SLOVENSKI STANDARD

SIST ISO 7746:1995

01-maj-1995

Bančništvo - Teleksni formati za medbančna sporočila

Banking -- Telex formats for inter-bank messages

Banque -- Messages télex interbancaires

Ta slovenski standard je istoveten z: **ISO 7746:1988**

ICS:

03.060	Finance. Bančništvo. Monetarni sistemi. Zavarovanje	Finances. Banking. Monetary systems. Insurance

SIST ISO 7746:1995   **en**

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INTERNATIONAL STANDARD

ISO
7746

First edition
1988-05-01

INTERNATIONAL ORGANIZATION FOR STANDARDIZATION
ORGANISATION INTERNATIONALE DE NORMALISATION
МЕЖДУНАРОДНАЯ ОРГАНИЗАЦИЯ ПО СТАНДАРТИЗАЦИИ

Banking — Telex formats for inter-bank messages

Banque — Messages télex interbancaires

ISO 7746 : 1988 (E)

Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

Draft International Standards adopted by the technical committees are circulated to the member bodies for approval before their acceptance as International Standards by the ISO Council. They are approved in accordance with ISO procedures requiring at least 75 % approval by the member bodies voting.

International Standard ISO 7746 was prepared by Technical Committee ISO/TC 68, *Banking and related financial services.*

Users should note that all International Standards undergo revision from time to time and that any reference made herein to any other International Standard implies its latest edition, unless otherwise stated.

INTERNATIONAL STANDARD   **ISO 7746 : 1988 (E)**

Banking — Telex formats for inter-bank messages

0   Introduction

Standard telex formats for inter-bank payment and other finan-
cial messages are required in order to

  a)   prevent misinterpretation by the receiver of the sender's
instructions; "clean payment" message types have been
specifically designed to be understandable to a receiver who
is not aware of the existence of this International Standard;

  b)   provide format specifications which are suitable for the
automatic (machine) handling of telex messages.

Examples of messages using the non-standard (traditional) for-
mat, each followed by the format specified in this International
Standard are shown in annex A.

The formats specified in this International Standard have been
aligned, as far as it is possible to do so, with those formats
specified by S.W.I.F.T. The ISO formats tend to be simpler and
arise from the need to design a format readily understandable
by a user holding neither a copy of this International Standard
nor of the S.W.I.F.T. manuals. This International Standard is
not intended to dissuade users from using S.W.I.F.T. formats
where it is appropriate to do so. Such users would need to
agree their own start of transmission code (as explained in
4.6.1) for the use of strict S.W.I.F.T. format to be clearly
understood by both parties.

1   Scope and field of application

This International Standard specifies the format to be used for
telex messages relating to the transfer of funds and other finan-
cial messages, which are exchanged between banks. It does
not address the division of responsibility between sender and
receiver.

2   References

ISO 2014, *Writing of calendar dates in all-numeric form.*

ISO 4217, *Codes for the representation of currencies and
funds.*

ISO 7982, *Bank telecommunication — Funds transfer
messages — Vocabulary and data elements.*

International Chamber of Commerce, Paris :

  Uniform Customs and Practice for Documentary Credits.
(Version in force at the time of the issue of the credit.)

  Uniform Rules for Collections. (Version in force at the time
the collection is sent out.)

3   Definitions

For the purpose of this International Standard, the following
definitions apply.

3.1   claiming bank : Bank claiming reimbursement for pay-
ment(s) or negotiation(s) under a documentary credit.

3.2   collecting bank : Correspondent commissioned by the
remitting bank to see to the acceptance and/or payment of
financial or commercial documents.

3.3   funds transfer (abbreviated in this International Stan-
dard to "transfer") : Complete movement of funds between
the originator and the beneficiary. A funds transfer may consist
of one or more funds transfer transactions.

3.4   funds transfer transaction (abbreviated in this Inter-
national Standard to "transaction") : Movement of funds
directly between two parties, involving no intermediaries other
than a payment or communication service.

3.5   issuing bank : Bank issuing the documentary credit.

3.6   message : A communication containing one or more
transactions or related information.

3.7   multiple message : One message containing more than
one transaction or related information.

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3.8 reimbursing bank : Bank authorized by the issuing bank to honour claims for reimbursement of payment(s) or negotiation(s) under a documentary credit.

3.9 transmission : A data sequence (answerbacks and messages) transmitted between two parties; and operating from the time of the establishment of a connection, to its termination.

4 Technical features of a telex format conforming with this International Standard

4.1 Message categories

The message type is indicated by a three-digit number. The first digit shall indicate the category as follows :

1 — Customer Transfers

2 — Bank Transfers

3 — Foreign Exchange and (Loan/Deposit Transactions)

4 — Collections

5 — (Securities)

6 — (Reserved for future assignment)

7 — Documentary Credits

8 — (Special Messages)

9 — Confirmations and Statements

NOTE — Items in parentheses are not defined in this International Standard.

The second and third digits of the message type shall indicate the specific purpose of the message within its general category.

Where a message type is applicable to all categories, the first digit is shown in this International Standard as n. Thus, n92 shall be taken to represent nine possible message types with n = 1 to n = 9.

4.2 Structuring of a transmission

One transmission may contain several messages. Each message in a single transmission should contain its own header and trailer; and should be separated by the code QQ.

A multiple message shall contain several transactions. No more than 10 transactions shall be incorporated in a single multiple message.

4.3 Identification of message types

Message types, as described in table 1, shall be identified by the number and name shown.

Table 1 — Identification of message types

Number and name		Description
100	Customer Transfer	A payment order in which either the originator and/or the beneficiary are non-banks.
200	Bank Transfer for Sender's Own Account	A payment order in which the sender orders the transfer of funds from its account serviced by the receiver to its account serviced by another bank.
201	Multiple Bank Transfer for Sender's Own Account	A multiple payment order in which the sender orders the transfer of funds from its account serviced by the receiver to its accounts serviced by other banks.
202	Bank Transfer in favour of a third bank	A payment order where the sender and the beneficiary are banks but not the same bank. Such a transfer is always in relation to some other transaction.
203	Multiple Transfer in favour of a third bank	A multiple payment order where the sender and beneficiary(ies) are banks but not the same bank. Such transfers are always in relation to other transactions.
210	Notice to Receive	An advance notice to an account servicing bank that it will receive funds to be credited to the account of the bank sending the notice.
300	Foreign Exchange Confirmation	A message exchanged between banks to confirm a foreign exchange deal or an amendment to or cancellation of such a deal. This message may also be used to correct or complete a previously exchanged confirmation.
400	Collection. Advice of Payment	A message from the collecting bank to the remitting bank accounting for a collection or part thereof. The message type also handles the settlement of proceeds.
740	Authorization to Reimburse	A message sent by an issuing bank relating to a documentary credit. It contains a request (and authorization) to honour claims for reimbursement under the identified documentary credit.
742	Reimbursement Claim	Claim for reimbursement under a documentary credit.
747	Amendment to an Authorization to Reimburse	Amends a previously sent authorization to reimburse.
900	Confirmation of Debit	Advice by the account servicing bank of a debit to the account of the receiving (account owner) bank.
910	Confirmation of Credit	Advice by the account servicing bank of a credit to the account of the receiving (account owner) bank. This message shall not be used to transmit payment instructions.
n92	Request for Cancellation	A message requesting the receiving bank to cancel the message identified in the request.
n95	Queries	Narrative request for instructions or for information.
n96	Answers	Response to Queries (n95) or Request for Cancellation (n92).

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4.4 Line Length

A line may consist of a field identifying code (field tag), a field descriptor and field content. A maximum line length is specified for the content of each field. It is permissible for the first line of the field content to appear on the same line as its field tag and descriptor (see 5.3.2).

This line limit shall not apply to the collation line in the trailer (see 5.6).

NOTE — These requirements allow compatibility with commercial international communication systems already operational.

4.5 Message structure rules

4.5.1 All lines shall be justified to the left, unless otherwise specified in this International Standard.

4.5.2 Every message shall contain :

a) a header (see 5.1);

b) instruction (or information) to the receiver (see 5.2);

c) message text consisting of : field identifying codes (for field tags see 5.4); field descriptors (unless omitted, see 4.5.4); and field content;

d) a trailer (see 5.6).

An index of message components is included in annex A.

4.5.3 Fields in a message shall be in the specified sequence for that message type. In a multiple message, field content common to all transactions shall appear first, in numerical order (for instance 15 TEST KEY; 19 SUM OF AMOUNTS; 30 VALUE DATE; and 53 REIMBURSEMENT in Example 2B in annex A), followed by five blank lines and the fields relating to the individual transactions.

4.5.4 Field descriptors (see 5.3.1) may be omitted when it is known that omission is acceptable to the receiver.

4.6 Separation indicators

4.6.1 Start of transmission : The code YZYZ shall be used to indicate that the transmission is in the format prescribed by this International Standard. This start of transmission code shall be separated from the next message element (header) by one blank line.

4.6.2 Separation of messages in a single transmission : The code QQ shall be used to indicate the end of one message in a transmission which includes several messages. Ten blank lines shall be used to separate the QQ from the beginning of the next message.

4.6.3 Separation of transactions in a multiple message : Five blank lines shall be used to separate the transactions in a multiple message.

4.6.4 End of transmission : The code NNNN shall be used.

4.7 Opening, closing and answerbacks

An exchange of answerbacks shall be initiated by the sender at the opening and closing of a transmission. The answerbacks may be followed by any miscellaneous control information (several lines) required by the transmission service. The start of transmission code (YZYZ) shall be separated from previous information (answerbacks and/or miscellaneous control information) by at least one blank line. The closing answerbacks and any miscellaneous control information shall be followed by several blank lines immediately before the end of transmission code (NNNN).

4.8 Cable references

If required, these should appear under any miscellaneous control information and before the start of transmission code (YZYZ).

4.9 Possible duplicate

To indicate a message that possibly duplicates an earlier message, the start of transmission separator code (YZYZ) shall be immediately followed by

Blank line
PD:POSSIBLE DUPLICATE (written as literal narrative text)
Blank line

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This should be followed by

a) narrative identifying the possible duplicate and the possible cause of duplication, and

b) the text of the message structured in accordance with this International Standard and which the sender believes to be a possible duplicate of a previous message. For example

```
12345 LONCOM G
54332 BANFIC CH

YZYZ

PD:POSSIBLE DUPLICATE

PAYMENT INSTRUCTIONS DOUBTFULLY SENT 801130
REF 100/32AB201

FROM:BANQUE FICTITIOUS, GENEVA
TO   :LONDON COMMERCIAL BANK,
      BIRMINGHAM
DATE:801201

Message Text
```

4.10 Expression of names and addresses

The name (bank or customer) shall be separated from the address by a comma. It is preferred that the city name (with postal code) should start the last line of the address.

4.11 Account identification

Where an account identification is specified, the party specified shall be the account owner. It shall be up to 34 characters in length and preceded by a slash (the account number identification symbol).

5 Message structure

This clause specifies the method of use (where not apparent from the definition) of each of the message types specified in 4.3. Individual fields are given an identification (field tag) and a structure. Each message type is specified by means of fields which shall always be present for the proper handling of the message; and further fields which are additionally available where appropriate in particular messages, such fields being shown in parentheses in 5.5.

5.1 Header

The header of the message shall contain field descriptors FROM, TO and DATE each followed by a colon in the fifth character position. The variable information associated with each field shall be on one or more lines each justified to the left and beginning in the sixth character position. For examples see annex A.

FROM : Name and place of sender, with name followed by a *comma*.

TO   : Name and place of receiver, with name followed by a *comma*.

DATE : YYMMDD (see ISO 2014) optionally followed by an alternative form where the month is written in alphanumeric characters. The date shall be followed by one blank line.

Message types shall be identified according to table 1 (see 4.3), preceded by a double colon. For example

::100 CUSTOMER TRANSFER

followed by one blank line.

Examples of headers drawn up in accordance with this International Standard are given in annex A.

5.2 Instruction (or information) to the receiver

An instruction (or information) to the receiver shall follow the blank line after the header (message type and description). The instruction (or information) to the receiver shall be followed by one blank line. For example

::100 CUSTOMER TRANSFER

PLEASE PAY

5.3 Field identifiers (tags and descriptors)[1] and field contents

5.3.1 General

The text of the message shall consist of a set of fields (see 5.5), each comprising an identifier selected from table 2 [field tag followed by field descriptor, unless omitted (see 4.5.4)], followed by its field content. The last line of the text shall be separated from the trailer by at least one blank line.

As an aid to automating these messages, the following rules shall be observed

a) no line shall start with a colon, other than as a field tag identifier;

b) the text of a single message shall contain no blank line(s) between the blank line following the instruction (or information) to the receiver and the blank line preceding the trailer. In the case of a multiple message, five blank lines shall separate the individual transactions (see 4.6.3).

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1) Descriptors have been selected for their suitability as an aid to the vocabulary of funds transfer terms as given in ISO 7982. However, where variations arise, cross referencing to the preferred term will be given in the vocabulary mentioned above.

Table 2 — Field Identifiers

Field tag	Field descriptor	
	English	French
Security		
15	TEST KEY	CODE AUTHENTIF
19	SUM OF AMOUNTS	SOMME MONTANTS
References		
20	SENDERS REF	RÉF EXPÉDITEUR
21	RELATED REF	RÉF POUR BÉNÉF
22	COMMON REF	RÉF COMMUNE
25	ACCOUNT	COMPTE
Dates and Values		
30	CONTRACT DATE	DATE DU CONTRAT
30	VALUE DATE	DATE DE VALEUR
31C	ISSUE DATE	DATE D'ÉMISSION
31D	EXPIRY DATE	DATE D'EXPIRATION
32	AMOUNT	MONTANT
32K	MATURITY DATE/ AMOUNT COLLECTED	DATE ÉCHÉANCE/ MONTANT ENCAISSÉ
32R	VALUE DATE/ AMOUNT BOUGHT	DATE DE VALEUR/ MONTANT ACHAT
33A	VALUE DATE/ PROCEEDS REMITTED	DATE DE VALEUR/ MONTANT VS REVENANT
33B	ADDITIONAL AMOUNTS	AUTRES MONTANTS
33P	VALUE DATE/ AMOUNT SOLD	DATE DE VALEUR/ MONTANT VENTE
34	AMOUNT CLAIMED	MONTANT DEMANDÉ
36	EXCHANGE RATE	TAUX DE CHANGE
39	AMOUNT DETAILS	DÉTAILS MONTANT
Documentary Credit Details		
41	AVAILABLE WITH... BY...	UTILISABLE AVEC... PAR...
42	DRAFT DETAILS	DÉTAILS EFFETS
Banks and Customers		
50	ORIGINATOR	DONNEUR D'ORDRE
52	ISSUING BANK	BANQUE ÉMETTRICE
52	ORIGINATORS BANK	BQ DU DONNEUR D'ORDRE
53	REIMBURSEMENT	REMBOURSEMENT PAR
56	INTERMEDIARY BANK	BQ INTERMÉDIAIRE
57	PAY THRU	BQ DU BÉNÉF
59	BENEFICIARY	BÉNÉFICIAIRE
Information and Instructions		
70	BENEF INFO	INFO BÉNÉFICIAIRE
71	CHARGES	FRAIS POUR
71B	CHARGES CLAIMED	FRAIS DEMANDÉS
71B	DEDUCTIONS	DÉDUCTIONS
72	RECEIVER INFO	INFO DESTINATAIRE
73	AMOUNTS ADDED	MONTANTS EN SUS
82	PAY THRU INFO	INFO BQ DU BÉNÉF

5.3.2 Field Structure

The structure of each field shall be as follows :

First line : colon field tag [one space field descriptor] colon field content

Items in brackets may be omitted (see 4.5.4)

Second line : field content

Additional lines : optionally available where permitted. These lines contain continuation of field content. Where a maximum number of lines is specified, it is desirable that this number shall not normally be exceeded. Receivers are warned, however, that truncation of such fields is not a recommended procedure.

5.4 Specifications of individual fields

NOTE — Annex B gives a diagrammatic representation of bank/ customer identification fields (50 to 59) showing their relationship to one another.

5.4.1 Field 15 TEST KEY

A code used to validate the source; it may validate certain other elements of a message text such as amount, date and sequence.

Format : Up to 16 characters followed by a maximum of two text lines of up to 35 characters each to inform the receiver which test key was used.

5.4.2 Field 19 SUM OF AMOUNTS

The sum of the transaction amounts in a multiple message.

Format : Numeric only, up to 35 characters (including punctuation and decimal sign).

5.4.3 Field 20 SENDERS REF

The reference assigned by the sending bank, which unambiguously identifies the transaction.

Format : Up to 16 characters.

5.4.4 Field 21 RELATED REF

The reference for the beneficiary which enables the beneficiary to identify the transfer. Where no reference is available, the expression NONREF may be used. In the case of message type 300, when used to confirm a new foreign exchange transaction, the word NEW shall be used.

Format : Up to 16 characters.

5.4.5 Field 22 COMMON REF

A description of the nature of the confirmation followed by a reference to a particular foreign exchange deal. The content and structure shall be as agreed between dealing banks.

Format : One of the descriptions specified below (up to eight alpha characters) followed by slash, followed by up to 16 characters.

Descriptions :
NEW	NOUVEAU
AMEND	MODIF
CANCEL	ANNUL
CORRECT	ERREUR
COMPLETE	INF-COMP

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5.4.6 Field 25 ACCOUNT

Identifies a specific account.

Format : Up to 35 characters.

5.4.7 Field 30 VALUE DATE

Date on which the funds are to be at the disposal of the receiving bank.

or Field 30 CONTRACT DATE (MT 300 only, see 5.5.7)

Date on which the contract was agreed between the dealers.

Format : One line of up to 35 characters; six digits YYMMDD (two digits each to specify year, month and day : see ISO 2014).

NOTE — As an aid to the introduction of this International Standard, it is alternatively permitted to express the date in a non-standard form, with the month in alpha characters. Alternative all-digit modes are not permitted.

5.4.8 Field 31C ISSUE DATE

Date of issue of documentary credit.

Format : One line of up to 35 characters. See 5.4.7.

5.4.9 Field 31D EXPIRY DATE

Date (and, optionally, place) of expiry of a documentary credit.

Format : One or two lines of up to 35 characters each.

a) date : See 5.4.7 followed optionally on a second line by

b) specification of place of expiry.

5.4.10 Field 32 AMOUNT

The amount of the transaction.

Format : One line of up to 35 characters including triad separators and decimal sign. The ISO alpha beta currency code (see ISO 4217) shall be followed immediately, i.e. without any spaces, by the amount, in numeric form only.

5.4.11 Field 32K MATURITY DATE/AMOUNT COLLECTED

The maturity date of the collection and the amount paid by the drawee.

Format : Up to two lines of up to 35 characters each.

a) date as specified in 5.4.7 on first line, followed on the second line by

b) amount as specified in 5.4.10.

An alternative non-calendar date form in the first line (for example 10 days after sight) is also allowed.

5.4.12 Field 32R VALUE DATE/AMOUNT BOUGHT

The value/maturity date of the foreign exchange deal and the amount the sender is buying.

Format : Up to two lines of up to 35 characters each.

a) date as specified in 5.4.7 on first line, followed on the second line by

b) amount as specified in 5.4.10.

5.4.13 Field 33A VALUE DATE/PROCEEDS REMITTED

Specifies the value date and amount remitted by the sending bank to the receiving bank for a collection or part thereof. [The amount in this field will normally be equal to the amount specified in field 32K (see 5.4.11) plus any amount(s) listed in field 73 (see 5.4.31), less any charge(s) specified in field 71B (see 5.4.29).]

Format : Up to two lines of up to 35 characters each.

a) date as specified in 5.4.7 on first line, followed on the second line by

b) amount as specified in 5.4.10.

5.4.14 Field 33B ADDITIONAL AMOUNTS

Specifies any additional amount claimed for reimbursement in a documentary credit.

Format : One line of up to 35 characters as specified in 5.4.10.

5.4.15 Field 33P VALUE DATE/AMOUNT SOLD

The value/maturity date of the foreign exchange deal and the amount the sender is selling.

Format : Up to two lines of 35 characters each.

a) date as specified in 5.4.7 on first line, followed on the second line by

b) amount as specified in 5.4.10.

5.4.16 Field 34 AMOUNT CLAIMED

Total amount claimed for reimbursement in a documentary credit, optionally followed by the date on which the claiming bank requests the amount to be at its disposal.

Format : Up to two lines of 35 characters each.

a) amount as specified in 5.4.10 on first line, followed on the second line by

b) date as specified in 5.4.7.

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5.4.17 Field 36 EXCHANGE RATE

The exchange rate between currencies appearing in the message, expressed in decimal form.

Format : Up to 12 digits, including a decimal sign which must be preceded by at least one integer figure.

5.4.18 Field 39 AMOUNT DETAILS

Detailed amount specifications of the documentary credit (e.g. insurance to be paid additionally).

Format : Up to four lines of up to 35 characters each.

5.4.19 Field 41 AVAILABLE WITH... BY...

Indicates the bank(s) authorized to claim reimbursement. In the case of a freely negotiable documentary credit, the phrase "ANY BANK" should appear in this field.

Format : Up to four lines of up to 35 characters each.

5.4.20 Field 42 DRAFT DETAILS

Field available for use when the documentary credit requires drafts. To avoid misunderstandings, the wording used should always be "DRAFTS AT..." and, on a new line, "DRAWN ON...".

Format : Up to four lines of up to 35 characters each.

5.4.21 Field 50 ORIGINATOR

Identifies the initiator of the transfer instructions.

Format : Up to four lines of up to 35 characters each.

5.4.22 Field 52 ORIGINATORS BANK

Identifies the bank acting for the originator of the transfer.

or Field 52 ISSUING BANK

Identifies the bank issuing the documentary credit.

Format : Up to four lines of up to 35 characters each.

5.4.23 Field 53 REIMBURSEMENT

Instructions and/or any other information concerning reimbursement of the transaction. The normal use of this field is :

   a) to identify the party that is the source of funds to the *receiver; or*

   b) to instruct and *authorize the receiver to debit the* sender's account; or

   c) to inform the receiver that the sender has credited the receiver's account.

Format : Up to four lines of up to 35 characters each. An additional first line may contain an account identification (see 4.11).

5.4.24 Field 56 INTERMEDIARY BANK

The precise significance of this field will vary with the type of message in which it occurs as follows :

Payment message : Identifies the bank between the receiving bank and the beneficiary's bank (field 57) through which the transfer must pass if specified by the sending bank. In such cases, this is the receiving bank's credit party.

Notice to receive : Identifies the bank from which the receiver is to expect funds.

Credit advice : Identifies the bank from which the receiver has received funds if other than from the originator (bank) (field 52).

Format : Up to four lines of up to 35 characters each. An additional first line may contain an account identification (see 4.11).

5.4.25 Field 57 PAY THRU

Beneficiary's bank. Identifies the bank that acts as the financial agent for the beneficiary of a transfer.

Format : Up to four lines of up to 35 characters each. An additional first line may contain an account identifier (see 4.11).

5.4.26 Field 59 BENEFICIARY

Identifies the ultimate party (bank or non-bank) to be credited or paid as a result of the transfer. The beneficiary should be identified by name and full address and, wherever possible, also by account number (i.e. the number of the beneficiary's account with his bank) and bank code. Account identification by itself is not sufficient to identify a beneficiary.

Format : Up to four lines of up to 35 characters each. An additional first line may contain an account identifier (see 4.11).

5.4.27 Field 70 BENEF INFO

Provides information to be conveyed from the originator to the beneficiary (about the reason for the payment).

Format : Up to four lines of up to 35 characters each.

5.4.28 Field 71 CHARGES

Stipulates which party should pay charges. This field shall contain one of the words OURSELVES (NOUS-MÊMES) or BENEFICIARY (BÉNÉFICIAIRE) or CLAIMING BANK.

Format : Up to 13 characters as specified above.

5.4.29 Field 71B DEDUCTIONS

Specifies deductions made, such as charges or commission deducted from a principal amount.

or 71B CHARGES CLAIMED

Specifies charges and commissions in addition to a principal amount claimed under a documentary credit.

Format : Up to six lines of up to 35 characters each.

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5.4.30   Field 72 RECEIVER INFO

Information for the receiver of the message pertaining to the transfer and for which specific fields have not been defined.

Format : Up to six lines of up to 35 characters each.

5.4.31   Field 73 AMOUNTS ADDED

Specifies the amount(s) added to the principal amount of a collection.

Format : Up to six lines of up to 35 characters each.

5.4.32   Field 82 PAY THRU INFO

Information for the beneficiary's bank (field 57) pertaining to the transfer and for which specific fields have not been defined.

Format : Up to three lines of up to 35 characters each.

5.5   Message Formats

Message formats are specified by means of fields which shall always be present for the proper handling of the message; and further fields which are additionally available where appropriate in particular messages, such fields being shown in parentheses.

5.5.1   100 CUSTOMER TRANSFER

A payment order in which either the originator and/or the beneficiary are non-banks.

Instruction for the receiver : PLEASE PAY or PLEASE CREDIT

Fields

15	TEST KEY
20	SENDERS REF
30	VALUE DATE
32	AMOUNT
50	ORIGINATOR
(52	ORIGINATORS BANK)
53	REIMBURSEMENT
(56	INTERMEDIARY BANK)
(57	PAY THRU)
59	BENEFICIARY
(70	BENEF INFO)
(71	CHARGES)
(72	RECEIVER INFO)
(82	PAY THRU INFO)

NOTE — Permitted content of Field 71: One of the two words — OURSELVES or BENEFICIARY. Absence of this field implies that charges, if any, are to be borne by the beneficiary.

5.5.2   200 BANK TRANSFER FOR SENDER'S OWN ACCOUNT

A payment order in which the sender orders the transfer of funds from its account serviced by the receiver to its account serviced by another bank.

Instruction for the receiver : PLEASE PAY or PLEASE CREDIT

Fields

(15	TEST KEY)
20	SENDERS REF
30	VALUE DATE
32	AMOUNT
53	REIMBURSEMENT
57	PAY THRU
(72	RECEIVER INFO)
(82	PAY THRU INFO)

5.5.3   201 MULTIPLE BANK TRANSFER FOR SENDER'S OWN ACCOUNT

A multiple payment order in which the sender orders the transfer of funds from its account serviced by the receiver to its accounts serviced by other banks.

Instruction to the receiver : PLEASE PAY or PLEASE CREDIT

Fields

(15	TEST KEY)	
19	SUM OF AMOUNTS	
30	VALUE DATE	
53	REIMBURSEMENT	
(72	RECEIVER INFO)	
20	SENDERS REF	⎫
32	AMOUNT	⎪ This sequence can
57	PAY THRU	⎬ be repeated multiple
(72	RECEIVER INFO)	⎪ times in the message
(82	PAY THRU INFO)	⎭

NOTE — all payment orders in a 201 shall be in the same currency, and have the same value date.

5.5.4   202 BANK TRANSFER IN FAVOUR OF A THIRD BANK

A payment order where the sender and the beneficiary are banks but not the same bank. Such a transfer is always in relation to some other transaction.

Instruction for the receiver : PLEASE PAY or PLEASE CREDIT

Fields

15	TEST KEY
20	SENDERS REF
21	RELATED REF
30	VALUE DATE
32	AMOUNT
(50	ORIGINATOR)
53	REIMBURSEMENT
(56	INTERMEDIARY BANK)
(57	PAY THRU)
59	BENEFICIARY
(72	RECEIVER INFO)
(82	PAY THRU INFO)

8

5.5.5 203 MULTIPLE TRANSFER IN FAVOUR OF A THIRD BANK

A multiple payment order where the sender and the beneficiary(ies) are banks but not the same bank. Such transfers are always in relation to other transactions.

Instruction for the receiver : PLEASE PAY or PLEASE CREDIT

Fields

15	TEST KEY
19	SUM OF AMOUNTS
30	VALUE DATE
53	REIMBURSEMENT
(72	RECEIVER INFO)

Fields

20	SENDERS REF	
21	RELATED REF	
32	AMOUNT	This sequence can
(50	ORIGINATOR)	be repeated
(56	INTERMEDIARY BANK)	multiple times in
(57	PAY THRU)	the message
59	BENEFICIARY	
(72	RECEIVER INFO)	
(82	PAY THRU INFO)	

NOTE — All payment orders in a 203 shall be in the same currency, and have the same value date.

5.5.6 210 NOTICE TO RECEIVE

An advance notice to an account servicing bank that it will receive funds to be credited to the bank sending the notice.

Information for the receiver : YOU WILL RECEIVE

Fields

(15	TEST KEY)
20	SENDERS REF
21	RELATED REF
30	VALUE DATE
32	AMOUNT
50	ORIGINATOR
(56	INTERMEDIARY BANK)
(72	RECEIVER INFO)

NOTE — A multiple form is also available (see 4.5.3 and 4.6.3) in which case fields (15), 20 and 30 shall head the message as the common content fields. The sequence of fields 21, 32, 50, (56) and (72) can be repeated multiple times in the message.

5.5.7 300 FOREIGN EXCHANGE CONFIRMATION

A message exchanged between banks to confirm a foreign exchange deal. This message may also be used to correct, cancel, complete or confirm an amendment to a previously exchanged confirmation.

This message handles only the contract part of the buying/selling of currencies. The details of the contract are usually agreed by the dealers of the two contracting banks on the telephone or possibly by telex. After agreement, a mutual exchange of confirmations takes place using this message type.

This message is not used for the transfer of funds or notice of funds to be received, for which a message type 202 and 210 may be used, respectively.

Information for the receiver : WE CONFIRM

Fields

	20	SENDERS REF
	21	RELATED REF
	22	COMMON REF
	30	CONTRACT DATE
	36	EXCHANGE RATE
	(72	RECEIVER INFO)
A	32R	VALUE DATE/AMOUNT BOUGHT
	57	PAY THRU
B	33P	VALUE DATE/AMOUNT SOLD
	(53	REIMBURSEMENT)
	57	PAY THRU

NOTES

1 A and B are field sequences.

2 If this is not a new deal, then Field 72 should be used to describe the nature of the deal. Field 72 may also be used to describe :

— broker identification;

— arranged by telephone or telex.

5.5.8 400 COLLECTION — ADVICE OF PAYMENT

A message from a collecting bank to the remitting bank accounting for a collection or part thereof. The message type also handles the settlement of proceeds.

Information for the receiver : YOUR COLLECTION PAID

Fields

15	TEST KEY
20	SENDERS REF
21	RELATED REF
32K	MATURITY DATE/AMOUNT COLLECTED
33A	VALUE DATE/PROCEEDS REMITTED
53	REIMBURSEMENT
(71B	DEDUCTIONS)
(72	RECEIVER INFO)
(73	AMOUNTS ADDED)

5.5.9 740 AUTHORIZATION TO REIMBURSE

A message sent by an issuing bank relating to a documentary credit. It contains a request and authorization to honour claims for *reimbursement under the identified documentary credit*.

Instruction for the receiver : PLEASE HONOUR DOC CREDIT CLAIM

Fields

15	TEST KEY
20	SENDERS REF [documentary credit number]
(31D	EXPIRY DATE) [includes location if necessary]
32	AMOUNT
39	AMOUNT DETAILS
41	AVAILABLE TO
(42	DRAFT DETAILS)
53	REIMBURSEMENT
(71	CHARGES)
(72	RECEIVER INFO)

NOTE — Where Field 71 is not used, charges should be borne by the issuing bank.

ISO 7746 : 1988 (E)

5.5.10 742 REIMBURSEMENT CLAIM

Claim for reimbursement under a documentary credit.

Instruction for the receiver : WE CLAIM REIMBURSEMENT

Fields

15	TEST KEY
20	SENDERS REF
21	RELATED REF [documentary credit number]
31C	ISSUE DATE
32	AMOUNT [principal amount]
(33B	ADDITIONAL AMOUNTS)
34	AMOUNT CLAIMED
52	ISSUING BANK
(57	PAY THRU)
(71B	CHARGES CLAIMED)
(72	RECEIVER INFO)

5.5.11 747 AMENDMENT TO AN AUTHORIZATION TO REIMBURSE

Amends a previously sent authorization to reimburse.

Instruction for the receiver : PLEASE AMEND

Fields

15	TEST KEY
20	SENDERS REF [documentary credit number]
(21	RELATED REF) [reimbursing bank's reference]
31C	ISSUE DATE [of the original documentary credit]
32	AMOUNT [amount of original authorization to reimburse]
(39	AMOUNT DETAILS)
(72	RECEIVER INFO)

NOTE — All amendments are to be specified in Field 72.

5.5.12 900 CONFIRMATION OF DEBIT

Advice by the account servicing bank of a debit to the account of the receiving (account owner) bank.

Information for the receiver : WE DEBIT YOU

Fields

20	SENDERS REF
21	RELATED REF
25	ACCOUNT
30	VALUE DATE
32	AMOUNT
(52	ORIGINATORS BANK)
(72	RECEIVER INFO)

5.5.13 910 CONFIRMATION OF CREDIT

Advice by the account servicing bank of a credit to the account of the receiving (account owner) bank. This message shall not be used to transmit payment instructions.

Information to the receiver : WE CREDIT YOU

Fields

20	SENDERS REF
21	RELATED REF
25	ACCOUNT
30	VALUE DATE
32	AMOUNT
52	ORIGINATORS BANK
(56	INTERMEDIARY BANK)
(72	RECEIVER INFO)

5.5.14 n92 REQUEST FOR CANCELLATION

(signifies nine message types 192 to 992)

A message requesting the receiving bank to cancel the message identified in the request.

Instruction for the receiver : PLEASE CANCEL AND CONFIRM

n92 can be sent to request the cancellation of a single message or one or all transactions from a multiple message.

Fields

(15	TEST KEY)
20	SENDERS REF
72	RECEIVER INFO

Field 72 shall always contain cancellation instructions (PLEASE CANCEL AND CONFIRM) followed by transmission mode and date of the original transmission. It shall be followed by sufficient detail (copy fields) to enable the receiver to identify rapidly the message for which the cancellation is being requested.

Copy fields shall follow Field 72. Copy fields shall retain their original field identifiers.

If the test key of the message for which cancellation is being requested is quoted, it should appear in Field 72 narrative (copy fields) not in Field 15 of the n92 message itself.

5.5.15 n95 QUERIES

(signifies nine message types 195 to 995)

Narrative request for instructions or for information.

Information for the receiver : QUERY

Fields

(15	TEST KEY)
20	SENDERS REF
21	RELATED REF
72	RECEIVER INFO

Field 72 shall contain sufficient detail to enable the receiver to identify the message being queried, followed by the query itself.

5.5.16 n96 ANSWERS

(signifies nine message types 196 to 996)

Response to n95 (Queries) or n92 (Cancellation).

Information for the receiver : ANSWER

Fields

(15   TEST KEY)
20   SENDERS REF
21   RELATED REF
72   RECEIVER INFO

Field 72 shall contain the narrative response.

5.6   Trailer

The message shall end with a trailer. The requirements of 5.6.1 or 5.6.2 shall be followed, as appropriate.

5.6.1   Where the message is the last or only message in a transmission, the trailer shall be

a)   an optional collation of figures and letters, followed by a blank line. The collation line shall not include field tag numbers;

b)   exchange of telex answerbacks, followed by several blank lines;

c)   end of transmission code NNNN (see 4.6.4).

5.6.2   Where the message is followed by a further message (or messages) in the same transmission, the trailer shall be

a)   an optional collation of figures and letters, followed by a blank line. The collation line shall not include field tag numbers;

b)   separation code QQ (see 4.6.2) followed by ten blank lines.

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