MT 103+ Format Specifications

To trigger the MT 103+ format validation, the user header of the message (block 3) is mandatory and must contain the code STP in the validation flag field 119 ({3:{119:STP}}).

MT 103+ Single Customer Credit Transfer

Status	Tag	Field Name	Content/Options	*No.*
M	20	Sender's Reference	16x	🛈 1
----->				
O	13C	Time Indication	/8c/4!n1!x4!n	🛈 2
-----|				
M	23B	Bank Operation Code	4!c	🛈 3
----->				
O	23E	Instruction Code	4!c[/30x]	🛈 4
-----|				
O	26T	Transaction Type Code	3!c	🛈 5
M	32A	Value Date/Currency/Interbank Settled Amount	6!n3!a15d	🛈 6
O	33B	Currency/Instructed Amount	3!a15d	🛈 7
O	36	Exchange Rate	12d	🛈 8
M	50a	Ordering Customer	A or K	🛈 9
O	52A	Ordering Institution	[/1!a][/34x] 4!a2!a2!c[3!c]	🛈 10
O	53a	Sender's Correspondent	A or B	🛈 11
O	54A	Receiver's Correspondent	[/1!a][/34x] 4!a2!a2!c[3!c]	🛈 12
O	55A	Third Reimbursement Institution	[/1!a][/34x] 4!a2!a2!c[3!c]	🛈 13
O	56A	Intermediary Institution	[/1!a][/34x] 4!a2!a2!c[3!c]	🛈 14
O	57A	Account With Institution	[/1!a][/34x]	🛈 15

			4!a2!a2!c[3!c]	
M	59a	Beneficiary Customer	A or no letter option	ⓘ 16
O	70	Remittance Information	4*35x	ⓘ 17
M	71A	Details of Charges	3!a	ⓘ 18
----->				
O	71F	Sender's Charges	3!a15d	ⓘ 19
-----|				
O	71G	Receiver's Charges	3!a15d	ⓘ 20
O	72	Sender to Receiver Information	6*35x	ⓘ 21
O	77B	Regulatory Reporting	3*35x	ⓘ 22
M = Mandatory O = Optional				

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