Format description of MT103 (Multicash PLA) foreign payment file.

V.20231120_DR (<mark>changes are marked in yellow</mark>)

1   General information about MT103 file

This document explains formats of MT103 file - used to import International / Foreign Currency Order
MT103 format is based on message type 103 developed by SWIFT (www.swift.com) .

1.1 What Order types may be included in MT103 Polish foreign payments file

International / Foreign Currency Order.

2   General rules applying to MT103 file

- File contains order blocks
- More than one order is allowed in one file; Millenet will import maximally 5000 orders per one file.
- Subfields within fields are separated with new line <CR><LF> (HEX 0D 0A)
- Default encoding is CP1250 code page

2.1 File validation during import to Millenet

System does not care about special characters in file as long as fields and subfields are recognisable. It means that the only limitation is proper handling of field tags, and subfield separators.

System checks whether all mandatory fields in file (and order) are present. Once all mandatory fields are present, their contents is validated ("entry validation")
Apart from special condtioning / validation algorithms, there are general rules of entry validation:

- Whether number of characters in field does not exceed allowed value (e.g. there are 300 characters in 256x field)
- Whether there are no disallowed characters in field or subfield (e.g. there is letter in 15d amount field)
- Whether number of subfields does not exceed allowed value (e.g. there are no 5 subfields of Order title)

Once fields in file pass "entry validation", orders are imported to Working Drafts in Millenet, where are further validated, according to field validation criteria (and where can be corrected)

2.2 Allowed characters in fields

Format	Description
n	only digits 0 1 2 3 4 5 6 7 8 9
a	only letters 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 Ś Ź ś ź Ł Ą Ż ł ą ż Ć Ę Ń Ó ć ę ń ó
c	Alphanumeric = digits + letters
x	space ' ( ) + , - . / 0 1 2 3 4 5 6 7 8 9 : ? 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 Ś Ź ś ź Ł Ą Ż ł ą ż Ć Ę Ń Ó ć ę ń ó
d	Amount – digits with coma (,) as decimal symbol

35x means that there may be up to 35 characters from x group, including empty field.
3!a - exactly 3 letters
2n – up to 2 digits
4*35x – up to 4 subfields up to 35 characters each.

3   Format description of MT103 file

Field description Field identified in order by	Field required in order?	Format and Validation	Mapping to fields existing on Millenet order entry form	Examples
Transaction line Tag :32A:	Mandatory			:32A:120126EUR5000,00
▪ Part 1 Requested Execution Date	Mandatory	YYMMDD	Requested Execution Date	120126
▪ Part 2 ISO currency code	Mandatory	3!a	Currency	EUR Capital letters only
▪ Part 3 Amount	Mandatory	15d	Amount	5000,00

Ordering party account, charges account, Statistical code, country codes Tag :52D:	Mandatory			:52D: 28116022020000000024363499 28116022020000000024363499 DE DE
▪ Subfield 1 Ordering party account	Mandatory	26!n	Ordering party account	:52D: 28116022020000000024363499
▪ Subfield 2 Charges account	Mandatory	26!n	Charges account	28116022020000000024363499
▪ Subfield 3	Mandatory	Empty line		
▪ Subfield 4 Statistical code, counterparty Code, Counterparty bank country	Mandatory	15!x2!a\<space>2!a	15!x Not mapped 2!a Counterparty country code space 2!a Counterparty bank country code	DE DE Capital letters only
Counterparty bank SWIFT BIC or CNAPS or NID (National Bank Code) code Tag :57A:	Mandatory / Optional (there must be either :57A: or :57D:)	19c	Counterparty bank SWIFT BIC or CNAPS or NID code. In case of CNAPS, the word "CNAPS" should be added before the number: :57A:CNAPS102222020318 When the BIC / SWIFT code is unknown, you can use National bank code (NID). The word NID must be placed before the code , e.g.: :57A: NID: 001358 The national code can be given interchangeably in the fields designated for the Counterparty Bank's Address or Name (see below)	:57A: HYVEDEMMXXX :57A:CNAPS102222020318 :57A:NID:001358 **What is a National Bank Code?** A "National Bank Code" is a code used to identify your bank. This is often referred to as a bank routing number, for example ABA Number for USA or Bank State Branch (BSB) for Australia. If you are not sure, please ask your counterparties for the code required to make a payment, and they should be able to provide you with the correct information.
Counterparty bank name and address Tag :57D:	Mandatory / Optional (there must be either :57A: or :57D:) Mandatory if CNAPS is used in :57A: or if :57A: is empty		Instead of the name and address of the recipient's bank, it is possible to enter the National ID (NID) in this field. The code must be placed between the $$$ signs, without the word NID, e.g. $$$001358$$$. If the NID code is provided, the Bank's Name and Address should not be provided.	

			The NID code should be given only once, in field 57A or 57D. Field 57D should not be filled if field 57A has been filled.	
▪ Subfield 1:	Optional	2*35x	Counterparty bank name	
▪ Subfield 2:	Optional	2*35x	Counterparty bank address	
Counterparty account and address Tag :59:	Mandatory			:59:/DE09700202701890012872 DEUTSCHE ELEKTROAPPARATUR GLUEHLAMPEN ABTEILUNG SENDLINGER ST. 42A 80331 MUNCHEN
▪ Subfield 1: Counterparty account number (proceeded with / (HEX 2F)	Mandatory	34x	Counterparty Account	:59:/DE09700202701890012872 Capital letters only
▪ Subfield 2 Counterparty Name	Mandatory	35x	Counterparty Name Subfields 2-3 are merged into one Counterparty Name field.	DEUTSCHE ELEKTROAPPARATUR
▪ Subfield 3 Counterparty Name	Optional	35x	Counterparty Name	GLUEHLAMPEN ABTEILUNG
▪ Subfield 4 Street	Mandatory If address is required	min 3x – max 24x	Counterparty Address - Street	ELLENBOGEN If an address **is required** for a given foreign transfer, the file must contain subfields with its components, in accordance with their requirements and maintaining the minimum and maximum lengths specified in the "Format and validation" column. Using the old address structure, or a new structure that does not meet the maturity and length conditions, will result in the transfer being imported with a validation error. If an address **is not required** for a given foreign transfer and the file contains a completed address field in the old structure, the address will

				be ignored. If the file contains an address in the new structure but does not meet the requirements and field length conditions, the transfer being imported with a validation error. Address required for transfers: • Where the recipient bank country or recipient country is Canada, Switzerland, China, UK, Ukraine • transfers in EUR currency and execution mode /EXP/ • transfers in CNY (Yuan)
▪ Subfield 5 Building number	Mandatory If address is required	min 1x – max 3x	Counterparty Address – Building number	23A
▪ Subfield 6 Flat number	Optional	min 0x – max 3x	Counterparty Address – Flat number	can be empty
▪ Subfield 7 Town	Mandatory If address is required	min 3x – max 19x	Counterparty Address – City	HAMBURG
▪ Subfield 8 Postal code	Mandatory If address is required	min 2x – max 6x	Counterparty Address – Postal code	20038
▪ Subfield 9 District	Mandatory If address is required	min 2x – max 9x	Counterparty Address – Code/Short name/Name of the Region/District/Province	HH
Order title Tag :70:	Mandatory	4*35x	Order Title. Subfields 1-4 are merged into one Order Title field. Subfields are merged with spaces between them. Exceeding characters are to be deleted in order to fit into 140x of Order Title field.	:70:ZAHLUNG 324/534/208 FUR ELEKTRONISCHE GERATE VERTRAG 3/2002
Costs and commissions Tag :71A:	Mandatory	3!c	Costs and commissions of Bank Millennium Costs and commissions of Counterparty bank ▪ BN1 – Shared costs: Costs of Bank Millennium ->Ordering party. / Costs of Counterparty bank -> counterparty ▪ OUR - All costs are covered by ordering party ▪ BN2 - All costs are covered by Counterparty	BN1
Annotations Tag :72:	Optional	4*35x	Annotations	
• Subfield 1 Reconciliation code		35x	Reconciliation code Reconciliation code can be put in any place in this	:72: $$$REF1234563234$$$

			field between "$$$". Any information which is not put between $$$ should be mapped to "Additional info" field in FPAY	
• Subfield 2 Business category		5x	Mandatory only for transfers in CNY currency to China Possible values: \GOD\ Goods trade \STR\ Service trade \CTF\ Capital transfer \OCA\ Other current account transactions	Transfer to China For ex. \GOD\
			Mandatory only for transfers to United Arab Emirates (UAE). Possible values: \ATS\ Air transport \COM\ Commission \COP\ Compensation \EDU\ Educational Support \FIS\ Financial services \GDI\ Goods bought (Imports in cif value) \OAT\ OWN ACCOUNT TRANSFER \SAL\ Salary (Compensation of employees) \STR\ Travel	Transfer to UAE For ex. \ATS\
• Subfield 3		35x	Execution modes /STD/ or empty – value date D+2 /URG/ urgent - value date D+1 (next working day); /EXP/ express - value date D (same working day);	/STD/
• Subfield 4		35x	Not mapped	

4   Example of MT103 file with 2 orders

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:32A:081215EUR20,00
:50:ZAKLADY WYTWÓRCZE KINESKOPÓW
UL. STOKROTKI 15/86
00-870 WARSZAWA
:52D:28116022020000000024363499
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                DE DE
:57A:HYVEDEMMXXX
:59:/DE09700202701890012872
DEUTSCHE ELEKTROAPPARATUR
GLUEHLAMPEN ABTEILUNG
SENDLINGER ST.
42A

MUNCHEN
80331
BY
:70:ZAHLUNG 324/534/208
FUR ELEKTRONISCHE GERATE
VERTRAG 3/2002
:71A:BN1
:72:

/STD/
$$$REF1234563234$$$

:32A:081215EUR20,00
:50:ZAKLADY WYTWÓRCZE KINESKOPÓW
UL. STOKROTKI 15/86
00-870 WARSZAWA
:52D:281160220200000000024363499
281160220200000000024363499


                FR FR
:57A:PSSTFRPPXXX
:59:/FR1420041010050500013M02606
SARL ELECTRONIQUE
PROFESSIONNELLE
RUE DE PARIS
890

PARIS
75009
MM
:70:INVOICE 342/34/345
:71A:BN1
:72:
$$$REF1234563234$$$
/URG/
```

5   Last changes

Changes in the beneficiary's address structure: Counterparty account and address, Tag :59:

6   Further information

Please contact with Millenet HelpDesk for further information: (MO-FR. 8:00 - 18:00)
0 801 632 632 (from stationary phones)
+48 22 598 40 31(from mobile phones or abroad)