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:F01BCOMPTPLAXXX0000000000}{2:I101BCOMPTPLXXXXN}{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) **PT50AAAABBBBCCCCCCCCCCCDD** **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)** **CCCCCCCCCCC** – 11 digits for account number **DD** – 2 digits for check digit
M	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			
Status	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 (Amount with two decimal places)
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.

(3) Maximum supported capacity for each MT101 message: **10 kb.**

(4) Cut-off time for sending MT101 to bank, for execution in same day: **11H00 a.m. local time.**

SAMPLE:

Message Fields	Description
{1:F01BCOMPTPLAXXX0000000000}{2:I101BCOMPTPLXXXXN}{4:	Header (fixed)
:20:01001	Sender Reference
:28D:1/1	Message Index
:50H:/PT50003300001122334455505	IBAN - Payer's account
Empresa Teste Lda Rua XPT n 5 3 F 1000-197 Lisboa / PT	Payer's Name and Address (complete information)
:52A:BCOMPTPL	BIC SWIFT Bank's payer
:30:230504	Execution Date
:21:F110000001	Transaction Referrence
:23E:OTHR/SALA	Instruction Code (Mandatory for Salary Payments)
:32B:USD9450,00	Currency / Transaction Amount
:57A:BOFAUS3N	BIC SWIFT Bank's beneficiary
:59:/12365487	IBAN / Account - Beneficiary's account
NY Test Inc. 33rd Street station Manhattan New York / US	Beneficiary's Name and Address (complete information)
:70:SUPP Invoice payment 123/125	Category Purpose
:71A:SHA	Details of Charges (SHA; BEN; OUR)
-}	Footer (fixed)