



Capital
Markets

U.S. CASH MANAGEMENT

RBC Clear™ Foreign Currency Wire Formatting Guide - SWIFT

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RBC CLEAR™ FOREIGN CURRENCY WIRE FORMATTING GUIDE - SWIFT

Europe & UK



CHF – Swiss Franc Switzerland



Section	Specification		Description
Overview	Currency & Clearing Information		Switzerland is adopting best payment practices within the European Union community, although the country has not adopted the euro. Strict formatting standards and SEPA guidelines exist in Europe regarding cross-border payments. SEPA standards apply for euro payments to beneficiaries with accounts in Switzerland. Liechtenstein is adopting some of the payment guidelines applied.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxCHxx or xxxxCHxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Switzerland consists of 21 characters: CH + 2-digit check number + 5-digit bank code + 12-digit bank account number. IBAN number sample format: CH5604835012345678009.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
ISO: <Purp>			
MT: F70/72			



CZK – Czech Koruna Czech Republic



Section	Specification		Description
Overview	Currency & Clearing Information		Czech Republic is a member of the European Union (EU), and is adopting best payment practices within the community, although the country has not adopted the EURO.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN number sample format: CZ5508000000001234567899
		MT: F57	
	Beneficiary	ISO: <Cdtr>	IBAN in Czech Republic consists of 24 characters: CZ + 2-digit check number + 4-digit bank code + 16-digit bank account number. IBAN number sample format: CZ5508000000001234567899.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
ISO: <Purp>			
MT: F70/72			



DKK – Danish Krone Denmark



Section	Specification		Description
Overview	Currency & Clearing Information		Denmark is a member of the European Union (EU), and is adopting best payment practices within the community, although the country has not adopted the EURO.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxDKxx or xxxxDKxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Denmark consists of 18 characters: DK + 2-digit check number + 4-digit bank code + 10-digit bank account number. IBAN number sample format: DK9520000123456789.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			



EUR – Euro

Austria, Belgium, Bulgaria, Croatia, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, The Netherlands, Portugal, Slovakia, Slovenia, Spain



Section	Specification	Description	
Overview	Currency & Clearing Information	The euro (EUR) is the official currency of the euro area, a monetary union of member states that have adopted the euro as their common currency.	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary.	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g. xxxxESxx or xxxxESxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. See pages 36-37 in the Appendix for Eurozone IBAN requirements and samples by country.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			



GBP – British Pound Sterling United Kingdom



Section	Specification		Description
Overview	Currency & Clearing Information		The Bank of England (BoE) is the central bank of the United Kingdom (UK) and manages the British pound (GBP).
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	6-digit Bank Sort Code is mandatory for routing payments to the beneficiary bank. SWIFT BIC is optional and is 8 or 11 alphanumeric characters e.g., xxxxGBxx or xxxxGBxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory. IBAN in the United Kingdom consists of 22 characters: GB + 2-digit check number + 4-digit bank code + 6-digit bank branch code + 8-digit bank account number. IBAN usage for beneficiaries in the United Kingdom is recommended. IBAN number sample format: GB29ABCD12345678912347.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			



HUF – Hungarian Forint Hungary



Section	Specification		Description
Overview	Currency & Clearing Information		Hungary is a member of the European Union (EU) and is adopting the payment practices of the EU, although it has not adopted the euro.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxHUxx or xxxxHUxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Hungary consists of 28 characters: HU + 2-digit check number + 3-character bank code + 4-digit bank branch code + 16-digit bank account number + 1-digit national code. IBAN number sample format: HU42117730161111101800000000
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			



NOK – Norwegian Krone Norway



Section	Specification		Description
Overview	Currency & Clearing Information		Norway is adopting the payment practices of the European Union (EU), although the country has not adopted the Euro.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxNOxx or xxxxNOxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Norway consists of 15 characters: NO + 2-digit check number + 4-digit bank code + 12-digit bank account number + 1-digit national code. IBAN number sample format: NO9985011118123
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			



PLN - Polish Zloty Poland



Section	Specification		Description
Overview	Currency & Clearing Information		Poland is a member of the European Union (EU) and is adopting the payment practices of the European Union. However, the country has not adopted the euro.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxPLxx or xxxxPLxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Poland consists of 28 characters: PL + 2-digit check number + 3-character bank code + 4-digit bank branch code + 16-digit bank account number + 1-digit national code. IBAN number sample format: PL61109010140000071219812874
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment code is not mandatory.
ISO: <Purp>			
MT: F70/72			



RON – Romanian Leu Romania



Section	Specification		Description
Overview	Currency & Clearing Information		Romania is a member of the European Union (EU) and is adopting the payment practices of the European Union. However, it has not adopted the Euro.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxROxx or xxxxROxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Romania consists of 24 characters: RO + 2-digit check number + 4-digit bank code + 16-digit bank account number. IBAN number sample format: RO49AAAA1B31707593740123. For payments to Ministry of Finance (BIC: TREZROBU), the remitter and beneficiary must provide their Fiscal ID code (NIF).
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			



SEK – Swedish Krona Sweden



Section	Specification		Description
Overview	Currency & Clearing Information		Sweden is a member of the European Union (EU), and is adopting best payment practices within the community, although the country has not adopted the Euro.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxSExx or xxxxSExxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Sweden consists of 24 characters: SE + 2-digit check number + 3-digit bank code + 17-digit bank account number. IBAN number sample format: SE7280000810340009783242.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			

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North America & Caribbean



BBD – Barbadian Dollar Barbados



Section	Specification	Description	
Overview	Currency & Clearing Information	The Barbadian dollar (BBD) is pegged to the US dollar. The Central Bank of Barbados and the Exchange Control Authority (ECA) of Barbados manage all inflows and outflows of BBD.	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxBBxx or xxxxBBxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is mandatory.
		ISO: <Purp>	
MT: F70/72			



BSD – Bahamian Dollar Bahamas



Section	Specification	Description	
Overview	Currency & Clearing Information	The Bahamian dollar (BSD) is pegged to the US dollar. Generally, domestic currency may not be used for outgoing or incoming transactions between residents and nonresidents.	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxBSxx or xxxxBSxxxxx. If the beneficiary bank is “RBC Bahamas”, Transit number (Branch Code) is required.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is mandatory.
		ISO: <Purp>	
MT: F70/72			



CAD – Canadian Dollar Canada



Section	Specification		Description
Overview	Currency & Clearing Information		Canada has a well-developed high-value and low-value electronic payment system. Canada’s “Proceeds of Crime (Money Laundering) and Terrorist Financing Act” and related regulations impose an obligation on all Canadian Financial Institutions to obtain certain information for wire payments through SWIFT.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	Canadian Clearing Code or Transit code is mandatory for payments denominated in CAD. The 9-digit code is made up of the Direct Payment Routing Number (4 digits) and the Branch Transit Number (5 digits). SWIFT BIC is optional and is 8 or 11 alphanumeric characters e.g., xxxxCAXx or xxxxCAXxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			



KYD – Cayman Islands Dollar Cayman Islands



Section	Specification		Description
Overview	Currency & Clearing Information		The KYD market is managed by the Cayman Islands Monetary Authority (CIMA) and is pegged to the US dollar (USD).
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxKYxx or xxxxKYxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment code is mandatory.
		ISO: <Purp>	
MT: F70/72			



MXN – Mexican Peso Mexico



Section	Specification		Description
Overview	Currency & Clearing Information		Wires to Mexico: all Payment instructions must be correct before releasing. Amendments/changes are not permitted due to local regulations.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is required for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxMXxx or xxxxMXxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	18-digit CLABE, full name (no initials) and address of the beneficiary customer is mandatory. Payments to individuals and corporations must quote the beneficiary account number in CLABE format. CLABE is the 18-digit standardized beneficiary bank account number.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			



TTD – Trinidad and Tobago Dollar Trinidad and Tobago



Section	Specification	Description	
Overview	Currency & Clearing Information	The beneficiary must be an onshore resident.	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary.	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxTTxx or xxxxTTxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	18-digit CLABE, full name (no initials) and address of the beneficiary customer is mandatory. Payments to individuals and corporations must quote the beneficiary account number in CLABE format. CLABE is the 18-digit standardized beneficiary bank account number.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is mandatory.
		ISO: <Purp>	
MT: F70/72			

RBC CLEAR™ FOREIGN CURRENCY WIRE FORMATTING GUIDE - SWIFT

Middle East & Africa



AED – United Arab Emirates Dirham

United Arab Emirates



Section	Specification		Description
Overview	Currency & Clearing Information		The Central Bank of the United Arab Emirates pegs the UAE dirham (AED) against the US dollar (USD). Local markets are closed on Fridays.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g. xxxxAExx or xxxxAExxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in the United Arab Emirates consists of 23 characters: AE + 2-digit check number + 3-digit bank code + 16-digit bank account number. IBAN number sample format: AE010551234567890123000.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment Code is mandatory.
		ISO: <Purp>	
MT: F70/72			



ILS – Israeli Shekel Israel



Section	Specification	Description	
Overview	Currency & Clearing Information	The Bank of Israel (BOI) manages the Israeli shekel (ILS) with no foreign exchange controls.	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary.	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxILxx or xxxILxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Israel consists of 23 characters: IL + 2-digit check number + 3-digit bank code + 3-digit bank branch code + 13-digit bank account number. IBAN number sample format: IL92010900000099999123.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is mandatory.
		ISO: <Purp>	
MT: F70/72			



KES – Kenyan Shilling Kenya



Section	Specification		Description
Overview	Currency & Clearing Information		The Central Bank of Kenya (CBK) manages the Kenya Shilling (KES).
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxKExx or xxxxKExxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment code is mandatory. 5-digit branch identifier (first 2 digits are bank code) of the beneficiary bank is mandatory.
		ISO: <Purp>	
MT: F70/72			
Documentation			The beneficiary bank may request additional documentation based on Purpose of Payment.



KWD – Kuwaiti Dinar Kuwait



Section	Specification		Description
Overview	Currency & Clearing Information		The Kuwaiti dinar (KWD) is managed by the Central Bank of Kuwait. Local markets are closed on Fridays.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxKWxx or xxxxKWxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Kuwait consists of 30 characters: KW + 2-digit check number + 4-digit bank code + 22-digit bank account number. IBAN number sample format: KW96NBOK0000000000001000372123.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment code is mandatory.
		ISO: <Purp>	
MT: F70/72			



QAR – Qatari Riyal Qatar



Section	Specification	Description	
Overview	Currency & Clearing Information	The Qatari riyal (QAR) is pegged by the Qatar Central Bank to the US dollar (USD). Local markets are closed on Fridays.	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary.	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxQAxx or xxxxQAxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Qatar consists of 29 characters: QA + 2-digit check number + 4-digit bank code + 21-digit bank account number. IBAN number sample format: QA98DOHL00001234567890ABCDEFG.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment code is mandatory.
		ISO: <Purp>	
MT: F70/72			



SAR – Saudi Riyal Saudi Arabia



Section	Specification	Description	
Overview	Currency & Clearing Information	The Saudi riyal (SAR) is managed by the Saudi Arabian Monetary Agency and is pegged to the US dollar (USD). Local markets are closed on Fridays.	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary.	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxSAxx or xxxxSAxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Saudi Arabia consists of 24 characters: SA + 2-digit check number + 2-digit bank code + 18-digit bank account number. IBAN number sample format: SA028000000609010157123.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is mandatory.
		ISO: <Purp>	
MT: F70/72			



TRY – Turkish Lira Turkey



Section	Specification		Description
Overview	Currency & Clearing Information		The Turkish lira (TRY) is managed as a free-floating currency by Türkiye Cumhuriyet Merkez Bankası (Central Bank of the Republic of Turkey).
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxTRxx or xxxxTRxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), and address of the beneficiary are mandatory. IBAN in Turkey consists of 26 characters: TR + 2-digit check number + 5-digit bank code + 1-digit national code + 16-digit bank account number. IBAN number sample format: TR987123456789123456789123.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is mandatory.
		ISO: <Purp>	
MT: F70/72			



ZAR – South African Rand South Africa



Section	Specification		Description
Overview	Currency & Clearing Information		South African Reserve Bank (SARB) requires all beneficiaries (commercial and private) to provide any required documents and sign declarations locally with the beneficiary banks.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxZAxX or xxxxZAXXXXX.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			

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Asia Pacific



AUD – Australian Dollar Australia



Section	Specification	Description	
Overview	Currency & Clearing Information	The Australian dollar (AUD) is a fully convertible currency and is managed by the RBA under a floating regime.	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary.	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	6-digit Bank State Branch (BSB) number is mandatory for routing payments to the beneficiary bank. SWIFT BIC is optional and is 8 or 11 alphanumeric characters e.g., xxxxAUxx or xxxxAUxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			



CNY – Chinese Yuan/Renminbi China



Section	Specification		Description
Overview	Currency & Clearing Information		The official ISO currency code is CNY. CNH is the informal currency term used in the off-shore markets and denotes the foreign exchange rate for the renminbi traded in the off-shore markets.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC and full name and address of the beneficiary bank are mandatory. SWIFT BIC is 8 or 11 alphanumeric characters e.g., xxxxCNxx or xxxxCNxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment Code is mandatory.
		ISO: <Purp>	
MT: F70/72			
Documentation			Beneficiaries may be required to provide additional documents to receive the payment. As a best practice, notify beneficiaries of the incoming payment.



FJD – Fijian Dollar Fiji



Section	Specification	Description	
Overview	Currency & Clearing Information	Exchange control is administered by the Reserve Bank of Fiji (RBF), acting as an agent of the government.	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary.	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxFJxx or xxxxFJxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			



HKD – Hong Kong Dollar Hong Kong



Section	Specification	Description	
Overview	Currency & Clearing Information	The Hong Kong Monetary Authority (HKMA) manages the Hong Kong dollar (HKD). The HKD is a freely traded currency with no exchange controls in place.	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary.	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxHKxx or xxxxHKxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is not mandatory.
		ISO: <Purp>	
MT: F70/72			



INR – Indian Rupee India



Section	Specification	Description	
Overview	Currency & Clearing Information	For cross border INR payments into India with value INR 500,000,000 and above, both remitter & beneficiary Legal Entity Identifier (LEI) must be provided under Payment Details/Remittance information. The LEI is a unique 20-character number used to identify parties involved in financial transactions. Find LEI for the interested beneficiary here : LEI search – LEI search – LEI Register India .	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary.	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	All payments must include the Indian Financial Services Code (IFSC) for electronic delivery of the payment. SWIFT BIC is optional and is 8 or 11 alphanumeric characters e.g., xxxxINxx or xxxxINxxxxx. Highly recommend to include Beneficiary Bank Branch phone number.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory. Account number cannot contain dashes, spaces, or any other non-standard characters. As a best practice, include Telephone number of the beneficiary customer.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment Code is mandatory.
		ISO: <Purp>	
MT: F70/72			
Documentation		Beneficiaries or Remitters may be required to provide supporting documents to comply with local regulations.	



JPY – Japanese Yen Japan



Section	Specification		Description
Overview	Currency & Clearing Information		JPY is a freely traded currency both onshore and offshore. JPY payments must be entered in whole amounts with no decimals to avoid rejection.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxJPxx or xxxxJPxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment is recommended.
		ISO: <Purp>	
MT: F70/72			



NZD – New Zealand Dollar

New Zealand



Section	Specification		Description
Overview	Currency & Clearing Information		The New Zealand dollar (NZD) is a freely traded currency managed by the Reserve Bank of New Zealand (RBNZ).
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	6 Digits BSB Code is mandatory for routing payments to the beneficiary bank. SWIFT BIC is optional and is 8 or 11 alphanumeric characters e.g., xxxxNZxx or xxxxNZxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment code is not mandatory.
		ISO: <Purp>	
MT: F70/72			



PHP – Philippine Peso Philippines



Section	Specification		Description
Overview	Currency & Clearing Information		PHP cannot be held offshore. The beneficiary must be an onshore resident or have an onshore presence.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxPHxx or xxxxPHxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of payment code and description is mandatory.
		ISO: <Purp>	
MT: F70/72			
Documentation			Additional supporting documentation may be required from the remitter and beneficiary.



PKR – Pakistani Rupee

Pakistan



Section	Specification		Description
Overview	Currency & Clearing Information		FX payments to Pakistan in PKR crediting a non-resident account is not supported. The beneficiary must be an onshore resident.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxPKxx or xxxxPKxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number (IBAN), full name (no initials), address, and NTN (National Tax Number) or Company registration number of the beneficiary are mandatory. IBAN in Pakistan consists of 24 characters: PK + 2-digit check number + 4-digit bank code + 16-digit bank account number. IBAN number sample format: PK98ABCD6912345678912345.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of payment is mandatory. Remitter's Company registration number is required.
		ISO: <Purp>	
MT: F70/72			
Documentation			Beneficiary must complete the Inward Remittance Form (Form R indicating the purpose of the remittance) and submit to the local bank. Additional documentation may be required from the beneficiary before the funds can be released. It is recommended that the remitter notify the beneficiary about the payment in advance.



SGD – Singapore Dollar Singapore



Section	Specification	Description	
Overview	Currency & Clearing Information	The Singapore dollar (SGD) is managed by the Monetary Authority of Singapore (MAS), the nation's central bank.	
	Information from the Beneficiary	Remitter should obtain all required bank information from the Beneficiary.	
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key for routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxSGxx or xxxxSGxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of Payment code is not mandatory.
		ISO: <Purp>	
MT: F70/72			



THB – Thai Baht Thailand



Section	Specification		Description
Overview	Currency & Clearing Information		The Thai baht (THB) is the official currency of Thailand.
	Information from the Beneficiary		Remitter should obtain all required bank information from the Beneficiary.
Payment Formatting Rules	Ordering Customer	ISO: <Dbtr>	Account number, full name and address of the ordering customer are mandatory. RBC Clear will enrich debtor information based on debtor account received.
		ISO: <DbtrAcct>	
		MT: F50	
	Beneficiary Bank	ISO: <CdtrAgt>	SWIFT BIC is key to routing payments to the beneficiary bank and is 8 or 11 alphanumeric characters e.g., xxxxTHxx or xxxxTHxxxxx.
		MT: F57	
	Beneficiary	ISO: <Cdtr>	Account number, full name (no initials), and address of the beneficiary are mandatory.
		ISO: <CdtrAcct>	
		MT: F59	
	Remittance Information	ISO: <RmtInf>	Purpose of payment code and description is mandatory.
		ISO: <Purp>	
MT: F70/72			
Documentation			Beneficiaries are required to provide additional documents supporting purpose of payment for transfers equal to or greater than THB 5 million.

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Appendix

EUR – IBAN Requirements and Samples



Country	IBAN Requirements	IBAN Sample
Austria	20 characters: AT + 2-digit check number + 5-character bank code + 11-digit bank account number	AT611904300234573201
Belgium	16 characters: BE + 2-digit check number + 3-character bank code + 7-digit bank account number + 2-digit national code	BE68539007547034
Bulgaria	22 characters: BG + 2-digit check number + 4-character bank code + 4-digit bank branch code + 2-digit account type + 8-digit bank account number	BG80BNBG96611020345678
Croatia	21 characters: HR + 2-digit check number + 7-character bank code + 10-digit bank account number	HR1210010051863000160
Cyprus	28 characters: CY + 2-digit check number + 3-character bank code + 5-digit bank branch code + 16-digit bank account number	CY17002001280000001200527600
Estonia	20 characters: EE + 2-digit check number + 2-character bank code + 2-digit bank branch code + 11-digit bank account number + 1-digit national code	EE382200221020145685
Finland	18 characters: FI + 2-digit check number + 6-character bank code + 7-digit bank account number + 1-digit national code	FI2112345600000785
France	27 characters: FR + 2-digit check number + 5-character bank code + 5-digit bank branch code + 11-digit bank account number + 2-digit national code	FR1420041010050500013M02606
Germany	22 characters: DE + 2-digit check number + 8-character bank code + 10-digit bank account number	DE89370400440532013000
Greece	27 characters: GR + 2-digit check number + 3-character bank code + 4-digit bank branch code + 16-digit bank account number	GR1601101250000000012300695
Ireland	22 characters: IE + 2-digit check number + 4-character bank code + 6-digit bank branch code + 8-digit bank account number	IE29AIBK93115212345678
Italy	27 characters: IT + 2-digit check number + 1-digit national code + 5-character bank code + 5-digit bank branch code + 12-digit bank account number	IT60X0542811101000000123456
Latvia	21 characters: LV + 2-digit check number + 4-character bank code + 13-digit bank account number	LV80BANK0000435195001
Lithuania	20 characters: LT + 2-digit check number + 5-character bank code + 11-digit bank account number	LT121000011101001000

EUR – IBAN Requirements and Samples



Country	IBAN Requirements	IBAN Sample
Luxembourg	20 characters: LU + 2-digit check number + 3-character bank code + 13-digit bank account number	LU280019400644750000
Malta	31 characters: MT + 2-digit check number + 4-character bank code + 5-digit bank branch code + 18-digit bank account number	MT84MALT011000012345MTLCAST001S
The Netherlands	18 characters: NL + 2-digit check number + 4-character bank code + 10-digit bank account number	NL91ABNA0417164300
Portugal	25 characters: PT + 2-digit check number + 4-character bank code + 4-digit bank branch code + 11-digit bank account number + 2-digit national code	PT50000201231234567890154
Slovakia	24 characters: SK + 2-digit check number + 4-character bank code + 16-digit bank account number	SK3112000000198742637123
Slovenia	19 characters: SI + 2-digit check number + 2-character bank code + 3-digit bank branch code + 8-digit bank account number + 2-digit national code	SI56263300012039123
Spain	24 characters: ES + 2-digit check number + 4-character bank code + 4-digit bank branch code + 2-digit national code + 10-digit bank account number	ES9121000418450200051332



Parties/Agents	
MT Name	Round Lot Size
Field	Element
Bank	Agent
Ordering Customer	Debtor
Ordering Institution	Debtor Agent
Beneficiary Customer	Creditor
Account with Institution	Creditor Agent
Intermediary Institution	Intermediary Agent
Message Sender	Instructing Agent
Message Receiver	Instructed Agent
	Ultimate Debtor (new)
	Ultimate Creditor (new)
	Initiating Party (new)

Message Types		
Existing	MX – ISO Message	Round Lot Size
Pain.001 (v3) / MT101 (relay)	pain.001 (v9)	Payment initiation (pain)
MT103	pacs.008	Payment & clearing settlement (pacs)
MT 202	pacs.009	
MT 202 cov	pacs.009 (cov)	
	pacs.004 (new return message)	
MT199 / MT299 (rejections only)	pacs.002	

MT to ISO Message Equivalents



FIN MT	Message Name	ISO20022 Equivalent
MT 101	Request for Transfer	pain.001
MT 102	Bulk Customer Credit Transfer (Multiple)	pacs.008
MT 103	Customer credit transfer (Single)	pacs.008
MT 104	Direct Debit and Request for Debit Transfer Message	pacs.003
MT 110	Advice of Checks	camt.029
MT 111	Request for Stop Payment of a Check	camt.056
MT 112	Status of a Request for Stop Payment of a Check	pacs.002
MT 103/2 (Original payment message with RETN code in field 72)	Return of Funds	pacs.004
MT 200	Financial Institution Transfer for its own Account	pacs.009
MT 201	Multiple Financial Institution Transfer for its own Account	pacs.009
MT 202/202 COV	General Financial Institution Transfer	pacs.009
MT 203	Multiple General Financial Institution Transfer	pacs.009
MT 204	Financial Markets Direct Debit Message	pacs.010
MT 205	Financial Institution Transfer Execution	pacs.009
MT 202 (Original payment message with RETN code in field 72)	Return of Funds	pacs.004
MT 900	Confirmation of Debit	camt.054
MT 910	Confirmation of Credit	camt.054
MT 920	Request Message	camt.060
MT 940	Customer Statement Message	camt.053
MT 941	Balance Report	camt.052
MT 942	Interim Transaction Report	camt.052



MT Field	Description
:20	Transaction Reference Number
:23B	Bank Operation Code
:32A	Value Date / Currency / Interbank Settled
:33B	Currency / Original Ordered Amount
:50H	Ordering Customer (Payer)
:52A or D	Ordering Institution (Payer's Bank)
:53A, B or D	Sender's Correspondent (Bank)
:54A, B or D	Receiver's Correspondent (Bank)
:56A, C or D	Intermediary (Bank)
:57A, B, C or D	Account with Institution (Recipient's Bank)
:59 or 59A	Recipient
:70	Remittance Information (Payment Reference)
:71A	Details of Charges (BEN/OUR/SHA)
:72	Sender to Receiver Information
:77B	Regulatory Reporting

