



# STP Requirements



**Group Payment Solutions**

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# 1. Customer Payments MT10X

## MT 103 FORMAT SPECIFICATIONS

| Status | Tag | Field Name                                       | Content / Options     |
|--------|-----|--|-----------------------|
| M      | 20  | Sender's Reference                               | 16x                   |
| O      | 13C | Time Indication                                  | /8c/4!n1!x4!n         |
| M      | 23B | Bank Operation Code                              | 4!c                   |
| O      | 23E | Instruction Code                                 | 4!c[/30x]             |
| O      | 26T | Transaction Type Code                            | 3!c                   |
| M      | 32A | Value Date / Currency / Interbank Settled Amount | 6!n3!a15d             |
| O      | 33B | Currency / Instructed Amount                     | 3!a15d                |
| O      | 36  | Exchange Rate                                    | 12d                   |
| M      | 50a | Ordering Customer                                | A, F, or K            |
| O      | 51A | Sending Institution                              | [/1!a][/34x]          |
| O      | 52  | Ordering Institution                             | 4!a2!a2!c[3!c]        |
| O      | 53a | Sender's Correspondent                           | A or D                |
| O      | 54a | Receiver's Correspondent                         | A, B or D             |
| O      | 55a | Third Reimbursement Institution                  | A, B or D             |
| O      | 56a | Intermediary Institution                         | A, B or D             |
| O      | 57a | Account With Institution                         | A,C, or D             |
| M      | 59a | Beneficiary Customer                             | A,B,C or D            |
| O      | 70  | Remittance Information                           | No letter option or A |
| M      | 71A | Details of Charges                               | 4*35x                 |
| O      | 71F | Sender's Charges                                 | 3!a                   |
| O      | 71G | Receiver's Charges                               | 3!a15d                |
| O      | 72  | Sender to Receiver Information                   | 3!a15d                |
| O      | 77B | Regulatory Reporting                             | 6*35x                 |
| O      | 77T | Envelope Contents                                | 3*35x                 |

M = Mandatory, O = Optional

## STP REASON

| Tag  | Content  | Quality | Reason               |
|------|--|---------|----------------------|
| F23E | SDVA   | STP     |                      |
|      | INTC   | STP     |                      |
|      | CORT   | STP     |                      |
|      | Other  | Non-STP | No valid code        |
| F52  | A-Option   | STP     |                      |
|      | Other  | Non-STP | No A-option          |
| F53  | A-Option   | STP     |                      |
|      | Other  | Non-STP | No A-option          |
| F54  | A-Option   | STP     |                      |
|      | Other  | Non-STP | No A-option          |
| F56  | A-Option   | STP     |                      |
|      | Other  | Non-STP | No A-option          |
| F57  | A-Option   | STP     |                      |
|      | Other  | Non-STP | No A-option          |
| F72  | Blank  | STP     |                      |
|      | /RETN/   | STP     |                      |
|      | /REJT/   | STP     |                      |
|      | Other  | Non-STP | F72 used             |
| F59  | ULTIMATE BENEFICIARY IN GERMANY                              |         |                      |
|      | Valid IBAN   | STP     |                      |
|      | /Account number  | STP     |                      |
|      | Other  | Non-STP | No valid IBAN/a/c no |
| F59  | ULTIMATE BENEFICIARY IN EU (25+4)                            |         |                      |
|      | Valid IBAN   | STP     |                      |
|      | Other  | Non-STP | Incorrect IBAN       |
| F59  | ULTIMATE BENEFICIARY IN REST OF THE WORLD<br>No requirements | STP     |                      |

# 2. Bank to Bank Payments MT20X

## MT 202 FORMAT SPECIFICATION

| Status | Tag | Field Name                        | Content / Options |
|--------|-----|-----------------------------------|-------------------|
| M      | 20  | Transaction Reference Number      | 16x               |
| M      | 21  | Related Reference                 | 16x               |
| O      | 13C | Time Indication                   | /8c/4!n1!x4!n     |
| M      | 32A | Value Date, Currency Code, Amount | 6!n3!a15d         |
| O      | 52a | Ordering Institution              | A or D            |
| O      | 53a | Sender's Correspondent            | A, B or D         |
| O      | 54a | Receiver's Correspondent          | A, B or D         |
| O      | 56a | Intermediary                      | A or D            |
| O      | 57a | Account With Institution          | A, B or D         |
| M      | 58a | Beneficiary Institution           | A or D            |
| O      | 72  | Sender to Receiver Information    | 6*35x             |

M = Mandatory, O = Optional

## STP REASON

| Tag | Content  | Quality | Reason      |
|-----|----------|---------|-------------|
| F52 | A-Option | STP     |             |
|     | Other    | Non-STP | No A-option |
| F53 | A-Option | STP     |             |
|     | Other    | Non-STP | No A-option |
| F54 | A-Option | STP     |             |
|     | Other    | Non-STP | No A-option |
| F56 | A-Option | STP     |             |
|     | Other    | Non-STP | No A-option |
| F57 | A-Option | STP     |             |
|     | Other    | Non-STP | No A-option |
| F58 | A-Option | STP     |             |
|     | Other    | Non-STP | No A-option |
| F72 | Blank    | STP     |             |
|     | /RETN/   | STP     |             |
|     | /REJT/   | STP     |             |
|     | Other    | Non-STP | F72 used    |

# 3. Contacts

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# 4. Disclaimer

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