



ISO 20022 Programme

In-flow Translation Service Overview

This document describes the multi-format ISO 20022 Business Message containing an embedded equivalent MT.

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Preface

About this document

This document describes the in-flow translation from ISO 20022 Business Messages to their equivalent MT.

Intended audience

This document describes In-flow translation service. It should be read by:

- users who wish to gain an understanding of the service
- Application implementers, business analysts and the developers who need background information on the elements of the service.

Related documentation

- [ISO 20022 Customer Adoption Support Page](#)
- [CBPR+ Early Adoption Checklist](#)
- [Customer Adoption Guide](#)
- [Alliance Lite2 Customer Adoption Guide](#)
- [Alliance Cloud Customer Adoption Guide](#)
- [FINplus Service Description](#)
- [SwiftNet Service Description](#)
- [SwiftNet Messaging Operations Guide](#)
- [SwiftNet Link Error Codes](#)
- [FIN Operations Guide](#)
- [SwiftNet Network Validation Rules for ISO 20022](#)

1 Overview of In-flow Translation

Introduction

Swift have implemented the in-flow translation service as a key interoperability measure to support the implementation of many to many cross-border payments towards ISO 20022 messaging. "In-flow translation" means the translation that happens during the processing of the message at Swift and as an outcome of that translation, multi-format message is generated. This service enables customers to receive multi-format message, that is both FIN MT and ISO 20022 MX. This approach aims at facilitating integration in the receiver's application environment in case not all applications can support the ISO 20022 format.

In this document, the term translation refers to an activity at Swift whereby Swift creates an MT representation derived from the ISO 20022 message. Based on the CBPR+ translation rules, the values from the different tags of the ISO 20022 message are successfully translated in the equivalent fields of the corresponding MT message.

The document also explains that data truncation and replacement can happen during this process and how this is indicated.

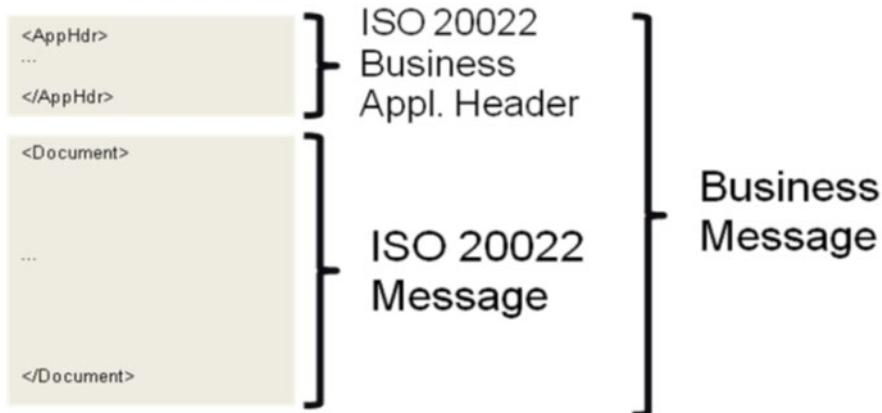
The term in-flow refers to translation which occurs on the FINplus interact service during the message exchange, at a moment after the message has been received by Swift and before it is made available for delivery to the receiver. Translation is invoked before the message is made ready for reception by the receiver. The sender does not need to be aware that this translation is happening before the message is received by the recipient. Both, the ISO 20022 MX message, and the translated MT message are expected to be received by the recipient as part of one SwiftNet message (MX), also known as the multi-format message.

In-flow translation will occur only from ISO 20022 MX to MT. The CBPR+ translation scope and translation rules are published on MyStandards ([Translation Rules](#)). By default, in-flow translation is activated for both pilot and live environments. This activation applies to all new or existing participants on the various FINplus services and covers all messages eligible for in-flow translation.

Note *Customers can still manage preferences (check existing configuration, enable or disable in-flow translation) via an e-form (available here, see KB article [5025810](#) for more information) with granularity per service (FINplus Pilot Current, Pilot Future or Live), BIC8 and request type. The changes in configuration will follow the standard Swift provisioning cycle and will thus be applied in the next available Swift Maintenance Window.*

1.1 Translation of Network Messaging Protocol Related Items

ISO 20022 MX shown as Business Message



The ISO 20022 Business Application Header is mandatory in the translation rules specified in this document.

The FIN MT uses a block structure as follows:

Block identifier	Block name	Description
1	Basic header	Identifies message and session information
2	Application header	Identifies direction of flow, message type, peer information and network instructions such as priority
3	User header	Contains additional information that is not session related
4	Text	The standardized message
5	Trailers	Contains security related information or special circumstances related to the message handling

The format includes network specific items and information provided by the creator of the message.

The translation towards a FIN MT is described in section "[Multi-format MX](#)".

1.2 Translation scope

In-flow translation will occur only from ISO 20022 MX message to MT message.

The source of the translated messages are based on the CBPR+ usage guidelines ([CBPR + UG](#)). Translation copes with the CBPR+ usage guidelines schemas, the MT formats and rules ([CBPR+ Translation Rules](#)) . The network-related parts are not translated, except those that are important business wise ([Network Validation Rules](#)).

See Appendix A for message scope details.

1.3 Translation into three XML comments

The three XML comments added by the in-flow translation service at the end of the RequestPayload just before the closing tag of the RequestPayload are as follows:

- The translated MT in case the translation result is not indicating a failure to translate.
- The translation result which is the overall translation result.
- The translation version

The overall translation result will be shown after the translated MT message except in case of translation failure.

Example of the multi-format MX (whitespace added for readability purposes):

```
<SwInt:RequestPayload>
  <AppHdr ...>... </AppHdr>
  <Document ...>...</Document>
<!--
{1:F01BANKBEBBXXXX000000000000}
{2:O1030840190320SENDBEBBXXXX00000000001903200841U}
{3:{121:uetr value}}
{4:
:20:trn
:32A:190320EUR5000,50
...
-}
{5:{CHK:ABCD12345678}}
-->
<!-- TranslationResult=CODE -->
<!-- TranslationInfo version 1.0.0.1
Other info as applicable (e.g. list of fields that could not be
translated fully) -->
</SwInt:RequestPayload>
```

In case of failure to translate, no MT message will be embedded in the multi-format message. In that case only the overall translation error code will be provided.

Example of the multi-format MX in case of translation failure (whitespace added for readability purposes):

```

<SwInt:RequestPayload>
  <AppHdr ...>... </AppHdr>
  <Document ...>...</Document>
  <!-- -->
  <!-- TranslationResult=CODE -->
  <!-- TranslationInfo version 1.0.0.1
  Other info as applicable (e.g. list of fields that could not be
  translated fully) -->
</SwInt:RequestPayload>

```

If the translation result needs further information (except TROK), then additional information is added about the fields that were truncated or replaced or dropped. Refer [section 1.7](#) for details.

1.4 Handling CrLF and parsing comments

The MT uses a CrLF as a delimiter. Since XML parsers should do end-of-line handling, the CrLF are replaced with two specific characters "^" for the Cr and "~" for the LF.

XML parsers may use the "--" within an XML comment as part of a markup of the comment. To avoid interference with XML parsers each "--" within the translated MT is replaced by "[[".

This can be safely done because the three characters "~", "^" and "[" are not part of any MT character set.

Example of the RequestPayload that is provided to your messaging interface:

```

<SwInt:RequestPayload>
  <AppHdr ...>...</AppHdr>
  <Document ...>...</Document>
  <!--{1:F01BANKBEBBXXXX0000000000}{2:01030840190320SENDBEBBXXXX00000000001
  903200841U}{3:{121:uetr value}}{4:~:20:trn~:32A:190320EUR5000,50~...~
  -}{5:{CHK:ABCD12345678}}-->
  <!-- TranslationResult=CODE -->
  <!-- TranslationInfo version 1.0.0.1
  Other info as applicable (e.g. list of fields that could not be
  translated fully) -->
</SwInt:RequestPayload>

```

The first comment contains the translated MT, while the other comments contain information about the translation itself.

As shown the whitespace between the markup of the start <!-- and of the end of the comment --> and the content of the comment should be ignored.

Your messaging interface may interpret these characters and make the resulting MT format available as it would do for a normally received MT over FIN.

The following sections describe each comment.

1.5 Mapping to MT Blocks

Overview

The mapping from the ISO 20022 MX to the particular fields in the block of the MT is explained in a set of tables.

Some of the network-related fields are provided as well. In this case, it is explained for which element from the SnF RequestDescriptor they are coming from.

Since the in-flow translation is done for the receiver, only the output format of the MT is used.

Block 1 - Basic Header

Field	Value	Comment
Block identifier	{1:	A constant indicating block 1
Application identifier	F	A constant. Only FIN user to user messages are translated
Service identifier	01	A constant. Only FIN user to user messages are translated
Logical Terminal address	BANKBEBBXABC	This is the receiver of the message. The 9th character is always X The first 8 and last 3 characters are taken from the Business Application Header AppHdr/To/FIID/FinInstnId/BICFI. If this is only 8 characters, then the last 3 characters are equal to XXX.
Session number	0000	A constant, since it is a network transmission element not translated.
Sequence number	000000	A constant, since it is a network transmission element not translated.
End of block	}	A constant.

Note *The Logical Terminal Address may be derived differently for pilot services which translate to FIN Test and Training, see section [Pilot services and translation](#).*

Block 2 - Application Header

The output format is used.

Field	Value	Comment
Block identifier	{2:	A constant indicating block 2
Input or output identifier	O	A constant indicating output.
Message Type	103	3-digit identifier of the MT. It is derived from the ISO 20022 Message.
Input Time	1059	Time in HHMM. It is derived from the SnFInputTime in the RequestDescriptor. The time is translated to the local time of the sender BIC found in the block 2.
Message Input Reference	190320SENDBEBBXABC0000000000	First 6 digits are the input date. It is derived from the SnFInputTime in the RequestDescriptor. The date is translated to the local date of the sender BIC found in the Message Input Reference. The 12 next characters are the sender. The 9th character is always X. The first 8 and last 3 are taken from the

		AppHdr/Fr/FIID/FinInstnId/BICFI. If this is only 8 characters, then the last 3 characters are equal to XXX. The last 10 digits are a constant, since the output session and sequence are network related transmission elements not translated.
Output Date	190320	Date of generation of the output message local to the BIC in block 1
Output Time	1059	Time of generation of the output message local to the BIC in block 1
Message Priority	U	Urgent U or normal N. Derived from the Priority in the RequestHeader.
End of block	}	A constant

Note *The BIC in the Message Input Reference may be derived differently for pilot services which translate to FIN Test and Training, see section [Pilot services and translation](#).*

Note *The output date and time is generated at the time the translation is invoked. The business wise important timestamp is the input date and time, which is translated correctly into the block 2 fields, based on the time zone of the sender BIC.*

Block 3 - User header

The value contains the field number and an example of a value if applicable.

Field	Value	Comment
Block identifier	{3:}	A constant indicating block 3
Service Identifier (FIN copy only)	{103:...}	Currently not returned in translation
Banking priority	{113:...}	Currently not returned in translation
Message user reference	{108:...}	Currently not returned in translation
Validation flag	{119:COV}	Derived from the ISO 20022 Message as per Standards definition.
Balance checkpoint date and time	{423:...}	Currently not returned in translation
Message input reference	{106:...}	Currently not returned in translation
Related Reference	{424:...}	Currently not returned in translation
Service type identifier	{111:001}	Derived from the ISO 20022 Message as per Standards definition
UETR	{121:...}	Derived from the ISO 20022 Message as per Standards definition
Addressee information	[115:...]	Currently not returned in translation
Payment release information to receiver	{165:...}	Derived from the appropriate ThirdPartyToReceiverInformation in the RequestDescriptor for SwiftNet Inform Ycopy only
Screening information for the receiver	{433:...}	Derived from the appropriate ThirdPartyToReceiverInformation in the RequestDescriptor for SwiftNet Inform Ycopy only
Payment controls information for the receiver	{434:...}	Derived from the appropriate ThirdPartyToReceiverInformation in the RequestDescriptor for SwiftNet Inform Ycopy only

End of block	}	A constant
--------------	---	------------

Block 4 - text

Field	Value	Comment
Block identifier	{ 4 :	A constant indicating block 4
User-to-user message	^~...^~-	The result of the translation of the ISO 20022 MX as defined by Standards
End of block	}	A constant.

Block 5 - Trailers

Field	Value	Comment
Block identifier	{ 5 :	A constant indicating block 5
Checksum	{CHK:...}	The checksum of the MT before converting the Cr LF and -- to the "^", "~" and "]". The same algorithm as in FIN is used.
PAC trailer	{PAC:}	A constant. Present for SwiftNet Ycopy in Bypass mode only. Derived from CopyStatus in the RequestDescriptor.
Possible Duplicate Emission	{PDE:}	A constant. Present when PDI indication is present in the RequestE2EControl and/or Possible Duplicate field is present in the Business Application Header.
System originated message	{SYS:}	Never present since no system messages are translated. For the retrieved message and copied message this trailer is not present either.
Training	{TNG:}	A constant. Present for messages received on pilot services.
Possible Duplicate Message	{PDM:...}	This network parameter cannot be translated from MX to MT.
Delayed Message	{DLM:}	Currently not returned in translation since this is a network transmission related field
Message Reference	{MRF:...}	Never present, since this is a network transmission related field that cannot be translated.
End of block	}	A constant.

Note *The list of trailers reflects those that are available at the time of publication of this document.*

1.6 Translation Reporting

1.6.1 Translation Result

Since an ISO 20022 MX is highly rich and structured, it is not always possible to fully translate the ISO 20022 MX.

There are some elements from the Business Application header that are used to translate fields in the MT blocks 1 and 2, however majority of the translation result is from the ISO

20022 message (Document part, see section 0 [Translation of Network Messaging Protocol Related Items](#)).

The overall translation result is composed of four-letter words as per the severity and along with the category of the error for each impacted element. For example, "code" : "TRNR", "message" : "TRUNC_N.T0000T. See section 1.6.2 for details.

In total the Translation results code could be distinguished under following 5 categories

TROK	Success where the full ISO 20022 message is translated
TRAK	Almost success where the resulting MT is valid but not all elements of the ISO 20022 message can be converted in the translated MT
TRNR	Truncation or character replacement occurred in non-reference fields
TRFR	Truncation or character replacement occurred in reference fields present in the MT
TRNK	Failure to translate

1.6.2 Translation result severity

The overall translation result severity will be in the below order(most severe at the top of the list):

TRNK – Translation failure.

TRFR – Truncation/ Character replacement of 'Reference' fields

TRNR - Truncation/ Character replacement of 'Non- Reference' fields.

TRAK – Translation Almost OK

TROK – Translation OK with a warning message.

TROK - Translation OK

For each element with an issue in translation, the translation result details provide three piece of information:

1. Code (Mandatory) – The code that is used to determine the overall TranslationResult.

This code consist of four letters indicating the translation result of the specific element.

2. Message (Optional)- The message contains the detailed category, error code and short description as shown below:

Category: Below are the fixed categories indicated based on the element translation:

TRUNC_N - a truncation in a non-reference field or missing non-reference field

TRUNC_R – a truncation in a reference field or missing reference field

WARNING – a condition reported on a given field; such conditions are reported as agreed upon by the community

IGNORED – Input content is ignored (*Applicable for translation result 'TRAK').

FAILURE – FAILURE: a fatal error indicating that the translation has stopped and therefore no comment with the translation itself is present

Error Code – Six alphanumeric characters codes (if applicable). For example, T0000T

Short Description - Description of the issue.

See Appendix B.

3. Path (Optional) – Path of the impacted element in MT in a human readable format.

The above structure is an array of errors, where each error consists of a mandatory code, an optional message and an optional path as shown below.

```
<!-- TranslationInfo version 1.0.0.1-->
{
  "errors": [
    {
      "code": mandatory
      "message": optional
      "path": optional
    },
  ]
}
```

Example from camt.053 message path is not populated as it is an optional element:

```
<!-- TranslationInfo version 1.0.0.1-->
{
  "errors": [
    {
      "code": "TRAK",
      "message": "Error/warning size too big,
truncated"
      "path": "/"
    }
  ]
}
```

1.7 Translation Results Code

1.7.1 Translation Result – TROK

In case of ‘TROK’ code, the ISO 20022 message is successfully translated without any errors. Based on the CBPR+ translation rules, the values from the different tags of the ISO 20022 message are successfully translated in the equivalent fields of the corresponding MT message. Both, the ISO 20022 MX message, and the translated MT message are expected to be received by the recipient as part of one SwiftNet message (MX), also known as the multi-format message. In certain scenarios ‘TROK’ could be flagged with severity such as a ‘WARNING’ and six alphanumeric characters codes.

Example of code ‘TROK’

```
<SwInt:RequestPayload>
  <AppHdr ...>...</AppHdr>
  <Document...>...</Document>
<!
{1:F01BANKBEBBXXXX000000000000}{2:01030840190320SENDBEBBXXXX0000000000019032
00841U}{3:{121:uetr value}}{4:^~:20:trn^~:32A:190320EUR5000,50^~...^~
}{5:(CHK:ABCD12345678)}-->
<!-- TranslationResult= TROK -->
<!-- TranslationInfo version 1.0.0.1
Other info as applicable (e.g. list of fields that could not be
translated fully) -->
</SwInt:RequestPayload>
```

Example of code ‘TROK’ with WARNING

```
<!-- TranslationResult=TROK --><!-- TranslationInfo version 1.0.0.1
{
  "errors": [
    {
      "code": "TROK",
      "message": "WARNING.T00025 InstructedAmount is not present.
InterbankSettlementAmount is copied in 33B to make a valid MT.",
      "path": "MT103CORE\/Block4\/CcyOrInstructedAmt"
    }
  ]
}
```

1.7.2 Translation Result – TRNR

In case of ‘TRNR’ code, the ISO 20022 message has truncation or character replacement for ‘Non- reference fields. The values from the non-reference fields in the ISO message are either truncated or replaced by a dot(.) to comply with MT validation rules . E.g., special character '#' is supported in ISO 20022 MX message but will be replaced by a ‘dot(.)’ while translating to MT as it does not support this special character.

In another example, if any one of the 'address' line element is empty out of the three line elements or if any of the address line element has spaces then that specific line will be truncated in the translated MT, see the following example.

In the case of a TRNR code, the message description contains path of the element where the error occurred along with the short description. For details refer TRNR section in Appendix B.

From the translated MT, it is recommended to use the references of field 20 and 21 to reconcile the messages, in case the translation result code is other than TRFR.

It is not recommended to use the translated MT for the purposes such as compliance checking, since truncated data may not serve the purpose.

Example of xml message that would trigger code 'TRNR' .

- a) Highlighted yellow field in the below sample indicates "empty spaces"

```
<SwInt:RequestPayload>
  <AppHdr ...>....</AppHdr>
  <Document....>.....
<Dbtr>
  <Nm>Mr. Debtor </Nm>
  <Pst1Adr>
    <AdrLine>CANARY WHARF [REDACTED]</AdrLine>
    <AdrLine> [REDACTED]</AdrLine>
    <AdrLine> [REDACTED]</AdrLine>
  </Pst1Adr>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <BICFI>SWHTNL2A</BICFI>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BICFI>SWHTNL2A</BICFI>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>XYZ EXPORTS INC [REDACTED]</Nm>
  <Pst1Adr>
    <StrtNm>Cable Walk </StrtNm>
    <BldgNb>89</BldgNb>
    <PstCd>SE120</PstCd>
    <TwnNm>California</TwnNm>
    <Ctry>US</Ctry>
  </Pst1Adr>
</Cdtr>
....</Document>
```

Based upon the above xml message, the multi-format message resulted with TRNR error code:

```

<!--
{1:F01SWHTNL20XXXX0000000000}{2:01031055221115SWHTNL20XXXX0000000002211151055N}{3:{121:de54138d-
099a-40ea-9102-735c6d953ab5}}{4:^~:20:Instrid-
001^~:23B:CRED^~:32A:220304EUR100,^~:33B:EUR110,^~:50K:Mr. Debtor ^~CANARY
WHARF ^~:52A:SWHTNL2A^~:57A:SWHTNL2A^~:59F:1/XYZ EXPORTS INC ^~2/Cable Walk
,89^~3/US/California,SE120^~:70:/ROC/e2eid/02/03/2022/001^~:71A:OUR^~-
}{5:{CHK:A6AED2BC6AA7}{TNG:}} -->

<!-- TranslationResult=TRNR -->

<!-- TranslationInfo version 1.0.0.1
{
"errors": [
{
"code": "TRNR",
"message": "TRUNC_N.T0000E Empty line is removed as it would create a validation error. Empty
lines are caused by leading or trailing spaces in the input data.\r\nValue 'Mr. Debtor \r\nCANARY
WHARF \r\n          \r\n          ' has been altered.",
"path": "MT103CORE/Block4/OrderingCustomer/OptionK/NameAndAddress"
}
]
}
-->

```

- b) Example to indicate truncation in case there is insufficient space to map the fields further in Field 72

```

<SwInt:RequestPayload>
<AppHdr ...>...</AppHdr>
<Document...>.....
    <pacs:RmtInf>
        <pacs:Ustrd>Unstructured remittance information Unstructured
        remittance information Unstructured remittance information
        Unstructured remittance informat</pacs:Ustrd>
    </pacs:RmtInf>
</Document>

```

In the translated MT there is no room left to map the unstructured remittance information field hence resulting in data truncation.

```

<!--
{1:F01SWHTNL20XXXX0000000000}{2:0103115222115SWHTNL20XXXX000000000221151152N}{3:{121:00e470cd-
39cb-41be-8f73-b85a777a012a}}{4:^~:20:Instrid-
001gngnh^~:23B:CRED^~:32A:220304EUR100,^~:33B:EUR110,^~:50F:/NOTPROVIDED^~1/Mr. Debtor ^~2/EAST
45TH ST,25^~3/US/Manhattan,834009^~:52A:SWHTNL2A^~:57A:SWHTNL2A^~:59F:1/Mr. Creditor ^~2/Cable
Walk ,89^~3/US/California,SE120^~:70:/PURP/ABCD//ROC/e2eid/02/03/2022/0^~01//URI/Unstructured
remittance in^~formation Unstructured remittance i^~formation Unstructured
remittance+^~:71A:OUR^~-->{5:(CHK:B65AFCEFCECD){TNG:}} -->

<!-- TranslationResult=TRNR -->

<!-- TranslationInfo version 1.0.0.1

"errors": [
{
  "code": "TRNR",
  "message": "TRUNC_N.T0000T Field content has been truncated.\r\nValue 'Unstructured remittance
information Unstructured remittance information Unstructured remittance information Unstructured
remittance informat' has been altered.",
  "path": "MT103CORE/Block4/RemittanceInfo"
}
]
}
-->

```

1.7.3 Translation Result – TRFR

In case of ‘TRFR’ code, the ISO 20022 message has truncation or character replacement for ‘Reference fields’. The values from the reference fields in the ISO message are either truncated or replaced by a dot(.) to comply with MT validation rules . Truncated fields contain as last character a "+" (plus).

For example, special character '#' is supported in ISO 20022 MX message but will be replaced by a 'dot(.)' while translating to MT as it does not support this special character.

In the case of a TRFR code, the message description contains the path of the element where the error occurred along with the short description. It is not recommended to perform reconciliation based on the translated MT for ‘TRFR’ codes. This is not an issue for the messaging interface as such since all reconciliation is based on the ISO 20022 MX and not on the translated MT.

Example of xml message that would trigger code ‘TRFR’

```

<SwInt:RequestPayload>
  <AppHdr ...>...</AppHdr>
  <Document...>....
    <PmtId>
      <InstrId>instrpacs009-001</InstrId>
      <EndToEndId>e2eidentificationpacs009-001-120122</EndToEndId>
      <UETR>9d96eb82-07a0-4dbf-be11-ad0b81c21f4a</UETR>
    </PmtId>
    .....
</Document>

```

Based upon the above xml message, the multiformat message resulted with ‘TRFR’ error code:

**Note: Refer to Appendix C for the list of Reference fields.

```
<!--
{1:F01CCLAUS30XIFT0000000000} {2:02021626220112CCLAUS30XIFT00000000002201121626N} {3:
{121:9d96eb82-07a0-4dbf-bell-ad0b81c21f4a}} {4:^~:20:instrpacs009-
001^~:21:e2eidentification+^~:32A:220110EUR5678,^~:52A:CCLAUS33^~:58A:CCLAUS33^~-
} {5:{CHK:BF2EA40CE21C}{TNG:}} -->

<!-- TranslationResult=TRFR -->
<!-- TranslationInfo version 1.0.0.1
{
"errors": [
{
"code": "TRFR",
"message": "TRUNC_R.T0000T Field content has been truncated.\r\nValue
'e2eidentificationpacs009-001-120122' has been altered.",
"path": "MT202/Block4/RelatedReference"
}
]
}
-->
```

1.7.4 Translation Result – TRNK

In case of ‘TRNK’ code, the ISO 20022 message was not successfully translated into the MT message. TRNK is triggered by translation preconditions not met or when in the translation rules for specific reasons, a Failure code is generated. Refer Appendix B below for all TRNK codes”.

Below are few examples generating TRNK:

- a) Invalid settlement date range:

Example of xml message that would trigger code ‘TRNK’ for invalid settlement date range.

```
<SwInt:RequestPayload>
  <AppHdr ...>...</AppHdr>
  <Document...>.....
  <IntrBkSttlmAmt Ccy="EUR">3000.</IntrBkSttlmAmt>
  <IntrBkSttlmDt>2061-08-26</IntrBkSttlmDt>
    <InstdAmt Ccy="EUR">3000.</InstdAmt> .....
  </Document>
```

Based upon the above xml message, the multiformat message resulted with TRNK error code:

```
<!-- -->
<!-- TranslationResult=TRNK -->
<!-- TranslationInfo version 1.0.0.1
{
  "errors": [
    {
      "code": "TRNK",
      "message": "T50 Year not in range 01 - 60",
      "path":
        "MT103CORE/Block4/ValDateCcyInterbankSettledAmt/Date"
    }
  ]
}
-->
```

- b) Report/Entry/Amount field in camt message has more than 14 digits which is not MT compatible.

Example of xml message that would trigger code 'TRNK' for invalid amount in camt.052 message:

```

<SwInt:RequestPayload>
  <AppHdr ...>...</AppHdr>
  <Document...>....
    <Rpt>..
      <Ntry>
        <NtryRef>jyhmg687686j</NtryRef>
        <Amt Ccy="EUR">1234567891234567.</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Sts>
          <Cd>ABCD</Cd>
        </Sts>
        <ValDt>
          <Dt>2023-01-10</Dt>
        </ValDt>
        <BkTxCd>
          <Prtry>
            <Cd>bkcode</Cd>
            <Issr>issuer</Issr>
          </Prtry>
        </BkTxCd>
      </Ntry>
    </Rpt>.....
  </Document>

```

Based upon the above xml message, the multiformat message resulted with TRNK error code:

```

<!-- -->
<!-- TranslationResult=TRNK --&gt;

<!-- TranslationInfo version 1.0.0.1
{
  "errors": [
    {
      "code": "TRNK",
      "message": "FAILURE.T20160 MX Entry amount has more
than 14 digits.\r\nInput path:
Document/BkToCstmrAcctRpt/Rpt[1]/Ntry[1]/Amt/#value",
      "path": "MT942"
    },
  ]
--&gt;
</pre>

```

In case of TRNK, there won't be any translated or embedded MT message provided. The failure reason will be described within the message category.

1.7.5 Translation Result – TRAK

In case of 'TRAK' code (Translation almost OK), the ISO 20022 MX message was successfully translated to MT but not all elements of the ISO messages are translated to MT.

TRAK is generated in case an **Optional MX element** is present and it is **Never translated in MT**

Refer conditions as per the following :

#	MX element	MX-MT translation	TRAK Generated (Yes/ No)	Example
1	Optional	Never translated	Yes	Transaction ID element in pacs.008
2	Optional	Translated in MT	No	Ultimate Creditor element in pacs.008
3	Mandatory	Never translated	No (Translation would never be successful if all data sets are considered for translation)	Certain data set elements like ISO date and time, No.of Transactions in all message types

a.) **Note: Considering the complex hierarchy of xml optional elements being parent or child/sub elements, TRAK code may also be generated in certain other scenarios. Example of xml message that would trigger code 'TRAK'

```
<SwInt:RequestPayload>
  <AppHdr ...>...</AppHdr>
  <Document...>.....
    <PmtId>
      <InstrId>Instrid-001</InstrId>
      <EndToEndId>e2eid/02/03/2022/001</EndToEndId>
      <TxId>txnid-001-25042022</TxId>
      <UETR>0a0ad3df-1c22-4331-a917-feb3d5ada296</UETR>
    </PmtId>.....
  </Document>
```

Based upon the above xml message, the multiformat message resulted with TRAK error code:

```
<!-- -->
  <!-- TranslationResult=TRAK -->
  <!-- TranslationInfo version 1.0.0.1
  {
    "errors": [
      {
        "code": "TRAK",
        "message": "IGNORED.T0000M Input content is ignored.\r\nValue '<pacs:TxId>txnid-001-25042022</pacs:TxId>' has been dropped.",
        "path": "MT103CORE"
      }
    ]
  }
-->
```

b.) Example of TRAK generated as for Structured Remittance information data not mapped to field 70 :

```
<SwInt:RequestPayload>
  <AppHdr ...>...</AppHdr>
  <Document....>....
    <PmtId>
      <InstrId>Instrid-001</InstrId>
      <EndToEndId>e2eid/02/03/2022/001</EndToEndId>
      <TxId>txnid-240623</TxId>
      <UETR>c6776e2c-c1b4-46ef-950e-07a3aec76be4</UETR>
    </PmtId>
    .....
    <UltmtCdtr>
      <Nm>MARTHA CUBA</Nm>
      <Id>
        <PrvtId>
          <Othr>
            <Id>CUST/19121958</Id>
          </Othr>
        </PrvtId>
      </Id>
    </UltmtCdtr>
    <InstrForCdtrAgt>
      <Cd>PHOB</Cd>
      <InstrInf>+511239912</InstrInf>
    </InstrForCdtrAgt>
    <RmtInf>
      <Strd>
        <RfrdDocInf>
          <Tp>
            <CdOrPrtry>
              <Cd>CINV</Cd>
            </CdOrPrtry>
          </Tp>
          <Nb>12345</Nb>
          <RltdDt>2022-06-24+01:00</RltdDt>
        </RfrdDocInf>
      </Strd>
    </RmtInf>
    .....
  </Document>
```

Based upon the above xml message, the multiformat message resulted with TRAK error code for Structured remittance information (SRI+):

```
<!--
{1:F01PQVBEB0XXXX000000000} {2:01031023220624PQVBEB0XXXX0000000002206241023N} {3:{121:c6776e
2c-c1b4-46ef-950e-07a3aec76be4} {433:/AOK/EXCLUDED}} {4:^~:20:Instrid-
001^~:23B:CRED^~:23E:PHOB/+511239912^~:32A:220528EUR110,^~:33B:EUR100,^~:50F:/NOTPROVIDED^~1/M
r. Debtor^~2/EAST 45TH
ST,45^~3/US/MANHATTAN,834009^~:52D:NOTPROVIDED^~:57D:NOTPROVIDED^~:59F:1/Mr. Creditor
^~2/cable Walk ,56^~3/US/California,800001^~:70:/ULTB/MARTHA
CUBA/CUST/19121958//R^~OC/e2eid/02/03/2022/001///$RI/+^~:71A:OUR^~-
} {5:{CHK:5B0FAAE104E8}{TNG:}} -->

<!-- TranslationResult=TRAK -->

<!-- TranslationInfo version 1.0.0.1
{
"errors": [
{
"code": "TRAK",
"message": "IGNORED.T0000M Input content is ignored.\r\nValue '<pacs:TxId>txnid-240623</pacs:TxId>' has been dropped.",
"path": "MT103CORE"
},
{
"code": "TRAK",
"message": "IGNORED.T0000M Input content is ignored.\r\nValue '<pacs:Strd><pacs:RfrdDocInf><pacs:Tp><pacs:CdOrPrtry><pacs:Cb>CINV</pacs:Cb></pacs:CdOrPrtry></pacs:Tp><pacs:Nb>12345</pacs:Nb><pacs:RltdDt>2022-06-24+01:00</pacs:RltdDt></pacs:RfrdDocInf></pacs:Strd>' has been dropped.",
"path": "MT103CORE/Block4/RemittanceInfo"
}
]
}
-->
```

1.7.6 Translation Result with Multiple Translation Result codes

There is a possibility where in a single multi format MX message there could be multiple translation result codes for example, TRNR, TRNK. In this case, priority should be given to the codes listed in the below order:

TRNK – Translation failure.

TRFR – Truncation/ Character replacement of ‘Reference’ fields

TRNR - Truncation/ Character replacement of ‘Non- Reference’ fields.

TRAK – Translation Almost OK

TROK – Translation OK with a warning message.

TROK - Translation OK

Example - if the translation code results as ‘TRFR’ and ‘TRNK’ in the same message then the priority should be given to ‘TRNK’, and the embedded MT should not be considered for further processing.

- a.) Example of xml message that would trigger multiple translation result codes - TRNK and TRFR:

```

<SwInt:RequestPayload>
  <AppHdr ...>...</AppHdr>
  <Document...>....
    <CdtTrfTxInf>
      <PmtId>
        <InstrId>instrpacs009-001</InstrId>
        <EndToEndId>e2eidentificationpacs009-001</EndToEndId>
        <UETR>a5d94492-9ee4-46ba-baba-9cc74c51c589</UETR>
      </PmtId>
      <IntrBkSttlmAmt Ccy="EUR">5678.</IntrBkSttlmAmt>
      <IntrBkSttlmDt>2061-02-09+01:00</IntrBkSttlmDt>
      .....
    </Document>

```

Based upon the above xml message, the multiformat message resulted with two translation result codes such as TRNK and TRFR.

As per explained above there won't any embedded /translated MT message in case of result "TRNK".

```

<!-- -->
<!-- TranslationResult=TRNK -->
<!-- TranslationInfo version 1.0.0.1
{
  "errors": [
    {
      "code": "TRFR",
      "message": "TRUNC_R.T0000T Field content has been truncated.\r\nValue 'e2eidentificationpacs009-001' has been altered.",
      "path": "MT202/Block4/RelatedReference"
    },
    {
      "code": "TRNK",
      "message": "T50 Year not in range 01 - 60",
      "path": "MT202/Block4/ValueDateCcyCodeAmt/Date"
    }
  ]
}
-->

```

b.) In another example, if the translation code results as 'TRFR' and 'TRNR' in the same message then the priority should be given to 'TRFR'

Example of xml message that would trigger multiple translation result codes- TRFR and TRNR:

```

<SwInt:RequestPayload>
    <AppHdr ...>...</AppHdr>
    <Document...>.....
        <GrpHdr>
            <MsgId>MsgIdentification001</MsgId>
            <CreDtTm>2022-01-07T11:04:48+01:00</CreDtTm>
        </GrpHdr>
        <TxInfAndSts>
            <OrgnlGrpInf>
                <OrgnlMsgId>OrgMsgIdentification001</OrgnlMsgId>
                <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
            </OrgnlGrpInf>
        .....
    </Document>

```

Based upon the above xml message, the multiformat message resulted with two translation result codes such as TRFR and TRNR

```

<!--
{1:F01CCLAUS30XIFT0000000000}{2:01991050220113CCLAUS30XIFT00000000002201131050N}{3:{1
21:c332bcb5-39e8-4880-8a83-
da309c1fe32f}}{4:^~:20:Msgidentification001^~:21:OrginstrId001^~:79:/REJT/99^~/AC04/^~/MR
EF/OrgMsgIdentific+^~/TREF/Orgel2eid001^~/TEXT//UETR/c332bcb5-39e8-4880-8a83-
da309c1fe32f^~-}{5:{CHK:10707D1565B2}{TNG:}} -->

    <!-- TranslationResult=TRFR -->
    <!-- TranslationInfo version 1.0.0.1

{
"errors": [
{
    "code": "TRFR",
    "message": "TRUNC_R.T0000T Field content has been truncated.\r\nValue 'MsgIdentification001' has been altered.",
    "path": "MT199/Block4/TxnRefNum"
},
{
    "code": "TRNR",
    "message": "TRUNC_N.T0000T Field content has been truncated.\r\nValue 'OrgMsgIdentification001' has been altered.",
    "path": "MT199/Block4/Narrative"
}
]
}
-->

```

- c.) In another example, if the translation code results as 'TRAK' and 'TRNR' in the same message then the priority should be given to 'TRNR'

Example of xml message that would trigger multiple translation result codes- TRAK and TRNR:

```
<SwInt:RequestPayload>
  <AppHdr ....>....</AppHdr>
  <Document....>....
    <GrpHdr>....</GrpHdr>
    <CdtTrfTxInf>
      <PmtId>
        <InstrId>Instrid-001</InstrId>
        <EndToEndId>e2eid/02/03/2022/001</EndToEndId>
        <TxId>txnid-001-25042022</TxId>
        <UETR>0a0ad3df-1c22-4331-a917-feb3d5ada296</UETR>
      </PmtId>
      .....
      <Dbtr>
        <Nm>ABCCOMPANYINC</Nm>
        <PstlAddr>
          <AdrLine>CANARY WHARF [REDACTED]</AdrLine>
          <AdrLine>[REDACTED]</AdrLine>
          <AdrLine> GB</AdrLine>
        </PstlAddr>
      </Dbtr>
    <Cdtr>
      <Nm>XYZ EXPORTS INC [REDACTED]</Nm>
      <PstlAddr>
        <BldgNb>7</BldgNb>
        <BldgNm>TIMES SQUARE BUILDING</BldgNm>
        <Flr>45</Flr>
        <PstCd>NY 10036</PstCd>
        <TwnNm>MANHATTAN</TwnNm>
        <Ctry>US</Ctry>
      </PstlAddr>
    </Cdtr>
    ....</CdtTrfTxInf>
  </Document>
```

Based upon the above xml message, the multiformat message resulted with two translation result codes such as TRAK and TRNR

```
<!--
{1:F01PQVBEB0XXXX0000000000}{2:O1031613220530PQVBEB0XXXX00000000002205301613N}{3:{121:0a0ad3df-
1c22-4331-a917-feb3d5ada296}{433:/AOK/EXCLUDED}}{4:~:20:Instrid-
001^~:23B:CRED^~:32A:220528EUR110,^~:33B:EUR100,^~:50K:ABC COMPANY INC^~CANARY
WHARF ^~ GB^~:52D:NOT PROVIDED^~:57D:NOT PROVIDED^~:59F:1/XYZ EXPORTS INC ^~2/7, TIMES
SQUARE BUILDING, 45^~3/US/MANHATTAN, NY 10036^~:70:/ROC/e2eid/02/03/2022/001^~:71A:OUR^~-
} {5:{CHK:34E336C3B5E2}{TNG:}} -->

<!-- TranslationResult=TRNR -->

<!-- TranslationInfo version 1.0.0.1
{
"errors": [
{
"code": "TRAK",
"message": "IGNORED.T0000M Input content is ignored.\r\nValue '<pacs:TxId>txnid-001-
25042022</pacs:TxId>' has been dropped.",
"path": "MT103CORE"
},
{
"code": "TRNR",
"message": "TRUNC N.T0000E Empty line is removed as it would create a validation error. Empty
lines are caused by leading or trailing spaces in the input data.\r\nValue 'ABC COMPANY
INC\r\nCANARY WHARF \r\n \r\n GB' has been altered.",
"path": "MT103CORE/Block4/OrderingCustomer/OptionK/NameAndAddress"
}
]
}
-->
```

The result details are in a JSON format as illustrated in the above examples.

A messaging interface may use the translation result details to offer some functionality to its users. As a minimum the information must be stored together with the message and be available to allow for correct interpretation and appropriate processing of the translated MT.

The list of codes is published in the [SwiftNet Link Error Codes](#).

2 Handling Multi-format MX in Applications

For detailed specifications and guides either reach out your vendor or for Swift Interface product, see

[Alliance Access](#)

[Alliance Messaging Hub](#)

[Alliance Cloud](#)

[Alliance Lite2](#)

3 Pilot Services and Translation

3.1 Difference between FIN Test and Training and SnF pilot services

FIN Test and Training use the concept of a Test and Training BIC to clearly separate Test and Training traffic from live traffic. The Test and Training BICs are part of the signed data.

SwiftNet InterAct, and all other SwiftNet messaging services, use the concept of a pilot or Test and Training service to identify and separate test traffic from live traffic. Separation is done by the service and the fact that pilot traffic must go to different pilot SnF queues than live traffic. The service is part of the signed data.

To ensure that the approach used for FIN also applies to translated MT and that the same concepts can be used for tests related to all MT, independent on where these MT are coming from, it is essential that the translated MT for ISO 20022 MX uses Test and Training BIC within the block 1 and block 2.

3.2 Deriving the Test and Training BIC from the ISO 20022 MX

The logic applied by Swift In-flow translation service to derive the Test and Training BIC to be used in the MT translation is based on technical header (in Requestor and Responder DNs -for more info refer to the link [Knowledge Centre \(swift.com\)](#)) and on the BICs present in the Business Application Header (in From and To elements):

- 1) If a valid Test and Training BIC is present in the Level 4 DN of Requestor/Responder DNs, it is then used in the translation for Sender/Receiver. A Test and Training BIC is considered as valid if it exists and belongs to the Live BIC present in the Level 2 DN of Requestor/Responder DNs.
- 2) If no Test and Training BIC could be derived from the previous step and if a valid Test and Training BIC is found in To or Fr fields, it is then used to populate the Sender and Receiver in the translation.
- 3) If no Test and Training BIC could be found from the previous steps:
 - a. The first 7 characters of the Live BIC in the BAH are taken and a '0' is added. If this BIC is a valid Test and Training BIC, it is used for the translation.
 - b. Otherwise, the default Test and Training BIC is used.

Also, note that entering an invalid BIC (not existing or not belonging to the technical sender) will result in a TRNK translation.

3.3 Testing on ITB

The ITB (Integration Test Bed) is an independent testbed made available by Swift for vendors to test out the implementation of the vendor software. This allows vendors to verify their software prior to deploying their product at their customers premises.

For the in-flow translation testing, a naming convention is used to distinguish a service on which a live translation rule set is deployed from a service on which a test translation rule set is deployed.

As a reminder, services on ITB contain always a " !x" in the service name.

The naming convention used is simple. Services with a " !xp" in their service name use the pilot translation rules. These are therefore always using a Test and Training BIC within the MT block 1 and block 2. Services that contain an " !x" but no " !xp" use the live translation rules. For more information, see the [FINplus Service Description](#).

Appendix A

Messages in scope of the in-flow translation

The following list of messages are in scope of the in-flow translation service. For more details, see the [FINplus Service Description](#).

ISO 20022	MT equivalent	Comment
admin.024	199	Will be released alongside the SR2025 deployment.
camt.110	199	
camt.029	196 or 296	Where outside of the Stop and Recall service (traditional serial process)
camt.056	192 or 292	Where outside of the Stop and Recall service (traditional serial process)
camt.052	942	Basic translation of key elements
camt.053	940	Basic translation of key elements
camt.054	900/910	Basic translation of key elements
camt.057	210	
camt.107	110	
camt.108	111	
camt.109	112	
camt.058	292	
camt.105	190 or 290	Available after SR2024 deployment only (July on FINplus Pilot Future/November in Pilot Current/Live). Translation is provided only for single charge.
camt.106	191 or 291	Available after SR2024 deployment only (July on FINplus Pilot Future/November in Pilot Current/Live). Translation is provided only for Single Charge.
camt.110	199	Will be released alongside the SR2025 deployment.
pacs.003	104	Will be released alongside the SR2025 deployment.
pacs.008	103	
pacs.010	204	Will be released alongside the SR2025 deployment.
pacs.008 STP	Translates to 103	pacs.008 STP Usage Guideline is more restricted than standard pacs.008 and MT103 STP
pacs.004	103/202/205/RETN/	
pacs.002 negative	199/299/REJT/	pacs.002 is translated to a structured MT199/MT299.
pacs.009	202	

pacs.009 ADV	202 (with fields 53 and/or 54)	Direct message to advise covering of a transaction
pacs.009 COV	202 COV	
pain.001	101	Available only for Corporate to Bank flows in the context of Scoreplus Will be released for pain.001 Interbank alongside the SR2025 deployment.

Note *All translation rules from ISO 20022 to MT approved by the CBPR+ working group are available and published on [MyStandards](#)*

In flow translation is using CBPR+ Translation Libraries to perform the translation from ISO20022 to MT.These libraries are receiving regular updates that can benefit to in-flow translation.The implementation roadmap of the CBPR+ libraries is available in KB article [5025746](#).

Appendix B

In-flow Translation related Sample Messages

The purpose of the following sample messages is to facilitate application testing and to provide a further understanding of the structure of ISO 20022 messages and conditions that would trigger certain types of translation results.

This selection of samples is arranged in order of the Translation result and error codes as per the table below and also available to download from MyStandards portal in samples library under MT/ISO 20022 Translation section [CBPR+ Landing page](#). Each zip file aligns to the Translation result and error codes, and contains the message samples as a **Sender** and a **Receiver**.

The naming convention is as follows:

"In-flowTranslationResultCode_error/warning_code_messageType.txt"

For example, TRNK_T1000E_pacs.008.txt

The message will not work "as is" in the Readiness Portal or in the FINplus Pilot future environment. In order to test in FINplus Pilot future environment with other Bank(s) or to conduct loop back testing with self, it is essential that users replace the DUMMY BIC in the samples provided with their own BICs in the Application Header and Document section as a 'Sender' of messages. The samples don't include request header and cryptography/signatures added by the messaging interface.

You will need an editor to view the txt file, such as NotePad, NotePad++ or you can use a web browser.

This selection of Translation result and error codes will increase as the In-flow Translation service evolves; and new samples will be added if applicable.

TRNK - Failure to translate

Transl ation result	Error Code	Description	Impacted Message Types	Remediation Guideline
TRNK	T13001	FAILURE, The amount is not MT compliant. It should consist out of 15 digits, including the comma.	Pacs.008, pacs.009, pacs.004, pacs.008 (Swift go), camt.057, camt.054, camt.053, camt.052, camt.056, camt.058, camt.107, camt.108, camt.109, camt.105, camt.106, pain.001	Amount field shouldn't be more than 15 digits including the decimal. Refer CBPR+ UG and Scoreplus UG for pain.001.
TRNK	T13005	FAILURE/Length of total charges in ChargesInformation/Amount exceeds 14 digits. 71G is not translated to the target message.	pacs.008, pacs.004	CBPR_Amount_1 (based on decimal) fractionDigits: 5 totalDigits: 14 minInclusive: 0
TRNK	T20038	FAILURE/Entry Status is not "booked". Translation is not foreseen. STOP Translation.	camt.054	Notification/Entry/Status should be Equal to "BOOK" Only. Path is as below: /Document/BkToCstmrDbtCdNtfctn/Ntfctn/Ntry/Sts/Cd
TRNK	T20053	FAILURE, Translation is not executed when more than 1 transaction in the message. STOP Translation.	pacs.008, pacs.009, pacs.004, pacs.008 (Swift go), camt.054	Path: /Document/FIToFICstmrCdtTrf/GrpHdr/NbOfTx should contain value only "1"
TRNK	T20054	FAILURE, Commodities currencies {XAU, XAG, XPD, XPT} not allowed in Field 32A and 32B. STOP Translation.	pacs.008, pacs.009, pacs.004, pacs.008 (Swift go), camt.057,	The codes XAU, XAG, XPD and XPT are not allowed, as these are codes are only used for commodities. These commodity currencies aren't allowed in CBPR+ messages.
TRNK	T20056	FAILURE/Transaction Status is different from "rejected". Translation is not foreseen. STOP Translation	pacs.002	TransactionInformationAndStatus/TransactionStatus should be equal to "RJCT". In case of any other status code translation fails because translation is not foreseen.
TRNK	T20078	FAILURE/Notification/Entry/ValueDate IsAbsent AND Notification/Entry/EntryDetails/TransactionDetails/RelatedDates/ InterbankSettlementDate IsAbsent. Not possible	camt.054	Notification/Entry/EntryDetails/TransactionDetails/RelatedDates/InterbankSettlementDate IsAbsent

		to create 32A/ValueDate.		
TRNK	T20150	FAILURE/Both LegalSequenceNumber and ElectronicSequenceNumber are absent or have more than 5 digits. Impossible to generate 28C.	camt.052, camt.053	The concept of PageNumber (ie., MT SequenceNumber) corresponds to different camt.052 belonging to a same Statement identified with the LegalSequenceNumber or ElectronicSequenceNumber(ie MT StatementNumber) LegalSequenceNumber must be present and length of LegalSequenceNumber must be max 5 digits OR ElectronicSequenceNumber must be present and length of ElectronicSequenceNumber must be max 5 digits Precondition. If not met => STOP translation
TRNK	T20151	FAILURE/Either the opening booked balance (OPBD) is missing or more than one occurrence of OPBD on the page.	camt.053	IF PageNumber = 1 then there must be one and only one occurrence of Balance/Type/CodeOrProprietary/Code with value "OPBD" and if Balance/Type/SubType/Cod e is present, value must be different from "INTM"
TRNK	T20152	FAILURE/Intermediate opening booked balance (OPBD/INTM) is not expected on the first page.	camt.053	IF PageNumber = 1 and if Balance/Type/SubType/Cod e is present, value must be different from "INTM"
TRNK	T20153	FAILURE/Balance SubType code INTM is missing to indicate it is an intermediate opening booked balance.	camt.053	IF LastPageIndicator is "False" then there must be one and only one occurrence of Balance/Type/CodeOrProprietary/Code with value "CLBD" and with Balance/Type/SubType/Cod e = "INTM"
TRNK	T20154	FAILURE/Either the closing booked balance (CLBD) is missing or more than one occurrence of CLBD on the page	camt.053	IF LastPageIndicator is "True" then there must be one and only one occurrence of Balance/Type/CodeOrProprietary/Code with value "CLBD" and if

				Balance/Type/SubType/Code is present, value must be different from "INTM"
TRNK	T20155	FAILURE/Intermediate closing booked balance (CLBD/INTM) is expected if LastPageIndicator is "false"	camt.053	IF LastPageIndicator is "False" then there must be one and only one occurrence of Balance/Type/CodeOrProprietary/Code with value "CLBD" and with Balance/Type/SubType/Code = "INTM"
TRNK	T20156	More than 1 occurrence of closing available balance is present on the page	Camt.053	
TRNK	T20157	FAILURE/Number of Entries is over the maximum allowed to guarantee smooth translation to MT.	camt.052, camt.053	IF Number of entries > 190 Then STOP Translation (calculated based on a translated payload of max 10K)
TRNK	T20158	FAILURE/The first two characters of the three character currency code in fields 60a, 62a, 64 and 65 must be the same for all occurrences of these fields. Source message is not compliant with the network validation rule defined on the target message.	camt.053	All translated balance amounts (OPBD, CLBD, CLAV, FWAV) must be limited to max 14 digits and the first 2 char of the currency code must be the same. These balances are translated to Fields 60a, 62a, 64, 65.
TRNK	T20159	FAILURE/MX Balance contains more than 14 digits	camt.053	All translated balance amounts (OPBD, CLBD, CLAV, FWAV) must be limited to max 14 digits
TRNK	T20160	FAILURE/MX Entry amount has more than 14 digits.	camt.052, camt.053	The booked entry amounts must have maximum 14 digits

				The camt.052 could be used to translate to either MT941 (intraday balance) or MT942 (intraday transactions, no balance) or both. Technically the camt.052 can be a hybrid of both FIN use cases. However if the camt.052 only contains a balance (no entry transaction) this can be considered as an equivalent of the MT 941. So translation camt.052 to MT942 will take place if -Report/Entry is present OR - Report/TransactionsSummary/TotalCreditEntries/(NumberOfEntries AND SUM) is present OR - Report/TransactionsSummary/TotalDebitEntries/(NumberOfEntries AND SUM) is present Translation camt.052 to MT941 is out of scope (ie., no balance translation).
TRNK	T20114	camt.052		<p>- Report/TransactionsSummary/TotalCreditEntries/(NumberOfEntries AND SUM) is present OR</p> <p>- Report/TransactionsSummary/TotalDebitEntries/(NumberOfEntries AND SUM) is present</p> <p>In that case the Balances, if present will not be translated.</p>
TRNK	T20163	camt.052, camt.053		All entry amounts must be expressed in Account Currency. Report/Entry[index]/Amount/Currency = Report/Account/Currency
TRNK	T20171	camt.052		IF LastPageIndicator is "True" then there must be one and only one occurrence of Balance/Type/CodeOrProprietary/Code with value "CLBD" and if Balance/Type/SubType/Code is present, value must be different from "INTM"

TRNK	T20197	FAILURE/Not expected scenario. Investigation needed. Option B or C is not allowed to translate the ClearingSystemMember ID or Account in absence of BIC and Name and Address.	pacs.008, pacs.009, pacs.004, camt.054, camt.057,pacs.008(Swiftgo), camt.107,camt.108,camt.109	Option B or C is not allowed to translate the ClearingSystemMemberID or Account in absence of BIC and Name and Address.
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Translation result	Error Code	Description	Impacted Message Types	Remediation Guideline
TRNK	T13001	FAILURE, The amount is not MT compliant. It should consist out of 15 digits, including the comma.	Pacs.008, pacs.009, pacs.004, pacs.008 (Swift go), camt.057, camt.054, camt.053, camt.052, camt.058, camt.107, camt.108, camt.109	Amount field shouldn't be more than 15 digits including the decimal. Please refere cbpr+ ug : fractionDigits: 5 totalDigits: 14 minInclusive: 0
TRNK	T13005	FAILURE/Length of total charges in ChargesInformation/Amount exceeds 14 digits. 71G is not translated to the target message.	pacs.008	CBPR_Amount__1 (based on decimal) fractionDigits: 5 totalDigits: 14 minInclusive: 0
TRNK	T20038	FAILURE/Entry Status is not "booked". Translation is not foreseen. STOP Translation.	camt.054	Notification/Entry/Status should be Equal to " BOOK " Only. Path is as below: <u>/Document/BkToCstmrDbtCdtNt fctn/Ntfctn/Ntry/Sts/Cd</u>
TRNK	T20053	FAILURE, Translation is not executed when more than 1 transaction in the message. STOP Translation.	pacs.008, pacs.009, pacs.004, pacs.008 (Swift go),, camt.054	Path: <u>/Document/FIToFICstmrCdtTrf/ GrpHdr/NbOfTx</u> should contain value only "1"
TRNK	T20054	FAILURE, Commodities currencies {XAU, XAG, XPD, XPT} not allowed in Field 32A and 32B. STOP Translation.	pacs.008, pacs.009, pacs.004, pacs.008 (Swift	The codes XAU, XAG, XPD and XPT are not allowed, as these are codes are only used for commodities. These commodity

			go),camt.054, camt.107,	currencies aren't allowed in CBPR+ messages.
TRNK	T20056	FAILURE/Transaction Status is different from "rejected". Translation is not foreseen. STOP Translation	pacs.002	TransactionInformationAndStatus/TransactionStatus should be equal to "RJCT" . In case of any other status code translation fails.
TRNK	T20078	FAILURE/Notification/Entry/ValueDate IsAbsent AND Notification/Entry/EntryDetails/TransactionDetails/RelatedDates/	camt.054	Notification/Entry/EntryDetails/TransactionDetails/RelatedDates/InterbankSettlementDate IsAbsent
		InterbankSettlementDate IsAbsent. Not possible to create 32A/ValueDate.		
TRNK	T20103	FAILURE/Both LegalSequenceNumber and ElectronicSequenceNumber are absent or have more than 5 digits. Impossible to generate 28C.	camt.052, camt.053, camt.054	The concept of PageNumber (ie., MT SequenceNumber) corresponds to different camt.052 belonging to a same Statement identified with the LegalSequenceNumber or ElectronicSequenceNumber(ie MT StatementNumber) LegalSequenceNumber must be present and length of LegalSequenceNumber must be max 5 digits OR ElectronicSequenceNumber must be present and length of ElectronicSequenceNumber must be max 5 digits Precondition. If not met => STOP translation
TRNK	T20104	FAILURE/Either the opening booked balance (OPBD) is missing or more than one occurrence of OPBD on the page.	camt.053	IF PageNumber = 1 then there must be one and only one occurrence of Balance/Type/CodeOrProprietary/Code with value "OPBD" and if Balance/Type/SubType/Code is present, value must be different from "INTM"
TRNK	T20105	FAILURE/Intermediate opening booked balance (OPBD/INTM) is not expected on the first page.	camt.053	IF PageNumber = 1 and if Balance/Type/SubType/Code is present, value must be different from "INTM"
TRNK	T20106	FAILURE/Balance SubType code INTM is missing to indicate it is an intermediate opening booked balance.	camt.053	IF LastPageIndicator is "False" then there must be one and only one occurrence of Balance/Type/CodeOrProprietary/Code with value "CLBD" and with Balance/Type/SubType/Code = "INTM"

TRNK	T20107	FAILURE/Either the closing booked balance (CLBD) is missing or more than one occurrence of CLBD on the page	camt.053	IF LastPageIndicator is "True" then there must be one and only one occurrence of Balance/Type/CodeOrProprietary/Code with value "CLBD" and if Balance/Type/SubType/Code is present, value must be different from "INTM"
TRNK	T20108	FAILURE/Intermediate closing booked balance (CLBD/INTM) is expected if LastPageIndicator is "false"	camt.053	IF LastPageIndicator is "False" then there must be one and only one occurrence of Balance/Type/CodeOrProprietary/Code with value "CLBD" and with Balance/Type/SubType/Code = "INTM"
TRNK	T20109	FAILURE/Intermediate closing booked balance (CLBD/INTM) is NOT expected if LastPageIndicator is "true"	camt.053	IF LastPageIndicator is "True" then there must be one and only one occurrence of Balance/Type/CodeOrProprietary/Code with value "CLBD" and if Balance/Type/SubType/Code is present, value must be different from "INTM"
TRNK	T20110	FAILURE/Number of Entries is over the maximum allowed to guarantee smooth translation to MT.	camt.052, camt.053	IF Number of entries > 190 Then STOP Translation (calculated based on a translated payload of max 10K)
TRNK	T20111	FAILURE/The first two characters of the three character currency code in fields 60a, 62a, 64 and 65 must be the same for all occurrences of these fields. Source message is not compliant with the network validation rule defined on the target message.	camt.053	All translated balance amounts (OPBD, CLBD, CLAV, FWAV) must be limited to max 14 digits and the first 2 char of the currency code must be the same. These balances are translated to Fields 60a, 62a, 64, 65.
TRNK	T20112	FAILURE/MX Balance contains more than 14 digits	camt.053	All translated balance amounts (OPBD, CLBD, CLAV, FWAV) must be limited to max 14 digits
TRNK	T20113	FAILURE/MX Entry amount has more than 14 digits.	camt.052, camt.053	The booked entry amounts must have maximum 14 digits

				The camt.052 could be used to translate to either MT941 (intraday balance) or MT942 (intraday transactions, no balance) or both. Technically the camt.052 can be a hybrid of both FIN use cases. However if the camt.052 only contains a balance (no entry transaction) this can be considered as an equivalent of the MT 941. So translation camt.052 to MT942 will take place if -Report/Entry is present OR -Report/TransactionsSummary/TotalCreditEntries/(NumberOfEntries AND SUM) is present OR -Report/TransactionsSummary/TotalDebitEntries/(NumberOfEntries AND SUM) is present Translation camt.052 to MT941 is out of scope (ie., no balance translation).	camt.052
TRNK	T20114	FAILURE/At least the following must be present: Report/Entry is present OR - Report/TransactionsSummary/TotalCreditEntries/(NumberOfEntries AND SUM) is present OR - Report/TransactionsSummary/TotalDebitEntries/(NumberOfEntries AND SUM) is present Translation camt.052 to MT941 is out of scope (ie., no balance translation).		In that case the Balances, if present will not be translated.	
TRNK	T20116	FAILURE/All entry amounts must be expressed in Account Currency	camt.052, camt.053	All entry amounts must be expressed in Account Currency. Report/Entry[index]/Amount/Currency = Report/Account/Currency	
TRNK	T20125	FAILURE/Intermediate closing booked balance (CLBD/INTM) is NOT expected if LastPageIndicator is "true"	camt.052	IF LastPageIndicator is "True" then there must be one and only one occurrence of Balance/Type/CodeOrProprietary/Code with value "CLBD" and if Balance/Type/SubType/Code is present, value must be different from "INTM"	
TRNK	T20197	FAILURE/Not expected scenario. Investigation needed. Option B or C is not allowed to translate the ClearingSystemMemberID or Account in absence of BIC and Name and Address.	pacs.008, pacs.009, pacs.004, camt.054, camt.057, pacs.008(Swiftgo), camt.107, camt.108	Option B or C is not allowed to translate the ClearingSystemMemberID or Account in absence of BIC and Name and Address.	

TRNK	T20288	FAILURE.T20288 Translation is not executed when more than 6 Charges Breakdowns in the message. STOP translation	Camt.105, camt.106	Charges breakdown should not be more than 6
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TRAK – Translation Almost OK. the ISO 20022 MX message has successfully translated to MT but not all elements of the ISO messages are translated to MT

Translation result	Error Code	Description	Impacted Message Types
TRAK	IGNORED.T0000M	Input content is ignored.	pacs.008, pacs.009, pacs.002, pacs.004, camt.029, camt.056, camt.052, camt.053, camt.054, camt.057, camt.058, camt.107, camt.108, camt.109, camt.105, camt.106

TRNR- Truncation or character replacement occurred in non-reference fields

TRFR - Truncation or character replacement occurred in reference fields present in the MT

Translation result	Error Code	Description	Impacted Message Types
TRNR / TRFR	T0000M	Input content is not mapped to target message. Incompatible=Field content is not copied as it is incompatible	pacs.008, pacs.009, pacs.002, pacs.004, camt.029, camt.056, camt.052, camt.053, camt.054, camt.057, camt.058, camt.107, camt.108, camt.109, pain.101, camt.105, camt.106

TRNR / TRFR	T0000R	Illegal characters have been replaced	pacs.008, pacs.009, pacs.002, pacs.004, camt.029,camt.056, camt.052,camt.053, camt.105,camt.106camt.105,camt.106camt.054,camt.057,camt.058,camt.107, camt.108,camt.109, pain.101
TRNR / TRFR	T0000S	Leading or trailing spaces are trimmed	pacs.008, pacs.009, pacs.002, pacs.004, camt.029,camt.056, camt.052,camt.053, camt.054, camt.057, camt.058,camt.107, camt.108,camt.109, pain.101, camt.105,camt.106
TRNR / TRFR	T0000T	Field content has been truncated.	pacs.008, pacs.009, pacs.002, pacs.004, camt.029,camt.056, camt.052,camt.053, camt.054, camt.057, camt.058,camt.107, camt.108,camt.109, pain.101,camt.105,camt.106
TRNR / TRFR	T0000E	TRUNC_X/Empty line is removed as it would create a validation error. Empty lines are caused by leading or trailing spaces in the input data.	pacs.008, pacs.009, pacs.002, pacs.004, camt.029,camt.056, camt.054, camt.057,Swiftgo pacs.008, camt.058,camt.107, camt.108,camt.109, pain.101, camt.105,camt.106
TRNR / TRFR	T0000L	TRUNC_X, Illegal characters at the beginning of the line have been replaced.	pacs.008, pacs.009, pacs.002, pacs.004, camt.029,camt.056, camt.052,camt.053, camt.054, camt.057,Swiftgo pacs.008, camt.058,camt.107, camt.108,camt.109, pain.101, camt.105,camt.106

TROK - Success where the full ISO 20022 message is translated

Translation result	Code	Description	Impacted Message Types
TROK	T11005	WARNING/As per Swift User Handbook, Message Reference Guides for Category 1 and Category 2, a Fedwire Routing Number in combination with a BIC (option A) must be used without the 9-digit code. As the Clearing channel has no impact on the agent or has a value different from "RTGS", translation to "//FW" might be misleading. So the ClearingSystemMemberID is not translated.	pacs.008, pacs.009, pacs.004, camt.054, camt.057, pacs.008 (Swiftgo),camt.107,camt.108,camt.109
TROK	T11006	WARNING/As per Swift User Handbook, Message Reference Guides for Category 1 and Category 2, for some clearing systems the use of a clearing identification in combination with a BIC (MT option A) is not allowed: CHIPS Participant Identifier ("CP"), Russian Central Bank Identification Code ("RU"), Swiss Clearing Code ("SW"). For that reason if the	pacs.008, pacs.009, pacs.004, camt.054, camt.057, pacs.008 (Swift go),camt.107,camt.108,camt.109, pain.101

		ClearingSystemMemberIdentifier is present, it is not translated to MT.	
TROK	T11007	WARNING/If the Clearing Channel is "RTGS" and BIC is present, then ClearingSystemMemberId, if present, is not translated. Only the Clearing Channel resulting in "//RT".	pacs.008, pacs.009, pacs.004,camt.054, camt.057, pacs.008 (Swift go),camt.107,camt.108,camt.109
TROK	T12001	WARNING/Not possible to create a valid FATF ID because the country of the issuer is missing. Dummy value is provided in Subfield1. Country from the address is used instead of country of issuer.	pacs.008, pacs.009, pacs.004, camt.054, camt.057, pacs.008 (Swift go),camt.107
TROK	T12002	WARNING/Not possible to create a valid FATF ID because the country of the issuer is missing. Dummy value is provided in Subfield1. Country of residence is used instead of country of issuer	pacs.008, pacs.009, pacs.004, camt.054, camt.057, pacs.008 (Swift go),camt.107,
TROK	T12003	WARNING/Not possible to create a valid FATF ID because PrivateIdentification/Other/SchemeName/Code is not in the list of codes allowed in Party Identifier (50F subfield 1).	pacs.008, pacs.009, pacs.004, camt.054, camt.057, pacs.008 (Swift go),camt.107
TROK	T12004	WARNING/Not possible to create a valid FATF ID. Dummy value provided in Subfield1.	pacs.008, pacs.009, pacs.004, camt.054, camt.057, pacs.008 (Swift go),camt.107
TROK	T12005	WARNING/Not possible to create a valid FATF ID for option F Subfield2 Line 6/ or 7/. Information not translated from PrivateIdentification/Other.	pacs.008, pacs.009, pacs.004, camt.054, camt.057, pacs.008 (Swift go),camt.107
TROK	T12007	WARNING/ClearingSystemMemberIdentification is translated to 50K/NameAndAddress or 50NoLetter.	pacs.004, camt.054, camt.057
TROK	T12008	WARNING/ClearingSystemMemberIdentification is translated to 59/NameAndAddress.	pacs.004
TROK	T12009	WARNING/Party's name is missing. Dummy value "NOTPROVIDED" is used.	pacs.008, pacs.009, pacs.004, camt.054, camt.057, pacs.008 (Swift go),camt.107,camt.108,camt.109
TROK	T12010	WARNING, Not possible to create a valid FATF ID because OrganisationIdentification/Other/SchemeName/Code is not a valid code.	pacs.008, pacs.009, pacs.004, camt.054, camt.057, pacs.008 (Swift go),camt.107
TROK	T13003	WARNING/InstructedAmount is not present. InterbankSettlementAmount is copied in 33B to make a valid MT.	pacs.008, pacs.004, pacs.008 (Swift go),

TROK	T13004	WARNING/71G/Currency is not equal to 32A/Currency. This generates an invalid MT. 71G is not translated to the target message.	pacs.008, pacs.009, pacs.004
TROK	T13006	WARNING/Charges with different currencies. Sum of charges cannot be calculated.	pacs.004
TROK	T14001	WARNING/Invalid data to fill MT Reference. Dummy value provided.	pacs.008, pacs.009, pacs.002, pacs.004, camt.029, camt.056, camt.052, camt.053, camt.054, camt.057, pacs.008 (Swift go),
TROK	T14002	WARNING/Invalid original payment identification (OriginalInstructionID OR OriginalMessageID) to fill MT Reference. Dummy value provided.	pacs.004
TROK	T2S001	WARNING/Runtime context parameter 'SN.Requestor' DN is invalid. It's not used to derive the sender's address.	pacs.008, pacs.009, pacs.002, pacs.004, camt.029, camt.056, camt.052, camt.053, camt.054, camt.057, pacs.008 (Swift go),
TROK	T2S002	WARNING/Runtime context parameter 'SN.Responder' DN is invalid. It's not used to derive the sender's address.	pacs.008, pacs.009, pacs.002, pacs.004, camt.029, camt.056, camt.052, camt.053, camt.054, camt.057, pacs.008 (Swift go)
TROK	T2S003	WARNING/Runtime context parameter 'SN.SnFInputTime' is invalid. It's not used to set the input time and MIR.	pacs.008, pacs.009, pacs.002, pacs.004, camt.029, camt.056, camt.052, camt.053, camt.054, camt.057, pacs.008 (Swift go)
TROK	T2S004	WARNING/Runtime context parameter 'SN.SnFOOutputTime' is invalid. It's not used to set the output date and time.	pacs.008, pacs.009, pacs.002, pacs.004, camt.029, camt.056, camt.052, camt.053, camt.054, camt.057, pacs.008 (Swift go),
TROK	T20027	WARNING/Invalid BIC in /FIN53/. Code /FIN53/ not translated.	pacs.008, pacs.009
TROK	T20072	WARNING/Missing OriginalInstructionID. Dummy value is provided to get a valid MT Message	pacs.002, camt.056
TROK	T20083	WARNING/Original Message Name Identification value is not expected. Dummy value "202" is translated.	camt.029, camt.056
TROK	T20092	WARNING/Target message is uncertain. Translation to Category 2 as default.	pacs.002, camt.029, camt.056
TROK	T30001	WARNING/No BIC found in tag AppHdr/Fr (business application header). Please specify the BIC in the	pacs.008, pacs.009, pacs.002, pacs.004, camt.029, camt.056,

		business application header (BAH). Dummy values are used instead	camt.052, camt.053, camt.054, camt.057, pacs.008 (Swift go), camt.058, camt.107, camt.108, camt.109
TROK	T30002	WARNING/No BIC found in tag AppHdr/To (business application header). Please specify the BIC in the business application header (BAH). Dummy values are used instead	pacs.008, pacs.009, pacs.002, pacs.004, camt.029, camt.056, camt.052, camt.053, camt.054, camt.057, pacs.008 (Swift go), camt.058, camt.107, camt.108, camt.109
TROK	T15002	WARNING/"SDVA" code in ServiceLevel and "HOLD" or "CHQB" code in InstructionForCreditorAgent generates an invalid MT. Code in conflict with SDVA (HOLD or CHQB) is deleted and therefore missing in translated message.	pacs.008, pacs.009
TROK	T15003	WARNING/"INTC" code or "CORT" code in CategoryPurpose and "HOLD" or "CHQB" code in InstructionForCreditorAgent generates an invalid MT. Code in conflict with INTC or CORT (HOLD or CHQB) is deleted and therefore missing in translated message.	pacs.008, pacs.009
TROK	T20064	WARNING/Not possible to translate 52a. So 52a information is missing.	camt.054
TROK	T20224	WARNING, ClearingChannel cannot be translated twice to two agents. It has been removed from the second agent.	pacs.008, pacs.009. pacs.008 (Swift go)
TROK	T20225	WARNING, ClearingChannel cannot be translated twice to two agents. Investigations is needed specially for translation to option B or C (if only the ClearingChannel is available without data for the ClearingSystemMemberID).	pacs.008, pacs.009. pacs.008 (Swift go)
TROK	T20136		

Appendix C

List of Reference Fields

MX Message Type	Field	MT Message Type	Field	Field Name
PACS.008	Credit Transfer Transaction Information/ Payment Identification/ Instruction Identification	MT103	20	Sender's Reference
PACS.009 / PACS.009 Cov	Credit Transfer Transaction Information/ Payment Identification/ Instruction Identification	MT202 / MT202 Cov	20	Transaction Reference Number
	Credit Transfer Transaction Information/ Payment Identification/ EndToEnd Identification		21	Related Reference
PACS.002	Group Header/ Message Identification	MT199/ MT299/ REJT/	20	Transaction Reference Number
	Transaction Information And Status / Original Instruction Identification		21	Related Reference
PACS.004	Group Header/ Message Identification	MT103 RETN	20	Transaction Reference Number
PACS.004	Group Header/ Message Identification	MT202 205 /RETN/ (CORE)	20	Transaction Reference Number
	Transaction Information / Original EndToEnd Identification		21	Related Reference
CAMT.029	Cancellation Details / Transaction Information And Status / Cancellation Status Identification	MT196/ 296	20	Transaction Reference Number
	Transaction Information And Status / Resolved Case / Identification		21	Related Reference
CAMT.052	Report / Identification	MT942	20	Transaction Reference Number
			21	Related Reference
CAMT.053	Statement / Identification	MT940	20	Transaction Reference Number
			21	Related Reference
CAMT.054	Group Header/ Message Identification	MT900/ 910	20	Transaction Reference Number
	Notification / Entry / EntryDetails / TransactionDetails / References/ Instruction Identification		21	Related Reference
CAMT.056	Underlying / Transaction Information / Case / Identification	MT192 / 292	20	Transaction Reference Number
	Underlying / Transaction Information / Original Instruction Identification		21	Related Reference
CAMT.057	Group Header/ Message Identification	MT210	20	Transaction Reference Number
	Notification / Item / Identification		21	Related Reference
	Notification / Item / EndToEnd Identification			

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