BLUHE PRINTS

The Bank Officers MT Handbook

Contents

Introduction

Introduction

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* * *

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1.1.1 S.W.I.F.T.

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- Sibos
- 3SKey
- Innotribe
- MyStandards
- SWIFT Institute
- UETR

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1

Category (1's) Customer Payments and Cheques

Category 1's

Are used for the following:

- customer credit transfers
- customer debit transfers
- cheque payments

The messages in this category deal with payments, or information about payments, in which the ord

MT 101: Request for Transfer

This message is:

- sent by a financial institution on behalf of a non-financial institution account owner, to an acc
- sent by a non-financial institution account owner, or a party authorized by the account owner

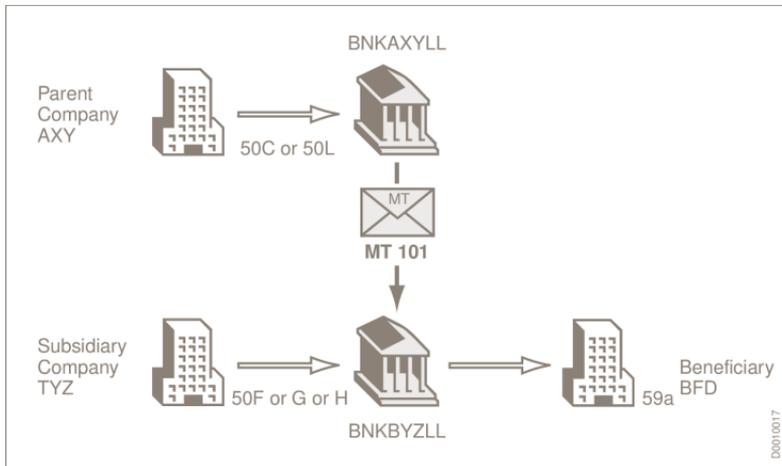It is used to move funds from the ordering customer's account(s) serviced at the receiving financial inst

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

- between ordering customer accounts, or
- in favor of a third party, either domestically or internationally.

For use of messages in the corporate to bank environment, see the MT message implementation guide
www.swift.com.

MT101 Example

Narrative, parent company paying from a subsidiary account.

Company AXY in country XY wants to pay an invoice from its subsidiary TYZ's account in country

Company AXY instructs its bank (BNKAXYLL) in country XY to send an MT 101 Request For T

As the name of the subsidiary would be meaningless for the beneficiary BFD, the name of the par

* * *

MT 102: Multiple Customer Credit Transfer

This message is sent by or on behalf of the financial institution of the ordering customer(s) to anoth

It requests the Receiver to credit the beneficiary customer(s) directly or indirectly through a clea

This message is used to convey multiple payment instructions between financial institutions for

Amongst other things, these bilateral agreements cover the transaction amount limits, the curren

MT 102 Example

Narrative

Consortia Pension Scheme, a corporate in Zürich requests its bank (BNKACHZZ) to execute a bulk of

BNKACHZZ established a bilateral agreement with its Belgian correspondent (BNKBBEBB) to excl

- transaction charges due to BNKBBEBB for the guarantee and processing of on us payments up to
- charges information is explicitly included in the message for control purposes

- charges are settled with the same value date as the sum of transaction amounts
- conversion, if necessary, is performed at the Sender's side. Consequently, transactions are alwa
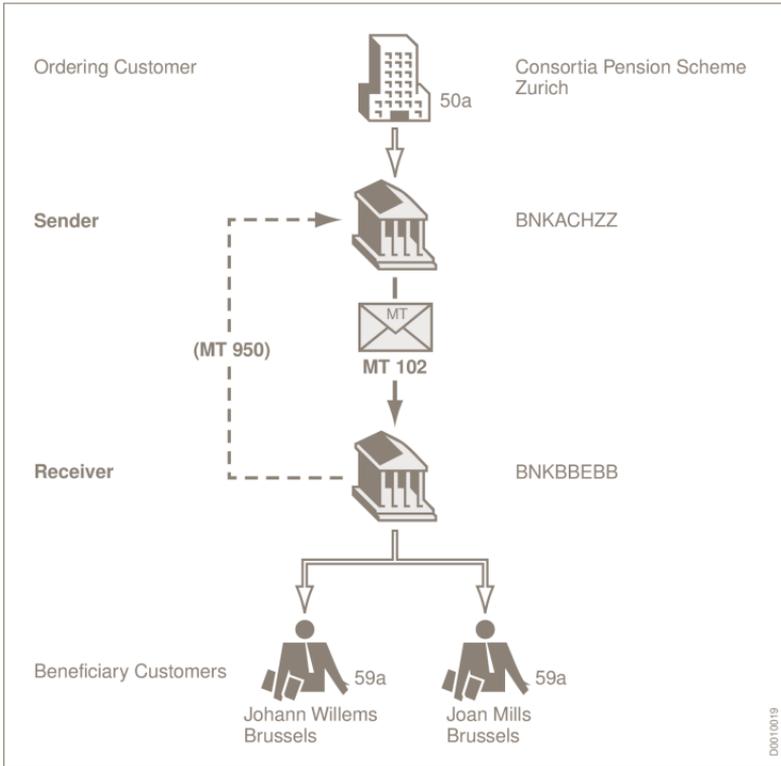- the same exchange rate is applied for all transactions within a same message.

* * *

MT 103: Single Customer Credit Transfer

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

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

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

Ordering Customer

50a

Franz Holzapfel GmbH
Vienna

Sender

(MT 202 COV)

Bank Austria
Vienna

*Sender's
Correspondent*

53a

Chase Manhattan Bank
New York
(Receiver of MT 202 COV)

MT

MT 103

*Receiver's
Correspondent*

54a

ABN Amro Bank
New York
(Field 57a of MT 202 COV)

(MT 910/950)

Receiver

ABN Amro Bank
Amsterdam
(Field 58a of MT 202 COV)

Beneficiary Customer

59a

C. Klein
Amsterdam

D0010035

SWIFT MT 103: To the Party Closest to the Beneficiary

Bank Austria sends the following messages:

1. A customer transfer to ABN Amro Bank, Amsterdam.
2. A cover message for the US dollar payment, which is provided through Chase Manhattan Ba...

BKAUATWW agreed on the Standard Service Level, as did its Dutch correspondent ABNANL2A.

* * *

MT 104: Direct Debit and Request for Debit Transfer Message

The MT 104 is used to convey customer direct debit instructions and can be:

- sent by a non-financial institution account owner, or a party authorized by the account owner...
- sent by the creditor's bank, or another financial institution, to the debtor's bank, or another fi...
- sent by a non-financial institution account owner, or a party authorized by the account owner...
- sent between two financial institutions on behalf of a creditor/instructing party to request the...

For use of messages in the corporate to bank environment, see the MT message implementation gui...
www.swift.com.

Because the MT 104 can be used differently in different countries, no universal example can be p...

* * *

MT 107: General Direct Debit Message

This message is sent by the creditor's financial institution or another financial institution, to the debtor

Because the MT 107 can be used differently in different countries, no universal example can be prov

* * *

MT 110: Advice of Cheque(s)

This multiple message is sent by a drawer bank, or a bank acting on behalf of the drawer bank to the ba

It is used to advise the drawee bank, or confirm to an inquiring bank, the details concerning the che

Single Advice of Cheque

Narrative

On December 11, 2009, Citibank, Los Angeles, issues its cheque number 9100089, drawn on Citiba

The cheque is in the amount of euro 1,800. The payee is Gunther Heiliger, Marburg.

Citibank sends an MT 110 to Dresdner Bank, advising it of the cheque, under reference DR9812

$* * *$

MT 111: Request for Stop Payment of a Cheque

This single message type is sent by a drawer bank, or a bank acting on behalf of the drawer bank, to

It is used to request stop payment of the cheque referred to in the message.

Sender
(Drawer Bank)

Citibank
Los Angeles

MT

MT 111

Receiver
(Drawee Bank)

Dresdner Bank
Frankfurt

MT 111 Examples

Narrative

On January 14, 2009, Citibank, Los Angeles, issues a request for a stop payment on cheque number 91(

The draft has apparently been lost in transit.

Citibank sends an MT 111 to Dresdner Bank, under reference 41387931STP.

* * *

MT 112: Status of a Request for Stop Payment of a Cheque

This message type is sent by the drawee bank (on which a cheque is drawn) to the drawer bank or the b

It is used to indicate what actions have been taken in attempting to stop payment of the cheque refe

MT 112 Examples

Narrative

On January 15, 2010, Dresdner Bank, Frankfurt, confirms the placement of its stop payment on dra

Dresdner Bank sends an MT 112 to Citibank, Los Angeles, under reference 287299329892.

* * *

MT 190: Advice of Charges, Interest and Other Adjustments

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

Charges as a Result of a Stop Payment

Narrative

On January 14, 2009, Citibank, Los Angeles, requests Dresdner Bank, Frankfurt, to place a stop payme

(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

* * *

MT 191: Request for Payment of Charges, Interest and Other Expenses

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

Sender		Banca Commerciale Italiana Los Angeles
Account With Institution	57a — MT 191	JP Morgan Chase Bank New York
Receiver		Niederösterreichische Ländesbank-Hypothekenbank Vienna

Charges as a Result of a Payment Order

Narrative

Banca Commerciale Italiana, Los Angeles, has received a Customer Transfer from Niederösterreich

* * *

MT 192: Request for Cancellation

This message is:

- sent by a financial institution to request a second financial institution to consider cancellation of
- sent by a corporate customer to request a financial institution to consider cancellation of the SW

If the Receiver of the request for cancellation has already acted on the message for which cancellation i

For use of messages in the corporate-to-bank environment, see the MT message implementation gu

www.swift.com.

Request for Cancellation of a Customer Transfer

Narrative

On May 27, 2009, UBS, Zürich, requests ABN Amro, Amsterdam, to consider cancellation of the fo

∗ ∗ ∗

MT 195: Queries

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 messa

A query may also be sent to request that an amendment be made to a previous message, except in

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 purpos

For use of messages in the corporate-to-bank environment, see the MT message implementation gu

www.swift.com.

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, Amst

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

<div align="center">* * *</div>

MT 196: Answers

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 message

For use of messages in the corporate-to-bank environment, see the MT message implementation

www.swift.com.

MT 198: Proprietary Message

This message type is used by financial institutions, with their own offices, with other financial instit

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 a

It also allows financial institutions to use message types which are awaiting live implementation o

For use of messages in the corporate-to-bank environment, see the MT message implementation

www.swift.com.

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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, concern

(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, Zü

* * *

MT n99 Examples As any free format information may be provided in this message type, no message e

MT 199: Free Format Message

This message type is:

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

The category digit should be chosen so the message will be routed to the unit of the Receiver which

This format does not apply to category 4 and 7. For more details, see the relevant category *Messa*

For use of messages in the corporate-to-bank environment, see the MT message implementation

www.swift.com.

2

Category (2's) Financial Institution Transfers

Category 2's

Consist of four types of messages exchanged between and on behalf of financial institutions. These are

- financial institution transfers, which are orders for the movement of funds, originated by a finan
- notice to receive, which notifies a financial institution of funds which are to be received for the S
- payment messages issued by financial institutions to claim funds from SWIFT member banks.
- cheque truncation messages, to debit, obtain credit or inform of non-payment of truncated chequ

The messages in this category deal with payments, or information about payments, in which all parties

* * *

MT 200: Financial Institution Transfer for its Own Account

This message type is sent by an account owner to one of its account servicing institutions. All partie

It is used to request the movement of funds from an account that the Receiver services for the Se

Example 2: Financial Institution Transfer for its Own Account with an Intermediary

Narrative

Value 25 May 2009, Bank Austria, Vienna, requests Chase Manhattan Bank, New York, to transfer US

Bank Austria requests Chase to debit account 34554-3049 for this transfer, using reference 3985757

* * *

MT 201: Multiple Financial Institution Transfer for its Own Account

This multiple message type is sent by an account owner to one of its account servicing institutions. All

It is used to request the movement of funds from an account that the Receiver services for the Sende

MT 201 Example

Narrative

Value 28 May 2009, UBS, Zürich requests ABN Amro Bank, Amsterdam, to transfer euro 61,000 to

ING Bank, Amsterdam EUR 5000,

SNS Bank Nederland NV, Amsterdam EUR 7500,

ABN Amro Bank, Rotterdam EUR 12500,

Crédit Lyonnais, Paris EUR 6000,

Deutsche Bank AG, Frankfurt by telex through ING Bank, Amsterdam EUR 30000

* * *

MT 202: General Financial Institution Transfer

This message is sent by or on behalf of the ordering institution directly, or through correspondent(s), to

It is used to order the movement of funds to the beneficiary institution.

This message may also be sent to a financial institution servicing multiple accounts for the Sender to

This message must not be used to order the movement of funds related to an underlying customer c

Example 1: MT 202 with Time Indication

Narrative

On 5 January, a CLS settlement member (BANKGB2L) receives an instruction from CLS Bank to fu

BANKGB2L sends an MT 202 to their JPY nostro correspondent (BANKJPJT), indicating that the

* * *

MT 203: Multiple General Financial Institution Transfer

This multiple message is sent by or on behalf of the ordering institution directly, or through correspon

It is used to order the movement of funds to each beneficiary institution.

This message may also contain order(s) for the movement of the Sender's own funds in favour of its

MT 203 Examples

Narrative

Value 28 May 2009, UBS, Zürich requests ABN Amro Bank, Amsterdam, to transfer euro 5,000,000 as

ING Bank NV, Amsterdam

in favour of Morgan Guaranty Trust Co., New York

EUR

500,000

SNS Bank Nederland NV, Amsterdam

in favour of Mellon Bank, London

EUR

1,500,000

Citibank, Amsterdam

in favour of Citibank, New York

EUR

1,000,000

Dresdner Bank AG, Frankfurt

EUR

2,000,000

* * *

MT 204: Financial Markets Direct Debit Message

This message is sent by an exchange or clearing house, or another financial institution to a SWIFT n

Example

The Exchange does not want to use the account relationship with the common correspondent and w

Narrative

The Chicago Mercantile Exchange asks its member Merrill Lynch International Bank, New York to

The Northern Trust Company is the settlement bank of Merrill Lynch at the Chicago Mercantile

The Chicago Mercantile sends an MT 204 to Northern Trust with the instruction to debit the ac

* * *

MT 205: Financial Institution Transfer Execution

This message is sent by the Receiver of a category 2 message that is, MT 200, 201, 202, 203 or 205, o

It is used to further transmit a funds transfer instruction where Sender and Receiver are located i

If the funds transfer instruction is related to an underlying customer credit transfer that was sent

MT 205 Examples

Narrative

Deutsche Bank, Frankfurt, receives the following MT 202 General Financial Institution Transfer fro

* * *

MT 210: Notice to Receive

This message type is:

- sent by an account owner to one of its account servicing institutions.
- sent by a party authorized by the account owner to one of its account servicing institutions.

It is an advance notice to the account servicing institution that it will receive funds to be credited to the

For use of messages in the corporate to bank environment, see the MT message implementation gui

www.swift.com.

MT 210 Examples

Narrative

Value 22 February 2010, Berliner Bank, Berlin, as a result of a foreign exchange deal (Common Referen

The funds will be paid through Citibank, New York.

Berliner Bank sends an MT 210, using reference 318393.

3

Category (3's) Treasury Markets

Category 3's

Treasury Markets - Foreign Exchange, Money Markets and Derivatives includes messages exchanged for

- confirmation
- settlement
- advice/instruction.

The four types of deals are:

1. foreign exchange contracts, that is, the buying and selling of currencies
2. foreign currency option contracts, that is, the buying and selling of options on currencies
3. the placement of money in connection with loan/deposit business
4. interest rate derivatives including forward rate agreements, single and cross currency interes

In each of the above types of deals, the details of the contract are agreed to by the dealers of the two

The confirmation messages within this category are confirmations of information already known

* * *

MT 300 & MT 306: Foreign Exchange Confirmation

The MT 300 is used to:

- confirm the details of a new contract between the parties
- confirm an exercised foreign currency option
- confirm the details of a post-trade event
- confirm the details of an amendment to a previously sent confirmation
- cancel a previously sent confirmation
- report to a trade repository

This message is exchanged by or on behalf of the institutions or corporate customers, party A and part

CATEGORY (3'S) TREASURY MARKETS

Party A and party B are the legal entities which have agreed to the transaction.

Party A is either:

- the Sender, or
- the institution/corporate on behalf of which the message is sent, or
- one of the institutions for which the broker arranged the deal and to whom it is sending the conf
- when a money broker confirms to another money broker, the party for which the sending broker

Party B is either:

- the Receiver, or
- the institution/corporate on behalf of which the message is received, or
- the other institution for which the broker arranged the deal, that is, party A's counterparty, or
- when a money broker confirms to another money broker, party A's counterparty.

This message allows:

- the specification of the legal counterparties
- the inclusion of a beneficiary
- a split settlement
- the inclusion of the underlying legal agreement.

* * *

MT 304: Advice/Instruction of a Third Party Deal

This message is sent by a fund manager to a custodian bank or other interested party as an advice of

The definition of third party must be agreed up front between the fund manager and the custodia

It is used to:

- provide details about a new deal
- provide a settlement notification
- amend a previously sent message
- cancel a previously sent message.

This message may also be sent to the member of a centralised settlement system or directly to the ce

Example 3: Spot Contract

Narrative

On 15 May 2008, FUMAUS33, a fund manager, arranged one foreign exchange contract with BANAGE

The fund manager is acting on behalf of ABC fund with account number 12345.

FUMAUS33 sends an MT 304 to the custodian CUSTUS33

The contract is to settle on 19 May 2008. FUMA buys 100,000,000 USD and sells 782,080,000 HKD

The USD have to be transferred from BANAUS33 to CUSTUS33.

CUSTUS33 will then send an MT 202 to its correspondent in Hong Kong asking them to debit its ac

Message 1: Instruction Message

Explanation
Format

Sender

FUMAUS33

Receiver

CUSTUS33

Message Type

304

General Information

CATEGORY (3'S) TREASURY MARKETS

```
:15A:
```

Sender's Reference

```
:20:45871
```

Type of Operation

```
:22A:NEWT
```

Scope of Operation

```
:94A:ASET
```

Fund

```
:83J:/ACCT/12345
 /NAME/Fund ABC
```

Fund Manager

```
:82J:/ABIC/FUMAUS33
 /NAME/Fund Manager A
```

Executing Broker

```
:87J:/ABIC/BANAGB22
 /NAME/Bank A
 /CITY/London
```

Forex Transaction Details

```
:15B:
```

Trade Date

```
:30T:20080515
```

Value Date

```
:30V:20080519
```

Exchange Rate

```
:36:7,8208
```

Currency, Amount Bought

```
:32B:USD100000000,
```

Delivery Agent

```
:53J:/ABIC/BANAUS33
 /NAME/Bank A
 /CITY/New York
```

Currency, Amount Sold

```
:33B:HKD782080000,
```

CATEGORY (3'S) TREASURY MARKETS

Delivery Agent

```
:53J:/ABIC/CUSTHKKK
 /NAME/Cust Services
 /CITY/Hong Kong
```

Intermediary

```
:56J:/ABIC/INTEHKHH
 /NAME/Intermediary Bank
```

Receiving Agent

```
:57J:/ABIC/BANAHKHH
 /NAME/Bank A
 /CITY/Hong Kong
 /ACCT/AS8794
```

Beneficiary Institution

```
:58J:/ABIC/BANAGB22
 /NAME/Bank A
 /CITY/London
 /ACCT/2436
```

Message 2: Settlement of Amount Sold

Explanation
Format

Sender

> CUSTUS33

Receiver

> CUSTHKHH

Message Type

> 202

Unique End-to-end Transaction Reference

> 121:18e6d029-a451-41b4-8c15-d6bc3c7ef09c

Transaction Reference Number

> :20:21304/887

Related Reference

> :21:45871

Value Date, Currency Code, Amount

```
:32A:080519HKD782080000,
```

Intermediary

```
:56A:INTEHKHH
```

Account with Institution

```
:57A:/AS8794
 BANAHKHH
```

Beneficiary Institution

```
:58A:/2436
 BANAGB22
```

* * *

MT 305: Foreign Currency Option Confirmation

This message type is exchanged by or on behalf of the institutions or corporate customers, party A a

It is used to confirm the details of:

- a new contract between the parties
- an amendment to a previously agreed contract
- the cancellation of a confirmation

- the surrender of an option by the buyer (holder) to the seller (grantor) for compensation.

It may also be used to report the details of a contract to a trade repository.

Example: Foreign Currency Option Confirmation

Narrative

A German exporter is expecting to receive USD 100,000 in mid-March 2009. At the time when it decid

The German exporter buys, on 26 November 2008, a USD 100,000 OTC (over-the-counter) put opt

In turn, to hedge its now open option position, Dresdner Bank, Frankfurt, buys, on the same day a E

* * *

MT 320: Fixed Loan/Deposit Confirmation

This message is exchanged to confirm a fixed term loan/deposit contract.

The message is used to confirm/notify the details of:

- a new contract between the parties
- an amendment to a previously agreed contract
- the cancellation of a confirmation
- a rolled over/renewed contract between the parties
- the maturity of a contract.

This message is exchanged by or on behalf of the institutions or corporates, party A and party B, wh

Example: Renewal Confirmation

Narrative

On 13 June 2008, Citibank Zürich, agrees to renew the loan it had granted to Crédit Agricole Indosuez

The loan will be renewed at the same rate for an additional 6 month period, but for an amount of CH

On 18 June 2008, Crédit Agricole Indosuez Paris, will pay CHF 1,000,000 to Citibank Zürich, throu

Also on 18 June 2008, Crédit Agricole Indosuez Paris, will pay the interest on the first period to Citi

At maturity of the renewed loan, Crédit Agricole Indosuez Paris will instruct its Lausanne branch to

$$* * *$$

MT 330: Call/Notice Loan/Deposit Confirmation

This message is exchanged to confirm a call/notice loan/deposit contract.

The message is used to confirm/notify the details of:

- a new contract between the parties
- an amendment to a previously agreed contract
- the cancellation of a confirmation
- an increase or decrease in the balance of the account, in an already agreed contract
- a change in the interest rate
- a change in the period of notice
- the closing of a contract, that is, final redemption of the loan/deposit balance to zero and all inter

This message is sent by or on behalf of the institution or corporate, party A and party B, who have agre

Example: Message A Confirmation of a Call/Notice Contract

* * *

MT 350: Advice of Loan/Deposit Interest Payment

It is used to inform that an interest amount has been paid to the account of the beneficiary with the

The message may also be used to notify the details of:

- an amendment to a previously sent advice
- the cancellation of an advice.

This message is sent by or on behalf of the institution or corporate, party A who has borrowed cash fro

Example 1

Narrative

On 14 June 2001, Citibank Zürich, agrees to renew the loan it had granted to Crédit Agricole Indosuez

The loan will be renewed at the same rate for an additional 6 month period, but for an amount of CH

On 18 June 2001, Crédit Agricole Indosuez, Paris, will pay the interest on the first period to Citiban

The broker's commission is 100 CHF plus VAT at 7.6%. The tax rate on interest is of 20%.

Message 1: SWIFT Message From Crédit Agricole Indosuez, Paris

	Explanation Format
Sender	

BSUIFRPP

Message Type

350

Receiver

CITICHZZ

Message Text

General Information

```
:15A:
```

Sender's Reference

```
:20:LD010618INT
```

Type of Operation

```
:22A:ADVC
```

Common Reference

```
:22C:BSUIPP0042CITIZZ
```

Transaction Details

```
:15B:
```

Interest Period

```
:30G:20000618/20010618
```

Currency, Principal Amount

```
:32B:CHF5000000,
```

Value Date of Interest Payment

```
:30V:20010618
```

Currency and Interest Amount

```
:34B:CHF210000,
```

Interest Rate

```
:37M:4,2
```

Day Count Fraction

```
:14D:360/360
```

Settlement Instructions for Amounts Payable by Party A

```
:15C:
```

Delivery Agent

```
:53A:BSUICH22
```

Receiving Agent

```
:57A:CITICHZZ
```

Broker's Commission and Tax Information

```
:15D:
```

Transaction Currency and Interest Amount

```
:34B:CHF210000,
```

Transaction Currency and Net Interest Amount

```
:33B:CHF167892,40
```

Broker's Commission

```
:71F:CHF100,
```

Tax Rate on Broker's Commission

```
:37L:7,6
```

Reporting Currency and Tax Amount on Broker's Commission

```
:33E:CHF7,60
```

Tax Rate

```
:37L:20,
```

Reporting Currency and Tax Amount

```
:33E:CHF42000,
```

End of Message Text/Trailer

* * *

MT 360: Single Currency Interest Rate Derivative Confirmation

This message is exchanged by or on behalf of the institutions or corporates, party A and party B, which

The message also covers deals which are not part of an ISDA, AFB, Deutscher Rahmenvertrag für Fi

This message may also be sent by a money broker to the two parties (party A and party B) for which

If there are two money brokers involved in arranging a deal between party A and party B, this messa

The MT 360 may be used to:

- confirm the details of a new transaction between the parties
- correct a previously sent confirmation
- cancel a previously sent confirmation.
- report the details of a transaction to a trade repository.

Example 1: Fixed/Floating Single Currency Interest Rate Swap Confirmation

Narrative

On 05 March 2002, Chase New York and Barclays Bank London enter into an ISDA swap agreement w

The terms of the contract are:

- Chase pays the floating interest every 6 months, based on LIBOR
- Barclays pays the fixed interest every 6 months at 5.475 %
- Notional amount = 35,000,000 GBP.

The swap is not compounded, not amortised, there are no stub periods, there is no averaging, the calcu

Message 1: SWIFT Message from Chase New York

Explanation
Format

Sender

```
CHASUS33
```

Message Type

```
360
```

Receiver

```
BARCGB2L
```

Message Text

General Information

```
:15A:
```

Sender's Reference

```
:20:TW9235
```

Type of Operation

```
:22A:NEWT
```

Scope of Operation

```
:94A:BILA
```

Common Reference

```
:22C:BARC2L0603CHAS33
```

Identification of the Swap

```
:23A:FLOATFIXED/NET
```

Contract Number Party A

```
:21N:SCS001
```

Trade Date

```
:30T:20020305
```

Effective Date

```
:30V:20020305
```

Termination Date

```
:30P:20060305
```

Business Day Convention

```
:14A:MODIFIEDF
```

Currency, Notional Amount

```
:32B:GBP35000000,00
```

Party A

```
:82A:CHASUS33
```

Party B

```
:87A:BARCGB2L
```

Type, Date, Version of the Agreement

```
:77H:ISDA/19980316//1991
```

Year of Definitions

```
:14C:1991
```

Fixed Interest Payable by Party B

```
:15B:
```

Fixed Rate

```
:37U:5,475
```

Number of Repetitions

```
:18A:8
```

Payment Date

```
:30F:20020905
```

Payment Date

```
:30F:20030305
```

Payment Date

```
:30F:20030905
```

Payment Date

```
:30F:20040305
```

Payment Date

```
:30F:20040905
```

Payment Date

```
:30F:20050305
```

Payment Date

```
:30F:20050905
```

Payment Date

```
:30F:20060305
```

Period End Date Adjustment Indicator

```
:17F:Y
```

Day Count Fraction

```
:14D:AFI/365
```

Business Day Convention

```
:14A:MODIFIEDF
```

Number of Repetitions

```
:18A:1
```

Financial Centre

```
:22B:GBLO
```

Payment Instructions for Interest Payable by Party B

```
:15D:
```

Receiving Agent

```
:57A:MIDLGB22
```

Floating Interest Payable by Party A

```
:15F:
```

Floating Rate Option

```
:14F:GBP-LIBOR-BBA
```

Reset Date Specification

```
:14J:FIRST
```

Designated Maturity

```
:38E:6M
```

Number of Repetitions

```
:18A:8
```

Payment Date

```
:30F:20020905
```

Payment Date

```
:30F:20030305
```

Payment Date

```
:30F:20030905
```

Payment Date

```
:30F:20040305
```

Payment Date

```
:30F:20040905
```

Payment Date

```
:30F:20050305
```

Payment Date

```
:30F:20050905
```

Payment Date

```
:30F:20060305
```

Period End Date Adjustment Indicator

```
:17F:Y
```

Day Count Fraction

```
:14D:AFI/365
```

Business Day Convention

```
:14A:MODIFIEDF
```

Number of Repetitions

```
:18A:1
```

Financial Centre

```
:22B:GBLO
```

Spread

```
:37R:N0,2
```

Payment Instructions for Interest Payable by Party A

```
:15G:
```

Receiving Agent

```
:57A:BARCGB2L
```

Optional General Information

```
:15N:
```

Contact Information

```
:29A:/NAME/Richard Jones
 /PHON/212-1234567
```

✳ ✳ ✳

MT 361 Cross Currency Interest Rate Swap Confirmation

This message is exchanged by or on behalf of the institutions or corporates, party A and party B, wh

The message also covers deals which are not part of an ISDA, Deutscher Rahmenvertrag für Fina

This message may also be sent by a money broker to the two parties (party A and party B) for whi

If there are two money brokers involved in arranging a deal between party A and party B, this me

The message may be used to:

- confirm the details of a new transaction between the parties
- correct a previously sent confirmation
- cancel a previously sent confirmation.
- report the details of a transaction to a trade repository.

Example 1: Fixed/Floating Cross Currency Interest Rate Swap Confirmation

Narrative

On 12 December, JPMorgan Chase Bank New York and Barclays Bank London enter into an ISDA cro

The terms of the contract are:

- JPMorgan Chase Bank pays the floating interests every 6 months, based on LIBOR, on 10,000,00
- Barclays pays the fixed interests on a yearly basis at 6 % on 1,000,000,000 JPY

with initial and final exchange of principals.

The swap is not compounded, not amortised, there are no stub periods, there is no averaging, the ca

Message 1: SWIFT Message from JPMorgan Chase Bank, New York

Explanation
Format

Sender

```
CHASUS33
```

Message Type

```
361
```

Receiver

```
BARCGB2L
```

Message Text

General Information

```
:15A:
```

Sender's Reference

```
:20:TW17455
```

Type of Operation

```
:22A:NEWT
```

Scope of Operation

```
:94A:BILA
```

Common Reference

```
:22C:BARC2L9912CHAS33
```

Identification of the Swap

```
:23A:FLOATFIXED/GROSS
```

Contract Number Party A

```
:21N:CCS001
```

Trade Date

```
:30T:19941212
```

Effective Date

```
:30V:19941214
```

Termination Date

```
:30P:19991214
```

Business Day Convention

```
:14A:MODIFIEDF
```

Party B Currency, Notional Amount

```
:32B:JPY1000000000,
```

Party A Currency, Notional Amount

```
:33B:USD10000000,00
```

Party A

```
:82A:CHASUS33
```

Party B

```
:87A:BARCGB2L
```

Type, Date, Version of the Agreement

```
:77H:ISDA/19871012//1987
```

Year of Definitions

```
:14C:1991
```

Fixed Interests Payable by Party B

```
:15B:
```

Number of Repetitions

```
:18A:5
```

Payment Date

```
:30F:19951214
```

Currency, Payment Amount

```
:32M:JPY2100000,
```

Payment Date

```
:30F:19961214
```

Currency, Payment Amount

```
:32M:JPY2100000,
```

Payment Date

```
:30F:19971214
```

Currency, Payment Amount

```
:32M:JPY2100000,
```

Payment Date

```
:30F:19981214
```

Currency, Payment Amount

```
:32M:JPY2100000,
```

Payment Date

```
:30F:19991214
```

Currency, Payment Amount

```
:32M:JPY2100000,
```

Business Day Convention

```
:14A:MODIFIEDF
```

Number of Repetitions

```
:18A:3
```

Financial Centre

```
:22B:GBLO
```

Financial Centre

```
:22B:JPTO
```

Financial Centre

```
:22B:USNY
```

Payment Instructions for Interests Payable by Party B

```
:15D:
```

Receiving Agent

```
:57A:CHASJPJT
```

Floating Interests Payable by Party A

```
:15F:
```

Floating Rate Option

```
:14F:USD-LIBOR-BBA
```

Reset Date Specification

```
:14J:FIRST
```

Designated Maturity

```
:38E:6M
```

Number of Repetitions

```
:18A:10
```

Payment Date

```
:30F:19950614
```

Payment Date

```
:30F:19951214
```

Payment Date

```
:30F:19960614
```

Payment Date

```
:30F:19961214
```

Payment Date

```
:30F:19970614
```

Payment Date

```
:30F:19971214
```

Payment Date

```
:30F:19980614
```

Payment Date

```
:30F:19981214
```

Payment Date

```
:30F:19990614
```

Payment Date

```
:30F:19991214
```

Period End Date Adjustment Indicator

```
:17F:Y
```

Day Count Fraction

```
:14D:ACT/360
```

Business Day Convention

```
:14A:MODIFIEDF
```

Number of Repetitions

```
:18A:3
```

Financial Centre

```
:22B:GBLO
```

Financial Centre

```
:22B:JPTO
```

Financial Centre

```
:22B:USNY
```

Payment Instructions for Interests Payable by Party A

```
:15G:
```

Receiving Agent

```
:57A:BARCUS33
```

Exchanges of Principal Payable by Party B

```
:15J:
```

Number of Repetitions

```
:18A:2
```

Type of Exchange

```
:22X:INLX
```

Payment Date

```
:30F:19941214
```

Currency, Payment Amount

```
:32M:USD10000000,00
```

Receiving Agent

```
:57A:CHASUS33
```

Type of Exchange

```
:22X:FINX
```

Payment Date

```
:30F:19991214
```

Currency, Payment Amount

```
:32M:JPY1000000000,
```

Receiving Agent

```
:57A:CHASJPJT
```

Business Day Convention

```
:14A:MODIFIEDF
```

Number of Repetitions

```
:18A:3
```

Financial Centre

```
:22B:GBLO
```

Financial Centre

```
:22B:JPTO
```

Financial Centre

```
:22B:USNY
```

CATEGORY (3'S) TREASURY MARKETS

Exchanges of Principal Payable by Party A

```
:15K:
```

Number of Repetitions

```
:18A:2
```

Type of Exchange

```
:22X:INLX
```

Payment Date

```
:30F:19941214
```

Currency, Payment Amount

```
:32M:JPY1000000000,
```

Receiving Agent

```
:57A:BARCJPJT
```

Type of Exchange

```
:22X:FINX
```

Payment Date

```
:30F:19991214
```

Currency, Payment Amount

```
:32M:USD10000000,00
```

Receiving Agent

```
:57A:BARCUS33
```

Business Day Convention

```
:14A:MODIFIEDF
```

Number of Repetitions

```
:18A:3
```

Financial Centre

```
:22B:GBLO
```

Financial Centre

```
:22B:JPTO
```

Financial Centre

```
:22B:USNY
```

Optional General Information

```
:15N:
```

Contact Information

```
:29A:/NAME/Richard Jones
 /PHON/212-1234567
```

* * *

MT 364: Single Currency Interest Rate Derivative Termination/Recouponing Confirmation

This message is exchanged by or on behalf of the institutions or corporates, party A and party B, wh

This message may be used to:

- confirm the details of the partial or full termination of an existing transaction between the par
- confirm the details of the recouponing of an existing transaction
- correct a previously sent termination/recouponing
- cancel a previously sent termination/recouponing.

Example 1: Early Termination of Fixed/Floating Single Currency Interest Rate Swap Confirmation (see MT 360 Example 1)

Narrative

On 12 April 2004 JPMorgan Chase Bank New York and Barclays Bank London decide to terminate the

The agreed terms are:

- The termination becomes effective on 15 April 2004
- Barclays pays a fee of 5000 GBP.

Message 1: SWIFT Message from JPMorgan Chase Bank, New York

Explanation
Format

Sender

CHASUS33

Message Type

364

Receiver

BARCGB2L

Message Text

General Information

```
:15A:
```

Sender's Reference

```
:20:TERM1
```

Type of Operation

```
:22A:NEWT
```

Scope of Operation

```
:94A:BILA
```

Type of Event

```
:22B:TERM
```

Common Reference

```
:22C:BARC2L0603CHAS33
```

Identification of the Swap

```
:23A:FLOATFIXED/NET
```

Contract Number Party A

```
:21N:SCS001
```

Termination/Recouponing Trade Date

```
:30T:20040412
```

Termination/Recouponing Effective Date

```
:30Q:20040415
```

Original Termination Date

```
:30P:20060305
```

Original Effective Date

```
:30V:20020305
```

Currency, Notional Amount

```
:32B:GBP35000000,00
```

Party A

```
:82A:CHASUS33
```

Party B

```
:87A:BARCGB2L
```

Fixed Interests Payable by Party B

```
:15B:
```

Fixed Rate

```
:37U:5,475
```

Fee Payable by Party B

```
:15L:
```

Payment Date

```
:30F:20040415
```

Currency, Payment Amount

```
:32M:GBP5000,00
```

Receiving Agent

```
:57A:MIDLGB22
```

* * *

MT 365 Cross Currency Interest Rate Swap Termination/Recouponing Confirmation

This message is exchanged by or on behalf of the institutions or corporates, party A and party B, which

The message may be used to:

- confirm the details of the partial or full termination of an existing transaction between the parties
- confirm the details of the recouponing of an existing transaction
- correct a previously sent termination/recouponing
- cancel a previously sent termination/recouponing.

Example 1: Early Termination of Fixed/Floating Cross Currency Interest Rate Swap Confirmation (see MT 361 Example 1)

Narrative

On 10 January 1997 JPMorgan Chase Bank New York and Barclays Bank London decide to terminate

The agreed terms are:

- the termination becomes effective on 15 January 1997
- Barclays pays a fee of 5000 USD
- the principals are re-exchanged.

Message 1: SWIFT Message from JPMorgan Chase Bank, New York

Explanation
Format

Sender

```
CHASUS33
```

Message Type

```
365
```

Receiver

```
BARCGB2L
```

Message Text

General Information

```
:15A:
```

Sender's Reference

```
:20:TERM2
```

Type of Operation

```
:22A:NEWT
```

Scope of Operation

```
:94A:BILA
```

Type of Event

```
:22B:TERM
```

Common Reference

```
:22C:BARC2L9912CHAS33
```

Identification of the Swap

```
:23A:FLOATFIXED
```

Contract Number Party A

```
:21N:CCS001
```

Termination/Recouponing Trade Date

```
:30T:19970110
```

Termination/Recouponing Effective Date

```
:30Q:19970115
```

Original Termination Date

```
:30P:19991214
```

Original Effective Date

```
:30V:19941214
```

Party B Currency, Notional Amount

```
:32B:JPY1000000000,
```

Party A Currency, Notional Amount

```
:33B:USD10000000,00
```

Party A

```
:82A:CHASUS33
```

Party B

```
:87A:BARCGB2L
```

Fixed Interests Payable by Party B

```
:15B:
```

Fixed Rate

```
:37U:6,
```

Re-exchange of Principal Payable by Party B

```
:15J:
```

Payment Date

```
:30F:19970115
```

Currency, Payment Amount

```
:32M:JPY1000000000,
```

Receiving Agent

```
:57A:CHASJPJT
```

Re-exchange of Principal Payable by Party A

```
:15K:
```

Payment Date

```
:30F:19970115
```

Currency, Payment Amount

```
:32M:USD10000000,00
```

Receiving Agent

```
:57A:BARCUS33
```

Fee Payable by Party B

```
:15L:
```

Payment Date

```
:30F:19970115
```

Currency, Payment Amount

```
:B02:USD5000,00
```

Receiving Agent

```
:57A:CHASUS33
```

* * *

MT 370 Netting Position Advice

The MT 370 Netting Position Advice message is sent by a financial or non-financial institution to a

It is used to advise the netting position of a currency resulting from foreign exchange, non delive

Example 1: Basic Example

Narrative

PEFICHZZ and BDAPGB22 have agreed to send each other the MT 370 to advise their respective pos

PEFICHZZ sends an MT 370 Netting Position Advice message to BDAPGB22 to advise the THB th

Likewise, BDAPGB22 sends an MT 370 Netting Position Advice message to PEFICHZZ to advise th

The resulting matching is positive and BDAPGB22 sends an MT 202 to its THB correspondent, WV

* * *

MT 380: Foreign Exchange Order

This message type is sent:

- by a fund manager to a custodian bank as an order to purchase or sell a specific amount of a certa
- by a custodian bank to the local/sub custodian bank, when the fund account's custodian uses a su

It may also be used to:

- duplicate an order sent by other means, for example, fax or telex
- provide a third party with a copy of the message being sent.

Example 1: Foreign Exchange Order

Narrative

On February 26 2003, Capital International S.A., a fund manager requests its custodian, Pictet and Cie

Message 1: SWIFT Message from Capital International S.A

Explanation
Format

Sender

```
 CGIICHGG
```

Receiver

```
 PICTCHGG
```

Message Type

```
 380
```

Start of Block

```
 :16R:GENL
```

Sender's Reference

```
 :20C::SEME//FX256
```

FX Order Reference

```
:20C::FXOR//OR
```

Function of the Message

```
:23G:NEWM
```

End of Block

```
:16S:GENL
```

Start of Block

```
:16R:FXORDER
```

Buy/Sell Indicator

```
:22H::BUSE//BUYI
```

Date of Order

```
:98A::ORDR//20030226
```

Requested Value Date

```
:98A::RVAL//20030228
```

Ordered Ccy and Amount

```
:19B::ORDR//USD10000000,
```

Counter Currency

```
:11A::CNTR//CHF
```

Start of Block

```
:16R:ORDRPRTY
```

Investor

```
:95Q::INVE//STAR INVESTMENT
```

Safekeeping Account

```
:97A::SAFE//GG784SS652
```

End of Block

```
:16S:ORDRPRTY
```

End of Block

```
:16S:FXORDER
```

* * *

MT 381: Foreign Exchange Order Confirmation

This message type is sent:

- by a custodian bank to a fund manager to confirm the execution of an FX Order previously sent l
- by a sub custodian to a custodian bank when the fund account's custodian uses a sub custodian i

This message type is used as:

- a foreign exchange confirmation of an MT541/3 message
- a foreign exchange confirmation of multiple MT541/3 messages
- a foreign exchange confirmation of a combination of multiple MT380 and MT541/3 messages

It may also be used to:

- cancel a previously sent foreign exchange order confirmation
- duplicate a foreign exchange order confirmation sent by other means, for example, fax or telex
- provide a third party with a copy of the message being sent

Example 1: Foreign Exchange Order Confirmation

Narrative

On February 26 2003, Pictet and Cie informs the fund manager Capital International S.A. that its FX C

Message 1: SWIFT Message from Pictet and Cie

Explanation
Format

Sender

```
PICTCHGG
```

Receiver

```
CGIICHGG
```

Message Type

```
381
```

Start of Block

```
:16R:GENL
```

Sender's Reference

```
:20C::SEME//ORDRF561
```

Function of the Message

```
:23G:NEWM
```

Start of Block

```
:16R:LINK
```

Related Reference

```
:20C::RELA//FX256
```

End of Block

```
:16S:LINK
```

End of Block

```
:16S:GENL
```

Start of Block

```
:16R:FXORDER
```

Date of Order

```
:98A::ORDR//20030226
```

Trade Date

```
:98A::TRAD//20030226
```

Value Date

```
:98A::RVAL//20030228
```

Buy Currency and Amount

```
:19B::BUYE//USD10000000,
```

Sell Currency and Amount

```
:19B::SELL//CHF17100000,
```

Exchange Rate

```
:92B::EXCH//USD/CHF/1,71
```

Start of Block

```
:16R:ORDRPRTY
```

Investor

```
:95Q::INVE//STAR INVESTMENT
```

Safekeeping Account

```
:97A::SAFE//GG784SS652
```

End of Block

```
:16S:ORDRPRTY
```

End of Block

```
:16S:FXORDER
```

4

Category (4's) Collections and Cash Letters

Category 4's

Consist of messages that are exchanged between banks in the handling of documentary and clean co

The following guideline applies when sending/receiving messages within this category:

<p style="text-align:center">＊＊＊</p>

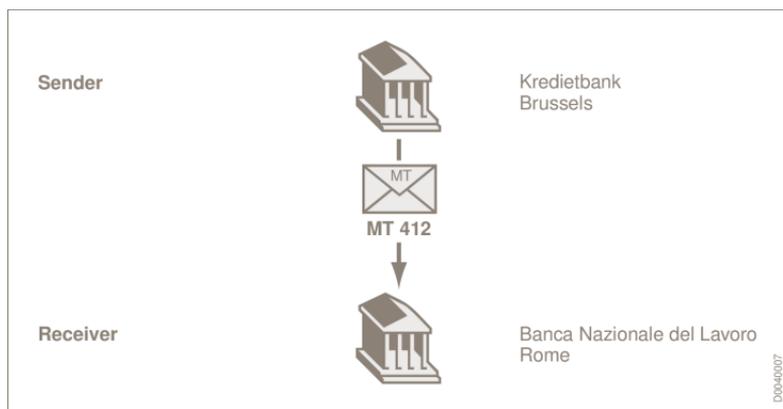## MT 400: Advice of Payment

This message type is sent by the collecting bank to the remitting bank.

It may also be sent:

- on behalf of the collecting bank by its branch/affiliate bank to the remitting bank or branch/af
- by a collecting bank to another collecting bank

It is used to advise a payment under a collection or a part thereof and may also be used for the settle

This message must never be sent to a bank acting solely as a reimbursement bank. In this case, the a

Advice of Payment

Narrative

Kredietbank, Brussels, sends an advice of payment to Banca Nazionale del Lavoro, Rome, with the follo

Kredietbank's Reference:

COL456

Banca Nazionale del Lavoro's Reference:

REM432

Amount Collected:

EUR 1,000,000

Terms:

Payable at sight

Charges:

EUR 200 Amendment Fee

EUR 260 Stamp Duty

Proceeds Remitted:

EUR 999,540

Value Date:

5 August 2012

(To review the MT 410, 412, 420, 422 and 430 messages concerning this collection, see the respe

* * *

MT 410: Acknowledgment

This message type is sent by a collecting bank to a remitting bank to acknowledge the receipt of a co

It may also be sent by a collecting bank to another collecting bank.

Unless otherwise expressly stated, this message type states that the collecting bank intends to act

MT 410 Examples

Narrative

William Lesis, whose bank is Kredietbank, Brussels, imports shoes at a cost of Euro 2,300,000 from Ma

Banca Nazionale del Lavoro sends the documents for collection (against payment), together with a s

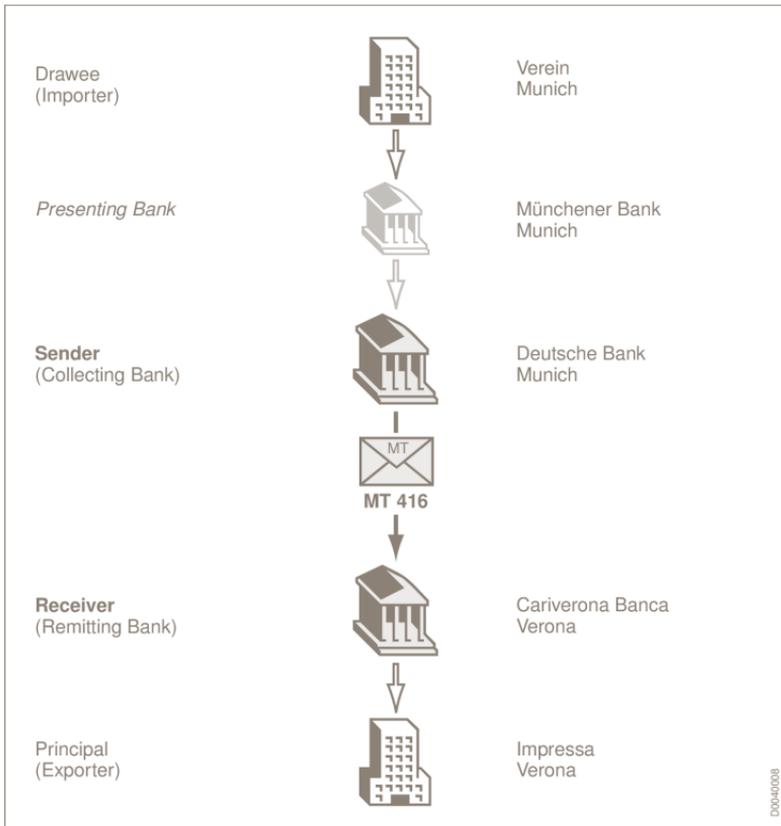(To review the MT 400, 412, 420, 422 and 430 messages related to this collection, see the respective

* * *

MT 412: Advice of Acceptance
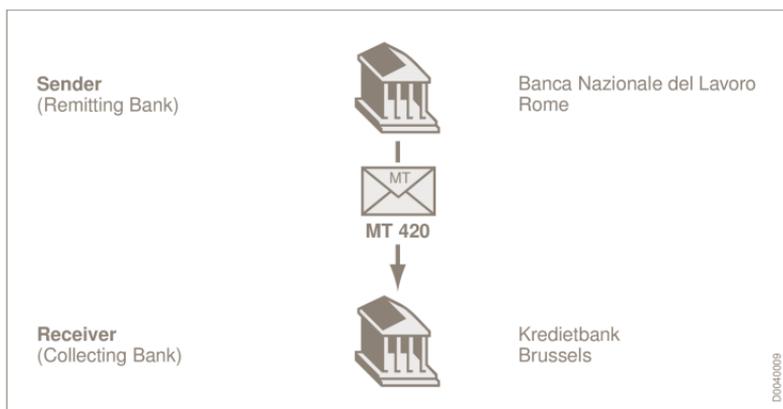
This message type is sent by the collecting bank to the remitting bank.

It may also be sent by a collecting bank to another collecting bank.

It is used to inform the Receiver of the acceptance of one or more drafts under one collection instru

MT 412 Examples

Narrative

William Lesis, whose bank is Kredietbank, Brussels, imports shoes at a cost of Euro 2,300,000 from

Banca Nazionale del Lavoro sends the documents for collection (against payment), together with

(To review the MT 400, 410, 420, 422 and 430 messages relating to this collection, see the respect

The terms of the collection state that Mr. Lesis will pay Euro 1,000,000 on arrival of the goods and

Kredietbank, Brussels, informs Mr. Lesis that his conditions have been met. Mr. Lesis accepts the

* * *

MT 416: Advice of Non-Payment/Non-Acceptance

This message type is sent by the collecting bank to the remitting bank.

It may also be sent:

- to the remitting bank via another financial institution.
- by a presenting bank to a collecting bank.

It is used to advise of non-payment or non-acceptance under a previously received collection or par

Drawee (Importer)		Verein Munich
Presenting Bank		Münchener Bank Munich
Sender (Collecting Bank)		Deutsche Bank Munich
	MT 416	
Receiver (Remitting Bank)		Cariverona Banca Verona
Principal (Exporter)		Impressa Verona

MT 416 Examples

Narrative

Upon non-payment of the EUR 40,000 draft by the German importer, Verein, Deutsche Bank in Münic

Deutsche Bank Münich, Germany wants non-payment charges for an amount of EUR 200 to be rei
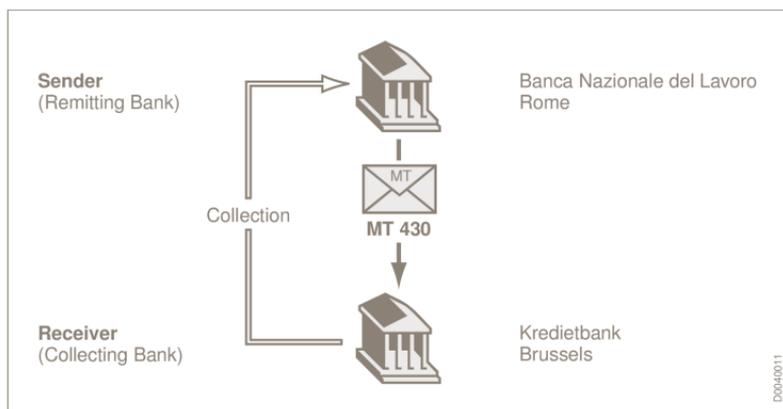
* * *

MT 420: Tracer

This message type is sent by the remitting bank to the collecting bank.

It may also be sent by a collecting bank to another collecting bank.

It is used to enquire about the fate of documents sent for collection.

Sender (Remitting Bank)	Banca Nazionale del Lavoro Rome
	MT 420
Receiver (Collecting Bank)	Kredietbank Brussels

MT 420 Examples

Narrative

On 8 July 2012, Banca Nazionale del Lavoro, Rome, sends a tracer to Kredietbank, Brussels, to ask th

(To review the MT 400, 410, 412, 422 and 430 messages related to this collection, see the respecti

* * *

MT 422: Advice of Fate and Request for Instructions

This message type is sent by the collecting bank to the remitting bank.

It may also be sent by a collecting bank to another collecting bank.

It is used to advise the Receiver of the status of collection documents received by the collecting bank

MT 422 Examples

Narrative

In replying to an MT 420 Tracer sent by Banca Nazionale del Lavoro, Rome, Kredietbank, Brussels, rep

(To review the MT 400, 410, 412, 420, and 430 messages related to this collection see the respective

* * *

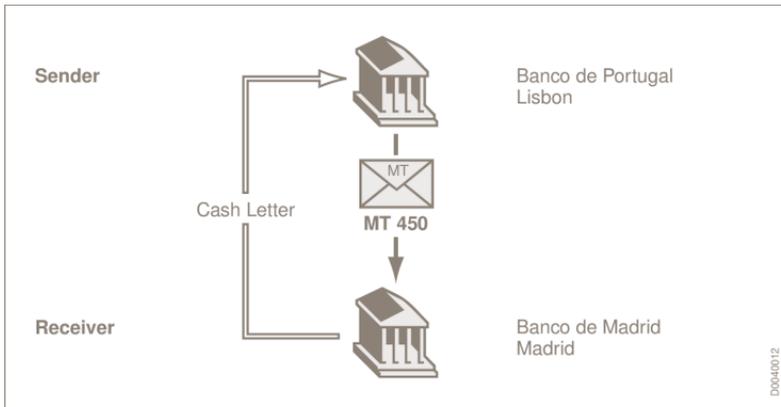# MT 430: Amendment of Instructions

This message type is sent by the remitting bank to the collecting bank.

It may also be sent by a collecting bank to another collecting bank.

This message is used to amend instructions contained in the collection.

MT 430 Examples

Narrative

Mr. Lesis, the drawee in collection number COL456 with Kredietbank, Brussels, refuses to pay Euro

(To review the MT 400, 410, 412, 420 and 422 messages related to this collection, see the respecti

Mr. Gagli agrees to these conditions and instructs Banca Nazionale del Lavoro to send an amend

* * *

MT 450: Cash Letter Credit Advice

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

It is used to confirm that the face amount of cash letter(s) received has been credited under usual res

MT 450 Examples

Narrative

On 9 September 2013, Banco de Madrid, Madrid, sends a cash letter to Banco de Portugal, Lisbon, und

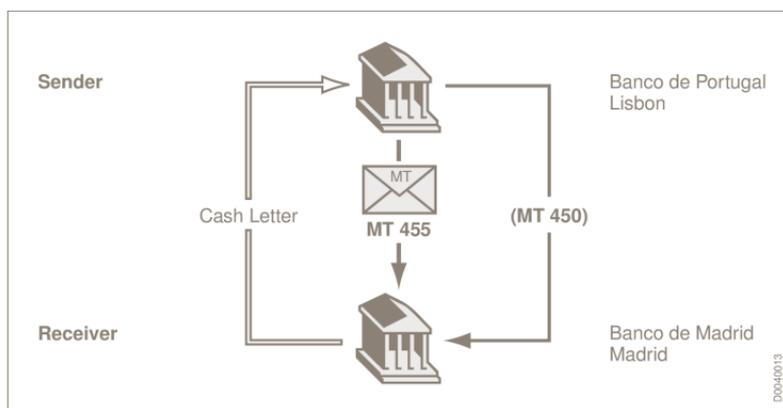The cash letter was prepared on 8 September 2013 and covers 7 documents totalling Euro 1,263,015

On 10 September 2013, Banco de Portugal sends an MT 450 Cash Letter Credit Advice (reference 9
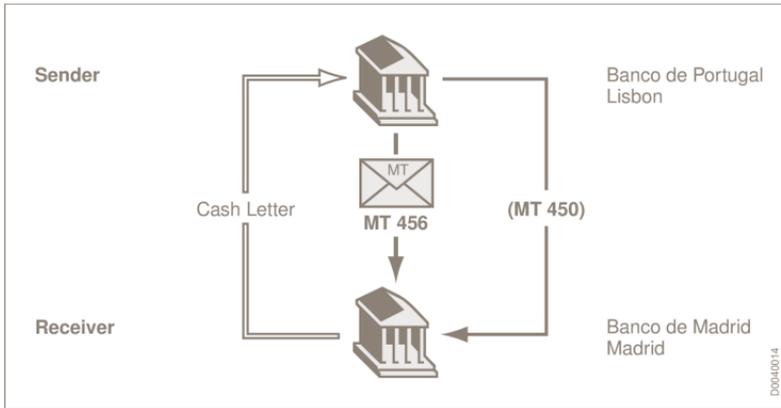
* * *

MT 455: Cash Letter Credit Adjustment Advice

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

It is used to advise the account owner of one or several adjustments that have been made to its ac

MT 455 Examples

Narrative

On 9 September 2013, Banco de Madrid, Madrid, sends a cash letter to Banco de Portugal, Lisbon, u

(To review the MT 450 related to this transaction, see the Example section of the MT 450.)

On 11 September 2013, Banco de Portugal sends an MT 455 (reference 9AD31793), advising Ban

* * *

MT 456: Advice of Dishonor

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

It is used to advise the account owner that a financial document(s) included in the referenced cash le

The advice will specify whether the financial document(s) is/are being returned unpaid to the origin

MT 456 Examples

Narrative

On 9 September 2013, Banco de Madrid, Madrid, sends a cash letter to Banco de Portugal, Lisbon, und

(To review the MT 450 and MT 455 related to this transaction, see the respective Example sections.)

On 13 September 2013, Banco de Portugal sends an MT 456 Advice of Dishonour (reference 9CLD0

5

Category (5's) Securities Markets

Category 5's

Consist of messages which are exchanged among financial institutions involved in securities transac

Messages in this category include:

- trading instructions and confirmations
- settlement instructions and confirmations
- registration instructions and confirmations
- information about corporate actions and events
- capital and income advice
- statement and portfolio management information
- information about securities lending transactions
- information about collateral management transactions

* * *

MT 500: Instruction to Register

This message is sent by an account owner to an account servicer (account servicing institution). The ac

This message is used to:

- instruct the registration, deregistration or reregistration of a financial instrument at the registrat
- request the cancellation of a registration instruction previously sent by the account owner (the fu

The registration instruction may be linked to other settlement instructions, for example, in case the set

* * *

MT 501: Confirmation of Registration or Modification

This message is sent by an account servicer (account servicing institution) to an account owner. The ac

This message is used to:

- confirm the registration, reregistration or deregistration of a beneficial owner or shareholder wit
- confirm the modification of registration details (the function of the message is NEWM),
- cancel a confirmation of registration or modification previously sent by the account servicer

* * *

MT 502: Order to Buy or Sell

This message is sent by an instructing party, for example, a client, or its authorised representative, to

This message is used to instruct the executing party to buy or sell a given quantity of a specified f

It may also be used to:

- request the cancellation of a previously sent order
- replace a previously sent order
- duplicate an order previously sent
- provide a third party with a copy of the message (be it the order or a request for cancellation) l

* * *

MT 503: Collateral Claim

This message is sent by the collateral taker or its collateral manager to the collateral giver or its colla

When sent by the taker, it is used to:

- request new collateral at the initiation of an exposure
- request additional collateral

When sent by the giver, it is used to:

- request the return of collateral
- recall the collateral upon the termination of an underlying exposure.

This message is also used by the taker or the giver to request the cancellation of a previously sent col

This message must not be used to initiate a substitution of collateral.

The message may also be used to:

- re-send a message previously sent (Subfunction of the message is DUPL)
- provide a third party with a copy of the message for information (Subfunction of the message is C
- re-send to a third party a copy of the message for information (Subfunction of the message is CO

* * *

MT 504: Collateral Proposal

This message is sent by the collateral giver or its collateral manager to the collateral taker or its collater

- propose new collateral at the initiation of an exposure
- propose additional collateral at variation of exposure

This message may or may not be sent as an answer to a collateral claim.

This message is also used by the giver to request the cancellation of a previously sent collateral prop

This message must not be used to initiate a substitution.

The message may also be used to:

- re-send a message previously sent (Subfunction of the message is DUPL)
- provide a third party with a copy of the message for information (Subfunction of the message is C
- re-send to a third party a copy of the message for information (Subfunction of the message is CO

* * *

MT 505: Collateral Substitution

This message is sent by the collateral giver or its collateral manager to the collateral taker or its colla

This message is also sent by the collateral taker or its collateral manager to the collateral giver or

This message is also used by the giver or taker to request the cancellation of a previously sent col

The message may also be used to:

- re-send a message previously sent (Subfunction of the message is DUPL)
- provide a third party with a copy of the message for information (Subfunction of the message
- re-send to a third party a copy of the message for information (Subfunction of the message is 0

* * *

MT 506: Collateral and Exposure Statement

This message is sent either by the collateral giver, or its collateral manager, to the collateral taker, or

It is used to provide the details of the valuation of both the collateral or the exposure or both.

This message is also used by the taker or the giver to request the cancellation of a previously sent

This message must not be used to claim collateral but may be used in support of a claim.

The message may also be used to:

- re-send a message previously sent (Subfunction of the message is DUPL)
- provide a third party with a copy of the message for information (Subfunction of the message
- re-send to a third party a copy of the message for information (Subfunction of the message is 0

* * *

MT 507: Collateral Status and Processing Advice

This message is sent by the Receiver of a collateral claim, a collateral proposal or a proposal/request for

It is used to advise the status of the received message.

It may also be used to:

- reject a collateral claim, collateral proposal or the proposal/request of a collateral substitution
- accept a collateral claim, collateral proposal or the proposal/request of a collateral substitution
- advise the settlement details of proposed collateral
- reply to a cancellation request previously sent by the Receiver
- re-send a message previously sent (Subfunction of the message is DUPL)
- provide a third party with a copy of the message for information (Subfunction of the message is C
- re-send to a third party a copy of the message for information (Subfunction of the message is CO

* * *

MT 508: Intra-Position Advice

This message is sent by an account servicer (account servicing institution) to an account owner or its d

This message is used to confirm the increase or decrease in securities with a given status within a ho

* * *

MT 509: Trade Status Message

This message is sent by an instructing party or its authorised representative to an executing party or

This message is used to:

- advise the status of an order/trade.
- advise the status of a replacement request
- advise the status of a cancellation request.

It may also be used to:

- provide a third party with a copy of the status message being sent

This message may be sent directly or through an ETC service provider between the parties to the de

* * *

MT 510: Registration Status and Processing Advice

This message is sent by an account servicer (account servicing Institution) to an account owner. The

This message is used to:

- advise the status of a registration instruction or modification previously sent by the account o
- advise the status of the registration process (the function of the message is REGT),
- reply to a cancellation request previously sent by the account owner (the function of the messa

* * *

MT 513: Client Advice Of Execution

This message type is sent by the executing party, for example, the broker-dealer, to an instructing party

This message is used to provide the instructing party with brief and early information about a deal e

This message may also be used to:

- request the cancellation of a previously sent advice of execution
- re-send an advice of execution previously sent
- provide a third party with a copy of the message (be it the advice of execution or request for canc

This message may be sent directly or via an ETC service provider between the parties to the deal. It mu

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MT 515: Client Confirmation of Purchase or Sale

This message is sent by an executing party, for example, a broker-dealer, to an instructing party, for exa

This message is used to confirm the details of a purchase or sale executed by the executing party on

It may also be used to:

- request the cancellation of a previously sent client confirmation
- re-send a client confirmation previously sent
- provide a third party with a copy of the message (be it the confirmation or request for cancellatio

Where legally accepted, this message serves as an electronic contract note which is legally binding on b

Where a block trade has been executed and allocation instructions provided, one client confirmatio

This message may be sent directly or via an ETC service provider between parties to the trade. It ma

This message must not be sent by an ETC service provider to a custodian.

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MT 516: Securities Loan Confirmation

This message type is sent from one financial institution to another, both of which are involved in th

It is used to confirm the details of:

- a new securities loan
- a partial recall of securities previously out on loan
- a partial return of securities previously out on loan
- the close-out of a securities loan.

* * *

MT 517: Trade Confirmation Affirmation

This message is sent by an instructing party, for example, client, or its authorised representative, to a

This message is used to positively affirm the details of a previously received confirmation/contra

This message may be sent directly between the parties to the trade or via an ETC service provide

* * *

MT 518: Market-Side Securities Trade Confirmation

This message is sent by an executing party to its trade counterparty.

It is used to confirm the details of a trade.

It may also be used to:

- request the cancellation of a previously sent confirmation
- re-send a confirmation previously sent
- provide a third party with a copy of the message (be it the confirmation or request for cancellatio

This message may include, where necessary, the settlement details of the trade.

The market confirmation may be:

- exchanged directly or via an ETC service provider between two trade counterparties for mutual
- sent by one trade party to allege the trade against its counterparty, either directly or via an ETC s

$$* * *$$

MT 519: Modification of Client Details

This message is sent by an account owner to an account servicer (account servicing institution). The ac

This message is used to:

- instruct the modification of client details at the registration provider,
- request the cancellation of a modification of client details which was previously sent by the accou

$$* * *$$

MT 524: Intra-Position Instruction

This message is sent by an account owner to an account servicer (account servicing institution). The

This message is used to instruct the movement of securities within its holding, for example, re-re

* * *

MT 526: General Securities Lending/Borrowing Message

This message type is sent from one financial institution to another, both of which are involved in the

It is used to:

- list specified securities available for lending by the lender or its agent
- list specified securities no longer available for lending by the lender or its agent
- request the borrowing of a specified security from the lender or its agent
- notify the borrower or its agent of a partial or total return of the securities out on loan
- notify the lender or its agent of a partial or total return of the securities borrowed
- request the potential lender to hold the specified securities until further notice
- confirm that specified securities are being held
- request the potential borrower to confirm a securities loan or cancel a request to hold securiti

* * *

MT 527: Triparty Collateral Instruction

This message is sent by a trading party to its triparty agent to instruct the agent to perform a specific a

It is also sent by an account owner to an account servicer where the account servicer manages the ac

This message is also used to request the cancellation of a previously sent Triparty Collateral Instruct

The message may also be used to:

- re-send a message previously sent (Subfunction of the message is DUPL)
- provide a third party with a copy of the message for information (Subfunction of the message is C
- re-send to a third party a copy of the message for information (Subfunction of the message is CO

* * *

MT 530: Transaction Processing Command

This message is sent by an account owner to an account servicer (account servicing institution). The ac

It is used to request the modification of a processing indicator or other non-matching information.

* * *

MT 535: Statement of Holdings

This message is sent by an account servicer (account servicing institution) to an account owner or its d

This message is used to report, at a specified moment in time, the quantity and identification of fina

The statement is used to reconcile the books of the account owner and the account servicer for the s

This message may also be used to respond to a request for statement/status advice, that is, the MT 5

The custody statement is used for position reconciliation purposes. It may also report availability an

The accounting statement provides valuations of a financial instrument portfolio with valuation det

∗ ∗ ∗

MT 536: Statement of Transactions

This message is sent by an account servicer (account servicing institution) to an account owner or it

This message is used to provide the details of increases and decreases of holdings which occurre

This message may be used as a trade date based (:22F::STBA//TRAD) or a settlement date based s

This message may also be used to respond to a request for statement/status advice, that is, the MT

∗ ∗ ∗

MT 537: Statement of Pending Transactions

This message is sent by an account servicer (account servicing institution) to an account owner or it

This message is used to provide, as at a specified time, the details of pending increases and decrea

The statement may also include future settlement or forward transactions which have become bir

This message may also be used to respond to a request for statement/status advice, that is, the MT

In the framework of a settlement penalties regime, the message can be sent by a market infrastruc

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MT 538: Statement of Intra-Position Advices

This message is sent by an account servicer (account servicing institution) to an account owner or it

This message is used to provide the details of increases and decreases in securities with a given st

This message may also be used to respond to a request for statement/status advice, that is, the MT

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MT 540: Receive Free

This message is sent by an account owner to an account servicer (account servicing institution). The ac

This message is used to:

- instruct the receipt of financial instruments free of payment, physically or by book-entry, from a
- request the cancellation of a receive free of payment instruction previously sent by the account o
- pre-advise the account servicer of a forthcoming receive free of payment instruction (the functio

The instruction may be linked to other settlement instructions, for example, for a turnaround or back-t

* * *

MT 541: Receive Against Payment

This message is sent by an account owner to an account servicer (account servicing institution). The ac

This message is used to:

- instruct the receipt of financial instruments against payment, physically or by book-entry, from a
- request the cancellation of a receive against payment instruction previously sent by the account o
- pre-advise the account servicer of a forthcoming receive against payment instruction (the functio

The instruction may be linked to other settlement instructions, for example, for a turnaround or back-t

* * *

MT 542: Deliver Free

This message is sent by an account owner to an account servicer (account servicing institution). The

This message is used to:

- instruct the delivery of financial instruments free of payment, physically or by book-entry, to a
- request the cancellation of a deliver free of payment instruction previously sent by the accoun
- pre-advise the account servicer of a forthcoming deliver free of payment instruction (function

The instruction may be linked to other settlement instructions, for example, for a turnaround or bad

* * *

MT 543: Deliver Against Payment

This message is sent by an account owner to an account servicer (account servicing institution). The

This message is used to:

- instruct the delivery of financial instruments against payment, physically or by book-entry, to
- request the cancellation of a deliver against payment instruction previously sent by the accoun
- pre-advise the account servicer of a forthcoming deliver against payment instruction (the func

The instruction may be linked to other settlement instructions, for example, for a turnaround or bad

* * *

MT 544: Receive Free Confirmation

This message is sent by an account servicer (account servicing institution) to an account owner or its d

This message is used to:

- confirm the receipt of financial instruments free of payment, physically or by book-entry, from a
- cancel a confirmation of a receipt free of payment previously sent by the account servicer (the fu
- reverse a confirmation of a receipt free of payment previously sent by the account servicer (the fu

The message is also used to pre-confirm settlement or to confirm a partial settlement of a receipt of fin

* * *

MT 545: Receive Against Payment Confirmation

This message is sent by an account servicer (account servicing institution) to an account owner or its d

This message is used to:

- confirm the receipt of financial instruments against payment, physically or by book-entry, from a
- cancel a confirmation of a receipt against payment previously sent by the account servicer (the fu
- reverse a confirmation of a receipt against payment previously sent by the account servicer (the f

The message is also used to pre-confirm settlement or to confirm a partial settlement of a receipt of fin

* * *

MT 546: Deliver Free Confirmation

This message is sent by an account servicer (account servicing institution) to an account owner or it

This message is used to:

- confirm the delivery of financial instruments free of payment, physically or by book-entry, fro
- cancel a confirmation of a delivery free of payment previously sent by the account servicer (th
- reverse a confirmation of a delivery free of payment previously sent by the account servicer (t

The message is also used to pre-confirm settlement or to confirm a partial settlement of a delivery o

* * *

MT 547: Deliver Against Payment Confirmation

This message is sent by an account servicer (account servicing institution) to an account owner or it

This message is used to:

- confirm the delivery of financial instruments against payment, physically or by book-entry, fro
- cancel a confirmation of a delivery against payment previously sent by the account servicer (th
- reverse a confirmation of a delivery against payment previously sent by the account servicer (t

The message is also used to pre-confirm settlement or to confirm a partial settlement of a delivery o

* * *

MT 548: Settlement Status and Processing Advice

This message is sent by an account servicer (account servicing Institution) to an account owner or its d

This message is used to advise the status of a settlement instruction previously sent by the account o

The message may also be used to report on future settlement or forward transactions, for example, f

The underlying instruction must be either a deliver or receive and be either free or against payment

It is also used to reply to a cancellation request previously sent by the account owner (the function o

In the framework of a settlement penalties regime, the message can be sent by a market infrastructu

* * *

MT 549: Request for Statement/Status Advice

This message is sent by an account owner to an account servicer (account servicing institution). The ac

It is used to request one of the following statements:

- Collateral and Exposure Statement (MT 506)
- Statement of Holdings (MT 535)
- Statement of Transactions (MT 536)
- Statement of Pending Transactions (MT 537)
- Triparty Collateral and Exposure Statement (MT 569)
- Statement of Intra-Position Advices (MT 538)
- Report of Combined Activity (MT 575)
- Statement of Open Orders (MT 576)
- Statement of Settlement Allegements (MT 586)

It is also used to request one of the following status messages:

- Collateral Status and Processing Advice (MT 507)
- Trade Status (MT 509)

- Settlement Status and Processing Advice (MT 548)
- Corporate Actions Status and Processing Advice (MT 567)
- Registration Status and Processing Advice (MT 510)
- Triparty Collateral Status and Processing Advice (MT 558)

* * *

MT 558: Triparty Collateral Status and Processing Advice

This message is sent by a triparty agent after the receipt of a collateral instruction from its client.

In this message, the Sender is the triparty agent and the Receiver is either the collateral taker or t

This message provides valuation results as well as the status of the collateral instruction and the s

The message may also be used to:

- re-send a message previously sent (Subfunction of the message is DUPL)
- provide a third party with a copy of the message for information (Subfunction of the message
- re-send to a third party a copy of the message for information (Subfunction of the message is C

* * *

MT 564: Corporate Action Notification

This message is sent by an account servicer (account servicing institution) to an account owner or it

This message is used to provide an account owner with the details of a corporate action event alo

This message will also be used to provide the account owner with details of the impact a corpora

This message may also be used to provide the account owner with a preliminary advise of upcom

This message may also be sent by an information provider, such as a market data provider or a stock

This message may also be used to:

- request the cancellation of a previously sent corporate action notification
- re-send a corporate action notification previously sent
- provide a third party with a copy of the message.

* * *

MT 565: Corporate Action Instruction

This message is sent by an account owner to an account servicer (account servicing institution). The ac

This message is used to provide the custodian with instructions on how the account owner wishes t

This message may also be used to:

- request the cancellation of a previously sent corporate action instruction
- re-send a corporate action instruction previously sent
- provide a third party with a copy of the message.

* * *

MT 566: Corporate Action Confirmation

This message is sent by an account owner to an account servicer (account servicing institution). The ac

This message is used to provide the custodian with instructions on how the account owner wishes t

This message may also be used to:

- request the cancellation of a previously sent corporate action instruction
- re-send a corporate action instruction previously sent
- provide a third party with a copy of the message.

* * *

MT 567: Corporate Action Status and Processing Advice

This message is sent by an account servicer (account servicing institution) to an account owner or it

This message is used to advise the status, or a change in status, of a corporate action-related trans

This message may also be used to:

- re-send a corporate action status previously sent
- provide a third party with a copy of the message.

* * *

MT 568: Corporate Action Narrative

This message is sent between an account owner and an account servicer (account servicing institutic

This message is used to provide complex instructions or narrative details relating to a corporate a

This message may also be sent by an information provider, such as a market data provider or a st

This message may also be used to:

- cancel a previously sent corporate action narrative
- re-send a corporate action narrative previously sent

- provide a third party with a copy of the message.

* * *

MT 569: Triparty Collateral and Exposure Statement

This message is sent by a triparty agent to both the collateral giver and the collateral taker or to an acco

- after all collateral movements have been affected (after settlement-initiated) to show the end (fixe
- taking into account all collateral management instructions (including pending initiation and/or i

This message is sent to provide the details of the valuation of both the collateral and the exposure.

* * *

MT 575: Report of Combined Activity

This message is sent by an account servicer (account servicing institution) to an account owner or its d

This message is intended to provide a summary of all cash and securities activity:

- for a given safekeeping account linked to one cash account (maintaining separate cash sub-accou
- for a given safekeeping account linked to multiple cash accounts (maintaining separate cash sub-a
- for a given cash account (maintaining separate cash sub-accounts by currency) linked to multiple

The transaction activity contained in the report includes all transactions which have been settled or bo

The report lists all activities by currency. So called, 'free' asset movement, for example, dividends in

All currencies for which there was an activity must also be reported. When there are no activities to

The frequency of the report must be bilaterally agreed between the account servicer and the acco

The message may be used to respond to a request for statement, that is, the MT 549 Request for S

* * *

MT 576: Statement of Open Orders

This message is sent by an executing party, for example, a broker-dealer, which has accepted one or

This message identifies, as at a specific date, orders which have not yet been legally agreed or fully

* * *

MT 578: Settlement Allegement

This message is sent by an account servicer (account servicing institution) to an account owner or it

This message is used to advise the account owner that a counterparty has alleged an instruction a

* * *

MT 581: Collateral Adjustment Message

This message type is sent from one financial institution to another, both of which are involved in a s

It is used to claim or notify an increase or decrease to the collateral amount resulting from a char

MT 581 Examples

Narrative

On 3 November 1992, Goldman, Sachs & Co., New York, agrees by phone to borrow 1000 shares of Si

On 9 November 1992 the price of the securities rises by 2.5 percent (an increase of 16.25 DEM). Pie

* * *

MT 586: Statement of Settlement Allegements

This message is sent by an account servicer (account servicing institution) to an account owner or its de

It is used to provide, as at a specified time, details of pending settlement allegements, for all or select

When bilaterally agreed, this message may also be sent by an account servicer to another account ser

Sent with subfunction :23G::NEWM/PORT, it is used for the exchange of settlement details informa

This message may also be used to respond to a request for statement/status advice (that is, the MT 5

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6

Category (6's) Reference Data

Category 6's

The Commodity messages, the MTs 60n and MTs 62n, consist of messages sent to or exchanged bet

These messages include:

- trade confirmations
- settlement instructions/advice
- statement information

MT 600: Commodity Trade Confirmation

This message type is exchanged by or on behalf of the institutions or corporates, party A and party F

It is used to confirm the details of:

- a new contract between the parties
- an amendment to a previously agreed contract
- the cancellation of a contract
- the settlement of a commodity option which has been exercised.

This message may also be exchanged to confirm the liquidation of a forward deal.

In some cases, only one of the financial institutions involved in a contract will send a confirmation t

- retransmission due to errors in a previously sent confirmation
- additional information about a previously confirmed contract, (for example, to provide the name

It may also be used to report the details of a contract to a trade repository.

Example: A Commodity Spot Deal

Narrative

On 22 January 2007, Deutsche Bank AG, Frankfurt, via telephone, buys 2000 fine ounces in 9999 go

On 24 January 2007, the agreed settlement date, Crédit Suisse, Zürich, will transfer the gold to th

Deutsche Bank AG, Frankfurt, will transfer US Dollars 721,000 to the account of Crédit Suisse, Z

* * *

MT 601: Commodity Option Confirmation

This message type is exchanged by or on behalf of the institutions or corporates, party A and party E

It is used to confirm the details of

- a new contract between the parties
- an amendment to a previously agreed contract
- the cancellation of a contract
- the surrender of an option by the buyer (holder) to the seller (grantor) for compensation.

In some cases, only one of the financial institutions involved in a contract will send a confirmation t

- retransmission due to errors in a previously sent confirmation
- additional information about a previously confirmed contract.

It may also be used to report the details of a contract to a trade repository.

Example: General Financial Institution Transfer

Narrative

On 23 January 1991, The Bank of Nova Scotia, Toronto, requests Chase Manhattan Bank, New York, to

* * *

MT 604: Commodity Transfer/Delivery Order

This message is sent by the owner of a commodity account or its authorised agent to the commodity ac

It is used to instruct the Receiver to transfer by book entry, or physically deliver, specified quantities

Example: Commodity Transfer Order

Narrative

On 22 January 1991, Deutsche Bank AG, Frankfurt, agrees to purchase 2000 fine ounces of gold in 9

(To review the MT 600 related to this message, see the Example section of the MT 600.)

Crédit Suisse, Zürich, sends a Commodity Transfer/Delivery Order to Samuel Montagu & Co. Lt

* * *

MT 605: Commodity Notice to Receive

This message is sent by the owner of a commodity account or its authorised agent to the commodity ac

It notifies the Receiver of the impending delivery/transfer of specified quantities of commodity, phy

MT 605 Examples

Narrative

On 22 January 1991, Deutsche Bank AG, Frankfurt, buys 2000 fine ounces of gold in 9999 bars, loc

On 24 January 1991, Crédit Suisse, Zürich, requests the transfer of the gold from its gold account

(To review the MTs 600 and 604 related to this message, see the respective Example sections.)

On 22 January 1991, Deutsche Bank AG, Frankfurt, sends a Commodity Notice to Receive to Sar

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IMT 606: Commodity Debit Advice

This message is sent by the commodity account servicing institution to the account owner or its aut

It is used to advise the Receiver of an entry which has been debited to its account or an account fo

MT 606 Examples

Narrative

On 22 January 1991, Deutsche Bank AG, Frankfurt, purchases 2000 fine ounces of gold from Crédit Su

(To review the MTs 600 and 604 related to this message, see the respective Example sections.)

Samuel Montagu & Co., Ltd., London, sends a Commodity Debit Advice (MT 606) to advise Crédit S

* * *

MT 607: Commodity Credit Advice

This message is sent by the commodity account servicing institution to the account owner or its author

It is used to advise the Receiver of an entry which has been credited to its account or an account for

Instructing Party	🏢 82a	BM Investments Ltd London
Deliverer of the Metal	🏦 87a	Morgan Guaranty Trust Company of New York London
	MT 604	
Sender	🏦	Samuel Montagu & Co. Ltd London
	✉ MT MT 607	
Receiver	🏦	Deutsche Bank AG Frankfurt

MT 607 Examples

Narrative

On 22 January 1991, BM Investments Ltd., London, instructs its gold account servicing institution,

On 24 January 1991, Morgan Guaranty Trust Company of New York, London, delivers the gold t

On 24 January 1991, Samuel Montagu sends a Commodity Credit Advice (MT 607) to Deutsche

* * *

MT 608: Statement of a Commodity Account

This message is sent by a commodity account servicing institution to the commodity account owner or

It is used to advise the Receiver of transactions booked to a commodity account.

This statement message contains all bookings present in the account, whether caused by a message r

MT 608 Examples

Narrative

On 1 February 1991, Samuel Montagu & Co. Ltd., London, sends its semi-monthly statement of the co

This statement advises that Deutsche Bank's unallocated gold account was:

- debited 10000 fine ounces on 17 January 1991 resulting from an MT 604 with a TRN of F56445
- credited 2000 fine ounces on 24 January 1991 as previously advised by an MT 607 with a commo
- debited 10000 fine ounces on 27 January 1991 resulting from an MT 604 with a TRN F6563346

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* * *

MT 620: Commodity Fixed Loan/Deposit Confirmation

This message is exchanged to confirm a commodity fixed term loan/deposit contract.

The message is used to confirm/notify the details of:

- a new contract between the parties
- an amendment to a previously agreed contract
- the cancellation of a confirmation
- a rolled over/renewed contract between the parties
- the maturity of a contract.

This message is exchanged by or on behalf of the institutions or corporates, party A and party B, wh

Example: Loan Confirmation

Narrative

On 15 October 2007, Crédit Suisse, Zürich agrees to lend 2000 fine ounces of gold to Deutsche Bank A

Value 19 October 2007, Crédit Suisse, Zürich will transfer the gold to the account of Deutsche Bank

At maturity, Deutsche Bank AG., Frankfurt will instruct Samuel Montagu & Co. Ltd. to transfer the

* * *

MT 670: Standing Settlement Instruction Update Notification Request

The MT 670 Standing Settlement Instruction (SSI) Update Notification Request message is sent by a

- one or more institutions or
- all the institutions in one or more countries or
- all institutions.

The MT 670 is used to specify standing cash settlement information for the Sender's own account o

The MT 670 is sent by an institution to SWIFT (SWFTXXXX). SWIFT forwards the SSI notificat

Example: Correspondent Banking Scenario

Narrative

PEFIGB22 notifies all institutions of how it expects AUD and ZAR payments to be settled, using an MT

The AUD correspondent of PEFIGB22 is BANKAU2L, account number 555555.

The ZAR correspondent of PEFIGB22 is JANIZAJJ, account number 777777.

Subsequently, BDAPGB22 makes an AUD payment to PEFIGB22 via its AUD correspondent. BDAP

And subsequently, WWYMGB22 makes a ZAR payment to PEFIGB22 via its ZAR correspondent. W

* * *

MT 671: Standing Settlement Instruction Update Notification

The MT 671 Standing Settlement Instruction (SSI) Update Notification message is sent by SWIFT to a

- one or more institutions or
- all institutions in one or more countries or
- all institutions.

The MT 671 specifies standing cash settlement information for the account of the Submitting Party or

The MT 671 is sent by SWIFT to one or more institutions as defined in the MT 670:

Example: Correspondent Banking Scenario

Narrative

PEFIGB22 notifies all institutions of how it expects AUD and ZAR payments to be settled, using an

   The AUD correspondent of PEFIGB22 is BANKAU2L, account number 555555.

   The ZAR correspondent of PEFIGB22 is JANIZAJJ, account number 777777.

   Subsequently, BDAPGB22 makes an AUD payment to PEFIGB22 via its AUD correspondent. BD

   And subsequently, WWYMGB22 makes a ZAR payment to PEFIGB22 via its ZAR correspondent

7

Category (7's) Documentary Credits and Guarantees/Standby Letters of Credit

Category 7's

Support messages which are exchanged between banks involved in the documentary credit and guaran

- the cancellation of a documentary credit, an authorization to reimburse, or a guarantee, take the

* * *

MT 700: Issue of a Documentary Credit

This message is sent by the issuing bank to the advising bank.

It is used to indicate the terms and conditions of a documentary credit which has been originated by

Applicant		ABC Company Vienna
	50	
Sender (Issuing Bank)		Österreichische Länderbank Vienna
	MT 700	
Receiver (Advising Bank)		Amsterdam-Rotterdam Bank Amsterdam
'Advise Through' Bank	57a	Bank Mees en Hope Amsterdam
Beneficiary	59	Amdam Company Amsterdam

MT 700 Examples

Narrative

ABC Company, Kaerntnerstrasse 3, Vienna, imports beer from Amdam Company, PO Box 123, Ams...

Documentary Credit Number:123456

Date of Issue:02 February 2015

Expiry Date:30 April 2015

Place of Expiry:Confirming Bank

Amount:EUR 100000,

Advising Bank:Amsterdam-Rotterdam BankAmsterdam

Available with:Confirming Bank By sight payment

Description of goods: 400,000 Bottles of water Packed 12 to an export carton

FCA Amsterdam Documents required: Signed Commercial Invoice in duplicate, Packing

List in duplicate, Forwarding Agent's, Certificate of Receipt, showing goods

Presentation period:Documents to be presented within 6 days after date of issuance

Tran-shipment: Allowed

Partial Shipment: Not Allowed

<div align="center">✳ ✳ ✳</div>

MT 701: Issue of a Documentary Credit

This message is sent by the issuing bank to the advising bank.

It is used to indicate the terms and conditions of a documentary credit which has been originated by

This message is sent in addition to an MT 700 Issue of a Documentary Credit, when the information

<div align="center">✳ ✳ ✳</div>

MT 705: Pre-Advice of a Documentary Credit

This message is sent by the issuing bank to the advising bank.

It is a brief advice of a documentary credit, the full details of which will follow.

The pre-advice is not an operative credit instrument. Unless otherwise stated, the issuing bank mus

MT 705 Examples

Narrative

ABC Company, Kaerntnerstrasse 3, Vienna, imports beer from Amdam Company, PO Box 123, Ams

Documentary Credit Number:123456

Date of Issue:02 Feb 2015

Expiry Date:30 Apr 2015

Place of Expiry:Confirming Bank

Amount:EUR100000,

Advising Bank:Amsterdam-Rotterdam Bank Amsterdam

Available with: Confirming Bank By sight payment

Description of goods: 400,000 Bottles of water

Packed 12 to an export carton FCA Amsterdam Documents required:

Signed Commercial Invoice in duplicate, Packing List in duplicate

Forwarding Agent's Certificate of Receipt, showing goods addressed to Applicant

Presentation period: Documents to be presented within 6 days after date of issuance

Forwarding Agent's Certificate of Receipt

Confirming Bank:Bank Meese n Hope, Amsterdam

Tran-shipment: Allowed

Partial Shipment: Not Allowed

Oesterreichische Laenderbank sends a pre-advice of the credit to the advising bank,

Amsterdam-Rotterdam Bank, Amsterdam.

(To review the issue of the documentary credit with all of the credit details, see the

Example Section of the MT 700).

* * *

MT 707: Amendment to a Documentary Credit

This message is sent by the issuing bank to the advising bank. It may also be sent by an advising bank t

It is used to inform the Receiver about amendments to the terms and conditions of a documentary c

The amendment is to be considered as part of the documentary credit, unless the MT 707 is used to

Applicant	50	ABC Company Vienna
Sender (Issuing Bank)		Österreichische Länderbank Vienna
	MT 707	Purpose of Message: ISSU
Receiver (Advising Bank)		Amsterdam-Rotterdam Bank Amsterdam
	MT 707	Purpose of Message: ADVI
'Advise Through' Bank	57a	Bank Mees en Hope Amsterdam
Beneficiary	59	Amdam Company Amsterdam

D0070038

MT 707 Examples

Narrative

On 05 February 2015 Oesterreichische Laenderbank, Vienna subsequently notifies Amsterdam-Rotter

The expiry date of the credit is extended to 29 May 2015.

The latest shipment date of the credit is extended to 15 May 2015.

The amount of the credit is increased by 50,000 euro to 150,000 euro.

Additional documents required:

- Copy of Certificate of Origin showing goods are of Belgian origin
- Copy of Consular Invoice mentioning import registration number 123

(To review the MT 700 that was sent to issue this documentary credit, see the example in the MT 700 I

✳ ✳ ✳

MT 708: Amendment to a Documentary Credit

This message is sent in conjunction with the MT 707 message by the party that issues the amendment.

This message specifies the wording of the amendment.

✳ ✳ ✳

MT 710: Advice of a Third Bank's or a Non-Bank's Documentary Credit

This message is sent by an advising bank, which has received a documentary credit from the issuing

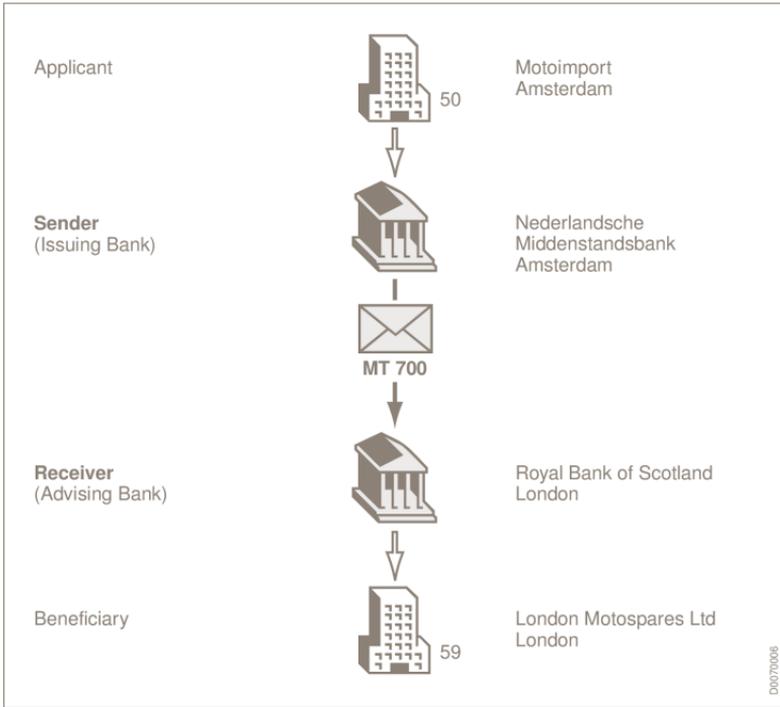It is used to advise the Receiver about the terms and conditions of a documentary credit.

MT 710 Examples

Narrative

ABC Company, Kaerntnerstrasse 3, Vienna, imports beer from Amdam Company, PO Box 123, Amster

Documentary Credit Number:123456

Date of Issue:02 Feb 2015

Expiry Date:30 Apr 2015

Place of Expiry:Confirming Bank

Amount:EUR100000,

Advising Bank:Amsterdam-Rotterdam Bank Amsterdam

Available with:Confirming Bank By sight payment

Description of goods:400,000 Bottles of Water

Packed 12 to an export cartonFCA Amsterdam

Documents required:Signed Commercial Invoice in duplicate Packing List in duplicate

Forwarding Agent's Certificate of Receipt, showing goods addressed to Applicant

Presentation period: Documents to be presented within 6 days after date of issuance

Forwarding Agent's Certificate of Receipt

Confirming Bank:Bank Meese n Hope, Amsterdam

Tran-shipment: Allowed

Partial Shipment: Not Allowed

<p style="text-align:center">✳ ✳ ✳</p>

MT 711: Advice of a Third Bank's or a Non-Bank's Documentary Credit

This message is sent by an advising bank, which has received a documentary credit from the issuing

It is used to advise the Receiver about the terms and conditions of a documentary credit.

This message is sent in addition to an MT 710 Advice of a Third Bank's or a Non-Bank's Docume

* * *

MT 720 Transfer of a Documentary Credit

When a beneficiary has requested the transfer of a documentary credit - originally issued by a bank

It is used to advise the Receiver about the terms and conditions of the transferred documentary c

Example: Issue of a Documentary Credit

Narrative

Motoimport, PO Box 9, Amsterdam, orders motor cycle and car parts from London Motospares Ltd., 1

The documentary credit is comprised of the following:

Type of Credit:IRREVOCABLE/TRANSFERABLE

Documentary Credit Number:DAE74568

Date of Issue:21 July 2013

Expiry Date:30 September 2013

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Place of Expiry:London

Amount:Pounds Sterling 123,675

Available With:Advising Bank

By payment Shipment: 400 Fuel tanks model 1320 AA cont, 10 gall.

120 clutches 4 gangs model A 154

800 cylinders 150 cc model C45-15

600 rear wheels complete 28" magnesium model MW 123-28

120 fuel-injection sets complete model A 156-F FCA Singapore

Against presentation of the following documents:

- Signed Commercial Invoice in five-fold
- Combined transport documents (full set) evidencing taking in charge of the merchandise as a
- Packing list in five-fold
- Declaration issued by the company undersigning the CTD that the goods will be sent by vesse

Special Conditions:

- Freight may be paid in excess of the credit amount against freight note in which case CTD to b

Documents are to be presented within 10 days after the date of issuance of the shipping documents.

The advising bank may add its confirmation to the credit.

Shipment will be from Singapore to Port of Rotterdam.

Transhipment is permitted.

Partial shipments are not permitted.

$* * *$

MT 721: Transfer of a Documentary Credit

When a beneficiary has requested the transfer of a documentary credit - originally issued by a bank or a

It is used to advise the Receiver about the terms and conditions of the transferred documentary cred

This message is sent in addition to an MT 720 Transfer of a Documentary Credit, when the informa

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MT 730: Acknowledgement

This message is used to acknowledge receipt of any documentary credit message. When applicable, it n

This message type may also be used:

- to account for bank charges
- to advise of acceptance or rejection of an amendment of a credit.

MT 730 Examples

Narrative

Royal Bank of Scotland, London, receives documentary credit number DAE74568 from Nederlands

Royal Bank of Scotland acknowledges receipt of the credit with its reference IMP124678, indicat

* * *

MT 732: Advice of Discharge

This message is sent by the issuing bank to the paying/negotiating or accepting bank.

It may also be sent by the paying/accepting/negotiating bank to the bank from which it has receiv

It is used to advise the Receiver that the documents received with discrepancies have been

taken up.

Example 1: Advice of Payment/Acceptance/Negotiation

Narrative

Oesterreichische Laenderbank issues its documentary credit number 12345 on behalf of ABC Compan

The advising bank for the credit is Amsterdam-Rotterdam Bank, Amsterdam; the beneficiary, Amda

On July 26, 2013, Amsterdam-Rotterdam Bank, Amsterdam, advises Oesterreichische Laenderbank

Amsterdam-Rotterdam Bank has debited the account of Oesterreichische Laenderbank (number 31

The documents are sent to Vienna by mail.

* * *

MT 756: Advice of Reimbursement or Payment

This message is sent by the issuing bank to the bank from which it has received documents or by the re

It is used to advise the Receiver about reimbursement or payment, to that bank, for a drawing under

The account relationship between the Sender and the Receiver is used unless otherwise expressly sta

Applicant		Harrod's London
Sender (Issuing Bank)		Midland Bank London
	MT 700	
Receiver (Advising Bank)		The Fuji Bank Osaka
Beneficiary		Tsashubi Osaka

Example: Issue of a Documentary Credit

Narrative

On 23 September 2013, Midland Bank, London, issues its documentary credit number DC8641189

This credit is issued on behalf of Harrod's, Knightsbridge, London, in the amount of Pounds Sterl

The credit is in favour of Tsashubi, 11-4 Kyodan-ku, Osaka covering 250 hand-painted bamboo s

100 3H number 6481

150 Single number 2219

The credit expires on 23 December 2013.

The following documents are required:

Signed commercial invoice in quadruplicate

Forwarding Agent's Certificate of Receipt, showing goods addressed to Harrod's

* * *

MT 759: Ancillary Trade Structured Message

This message is sent to request or to provide information, such as a fraud alert or a financing request, c

This message must not be used where an existing MT is available, and it should be used rather than t

MT 759 Examples

Narrative

On 05 May 2014, The Fuji Bank, Osaka, sends Midland Bank, London a request to have an early pay

* * *

MT 760: Guarantee/Standby Letter of Credit

This message is sent between banks involved in the issuance of a guarantee.

It is used to issue a guarantee or to request the Receiver to issue a guarantee.

This message may also be used for Standby Letters of Credit.

MT 760 Examples

Narrative

Video, Inc, San Francisco, has signed a contract with Sound and Image Productions, London, regarding

The contract is in US Dollars.

Video, Inc. banks with Swiss Bank Corporation, San Francisco.

Sound and Image Productions banks with National Westminster Bank Plc., London.

On 1 May 2012, National Westminster Bank Plc, London, issues a guarantee in favour of Video, Inc.

The content of the guarantee is as follows:

Issue of Performance Guarantee no. PG8761234

We, National Westminster Bank, London, hereby undertake to pay to you any sum or sums not e

Always provided that

1. This undertaking is personal to you and is not assignable.

2. Our liability hereunder shall be limited to a sum or sums not exceeding in aggregate USD 27,

3. Our liability is valid as at 1 June 2012 and shall expire on 31 May 2013 except in respect of an

4. Our liability under this undertaking shall be reduced by any amounts demanded in accordan

5. This undertaking shall be governed by and construed according to the Laws of England, the G

＊ ＊ ＊

MT 767: Guarantee/Standby Letter of Credit Amendment

This message is sent by a bank which has issued a guarantee to the bank to which the guarantee was

It is used to amend or request the amendment of the guarantee.

This message may also be used for Standby Letters of Credit.

MT 767 Examples

Narrative

On 15 May 2012, National Westminster Bank, London, sends Swiss Bank Corporation, San Francisco,

(To review the guarantee, see the Example section of the MT 760.)

The amendment states:

"We hereby advise you of the amendments made to the referenced performance guarantee.

Our liability is valid as at 1 July 2012 and shall expire on 30 June 2013.

All other terms and conditions remain unchanged as agreed upon in the initial issue of this guarantee

Please confirm the beneficiary's acceptance of this amendment."

* * *

MT 768: Acknowledgement of a Guarantee/Standby Message

This message type is sent by a bank which has received a guarantee to the bank which issued the gua

It is used to acknowledge receipt of any message relating to a guarantee and, where applicable, to

This message may also be used for Standby Letters of Credit.

The Sender's charges may also be accounted for in this message.

Shining Star Jewelers
New York

Sender
(Issuer)

Bank Leumi Trust Company
New York

MT 760

Receiver

Kredietbank
Antwerp

Fine Gems Company
Antwerp

Example 2: Guarantee

Narrative

Shining Star Jewellers, New York, has signed a contract with Fine Gems Company, Antwerp, covering t

The contract is in Belgian Francs.

Shining Star Jewellers banks with Bank Leumi Trust Co. of New York.

Fine Gems Company banks with Kredietbank, N.V., Antwerp.

On 10 February 2013, Bank Leumi Trust Co. of New York issues a guarantee in favour of Fine Gem

The content of the guarantee is as follows:

Issue of Performance Guarantee No. PG378556

We, Bank Leumi Trust Company of NY, New York, hereby undertake to pay to Fine Gems Comp

Always provided that:

This undertaking is personal to you and is not assignable.

Our liability hereunder shall be limited to a sum or sums not exceeding in aggregate EUR 20,000,

Our liability is valid as at 10 February 2013 and shall expire on 10 April 2003 after which date thi

This undertaking shall be governed by and construed according to the Laws of the State of New Y

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MT 769: Advice of Reduction or Release

This message is sent by a bank which has received a guarantee to the bank which has issued the guar

This message may also be used for Standby Letters of Credit.

It is used to advise the Receiver that it has been released of all liability for the amount specified in

The Sender's charges may also be accounted for in this message.

MT 769 Examples

Narrative

On 12 January 2013, Swiss Bank Corporation, San Francisco, advises National Westminster Bank Plc, I

Swiss Bank Corporation would like to receive payment of its charges of US Dollars 35 (being cable o

(To review the guarantee for this example, see the Example section of the MT 760.)

8

Category (8's) Travellers Cheques

Category 8's

Support messages which are exchanged between issuers and remitting agents, selling agents, and ref

* * *

MT 801: T/C Multiple Sales Advice

This message type is sent by, or on behalf of, a single remitting agent to the issuer of travellers chequ

It is used to provide the sale details of a multiple sale of travellers cheques by either:

- a single selling agent (where the details would exceed the maximum input message length of a
- several selling agents.

This message will be followed by an MT 802 T/C Settlement Advice.

* * *

MT 802: T/C Settlement Advice

This message type is sent by, or on behalf of, a single remitting agent to the issuer of travellers cheques.

The T/C Settlement Advice is used to provide the settlement details of the total sales amount includ

A single MT 802 must always be preceded by one or several MT 801s.

* * *

Message 53A: T/C Multiple Sales Advice

On 17 August 2002, Christiania Bank og Kreditkasse, Oslo, notifies Citicorp Travellers Cheques ab

Selling Agent: Christiania Bank og Kreditkasse, Oslo

9

Category (9's) Cash Management and Customer Status

Category 9's

Consists of five types of messages exchanged between financial institutions, either on behalf of themsel

1. balance reporting messages, which provide both cash management and nostro reconciliation in

2. an interest rate change(s) message, which provides a means of advising interest rate change(s) to

3. netting messages (sent between financial institutions and netting systems), which enable financi

4. status messages, which provide a mechanism for requesting and responding to business-related

5. bilateral key exchange messages, which enable financial institutions to request, exchange and ca

* * *

MT 900: Confirmation of Debit
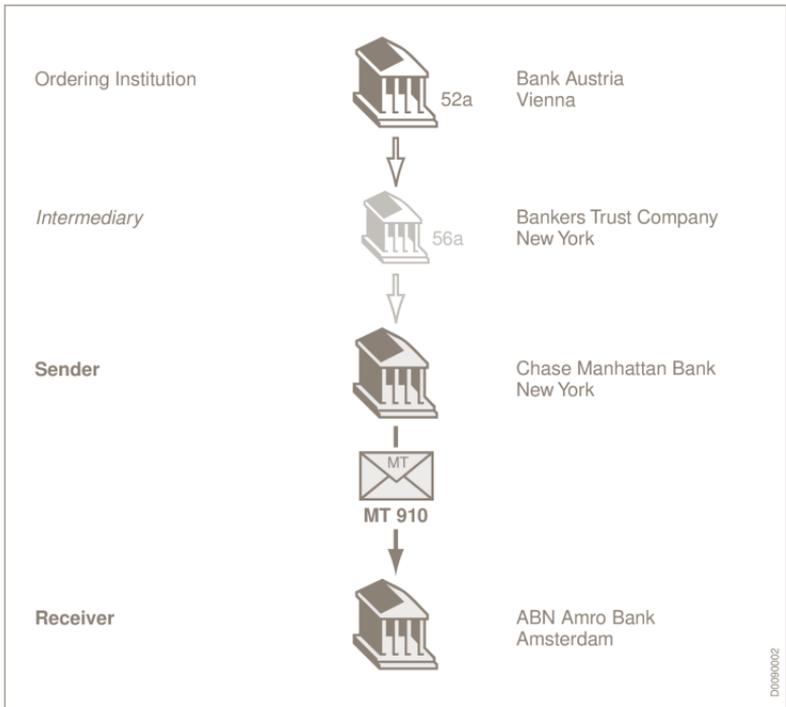
This message type is:

- sent by an account servicing institution to an account owner.

- sent by an account servicing institution to a party authorised by the account owner to receive

- sent by a concentrating financial institution to an account owner or a party authorised by the

It is used to notify the account owner of an entry which has been debited to its account. The entry w

For use of messages in the corporate to bank environment, see the MT message implementation g

www.swift.com.

Sender	Chase Manhattan Bank New York
	MT **MT 900**
Receiver	Crédit Suisse Zurich

MT 900 Example

Narrative

Value 23 January 2009, Crédit Suisse, Zürich, requests Chase Manhattan Bank, New York, to pay US d

Chase sends the following confirmation to Crédit Suisse:

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MT 910: Confirmation of Credit

This message is:

sent by an account servicing institution to an account owner.

sent by an account servicing institution to a party authorised by the account owner to receive the in

sent by a concentrating financial institution to an account owner or a party authorised by the accou

It is used to notify the account owner of an entry which has been credited to its account. The entry

For use of messages in the corporate to bank environment, see the MT message implementation gui

Ordering Institution	52a	Bank Austria Vienna
Intermediary	56a	Bankers Trust Company New York
Sender		Chase Manhattan Bank New York
	MT 910	
Receiver		ABN Amro Bank Amsterdam

MT 910 Examples

Narrative

Chase Manhattan Bank, New York, informs ABN Amro Bank, Amsterdam, of a credit to its account

Chase Manhattan sends the following confirmation to ABN Amro:

* * *

MT 920: Request Message

This multiple message is sent by an account owner, or a financial institution (concentrating institution)

It is used to request the account servicing institution to transmit one or more MT 940 Customer Sta

MT 920 Examples

Narrative

Midland Bank, London, requests UBS, Zürich, to provide an interim transaction report for account nu

The report is to list all debit amounts in excess of Swiss Francs 1,000,000 and all credit amounts in e

* * *

MT 935: Rate Change Advice

This multiple message is used by the Sender to advise interest rate change(s) to the Receiver.

It is used to advise the details of:

- General interest rate change(s).
- Interest rate change(s) which apply to specific account(s), other than call/notice loan/deposit a

Interest rate change(s) that can be advised by this message type include: NOTICE, CALL, PRIME, C

MT 935 Examples

Narrative

On 20 January 2009 Chase Manhattan Bank, New York advises all financial institutions to which it I

One of these financial institutions is Banque Indosuez, Brussels.

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MT 940: Customer Statement Message

This message type is:

- sent by an account servicing institution (reporting institution) to a financial institution (concentr
- sent by an account servicing institution (reporting institution) to a financial institution account o
- sent by an account servicing institution to a non-financial institution account owner or party aut
- sent by a concentrating institution to a non-financial institution account owner or party authoris

It is used to transmit detailed information about all entries booked to the account.

For use of messages in the corporate to bank environment, see the MT message implementation gui

www.swift.com.

Example: Statement to Account Owner

Narrative

AAAAUS33 services an account (1234567891) for its customer PlantOil (PLATUS33). On a daily bas

Transaction Details: (1)

Value date: 29 September 2017

Debit: USD 546232,05

Transaction type: SWIFT transfer - MT 101

Customer Reference of the MT 101: PLTOL101-56

Reference of AAAAUS33: C11126A1378

Details: Ordering customer = PLATUS33 Batch booking requested.

Value date: 29 September 2017

Transaction type: SWIFT transfer - MT 103

Reference of the MT 103: 987009

Reference of AAAAUS33: 8951234

Details: Ordering customer = Computersys Inc.

Information for the Account Owner (field 70 of the MT 103): /INV/78541

Credit: USD 500000

Value Date: 29 September 2017

Transaction type: Settlement of F/X Contract

Reference for the Account Owner: AAAAUS0369PLATUS

Reference of AAAAUS33: 8954321

Debit: USD 100000

Value Date: 29 September 2017

Transaction Type: Dividend

Reference for the Account Owner: None

Reference of AAAAUS33: 8846543

Information for the Account Owner: Dividend Loral Corp Preferred stock 3rd quarter

Credit: USD 200000
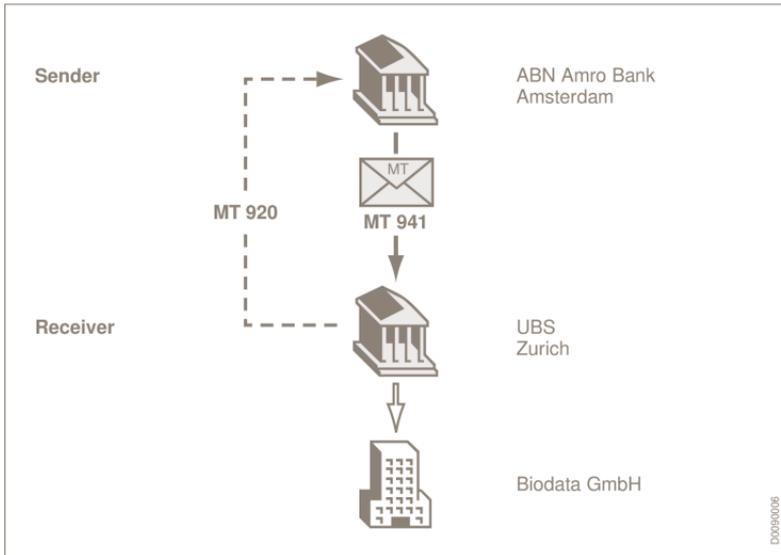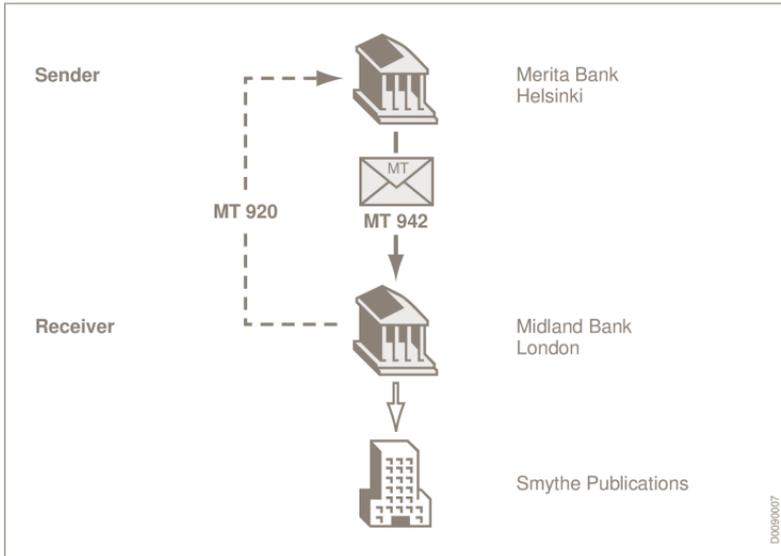
∗ ∗ ∗

MT 941: Balance Report

This message type is:

- sent by an account servicing institution (reporting institution) to a financial institution (concentr
- sent by an account servicing institution (reporting institution) to a financial institution account o
- sent by an account servicing institution to a non-financial institution account owner or party aut
- sent by a concentrating institution to a non-financial institution account owner or party authoris

It is used to transmit balance information, reflecting the situation at the identified time in field 13D.

For use of messages in the corporate to bank environment, see the MT message implementation gui

www.swift.com.

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Example: Report

Narrative

ABN Amro Bank, Amsterdam, in response to an MT 920 Request Message, sends an MT 941 to UB

Opening Balance:euro 595,771.95 (Credit)

Total Debits: 72 euro 385,920

Total Credits: 44 euro 450,000

Book Balance: euro 659,851.95 (Credit)

Closing Available Balance: euro 480,525.87 (Credit)

Forward Available Balance:

As of 05 June 2009: euro 530,691.95 (Credit)

∗ ∗ ∗

MT 942: Interim Transaction Report

This message type is:

- sent by an account servicing institution (reporting institution) to a financial institution (conce
- sent by an account servicing institution (reporting institution) to a financial institution accoun
- sent by an account servicing institution to a non-financial institution account owner or party
- sent by a concentrating institution to a non-financial institution account owner or party autho

It is used to transmit detailed and/or summary information about entries debited or credited to the acc

- the last statement or balance report, or
- the last interim transaction report (sent in the period since the last statement or balance report).

For use of messages in the corporate to bank environment, see the MT message implementation guide

www.swift.com.

Example: Report

Narrative

Merita Bank, Helsinki, in response to an MT 920 Request Message (reference 5678), sends an MT 94

   Debit Floor Limit:euro 100,000

   Credit Floor Limit:euro 50,000

   Transaction Details:

   Value Date: 26 June 2009 Debit:

   Transaction Type: Collections

   Reference for the Account Owner: ABCD

   Merita Bank's Reference: 12345 EUR 120,000

   Value Date: 26 June 2009 Credit:

   Transaction Type: Foreign Exchange

   Reference for the Account Owner: 99485

   Merita Bank's Reference: 678922 EUR 55,000

   Total Debits: 9 euro 210,000

   Total Credits:87 euro 385,700

* * *

MT 950: Statement Message

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

   It is used to transmit detailed information about all entries, whether or not caused by a SWIFT m

Sender   ABN Amro Bank
Amsterdam

MT 950

Receiver   UBS
Zurich

10

Category N

The common group consists of messages which are common to all message categories, that is, each $\cdot$

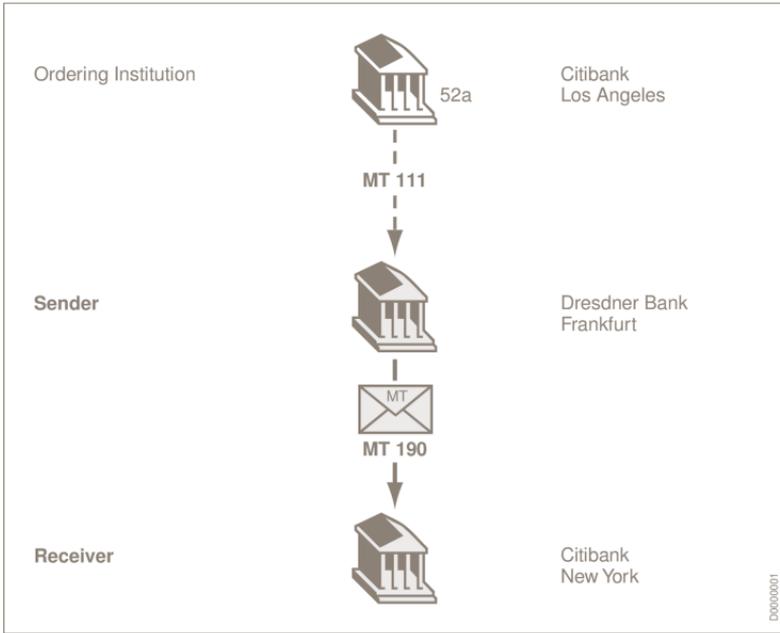The category digit 'n' will be assigned to the category which best encompasses the business purp $\cdot$

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

$$* * *$$

MT n90: Advice of Charges, Interest and Other Adjustments

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

Charges as a Result of a Stop Payment

Narrative

On January 14, 2009, Citibank, Los Angeles, requests Dresdner Bank, Frankfurt, to place a stop paymen

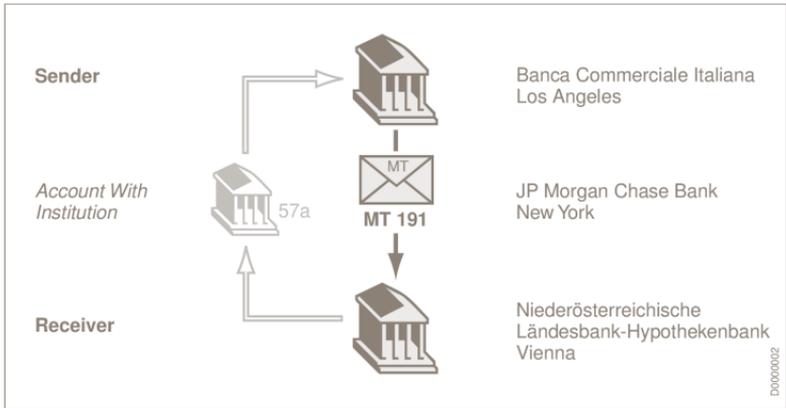(To review the MT 111 which is related to this message, see the Example section of the MT 111.)

Dresdner Bank confirms the handling charges (EUR 15) associated with this request via an MT 190,

* * *

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

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

Charges as a Result of a Payment Order

Narrative

Banca Commerciale Italiana, Los Angeles, has received a Customer Transfer from Niederösterreich
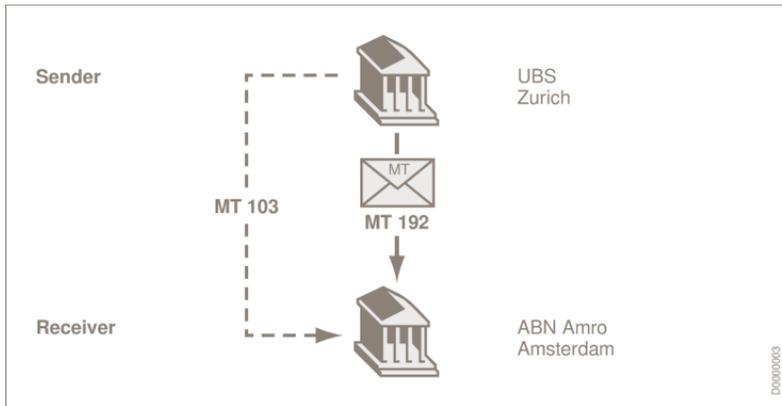
* * *

MT n92: Request for Cancellation

This message is:

- sent by a financial institution to request a second financial institution to consider cancellation of

- sent by a corporate customer to request a financial institution to consider cancellation of the SW

If the Receiver of the request for cancellation has already acted on the message for which cancellation i

For use of messages in the corporate-to-bank environment, see the MT message implementation gu

www.swift.com.

Request for Cancellation of a Customer Transfer

Narrative

On May 27, 2009, UBS, Zürich, requests ABN Amro, Amsterdam, to consider cancellation of the fol

<center>* * *</center>

MT n95: Queries

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.

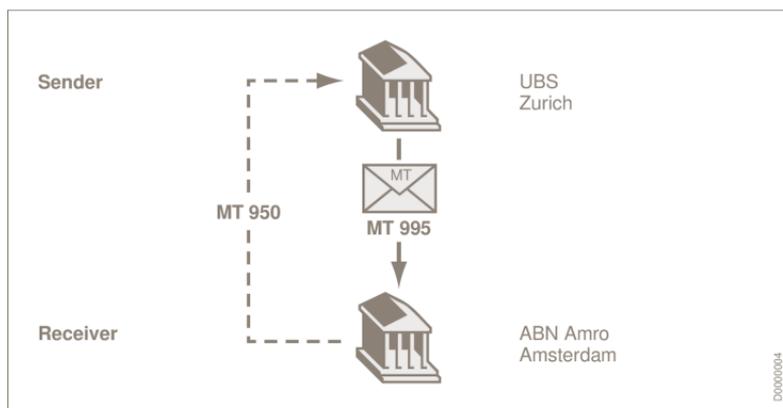It is used to request information or clarification relating to a previous SWIFT or non-SWIFT messa

A query may also be sent to request that an amendment be made to a previous message, except in

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 purpos

For use of messages in the corporate-to-bank environment, see the MT message implementation gu
www.swift.com.

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, Amste

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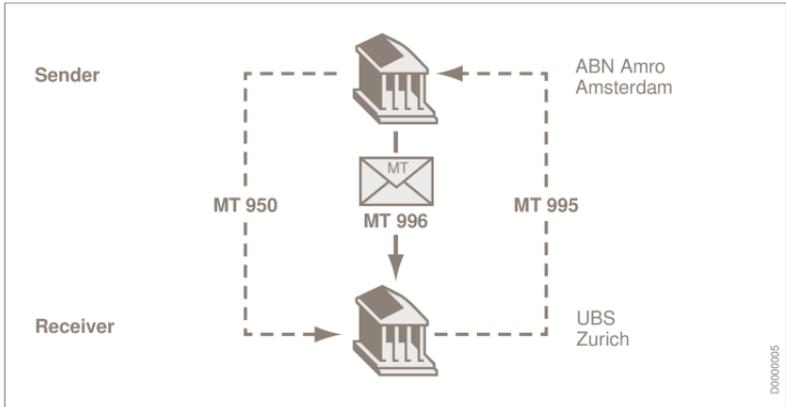
* * *

MT n96: Answers

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

For use of messages in the corporate-to-bank environment, see the MT message implementation

www.swift.com.

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, conce

(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, Zü

* * *

MT n98: Proprietary Message

This message type is used by financial institutions, with their own offices, with other financial institutio
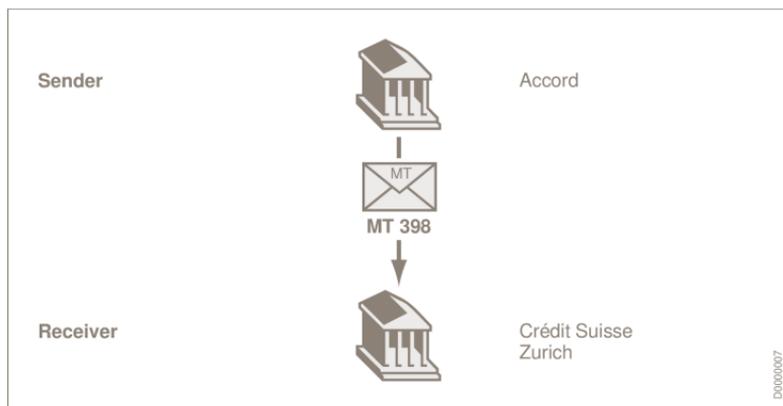
It is used as an envelope for a specified message included in it.

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

It also allows financial institutions to use message types which are awaiting live implementation on

For use of messages in the corporate-to-bank environment, see the MT message implementation gu

www.swift.com.

MT n98 Examples

Narrative

On 3 May 2007, CLS third-party user ABCOGB22 buys GBP 1,000,000 against USD from another CL

✳ ✳ ✳

MT n99: Free Format Message

This message type is used by financial institutions, with their own offices, with other financial instit
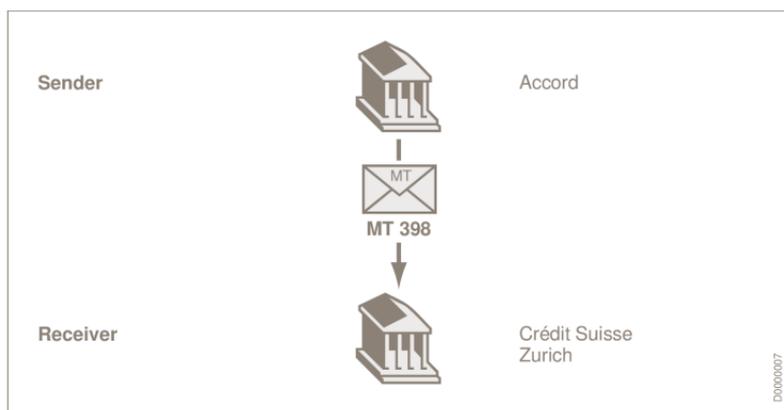
It is used as an envelope for a specified message included in it.

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

It also allows financial institutions to use message types which are awaiting live implementation

For use of messages in the corporate-to-bank environment, see the MT message implementation

www.swift.com.

MT n99 Examples

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

Popular Licensed Banks

Academy Securities, inc.
Robert W. Baird& Co. Incorporated
Barclays Capital Inc.
BB&T Securities, LLC
Brean Capital, LLC
BNY Mellon Capital Market, LLC
BOK Financial Securities, Inc.
Cantor Fitzgerald & Co
Citigroup Global Markets Inc.
CastleOak Securities, LPD.
A. Davidson & Co.Daiwa Capital Markets America Inc.
Deutsche Bank Securities Inc.
Drexel Hamilton, LLC
First Tennessee Bank,
Fifth Third Securities, Inc.
Goldman, Sachs & Co.
Great Pacific Securities
RBS Securities Inc
Guggenheim Securities, LLC
Academy Securities, inc.
Robert W. Baird& Co. Incorporated
Barclays Capital Inc.
BB&T Securities, LLC
Brean Capital, LLC

BNY Mellon Capital Market, LLC
BOK Financial Securities, Inc.
Cantor Fitzgerald & Co
Citigroup Global Markets Inc.
CastleOak Securities, LPD.
A. Davidson & Co.
Daiwa Capital Markets America Inc.
Deutsche Bank Securities Inc.
Drexel Hamilton, LLC
First Tennessee Bank
Fifth Third Securities, Inc.
Goldman, Sachs & Co.
Great Pacific Securities
RBS Securities Inc.
Guggenheim Securities, LLC
Piper Sandler & Co.
PNC Capital Markets
Amherst Pierpont Securities LLC
Raymond James & Associates, Inc.
RBC CapitalnMarketsn
Samuel A. Ramirez & Co., Inc.
Blaylock Van, LLC
Siebert Williams Shank & CO, LLC
R. Seelaus & Co., LLC
Morgan Stanley & Co. LLC
Stifel, Nicolaus & Company, Inc
Stern Brothers
Sun Trust Robinson Humphrey, Inc
Tribal Capital Marketis, LLC
TD Securities (USA) LLC
UBS Securities LLC

Vining Sparks
Wells Fargo Securities, LLC
The Williams Capital Group, L.P.