WAR Securities Related Item - Warrant

NETWORK VALIDATED RULES

Subfield 1, Value Date, must be a valid date expressed as YYMMDD (Error code(s): T50).

The SWIFT System validates subfield 2, Entry Date (Date in reduced ISO form), using current System Year (Error code(s): T50).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length (Error code(s): T40,T43).

When the first character of subfield 6, Transaction Type Identification Code, is an 'S', the remaining characters must be in the range 100-999 (Error code(s): T18).

USAGE RULES

This field may be repeated within the constraints of the maximum input message length.

'Original' advice for charges, that is, the first time the account owner is informed of a charge, must be identified

in subfield 6, Transaction Type Identification Code, with the transaction type code 'FCHG'.

The following rules apply to subfield 7, Reference for the Account Owner:

At least one valid character other than a blank must be present.

For debit entries, the purpose of this subfield is to identify, to the account owner, the instruction which caused the debit. Therefore, the content of this subfield is the field 20 Sender's Transaction Reference Number (or its equivalent) of the original instruction.

Credit entries may be the result of one of the following situations:

1. The account servicing institution is identifying, to the account owner the receipt of funds for its account as a result of a related transaction. In this case, the content of subfield 7, Reference for the Account.

Owner is the reference for the beneficiary (for example, field 21 Related Reference) of the related transaction.

2. The account servicing institution has issued a payment instruction to the account owner and the credit identified in this subfield is for that payment. The content of subfield 7, Reference for the Account

Owner is the field 20 Transaction Reference Number (or its equivalent) of the payment instruction issued by the account servicing institution.

If no reference is available for subfield 7, Reference for the Account Owner, the code NONREF shall be

used. The account servicing institution must then supply, in subfield 9, Supplementary Details, what it considers to be the best alternative information.

This reference must be quoted in all cases when available. In cases where a transaction passes through several financial institutions, the original reference must always be forwarded.

This reference must always be quoted against any charges or fees debited by the account servicing institution.

Debits against standing instructions must show the reference of the standing instruction.

In cases where a mutually agreed alternative reference exists (for example, in foreign exchange or money market transactions), this reference should then be used.

If the statement entry concerns a cheque, the cheque number should be indicated in this subfield.

The following rules apply to subfield 8, Account Servicing Institution's Reference:

The content of this subfield is the account servicing institution's own reference for the transaction.

When the transaction has been initiated by the account servicing institution, this reference may be identical to subfield 7, Reference for the Account Owner. If this is the case, Account Servicing Institution's Reference, subfield 8 may be omitted.

The following rules apply to subfield 9, Supplementary Details:

When no reference for the account owner is available, that is, subfield 7, Reference for the Account Owner contains NONREF, the account servicing institution should provide the best available alternative information in this subfield.

As mutually agreed, the credit entry based on the payment document of the Bank of Russia may contain the number of this document in Subfield 7, and in Subfield 9 - information, to allow the account owner to identify the transaction, for example, account number of the Ordering Customer with Ordering Institution and BIK of the Payer's Bank.

More detailed additional information may be presented in the field 86 "Information to Account Owner" as its format allows enter the name of the Ordering Customer and it's details in full: account number, INN or KIO, KPP, as well as BIK, correspondent account and the Name of the Ordering Institution (see description of field the 86).

Additional information may be presented when credit or debit advice was not sent under this transaction or when additional details facilitate reconciliation of the account.

Attention! Structure of information in the Subfield 9 "Supplementary details" is defined by account servicing institution and should be clarified to the Receiver.

EXAMPLES

(1)   :61:060131C350,25FINTDOGOVOR 12345//495 aNVARX 2006 G

(2)   :61:060127D3100000,NTRF123456//1548

(3)   :61:060127D3100000,NTRF123456//15484070281060000000196RU044650376

7.   Field 86: Information to Account Owner

FORMAT

6*35x   (Narrative)

PRESENCE

Conditional (C1)

DEFINITION

This field contains additional information about the transaction detailed in the preceding statement line and which is to be passed on to the account owner.

USAGE RULES

To provide automatic processing of MT 940 messages by accounting system of the account owner, information in field 86 may be formalized in accordance with the national practice/national standards in the country of account owner. Full description may be obtained from the financial institutions - Receivers of MT 940.

According to SWIFT-RUR Guide the following code words may be used for formalization, each code word must be placed between two slashes.

If conversion transaction applied to the account (payment in currency different than currency of the account) the code word EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash. The code may be repeated if the account servicing institution wants to report an exchange rate that it applied, in addition to the

exchange rate received in the instruction. The order in which the exchange rates are specified is the same as the order in which the rates have been applied during the transaction. So, the last appearance of the code word EXCH always specifies the rate applied by the account servicing institution.

The Ordering Customer is described in this field after the code word ORDP. Information, following this code, is a copy of the field 50a of Customer Transfer (SWIFT MT103) or a copy of the field 52a of Financial Institution Transfer (SWIFT MT 202) or the name of the Ordering Customer and it's details from the payment document of the Bank of Russia in full or partially: account number, INN or KIO, KPP, as well as BIK, correspondent account and the Name of the Ordering Institution. Code word ORDP always appears in the start of the line.

For debit entries, the Beneficiary may be described with the code word BENM. Information, following this code, is a copy of the field 59a of Customer Transfer (SWIFT MT103) or a copy of the field 58a of Financial Institution Transfer (SWIFT MT 202) or the name of the Beneficiary Customer and it's details from the payment document of the Bank of Russia in full or partially. Code word BENM always appears in the start of the line.

Payment details from the field 70 "Remittance Information" of SWIFT message or from the field "Details of Payment" of the payment document of the Bank of Russia may be presented following code word NZP.

When the field 72 of SWIFT message contains information, which is intended for the account owner, this information is to be copied to the field 86. Codes used in the field 72 , have the same meaning in the field 86 of the MT 940 as well. If the field 72 contains narrative only it is to be copied to the field 86 without amendments.

Attention! Structure of information in the field 86 "Information to Account Owner" s defined by account servicing institution and should be clarified to the Receiver.

8.   Field 62a: Closing Balance (Booked Funds)

FORMAT

Option F	1!a6!n3!a15d	(D/C Mark)(Date)(Currency) (Amount)
Option M	1!a6!n3!a15d	(D/C Mark)(Date)(Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field indicates the funds which are available to the account owner (if credit balance) or the balance which is subject to interest charges (if debit balance).

CODES

D/C Mark must contain one of the following codes (Error code(s): T51):

C The closing available balance is a credit balance

D The closing available balance is a debit balance

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

USAGE RULES

Field 62 is used in the last or the only message of the abstract with option F; final outgoing balance is indicated in it. If abstract is presented by more than one message, then in all message except the last one, this field is used with option M and contains intermediate outgoing balance.

Contents of the field 62F "Final outgoing balance" is transferred to the field 60F "Initial incoming balance" of the next abstract of the client's account. Contents of the field 62M "Intermediate outgoing balance" is transferred to the field 60M "Intermediate incoming balance" of the next message of the same abstract of the client's account.

9.   Field 64: Closing Available Balance (Available Funds)

FORMAT

1!a6!n3!a15d (D/C Mark)(Date)(Currency)(Amount)

PRESENCE

Optional

DEFINITION

This field indicates the funds which are available to the account owner (if a credit or debit balance) for the specified forward value date.

CODES

D/C Mark must contain one of the following codes (Error code(s): T51):

C The forward available balance is a credit balance

D The forward available balance is a debit balance

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum

number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

10.   Field 65: Forward Available Balance

FORMAT

1!a6!n3!a15d   (D/C Mark)(Date)(Currency)(Amount)

PRESENCE

Optional

DEFINITION

This field indicates the funds which are available to the account owner (if a credit or debit balance) for the specified forward value date.

CODES

D/C Mark must contain one of the following codes (Error code(s): T51):

C The forward available balance is a credit balance

D The forward available balance is a debit balance

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

USAGE RULES

When there is more than one value date for the items booked to the account (in this or previous statement periods), this field will indicate the balance which will be available to the account owner on the date(s) indicated.

11.   Field 86: Information to Account Owner

FORMAT

6*35x   (Narrative)

PRESENCE

Optional

DEFINITION

This field contains additional information about the statement as a whole. It is to be passed on to the account owner.

2.7 MT 950 Statement Message

2.7.1 Scope

This message type is sent by an account servicing institution to an account owner.

It is used to transmit detailed information about all entries, whether or not caused by a SWIFT message, booked to the account.

2.7.2 Format Specifications

MT 950 Statement Message

Status	Field number	Field name	Contents/Options	No.
O	20	Transaction Reference Number	16x	1
O	25	Account Identification	35x	2
H	28C	Statement Number/Sequence Number	5п[/5п]	3
O	60a	Opening Balance	F or M	4
		-—>		
H	61	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x]	5
		——		
O	62a	Closing Balance (Booked Funds)	F or M	6
H	64	Closing Available Balance (Available Funds)	1!a6!n3!a15d	7
O = Mandatory, H = optional				

2.7.3 MT 950 Network Validated Rules

C1 The first two characters of the three character currency code in fields 60a, 62a and 64 must be the same (Error code(s): C27).

2.7.4. MT950 USAGE RULES

Charges, interest and other adjustments may be referenced as follows:

By reference to a previous MT n90 Advice of Charges, Interest and Other Adjustments message (for information regarding the formatting of the MTn90, see Category n - Common Group Messages).

By original advice via this statement, under the following conditions:

The charges must be unambiguously identified with a single associated underlying transaction, for example, the account owner's reference of the original transaction.

The principal amount must be separately identified on the statement.

The required references must fit the constraints of the statement line.

It is important that amounts should be identical to those of related messages. Charges which are clearly indicated in another message concerning the same entry, or which form an integral part of another message, for example, proceeds of a collection, do not need to be specifically indicated in the statement.

Deductions, for example, charges, above and beyond those previously accounted for in a related message shall appear separately with the appropriate code. They shall use the same reference for the account owner or other suitable reference if no reference for the account owner is available.

The account servicing institution must not 'bulk' separate transactions, charges, or charges with transactions. When booking multiple messages, individual transactions, for example, one entry per TRN (field 20), must be booked.

It is recommended that statements be sent daily, that is, at the end of each business day, when movement in the account has occurred. If no movement has occurred, that is, no entries have been posted, it is recommended that the statement frequency should be monthly, and that the maximum interval between statements should not exceed one year.

To facilitate manual reconciliation, it is recommended that statement entries be sorted by debits and credits and these by value date in ascending amounts.

Since the length of a SWIFT message is restricted to the maximum input message length, several messages may be required to accommodate all the information for one statement.

2.7.5 Field Specifications

1.   Field 20: Operation reference

FORMAT

16x

PRESENCE

Mandatory.

DEFINITION

Indicated in this field is reference, which was assigned by the Sender for unambiguous identification of this message.

NETWORK VALIDATED RULES

This field should not begin with slash "/", end with slash or contain double slash "//" (Error code T26).

USAGE RULES

In cases when the abstract comprises several messages, values of the fields "Operation reference" of individual messages included in it may be similar or different.

In case of SWIFT-RUR transliteration is applied, then in the coding:

- from Cyrillic alphabet to Roman alphabet, transliteration software adds plus character"+" into the first position of the field 20

- from Roman alphabet to Cyrillic alphabet, the transliteration software does not delete plus character "+" from the field 20

- Regarding Sender's reference it is necessary to bear in mind that the size of the field 20 "Sender's reference/Operation's reference" in the SWIFT messages subject to transliteration, must not exceed sixteen characters with consideration for Plus "+" sign in the first position.

2.   Field 21: Coherent reference

FORMAT

16x

PRESENCE

Optional

DEFINITION

If the MT 940 is sent in response to an MT 920 Request Message, this field must contain the field 20 Transaction Reference Number of the request message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

3.   Field 25: Account number

FORMAT

35x

PRESENCE

Mandatory

DEFINITION

Defined in this field is account, under which abstract is provided.

4.   Field 28C: Statement Number/Sequence Number

FORMAT

Option C   5n[/5n] (Abstract number)/(Serial number)

PRESENCE

Mandatory

DEFINITION

This field contains the sequential number of the statement, optionally followed by the sequence number of the message within that statement when more than one message is sent for one statement.

USAGE RULES

The statement number should be reset to 1 on 1 January of each year.

If used, the sequence number always starts with 1. When several messages are sent to convey information about a single statement, the first message must contain '/1' in Sequence Number.

The sequence number must be incremented by one for each additional message.

Both the statement number and sequence number enable the Receiver to put the different messages into sequence and thus form the complete statement.

EXAMPLES

The first message of a statement is :28C:235/1

The second message is :28C:235/2 and so on.

5.   Field 60a: Opening Balance

FORMAT

Option F   1!a6!n3!a15d   (D/C Mark)(Date)(Currency)(Amount)

Option M   1!a6!n3!a15d   (D/C Mark)(Date)(Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies, for the (intermediate) opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

CODES

In option F, or M, D/C Mark must contain one of the following codes (Error code(s): T51):

C The (intermediate) opening balance is a credit balance

D The (intermediate) opening balance is a debit balance

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

USAGE RULES

This field must always be the same as field 62a (closing balance) of the previous customer statement message for this account.

The first customer statement message for a specified period must contain field 60F (first opening balance); additional statement messages for the same statement period must contain field 60M (intermediate opening balance).

6.   Field 61: Statement Line

FORMAT

6!n[4!n]2a[1!a]15dl!a3!cl6x[//16x]

[34x]

 where subfields are:

Subfield	Format	Name of Subfield
1	6!n	Value date
2	[4! n]	Entry date
3	2a	Debit/Credit Mark
4	[1!a]	Funds Code
5	15d	Amount

6 1! a3! c   Transaction Type Identification Code

7 16x   Reference for the Account Owner

8 [//16x] Account Servicing Institution's Reference

9 [34x]   Supplementary Details

PRESENCE

Optional

DEFINITION

This field contains the details of each transaction.

CODES

Subfield 3 Debit/Credit Mark must contain one of the following codes (Error code(s): T51):

C Credit

D Debit

RC Reversal of Credit (debit entry)

RD Reversal of Debit (credit entry)

Subfield 6 Transaction Type Identification Code must contain one of the following codes (Error code(s): T53):

S 3!n   For entries related to SWIFT transfer instructions and subsequent charge messages. The last three characters will indicate the message type of the SWIFT message causing the entry (for debit entries) or the message type of the SWIFT message used to advise the account owner (for credit entries).

N 3!c For entries related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred. The last three characters, that is, 3!c, may contain a code (see below).

F 3!c For entries being first advised by the statement (items originated by the account servicing institution). The last three characters, that is, 3!c, may contain a code (see below).

CODES

When the first character of subfield 6 Transaction Type Identification Code is 'N' or 'F', the remaining characters may contain one of the following codes:

BNK   Securities Related Item - Bank Fees

CAR Securities Related Item - Corporate Actions Related (should only be used when no specific corporate action event code is available)

CAS Securities Related Item - Cash in Lieu

CHG Charges and Other Expenses

CHK Cheques

CMI Cash Management Item - No Detail

CMP Compensation Claims

COM Commission

CPN Securities Related Item - Coupon Payments

DDT Direct Debit Item

DIS Securities Related Item - Gains Disbursement

DIV Securities Related Item - Dividends

EQA Equivalent Amount

EXT Securities Related Item - External Transfer for Own Account

FEX Foreign Exchange

INT Interest

LDP Loan Deposit

MAR Securities Related Item - Margin Payments/Receipts

MAT Securities Related Item - Maturity

MGT Securities Related Item - Management Fees

MSC Miscellaneous

NWI Securities Related Item - New Issues Distribution

ODC Overdraft Charge

OPT Securities Related Item - Options

PCH Securities Related Item - Purchase (including STIF and Time deposits)

POP Securities Related Item - Pair-off Proceeds

PRN Securities Related Item - Principal Pay-down/Pay-up

REC Securities Related Item - Tax Reclaim

RED Securities Related Item - Redemption/Withdrawal

RIG Securities Related Item - Rights

RTI Returned Item

SAL Securities Related Item - Sale (including STIF and Time deposits)

SEC Securities (used when entering a principal amount)

SLE Securities Related Item - Securities Lending Related

STO Standing Order

STP Securities Related Item - Stamp Duty

SUB Securities Related Item - Subscription

SWP Securities Related Item - SWAP Payment

TAX Securities Related Item - Withholding Tax Payment

TCM Securities Related Item - Tripartite Collateral Management

TRA Securities Related Item - Internal Transfer for Own Account

TRF Transfer

TRN Securities Related Item - Transaction Fee

UWC Securities Related Item - Underwriting Commission

VDA Value Date Adjustment (used with an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)

WAR Securities Related Item – Warrant

NETWORK VALIDATED RULES

Subfield 1, Value Date, must be a valid date expressed as YYMMDD (Error code(s): T50).

The SWIFT System validates subfield 2, Entry Date (Date in reduced ISO form MMDD), using current System Year (Error code(s): T50).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length (Error code(s): T40,T43).

When the first character of subfield 6, Transaction Type Identification Code, is an 'S', the remaining characters must be in the range 100-999 (Error code(s): T18).

USAGE RULES

This field may be repeated within the constraints of the maximum input message length.

'Original' advice for charges, that is, the first time the account owner is informed of a charge, must be identified in subfield 6, Transaction Type Identification Code, with the transaction type code 'FCHG'.

The following rules apply to subfield 7, Reference for the Account Owner:

At least one valid character other than a blank must be present.

For debit entries, the purpose of this subfield is to identify, to the account owner, the instruction which caused the debit. Therefore, the content of this subfield is the field 20 Sender's Transaction Reference Number (or its equivalent) of the original instruction.

Credit entries may be the result of one of the following situations:

1. The account servicing institution is identifying, to the account owner the receipt of funds for its account as a result of a related transaction. In this case, the content of subfield 7, Reference for the Account Owner is the reference for the beneficiary (for example, field 21 Related Reference) of the related transaction.

2. The account servicing institution has issued a payment instruction to the account owner and the credit identified in this subfield is for that payment. The content of subfield 7, Reference for the Account Owner is the field 20 Transaction Reference Number (or its equivalent) of the payment instruction issued by the account servicing institution.

If no reference is available for subfield 7, Reference for the Account Owner, the code NONREF shall be used. The account servicing institution must then supply, in subfield 9, Supplementary Details, what it considers to be the best alternative information.

This reference must be quoted in all cases when available. In cases where a transaction passes through several financial institutions, the original reference must always be forwarded.

This reference must always be quoted against any charges or fees debited by the account servicing institution. • Debits against standing instructions must show the reference of the standing instruction.

The following rules apply to subfield 8, Account Servicing Institution's Reference:

The content of this subfield is the account servicing institution's own reference for the transaction.

When the transaction has been initiated by the account servicing institution, this reference may be identical to subfield 7, Reference for the Account Owner. If this is the case, Account Servicing Institution's Reference, subfield 8 may be omitted.

The following rules apply to subfield 9, Supplementary Details:

When no reference for the account owner is available, that is, subfield 7, Reference for the Account Owner contains NONREF, the account servicing institution should provide the best available alternative information in this subfield.

As mutually agreed, the credit entry based on the payment document of the Bank of Russia may contain the number of this document in Subfield 7, and in Subfield 9 - information, to allow the account owner to identify the transaction, for example, account number of the Ordering Customer with Ordering Institution and BIK of the Payer's Bank.

More detailed additional information may be presented in the field 86 "Information to Account Owner" as its format allows enter the name of the Ordering Customer and it's details in full: account number, INN or KIO, KPP, as well as BIK, correspondent account and the Name of the Ordering Institution (see description of field the 86).

Additional information may be presented when credit or debit advice was not sent under this transaction or when additional details facilitate reconciliation of the account.

Attention! Structure of information in the Subfield 9 "Supplementary details" is defined by account servicing institution and should be clarified to the Receiver.

6.   Field 62a: Field 62a: Closing Balance (Booked Funds)

FORMAT

Option F   1!a6!n3!a15d (D/C Mark)(Date)(Currency) (Amount)

Option M   1!a6!n3!a15d (D/C Mark)(Date)(Currency) (Amount)

PRESENCE

Mandatory

DEFINITION

This field indicates the funds which are available to the account owner (if credit balance) or the balance which is subject to interest charges (if debit balance).

CODES

D/C Mark must contain one of the following codes (Error code(s): T51):

C The closing available balance is a credit balance

D The closing available balance is a debit balance

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

USAGE RULES

Field 62 is used in the last or the only message of the abstract with option F; final outgoing balance is indicated in it. If abstract is presented by more than one message, then in all message except the last one, this field is used with option M and contains intermediate outgoing balance.

Contents of the field 62F "Final outgoing balance" is transferred to the field 60F "Initial incoming balance" of the next abstract of the client's account. Contents of the field 62M "Intermediate outgoing balance" is transferred to the field 60M "Intermediate incoming balance" of the next message of the same abstract of the client's account.

9. Field 64: Closing Available Balance (Available Funds)

FORMAT

1!a6!n3!a15d (D/C Mark)(Date)(Currency)(Amount)

PRESEN CE

Optional

DEFINITION

This field indicates the funds which are available to the account owner (if a credit or debit balance) for the specified forward value date.

CODES

D/C Mark must contain one of the following codes (Error code(s): T51):

C The forward available balance is a credit balance

D The forward available balance is a debit balance

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

3. Common Group Messages

All Common Group Messages may be used under SWIFT-RUR Guide without any limitations. The main and the only requirement for messages of this group is correct use of the transliteration rules.

Addendums.

Addendum 1: Use of SWIFT-RUR Guide according to EU regulations.

When payment chain includes financial institutions in countries- members of the European Union, EU regulations mentioned below must be applied to for funds transfers in Russian roubles as well as requirements stated in SWIFT-RUR Guide.

1.

2.

EXAMPLES

MT103 Single Customer Credit Transfer when Ordering Customer – a person - do not have an account with the Ordering Institution

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE1
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A:080115RUB15000,
Ordering Customer	:50F:TXID/RU/772141464055 1/IVANOV IVAN IVANOVIc 2/UL. VOLKOVA,5

Addendums.

	3/RU/MOSKVA
Ordering Institution	:52D://RU044123123.30101810000000000123 OOO BANK N G.MOSKVA
Sender's Correspondent	:53B:/30231810100000000324
Beneficiary Customer	:59:/DE251234567891234456789 'FOREIGN COMPANY LLC DUSSELDORF, DE'
Remittance Infprmation	:70 :'(VO12345)'PO ScoTU 12344/10/01/2008 ZA SPRAVOcNUu LITERATURU BEZ NDS
Details of Charges	:70:OUR

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE2
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB15000,
Ordering Customer	:50F:CCPT/RU/4501460225 1/PETROV PeTR IVANOVIc 2/UL. aKIMANKA, 2 3/RU/MOSKVA
Ordering Institution	:53B:/30231810100000000324
Sender's Correspondent	:59:/DE251234567891234567 'FOREIGN COMPANY LLC DUSSELDORF, DE'
Beneficiary Customer	:70:'(VO12345)'PO ScoTU 12345/10/01/2008 ZA SPRAVOcNUu LITERATURU BEZ NDS

| Remittance Infprmation | :71A:OUR |

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE3
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB15000,
Ordering Customer	:50F:CCPT/RU/4501460225 1/PETROV PeTR IVANOVIc 2/LENINSKIi PR-KT, D.22, KV.12 3/RU/MOSKVA
Ordering Institution	:53B:/30231810100000000324
Sender's Correspondent	:59:/DE251234567891234567 'FOREIGN COMPANY LLC DUSSELDORF, DE'
Beneficiary Customer	:70 :'(VO12345)'PO ScoTU 12346/10/01/2008 ZA SPRAVOcNUu LITERATURU BEZ NDS
Remittance Infprmation	:71A:OUR

MT103 Single Customer Credit Transfer when Ordering Customer – a person - have an account with the Ordering Institution

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF

Addendums.

Message text	
Sender's Refrence	:20:+EXAMPLE4
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB15000,
Ordering Customer	:50F:/40817840100000001045 1/PETROV PeTR IVANOVIc 2/UL. aKIMANKA, 2 3/RU/MOSKVA
Ordering Institution	:53B:/30231810100000000324
Sender's Correspondent	:59:/DE251234567891234567 'FOREIGN COMPANY LLC DUSSELDORF, DE'
Beneficiary Customer	:70:'(VO12345)'PO ScoTU 12347/10/01/2008 ZA SPRAVOcNUu LITERATURU BEZ NDS
Remittance Infprmation	:71A:OUR

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE5
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB15000,
Ordering Customer	:50F:/42301810300000000765 1/INN771234567890 1/SMIRNOV ALEKSEi IVANOVIc 2/UL. SRETENKA, 12 3/RU/MOSKVA
Ordering Institution	:53B:/30231810100000000324

Sender's Correspondent	:59:/DE251234567891234567 'FOREIGN COMPANY LLC DUSSELDORF, DE'
Beneficiary Customer	:70:'(VO12345)'PO ScoTU 1234810/01/2008 ZA SPRAVOcNUu LITERATURU BEZ NDS
Remittance Infprmation	:71A:OUR

MT103 Single Customer Credit Transfer when Ordering Customer is a juridical person.

Field Name	Format
Sender	BBNKDEFF
Message Type	103
Receiver	BANKRUMM
Message text	
Sender's Refrence	:20:+EXAMPLE6
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB118000,
Ordering Customer	:50F:/DE251234567891234567 1/'FOREIGN COMPANY LLC' 2/'ABC SHTRASSE' 3/DE/'DUSSELDORF'
Ordering Institution	:53B:/30231810100000000324
Sender's Correspondent	:57D://RU044123123.30101810000000000123 OOO BANK N G.MOSKVA
Beneficiary Customer	:59: /40817840100000001045 INN772141464055 IVANOV IVAN IVANOVIc
Remittance Infprmation	:70:'(VO12345)'PO DOGOVORU ARENDY 123/2007 OT 01.02.07 ZA DEKABRX 2007 G. V TOM cISLE NDS - 18000.00 RUB
Details of Charges	:71A:OUR

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE7
Bank Operation Code	:23B:CRED
Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB1000,
Ordering Customer	:50F:/40702840200000000897 1/INN7734135137.KPP980678956 1/OAO LAD 2/UL. LENINA, 7 3/RU/MOSKVA
Ordering Institution	:53B:/30231810100000000324
Sender's Correspondent	:59: /DE251234567891234567 1/'FOREIGN COMPANY LLC' 2/'ABCSHTRASSE' 3/DE/'DUSSELDORF'
Beneficiary Customer	:70:'(VO12345)'PO ScoTY 12 OT 10.01.2008 G. BEZ NDS
Remittance Infprmation	:71A:OUR

Field Name	Format
Sender	BANKRUMM
Message Type	103
Receiver	BBNKDEFF
Message text	
Sender's Refrence	:20:+EXAMPLE8
Bank Operation Code	:23B:CRED

Value Date/Currency/Interbank Settled Amount	:32A: 080115RUB1000000,
Ordering Customer	:50F:/40807810400000000798 1/KIO52345 1/PLASTIK TEKNOLODJI AG
Ordering Institution	:52D://RU044123123.30101810000000000123 OOO BANK N G.MOSKVA
Sender's Correspondent	:53B:/30231810100000000324
Beneficiary Customer	:59: /DE251234567891234567 'FOREIGN COMPANY LLC' 'ABCSHTRASSE' 'DE/DUSSELDORF'
Remittance Infprmation	:70:'(VO60070)'PO ScoTY 132 OT 10.01.2008 G. BEZ NDS
Details of Charges	:71A:OUR