

# SWIFT Formatting Guidelines

## MT103+ and MT210

Qualified formatting guidelines for SWIFT MT103+ and MT210 messages are currency-independent and hence have been provided to you below as part of the UBS basic guidelines.

### Formatting Guidelines for Customer Transfer MT103+

The code STP must be indicated in the header of the SWIFT message in the validation flag field 119.

Status	Tag	Field Name	Meeting UBS' STP/Qualified Standards
M	20	Transaction Reference Number	16X
O	13c	Time Indication	/ 8c / 4!n1!x4!n
M	23B	Bank Operation Code	CRED
O	23E	Instruction Code	Accepted code words: SDVA, INTC or CORT <sup>1</sup>
O	26T	Transaction Type Code	Not to be used
M	32A	Value Date, Currency Code, Amount	6!n3!a15d
O	33B	Currency/Instructed Amount	3!a15d
O	36	Exchange	Rate 12d
M	50a	Ordering Customer	Option A with BEI <sup>2</sup> Option K
O	51A	Sending Institution	Not to be used
O	52A	Ordering Institution	Option A with BIC code
O	53a	Sender's Correspondent	Option A with BIC code Option B with your UBS account number in a 21-digit format in the account number line. Example: If an account number is 0230-12345.67A then the 21-digit format of this account is 02300000012345670000A. No separators must be used. Option B with IBAN can also be used
O	54A	Receivers Correspondent	Option A with BIC code
O	55A	Third Reimbursement Institution	Option A with BIC code
O	56A	Intermediary Institution	Option A with BIC code
O	57a	Account with Institution	Option A with BIC code <sup>3</sup>
M	59	Beneficiary Customer	Possible formats of a UBS customer's account number a) IBAN CH350023023012345678A CH3500230230P03456789 IBAN is a MUST for payments to "IBAN countries" <sup>4</sup> b) BBAN 0230-123456.78A 0230-P0345678.9 BBAN is possible to use for payments to Switzerland as long as it is enabled on a national level. Both format options should be followed by a name and address of the beneficiary in the consecutive lines.

Status	Tag	Field Name	Meeting UBS' STP/Qualified Standards
O	70	Remittance Information	4*35x
M	71A	Details of Charges	Accepted code words BEN or SHA or OUR
O	71F	Sender's Charges	If 71A contains BEN or SHA
O	71G	Receiver's Charges	If 71A contains OUR
O	72	Sender to Receiver Information	Not to be used
O	77B	Regulatory Reporting	3*35x

<sup>1</sup> UBS does not offer services associated with the following code word: REPA.

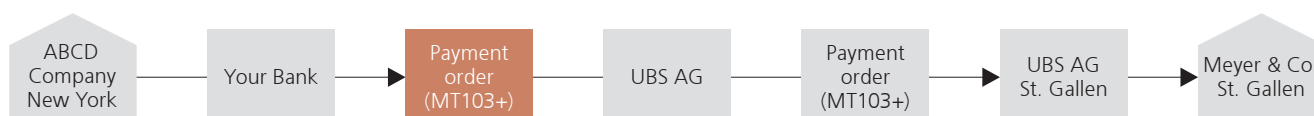
<sup>2</sup> If field option 50A and/or 59A is used, it must contain a BEI (Business Entity Identifier), which looks like a SWIFT BIC with a "1" in the eighth position and is used to identify non-financial institutions. BEI codes are listed in the yellow section of the BIC Directory.

<sup>3</sup> This field specifies the financial institution or its branch which services the beneficiary customer.

<sup>4</sup> "IBAN countries" can be found under [www.ecbs.org](http://www.ecbs.org) (see document "TR201").

### Example of MT103+ Payment Scenario

Your client "ABCD Manufacturing Company, New York" instructs "YOUR BANK", New York, to make a CHF 300,000 payment to Meyer & Co., Hauptstrasse 1, St. Gallen, account 254-987654.01J with UBS, St. Gallen. The reason for payment is to settle claim number KM6766. You send a MT103+ payment instruction to UBS, your cash custody and clearing provider.



#### Correctly Formatted MT103+

Sender:	YOURBANKBIC
Receiver:	UBSWCHZH80A
119	STP
:20:	TRN0001
:23B:	CRED
:32A:	070207CHF300000
:50K:	/987654 ABCD Manufacturing 234 50 <sup>th</sup> street New York
:57A:	UBSWCHZH90A
:59:	/CH350025425498765401J Meyer & Co. Hauptstrasse 1, St. Gallen
:70:	CLAIM KM6766
:71A:	SHA

To trigger the MT103+ format validation, the user header of the message (block 3) is mandatory and must contain the code STP in the validation flag field 119.

Always mention the respective bank or branch where the beneficiary holds the account. This is applicable even if field 59 contains an IBAN.

It is recommended that an IBAN should be specified, i.e. ISO-13616 standard, in the mandatory account number line of this field and the name and address of the beneficiary in the following lines.

## Formatting Guidelines for Notice to Receive – MT210

### Correctly Formatted MT210

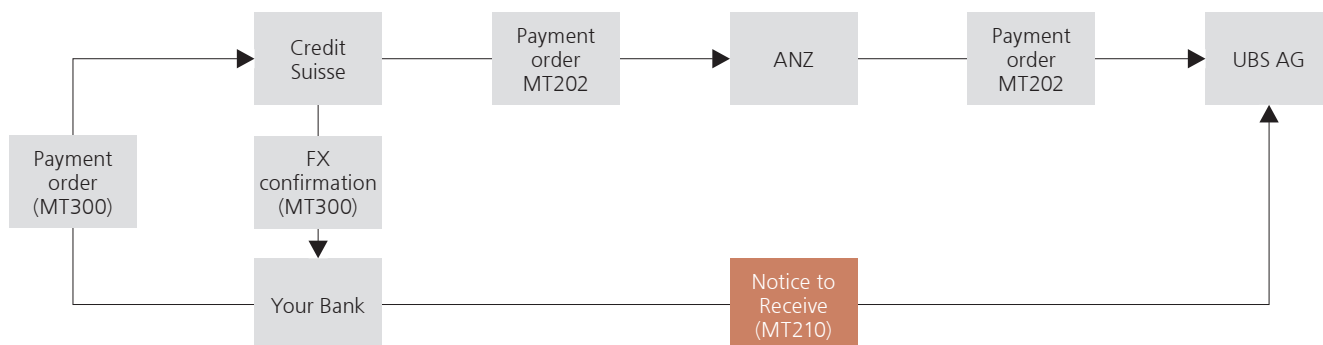
M	20	Transaction Reference Number	16x
O	25	Account Identification	35x
M	30	Value Date	6ln
M	21	Related Reference	16x
M	32B	Currency Code, Amount	3!a15d
O	50a	Ordering Customer	No letter Option or Option F
O	52a	Ordering Institution	Option A with BIC code
M	56a	Intermediary	BIC of UBS Nostro agent Always provide field 56A with the BIC of UBS Nostro agent, via whom cover will be provided.

### Mandatory MT210 Requirement for Incoming Payments

For incoming payments/receipt of funds in all other currencies except CHF and EUR, UBS requires a notice to receive MT210. Always provide field 56A with the BIC of our Nostro agent, via whom the cover will be provided.

#### Example of MT210 – Notice to Receive.

"YOUR Bank", as a result of a foreign exchange deal (Common Reference BEBEBB0023CRESZZ) with Credit Suisse, Zurich, is expecting AUD 1,200,000 to be credited to your AUD account at UBS in Zurich. The funds will be paid through ANZ Bank, Melbourne. You send UBS in Zurich a SWIFT MT210, using reference 318393.



### Correctly Formatted MT210

Sender:	YOURBANKBIC
Receiver:	UBSWCHZH80A
:20:	318393
:21:	BEBEBB0023CRESZZ
:25:	02300000012345670000A
:30:	070312
:32B:	AUD1200000
:52A:	CRESCHZZ70A
:56A:	ANZBAU3M

If you have any questions or would like to receive further information, please contact your cash client advisor in Global Cash Solutions.

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