Category n - Common Group Messages

For Standards MT November 2022

Message Reference Guide

PREVIOUS VERSION

This reference guide contains the category n message text standards, including a detailed description of the scope, the format specifications, the rules, the guidelines, and the field specifications of each message type.

22 July 2022

Link to this document: https://www2.swift.com/go/book/catn

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Introduction

Overview

The common group consists of messages which are common to all message categories, that is, each of the common group messages may be used in each of the message categories.

The category digit 'n' will be assigned to the category which best encompasses the business purpose of the message. Allocation of the appropriate category number as the first digit of the message type serves several purposes:

- routing to the appropriate business unit of the Receiver,
- interpretation and response to the message.

Changes

Category n - Common Group Messages is not impacted by the November 2022 Standards release.

SWIFT continually applies editorial enhancements to its documentation to improve quality and ensure consistency. These changes are not published but are controlled in order to ensure that they have no impact on FIN validation.

Important This volume contains information effective as of the November 2022 Standards release. Therefore the 23 July 2021 edition of the Standards MT User Handbook volumes remains effective until November 2022.

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Volume Formatting Explanation

This volume of the Standards User Handbook set contains general information about the category and a detailed description of each message type which is currently available for use. For each message type, the following information is provided:

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.

Message Type Format Specifications

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

MT nnn (Message Type Name)

Status	Tag	Field Name	Content/Options	*No.*
M	20	Transaction Reference Number	16x	*1*
M	21	Related Reference	16x	*2*

Status	Tag	Field Name	Content/Options	*No.*
Mandatory Sequence A (Sequence Name)				
M	25	Account Identification	35x	*3*
M	32a	Value Date, Currency Code, Amount	C or D	*4*
-----> **Optional Repetitive Sequence B (Sequence Name)**				
O	52a	Ordering Institution	A or D	*5*
M	71B	Details of Charges	6*35x	*6*
O	72	Sender to Receiver Information	6*35x	*7*
-----|				
M = Mandatory O = Optional - Network Validated Rules may apply				

- **MT nnn (Message Type Name)** provides the message type number and name
- **Status** indicates if the field is
  - **M** = Mandatory
  - **O** = Optional - Network Validated Rules may apply

  The status **M** 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. For information concerning field structure, notation and character restrictions, see the Standards MT General Information.
- **No.** identifies the number of the field in the Field Specifications for the message type.

Some messages are separated into sequences of fields, as shown above. An arrow indicates that a sequence of fields may be repeated.

MT Network Validated Rules

Network validated rules are validated on the network, that is, rules for which an error code is defined. 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.

MT Usage Rules

Usage rules 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 message. Rules specified in this section affect more than one field in the message, or more than one SWIFT message.

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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.

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, which may contain some or all of the following:

- FORMAT specifies the field formats which are allowed for the field.
- PRESENCE indicates if the field is mandatory, optional or conditional in its sequence.
- DEFINITION specifies the definition of the field in 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 specifies 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.
- MARKET PRACTICE RULES specifies rules published by the Payments Market Practice Group (PMPG). It informs the reader of the existence of a global market practice document on the business process in which the concerned field is used. The absence of a market practice rule notation does not mean that no market practices exist for the concerned field. The presence of a market practice rule is merely an indicator of a known market practice. Furthermore, readers should be aware that in addition to global market practices there may also be country specific requirements that should be considered when using the field. For more details on PMPG market practice documentation, refer to www.pmpg.info.
- EXAMPLES provides one or more examples of the field as it will be formatted/used.

MT Mapping

MT mapping provides an explanation of how to map the fields of the message into another SWIFT message, either of the same or a different message type.

MT Examples

Examples are provided to illustrate the correct use of a message. Examples always include the following information:

- **Narrative** provides a brief description of a transaction
- **Information Flow** illustrates the relationships between the parties involved in the message. An explanation of the flow diagram can be found in the Standards MT General Information.

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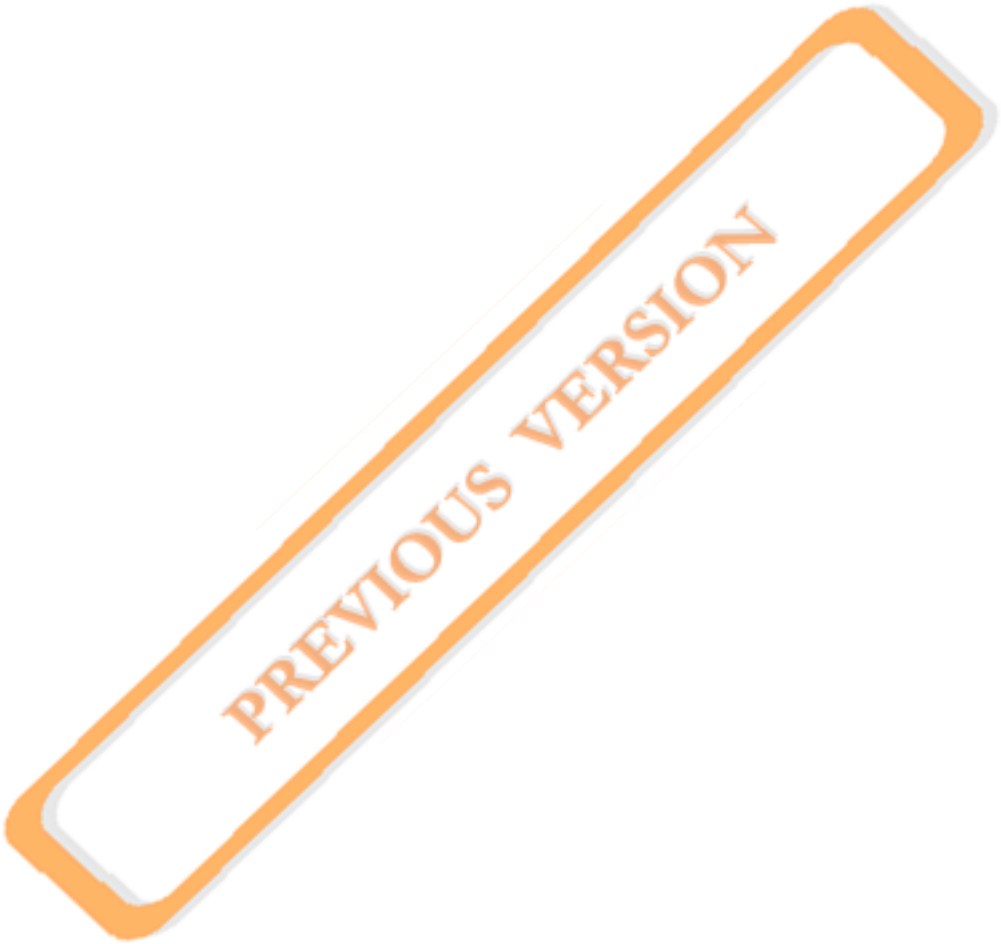
- **SWIFT Format** provides the message using the defined SWIFT format, and providing an explanation, where necessary, of the fields which have been used.



Category n Message Types

The following table lists all Common Group message types.

For each message type, there is a short description, an indicator whether the message type is signed (Y/N), the maximum message length (2,000 or 10,000 characters) and whether the use of the message requires registration with SWIFT for use in a message user group (Y/N).

MT	MT Name	Purpose	Signed(1)	Max. Length	MUG
n90	Advice of Charges, Interest and Other Adjustments	Advises an Account Owner of charges, interest or other adjustments to its account	*	2,000	N
n91	Request for Payment of Charges, Interest and Other Expenses	Requests payment of charges, interest or other expenses	*	2,000	N
n92	Request for Cancellation	Requests the Receiver to consider cancellation of the message identified in the request	*	2,000	N
n95	Queries	Requests information relating to a previous message or amendment to a previous message	*	2,000	N
n96	Answers	Responds to a MT n95 Queries message or MT n92 Request for Cancellation or other messages where no specific message type has been provided for the response	*	2,000	N
n98	Proprietary Message	Contains formats defined and agreed to between users and for those messages not yet live	*	10,000	N
n99	Free Format	Contains information for which no other message type has been defined	*	2,000(2)	N

(1) A Relationship Management Application (RMA) authorisation is required in order to sign a message.
(2) This length does not apply to category 4 and 7. The message length for MTs 499 and 799 is 10,000 characters.

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Note *Message Authentication - Common Group messages will require authentication when the category number, that is, the first digit of the message type, is a part of a message category which requires authentication. Common group messages in the following categories currently require authentication:*

Category	*Description*
1	*Customer Transfers and Cheques*
2	*Financial Institution Transfers*
4	*Collections and Cash Letters*
5	*Securities Markets*
6	*Commodities and Reference Data*
7	*Documentary Credits and Guarantees/Standby Letters of Credit*
8	*Travellers Cheques*

Note *A Message User Group (MUG), for the purposes of this book, is a group of users who have voluntarily agreed to support the specified message type and have registered with SWIFT to send or receive the specified message type. These messages are indicated in the preceding table in the column MUG.*

*Registration is free of charge. To register to use one or more message types, submit a registration request (**Order Message User Group**) through the forms available on www.swift.com > Ordering & Support > Ordering > Order Products and Services > Message User Group (MUG).*

*To withdraw from a MUG, use the **Terminate your MUG subscription** request. These forms are available at www.swift.com > Ordering & Support > Ordering > Terminate and deactivate > Message User Group (MUG).*

To get the list of other members of a particular MUG, please contact Support.

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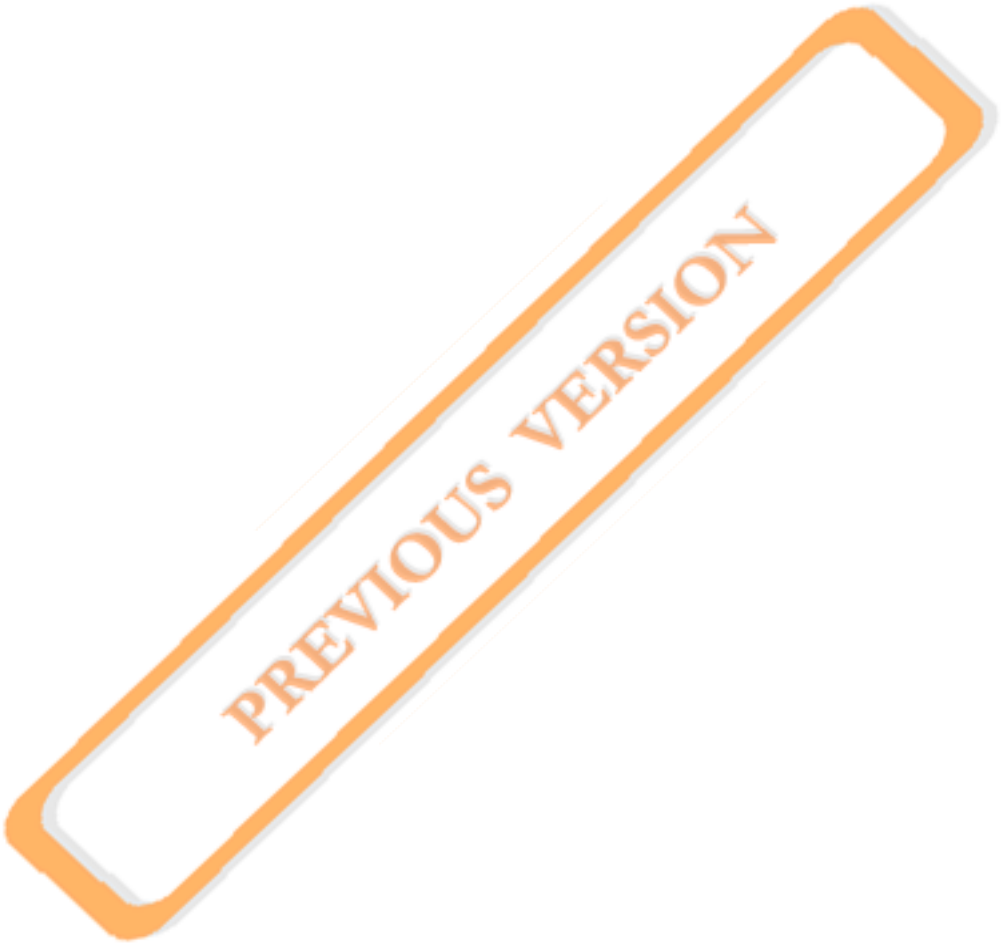
Euro - Impact on Category Message Standards

See the Standards MT General Information for full details of the Euro-Related Information (ERI) and the impact on Standards MT message types.



MT n90 Advice of Charges, Interest and Other Adjustments

MT n90 Scope

This message type is sent by an account servicing institution to the account owner.

It is used to advise charges, interest or other adjustments which have been debited or credited to the account owner's account. It provides details of charges which are previously unknown to the Receiver.

MT n90 Format Specifications

MT n90 Advice of Charges, Interest and Other Adjustments

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	21	Related Reference	16x	2
M	25	Account Identification	35x	3
M	32a	Value Date, Currency Code, Amount	C or D	4
O	52a	Ordering Institution	A or D	5
M	71B	Details of Charges	6*35x	6
O	72	Sender to Receiver Information	6*35x	7
M = Mandatory, O = Optional - Network Validated Rules may apply				

PREVIOUS VERSION

MT n90 Network Validated Rules

There are no network validated rules for this message type.

MT n90 Usage Rules

When the transaction, to which the charge(s), interest, or other adjustment(s) in MT 190 apply, contained a Unique End-to-end Transaction Reference (UETR), this UETR may be copied in field 121 in the user header block of the message.

MT n90 Field Specifications

MT n90 - 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).

MT n90 - 2. Field 21: Related Reference

Format

16x

Presence

Mandatory

Definition

This field contains the reference of the transaction to which the charge(s), interest or other adjustment(s) in this message apply, for example, field 20 Transaction Reference Number of the related SWIFT 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).

MT n90 - 3. Field 25: Account Identification

Format

35x (Account)

Presence

Mandatory

PREVIOUS VERSION

Definition

This field identifies the account that has been debited or credited for the charges, interest or other adjustment(s).

MT n90 - 4. Field 32a: Value Date, Currency Code, Amount

Format

Option C	6!n3!a15d	(Date)(Currency)(Amount)
Option D	6!n3!a15d	(Date)(Currency)(Amount)

Presence

Mandatory

Definition

This field specifies the value date and amount of the charges, interest or other adjustments:

- Option C specifies the value date, currency and amount credited.
- Option D specifies the value date, currency and amount debited.

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

MT n90 - 5. Field 52a: Ordering Institution

Format

Option A	[/1!a][/34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option D	[/1!a][/34x] 4*35x	(Party Identifier) (Name and Address)

Presence

Optional

Definition

This field identifies the ordering institution of the initial transaction, if different from the Receiver, that is, the account owner.

Network Validated Rules

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

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

MT n90 - 6. Field 71B: Details of Charges

Format

Option B	6*35x	(Narrative)

In addition to narrative text, the following line formats may be used:

Line 1	/8a/[3!a13d][additional information]	(Code)(Currency)(Amount)(Narrative)
Lines 2-6	[//continuation of additional information] or [/8a/[3!a13d][additional information]]	(Narrative) or (Code)(Currency)(Amount)(Narrative)

Presence

Mandatory

Definition

This field contains a specification of the charges, interest or other adjustment(s).

Codes

In category 1 and 2 messages, may contain one or more of the following codes and, where relevant, Code may be followed by the currency and amount:

AMND	Amendment	Payment order was changed based on a request to do so from the (original) sending bank or as a result of receiving amended information from the (original) sending bank.
CANF	Cancellation Fee	Used when fees are assessed for cancellation of a payment.
CLEF	Clearing Fee	Used when fees are assessed for standard processing of financial institution type transfers (category 2 MT payments).
COMM	Commission	Our commission.
INT	Interest	Interest related charges.
INVS	Investigation	Used when charges are being assessed for investigation or request for information required to complete payment processing.
NSTP	Non STP charge	Charge for a payment that required an intervention during processing.
OURC	OUR charging option used	Claim is being submitted in response to receiving a customer payment (category 1 MT payment) with OUR in field 71A Details of Charges.

PREVIOUS VERSION

PHON	Telephone Cost	Our telephone cost.
TELE	Telecommunication Charges	Charges relating to the most appropriate and efficient means of telecommunications available, for example, SWIFT, telex, telephone, facsimile, as determined by the party executing the payment instruction.
TELEX	Telex Cost	Our telex cost.

Codes

In category 4 and 7 messages, may contain one or more of the following codes and, where relevant, Code may be followed by the currency and amount:

AGENT	Agent's Commission
COMM	Our Commission
CORCOM	Our Correspondent's Commission
DISC	Commercial Discount
INSUR	Insurance Premium
POST	Our Postage
STAMP	Stamp Duty
TELECHAR	Teletransmission Charges
WAREHOUS	Wharfing and Warehouse

PREVIOUS VERSION

Codes

In category 5 messages, may contain one or more of the following codes and, where relevant, Code may be followed by the currency and amount:

BROK	Brokerage
CHGS	Charges
COMM	Commission
FEES	Fees
MISC	Miscellaneous
POST	Postage
SHIN	Shipping including insurance
STAMP	Stamp Duty
TTAX	Transaction Tax

VATX	Value-Added Tax
WITX	Withholding Tax

Usage Rules

If Currency is present, the number of digits following the decimal comma in Amount will not be validated against the maximum allowed for the specified currency.

Any code used in this field must be between slashes and must appear at the beginning of a line.

Narrative text must not start with a slash and, if used, must begin on a new line and be the last information in the field.

MT n90 - 7. Field 72: Sender to Receiver Information

Format

```
6*35x                (Narrative)
```

In addition to narrative text, structured text with the following line formats may be used:

Line 1	/8c/[additional information]	(Code)(Narrative)
Lines 2-6	[//continuation of additional information] or [/8c/[additional information]]	(Narrative) or (Code)(Narrative)

PREVIOUS VERSION

Presence

Optional

Definition

This field specifies additional information for the Receiver.

Usage Rules

Codes must be between slashes and must appear at the beginning of a line.

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

The structured format may be used for bilaterally agreed codes.

This field may include ERI to transport dual currencies, as specified in the chapter entitled "Euro-Impact on Common Group Messages".

In order to comply with the EC-directive on cross border credit transfers, the optional code EXCH may be used to transport an exchange rate. In line with ERI, the code EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash.

MT n90 Examples

Charges as a Result of a Stop Payment

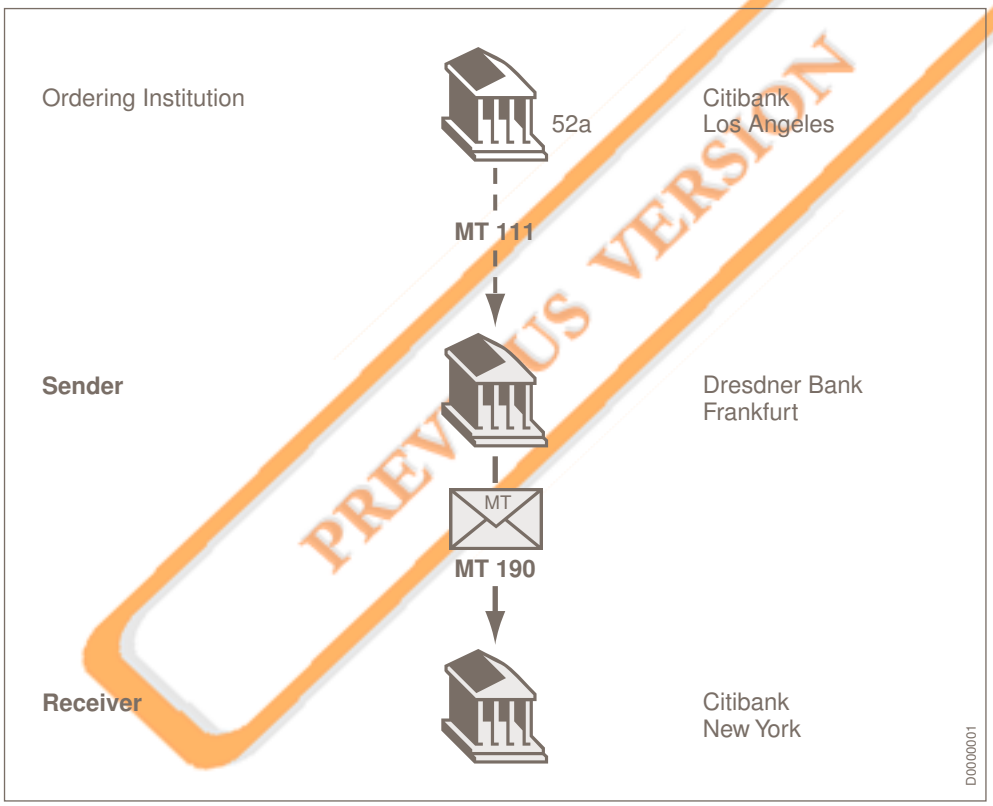
Narrative

On January 14, 2009, Citibank, Los Angeles, requests Dresdner Bank, Frankfurt, to place a stop payment on its cheque number 9100089.

(To review the MT 111 which is related to this message, see the Example section of the MT 111.)

Dresdner Bank confirms the handling charges (EUR 15) associated with this request via an MT 190, to Citibank, New York, for which it services a euro account.

Information Flow



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SWIFT Message

Explanation	Format
Sender	DRESDEFF
Message type	190
Receiver	CITIUS33
Message text	
Transaction reference number	:20:495847223

Explanation	Format
Ref. of message causing charge	:21:41387931STP
Account number charged	:25:34891345
Date/currency/amount of charge	:32D:090114EUR15,
Ordering institution	:52A:CITIUS33LAX
Details of charges	:71B:CHARGES FOR STOP PAYMENT NUMBER 9100089 OF 090114
End of message text/trailer	

PREVIOUS VERSION

MT n91 Request for Payment of Charges, Interest and Other Expenses

MT n91 Scope

This message type is sent by a financial institution to another financial institution.

It is used to request the payment of charges, interest and/or other expenses which are previously unknown to the Receiver.

MT n91 Format Specifications

MT n91 Request for Payment of Charges, Interest and Other Expenses

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	21	Related Reference	16x	2
M	32B	Currency Code, Amount	3!a15d	3
O	52a	Ordering Institution	A or D	4
O	57a	Account With Institution	A, B, or D	5
M	71B	Details of Charges	6*35x	6
O	72	Sender to Receiver Information	6*35x	7
M = Mandatory, O = Optional - Network Validated Rules may apply				

PREVIOUS VERSION

MT n91 Network Validated Rules

There are no network validated rules for this message type.

MT n91 Usage Rules

When the transaction, to which the charge(s), interest, or other adjustment(s) in MT 191 apply, contained a Unique End-to-end Transaction Reference (UETR), this UETR may be copied in field 121 in the user header block of the message.

MT n91 Market Practice Rules

Guidelines for the international payment charges claiming process have been published by the Payments Market Practice Group (PMPG).

For more details, see the relevant market practice document on www.pmpg.info.

MT n91 Field Specifications

MT n91 - 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).

MT n91 - 2. Field 21: Related Reference

Format

16x

Presence

Mandatory

Definition

This field contains the reference of the transaction to which the charge(s), interest and/or other expense(s) in this message apply, for example, field 20 Transaction Reference Number of the related 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).

MT n91 - 3. Field 32B: Currency Code, Amount

Format

Option B	3!a15d	(Currency)(Amount)

Presence

Mandatory

PREVIOUS VERSION

Definition

This field specifies the currency and amount, that is, charges, interest or other expenses, claimed by the Sender.

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

MT n91 - 4. Field 52a: Ordering Institution

Format

Option A	[/1!a][/34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option D	[/1!a][/34x] 4*35x	(Party Identifier) (Name and Address)

Presence

Optional

Definition

This field identifies the ordering institution of the initial transaction, if different from the Receiver.

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 connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

MT n91 - 5. Field 57a: Account With Institution

Format

Option A	[/1!a][/34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option B	[/1!a][/34x] [35x]	(Party Identifier) (Location)
Option D	[/1!a][/34x] 4*35x	(Party Identifier) (Name and Address)

Presence

Optional

Definition

This field identifies the financial institution at which the Sender of the MT n91 wishes to receive the funds.

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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 connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

MT n91 - 6. Field 71B: Details of Charges

Format

Option B	6*35x	(Narrative)

In addition to narrative text, the following line formats may be used:

Line 1	/8a/[3!a13d][additional information]	(Code)(Currency)(Amount) (Narrative)
Lines 2-6	[//continuation of additional information] or [/8a/[3!a13d][additional information]]	(Narrative) or (Code)(Currency)(Amount) (Narrative)

Presence

Mandatory

Definition

This field contains a specification of the charges, interest or other expense(s).

Codes

In category 1 and 2 messages, may contain one or more of the following codes and, where relevant, Code may be followed by the currency and amount:

AMND	Amendment	Payment order was changed based on request to do so from the (original) sending bank or as a result of receiving amended information from the (original) sending bank.
CANF	Cancellation Fee	Used when fees are assessed for cancellation of a payment.
CLEF	Clearing Fee	Used when fees are assessed for standard processing of financial institution type transfers (category 2 MT payments).
COMM	Commission	Our commission.
INT	Interest	Interest related charges.
INVS	Investigation	Used when charges are being assessed for investigation or request for information required to complete payment processing.
NSTP	Non STP charge	Charge for a payment that required an intervention during processing.

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OURC	OUR charge	Claim is being submitted in response to receiving a customer payment (category 1 MT payment) with OUR in field 71A Details of Charges.
PHON	Telephone Cost	Our telephone cost.
TELE	Telecommunication Charges	Charges relating to the most appropriate and efficient means of telecommunications available, for example, SWIFT, telex, telephone, facsimile, as determined by the party executing the payment instruction.
TELEX	Telex Cost	Our telex cost.

Codes

In category 4 and 7 messages, may contain one or more of the following codes and, where relevant, Code may be followed by the currency and amount:

AGENT	Agent's Commission
COMM	Our Commission
CORCOM	Our Correspondent's Commission
DISC	Commercial Discount
INSUR	Insurance Premium
POST	Our Postage
STAMP	Stamp Duty
TELECHAR	Teletransmission Charges
WAREHOUS	Wharfing and Warehouse

Codes

In category 5 messages, may contain one or more of the following codes and, where relevant, Code may be followed by the currency and amount:

BROK	Brokerage
CHGS	Charges
COMM	Commission
FEES	Fees
MISC	Miscellaneous
POST	Postage
SHIN	Shipping including insurance

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STAMP	Stamp Duty
TTAX	Transaction Tax
VATX	Value-Added Tax
WITX	Withholding Tax

Usage Rules

If Currency is present, the number of digits following the decimal comma in Amount will not be validated against the maximum allowed for the specified currency.

Any code used in this field must be between slashes and must appear at the beginning of a line.

Narrative text must not start with a slash and, if used, must begin on a new line and be the last information in the field.

MT n91 - 7. Field 72: Sender to Receiver Information

Format

```
6*35x                (Narrative)
```

In addition to narrative text, structured text with the following line formats may be used:

Line 1	/8c/[additional information]	(Code)(Narrative)
Lines 2-6	[//continuation of additional information] or [/8c/[additional information]]	(Narrative) or (Code)(Narrative)

Presence

Optional

Definition

This field specifies additional information for the Receiver.

Usage Rules

Codes must be between slashes and must appear at the beginning of a line.

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

The structured format may be used for bilaterally agreed codes.

This field may include ERI to transport dual currencies, as specified in the chapter entitled "Euro-Impact on Common Group Messages".

In order to comply with the EC-directive on cross border credit transfers, the optional code EXCH may be used to transport an exchange rate. In line with ERI, the code EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash.

PREVIOUS VERSION

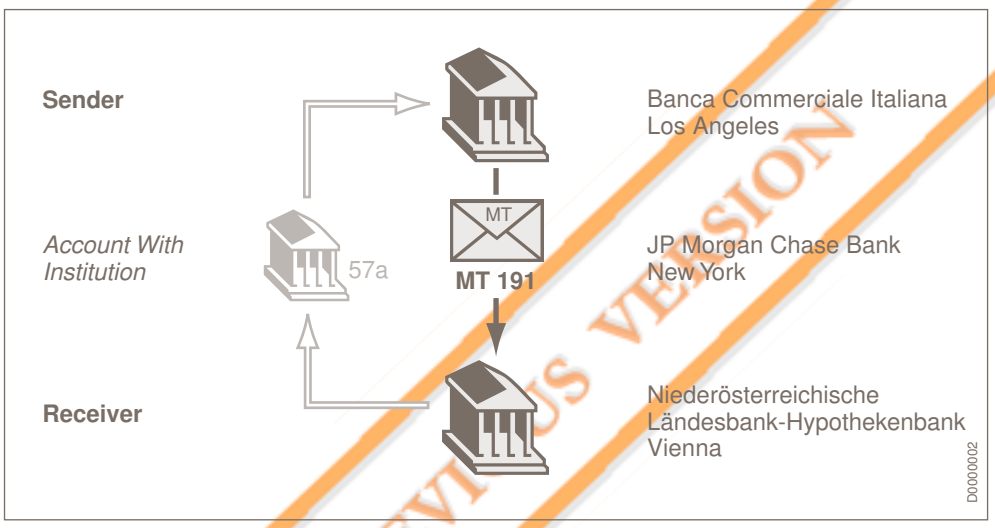
MT n91 Examples

Charges as a Result of a Payment Order

Narrative

Banca Commerciale Italiana, Los Angeles, has received a Customer Transfer from Niederösterreichische Ländesbank-Hypothekenbank, Vienna, with instructions to advise the Beneficiary by telephone. Banca Commerciale Italiana now requests Niederösterreichische Ländesbank-Hypothekenbank to pay the telephone charges to its account with JP Morgan Chase Bank, New York.

Information Flow



SWIFT Message

Explanation	Format
Sender	BCITUS66
Message type	191
Receiver	HYPNATWW
Message text	
Transaction reference number	:20:948LA
Ref. of original payment order	:21:516722/DEV
Currency code/amount of charge	:32B:USD10,
Account with institution (1)	:57A:CHASUS33
Reason for charge	:71B:/PHON/
End of message text/trailer	

(1) Identification of the financial institution at which the Sender wishes to receive the specified charges.

PREVIOUS VERSION

MT n92 Request for Cancellation

MT n92 Scope

This message is:

- sent by a financial institution to request a second financial institution to consider cancellation of the SWIFT message identified in the request.
- sent by a corporate customer to request a financial institution to consider cancellation of the SWIFT message identified in the request.

If the Receiver of the request for cancellation has already acted on the message for which cancellation is requested, the MT n92 asks for a retransfer, that is, reversal, with the beneficiary's consent.

For use of messages in the corporate-to-bank environment, see the MT message implementation guide and the message matrix for corporate customers available on www.swift.com.

MT n92 Format Specifications

MT n92 Request for Cancellation

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	21	Related Reference	16x	2
M	11S	MT and Date of the Original Message	3!n<crlf>6!n<crlf>[4!n6!n]	3
O	79	Narrative Description of the Original Message	35*50x	4
O		Copy of at least the Mandatory Fields of the Original Message	Copy of fields	5
M = Mandatory, O = Optional - Network Validated Rules may apply				

MT n92 Network Validated Rules

C1 Field 79 or a copy of at least the mandatory fields of the original message or both must be present (Error code(s): C25).

MT n92 Usage Rules

- An MT n92 may be sent only to the Receiver of an initial message.
- An MT n92 must refer to the cancellation of a SWIFT message only.
- An MT 292 may not request cancellation of an MT 200/201. To cancel an MT 200/201, the Sender must send a new message to the account with institution of the initial message, requesting a retransfer of the funds.

- An MT n92 may be sent to cancel one single transaction of a multiple message.
- The MT n92 always requires a response. The response must be by an MT n96 Answers message.
- Where country specific policies exist relative to the processing of a request for cancellation, details can be found in the General Country Information file, which is available for download on www.swiftrefdata.com.
- The use of the MT n92 in association with the MT 105 EDIFACT Envelope must be in accordance with the specific guidelines detailed in the appropriate volume of the EDIFACT Message Implementation Guides (MIGs).
- To request the cancellation of a category 3 message, there are specific fields and codes in the category 3 messages that must be used. Where such fields and codes exist in a message, the MT 392 must not be used to cancel a previously sent transaction or confirmation.
- To request the cancellation of any ISO 15022 compliant message, an MT 592 must not be used. Field 23G of the ISO 15022 message, with subfield Function containing code CANC (Cancellation), must be used instead (see also the Standards Category 5 volumes).
- To request the cancellation of a documentary credit, an authorisation to reimburse or a guarantee, an MT 792 must not be used, but an MT 707, 747 or 767, respectively.
- When the original message contained a Unique End-to-end Transaction Reference (UETR), this UETR may be copied in field 121 in the user header block of the MT 192, MT 292, or MT 992 request for cancellation message.

PREVIOUS VERSION

MT n92 Field Specifications

MT n92 - 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).

MT n92 - 2. Field 21: Related Reference

Format

16x

Presence

Mandatory

Definition

This field contains the content of field 20 Transaction Reference Number of the SWIFT message for which cancellation is requested.

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

Where all the transactions in a multiple message are requested for cancellation, this field must contain the content of field 20 in the non-repetitive sequence. If there is no field 20 in the non-repetitive sequence, the content of field 20, or if not present, that of field 21 associated with the first transaction contained in the message must be used.

MT n92 - 3. Field 11S: MT and Date of the Original Message

Format

Option S	3!n	(MT Number)
	6!n	(Date)
	[4!n6!n]	(Session Number) (ISN)

Presence

Mandatory

Definition

This field specifies the message type number of the original message which contained the transaction to be cancelled and the date on which this message was sent.

Network Validated Rules

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

MT Number must be a number in the range 100 - 999 (Error code(s): T18).

Usage Rules

Session Number and ISN (input sequence number) of the original message, if available, must be present in subfield 3 and subfield 4 respectively.

MT n92 - 4. Field 79: Narrative Description of the Original Message

Format

35*50x	(Narrative)	

In addition to narrative text, the following line formats may be used:

Line 1	/4!c/[additional information]	(Cancellation Reason) (Narrative)

PREVIOUS VERSION

Lines 2-35	`[//continuation of additional information]`	(Narrative)

Presence

Conditional (see rule C1)

Definition

This field contains a narrative description of the original message, or single transaction within a multiple message, which will enable the Receiver to positively identify the message or transaction to be cancelled.

Codes

Cancellation Reason may contain one of the following codes:

AGNT	Incorrect Agent	Agent in the payment workflow is incorrect.
AM09	Wrong Amount	Amount is not the amount agreed or expected.
COVR	Cover Cancelled or Returned	Cover payment has either been returned or cancelled.
CURR	Incorrect Currency	Currency of the payment is incorrect.
CUST	Requested by Customer	Cancellation requested by the ordering customer.
CUTA	Cancel upon Unable to Apply	Cancellation requested because an investigation request has been received and no remediation is possible.
DUPL	Duplicate Payment	Payment is a duplicate of another payment.
FRAD	Fraudulent Origin	Cancellation requested following a transaction that was originated fraudulently. The use of the Fraudulent Origin code should be governed by jurisdictions.
TECH	Technical Problem	Cancellation requested following technical problems resulting in an erroneous transaction.
UPAY	Undue Payment	Payment is not justified.

PREVIOUS VERSION

Usage Rules

If Cancellation Reason is the only information in this field, then a copy of at least the mandatory fields of the original message must be present.

When the sender of the cancellation request is willing to consider an indemnity, the code INDM may be used as narrative after the cancellation reason in this field.

MT n92 - 5. Copy of at least the Mandatory Fields of the Original Message

Format

```
Copy of fields
```

Presence

Conditional (see rule C1)

Definition

This field contains a copy of at least the mandatory fields of the original message, or single transaction within a multiple message, which will enable the Receiver to positively identify the message or transaction to be cancelled.

Network Validated Rules

SWIFT does not validate the relationship between the copied field(s) and the original message. Even if not defined for the referenced message, any valid field except 77F or 77T (Error code(s): `T13`) is accepted as the "Copy of fields".

SWIFT only validates the syntax of a BIC used in the text of the appended message. A TestandTraining destination may not be referenced by a LIVE user (Error code(s): `T27, T46`).

Usage Rules

When an MT n92 is sent to cancel a single transaction of a multiple message, field 11S must be followed by either field 79 providing a narrative description of the single transaction or a copy of only the relevant fields of both the non-repetitive sequence and the unique sequence of the transaction to be cancelled.

If an MT n92 contains copied field(s) of the original message, these fields should be quoted in the correct order.

If more than one transaction, but not the entire multiple message is to be cancelled, separate MTs n92 must be sent for each transaction to be cancelled. In this case, field 21 must contain the content of field 20 of the specific transaction to be cancelled. In those cases where there is no field 20 per transaction, field 21 of the specific transaction to be cancelled must be used.

If the entire multiple message is to be cancelled, either field 79 indicating that all transactions contained in the message are to be cancelled or a copy of at least the mandatory fields of the entire message to be cancelled, must be used. In this case, field 21 must contain the content of field 20 in the non-repetitive part of the message. If there is no field 20 in the non-repetitive sequence, the content of field 20, or if not present, that of field 21 associated with the first transaction contained in the message must be used.

MT n92 Examples

Request for Cancellation of a Customer Transfer

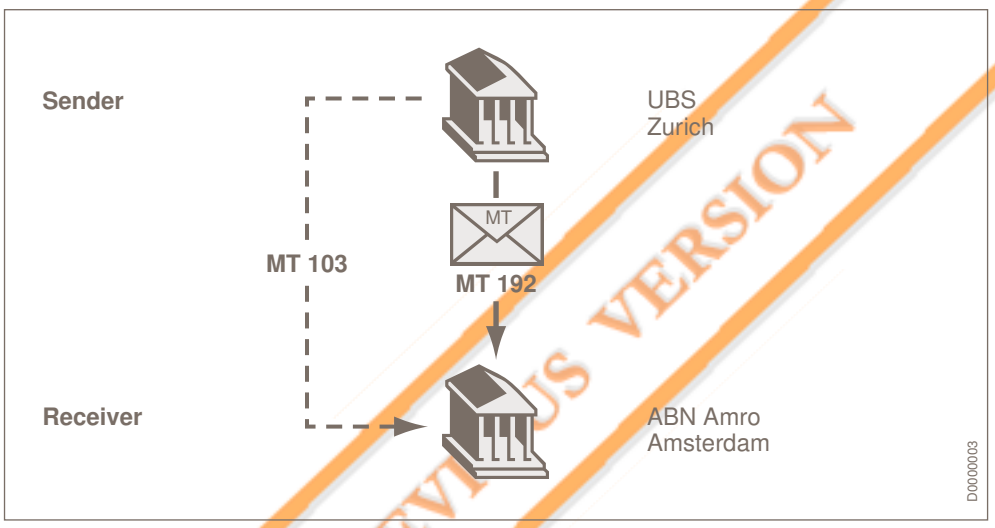
Narrative

On May 27, 2009, UBS, Zürich, requests ABN Amro, Amsterdam, to consider cancellation of the following customer transfer, sent on May 27, 2009:

```
 UBSWCHZH80A
103
```

```
ABNANL2A
:20:494932/DEV
:23B:CRED
:32A:090527EUR1958,47
:50F:/942267890
1/FRANZ HOLZAPFEL GMBH
2/GELBSTRASSE, 13
3/AT/VIENNA
:53B:/219-4290555-81
:59:H.F.JANSSEN
LEDEBOERSTRAAT 27
AMSTERDAM
:70:/INV/18042-940412
:71A:SHA
End of Message Text
```

Information Flow



PREVIOUS VERSION

SWIFT Message

Explanation	Format
Sender	UBSWCHZH80A
Message type/priority	192
Receiver	ABNANL2A
Message text	
Transaction reference number	:20:23191
Ref. of message to be cancelled	:21:494932/DEV
MT and date of original message	:11S:103 090527 4321632112

Explanation	Format
Copy of the mandatory fields of the message to be cancelled	:20:494932/DEV :23B:CRED :32A:090527EUR1958,47 :50F:/942267890 1/FRANZ HOLZAPFEL GMBH 2/GELBSTRASSE, 13 3/AT/VIENNA :59:H.F. JANSSEN LEDEBOERSTRAAT 27 AMSTERDAM :71A:SHA
End of message text/trailer	

PREVIOUS VERSION

MT n95 Queries

MT n95 Scope

This message type is:

- sent by a financial institution to another financial institution.
- sent by a corporate customer to a financial institution.
- sent by a financial institution to a corporate customer.

It is used to request information or clarification relating to a previous SWIFT or non-SWIFT message or to one or more transactions contained therein.

A query may also be sent to request that an amendment be made to a previous message, except in those cases where a specific message, or facility within a message, has been provided for this purpose in the related category, for example, MT 707, AMEND in field 22 of the MT 300.

The category digit of the MT n95 Queries must be:

- If related to a SWIFT message, the category digit of the related message.
- If not related to a SWIFT message, the category digit which best describes the business purpose of the message.

For use of messages in the corporate-to-bank environment, see the MT message implementation guide and the message matrix for corporate customers available on www.swift.com.

MT n95 Format Specifications

MT n95 Queries

Status	Tag	Field Name	Content/Options	*No.*
M	20	Transaction Reference Number	16x	1
M	21	Related Reference	16x	2
M	75	Queries	6*35x	3
O	77A	Narrative	20*35x	4
O	11a	MT and Date of the Original Message	R or S	5
O	79	Narrative Description of the Message to Which the Query Relates	35*50x	6
O		Copy of at least the Mandatory Fields of the Original Message	Copy of fields	7
M = Mandatory, O = Optional - Network Validated Rules may apply				

PREVIOUS VERSION

MT n95 Network Validated Rules

C1 Either field 79 or a 'Copy of at least the mandatory fields of the message to which the query relates', but not both, may be present in the message (Error code(s): C31).

MT n95 Usage Rules

- The MT n95 should not be used to enquire about the fate of documents sent for collection. The MT 420 is intended for this purpose.
- All queries that relate to the same initial message, should refer to that initial message in field 21 of this message.
- The message to which the MT n95 Queries is related may be quoted in part or in full.
- The MT n95 Queries always requires a response, preferably by an MT n96 Answers.
- The use of the MT n95 in association with the MT 105 EDIFACT Envelope must be in accordance with the specific guidelines detailed in the appropriate volume of the EDIFACT Message Implementation Guides (MIGs).
- When the original message contained a Unique End-to-end Transaction Reference (UETR), this UETR may be copied in field 121 in the user header block of the MT 195, MT 295, or MT 995 query message.

MT n95 Field Specifications

MT n95 - 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).

MT n95 - 2. Field 21: Related Reference

Format

16x

PREVIOUS VERSION

Presence

Mandatory

Definition

This field contains the reference to the original message to which this query relates.

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

- If the query is related to a SWIFT message, this field must contain the content of field 20 Transaction Reference Number from the original message.
- If the query is related to a non-SWIFT message, this field must contain an equivalent reference to the original message.
- Alternatively, if the query is a nostro enquiry of a single transaction contained in a previous MT 950 or equivalent, the account servicing institution's reference as taken from subfield 8 of field 61 may be used. Where more than one transaction contained in the statement or the entire statement is being queried, the field 20 Transaction Reference Number or equivalent of the original statement should be used.

MT n95 - 3. Field 75: Queries

Format

6*35x		(Narrative)

In addition to narrative text, the following line formats may be used:

Line 1	/2n/[supplement 1][supplement 2]	(Query Number) (Narrative1)(Narrative2)
Lines 2-6	[//continuation of supplementary information] or [/2n/[supplement 1] [supplement 2]]	(Narrative) or (Query Number) (Narrative1)(Narrative2)

Presence

Mandatory

Definition

This field contains the actual question(s).

Codes

Whenever possible, Query Number may contain one or more of the following codes:

1	We appear not to have been debited so far.
2	We appear not to have been credited so far.

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3	We have been advised that the beneficiary did not receive payment/cheque. Please state if and when the transaction was effected.
4	The beneficiary is unable to identify the transaction. Please send us full particulars.
5	The beneficiary cannot be located at the address you supplied. Please provide further particulars.
6	This transaction does not appear in your statement of account.
7	Are these duplicate payment instructions? (1) ...
8	The account you indicated is not held with us.
9	The account you indicated is held with us under another title. Please investigate and instruct us accordingly.
10	Please confirm whether the message is in order.
11	The interest calculation is incorrect. Our records indicate it should be (1) ...
12	The value date is incorrect. Our records indicate it should be (1) ... (YYMMDD)
13	Please send us a statement of this account for the period (1) ... (YYMMDD) to (2) ... (YYMMDD).
14	We cannot trace this transaction. Please send details. (If the query relates to a statement, and the copy fields are used, the statement line must be present).
15	May we release the documents to the drawee free of payment?
16	We have not received your confirmation to date.
17	Please amend field (1) in our previous message to read (2).
18	Please authorise us to debit your account.
19	Please refund cover to credit of (1) ... (location/account).
20	Cheque/draft not debited as of closing balance of statement (1) ... (number) dated (2) ... (YYMMDD).
21	Cheque has been stolen/lost.
22	This item appears to be a duplicate of your entry dated (1) ... (YYMMDD) with reference (2) (16x). Please investigate and, in need, adjust with good value.
33	Fraud suspicion
36	We appear not to have received your reply to date.
37	Please confirm where you require cover to be provided.
38	Please confirm exact name and address of (1) ...
39	Beneficiary Bankers are unable to apply requested conditions.

PREVIOUS VERSION

40	Please advise costs to provide value (1) ... (YYMMDD).
41	We advise that beneficiary did not receive good value (1) ... (YYMMDD).
42	Please arrange to apply value (1) ... (YYMMDD).
43	As the beneficiary is not situated in (1) ..., we hereby consider your payment instruction as cancelled.
44	You have credited account (1) instead of (2).
45	We appear to have been overpaid by (1).
46	Our Institution was paid in error. Payment belongs to ...
47	We appear to have been charged incorrectly for this transaction.
48	Payment is pending execution. For reasons of regulatory requirements we request further information on the account number or unique identification of the party identified in field (1).
49	Payment is pending execution. For reasons of regulatory requirements we request further information on the name and/or address of the party identified in field (1).
50	Payment has been executed. For reasons of regulatory requirements we request further information on the account number or unique identification of the party identified in field (1).
51	Payment has been executed. For reasons of regulatory requirements we request further information on the name and/or address of the party identified in field (1).
52	The payment is blocked due to a sanctions screening hit. Please prioritise this query and provide the following details (1) ...

Codes

In the MT 195, Query Number may contain one or more of the following codes:

23	Please send us a copy of the truncated cheque with transaction reference ... (1)
24	Please send us the original of the truncated cheque with transaction reference ... (1)
25	Please send us the 'date of creation' of the cheque with transaction reference ... (1)
26	Please send us the 'place of creation' of the cheque with transaction reference ... (1)
27	Please send us the 'beneficiary's name' on the cheque with transaction reference ... (1)
28	Please send us 'how many signatures' on the cheque with transaction reference ... (1)
29	Please send us the 'endorser's name' on the cheque with transaction reference ... (1)

Codes

In the MT 295, Query Number may contain one or more of the following codes to further clarify the request for more information:

PREVIOUS VERSION

30	Amount protested by the Issuer
31	Cheque not identified by the Issuer (for example, beneficiary, place, date)
32	For personal reasons
34	Potential rejection
35	Legal (for example, signature, amount)

Usage Rules

Where a message contains more than one query, each query must appear on a separate line.

Numbers in brackets, for example, (1), mean that supplementary information is required. This supplementary information must be the first information following the Query Number.

When supplement 2 is used, that is, two different pieces of supplementary information are provided, the second piece of information should be preceded by a slash '/'.

If additional space is required for providing details of the query(ies), this information can be continued in field 77A.

Example

```
:75:/23/abc1003n/30/
```

MT n95 - 4. Field 77A: Narrative

Format

Option A	`20*35x`	`(Narrative)`

Presence

Optional

Definition

This field contains the query in narrative form.

MT n95 - 5. Field 11a: MT and Date of the Original Message

Format

Option R	`3!n`	`(MT Number)`
	`6!n`	`(Date)`
	`[4!n6!n]`	`(Session Number)(ISN)`
Option S	`3!n`	`(MT Number)`
	`6!n`	`(Date)`
	`[4!n6!n]`	`(Session Number)(ISN)`

Presence

Optional

PREVIOUS VERSION

Definition

This field contains the message type number of the original message which is being queried and the date on which this message was sent:

- Option R refers to a message received.
- Option S refers to a message sent.

Network Validated Rules

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

MT Number must be a number in the range 100 - 999 (Error code(s): `T18`).

MT n95 - 6. Field 79: Narrative Description of the Message to Which the Query Relates

Format

```
35*50x                (Narrative)
```

Presence

Conditional (see rule C1)

Definition

This field contains a narrative description of the message being queried, in sufficient detail to enable the Receiver to positively identify that message.

Network Validated Rules

If this message is used in category 1 or category 2 and if the first six characters in line 1 contain the character string /REJT/ or /RETN/, then it is mandatory to follow the *Payments Reject/Return Guidelines* described in the Standards MT Usage Guidelines (Error code(s): `T80`).

MT n95 - 7. Copy of at least the Mandatory Fields of the Original Message

Format

```
Copy of fields
```

Presence

Conditional (see rule C1)

Definition

This field contains a copy of at least the mandatory fields of the original message, or the relevant fields identifying a single transaction within a multiple message, being queried to enable the Receiver to positively identify that message or transaction.

PREVIOUS VERSION

Network Validated Rules

SWIFT does not validate the relationship between the copied field(s) and the original message. Even if not defined for the referenced message, any valid field except 77F or 77T (Error code(s): `T13`) is accepted as the "Copy of fields".

SWIFT only validates the syntax of a BIC used in the text of the appended message. A Test and Training destination may not be referenced by a LIVE user (Error code(s): `T27, T46`).

Usage Rules

When an MT 995 is sent to query a single transaction contained in a statement message, either at least a copy of the statement line being queried must be given or field 79 must be used to provide a narrative description of the single transaction being queried.

If an MT n95 contains copied field(s) of the original message, these fields should be quoted in the correct order.

MT n95 Examples

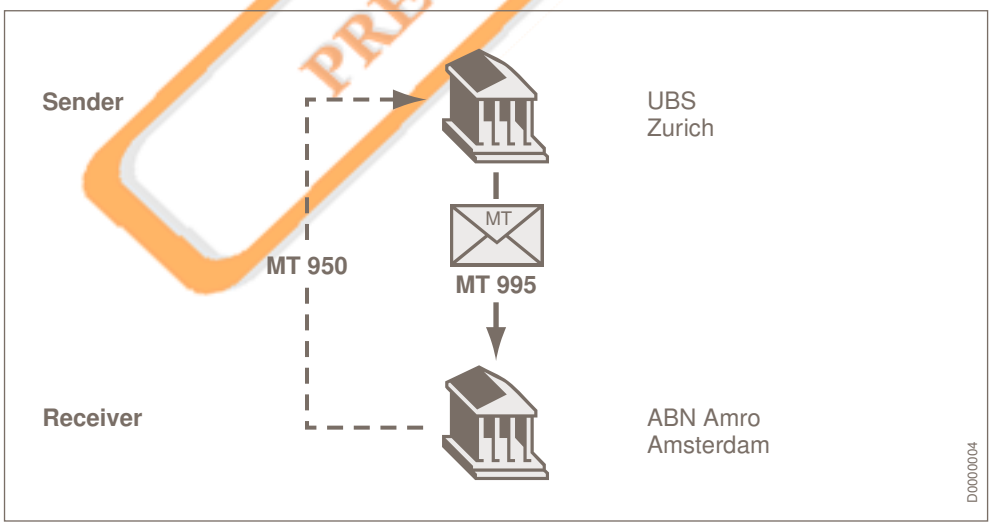
Query as a Result of a Statement Message

Narrative

On May 27, 2009, UBS, Zürich receives an MT 950 (Statement) for its account with ABN Amro, Amsterdam. One of the statement entries is for a transaction, reference 494933/DEV, value dated 27 May.

As UBS, Zürich does not agree with the value date, it sends a query to ABN Amro, Amsterdam.

Information Flow



SWIFT Message

Explanation	Format
Sender	`UBSWCHZH80A`

PREVIOUS VERSION

Explanation	Format
Message type	995
Receiver	ABNANL2A
Message text	
Transaction reference number	:20:316ARB
Reference of queried message	:21:123456
Question (1)	:75:/12/090601
MT and date of original message	:11R:950 090527
Copy of mandatory fields of message being queried	:20:123456 :25:123-4567890 :28:102 :60F:C090526EUR6723495, :61:090527D850,S103494933/DEV//PO64118 K.DESMID :62F:C090527EUR6722645,
Copy of statement line (2)	
End of message text/trailer	

(1) Code number /12/, meaning 'The value date is incorrect. Our records indicate it should be ...' (followed by value date).
(2) Copy of only the statement line to which the query relates.

PREVIOUS VERSION

MT n96 Answers

MT n96 Scope

This message type is:

- sent by one financial institution to another financial institution.
- sent by a corporate customer to a financial institution.
- sent by a financial institution to a corporate customer.

It is used to respond to an MT n95 Queries or MT n92 Request for Cancellation and other messages where no specific message type has been provided for the response. This message should use the same category digit as the related queries message or request for cancellation.

For use of messages in the corporate-to-bank environment, see the MT message implementation guide and message matrix for corporate customers available on www.swift.com.

MT n96 Format Specifications

MT n96 Answers

Status	Tag	Field Name	Content/Options	*No.*
M	20	Transaction Reference Number	16x	1
M	21	Related Reference	16x	2
M	76	Answers	6*35x	3
O	77A	Narrative	20*35x	4
O	11a	MT and Date of the Original Message	R or S	5
O	79	Narrative Description of the Original Message to Which the Answer Relates	35*50x	6
O		Copy of at least the Mandatory Fields of the Original Message	Copy of fields	7
M = Mandatory, O = Optional - Network Validated Rules may apply				

MT n96 Network Validated Rules

C1 Either field 79 or a 'Copy of at least the mandatory fields of the message to which the answer relates', but not both, may be present in the message (Error code(s): `C31`).

MT n96 Usage Rules

- The content of field 20 Transaction Reference Number of the related MT n95 Queries or MT n92 Request for Cancellation must always be quoted.
- The use of the MT n96 in association with the MT 105 EDIFACT Envelope must be in accordance with the specific guidelines detailed in the appropriate volume of the EDIFACT Message Implementation Guides (MIGs).
- The message to which the MT n96 Answers is related may be quoted in part or in full.
- The MT 296 must be used in the cheque truncation environment in answering an MT 295 previously received.
- An MT 596 must not be used to respond to a cancellation request of any ISO 15022 compliant message. An ISO 15022 compliant status message should be used instead, that is, an MT 509, 548, or 567. In these messages, field 23G, subfield Function, should contain the code CAST (Cancellation Request Status) (see also the Standards Category 5 volumes).
- When the original message contained a Unique End-to-end Transaction Reference (UETR), this UETR may be copied in field 121 in the user header block of the MT 196, MT 296, or MT 996 answer message.

MT n96 Field Specifications

MT n96 - 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).

MT n96 - 2. Field 21: Related Reference

Format

16x

Presence

Mandatory

PREVIOUS VERSION

Definition

This field contains the content of field 20 Transaction Reference Number of the queries message, request for cancellation, or other message to which this message responds.

Network Validated Rules

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

MT n96 - 3. Field 76: Answers

Format

```
6*35x                (Narrative)
```

In addition to narrative text, the following line formats may be used:

Line 1	/4c/[supplement 1][supplement 2]	(Answer)(Narrative1)(Narrative2)
Lines 2-6	[//continuation of supplementary information] or [/4c/[supplement 1][supplement 2]]	(Narrative) or (Answer)(Narrative1)(Narrative2)

Presence

Mandatory

Definition

This field contains the actual answer(s).

Codes

Whenever possible, Answer may contain one or more of the following codes:

1	We hereby confirm that we carried out your instruction on (1) ... (YYMMDD) and paid (2) ... (Ccy/Amount) to beneficiary bank.	in response to Query Number 1, 2, 6, or 16
2	We hereby confirm that the transaction has been effected and advised on (1) ... (YYMMDD).	in response to Query Number 3, 6, or 16
3	Further information about details of payment is as follows (1) ...	in response to Query Number 4

PREVIOUS VERSION

4	Identification and address of the beneficiary are as follows (1) ... (new field 58a/59).	in response to Query Number 5
5	The account should be with (1) ... (new field 57a).	in response to Query Number 8 or 9
6	Please credit the account (1) ... (new field 58a/59).	in response to Query Number 8 or 9
7	We confirm to you the regularity of the instruction mentioned in your query, with the following Authorisation Code/Test Key Code word (1) ...	in response to Query Number 10
8	We confirm amendment to your message as requested.	in response to Query Number 17
9	We are unable to comply with your amendment request.	in response to Query Number 17
10	We authorise you to debit our account.	in response to Query Number 18
11	Cover refunded to the credit of (1) ... (account/place).	in response to Query Number 19
12	Stop instructions are not acceptable. (Reason)	
13	Stop instructions duly recorded. (Further details, where applicable)	
14	Stop instructions valid until (1) ... (YYMMDD).	
17	We confirm that correct value date has been applied.	

PREVIOUS VERSION

18	We confirm that your enquiry is receiving our attention.
19	This represents our charge as per our tariff.
20	We confirm that these are not duplicate instructions.
21	Our entry relates to your above instruction.
22	Our entry relates to our above instruction.
23	Please amend field (1) ... to read (2) ...
24	Please consider our payment instruction as null and void.
25	We confirm currency has been changed from (1) to (2).
26	We confirm correct account (1) has been credited on (2).
27	Details relating to Treasury Deal are as follows ...
28	We confirm payment to your account on (1) for (2) has been made.
29	We confirm overpayment is due to the following reason(s) ...
30	We confirm early payment due to the following reason(s) ...

PREVIOUS VERSION

31	Please provide debit authority to reverse incorrect payment to your institution.	
32	Charges incurred are for the following reason(s) ...	
33	The requested details are (1) ...	in response to Query Number 52

Codes

Answer may contain one or more of the following codes in the cheque truncation environment:

15	Further information about the item per your request is as follows ... (1)	in response to Query Number 23, 24, 25, 26, 27, 28, or 29
16	Date, check number and query code (Original or Copy) of cheque sent ... (1)	in response to Query Number 23 or 24

Codes

For alignment with ISO 20022 messages, Answer may contain one or more of the following codes:

CNCL	Cancelled As Per Request	Used when a requested cancellation is successful.
PDCR	Pending Cancellation Request	Used when a requested cancellation is pending.
RJCR	Rejected Cancellation Request	Used when a requested cancellation has been rejected.

Codes

Narrative1 may contain one or more of the following reason codes if Answer indicates RJCR or PDCR:

AC04	Closed Account Number	Account number specified has been closed on the receiver's books.
AGNT	Agent Decision	Reported when the cancellation cannot be accepted because of an agent refuses to cancel.
AM04	Insufficient Funds	Amount of funds available to cover specified message amount is insufficient.

PREVIOUS VERSION

ARDT	Already Returned	Cancellation not accepted as the transaction has already been returned.
ARPL	Awaiting Reply	A reply is expected from either the customer or the next agent.
CUST	Customer Decision	Reported when the cancellation cannot be accepted because of a customer decision.
INDM	Indemnity Requested	Indemnity is required before funds can be returned.
LEGL	Legal Decision	Reported when the cancellation cannot be accepted because of regulatory rules.
NOAS	No Answer From Customer	No response from beneficiary (to the cancellation request).
NOOR	No Original Transaction Received	Original transaction (subject to cancellation) never received.
PTNA	Past To Next Agent	Cancellation has been forwarded to the next agent in the payment chain.
RQDA	Requested Debit Authority	Authority is required by the Creditor to return the payment.

Usage Rules

Where a message contains more than one answer, each answer must appear on a separate line.

Numbers in brackets, for example, (1), mean that supplementary information is required. This supplementary information must be the first information following the Answer Number .

When supplement 2 is used, that is, two different pieces of supplementary information are provided, the second piece of information should be preceded by a slash '/'.

If additional space is required for providing details of the answer(s), this information can be continued in field 77A.

Example

```
:76:/16/961129IT78451245/23/
```

PREVIOUS VERSION

MT n96 - 4. Field 77A: Narrative

Format

Option A	20*35x	(Narrative)

Presence

Optional

Definition

This field contains the query in narrative form.

MT n96 - 5. Field 11a: MT and Date of the Original Message

Format

Option R	3!n	(MT Number)
	6!n	(Date)
	[4!n6!n]	(Session Number)(ISN)
Option S	3!n	(MT Number)
	6!n	(Date)
	[4!n6!n]	(Session Number)(ISN)

Presence

Optional

Definition

This field contains the message type number of the original message to which the answer relates, and the date on which this message was sent:

- Option R refers to a message received.
- Option S refers to a message sent.

Network Validated Rules

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

MT Number must be a number in the range 100 - 999 (Error code(s): T18).

MT n96 - 6. Field 79: Narrative Description of the Original Message to Which the Answer Relates

Format

35*50x (Narrative)

Presence

Conditional (see rule C1)

Definition

This field contains a narrative description of the original message to which the answer relates, for example, the message to which the MT n95 Queries or MT n92 Request for Cancellation referred, in sufficient detail to enable the Receiver to positively identify that message.

MT n96 - 7. Copy of at least the Mandatory Fields of the Original Message

Format

Copy of fields

PREVIOUS VERSION

Presence

Conditional (see rule C1)

Definition

This field contains a copy of at least the mandatory fields of the original message to which the answer relates, for example, the message to which the MT n95 Queries or MT n92 Request for Cancellation referred, to enable the Receiver to positively identify that message.

Network Validated Rules

SWIFT does not validate the relationship between the copied field(s) and the original message. Even if not defined for the referenced message, any valid field except 77F or 77T (Error code(s): `T13`) is accepted as the "Copy of fields".

SWIFT only validates the syntax of a BIC used in the text of the appended message. A Test and Training destination may not be referenced by a LIVE user (Error code(s): `T27, T46`).

Usage Rules

If an MT n96 contains copied field(s) of the original message, these fields should be quoted in the correct order.

MT n96 Examples

Example 1: Answer as a Result of a Query Message

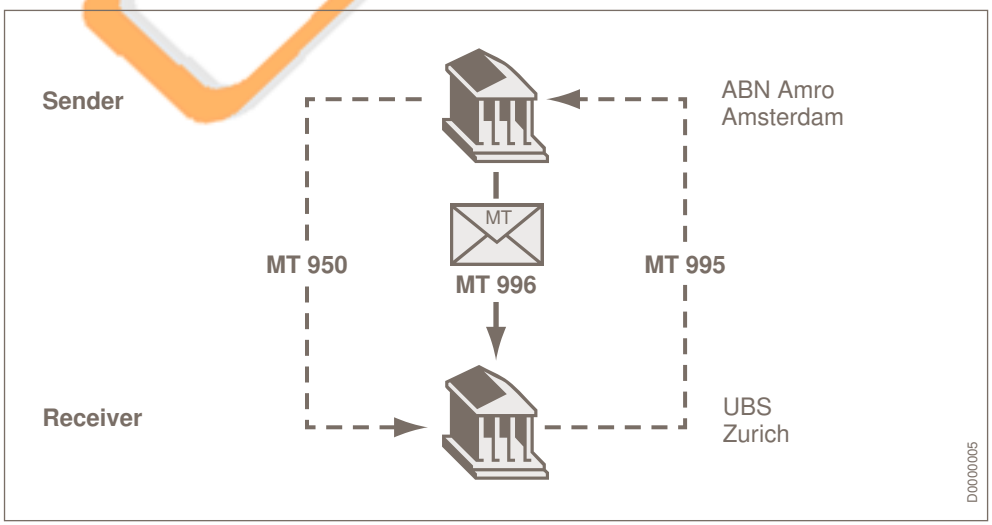
Narrative

On May 27, 2009, UBS, Zürich, sent a Queries message (MT 995) to ABN Amro, Amsterdam, concerning the value date of an entry on its statement of account.

(To review the related Queries message, see the Example section of the MT n95).

ABN Amro, Amsterdam advises the value date of the entry was incorrect via an MT 996 to UBS, Zürich.

Information Flow



PREVIOUS VERSION

SWIFT Message

Explanation	Format
Sender	ABNANL2A
Message type	996
Receiver	UBSWCHZH80A
Message text	
Transaction reference number	:20:AW191
Reference of queries message	:21:316ARB
Answer to queries message	:76:VALUE DATE SHOULD BE 090601 WE HAVE CHANGED ACCORDINGLY
MT and date of original message	:11S:950 090527
End of message text/trailer	

PREVIOUS VERSION

Example 2: Answer as a Result of a Request for Cancellation

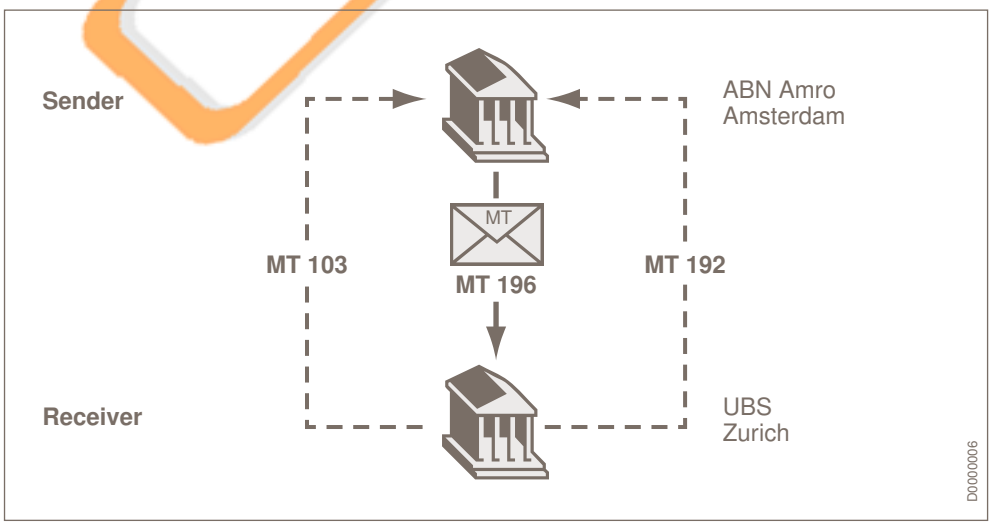
Narrative

On May 27, 2009, UBS, Zürich requests ABN Amro Amsterdam, to consider cancellation of its MT 103, TRN 494932/DEV, sent on May 27, 2009.

(To review the messages related to this MT n96, see the Example section of the MT n92).

ABN Amro confirms the cancellation of the Customer Transfer via an MT 196.

Information Flow



SWIFT Message

Explanation	Format
Sender	ABNANL2A
Message type	196
Receiver	UBSWCHZH80A
Message text	
Transaction reference number	:20:6457AZ
TRN of request for cancellation (Related Reference)	:21:23191
Answer	:76:CANCELLED
MT and date of original message	:11R:103 090527
End of message text/trailer	

PREVIOUS VERSION

MT n98 Proprietary Message

Note *This message may only be sent and received after prior arrangements between the Sender and the Receiver.*

MT n98 Scope

This message type is used by financial institutions, with their own offices, with other financial institutions and/or with corporate customers with which they have established bilateral agreements.

It is used as an envelope for a specified message included in it.

It allows for the definition of a unique format for which another message type is not available or applicable.

It also allows financial institutions to use message types which are awaiting live implementation on the SWIFT system.

For use of messages in the corporate-to-bank environment, see the MT message implementation guide and the message matrix for corporate customers available on www.swift.com.

MT n98 Format Specifications

MT n98 Proprietary Message

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	12	Sub-Message Type	3!n	2
M	77E	Proprietary Message	73z<crlf>[n*78z]	3
M = Mandatory, O = Optional - Network Validated Rules may apply				

PREVIOUS VERSION

MT n98 Network Validated Rules

There are no network validated rules for this message type.

MT n98 Usage Rules

- When assigning a category to this message, for example, 198 versus 498, the users should select the category that, at a general level, encompasses the business purpose of the message.
- The sub-message type number agreed to by the users of a specific proprietary message, or the message type assigned to a message format being used before implementation, shall be identified in field 12 of the message being transmitted.

MT n98 Field Specifications

MT n98 - 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).

MT n98 - 2. Field 12: Sub-Message Type

Format

3!n

Presence

Mandatory

Definition

This field is used to specify the message type number, as agreed by the Sender and Receiver, or as defined by SWIFT (for messages being used in advance of implementation), for the proprietary message contained in the MT n98.

MT n98 - 3. Field 77E: Proprietary Message

Format

Option E	73z	(Text1)
	[n*78z]	(Text2)

Presence

Mandatory

Definition

This field is used to convey the message contents in a format agreed to by the Sender and the Receiver.

PREVIOUS VERSION

Usage Rules

In defining the format to be sent within field 77E, the following rules apply:

- All characters and codes described in the Standards MT General Information are allowed.
- The following exceptions are allowed:
  - Carriage return, Line feed, Colon 'CrLf:' may be used to separate fields included in field 77E, for example,

    `:77E::20:ref1'CrLf' :21:ref2'CrLf' :79:test'CrLf'` etc.
  - Line 1 (that is, 73z) may consist of only Carriage return, line feed, Colon 'CrLf:', for example,

    `:77E:'CrLf' :21:ref:'CrLf'` etc.
  - Line 1 may consist of blank characters, for example,

    `:77E:eee'CrLf'`
- Carriage return, line feed, hyphen ('CrLf-') indicates the end of the text.
- The maximum size of this field is limited to 9800 characters.

Example

The following examples are invalid, and therefore will be NAKed:

- The second or succeeding lines, that is, [n*78z], may not consist entirely of blank characters, for example,

  `:77E::20:ref'CrLf' eee'CrLf' :79:test'CrLf:'` etc.
- The second or succeeding lines may not consist of only Carriage return, line feed, for example,

  `:77E::20:ref'CrLf' 'CrLf' :79:test'CrLf:'` etc.

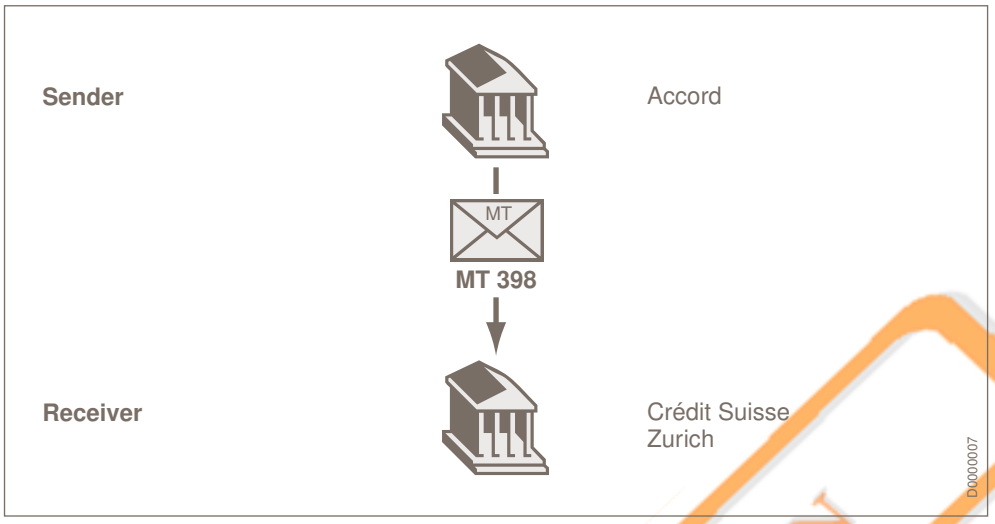
MT n98 Examples

Narrative

On 3 May 2007, CLS third-party user ABCOGB22 buys GBP 1,000,000 against USD from another CLS third-party user BEBEDEBB. The Rate is 1,6632. Each party decides to settle through CLS using its respective CLS settlement provider. The settlement provider for ABCOGB22 is CRESCHZZ. The settlement provider for BEBEDEBB is SMBBUS33. All parties subscribed to the SWIFTNet CLS Third Party Service, which copies the MT 300s that are exchanged between the users to their respective providers. ABCOGB22 confirms the deal using an MT 300 sent to BEBEDEBB. Because CRESCHZZ as a provider defined the service to require authentication, the user ABCOGB22 enters TPS in header field 103. The following message extract illustrates ABCOGB22's MT 300 and the resulting MT 398 envelope with the confirmation copied to CRESCHZZ. The provider supports authentication mode PKI, and therefore only receives PKI signatures. The PAC is not forwarded in the MT 398.

PREVIOUS VERSION

Information Flow



SWIFT Message

Explanation	Format
Sender	ACCOBEB3 (central server)
Message type	398
Receiver	CRESCHZZ80A (provider)
Message text	
Transaction reference number (1)	:20:B02154113204068I
Sub-message type	:12:300
Proprietary message	:77E:1
Copy of Confirmation Basic Header	:(1:F01ABCOGB22A0010502143342
Copy of Confirmation Application Header	:(2:I300BEBEDEBBX002N
Copy of Confirmation User Header Fields	:(3::103:TPS:108:FX136924

PREVIOUS VERSION

Explanation	Format
Copy of Confirmation Text Block	:(4: :15A: :20:REFMT300 :22A:NEWT :22C:ABCO226632BEBEDE :82A:ABCOGB22 :87A:BEBEDEBB :15B: :30T:20070503 :30V:20070505 :36:1,6632 :32B:GBP1000000,00 :56A:CLSBUS33 :57A:SMAAGB22 :33B:USD166320,00 :56A:CLSBUS33 :57A:SMBBUS33
Copy of Confirmation Trailer	:(5: :CHK:7DF9BA1C36ED
Copy of Confirmation PKI Signature	:(8: YzpTaWduYXR1cmVWYWx1ZT 5QRU1GQFByb2MtVH1wZTogN CxN SUMtT05MWQ0KQ29udGVudC 1Eb21haW46IFJGQzgyMg0KR W50 cnVzdEZpbGUtVmVyc2lvbjogMi 4wDQpPcmlnaW5hdG9yLURO OiBjbj1sc28xMSxvPXVzdGJ1cz RtLG89c3dpZnQNCk9yaWct ... cmU +PC9Td1NlYzpTaWduYXR1cm VMaXN0Pg

(1) The transaction reference number of the MT 398 (not of the sub-message)

PREVIOUS VERSION

MT n99 Free Format Message

MT n99 Scope

This message type is:

- used by financial institutions to send or receive information for which another message type is not applicable.
- used between a corporate and its financial institution for which another message type is not applicable.

The category digit should be chosen so the message will be routed to the unit of the Receiver which is most capable of acting on the information.

This format does not apply to category 4 and 7. For more details, see the relevant category *Message Reference Guide* for MT 499 and MT 799.

For use of messages in the corporate-to-bank environment, see the MT message implementation guide and message matrix for corporate customers available on www.swift.com.

MT n99 Format Specifications

MT n99 Free Format Message

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
O	21	Related Reference	16x	2
M	79	Narrative	35*50x	3
M = Mandatory, O = Optional - Network Validated Rules may apply				

MT n99 Network Validated Rules

There are no network validated rules for this message type.

MT n99 Usage Rules

- When the MT 199, MT 299, or MT 999 has a related message that contained a Unique End-to-end Transaction Reference (UETR), this UETR may be copied in field 121 in the user header block of the message.
- The SWIFT gpi Customer Credit Transfer (gCCT) service uses MT 199 for gCCT confirmations to either confirm credit to the account of the beneficiary customer or confirm the (intermediate) transaction status. All FIN users, part of user category SUPE (Supervised Financial Institutions) or PSPA (Payments System Participants) are allowed to use MT 199 to confirm to the gpi Tracker transactions received via MT 103. All details on the usage can be found on the Knowledge Centre > Products A-Z > Universal Confirmations > Universal Confirmations Rulebook.

PREVIOUS VERSION

MT n99 Field Specifications

MT n99 - 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).

MT n99 - 2. Field 21: Related Reference

Format

```
16x
```

Presence

Optional

Definition

This field contains a reference to the related 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).

MT n99 - 3. Field 79: Narrative

Format

```
35*50x                (Narrative)
```

Presence

Mandatory

Definition

This field contains the free format message.

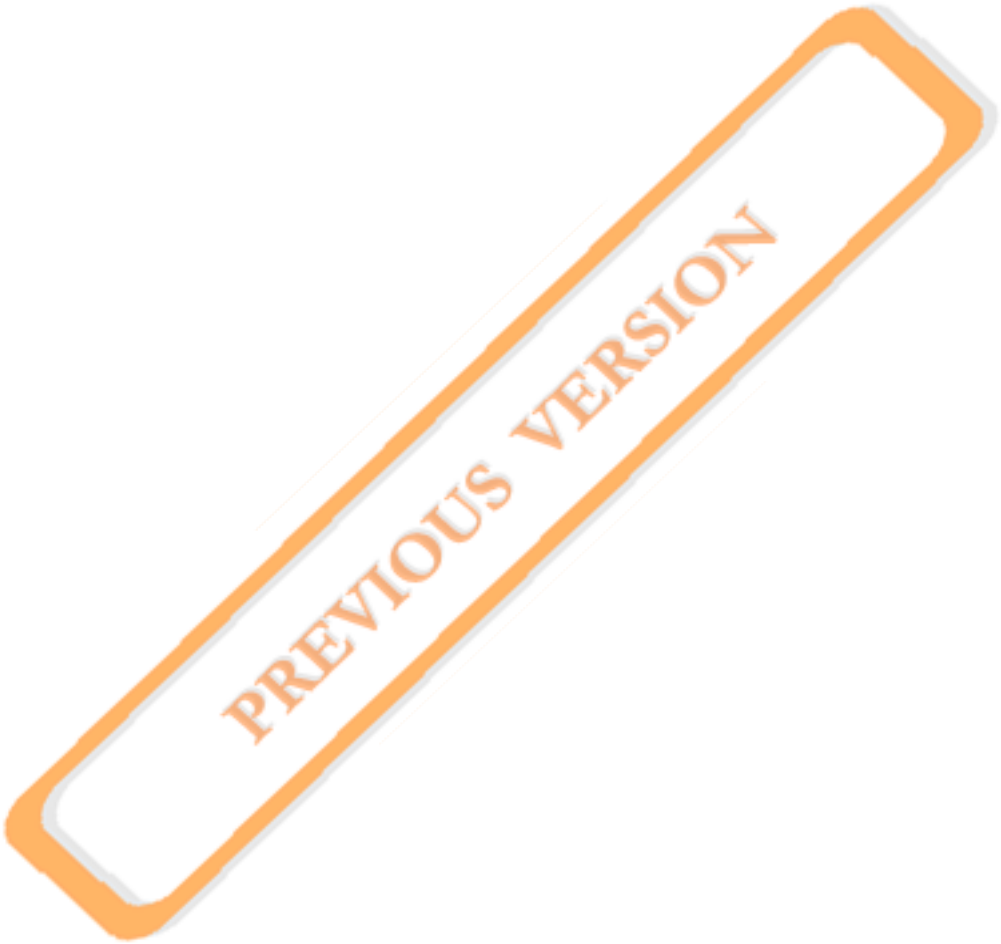
PREVIOUS VERSION

Network Validated Rules

If this message is used in category 1 or in category 2 and if the first six characters in line 1 contain the character string /REJT/ or /RETN/, then it is mandatory to follow the *Payments Reject/Return Guidelines* described in the Standards MT Usage Guidelines (Error code(s): `T80`).

MT n99 Examples

As any free format information may be provided in this message type, no message examples will be provided.



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PREVIOUS VERSION