**Annex 5**

**Basic messages under SWIFT standard used in NBS FX clearing system**

**1. Transfer order**

A transfer order is used for the transfer of funds from one current account to another.

Elements of the transfer order are as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Description** | **Format** | **Mandatory** | **Note** |
| 1 | Method of execution | Х |  | Urgent = 1 |
| 2 | Name of payer | 3\*35Х | yes |  |
| 3 | Name of payee | 3\*35Х | yes |  |
| 4 | Number of payer's current account | IBAN |  |  |
| 5 | Number of payee's current account | IBAN |  |  |
| 6 | Currency code | 3X | yes | EUR[[1]](#footnote-1) |
| 7 | Amount | 12N,NN | Yes | At most 12 integers, comma, at most two  decimal places, only  positive, the plus sign  is implied |
| 8 | Purpose of payment | 3\*35X |  |  |
| 9 | Payment code | 3N |  | From Annex[[2]](#footnote-2) |
| 11 | Debit authorisation number | 22X |  |  |
| 13 | Credit authorisation number | 22X |  |  |
| 14 | Place of receipt | 20X |  |  |
| 15 | Date of receipt | DD/MM/YY |  |  |
| 16 | Execution date | DD/MM/YY | yes |  |
| 17 | Certification | – | yes |  |

The table below presents the structure of the transfer order in the FX clearing system, in electronic execution of payment transactions. Technical fields used internally in the system are not shown. The structure may vary to some extent, notably in technical details. However, there should be no loss of information.

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **Format** |
| Identification of payer’s payment service provider | Identification of the payment service provider (BIC) based on which the prescribed three-digit number of the payment service provider may be unequivocally ascertained | Based on 8/11 characters in SWIFT |
| Reference of the payer’s payment service provider | Unique identifier of transfer order for the payer’s payment service provider in the course of one business day | Up to 16 characters |
| Method of execution | Determining whether the order is treated as urgent or not | 0100 not urgent |
| Name of payer | Name and address of payer | Up to 105 characters (3\*35) |
| Name of payee | Name and address of payee | Up to 105 characters (3\*35) |
| Account of payer | Account to be debited, IBAN |  |
| Account of payee | Account to be credited, IBAN |  |
| Currency code | Code of the currency in which payment is made, according to ISO standard | 3 characters, EUR |
| Amount | Amount of payment transaction to be executed | Up to 14 significant digits, up to two decimal places separated by a comma, has to be positive |
| Purpose of payment | Description of the purpose of payment, free form | Up to 105 characters (3\*35) |
| Payment code | Three-digit code for the purpose of payment as specified in the Annex, used for statistical reporting and analysis | Three digits |
| Payer’s reference | Reference transferred to the payee and shown in its account statement | Up to 22 characters |
| Payee’s reference | Reference transferred to the payee and shown in its account statement | Up to 22 characters |
| Execution date | Date of execution of payment transaction | Any clearly recognisable date format |

**2. Message МТ 103 – transfer of funds for payment service user’s account**

As message МТ 103 is a standard for payments to payment service user’s account in SWIFT, the transfer order is reflected in the applicable fields of SWIFT message MT 103. Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Element of transfer order** | **Mandatory** | **Note** |
| 113 | Business priority (values 0011–0099) if queues are included – this is a priority of execution of orders queued |  | Field 113 is in a block of 3 messages, if not specified – value 0099 is implied, execution with lowest priority |
| 20 | Reference number (TRN) of the payer’s payment service provider | yes | TRN in SWIFT |
| 23B | Always CRED | yes |  |
| 23Е | Always SDVA | yes |  |
| 26Т |  |  | Under SWIFT |
| 32А | Execution date, currency code (EUR) and amount, date in format YYММDD | yes | Example:  030123EUR5678,50 |
| 50К | In format K  /IBAN of the payer  name and address | yes | Payer’s account is a  mandatory element, slash is a part of  account designation syntax; the  payer’s bank account  number should correspond to the BIC of the payment service provider sending the message |
| 53А | IBAN and BIC of the payment service provider executing payment in format /D/IBAN of the payment service provider or /IBAN of the payment service provider  BIC | yes | Slashes and letter D are a part of syntax |
| 57А | IBAN and BIC of the payment service user whose account is credited (with which the payee's account is held) in format /C/IBAN of the payment service provider or /IBAN of the payment service provider  BIC | yes | Has to correspond to the bank account number in 59, slashes and letter C are a part of syntax |
| 59 | No option  /IBAN of the payee  name and address | yes | IBAN is mandatory,  slash is a part of account designation syntax |
| 70 | The following elements are transferred:  payment code, credit and debit authorisation numbers. These elements are designated with prefixes separated by a hyphen from the contents:  PBZ – (debit authorisation number)  PBO – (credit authorisation number)  TRN – (reference number of connected  message – TRN) | yes | Example:  70:SIF-111  PBZ-97123456ABC  PBO-97123AFG14  REF-456789 |
| 71А | Always SHA | yes |  |
| 72 | Purpose of payment, up to 105 characters, for the purpose of payment in the first line /BNF/, in other lines //, at most 4 lines, 105 characters | yes | Example:  72:/BNF/UPLATA PO  //FAKTURI 123AFG14,  //DRUGI DEO |

The use of other fields is allowed in the payment system operated by the National Bank of Serbia, but their contents are not checked and do not influence the syntax of messages.

**3. Message МТ 900 – debit confirmation**

Message МТ 900 is used as a confirmation of account debit after the execution of transactions (МТ 103). Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 21 | Connected reference | yes | Reference of the  message – TRN to which this message refers, i.e. message whose execution is confirmed |
| 25 | IBAN | yes | Number of account debited |
| 32А | Execution date, currency code (EUR) and amount, date in format YYММDD | yes | Example:  070123EUR55678,50 |
| 72 | MIR – single identifier of the message which initiated debit | yes | :72:/OID/091017NBSRRSBDA0080001000072 |

**4. Message МТ 910 – confirmation of credit**

Message МТ 910 is used as a confirmation of account credit after the execution of transactions (МТ 103). Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 21 | Connected reference | yes | Reference of the  message – TRN to which this message refers, i.e. message whose execution is confirmed |
| 25 | IBAN | yes | Number of account credited |
| 32А | Execution date, currency code (EUR) and  amount, date in format YYММDD | yes | Example:  070123EUR55678,50 |
| 52А | BIC of the transaction initiator | yes | Identification of the participant in the payment system that initiated transaction, with a connected reference and execution date serves as a unique identifier of the message which initiated the transfer |

Field 56А is not used in the payment system operated by the National Bank of Serbia.

**5. Message МТ 920 – requests**

Message МТ 920 is used as a request for information on account balances or request

for the delivery of account statement. Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 12 | Requested response (type of message, МТ 941 or МТ 942) | yes | 941 refers to account  status and 942 is a  temporary statement from the last 940, 941 or 950 message |
| 25 | Account number | yes | Number of account to  which the message refers |
| 34F | Currency code (EUR), designation C  for credit (sum of debits) or D for debit (sum of credits) and amount, amount refers to the limit below which transactions are not included in the report |  | Example:  EURC100000, |
| 34F | Currency code (EUR), designation C  for credit (sum of debits) or D for debit (sum of credits) and amount, amount refers to the limit below which transactions are not included in the report |  | Example:  EURC100000,00 |

Fields 12, 25 and 34F are repeated, implying that several reports referring to more

accounts, with different limits, may be requested by one message.

**6. Message МТ 941 – account status**

Message МТ 941 is used for sending information on account balance, as a response to request МТ 920 – request for information on account balance at a given moment. Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 21 | Connected reference |  | Reference of message МТ 920  – TRN, with which this  message was initiated |
| 25 | Account number | yes | Number of account to which  the message refers |
| 28 | Balance number/message sequence | yes | Balance number is the ordinal  number of balance which is  sent for the specified account  from the beginning of the year.  If the balance is sent in several  messages, such messages are  to be numbered within a  sequence (from 1 onwards) |
| 60F | Opening balance in the form (D/C), date, currency code, amount. D stands for debit – positive balance, and C for credit – negative balance |  | Example:  C030717EUR100995,01 |
| 90D | Number of debit transactions, currency code and amount |  | Example:  12EUR100000,00 |
| 90C | Number of credit transactions, currency code and amount |  | Example:  122EUR200000,99 |
| 62F | Closing balance for date in the form (D/C), date, currency code, amount. D stands for debit – positive balance, and C for credit – negative balance | yes | Example:  C030717EUR200996, |
| 64 | Available balances in the form (D/C), date, currency code, amount. D stands for debit –  positive balance, and C for credit – negative balance |  | Example:  C030717EUR200996, |

**7. Message МТ 942 – interim statement**

Message МТ 942 represents an interim statement relative to a previously taken balance or statement. This message is sent as a response to request МТ 920. Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 21 | Connected reference |  | Reference of message МТ 920 – TRN, with which this message was initiated |
| 25 | Account number | yes | Number of account to which the message refers |
| 28C | Balance number/message sequence | yes | Balance number is the ordinal number of balance which is sent for the specified account from the beginning of the year.  If the balance is sent in several messages, such messages are to be numbered within a  sequence (from 1 onwards) |
| 34F | Currency code (EUR), letter C for  credit or D for debit and amount; the amount refers to the limit below which transactions are not included in the report | yes | Example:  EURC100000, |
| 34F | Currency code (EUR), letter C for  credit or D for debit and amount; the amount refers to the limit below which transactions are not included in the report |  | Example:  EURD100000,00 |
| 13D | Date and time, in format YYММDDHHММ | yes | Example:  0307171515+0100 |
| 61 | Statement line |  | \*[[3]](#footnote-3)1 |
| 90D | Number of debit transactions, currency code and amount |  | Example:  12EUR100000,00 |
| 90C | Number of credit transactions, currency code and amount |  | Example:  122EUR200000,99 |

**Field 61 is repeated for each change in the statement.**

**Format of field 61:**

* **execution date (YYММDD),**
* **credit/debit (C, D, EC, ED),**
* **amount (up to 12 integers, up to 2 decimal places),**
* **transaction type identifier code, 1+3 characters,**
* **reference for payment system participant, up to 16 characters, //,**
* **reference of the settlement agent servicing the account, up to 16 characters,**
* **additional details, up to 34 characters**

**8. Message МТ 950 – account statement**

Message МТ 950 is an account statement. It is sent automatically at the end of the day. Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 25 | IBAN | yes | Number of account to which the message refers |
| 28C | Balance number/message sequence | yes | Balance number is the ordinal number of balance which is sent for the specified account  from the beginning of the year. If the balance is sent in several messages, such messages are  to be numbered within a  sequence (from 1 onwards) |
| 60F | Opening balance in the form (D/C), date, currency code, amount | yes | Example:  C030717EUR100995,01 |
| 61 | Statement line |  | \*[[4]](#footnote-4)1 |
| 62F | Closing balance in the form (D/C), date, currency code, amount | yes | Example:  C030717EUR200996, |

**Field 61 is repeated for each change in the statement.**

**Format of field 61:**

* **execution date (YYММDD),**
* **credit/debit (C, D, EC, ED),**
* **amount (up to 12 integers, up to 2 decimal places),**
* **transaction type identifier code, 1+3 characters,**
* **reference for payment system participant, up to 16 characters, //,**
* **reference of the settlement agent servicing the account, up to 16 characters,**
* **additional details, up to 34 characters, //.**

**9. Message МТ 940 – account statement (with details)**

Message МТ 940 is an account statement. It is sent automatically at the end of the day, if the member wishes so. Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 25 | Account number | yes | Number of account to which  the message refers |
| 28C | Balance number/message sequence | yes | Balance number is the ordinal  number of balance which is  sent for the specified account  from the beginning of the  year. If the balance is sent in  several messages, such  messages are to be  numbered within a sequence  (from 1 onwards) |
| 60F | Opening balance in the form (D/C), date, currency code, amount | yes | Example:  C030717EUR100995,01 |
| 61 | Statement line |  | \*[[5]](#footnote-5)1 |
| 86 | Information to the account holder, with 103  50К, 59 (accounts only) and 4 lines for 70,  with 202 only 53А and 58А (accounts only) |  | Up to 6\*35 characters |
| 62F | Closing balance in the form (D/C), date, currency code, amount | yes | Example:  C030717EUR200996, |

**Field 61 is repeated for each change in the statement.**

**Format of field 61:**

* **execution date (YYММDD),**
* **credit/debit (C, D, EC, ED),**
* **amount (up to 12 integers, up to 2 decimal places),**
* **transaction type identifier code, 1+3 characters,**
* **reference for payment system participant, up to 16 characters, //,**
* **reference of the settlement agent servicing the account, up to 16 characters,**
* **additional details, up to 34 characters.**

**10. Message МТ x92 – message cancellation request**[[6]](#footnote-6)

Message МТх92 is used as a request for cancellation of the previously sent message МТ 103 which is queuing. Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 21 | Connected reference | yes | TRN of the message to  which the query refers |
| 11S | Type of message  Date of original message  Cycle and sequence of the original message | yes | To supplement the  unique key |
| 79 | BIC of participant who sent the message and execution date | yes |  |

Message MT 192 is used for message MT 103.

**11. Message МТ x95 – message queries**

Message МТ х95 is used as a query on the previously sent message МТ 103. The message is also used to change the priority queued; the priority may be changed in such a way that a message remains queuing. Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 21 | Connected reference | yes | TRN of the message to  which the query refers |
| 75 | Queries | yes | Requests:  STAT – message status  DUPL – message  duplicate  PRTY – change of priority |
| 77А | New priority on the change of priority |  | Mandatory for request  for change of priority,  not used with other  requests |
| 11S | Type of message  Date of original message  Cycle and sequence of the original message |  | To supplement the  unique key |
| 79 | BIC of participant who sent the message and execution date | yes |  |

Message MT 195 is used for message MT 103.

**12. Message МТ x96 – responses to requests, queries and messages on error**

Message МТ х96 is sent as a response to messages МТ х92 or МТ х95, or the

system response to a message with an error. Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 21 | Connected reference | yes | TRN of the message to  which the query refers |
| 76 | Responses | yes | Responses to requests:  STAT – message status  DUPL – message  duplicate  PRTY – change of priority |
| 77А | Textual description |  | On the occurrence of errors, and an  appropriate text if the response contains a message on error |
| 11R | Type of message  Date of original message | yes | To supplement the  unique key |

If status (STАТ) is requested, field 76 may contain the following responses:

|  |  |
| --- | --- |
| STAT  REJT | Message has been cancelled by the МТn92 message sent by participant |
| STAT  CANC | Message has been cancelled pursuant to the rules of the National Bank of Serbia’s payment system, it is sent even when the National Bank of Serbia rejects a message, without any particular request |
| STAT  EXEC | Message execution is underway |
| STAT  SETL | Message has been settled |
| STAT  ERRC | An error occurred during the processing of a non-financial message, it is sent even when the National Bank of Serbia rejects a message on account of an error in the message, without a particular request |
| STAT  ERRP | An error occurred during the processing of payment, it is sent even when the National Bank of Serbia rejects a message because of an error in the message, without a particular request |
| STAT  COND | Message is waiting for connected conditional payments |
| STAT  WAIT | Message is queuing |
| STAT  SUSP | Message is suspended |

ERRC and ERRP are received even when the message is cancelled due to error, without any particular request. Message MT 196 is used for message МТ 103.

**13. Message МТ 985 – status enquiry**

Message МТ 985 is used for sending status enquiries. The response is sent via message МТ 986. Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 57А | BIC of the settlement agent with which the account is held | yes |  |
| 59 | Account (IBAN) to which the enquiry refers, slash and BIC of account holder in front of the account | yes |  |
| 75 | Request | yes | Request:  STAT – account status |

**14. Message МТ 986 – status report**

Message МТ 986 is sent as a response to status enquiry.

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 21 | Connected reference | yes |  |
| 59 | IBAN to which the enquiry refers, slash and BIC of account holder in front of the account |  |  |
| 79 | Response | yes |  |

If the enquiry is STAT, possible answers include:

|  |  |
| --- | --- |
| **Response** | **Meaning** |
| АА | Account is not blocked |
| DA | Account is blocked for debit |
| AC | Account is blocked for credit |
| DC | Account in blocked |

**15. Message МТ 999 – free format message**

Message МТ 999 is a free-format message. Message elements are as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Message element** | **Mandatory** | **Note** |
| 20 | Reference number (TRN) of payment system participant | yes | TRN |
| 79 | Text of the message, in the first line:  /TEXTMESSAGE/BIC  /GETBUSINESSDAYPERIOD/  :20:R8172855/999  :21:890310001256780c  :79:Ok | yes | BIC of the recipient in the outcoming, and of the sender in the  incoming message  Report request on the  business day period |

Note: In case the payment system operator sets the limit, the participant receives МТ999 on the set limit as a notice, and words SETACCOUNTLIMIT shall be followed by the title of the limit.

**Use of Cyrillic letters in SWIFT messaging**

As the use of Cyrillic letters is not allowed in SWIFT messaging, such letters have to be coded/decoded into Latin characters for all fields, where deemed reasonable, according to the following table. Latin letters Č, Ć, Š, Đ, Ž and DŽ are coded in the same way.

|  |  |  |  |
| --- | --- | --- | --- |
| **Cyrillic letter** | **Latin code** | **Cyrillic letter** | **Latin code** |
| А | A | а | a |
| Б | B | б | b |
| В | V | в | v |
| Г | G | г | g |
| Д | D | д | d |
| Ђ | DJ | ђ | dj |
| Е | E | е | e |
| Ж | ZZ | ж | zz |
| З | Z | з | z |
| И | I | и | i |
| Ј | J | ј | j |
| К | K | к | k |
| Л | L | л | l |
| Љ | LJ | љ | lj |
| М | M | м | m |
| Н | N | н | n |
| Њ | NJ | њ | nj |
| О | O | о | o |
| П | P | п | p |
| Р | R | р | r |
| С | S | с | s |
| Т | T | т | t |
| Ћ | CC | ћ | cc |
| У | U | у | u |
| Ф | F | ф | f |
| Х | H | х | h |
| Ц | C | ц | c |
| Ч | CH | ч | ch |
| Џ | DZ | џ | dz |
| Ш | SS | ш | ss |

1. In line with ISO 4217. [↑](#footnote-ref-1)
2. Annex 2 of the Guidelines for Implementing the Decision on Terms and Conditions of Performing Foreign Payment Transactions (RS Official Gazette, Nos 24/2007, 31/2007, 41/2007, 3/2008, 61/2008, 120/2008, 38/2010, 92/2011, 62/2013 and 51/2015). [↑](#footnote-ref-2)
3. [↑](#footnote-ref-3)
4. \*1 See: SWIFT User Handbook. [↑](#footnote-ref-4)
5. \*1 See: SWIFT User Handbook. [↑](#footnote-ref-5)
6. Used only in systems with active centralised queues. [↑](#footnote-ref-6)