

FORMAT OF SWIFT MT101 REQUEST FOR TRANSFER

Request for Transfer MT101 format specifications to be used when **BANCO COMERCIAL PORTUGUÊS** acts as **Receiving Bank**.

Header (fixed)			
{1:F01BCOMPTPLAXX000000000}{2:I101BCOMPTPLXXXN}{4:			
Message Type		101	
Status	Tag	Field Name	Content/Options
Mandatory Sequence A Common Elements			
M	20	Sender's Reference	16x
O	21R	Customer Specified Reference	16x
M	28D	Message Index/Total	5n/5n
O	50L	Instructing Party	35x
M	50H	Ordering Customer	/34x4*35x (1) (2) IBAN of Ordering Customer (25 digits) PT50AAAABBBBCCCCCCCCCDD PT (ISO Country Code) 50 (Check digits) - fix for all accounts in Portugal AAAA – 4 digits for Institution (in case of BCP 0033) BBBB – 4 digits for Branch (some banks have no branch code, so 0000 may appear which is the case of BCP) CCCCCCCCCC – 11 digits for account number DD – 2 digits for check digit
O	52a	Account Servicing Institution	Option A
O	51A	Sending Institution	Option A
M	30	Requested Execution Date	6n
O	25	Authorisation	35x

M = Mandatory, O = Optional

Mandatory Repetitive Sequence B Transaction Details			
M	Tag	Field Name	Content/Options
M	21	Transaction Reference	16x
O	21F	F/X Deal Reference	16x
O (M for code CHQB)	23E	Instruction Code	4 a [/30x] Codes Supported: OTHR/INTL – Cross Border Payments - non urgent OTHR/PAY ACH –Dom.non-urgent (SEPA) URGP – Domestic or cross border URgent - executed via real time system OTHR/SALA – Salary Payments
M	32B	Currency/Transaction Amount	3a15 number
O	50L	Instructing Party	Not used
O	50H	Ordering Customer	Not used (provided in Seq.A)
O	52a	Account Servicing Institution	Not used
O	56a	Intermediary	Option A, C or D
O	57a	Account With Institution	Option A. This field must always be filled in with option A, even if credit is for an account in our books.
M	59	Beneficiary	IBAN of Beneficiary (same structure of field 50H)
O	70	Remittance Information	4*35x- cross border payment 4*35x- domestic payment
O	77B	Regulatory Reporting	3*35x
O	33B	Currency/Original Ordered Amount	3a15 number
M	71A	Details of Charges	OUR – For CHQB OUR/BEN/SHA –For cross border payments
O	25A	Charges Account	/34x
O	36	Exchange Rate	Not used
Footer (fixed)			
-}			

M = Mandatory, O = Optional

The MT101 message, as shown in this document, follows the rules and operating procedures as described in the SWIFT User Handbook, Category 1 - *Customer Payments and Cheques* – Standards.

Notes:

- (1) Presently our system accepts one Ordering Customer only per MT101, which may be either single or multiple. **Therefore account number (IBAN) of Ordering Customer must be provided in field 50H of Sequence A.**
- (2) Absence or incorrect information can result in delays for which BCP cannot be found responsible.