



**mBank S.A. SWIFT MT101 Message
(Request for Transfer)
Format Specification**

Index

1.	General information	3
2.	mBank S. A. as Executing (Receiving) Bank- receiving BIC address BREXPLWXXX.....	4
2.1	Sequence A- General Information.....	4
2.2	Sequence B – Transaction Details (repetitive)	4
2.3	Structure of the field „Remittance Information“ for US payments.....	6
2.4	Structure of the field „Remittance Information“ for ZUS payments.....	7
3.	mBank S. A. as Forwarding (Sending) Bank – the sending BIC code is BREXPLWXXX.....	8
3.1	Header.....	9
3.2	Sequence A – General Information	9
3.3	Sequence B – Transaction Details (one sequence)	9
4.	Examples of MT101 messages processed as Executing Bank	11
4.1	Single MT101 messages	11
4.2	Multiple MT 101 with single debit account.....	12
4.3	Multiple MT 101 with multiple debit accounts	13
5.	Examples of MT101 messages processed in mBank as Forwarding Bank	14
5.1	MT101 message sent by mBank to the Receiving Bank according to Customer Request For Transfer	14

1. General information

This document describes the format and field rules for MT101 messages, to be processed by mBank S.A.. The field description is based on SWIFT standards. All fields or field options not listed in this description or mentioned as "not supported", although provided by SWIFT standards for MT101 messages, will not be processed /supported by mBank S.A. and can even cause a rejection of transactions or messages.

Symbols used in the field format description:

Status

M	Mandatory
O	Optional

Types of Characters Allowed

n	Digits only
a	Alphabetic letters, upper case only
x	Any character of SWIFT character set
c	Capital letters and decimal numbers respectively
d	Decimal number
[...]	Subfield is optional

Restrictions on the length of field or subfield content, using the descriptions listed below:

nn	Maximum length
nn-nn	Minimum and maximum length
nn!	Fixed length
nn*nn	Maximum number of lines times maximum line length

Examples

2n	up to 2 digits
3!a	always 3 letters
4*35x	up to 4 lines of up to 35 characters each

SWIFT character set:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' + { }
CR LF Space

Although part of the character set, the curly brackets are permitted as delimiters and cannot be used within the text of user-to-user messages.

Character "-" is not permitted as the first character of the line.

None of lines includes only Space.

The MT 101 consists of two sequences:

Sequence A General Information is a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B.

Sequence B Transaction Details is a repetitive sequence; each occurrence provides details of one individual transaction. Fields, which appear in both sequences, are mutually exclusive.

2. mBank S. A. as Executing (Receiving) Bank- receiving BIC address BREXPLPWXXX

On reception, mBank S.A. can process single as well as multiple MT101 messages: one sequence A followed by several sequences B. Via MT 101 messages can be settled domestic payment orders (including Tax and ZUS payment orders) and foreign payment orders. It is also possible to mix in the same multiple MT101 different payment types and different accounts to be debited.

The processing will always be carried out as an individual order since collective orders are not possible.

2.1 Sequence A- General Information

Tag	Status	Description	Content	Comments
20	M	Sender's Reference	16x	Must be unique for each message (or chain of messages). This field must not start or end with a slash "/" and must not contain two consecutive slashes "//". Using a space is not recommended.
21R	O	Customer Specified Reference	16x	Not supported, ignored if present.
28D	M	Message Index/Total	5n/5n	
50L	O	Instructing Party	35x	Not supported, ignored if present.
50H	M	Ordering Customer	/34x 4*35x	Line 1: /Ordering Customer's account number preceded by slash "/" (IBAN format). Line 2-4: Name & address of Ordering Customer. Must be present in either Sequence A or in each occurrence of Sequence B, but must never be in both sequences, nor be absent from both sequences.
52A	O	Account Servicing Institution	4!a2!a2!c[3!c]	If used, must contain BREXPLPWXXX. May be present in either Sequence A or in one or more occurrences of Sequence B, but must not be present in both sequences.
51A	O	Sending Institution	4!a2!a2!c[3!c]	Not supported, ignored if present.
30	M	Requested Execution Date	6!n	Date must be expressed as YYMMDD (year, month, day). This date may be future date. <u>If a MT101 is received with an execution day in the future it will be stored until execution day and then processed.</u>
25	O	Authorisation	35x	Not supported, ignored if present.

As the MT101 only contains one transaction, Ordering Customer needs only be present at once. It is either present in Sequence A or in Sequence B.

In case of multiple MT101:

- as the same account will be used to book all transactions the Ordering Customer can be quoted in Sequence A
- if different accounts had to be used, the Ordering Customer (and its account) would be included in Sequence B.

2.2 Sequence B – Transaction Details (repetitive)

Tag	Status	Description	Content	Comments
21	M	Transaction Reference	16x	Must be unique for each transaction.
21F	O	F/X Deal Reference	16x	Not supported, ignored if present.
23E	O	Instruction Code	4!c[/30x]	Supported Instruction Codes: "URGP" – value date for beneficiary's bank D+1, where D means a date of the Client's payment order execution by the Bank. Option available for currencies: EUR, USD, GBP, BGN, CAD, CHF, CZK, DKK, HUF, NOK, RON, RUB and SEK.

				<p>„RTGS” -</p> <p>1) cross border payments – value date for beneficiary’s bank D, where D means a date of the Client’s payment order execution by the Bank. Option available for currencies: EUR, USD and GBP.</p> <p>2) domestic payments (payments in PLN currency addressed to the beneficiary’s account held in another domestic bank) – settled through the RTGS (SORBNET2) system on day D, where D means a date of the Client’s payment order execution by the Bank, excluding transfers directed to ZUS and US and other tax authorities.</p> <p>Note: If tag 23E is blank or contains a code word other than 'URGP' or 'RTGS', the payments are executed by the Bank under the standard conditions i.e.:</p> <p>- in the area not regulated by the Payment Services Act dated 19 August 2011 (PSA)^a, with value date for the beneficiary’s bank D+2, where D means a date of the Client’s payment order execution by the Bank,</p> <p>- in the area regulated by the PSA, with value date for the beneficiary’s bank D+1, where D means a date of the Client’s payment order execution by the Bank.</p> <p>Exception are cross border payments in PLN currency, where settlement is performed always on day D where D means a date of the Client’s payment order execution by the Bank.</p> <p>„INTC” - applies only to cross border payments. There is no preferential condition at mBank S.A. side regarding this instruction code “INTC”. mBank S.A. forwards this instruction directly to beneficiary’s bank only.</p>
32B	M	Currency/Transaction Amount	3!a15d	<p>Currency must be a valid ISO 4217 currency code.</p> <p>The integer part of amount must contain at least one digit. A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency.</p>
50L	O	Instructing Party	35x	See Sequence A.
50H	M	Ordering Customer	/34x 4*35x	Required if not in Sequence A.
52A	O	Account Servicing Institution	4!a2!a2!c[3!c]	See Sequence A.
56A	O	Intermediary	4!a2!a2!c[3!c]	Not supported, ignored if present.
57A or 57D	O	Account with Institution	<p>Option A: 4!a2!a2!c[3!c]</p> <p>Option D :</p> <p>[1!a][[/34x] 4*35x</p>	<p>SWIFT Code of beneficiary bank.</p> <p><u>Option A is preferred option!</u></p> <p><u>For cross border payments in EUR to account within EU/EEA, option A is mandatory</u></p> <p>e.g. :57A:COBADEFF370</p> <p>Option D must only be used in exceptional circumstances, that is, when the party cannot be identified by a SWIFT Code.</p> <p>Line 1: //national clearing system code Line 2-4: name and address of beneficiary bank e.g.</p>

^a Payments subject to the Payments Service Act of 19 August 2011 – transfers for beneficiaries located in the territory of the states that are members of the European Economic Area (countries of the European Union and Lichtenstein, Iceland and Norway) and executed in the currencies of those countries

			or 4*35x	:57D://PL10500099 ING BANK SLASKI or Line 1-4: name and address of beneficiary bank. e.g. :57D:UNION BANK OF CALIFORNIA N.A. 2110 HIGH STREET SELMA, CA93662
59	M	Beneficiary	[/34x] 4*35x	Line 1: the beneficiary account number preceded by slash "/". Line 2-4: the beneficiary name and address. <u>Highly recommended to provide full beneficiary data (name & address).</u> For domestic payments IBAN or NRB account format is mandatory. For cross border payments – it is recommended to provide the beneficiary's account in the IBAN format for the countries in which the standard is effective.
70	O	Remittance Information	4*35x	Details, which are to be transmitted to the beneficiary customer. Highly recommended always to specify transaction details! Special formatting rules apply when filling in payment details for Tax (US) and social security (ZUS) payments in accordance with the Ordinance of the Minister of Finance. See below tables for details: Structure of the field "Remittance Information" for US payments Structure of the field "Remittance Information" for ZUS payments
77B	O	Regulatory Reporting	3*35x	Not supported, ignored if present.
33B	O	Currency/Original Ordered Amount	3!a15d	Not supported, ignored if present.
71A	M	Details of Charges	3!a	OUR/SHA/BEN allowed Cross border payments regulated by the PSA are executed only with the charging options SHA (recommended) or OUR. Option BEN will be automatically converted to SHA.
25A	O	Charges Account	/34x	Not supported, ignored if present.
36	O	Exchange Rate	12d	Not supported, ignored if present.

2.3 Structure of the field „ Remittance Information“ for US payments

The data in the first line is a string of signs without separators, each fields are preceded by code words put between slashes.

Field (code word)	Status	Format	Field content	Line number of field :70:
/TI/ Identification type and content	M	/TI/1!c14c	Type and number of the payer 's Identification can take one of the following values: N – NIP, P – PESEL, R – REGON, 1 – Series and number of Polish Identity card,	1

			<p>2 – Series and number of passport, 3 – Other identity document. Up to 14 alphanumeric characters.</p>	
/OKR/Period - Year, Type of period and number of period for which payment is made	M	/OKR/2!n1!a4n	<p>Period - Year, type of period and number of period for which payment is made.</p> <p>The first part of the field "Period" contains two characters of the year (in two-digit format, e.g. 12 for 2012).</p> <p>The second part contains one of the following "Period Type":</p> <p>R – year, P – half-year, K – quarter, M – month, D – decade, J – day</p> <p>The third part contains the period number:</p> <p>When Period type is:</p> <ul style="list-style-type: none"> • R – the number of period is omitted, • P – it requires the two-character space to be filled with the value 01 or 02, • K – it requires the two-character space to be filled with the value 01,02,03 or 04, • M – it requires the two-character space to be filled with the value from 01 to12, • D – it requires the first two-character space to be filled in the value 01,02,03 and the next two-character space with a value from 01-12 range. • J – it requires the first two-character space to be filled in with a value from 01 – 31 range, corresponding to a given day, and the next two-character space with a value from 01-12 range corresponding to a given month. • 	1
/SFP/Tax form	M	/SFP/6c	Tax form: PIT37, VAT7,CIT2, AKC2A, CIT, VAT, AKC, GL, KP, PPE, PN, SD, PCC, OS, INNE.	1
/TXT/Description	O	/TXT/40x	Free text explaining payment, up to 40 alphanumeric characters.	2

Example:

:70:/TI/N1070002939/OKR/12M01/SFP/CIT2
/TXT/ Podatek CIT2

2.4 Structure of the field „Remittance Information” for ZUS payments

Filed	Status	Format	Field content	Line number of filed :70:
Payer's NIP (tax identification number)	M	10!n	Payer's NIP must be entered without separators.	1
Type and number of additional Identification of the payer	M	1!c14!c	<p>Type and number of additional Identification of the payer. Additional identifier type, can take one of the following values:</p> <p>P – PESEL, R – REGON, 1 – ID card number</p>	2

			<p>2 – Passport number</p> <p>This field can be left blank (if the second identifier has not been given). Values should be entered without dashes, spaces, etc.</p> <ul style="list-style-type: none"> • If the type is „P” identifier must be a formally valid PESEL number. • If the type is „R” – identifier must be a formally valid REGON number. • If the type is 1 – it is part of the series and number of the identity card. • If the type is 2 – it is part of the series and number of passport. <p>Note: If the type is 1 or 2 – the identifier cannot be blank (spaces are treated as lack of content) and can not be longer than 14 characters.</p>	
Type of payment, Declaration type and number	M	1!c4!n2!n2!n	<p>Field „Type of payment” ,” Declaration” and „Declaration number” must be filled as following: „Type of payment” must contain one of the following values:</p> <p>„A” – Additional charge paid by the payer, „B” – Additional charge paid by the payer „D” – Additional payment, „E” – Execution Costs, „M”– Period longer than 1 month, „S” – Fee for 1 month, „T” – Deferred Payment Date or „U” – Instalment plan.</p> <p>Filed „Declaration” must contain year and month in format „RRRRMM” (where RRRR>1998 and 01<=MM<=12).</p> <p>Field „Declaration number” :</p> <ul style="list-style-type: none"> - if „Type of payment” = „S” or „M” value of filed „Declaration number” is from range 01-89, - if „Type of payment” = „A”, „B”, „D”, „E”, „T” or „U” takes one of the following values : „01”, „40”, „51”, „70” or „80”. 	3
Decision number/Contract number/Enforcement title number	O	15x	<p>If „Type of payment” = „S” or „M” line cannot be filled.</p> <p>If „Type of payment” = „A”, „B”, „D”, „E”, „T”, „U” the field value should be other than space.</p>	4

Example:

:70:1070002939
R350535626
S20110501

3. mBank S. A. as Forwarding (Sending) Bank – the sending BIC code is BREXPLPWXXX

mBank S.A. forwards only single MT101 Request for transfer (a sequence A followed by a single sequence B for each order). Multiple MT101 messages are accepted but will be split and each transaction will be forwarded as single message.

Before starting to initiate Request for Transfers, please contact your account serving bank to obtain information on which payment types are available and what are the information requirements for these payments.

The BIC code of mBank S. A. as message sender - **BREXPLPWXXX**

3.1 Header

Tag	Field Name	Content / Options	Notes
Sender	Sender of the Message	4!a2!a2!c[3!c]	Sender's SWIFT Code: BREXPLPWXXX
Receiver	Receiver of the Message	4!a2!a2!c[3!c]	Recipient Bank's SWIFT Code: [to be filled in XXXXXXXX XXX format]
Message Type	Message Type	5n/5n	Always 101

3.2 Sequence A – General Information

Tag	Status	Description	Content	Comments
20	M	Sender's Reference	16x	Unique reference given to the entire message and generated by mBank S.A. Customer original reference is stored in for monitoring purpose.
21R	O	Customer Specified Reference	16x	Customer reference for complete MT 101 Message will be passed on to each single MT101 message created basing on the transactions listed in Customer original MT101 or chain of MT101s.
28D	M	Message Index/Total	5n/5n	Always 1/1
50L	O	Instructing Party	35x	Instructing Party Name It will be used only if the instructing party is not the account owner (specified in :50H:) mBank will check this field against agreement.
50a	M	Ordering Customer	/34x 4*35x	Option H only: Line 1: /Ordering Customer's account number preceded by slash "/" Line 2-4: Name & address of Ordering Customer.
52A	O	Account Servicing Institution	4!a2!a2!c[3!c]	SWIFT Code only May be present in either Sequence A or in one or more occurrences of Sequence B, but must not be present in both sequences. mBank will check this field against agreement.
51A	O	Sending Institution	4!a2!a2!c[3!c]	Not supported by SWIFT FIN network
30	M	Requested Execution Date	6!n	Date must be expressed as YYYYMMDD (year, month, day). The execution date indicated in payment order is not binding for the mBank S.A. as it merely transmit payment order to the recipient bank. The customer itself must make value date agreement directly with the recipient bank.
25	O	Authorisation	35x	Supported. Specifies additional security provisions (e.g. a digital signature) between the ordering customer/instructing party and the ordering party bank.

3.3 Sequence B – Transaction Details (one sequence)

Tag	Status	Description	Content	Comments
21	M	Transaction Reference	16x	Must be unique for each transaction

21F	O	F/X Deal Reference	16x	Supported. Foreign exchange contract reference between the ordering customer and the ordering party bank.
23E	O	Instruction Code	4!c[/30x]	Instruction of the ordering customer for the ordering party bank. Supported all instruction codes specified in the SWIFT Standard MT101.
32B	M	Currency/Transaction Amount	3!a15d	Currency must be a valid ISO 4217 currency code. The integer part of amount must contain at least one digit. A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency.
50L	O	Instructing Party	35x	Repetitive sequence not used – see Sequence A
50a	M	Ordering Customer	H,G or F	Repetitive sequence not used – see Sequence A
52A	O	Account Servicing Institution	4!a2!a2!c[3!c]	Repetitive sequence not used – see Sequence A
56a	O	Intermediary	[/1!a][/34x] 4!a2!a2!c[3!c]	Option A: national clearing system code of beneficiary bank after // string SWIFT code of intermediary bank through which the transaction must pass to reach the beneficiary bank
			/34x	Option C: Party identifier (e.g. national clearing code) of intermediary bank
			[/1!a][/34x] 4*35x	Option D: Party identifier (e.g. national clearing code) name and address of intermediary bank
57a	O	Account with Institution	[/1!a][/34x] 4!a2!a2!c[3!c]	Option A: //national clearing system code SWIFT code of beneficiary bank e.g. :57A:COBADEFF370
			[/1!a][/34x] 4*35x	Option D: Line 1: //national clearing system code Line 2-5: name and address of beneficiary bank e.g. :57D://PL10500099 ING BANK SLASKI or Line 1-4: name and address of beneficiary bank. e.g. :57D:UNION BANK OF CALIFORNIA N.A. 2110 HIGH STREET SELMA, CA93662
			/34x	Option C: Party Identifier - e.g. national clearing code of beneficiary bank
59a	M	Beneficiary	[/34x] 4*35x	No letter option: Line 1: the beneficiary account number preceded by slash “/”. Line 2-5: the beneficiary name and address. Highly recommended to provide full beneficiary data (name & address).

			[/34x] 4!a2!a2!c[3!c]	Option A: Line 1: the beneficiary account number preceded by slash "/". Line 2: the beneficiary BIC or BEI.
			[/34x] 4*(1!n/33x)	Option F: Line 1: the beneficiary account number preceded by slash "/". Line 2-5: (Number)/(Beneficiary Name and Address Details)
70	O	Remittance Information	4*35x	Details, which are to be transmitted to the beneficiary customer. Highly recommended always to specify transaction details!
77B	O	Regulatory Reporting	3*35x	Supported. Code(s) for the statutory and/or regulatory information required by the authorities in the country of the Receiver or the Sender/originating customer.
33B	O	Currency/Original Ordered Amount	3!a15d	Supported. Original currency and amount as specified by the ordering customer. Used when the currency and amount are different from those specified in field :32B:.
71A	M	Details of Charges	3!a	OUR/SHA/BEN
25A	O	Charges Account	/34x	Supported. Ordering customer's account number to which applicable transaction charges should be separately applied. When used, the account number must be different from the account number specified in field 50a Ordering Customer.
36	O	Exchange Rate	12d	Supported. Exchange rate applied by the ordering customer/instructing party when converting the original ordered amount to the transaction amount.

4. Examples of MT101 messages processed as Executing Bank

4.1 Single MT101 messages

Domestic payment order

(Without SWIFT- Header)

```
:20:1106210404010000
:28D:1/1
:50H:/PL64114010100000123456001001
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:52A:BRXPLPWXXX
:30:110621
:21:2011062100000002
:32B:PLN369,85
:57A:PKOPPLPW16
:59:/PL22102010680000321000052142
BENEFICAIRY NAME 1
BENEFICIARY NAME 2
STREET
CITY
:70:FAKTURA VAT 11/06/05
:71A:SHA
-}
```

ZUS payment order

(Without SWIFT- Header)

```
:20:1106210404010000
:28D:1/1
:50H:/PL64114010100000123456001001
```

Warsaw 2015-12-02

ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:52A:BREXPLPWXXX
:30:110621
:21:2011062100000002
:32B:PLN369,85
:57A:NBPLPLPW
:59:/ 78101010230000261395200000
ZAKLAD UBEZPIECZEN SPOLECZNYCH
UBEZPIECZENIE ZDROWOTNE
STREET
CITY
:70:1070002939
R350535626
S20110501
:71A:SHA
-}

US payment order
(Without SWIFT- Header)

:20:1106210404010000
:28D:1/1
:50H:/PL64114010100000123456001001
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:52A:BREXPLPWXXX
:30:110621
:21:2011062100000002
:32B:PLN369,85
:57A:
:59:/ 56101010100166232222000000
URZAD SKARFBOWY
STREET
CITY
:70:/TI/N1070002939/OKR/12M01/SFP/VAT7
/TXT/ VAT7 ZA STYCZEN
:71A:SHA
-}

Foreign payment order
(Without SWIFT- Header)

:20:1106210100000003
:28D:1/1
:50H:/PL64114010100000123456001001
ORDERING CUSTOMER NAME1
ORDERING CUSTOMER NAME2
STREET
CITY
:52A:BREXPLPWXXX
:30:110621
:21:2011062100000003
:32B:EUR955,55
:57A:CITIGB2LXXX
:59:/ IT40S0542811101000000123456
BENEFICAIRY NAME 1
BENEFICIARY NAME 2
STREET
CITY
:70:FAKTURA VAT 11/06/06
:71A:SHA
-}

4.2 Multiple MT 101 with single debit account

(Without SWIFT- Header)

:20:1106210100000003

Warsaw 2015-12-02

:28D:1/1
 :50H:/PL64114010100000123456001001
 ORDERING CUSTOMER NAME1
 ORDERING CUSTOMER NAME2
 STREET
 CITY
 :52A:BREXPLPWXXX
 :30:110621
 :21:2011062100000003
 :32B:PLN955,55
 :57A: PKOPPLPWW16
 :59:/PL22102010680000321000052142
 BENEFICAIRY NAME 1
 BENEFICIARY NAME 2
 STREET
 CITY
 :70:FAKTURA VAT 11/06/06
 :71A:SHA
 :21:2011062100000004
 :32B:PLN1055,55
 :59:/PL65102056980000598645620125
 BENEFICAIRY NAME 1
 BENEFICIARY NAME 2
 STREET
 CITY
 :70:REMITTANCE INFORMATION 1
 REMITTANCE INFORMATION 2
 REMITTANCE INFORMATION 3
 REMITTANCE INFORMATION 4
 :71A:SHA
 21:2011062100000005
 :32B:PLN1002,10
 :59:/ PL73101010230000261395300000
 BENEFICAIRY NAME 1
 BENEFICIARY NAME 2
 STREET
 CITY
 :70:REMITTANCE INFORMATION 1
 REMITTANCE INFORMATION 2
 REMITTANCE INFORMATION 3
 REMITTANCE INFORMATION 4
 :71A:SHA
 -}

4.3 Multiple MT 101 with multiple debit accounts

(Without SWIFT- Header)

20:1106210404010010
 :28D:00001/00001
 :30:110624
 :21:4252170
 :32B:PLN10,56
 :50H:/PL64114010100000123456001001
 SPOLKA POLAND SP. Z O.O.
 AL. 3 MAJA 30
 PL-70-214 SZCZECIN
 :57A:CHEKDE81XXX
 :59:/PL22102010680000321000052142
 BENEFICIARY NAME 1
 BENEFICIARY NAME 2
 STREET
 CITY
 :70: REMITTANCE INFORMATION 1
 REMITTANCE INFORMATION 2
 REMITTANCE INFORMATION 3
 REMITTANCE INFORMATION 4
 :71A:SHA
 :21:4252171
 :32B:USD39,87
 :50H:/PL37114010100000123456001002
 ORDERING CUSTOMER NAME1
 ORDERING CUSTOMER NAME2
 STREET

CITY
 :57A:BKTRUS33060
 :59:/123456789
 BENEFICIARY NAME 1
 BENEFICIARY NAME 2
 STREET
 CITY
 :70:INVOICE 56/2011
 :71A:OUR
 :21:4252172
 :32B:EUR4,80
 :50H:/PL10114010100000123456001003
 ORDERING CUSTOMER NAME1
 ORDERING CUSTOMER NAME2
 STREET
 CITY
 :57A:CHEKDE81XXX
 :59:/DE89970400440532013000
 BENEFICIARY NAME 1
 BENEFICIARY NAME 2
 STREET
 CITY
 :70:2170/A
 :71A:SHA
 :21:4252173
 :32B:PLN2000,00
 :50H:/PL64114010100000123456001001
 ORDERING CUSTOMER NAME1
 ORDERING CUSTOMER NAME2
 STREET
 CITY
 :59:/PL73101010230000261395300000
 ZAKLAD UBEZPIECZEN SPOLECZNYCH
 BENEFICIARY NAME 2
 STREET
 CITY
 :70:1070002939
 R350535626
 S20110501
 :71A:SHA
 -}

5. Examples of MT101 messages processed in mBank as Forwarding Bank

5.1 MT101 message sent by mBank to the Receiving Bank according to Customer Request For Transfer

Komunikaty zawierają: uproszczony nagłówek SWIFT, Sekwencję A, Sekwencje B i Stopkę SWIFT

{1:F01BREXPLPWXXX0000000000}{2:I101BPKOPLPWXXXN}{3:{113:XXXX}}{4:
 :20:1511270600000001
 :28D:1/1
 :50H:/PL46102043170000500201294206
 POLAND COMPANY S.A.
 SUBSDIARY
 ULICA POLSKA
 PL/WARSZAWA
 :52A:BPKOPLPW
 :30:151127
 :21:2015112300000004
 :32B:PLN121,00
 :57A:ERBKGRAA
 :59:/GR2402600270000380201508960
 OMIKRON USER GR 2
 ULICA M
 GR/ATHENS
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GR/ATHENS
:70:TEST PLATNOSCI W CIEZAR RACH.
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KRAJOWY KLIENT
ULICA
PL/MIADTO
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ULICA
PL/MIASTO
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/TXT/IDENT ZOBOWIAZANIA OPCJONALNE
:71A:SHA
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MICKIEWICZ ULICA
LOTWA MIASTO
LV/LOTWA
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SLOWENIA KLIENT
ULICA
SK/MIASTO
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W INNYM BANKU
:71A:SHA
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