

Service overview

Straight-Through Processing (STP) of payment transactions is one of the cornerstones of Payments Clearing across the world. It is a process that enables the customer to send a payment instruction to the bank and the bank to execute the payment instruction without any manual intervention. It is the responsibility of the customer to ensure that all payment instructions contain complete and accurate information and data as set out in this Payments Formatting Guide. Deutsche Bank shall not be liable for any non-execution or defective execution of a payment transaction where the customer provides incorrect or incomplete information and/or data.

MT103 – Single Customer Credit Transfer

Tag	Status	Field Name	Format
Description and Details			
20	M	Field Name	16x
Description and Details			
13C	O	Time Indication	/8c/4!n1!x4!n
Description and Details			
23B	M	Bank Operation Code	4!c
Description and Details			
12C	O	Instruction Code	4!c[/30x]
Description and Details			
26T	O	Transaction Type Code	Not to be used
Description and Details			
32A	M	Value date, Currency, Amount	6!n3!a15d
Description and Details			

Tag	Status	Field Name	Format
		Description and Details	
33B	O/C	Currency, Instructed Amount	3!a15d
		Mandatory when a currency conversion or an exchange has been performed on the Sender's side	
36	O/C	Ordering Customer	12d
		Mandatory when a currency conversion or an exchange has been performed on the Sender's side	
50a	M	Ordering Customer	Option A, F or K
		Option A	[/34x] 4!a2!a2!c[3!c] (Account) oAAI QADS I AAP
		Option F	35x 4*(1!n/33x) o Z BD: AAI QADP (Name & Address)
		Option K	[/34x] 4*35x (Account) (Name & Address)
		AAI QANOA I DAD A AONO E AD	
		+ QAOQOA » I ENADA « D O N Z E AI O D I N Z AI Ax: Q I AZ DANZ I A a ¥, a QAAI E E AI AZ Q I O5 AI E I EAZ AAPAN	
		information should be provided, preferably with Option F.	
		Please see below for additional information	
52a	O	Ordering Bank	AeAA 41Z QI DANI Q3 I Q I ¥ E ONAA ONAA A D , I O I NAN
		Option A	[/1!a]/[34x] 4!a2!a2!c[3!c] o Z BD: AAI QADP oAAI QADS I AAP
		AAI QANOA AZ I E I DAD A OA Q I N AQ I OA I AQ ADI OQ I NA AQ A AZ I Ep	
53a	O	Sender's Correspondent Bank	Option A or B
		Option A	[/1!a]/[34x] 4!a2!a2!c[3!c] o Z BD: AAI QADP oAAI QADS I AAP
		Option B	[/1!a]/[34x] [35x] o Z BD: AAI QADP (Location)
		AAI QANOA ZAAI O I O DAD I AEI OA: AI AADI DZ I OA D I AQ EQ NQOQ I OA OA EO OA OA: AI AADQ EAC AONA OA	
		QAAQAD	
		OA: AI AADZ NI I AQAOAE Q I NA Q OQ AONA I Z I E ONOA » a , I S I AZ AAZ e AA I D I D I AEQ OA ANZ OA	
		a direct account (Option A). If the Sender has another account directly with Deutsche Bank, state the account number	
		I DAAAAA AxZ NQ AB ap o I Q I p3 I Q I NA OA I OAA ONAA A D , I DZ NI N	
		a I DZ AA I O ONOQ AONA I Z I E I I AI I NQ OA ± QA ZAAI O I O E AADI OA AAA QZAAI O I O DAAAAA AxZ NQ AB ap	
		(Option B).	
54a	O/C	STP Purposes	If Field 54a is present, Option A must be used for STP purposes
		Option A	[/1!a]/[34x] 4!a2!a2!c[3!c] o Z BD: AAI QADP oAAI QADS I AAP
		Option D	[/1!a]/[34x] 4*35x o Z BD: AAI QADP (Name & Address)
		AAI QANOA I Z I E OQ EAA NA AQ A AI OAD AI ANO EAC AONA QAAQ A I Z I E AQ ± , O/2	
		Not valid for USD transactions sent to Deutsche Bank Trust Company Americas, NY, and Deutsche Bank New York Branch	

Tag	Status	Field Name	Format
Description and Details			
55a	O/C	OPTIONAL ACCOUNT NUMBER	If Field 55a is present, Option A must be used for STP purposes
<p>OPTION A</p> <p>[/1!a]/[34x] 4!a2!a2!c[3!c]</p> <p>OPTION D</p> <p>[/1!a]/[34x] 4*35x</p> <p>(Name & Address)</p>			
<p>NOT VALID FOR USD TRANSACTIONS SENT TO DEUTSCHE BANK TRUST COMPANY AMERICAS, NY, AND DEUTSCHE BANK NEW YORK BRANCH</p>			
56a	O	Intermediary Bank	If Field 56a is present, Option A must be used for STP purposes
<p>OPTION A</p> <p>[/1!a]/[34x] 4!a2!a2!c[3!c]</p> <p>OPTION D</p> <p>[/1!a]/[34x] 4*35x</p> <p>(Name & Address)</p>			
<p>NOT VALID FOR USD TRANSACTIONS SENT TO DEUTSCHE BANK TRUST COMPANY AMERICAS, NY, AND DEUTSCHE BANK NEW YORK BRANCH</p>			
46	O/C	Account with Institution	OPTION A
<p>OPTION A</p> <p>[/1!a]/[34x] 4!a2!a2!c[3!c]</p> <p>OPTION D</p> <p>[/1!a]/[34x] 4*35x</p> <p>(Name & Address)</p>			

Tag	Status	Field Name	Format
Description and Details			
59a	M	! A! AeAQDx\$ONÓ E AD	Option F or No Letter Option
		Option F	35x 4*(1!n/33x)
		No Letter Option	[/34x] 4*35x
<p>ó 3EDx-AA! QD ADp (Name & Address)</p> <p>(Account) (Name & Address)</p> <p>AA! QD ANOA AONÓ E ADÓ AAEÓ EAA! 3A</p> <p>As best practice, and as also supported in this manner by Wolfsberg and FATF, complete address should be provided when possible, preferably with Option F.</p> <p>Please see below for additional information.</p> <p>3E NAI I OA OE OQ NI E A EODPA AQ I NAOEAAI AeAQDx AAQ ONC ABAQ A OA 3AADANNI AOA AA! AeAQDx E 3x AA E 3I A 3O D</p>			
6/	O	!AE QD! AA I A E 3O I	4*35x
<p>3 I AAGANAAQ ONI AOA Q AQAQ EODI N AOCI 3E 3AAAI AA O 3I I OADE ANN AA AI I Q Q 3 A OEA AAQ ON</p> <p>3A Q A E 3O I 3I I Q Q AA Q OONeAA ONI 3NAA O OEA AA! AeAQDx I AOA I 3x E AI O</p>			
60Y	M	Details of Charges	3la
<p>3 I AAGANOA AAEI 3EDx O EAA 3OEA AAE 3AAN A 3OEA QD I N AOCI</p> <p>Y Q 3E AEA AI AA OI EAN 3 3 3 1 3 I D 3Y</p> <p>3 3 3 1 mA 3E 3AAN O AA AI D A Ax OEA AA! AeAQDx OI Q 3E OEA OAE 3AAOAO I AD E OEA 3E I OI OI 3A</p> <p>3 3 3 1 3 mA 3E 3AAN O AA AI D A Ax OEA I 3A Q 3O D</p> <p>3Y 3 mA 3E 3AAN I OEA OAE I OEA AAE 3AAN I AOA I 3A Q 3O A Q NOOQ I 3E AI D A Ax OEA AA! AeAQDx AONÓ E AD OI Q 3E OEA OAE a deduction from the amount paid</p>			
60º	O/C	3 AI AAD N\$ AE 3AAN	3la15d
<p>3 I AAGANOA AOA AI Ax 3I A 3E I OI OI AOA QD I N AOCI 3AE 3AAN AAAOAO A Ax OEA 3 AI AAD 3I A Ax I 3AOQ ONA 3I ENQ OEA transaction chain</p> <p>3 OEA Ax Q 3A 3A 60º E ONOAA OEA N 3E A 3 NOEA AOA AI Ax Q 3A 21Y</p>			
60x	O/C	3 AAAQAD N\$ AE 3AAN	3la15d
<p>3 I AAGANOA AOA AI Ax 3I A 3E I OI OI AOA QD I N AOCI 3AE 3AAN AOA O OEA 3 AAAQAD</p> <p>» AEA eAA 60Y Q A Q ANAAE 3AA AI AA 3 1 3 OONeAA AA! Q ANOA AAE 3AAN 3A AAA OQE ACONAA 3I E O AAE AE OA AA! prepaid and included in the interbank settlement amount</p>			
61	O	Bank to Bank Information	6*35x
<p>3 I AAGAN 3AAQ I 3E Q A E 3O I 3I D OEA 3 AAAQAD I DI OEA I 3EDx NI AAGAA</p> <p>3A 3A 61 NI OEA I OAA ONAA A D 3E 3E NI I N 3A AA E O 3E 3E NI AE I NOEA OAI Q ONAA AI AA OI EAN 3I A AO E 3I 3O AOA</p> <p>they cause a non-STP item</p>			
66i	O	3 AAQ 3O D 3 AI I 3O A	3*35x
<p>3 I AAGANOA AI AA NP A 3OEA NQ OOD 3E 3I Ad 3E AAQ 3O D 3 A E 3O I 3AI Q 3AA Ax OEA 3OEA 3OANQ OEA AI OI OI 3I AAAQAD I D Sender</p> <p>Usage depending on local requirements of the sender or receiver country</p>			
Status: M = mandatory 3 3 I I Q I 3E 3 3I I A Q I 3E eAA			

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

/INS/	Institution which instructed the sender or previous institutions in the transaction chain. This codeword should be used for the payment message.
/ACC/	Instructions following are for the account with institution: This codeword should not be used for STP reasons, and may be ignored or rejected
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

Information on Conditional Fields

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

- 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100
- 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100
- 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

Field 50a, Option F Usage:

Field 50F provides the possibility to structure the ordering customer information for validation by networks and processing applications. 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

- 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100
- 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

1In/33x (Number)(Details)

For option F, this means that the preferred usage is:

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

PMPG recommendations:

- 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100
- 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100
- 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

Field 59a, Option F Usage:

“The 48-bit BIC is used to identify the business applications of banks. For these reasons, in absence of a BIC, it is the preferred option. In option F, the following format is:

m Account Number
m Account Name
m Address details
m Country code/Town

For option F, this means that the preferred usage is:

Account Number	/Account Number
Account Name	Address details
Address details	Country code/Town

PMPG recommendations:

- The 48-bit BIC is used to identify the business applications of banks. For these reasons, in absence of a BIC, it is the preferred option. In option F, the following format is:
- The 48-bit BIC is used to identify the business applications of banks. For these reasons, in absence of a BIC, it is the preferred option. In option F, the following format is:

Option F – Preferred example: account number with name, address and country code/town

50F:01234567...
1/SMITH JOHN
1q88...
2q... 1/20/06

59F:01234567
1/SMITH JOHN
1q188...
2q... 1/20/06

MT548 viewer app <http://www.whiterocksoftware.com/2024/07/mt103mt202mt548mt515mt300-viewer-and.html>

[illegible]

/INS/	Institution which instructed the sender or previous institutions in the transaction chain. This codeword should be CAAA 06AFA 41 01E FA 2x0EFA 0 1 DAAD0 AI NOA 0E 0E EC NO000I N0 C 0AA 0 0A1 2xE AI 0AAE 0 2 FA 0 AFAAA in the payment message.
/BNF/	1 NO0A0 1 N2 FA A DOFA 1 AI AeA0E0x 1 2 1 E 0 a 0A 47 1 Axf 0DE ANN AA q 2 a q01 0 AANNA 2 N2 1 : , ' 0AE
/OCMT/	Original currency and amount. /OCMT/ is processed as an STP item.
/IBK/	-AAI 0EANOFA 0 0AE AA0E0A2 1 E2 1 A 0A 0 0AA A x 2 : » a , ' S " 1 NAA 0A 1 45 01 1 0E 0E AFA 0 0I 1 NNAE 0 four party payments.

MT202 COV should be used to order the movement of funds related to underlying customer credit transfer that was sent with the cover method.

[illegible]

Tag	Status	Field Name	Format
Description and Details			
56a	O	Intermediary Bank	If Field 56a is present, Option A must be used for STP purposes
		Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]
		Option D	[/1!a]/[34x] 4*35x
relationship with Deutsche Bank			
correspondent must be stated in Field 56.			
46z	O/C	Account with Institution	
		Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]
		Option D	[/1!a]/[34x] 4*35x
58a	M		Option A must be used for STP purpose
		Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]
		Option D	[/1!a]/[34x] 4*35x
61	O	Bank to Bank Information	6*35x

For further details on Sequence A please refer to MT202 as described above.

Mandatory Sequence B Underlying Customer Credit Transfer Details – same principals as MT103

Tag	Status	Field Name	Format
Description and Details			
50a	M	Ordering Customer	Option A, F or K
<p>Option A [34x] 4!a2!a2!c[3!c] (Account) oAAI QP ADS I AAP</p> <p>Option F 35x 4*(1!n/33x) o Z BD: AAI QP ADP (Name & Address)</p> <p>Option K [34x] 4*35x (Account) (Name & Address)</p>			
<p>AAI QP ANOFA I DABD A AONO E AD</p> <p>I Q A O Q EFA » I ENAAE « D OI N Z xE AI Q D I N Z DAI Ax: Q I A Z DAI Z I A a ¥, a I AAI E E AI A Z Q I 05 AI E I EAO Z AA DAI N information should be provided, preferably with Option F.</p> <p>Please see above for additional information re: Wolfsberg Group's Payment Transparency Standards and FATF I AAI E E AI A Z Q I 05</p>			
52a	O	Ordering Bank	AAEAA 41 Z QI DAI Q 3 I Q I ¥ E ONOAA ONAA AI D I OI I NAI
<p>Option A [34x] 4!a2!a2!c[3!c] o Z BD: AAI QP ADP oAAI QP ADS I AAP</p>			
AAI QP ANOFA A Z I E I DABD A OFA Q I N Z AQ I OFAI AQ ADI OOE I NAI AQ A A Z I Ep			
56a	O	Intermediary Bank	If Field 56a is present, Option A must be used for STP purposes
<p>Option A [34x] 4!a2!a2!c[3!c] o Z BD: AAI QP ADP oAAI QP ADS I AAP</p> <p>Option D [1!a]/[34x] 4*35x o Z BD: AAI QP ADP (Name & Address)</p>			
AAI QP ANOFA A Z I E OAE OAE OAE OI ANE ONOI Z NN OAE YAAI OI OO Q E I NOOOI 46pAI ANI I OE Z Q Q Z A CAO Z AAI OI OAE Q I N Q O Q E AOOVA I Z I E I D OAE YAAI OI OO Q E I NOOOI 46pNI I O Z A CAO A Z E Q OAE currency of the transaction			
46Z	O/C	Account with Institution	AA QAE 46 Z QI DAI Q 3 I Q I ¥ E ONOAA ONAA AI D I OI I NAI
<p>Option A [34x] 4!a2!a2!c[3!c] o Z BD: AAI QP ADP oAAI QP ADS I AAP</p> <p>Option D [1!a]/[34x] 4*35x o Z BD: AAI QP ADP (Name & Address)</p>			
AAI QP ANOFA A Z I E OAE OAE AAI AeAQ D AE N Z I Z AAI OI OYN DABDA O Z NI I I D I AI AeAQ D Z I E ± Z I A Z O D OAE I AQ ADI OAE E OAE I AAA CAD			
59a	M	I AI AeAQ D S ONO E AD	Option F or No Letter Option
<p>Option F 35x 4*(1!n/33x) o Z BD: AAI QP ADP (Name & Address)</p> <p>No Letter Option [34x] 4*35x (Account) (Name & Address)</p>			
<p>AAI QP ANOFA AONO E AD OAE OAE AAI Z Q</p> <p>As best practice, and as also supported in this manner by Wolfsberg and FATF, complete address should be provided when possible, preferably with Option F.</p> <p>Please see above for additional information.</p> <p>E Z NAI I OAE Q I N E A OAE AQ I NA OEA I AeAQ D AAQ Q N Q AOAQ A OAE Z AA DAI NAI AOA AAI AeAQ D E Z xAA E Z I A Z O D</p>			

