
**Banking — Telex formats for inter-bank
messages**

Banque — Formats télex pour messages interbancaires

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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 voting. Publication as an International Standard requires approval by at least 75 % of the member bodies casting a vote.

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

This second edition cancels and replaces the first edition (ISO 7746:1988), of which it constitutes a technical revision.

Annexes A and B of this International Standard are for information only.

Introduction

Standard telex formats for inter-bank payment and other financial 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) format, 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.

Banking - Telex formats for inter-bank messages

1 Scope

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

2 Normative references

The following standards contain provisions which, through reference in this text, constitute provisions of this International Standard. At the time of publication, the editions indicated were valid. All standards are subject to revision, and parties to agreements based on this International Standard are encouraged to investigate the possibility of applying the most recent editions of the standards indicated below. Members of IEC and ISO maintain registers of currently valid International Standards.

ISO 4217:1995, *Codes for the representation of currencies and funds*.

ISO 7982:1987, *Bank telecommunication - Funds transfer messages - Part 1: Vocabulary and data elements*.

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ISO 8601: 1988, *Data elements and interchange formats - Information interchange - Representation of dates and times*.

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 payment(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 Standard 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 International 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.

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

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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.

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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) 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

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).

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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.

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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.

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.

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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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 EXPÉNDITEUR
21	RELATED REF	RÉF POUR BÉNÉF
22	COMMON REF	RÉF COMMUNE
25	ACCOUNT ID	COMPTE
	Dates and Values	
30	CONTRACT DATE	DATE DU CONTRAT
30	VALUE DATE	DATE DE VALEUR
30	DATE OF ORIGINAL AUTHORIZATION TO REIMBURSE	DATE DE PREMIERE AUTHORISATION DE REMBOURSER
31C	ISSUE DATE	DATE D'ÉMISSION
31D	EXPIRY DATE	DATE D'EXPIRATION
31E	NEW DATE OF EXPIRY	NOUVELLE DATE DE FIN DE VALIDITE
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