

Contingency Processing for Category 1 and 2 Payment Instruction Messages Additional Network Validated Rules

ADVANCE INFORMATION

This document describes additional network validated rules applied to the FIN service for certain category 1 and 2 payment instruction messages that are in scope for the contingency service.

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Preface

About this document

This document describes additional network validated rules applied to the FIN service for certain category 1 and 2 payment instruction messages that are in scope for the contingency service.

Intended audience

This document is for the following audience:

- Technical implementers of the Standards MT messages
- Operational users of the Standards MT messages
- All other interested Swift users

Related documentation

- [Standards Release Guide](#)
- [Category 1 - Customer Payments and Cheques - Message Reference Guide](#)
- [Category 2 - Financial Institution Transfers - Message Reference Guide](#)

Important	The contingency measures described in this document will only be applicable as from Standards release 2025 (November 2025).
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1 Introduction

In 2018, Swift with the support of the Board, agreed to facilitate a community migration of cross-border payments from MT to ISO 20022 (IR 807, December 2018). Migration began in March 2023 with a period of coexistence during which MT and ISO 20022 can both be used. The coexistence period ends on 22 November 2025, and this date was reconfirmed for cross-border bank-to-bank payment instructions in June 2024 (IR 904).

After 22 November 2025, no financial institution-to-financial institution (FI-to-FI) MT payment instruction will be delivered over FIN. Swift therefore proposes selective short term contingency measures for senders and receivers to ensure business continuity for the community and a smooth exit from the coexistence period. Swift stresses that these measures are not intended as a long-term or complete solution for MT users, nor do they constitute an alternative to ISO 20022 adoption. Community conversion to the new standard must remain the priority.

Payment instruction message types MT 103, MT 103 STP, MT 200, MT 202, MT 202 COV, MT 205, and MT 205 COV, sent FI-to-FI from 22 November 2025 will be automatically subject to contingency processing, which consists of two steps:

- 1 FIN network validation, including additional rules that ensure the MT payment instruction message can be accurately converted to its ISO 20022 equivalent. Messages that fail validation will be NAKed (or in rare circumstances aborted), and no further processing will be performed.
- 2 MTs that pass network validation will be converted to their ISO 20022 equivalent and delivered to the receiver in ISO 20022 format via the InterAct FINplus service.

The additional network validated rules mentioned in step 1 above are documented herein.

Further information on these contingency measures can be found via [Knowledge Base article 6000054](#).

2 Scope

Contingency processing will apply from 22 November 2025 for the following payment instructions **when sent financial institution to financial institution (FI-to-FI), including those exchanged in FI-to-FI Member Administered Closed User Groups (MA-CUGs).**

MT	ISO 20022 (CBPR+) equivalent(s)	Result
MT 103	pacs.008, 004, or 002	Validate and convert to ISO 20022, additional network validated rules apply.
MT 103 STP	pacs.008	Validate and convert to ISO 20022, additional network validated rules apply.
MT 200	pacs.009	Validate and convert to ISO 20022, additional network validated rules apply.
MT 202	pacs.009, 004, or 002	Validate and convert to ISO 20022, additional network validated rules apply.
MT 202 COV	pacs.009 COV, 004, or 002	Validate and convert to ISO 20022, additional network validated rules apply.
MT 205	pacs.009, 004, or 002	Validate and convert to ISO 20022, additional network validated rules apply.
MT 205 COV	pacs.009 COV, 004, or 002	Validate and convert to ISO 20022, additional network validated rules apply.

From 22 November 2025, the following payment instructions can no longer be exchanged **between financial institution to financial institution (FI-to-FI), including those in FI-to-FI Member Administered Closed User Groups (MA-CUGs).**

MT	Result
MT 102	NAK
MT 102 STP	NAK
MT 103 REMIT	NAK
MT 201	NAK
MT 203	NAK

3 Out of Scope

Contingency processing will not apply for the following MTs considered payment instructions **where supported by and exchanged over the following:**

- **Swift for Corporates (SCORE)**
- **Market Infrastructure Closed User Groups (MI-CUGs)**
- **Corporate-to-FI Member Administered Closed User Groups (MA-CUGs)**

MT	Result
MT 102	Delivered over FIN. Additional network validated rules do not apply.
MT 102 STP	Delivered over FIN. Additional network validated rules do not apply.
MT 103	Delivered over FIN. Additional network validated rules do not apply.
MT 103 REMIT	Delivered over FIN. Additional network validated rules do not apply.
MT 103 STP	Delivered over FIN. Additional network validated rules do not apply.
MT 200	Delivered over FIN. Additional network validated rules do not apply.
MT 201	Delivered over FIN. Additional network validated rules do not apply.
MT 202	Delivered over FIN. Additional network validated rules do not apply.
MT 202 COV	Delivered over FIN. Additional network validated rules do not apply.
MT 203	Delivered over FIN. Additional network validated rules do not apply.
MT 205	Delivered over FIN. Additional network validated rules do not apply.
MT 205 COV	Delivered over FIN. Additional network validated rules do not apply.

4 Additional Network Validated Rules

4.1 MT 103

- 1 If field 72 is present and contains the code INTA, field 56a must also be present (Error code(s): E30).
- 2 If field 72 is present and line 1 contains the code RETN and line 4, 5, or 6 contains the code CHGS or field 71F or field 71G is present, then field 33B must be present (Error code(s): E31).
- 3 If field 72 is present and line 1 contains the code RETN, codes URI, SRI, RELID, and PURP must not be used in field 70 (Error code(s): C46).

Field 50a

- 4 Where an account is provided, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T98).

Fields 52a, 53a, 54a, 55a, 56a, and 57a

- 5 Where an account is provided as a party identifier, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/'. Where a national clearing system code is provided, this rule does not apply (Error code(s): T98).
- 6 Where a national clearing system code is provided, a valid 2-character MT clearing system code or code from the ISO 20022 ExternalClearingSystemIdentification1Code set must be used. These are listed in MT and ISO 20022 "Externalised" MX Clearing System Lists (Error code(s): T98).
- 7 Where a national clearing system code is provided, the format is typically // followed by a 2-character code followed by a numeric value. The numeric value must not exceed 28 characters (Error code(s): T98).

Field 59a

- 8 Where an account is provided, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T98).

Field 70

- 9 If field 70 is present, codes RELID, SRI, and URI are mutually exclusive (Error code(s): C44).
- 10 If field 70 is present, codes PURP, RELID, ROC, SRI, ULTB, ULTD, and URI must not be repeated (Error code(s): T99).
- 11 If field 70 is present, the narrative following codes PURP, RELID, and ROC must not exceed 35 characters (Error code(s): T74).

- 12 If field 70 is present, the narrative following code SRI can only contain one single character which must be +, that is, /SRI/+ (Error code(s): T72).

Field 72

- 13 If field 72 is present and line 1 contains the code RETN and line 2 contains the code XT99, the code following must be from the ISO 20022 ExternalReturnReason1Code set. These codes can be located here - [External code sets | ISO20022](#) (Error code(s): C54).
- 14 If field 72 is present and line 1 contains the code RETN and line 2 contains the code XT99 followed by NARR, additional information in line 2 must also be present (Error code(s): C51).
- 15 If field 72 is present and line 1 contains the code REJT and line 2 contains the code XT99, then additional information in line 2 must also be present (Error code(s): C51).
- 16 If field 72 is present and line 1 contains the code REJT and line 2 contains the code XT99 followed by NARR, additional information in line 2 must also be present (Error code(s): C51).
- 17 If field 72 is present and line 1 contains the code RETN or REJT, then sender's reference (field 20 of the original message) will be provided in line 3 following /MREF/ with a 16x line format. The 16x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): C53).
- 18 If field 72 is present and contains the code INTA with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 19 If field 72 is present and contains the code INTA with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).
- 20 If field 72 is present and contains the code INS with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 21 If field 72 is present and contains the code INS with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).

4.2 MT 103 STP

- 1 If field 72 is present and contains the code INTA, field 56a must also be present (Error code(s): E30).

Field 50a

- 2 Where an account is provided, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T98).

Fields 52A, 53a, 54A, 55A, 56A, and 57A

- 3 Where an account is provided as a party identifier, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line

format must not start or end with a slash '/' and must not contain two consecutive slashes '//'. Where a national clearing system code is provided, this rule does not apply (Error code(s): T98).

- 4 Where a national clearing system code is provided, a valid 2-character MT clearing system code or code from the ISO 20022 ExternalClearingSystemIdentification1Code set must be used. These are listed in MT and ISO 20022 "Externalised" MX Clearing System Lists (Error code(s): T98).
- 5 Where a national clearing system code is provided, the format is typically // followed by a 2-character code followed by a numeric value. The numeric value must not exceed 28 characters (Error code(s): T98).

Field 59a

- 6 Where an account is provided, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '// (Error code(s): T98).

Field 70

- 7 If field 70 is present, codes RELID, SRI, and URI are mutually exclusive (Error code(s): C44).
- 8 If field 70 is present, codes PURP, RELID, ROC, SRI, ULTB, ULTD, and URI must not be repeated (Error code(s): T99).
- 9 If field 70 is present, the narrative following codes PURP, RELID, and ROC must not exceed 35 characters (Error code(s): T74).
- 10 If field 70 is present, the narrative following code SRI can only contain one single character which must be +, that is, /SRI/+ (Error code(s): T72).

Field 72

- 11 If field 72 is present and contains the code INTA with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 12 If field 72 is present and contains the code INTA with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).

4.3 MT 200

- 1 If field 72 is present and contains the code INTA, field 56a must also be present (Error code(s): E30).

Fields 53B, 56a, and 57a

- 2 Where an account is provided as a party identifier, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '//'. Where a national clearing system code is provided, this rule does not apply (Error code(s): T98).

- 3 Where a national clearing system code is provided, a valid 2-character MT clearing system code or code from the ISO 20022 ExternalClearingSystemIdentification1Code set must be used. These are listed in MT and ISO 20022 "Externalised" MX Clearing System Lists (Error code(s): T98).
- 4 Where a national clearing system code is provided, the format is typically // followed by a 2-character code followed by a numeric value. The numeric value must not exceed 28 characters (Error code(s): T98).

Field 72

- 5 If field 72 is present, codes RELID, SRI, ULTB, ULTD, and URI must not be used (Error code(s): C46, C48).
- 6 If field 72 is present, codes BNF and PURP must not be repeated (Error code(s): T99).
- 7 If field 72 is present, the narrative following code BNF must not exceed 135 characters (Error code(s): T74).
- 8 If field 72 is present, the narrative following code PURP must not exceed 35 characters (Error code(s): T74).
- 9 If field 72 is present and contains the code INTA with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 10 If field 72 is present and contains the code INTA with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).
- 11 If field 72 is present and contains the code INS with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 12 If field 72 is present and contains the code INS with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).

4.4 MT 202

- 1 If field 72 is present and contains the code INTA, field 56a must also be present (Error code(s): E30).

Fields 52a, 53a, 54a, 56a, 57a, and 58a

- 2 Where an account is provided as a party identifier, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '//'. Where a national clearing system code is provided, this rule does not apply (Error code(s): T98).
- 3 Where a national clearing system code is provided, a valid 2-character MT clearing system code or code from the ISO 20022 ExternalClearingSystemIdentification1Code set must be used. These are listed in MT and ISO 20022 "Externalised" MX Clearing System Lists (Error code(s): T98).
- 4 Where a national clearing system code is provided, the format is typically // followed by a 2-character code followed by a numeric value. The numeric value must not exceed 28 characters (Error code(s): T98).

Field 72

- 5 If field 72 is present and line 1 contains the code RETN and line 2 contains the code XT99, the code following must be from ISO 20022 ExternalReturnReason1Code set. These codes can be located here - [External code sets | ISO20022](#) (Error code(s): C54).
- 6 If field 72 is present and line 1 contains the code RETN and line 2 contains the code XT99 followed by NARR, additional information in line 2 must also be present (Error code(s): C51).
- 7 If field 72 is present and line 1 contains the code REJT and line 2 contains the code XT99, then additional information in line 2 must also be present (Error code(s): C51).
- 8 If field 72 is present and line 1 contains the code REJT and line 2 contains the code XT99 followed by NARR, additional information in line 2 must also be present (Error code(s): C51).
- 9 If field 72 is present and line 1 contains the code RETN, then code CHGS must not be present in line 4, 5, or 6 (Error code(s): E31).
- 10 If field 72 is present and line 1 contains the code RETN or REJT, then sender's reference (field 20 of the original message) will be provided in line 3 following /MREF/ with a 16x line format. The 16x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): C53).
- 11 If field 72 is present, codes RELID, SRI, ULTB, ULTD, and URI must not be used (Error code(s): C46, C48).
- 12 If field 72 is present, codes BNF and PURP must not be repeated (Error code(s): T99).
- 13 If field 72 is present, the narrative following code BNF must not exceed 135 characters (Error code(s): T74).
- 14 If field 72 is present, the narrative following code PURP must not exceed 35 characters (Error code(s): T74).
- 15 If field 72 is present and contains the code INTA with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 16 If field 72 is present and contains the code INTA with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).
- 17 If field 72 is present and contains the code INS with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 18 If field 72 is present and contains the code INS with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).

4.5 MT 202 COV

- 1 If field 72 is present in sequence A and contains the code INTA, field 56a must also be present in sequence A (Error code(s): E30).
- 2 If field 72 is present in sequence B and contains the code INTA, field 56a must also be present in sequence B (Error code(s): E30).

Sequence A - Fields 52a, 53a, 54a, 56a, 57a, and 58a

- 3 Where an account is provided as a party identifier, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '//'. Where a national clearing system code is provided, this rule does not apply (Error code(s): T98).
- 4 Where a national clearing system code is provided, a valid 2-character MT clearing system code or code from the ISO 20022 ExternalClearingSystemIdentification1Code set must be used. These are listed in MT and ISO 20022 "Externalised" MX Clearing System Lists (Error code(s): T98).
- 5 Where a national clearing system code is provided, the format is typically // followed by a 2-character code followed by a numeric value. The numeric value must not exceed 28 characters (Error code(s): T98).

Sequence A - Field 72

- 6 If field 72 is present and line 1 contains the code RETN and line 2 contains the code XT99, the code following must be from ISO 20022 ExternalReturnReason1Code set. These codes can be located here - [External code sets | ISO20022](#) (Error code(s): C54).
- 7 If field 72 is present and line 1 contains the code RETN and line 2 contains the code XT99 followed by NARR, additional information in line 2 must also be present (Error code(s): C51).
- 8 If field 72 is present and line 1 contains the code REJT and line 2 contains the code XT99, then additional information in line 2 must also be present (Error code(s): C51).
- 9 If field 72 is present and line 1 contains the code REJT and line 2 contains the code XT99 followed by NARR, additional information in line 2 must also be present (Error code(s): C51).
- 10 If field 72 is present and line 1 contains the code RETN, then code CHGS must not be present in line 4, 5, or 6 (Error code(s): E31).
- 11 If field 72 is present and line 1 contains the code RETN or REJT, then sender's reference (field 20 of the original message) will be provided in line 3 following /MREF/ with a 16x line format. The 16x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '// (Error code(s): C53).
- 12 If field 72 is present, codes RELID, SRI, ULTB, ULTD, and URI must not be used (Error code(s): C46, C48).
- 13 If field 72 is present, codes BNF and PURP must not be repeated (Error code(s): T99).
- 14 If field 72 is present, the narrative following code BNF must not exceed 135 characters (Error code(s): T74).
- 15 If field 72 is present, the narrative following code PURP must not exceed 35 characters (Error code(s): T74).
- 16 If field 72 is present and contains the code INTA with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 17 If field 72 is present and contains the code INTA with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).
- 18 If field 72 is present and contains the code INS with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 19 If field 72 is present and contains the code INS with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a

FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).

Sequence B - Field 50a

- 20 Where an account is provided, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T98).

Sequence B - Fields 52a, 56a, and 57a

- 21 Where an account is provided as a party identifier, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/'. Where a national clearing system code is provided, this rule does not apply (Error code(s): T98).
- 22 Where a national clearing system code is provided, a valid 2-character MT clearing system code or code from the ISO 20022 ExternalClearingSystemIdentification1Code set must be used. These are listed in MT and ISO 20022 "Externalised" MX Clearing System Lists (Error code(s): T98).
- 23 Where a national clearing system code is provided, the format is typically // followed by a 2-character code followed by a numeric value. The numeric value must not exceed 28 characters (Error code(s): T98).

Sequence B – Field 59a

- 24 Where an account is provided, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T98).

Sequence B – Field 70

- 25 If field 70 is present, codes SRI and URI are mutually exclusive (Error code(s): C44).
- 26 If field 70 is present, code RELID must not be used (Error code(s): C47).
- 27 If field 70 is present, codes SRI, ULTB, ULTD, and URI must not be repeated (Error code(s): T99).
- 28 If field 70 is present, the narrative following code SRI can only contain one single character which must be +, that is, /SRI/+ (Error code(s): T72).

Sequence B – Field 72

- 29 If field 72 is present and contains the code INTA with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 30 If field 72 is present and contains the code INTA with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).
- 31 If field 72 is present and contains the code INS with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 32 If field 72 is present and contains the code INS with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a

FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).

4.6 MT 205

- 1 If field 72 is present and contains the code INTA, field 56a must also be present (Error code(s): E30).

Fields 52a, 53a, 56a, 57a, and 58a

- 2 Where an account is provided as a party identifier, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '//'. Where a national clearing system code is provided, this rule does not apply (Error code(s): T98).
- 3 Where a national clearing system code is provided, a valid two-character MT clearing system code or code from the ISO 20022 ExternalClearingSystemIdentification1Code set must be used. These are listed in MT and ISO 20022 "Externalised" MX Clearing System Lists (Error code(s): T98).
- 4 Where a national clearing system code is provided, the format is typically // followed by a 2-character code followed by a numeric value. The numeric value must not exceed 28 characters (Error code(s): T98).

Field 72

- 5 If field 72 is present and line 1 contains the code RETN and line 2 contains the code XT99, the code following must be from ISO 20022 ExternalReturnReason1Code set. These codes can be located here - [External code sets | ISO20022](#) (Error code(s): C54).
- 6 If field 72 is present and line 1 contains the code RETN and line 2 contains the code XT99 followed by NARR, additional information in line 2 must also be present (Error code(s): C51).
- 7 If field 72 is present and line 1 contains the code REJT and line 2 contains the code XT99, then additional information in line 2 must also be present (Error code(s): C51).
- 8 If field 72 is present, and line 1 contains the code REJT and line 2 contains the code XT99 followed by NARR, additional information in line 2 must also be present (Error code(s): C51).
- 9 If field 72 is present and line 1 contains the code RETN, then code CHGS must not be present in line 4, 5, or 6 (Error code(s): E31).
- 10 If field 72 is present and line 1 contains the code RETN or REJT, then sender's reference (field 20 of the original message) will be provided in line 3 following /MREF/ with a 16x line format. The 16x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): C53).
- 11 If field 72 is present, codes RELID, SRI, ULTB, ULTD, and URI must not be used (Error code(s): C46, C48).
- 12 If field 72 is present, codes BNF and PURP must not be repeated (Error code(s): T99).
- 13 If field 72 is present, the narrative following code BNF must not exceed 135 characters (Error code(s): T74).
- 14 If field 72 is present, the narrative following code PURP must not exceed 35 characters (Error code(s): T74).

- 15 If field 72 is present and contains the code INTA with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 16 If field 72 is present and contains the code INTA with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).
- 17 If field 72 is present and contains the code INS with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 18 If field 72 is present and contains the code INS with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).

4.7 MT 205 COV

- 1 If field 72 is present in sequence A and contains the code INTA, field 56a must also be present in sequence A (Error code(s): E30).
- 2 If field 72 is present in sequence B and contains the code INTA, field 56a must also be present in sequence B (Error code(s): E30).

Sequence A - Fields 52a, 53a, 56a, 57a, and 58a

- 3 Where an account is provided as a party identifier, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '//'. Where a national clearing system code is provided, this rule does not apply (Error code(s): T98).
- 4 Where a national clearing system code is provided, a valid 2-character MT clearing system code or code from the ISO 20022 ExternalClearingSystemIdentification1Code set must be used. These are listed in MT and ISO 20022 "Externalised" MX Clearing System Lists (Error code(s): T98).
- 5 Where a national clearing system code is provided, the format is typically // followed by a 2-character code followed by a numeric value. The numeric value must not exceed 28 characters (Error code(s): T98).

Sequence A - Field 72

- 6 If field 72 is present and line 1 contains the code RETN and line 2 contains the code XT99, the code following must be from ISO 20022 ExternalReturnReason1Code set. These codes can be located here - [External code sets | ISO20022](#) (Error code(s): C54).
- 7 If field 72 is present and line 1 contains the code RETN and line 2 contains the code XT99 followed by NARR, additional information in line 2 must also be present (Error code(s): C51).
- 8 If field 72 is present and line 1 contains the code REJT and line 2 contains the code XT99, then additional information in line 2 must also be present (Error code(s): C51).
- 9 If field 72 is present and line 1 contains the code REJT and line 2 contains the code XT99 followed by NARR, additional information in line 2 must also be present (Error code(s): C51).
- 10 If field 72 is present and line 1 contains the code RETN, then code CHGS must not be present in line 4, 5, or 6 (Error code(s): E31).

- 11 If field 72 is present and line 1 contains the code RETN or REJT, then sender's reference (field 20 of the original message) will be provided in line 3 following /MREF/ with a 16x line format. The 16x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): C53).
- 12 If field 72 is present, codes RELID, SRI, ULTB, ULTD, and URI must not be used (Error code(s): C46, C48).
- 13 If field 72 is present, codes BNF and PURP must not be repeated (Error code(s): T99).
- 14 If field 72 is present, the narrative following code BNF must not exceed 135 characters (Error code(s): T74).
- 15 If field 72 is present, the narrative following code PURP must not exceed 35 characters (Error code(s): T74).
- 16 If field 72 is present and contains the code INTA with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 17 If field 72 is present and contains the code INTA with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).
- 18 If field 72 is present and contains the code INS with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 19 If field 72 is present and contains the code INS with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).

Sequence B - Field 50a

- 20 Where an account is provided, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T98).

Sequence B - Fields 52a, 56a, and 57a

- 21 Where an account is provided as a party identifier, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/'. Where a national clearing system code is provided, this rule does not apply (Error code(s): T98).
- 22 Where a national clearing system code is provided, a valid 2-character MT clearing system code or code from the ISO 20022 ExternalClearingSystemIdentification1Code set must be used. These are listed in MT and ISO 20022 "Externalised" MX Clearing System Lists (Error code(s): T98).
- 23 Where a national clearing system code is provided, the format is typically // followed by a 2-character code followed by a numeric value. The numeric value must not exceed 28 characters (Error code(s): T98).

Sequence B – Field 59a

- 24 Where an account is provided, the line format is /34x being a slash followed by 34 characters from the x character set. The 34x part of the line format must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T98).

Sequence B – Field 70

- 25 If field 70 is present, codes SRI and URI are mutually exclusive (Error code(s): C44).
- 26 If field 70 is present, code RELID must not be used (Error code(s): C47).
- 27 If field 70 is present, codes SRI, ULTB, ULTD, and URI must not be repeated (Error code(s): T99).
- 28 If field 70 is present, the narrative following code SRI can only contain one single character which must be +, that is, /SRI/+ (Error code(s): T72).

Sequence B – Field 72

- 29 If field 72 is present and contains the code INTA with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 30 If field 72 is present and contains the code INTA with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).
- 31 If field 72 is present and contains the code INS with an identifier code, this must be a registered financial institution BIC (Error code(s): T27, T28, T29, T45).
- 32 If field 72 is present and contains the code INS with an identifier code, this must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations, and Test & Training destinations (Error code(s): C05).

5 Invalid Message Examples

The following section provides examples of MTs that will be NAKed as a result of the additional network validated rules from 22 November 2025, **when sent financial institution to financial institution (FI-to-FI), including those exchanged in FI-to-FI Member Administered Closed User Groups (MA-CUGs)**.

These examples **do not** cover every message and every new rule.

5.1 MT 103

This MT 103 would be NAKed as field 72 contains the code INTA but field 56a is not present. ([See Section 4.1 rule 1](#)).

```
:20:AAA111
:23B:CRED
:32A:260808EUR100,
:33B:EUR100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/GB/LONDON
:57A:BANKDEFF
:59F:/87654321
1/PERSON 2
2/STREET 2
3/DE/BERLIN
:70:INVOICE 123
:71A:OUR
:72:/INTA/BANKFRPP
```

This MT 103 would be NAKed as field 72 contains the code RETN, line 4 contains the code CHGS, but field 33B is not present. ([See Section 4.1 rule 2](#)).

```
:20:AAA111
:23B:CRED
:32A:260808EUR100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/GB/LONDON
:56A:BANKBEBB
:57A:BANKDEFF
:59F:/87654321
1/PERSON 2
2/STREET 2
3/DE/BERLIN
:70:INVOICE 123
:71A:OUR
:72:/RETN/59
```

/XT99/AC04
/MREF/BBB222
/CHGS/EUR20,

This MT 103 would be NAKed as field 72 contains the code RETN but field 70 contains the code URI. (See Section 4.1 rule 3).

:20:AAA111
:23B:CRED
:32A:260808EUR100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/GB/LONDON
:56A:BANKBEBB
:57A:BANKDEFF
:59F:/87654321
1/PERSON 2
2/STREET 2
3/DE/BERLIN
:70:/**URI**/INVOICE 123
:71A:OUR
:72:/RETN/59
/AC04/
/MREF/BBB222

This MT 103 would be NAKed as field 50F contains an account number containing a double slash. (See Section 4.1 rule 4).

:20:AAA111
:23B:CRED
:32A:260808EUR100,
:33B:EUR100,
:50F:/**1234//5678**
1/PERSON 1
2/STREET 1
3/GB/LONDON
:57A:BANKDEFF
:59F:/87654321
1/PERSON 2
2/STREET 2
3/DE/BERLIN
:70:INVOICE 123
:71A:OUR

This MT 103 would be NAKed as field 57A contains an account number containing a double slash. (See Section 4.1 rule 5).

:20:AAA111
:23B:CRED
:32A:260808EUR100,

:33B:EUR100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/GB/LONDON
:57A:/5566//7788
BANKDEFF
:59F:/87654321
1/PERSON 2
2/STREET 2
3/DE/BERLIN
:70:INVOICE 123
:71A:OUR

This MT 103 would be NAKed as field 57A contains a national clearing system code that is not included in section MT and ISO 20022 "Externalised" MX Clearing System Lists. (See Section 4.1 rule 6).

:20:AAA111
:23B:CRED
:32A:260808GBP100,
:33B:GBP100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/ES/MADRID
:57A://AA224466
BANKGB22
:59F:/87654321
1/PERSON 2
2/STREET 2
3/GB/LONDON
:70:INVOICE 123
:71A:OUR

This MT 103 would be NAKed as field 57A contains a national clearing system code that exceeds 28 characters (the 2-character code preceding the identifier is not included). (See Section 4.1 rule 7).

:20:AAA111
:23B:CRED
:32A:260808GBP100,
:33B:GBP100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/ES/MADRID
:57A://SC282726252423222120191817161514
BANKGB22
:59F:/87654321
1/PERSON 2

2/STREET 2
3/GB/LONDON
:70:INVOICE 123
:71A:OUR

This MT 103 would be NAKed as field 70 contains codes SRI and URI, these codes are mutually exclusive. (See Section 4.1 rule 9).

:20:AAA111
:23B:CRED
:32A:260808GBP100,
:33B:GBP100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/ES/MADRID
:57A://SC282726
BANKGB22
:59F:/87654321
1/PERSON 2
2/STREET 2
3/GB/LONDON
:70:/SRI/+///URI/INVOICE 123
:71A:OUR

This MT 103 would be NAKed as field 70 contains the URI code twice, this cannot be repeated. (See Section 4.1 rule 10).

:20:AAA111
:23B:CRED
:32A:260808GBP100,
:33B:GBP100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/ES/MADRID
:57A://SC282726
BANKGB22
:59F:/87654321
1/PERSON 2
2/STREET 2
3/GB/LONDON
:70:/URI/INVOICE 123///URI/INVOICE 456
:71A:OUR

This MT 103 would be NAKed as field 70 contains the ROC code with a narrative that exceeds 35 characters. (See Section 4.1 rule 11).

:20:AAA111
:23B:CRED
:32A:260808GBP100,
:33B:GBP100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/ES/MADRID
:57A://SC282726
BANKGB22
:59F:/87654321
1/PERSON 2
2/STREET 2
3/GB/LONDON
:70:/ROC/**CUSTOMERREFERENCE8THAUGUST2026**
TIME06:00:00///URI/INVOICE 123
:71A:OUR

This MT 103 would be NAKed as field 70 contains the SRI code with a narrative other than +. (See Section 4.1 rule 12).

:20:AAA111
:23B:CRED
:32A:260808GBP100,
:33B:GBP100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/ES/MADRID
:57A://SC282726
BANKGB22
:59F:/87654321
1/PERSON 2
2/STREET 2
3/GB/LONDON
:70:/SRI/**INVOICE 123**
:71A:OUR

This MT 103 would be NAKed as field 72 contains the code RETN but the code that follows XT99 is not a valid ISO external return reason code. (See Section 4.1 rule 13).

:20:AAA111
:23B:CRED
:32A:260808EUR100,
:33B:EUR100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/GB/LONDON
:56A:BANKBEBB
:57A:BANKDEFF

:59F:/87654321
1/PERSON 2
2/STREET 2
3/DE/BERLIN
:70:INVOICE 123
:71A:OUR
:72:/RETN/59
/XT99/DT99
/MREF/BBB222

This MT 103 would be NAKed as field 72 contains the code REJT but there is no additional information following NARR. (See Section 4.1 rule 16).

:20:AAA111
:23B:CRED
:32A:260808EUR100,
:33B:EUR100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/GB/LONDON
:56A:BANKBEBB
:57A:BANKDEFF
:59F:/87654321
1/PERSON 2
2/STREET 2
3/DE/BERLIN
:70:INVOICE 123
:71A:OUR
:72:/REJT/59
/XT99/NARR/
/MREF/BBB222

This MT 103 would be NAKed as field 72 contains the code REJT but the reference following MREF contains // which is not allowed. (See Section 4.1 rule 17).

:20:AAA111
:23B:CRED
:32A:260808EUR100,
:33B:EUR100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/GB/LONDON
:56A:BANKBEBB
:57A:BANKDEFF
:59F:/87654321
1/PERSON 2
2/STREET 2
3/DE/BERLIN
:70:INVOICE 123

:71A:OUR
:72:/REJT/32
/XT99/DT04
/MREF/BBB/222

This MT 103 would be NAKed as field 72 contains the code INS but a corporate BIC is included, only a registered financial institution BIC is allowed. (See Section 4.1 rule 20, 21).

:20:AAA111
:23B:CRED
:32A:260808EUR100,
:33B:EUR100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/GB/LONDON
:56A:BANKBEBB
:57A:BANKDEFF
:59F:/87654321
1/PERSON 2
2/STREET 2
3/DE/BERLIN
:70:INVOICE 123
:71A:OUR
:72:/INS/TWIXNLNL

This MT 103 would be NAKed as field 72 contains the code INTA but a corporate BIC is included, only a registered financial institution BIC is allowed. (See Section 4.1 rule 18, 19).

:20:AAA111
:23B:CRED
:32A:260808EUR100,
:33B:EUR100,
:50F:/12345678
1/PERSON 1
2/STREET 1
3/GB/LONDON
:56A:BANKBEBB
:57A:BANKDEFF
:59F:/87654321
1/PERSON 2
2/STREET 2
3/DE/BERLIN
:70:INVOICE 123
:71A:OUR
:72:/INTA/TWIXNLNL

5.2 MT 202

This MT 202 would be NAKed as field 72 contains the code RETN and /CHGS/, /CHGS/ cannot be used. (See Section 4.4 rule 9).

```
:20:AAA111  
:21:BBB222  
:32A:260808GBP100,  
:52A:BANKFRPP  
:57A:BANKGB22  
:58A:BANKBEBB  
:72:/RETN/58  
/XT99/AC04  
/MREF/BBB222  
/CHGS/GBP20,
```

This MT 202 would be NAKed as field 72 contains the code URI that cannot be used. (See Section 4.4 rule 11).

```
:20:AAA111  
:21:BBB222  
:32A:260808GBP100,  
:52A:BANKFRPP  
:57A:BANKGB22  
:58A:BANKBEBB  
:72:/URI/FX DEAL 123
```

This MT 202 would be NAKed as field 72 contains the BNF code twice, this cannot be repeated. (See Section 4.4 rule 12).

```
:20:AAA111  
:21:BBB222  
:32A:260808GBP100,  
:52A:BANKFRPP  
:57A:BANKGB22  
:58A:BANKBEBB  
:72:/BNF/FX DEAL 123  
/BNF/GBP LEG
```

This MT 202 would be NAKed as field 72 contains the BNF code with a narrative that exceeds 135 characters. (See Section 4.4 rule 13).

```
:20:AAA111  
:21:BBB222  
:32A:260808GBP100,  
:52A:BANKFRPP  
:57A:BANKGB22  
:58A:BANKBEBB  
:72:/BNF/FX DEAL 123456789 GBP 10 FX  
//DEAL 1011121314 GBP 10 FX DEAL 15  
//171819 GBP 10 FX DEAL 2021222324
```

//GBP 10 FX DEAL 2526272829 GBP 60
//FX DEAL 2829303132

Appendix A

A.1 MT and ISO 20022 "Externalised" MX Clearing System Lists

Any code from the ISO 20022 **ExternalClearingSystemIdentification1Code** set is allowed, these are available here - [External code sets | ISO20022](#).

Any code from the **MTClearingSystemList** below is allowed.

Country	Code Name	MTClearing SystemList
Australia	Australian Bank State Branch Code (BSB)	AU
Austria	Austrian Bankleitzahl	AT
Canada	Canadian Payments Association Payment Routing Number	CC
China	Bank Branch code used in China	CN
Germany	German Bankleitzahl	BL
Greece	Hellenic Bank Identification Code	GR
Hong Kong	Hong Kong Bank Code	HK
India	Indian Financial System Code	IN
Ireland	Irish National Clearing Code	IE
Italy	Italian Domestic Identification Code	IT
Japan	Japan Zengin Clearing Code	JP
New Zealand	New Zealand National Clearing Code	NZ
Poland	Polish National Clearing Code	PL
Portugal	Portuguese National Clearing Code	PT
Russia	Russian Central Bank Identification Code	RU
South Africa	South African National Clearing Code	ZA

Spain	Spanish Domestic Interbanking Code	ES
Switzerland	Swiss Clearing Code (BC or SIC Code)	SW
Taiwan	Financial Institution Code	TW
UK	UK Domestic Sort Code	SC
US	CHIPS Participant Identifier	CP
US	United States Routing Number	FW
US	CHIPS Universal Identifier	CH
Pay by Real Time Gross Settlement		RT

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