

STP Guide

STP format requirements for payments to Swedbank, Sweden

MT103 Customer Payments				
M/O	Field	Field Name	Content/Option	Comments
M	20	Sender's Reference	16x	
O	13C	Time Indication	/8c/4ln1!x4ln	
M	23B	Bank Operation Code	4!c	CRED
O	23E	Instruction Code	4!c[/30x]	
O	26T	Transaction type code	3!a	
M	32A	Value Date/Currency/Interbank Settled Amount	6ln3!a5d	Currency must be equal to 71G
O	33B	Instructed Amount	3!a15d	
O	36	Exchange Rate	12d	
M	50A	Ordering Customer	A,F,K	
O	51A	Sending Institution	[/34] 4*35x	Not used
O	52A	Ordering Institution	A,D	A option
O	53A	Sender's Correspondent	A,B,D	A option
O	54A	Receiver's Correspondent	A,B,D	A option
O	55A	Third reimbursement Institution	A,B,D	A option
O	56A	Intermediary Institution	A,C,D	A option
O	57A	Account With Institution	A,B,C,D	A option
M	59A	Beneficiary Customer	A,F or no letter option	IBAN is required. Conformity between Account number and Beneficiary name not verified. Bankgiro/PlusGiro numbers are not accepted.
O	70	Remittance Information	4*35n	
M	71A	Details of Charges	3!a15d	SHA/OUR/BEN
O	71F	Sender's Charges	3!a15d	
O	71G	Receiver's Charges	3!a15d	Currency must be equal to 32A
O	72	Sender to receiver information	6*35x	
O	77B	Regulatory reporting	3*35x	
O	77T	Envelope Contents	9000z	Not used

MT202 Bank-to-Bank Payments				
M/O	Field	Field Name	Content	Comments
M	20	Transaction Reference Number	16x	
M	21	Related Reference	16x	
O	13C	Time Indication	/8c/4ln1!x4ln	
M	32A	Value Date, Currency Code, Amount	6ln3!a15d	
O	52A	Ordering Institution	A	BIC
O	53A	Sender's Correspondent	A	BIC
O	54A	Receiver's Correspondent	A	BIC
O	56A	Intermediary Institution	A	BIC
M/O	57A	Account with Institution	A	BIC
M	58A	Beneficiary Institution	A	BIC
O	72	Sender to Receiver Information	6*35x	

BIC address SWEDSESS shall be used for all transactions sent to Swedbank, Sweden