

MT 101



Executing of MT101 Files at UniCredit Bank AG

February 2020

Banking that matters.



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1. GENERAL

At UniCredit Bank AG you can hand in both SEPA payment orders and foreign payment orders via MT101.

For these kinds of payments shall apply the relevant contracts and agreements between customer and Bank, the actual format description for MT101 provided by SWIFT as well as the following format rules and instructions.

2. SEPA PAYMENT ORDERS

All MT101 SEPA payment orders will be processed in one collective order unless the customer has explicitly agreed upon individual order with the bank.

Furthermore you have the possibility to process several MT101 messages including SEPA payments as one collective order. This requires the recognisability of the togetherness of the payment orders. The following criteria are mandatory.

2.1. CRITERIA FOR COLLECTIVE ORDERS OF SEVERAL MT101/RFT MESSAGES

Field :21R:	The reference must be identical in all MT101 and must be clear for each customer.
Field :28D:	The total number of messages and the number of the individual message must be available and complete. The formatting of the field must be identical. Example: Message 1 out of 2 (1/2 or 00001/00002) and message 2 out of 2 (2/2 or 00002/00002)
Field :50a:	A mixed delivery is not allowed (e.g. 1/00001)

Note: The A-level (except for field: 20: and: 28D:) must be identical for a collective order regarding composition and content!

2.2. CONTENT OF MT101 FOR SEPA PAYMENT ORDERS

Only the following fields may be delivered for a SEPA payment order. If debtor and beneficiary accounts (Field :50H: and :59H:) are not filled with IBAN but with BLZ/acc.no., no conversion into IBAN can be done by UniCredit. These payments will be rejected.

Please have a look on our survey about the Single Euro Payments Area in the brochure "Single Euro Payments Area – The Standard European Bank Transfers System".

Sequence A: General information

Field :20:	16x	Senders reference, will be mapped into "Message identification"
Field :21R:	16x	Customer reference, will be mapped into "Payment Identification"
Field :28D	5n/	Index message and total number of messages Numerical filling (5n/5n); e.g. 1/1 or 00001/00001 possible. A mixed delivery is not allowed (e.g. 1/00001)
Field :50C:	5n	Instructing Party (optional) If used, must be filled either in Sequence A or B. Content of "Instructing Party" will be mapped into field "Ultimate Debtor" of the SEPA payment.
or :50L:	35x	Ordering customer – must be filled either in Sequence A or B Example: :/DE29700202700047300311 (IBAN mandatory) Name Name line 2 Address line 3 Address line 4
Field :50H:	/34x	Account holding bank – must be filled either in Sequence A or B Always has to be filled with 'HYVEDEMMXXX'
Field :52A:	4*35x	Date of execution Formatting: YYMMDD A maximum of 15 days in advance starting from the date of submission can be chosen.

Sequence B: Transaction Details:

Field :21:	16x	Reference of the individual payment, will be mapped into “End-to-End Reference”
Field :23E		Code word This field must not be existent in case of a SEPA Credit Transfer!!
Field :32B		Currency and amount A maximum of 12 digits (incl. fractional digits) for the amount in currency EUR will be accepted.
Field :50C: or :50L:	35x	Instructing Party (optional) If used, must be filled either in Sequence A or B. Content of “Instructing Party” will be mapped into field “Ultimate Debtor” of the SEPA payment.
Field :50H: or :50G:	/34x 4*35x	Ordering customer – must be filled either in Sequence A or B Example: /DE29700202700047300311 (IBAN mandatory) Name Name line 2 Address line 3 Address line 4
Field :52A:		Account holding bank – must be filled either in Sequence A or B Always has to be filled with ‘HYVEDEMMXXX’
Field :57a:		Bank of beneficiary This field has to be filled with Option A (SWIFT BIC) in case of a SEPA Credit Transfer. In case of a German beneficiary IBAN Field :57a: can be waived due to “IBAN only” rule Example: :57A:UNCRITMMXXX
Field :59: no letter option	/34x 4*35x	IBAN (mandatory) and beneficiary's name (no BEI) Example: /DE06700700100003559410 Name Name line 2 Address line 3 Address line 4
Field :70:	4*35x	Reason for payment
Field :71A:		Charges Only SHA (splitting of fees) is valid.

2.3. EXAMPLE FOR A SEPA CREDIT TRANSFER FILE OUT OF A MT101/RFT-MESSAGE

(without S.W.I.F.T., respectively RFT-Header)

```
:20:1234567890123456
:21R:0000000001
:28D: 1/1
:50H:/DE23700202705800125874
Testcustomer
:52A:HYVEDEMMXXX
:30:140424
:21:SEPA Nr. 1
:32B:EUR154,50
:59:/DE78701500009876543210
Beneficiary line 1
Beneficiary line 2
Street line 3
City line 4
:70:SEPA payment line 1
SEPA payment line 2
:71A:SHA
:21:SEPA Nr. 2
:32B:EUR1559,50
:57A:POPUESMMXXX
```

```

:59:ES56507504407359876543210
Beneficiary line 1
Beneficiary line 2
Street line 3
City line 4
:70: SEPA Spain line 1
:71A:SHA
:21:SEPA Nr. 3
:32B:EUR2561,90
:57A:UNCRITMMXXX
:59:/IT60W0200823926000040070694
Beneficiary line 1
Beneficiary line 2
Street line 3
City line 4
:70:SEPA Italia line 1
:71A:SHA
-}

```

Out of this file a SEPA file (pain.001) with 3 C-batches will be created and processed as if it would have been turned in via electronic banking

3. CROSS BORDER PAYMENT ORDERS

3.1. GENERAL

Several foreign payment orders can be received in one MT101 message. The processing will always be carried out as an individual order since collective orders are not possible.

3.2. CONTENT OF MT101 FOR CROSS BORDER PAYMENTS

Sequence A: General information

Field :20:	16x	M	Reference of the sender
Field :21R:	16x	O	Customer reference
Field :28D:	5n/5n	M	Index message and total number of messages Numerical filling (5n/5n); e.g. 1/1 or 00001/00001 possible. A mixed delivery is not valid (e.g. 1/00001)
Field :50H:	/34x 4*35x	O	Ordering customer – must be filled either in Sequence A or B Example: :/DE29700202700047300311 Name Name line 2 Address line 3 Address line 4
Field :52A:		O	Account holding bank – must be filled either in Sequence A or B Always has to be filled with 'HYVEDEMMXXX' if existing
Field :30:	6ln	M	Date of execution Formatting: YYMMDD A maximum of 15 days in advance starting from the date of submission can be chosen.

Sequence B: Transaction Details

Field :21:	16x	M	Reference of the individual payment 16 digits possible
Field :23E:	4!c[/30 x]	O	Codeword
Field :32B:	3!a15d	M	Currency and amount

Field :50H:	/34x 4*35x	0	Ordering customer – must be filled either in Sequence A or B Example: :/DE29700202700047300311 Name Name line 2 Address line 3 Address line 4
Field :52A:		0	Account holding bank – must be filled either in Sequence A or B Always has to be filled with 'HYVEDEMMXXX' if existing
Field :57A: option A		M	Bank of beneficiary – Option A preferred Example: :57A:UNCRUS33XXX Please note: Usage of Option D (without SWIFT BIC) leads to a NON-STP processing and will cause additional fees !
Field :59: A or no letter option	/34x 4*35x	M	Account number and beneficiary's name Example: :/88304847338 Name Name line 2 Address line 3 Address line 4
Field :70:	4*35x	0	Details of payment
Field :71A:	3la	M	Charges: OUR, BEN, SHA
Field :25A:	/34x	0	Charges Account

3.3. URGENT EUR- PAYMENTS WITH EQUALIZATION OF DEBIT / CREDIT VALUE WITHIN SEPA-AREA INCL. GERMANY

If the customer wants to transfer urgent payments within the SEPA-Area incl. Germany the MT101 file has to fulfill the format requirements of a SEPA Payment as described in 1.3 in this document with exception of field :23E:. This field has to be filled with URGP.

:23E:URGP

Cut-off time for this kind of payment is 15:30 CET.

For payments into Non-EU-EWR countries (CH, MC, PM, SM) fees for cross-border payments apply.

3.4. URGENT CROSS BORDER PAYMENTS – VIA SWIFT

If the customer wants to order an urgent SWIFT-payment he has to fill field :23E: with code word "URGP".

:23E:URGP

3.5. URGENT CROSS BORDER PAYMENTS – VIA TARGET

If a Cross Border Payment shall be processed via the clearing system TARGET with a given value the combination of two code words "RTGS" im Feld 23E: with "OTHR/TPCJJMMDD" is necessary.

:23E: OTHR/TPCJJMMDD

:23E: RTGS

3.6. CROSS BORDER PAYMENTS WITH SPECIAL CONDITION INTC

It is possible to agree bilateral on special fees for intercompany payments. In that case a different content for :23E: applies:

:23E:INTC

Any other delivery or agreement on another code word is not feasible.

3.7. PAYMENTS WITH EQUALIZATION OF DEBIT/CREDIT VALUE

If the customer wants to transfer payments with a given value date it is possible to arrange this using a special code word in field :23E:

:23E:OTHR/TPCJJMMDD

with JJMMDD as the designated value date.

Payments in currencies which are not tradeable on the same day* have to be submitted 1 or 2 days before the designated value date (depending on the respective currency).

In this case field 30 (execution date) has to be consistent with the submission date.

e.g: 10.000 JPY Val. 10.04.15 => Submission of file: 09.04.15

Field :30: 150409

Field :23E: OTHR/TPC150410

For same day tradeable currencies* the code word "URGP" in field 23E is sufficient to instruct an urgent payment with equalization of debit/credit value.

3.8. TRANSACTIONS WITH AN EQUIVALENT AMOUNT

If the customer wants to execute a transaction with an equivalent amount in a different currency than the original currency via a MT101, a special combination of a code word and the respective currency must be used within the MT101 transaction.

The content in field :23E: must have the format OTHR/GWZXXX, whereas 'XXX' must be replaced with the respective ISO-Currency Code.

Example:

The equivalent of 1.000 EUR should be transferred in GBP to the account of the beneficiary. The respective fields of the MT101 must therefore be present with the following content:

:23E:OTHR/GWZGBP

:32B:EUR 1000

The currency of the account to be debited must be EUR as well as the currency in field :32B:. The currency after the code word in :23E: must be a valid ISO-Currency Code.

*Same day tradable currencies: EUR, USD, GBP, CAD, CHF, CZK, BGN, DKK, HRK, HUF, MXN, NOK, PLN, RON, RSD, RUB, SEK, TRY, ZAR



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