

STP Formatting Guideline

Cash Services for financial institutions



International Finance Bank
Banque Financière Internationale

The following formatting recommendations are valid for commercial payment transactions MT 103 (STP) and financial transfers MT 200 / 202 / 202COV sent to IFB

Transactions formatted according to the below recommendations will be eligible for Straight Through Processing (STP).

MT 103 / MT 103+ Single Customer Credit Transfer

Tag	Status	Field Name	Options and Contents
23B	M	Bank Operation Code	CRED
23E	O	Instruction Code	INTC, CORT, REPA or SDVA allowed
50a	M	Ordering Customer	Option A, F or K with - account number <u>or</u> - IBAN plus BEI <u>or</u> - full details on the ordering customer, i.e. name + full address (street/city)
52a	O	Ordering Institution	Option A
53a	O	Sender's Correspondent	Blank <u>or</u> Option A with BIC <u>or</u> Option B with Account number (10 or 12 digits, no blanks allowed)
54a	O	Receiver's Correspondent	Option A
55a	O	Third Reimbursement Institution	Option A
56a	O	Intermediary Bank	Option A
57a	O*	Account with Institution	Option A (* field is mandatory if different from Receiver)
59a	M	Beneficiary Customer	Option A <u>or</u> No letter option: - First subfield: Valid IBAN or correct account number - Second subfield: Complete name and address <u>or</u> Option F - First subfield: /account number - Second subfield: 1/Name of the Beneficiary 2/address line for the Beneficiary 3/ISO country code/Town
72	O	Sender to Receiver Information	Only /INS/ allowed and followed by a BIC

M = Mandatory, O = Optional

MT 200 Financial Institution Transfer for its Own Account

Tag	Status	Field Name	Options and Contents
53a	O	Sender's Correspondent	Option B (= your account number with Commerzbank), no blanks allowed
56a	O	Intermediary Bank	Option A
57a	M	Account with Institution	Option A: account number not allowed *)
72	O	Sender to Receiver Information	Not to be used

M = Mandatory, O = Optional

*) MT200 payment orders must not contain the beneficiary's account number.

Should you wish to instruct payments to the credit of a specific account, please use MT202 format.

MT 202 / MT 202COV *) General Financial Institution Transfer

Tag	Status	Field Name	Options and Contents
52a	O	Ordering Institution	Option A
53a	O	Sender's Correspondent	Option A or Option B (= your account number with Commerzbank), no blanks allowed
54a	O	Receiver's Correspondent	Option A
56a	O	Intermediary Bank	Option A
57a	O	Account with Institution	Option A
58a	M	Beneficiary Customer	Option A
72	O	Sender to Receiver Information	Allowed only with code word /BNF/ or /INS/ INS must be followed by a BIC

M = Mandatory, O = Optional

*) The guideline for MT202COV is applicable only for sequence A of the message.