S.W.I.F.T. RUB MT 103/202 Payment Orders Filling-in Rules (Banks non-residents)

• MT 103

(M) **:20:** **Transaction Reference Number** This field specifies the reference assigned by the Sender to unambiguously identify the message
Format: **[16x]**

This field should not begin with slash "/", end with slash or contain double slash "//"

To indicate that the message must be transliterated on the Receiver's side, the message Sender put the transliteration sign (character plus "+") into the first position of the field 20.
Field and sub-fields of only text block of the message are subject to transliteration. If original content of the field or subfield in Russian language contain Latin letters they must be putted between two apostrophes by transliteration process. As a result, transliterated text contains a trigger "RUS/ENG-ENG/RUS" (apostrophe) before Roman letters and after them.

(M) **:23B:** **Bank Operation Code**
Option B is mandatory. Always filled in with [CRED]

Format: **[CRED]**

(O) **:26T:** **Transaction Type Code**
Option T is required.

The presence of <u>this field is Mandatory only in case</u> the payment represents transfer/collection of tax and other obligatory payments to budget of Russian Federation and contains the code represented the status of the ordering customer.
The Format is: "S" followed by Document Originator Status 2-digits Code (allowed options - "01" - "26" (except "15") – in accordance with Order #107N, dated 12.11.2013, issued by Ministry of Finance regulations of RF).

Presence of this field requires obligatory presence of :
• "INN" and "KPP" Codes in fields "Ordering Customer" and "Beneficiary";
• field :77B:
⇒ all duly filled-in in accordance with Order #107N, dated 12.11.2013, issued by Ministry of Finance regulations of RF).
• Unique identifier of charge (UIN) in field :70: - abbreviation UIN and 20- or 25-digit code.

Format: **[S2x]**

(M) **:32A:**<u>Value Date, CCY Code, Amount</u> **– This field specifies the value date, the currency and the settlement amount.**
The settlement amount is the amount to be booked/reconciled at interbank level.

Format: **[YYMMDDRUB15x]**

(M) **:50K:**<u>Ordering Customer</u>
Option K is mandatory.

1st line - "/34x" slash and account number of the Ordering Customer
2nd line - "INN10(12)x" code word and 10(12)-digits space for the INN number of the Ordering Customer.
Plus optionally followed by [.KPP9x] – dot, code word "KPP" and 9-digits KPP Code (see comment to field :26T:)
3rd line – Ordering Customer, including Legal status.
4th line – Ordering Customer location (country, city, address)

Format: **[4*35x]**

(O) **:52A:**<u>Ordering Institution</u> **– Specifies the Financial Institution of the Ordering Customer, when different from the Sender.**

Option A is applicable.

(M) **:53B:**<u>Sender's Correspondent</u>
Option B is applicable

Filled-in the following way: "/" slash; transaction code "D" (for debit); "/" slash once again; 20-digits account number of the Ordering Bank (Sender) with Raiffeisenbank, Moscow.

Format: **[/D/20x]**

(M)* **:57D:**<u>Account With Institution</u>
Option D is mandatory.

Filled-in the following way:
1st line - "//RU" double slash and Identifier of the Bank of Russia Payment System (RU); "9x" nine digits Bank Identification Code; ".20x" dot and 20-digit number of correspondent account of the financial institution with the Central Bank of RF;
2nd – 5th lines – bene Bank name in full correspondence with name in Russian payment system (including legal status) and location (city).

Format: **[//RU9x][.20x]**
[4*35x]

(M) **:59:** <u>Beneficiary</u>

Filled-in the following way:
1st line - "/20x" slash and 20-digit account number of the Beneficiary;
2nd line - "INN10(12)x" code word and 10(12)-digits space for the INN number of the Beneficiary.
Plus optionally followed by [.KPP9x] – dot, code word "KPP" and 9-digits KPP Code (see comment to field :26T:)
3rd – 5th lines - The name of the Beneficiary, including Legal status.

Beneficiary name should be indicated by transliterated Russian letters or by English without any responsibility for transliteration from our side.
Name of Consumer customer consists of First name, Patronymic and Surname.
All numeric details of beneficiary should be indicated without wite spaces.

Format: **[/<u>20</u>x]**
[INN<u>10(12)</u>x] *[.KPP<u>9</u>x]*
[3*<u>35</u>x]

(M) **:70:** <u>Details of Payment</u>

1st line – 5-digits VO Code of Payment [(VOxxxxx)] in round brackets (spaces inside the brackets are inadmissible!) followed by free format text of payment details in the rest of the 1st and the following lines, which should contain: 1) Nature of Payment: e.g. for goods, insurance premium, for transportation, penalty etc; in case of payment for Services – short description of services or code of services; 2) reference to contract/invoice; 3) amount of VAT (if applicable); 4) Unique identifier of charge (UIN) (see comment to field :26T:)

Details of payment should be indicated by transliterated Russian letters or by English.

Format: **[(VOxxxxx)][<u>26</u>x]**
[3*<u>35</u>x]

(M) **:71A:** <u>Details of Charges</u> **– This field specifies which party will bear the applicable charges for the subsequent transfer of funds.**

(O) **:72:** <u>Sender to Receiver Information</u>

This field specifies additional information for the Receiver or other party specified.

The codes and content of the following information are described below:

/RPP/ – document entries fields of the Payment Order in accordance with the Bank of Russia requirements;
/ACC/ Instructions following are for the account with institution;
/INT/ The instructing institution which instructed the Sender to execute the transaction;

/REC/ Instructions following are for the intermediary institution;
/INS/ Instructions following are for the Receiver of the message

/NZP/ - Continuation of the field 70 "Remittance Information". Total size of payment details in the field 70 and in the field 72 after transliteration must not exceed 210 characters.

Format: [/NZP/6*35x]

Field 72 must never be used for information for which another field is intended.

(O)   :77B:<u>Regulatory Reporting</u>

This field is used with the field 26T "Transaction Type Code " contains the status of the ordering customer. Filled-in the following way:

<u>1st line</u> – "/N10/" The type of payment - may take values in accordance with Ministry of Finance regulations. It consists of 2 Cyrillic transliterated (is not obligatory for filling); "/N4/" Code of budget classification - is indicated in accordance with the classification of budget profits of the Russian Federation (max 20 digits, all at once can not take value "null").
<u>2nd line</u> – "/N5/" OKTMO code (Code of municipal formation territory) - is presented in accordance with the All-Russian classifier of objects of administrative and territorial division, on the territory of which funds received by payment of tax (fee) to the budget system of the Russian Federation are mobilized (8 or 11 digits, all at once can not take value "null"); "/N6/" Payment base – code value of 2 transliterated Cyrillic characters in accordance with Ministry of Finance of RF regulations.; "/N7/" Payment period base – 8 or 10-characters value defines period of tax(fee) payment or particular date of such payment required by tax and fee legislation (month, quarter or year) in accordance with Ministry of Finance of RF regulations.
<u>3rd line</u> – "/N8/" Document number depending of the payment base value or Individual information identifier in accordance with ministry of Finance regulations (max 15 characters).
As Individual information identifier could be insurance number of individual insurance account in Pension fund of RF person accounting system (SNILS) (code 14); series and number of person identifying document (code 01); series and number of driver licence (code 22); series and number of transport registration in Ministry of Internal Affairs authorities (code 24) and other identifiers of individual information used in accordance with RF legislation.
It is a subject for transliteration. Symbols № or N before the number value are not used. If document code and its number should separate with ":".
If Document number must not be defined then this field is filled with zeroes (If field 26T takes values "03", "16", "19", "20" or "24" and INN of ordering customer is missing subfield /N8/ can not take value "null") ; "/N9/" Date of the document depending to the value of N6 Payment base.
Must be present in the format DD.MM.YYYY: calendar day (value from 01 to 31 is allowed), month (value from 01 to 12 is allowed); year (4 digits); .

Format: [/N10/2x/N4/20x]
              [/N5/11x/N6/2x/N7/10x]

[/N8/15x/N9/10x]

* - **In case there is an Intermediary Bank in the payment instructions it is stipulated in field :57D: in the given (unchanged) field format.**
The Beneficiary's Bank (Account With Bank) together with the ultimate Beneficiary bank are quoted in field 59: in the following format:

:57: Format: [/20x]
1st line - "/20x" slash and 20-digit corresp. account for
beneficiary bank which they hold with intermediary bank;
2nd line - The name of the Beneficiary bank, including Legal status.
Beneficiary bank name should be indicated by transliterated Russian letters or by English without any responsibility for transliteration from our side.

:59: Beneficiary
Filled-in the following way:
1st line - slash and acct number of the Beneficiary;
2nd line - The name of the Beneficiary, including Legal status. Beneficiary name should be indicated by transliterated Russian letters or by English without any responsibility for transliteration from our side.

Example of the payment order:

SENDER :   RZBAATWW
RECEIVER: RZBMRUMM
MT103
:20:A0441301/101100
:23B: CRED
:32A:160114RUB173266,60
:50K:NORBERT SCHALLER GESELLSCHAFT
    WIEN
:53B:/D/30111810500000100000
:57D://RU044525202.30101810200000000202
     AO KB CITIBANK
     G. MOSCOW
:59:/40702810700000099079
    INN7765453456.KPP123456789
    OOO POLET
: 70:(VO10100) PAYMENT FOR GOODS CNTR
     123 DD 23102000 INC VAT 18PERCENT
:71A: OUR

Example of the payment order with intermediary bank:

SENDER :   RZBAATWW
RECEIVER: RZBMRUMM
MT103
:20: ORR11302513
:23B: CRED
:32A: 070525RUB100000.00
:50K:NORBERT SCHALLER GESELLSCHAFT
     WIEN
:53B:/D/30111810800001100000
:57D: //RU044525222.30101810500000000222
      ING BANK,(EURASIA) ZAO
      MOSCOW
:59: / 30111810700001003126
      NATEXIS BANK, PARIS
      /21536
      ATM MANAGEMENT LLC
: 70:(VO10100) PAYMENT FOR GOODS CNTR
      123 DD 23102000
:71A: OUR

Example of the payment order to budget of Russian Federation:

SENDER :   HEBACY2NA
RECEIVER: RZBMRUMM
MT103
:20:+TTO140/3402428
:23B: CRED
:26T: S08
:32A:160210RUB41709,
:50K: :/CY48005001400001400781048702
KENWARD BUSINESS CORP
INN9909271646, KPP380870002
DRAKE CHAMBERS
ROAD TOWN TORTOLA, BVI
:53B:/D/ 30111810500000110391
:57D:// RU042520001
GRKC GU BANK ROSSII PO

IRKURSKOi OBLASTI
G. IRKUTSK
:59:/ 40101810900000010001
INN3808114237.KPP384901001
IFNS PRAVOBEREJNOMU OKRUGU
G. IRKUTSK
: 70:'(VO70010)''LAND TAX FOR QUARTER
4/2015 FUNDAMENT.
UIN18209965164568870532
:71A: OUR
:77B: :/N10/NS/N4/18210606032041000110
/N5/25701000/N6/TP/0
N8/0/N9/0

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- ## MT 202

(M)   **:20:**   <u>Transaction Reference Number</u> **– This field specifies the reference assigned by the Sender to unambiguously identify the message**

      Format: **[16x]**

      To indicate that the message must be transliterated on the Receiver's side, the message Sender put the transliteration sign (character plus "+") into the first position of the field 20.
      Field and sub-fields of only text block of the message are subject to transliteration. If original content of the field or subfield in Russian language contain Latin letters they must be putted between two apostrophes by transliteration process. As a result, transliterated text contains a trigger "RUS/ENG-ENG/RUS" (apostrophe) before Roman letters and after them.

(M)   **:21:**   <u>Related Reference</u> **– This field contains a reference to the related transaction.**

      Format: **[NONREF]**

(M)   **:32A:**Value Date, CCY Code, Amount **– This field specifies the value date, currency and amount to be transferred.**

     Format: **YYMMDDRUB[15x]**

(O)   **:52A:**Ordering Institution **– The Payer Bank contains details of the Payer if he differs from the message Sender.**

     Option A is applicable.

(M)   **:53B:**Sender's Correspondent **contains account number, which used for funds transfer.**

     Option B is applicable

     Filled-in the following way: "/" slash; transaction code "D" (for debit); "/" slash once again; 20-digits account number of the Ordering Bank (Sender) with Raiffeisenbank, Moscow.

     Format: **[/D/20x]**

(M) * **:57D:** Account With Institution - **This field identifies the financial institution which will pay or credit the beneficiary institution. The field is not used if the Receiver is a Beneficiary Bank.**

     Option D is mandatory.
     Filled-in the following way:
     1ˢᵗ line - "//RU" double slash and Russian clearing identifier (RU); "9x" nine digits for Russian BIC; ".20x" dot and 20-digits number of correspondent acct of the bank with the Central Bank of RF;
     2ⁿᵈ – 5ᵗʰ lines - The name of the Bank and location (city).

     Format: **[//RU9x][.20x]**
                [4*35x]

(M)   **:58D:**The Beneficiary Bank - **This field specifies the financial institution which has been designated by the ordering institution as the ultimate recipient of the funds being transferred.**

     Filled-in the following way:
     1ˢᵗ line - "/20x" slash and 20-digits acct number of the Beneficiary;
     2ⁿᵈ line - "INN10x" code word and 10-digits space for the INN number of the Beneficiary. Plus optionally followed by [.KPP9x] – dot, code word "KPP" and 9-digits KPP Code (If the beneficiary institution is the resident of the Russian Federation, or non-resident registered in the tax authorities of the Russian Federation)
     3ʳᵈ – 5ᵗʰ lines - The name of the Beneficiary and location (city).

     Format: **[/20x]**

[INN10x]
[3*35x]

(M) **:72:** **Sender to Receiver Information**

1st line – 5-digits VO Code of Payment [(VOxxxxx)] in round brackets followed by free format text of payment details in the rest of the 1st and the following lines, which should contain: 1) Nature of Payment: e.g. FX, MM deal payment etc.

Format: **[/NZP/(VOxxxxx)][21x]**
[5*35x]

* - In case there is an <u>Intermediary Bank</u> in the payment instructions it is stipulated in field :56D: in the given (unchanged) field format.
The <u>Beneficiary's Bank (Account With Institution)</u> together with the ultimate

<u>Beneficiary</u> are quoted in field :58: and beneficiary bank in field :57: in the following format:

Format :57: [/20x]

1st line - "/20x" slash and 20-digit corresp. accnt for beneficiary bank which they hold with intermediary bank;
2nd line - The name of the Beneficiary bank, including Legal status. Beneficiary bank name should be indicated by transliterated Russian letters or by English without any responsibility for transliteration from our side.

:58: **Beneficiary**
Filled-in the following way:
1st line - slash and acct number of the Beneficiary;
2nd line - The name of the Beneficiary, including Legal status.
Beneficiary name should be indicated by transliterated Russian letters or by English without any responsibility for transliteration from our side.

Example of the payment order:

SENDER :   RZBAATWW
RECEIVER: RZBMRUMM
MT 202
:20:A0441301/101100
:21:NONREF
:32A:001112RUB2000000,00
:53B:/D/30111810800001100000
:57D://RU044525202.30101810200000000202
      AO KB CITIBANK
      MOSCOW
:58D:/30111810600700601013
      UKRSOTCBANK
      KIEV
:72:/NZP/ (VO60070) FX DEAL DD 11122000

Example of the payment order with intermediary bank (1):

SENDER :   RZBAATWW
RECEIVER: RZBMRUMM
MT 202
:20:A0441301/101100
:21:NONREF
:32A:001112RUB2000000,00
:52A:/D/SUMITOMO BANK.,LTD
NOUCHI CHIYODA-KU,
TOKYO JAPAN
:53B:/D/30111810800001100000
56D: //RU044525222.30101810500000000222
        ING BANK,(EURASIA) ZAO
        MOSCOW
:57D:/30111810700001003126
        KAWAIA BANK.,LTD
58D: /2155698
        EURO-CLEAR BANK SA/NV BRUSSELS
:72:/NZP/ (VO60070) PAYMENT REGARDING
PURCHASE OF RUB BONDS FROM SECURITY CO. LTD

Example of the payment order with intermediary bank (2):

SENDER :   RZBAATWW
RECEIVER: RZBMRUMM
MT 202
:20:A0441301/101100
:21:NONREF
:32A:001112RUB2000000,00
:52A:/D/SUMITOMO BANK.,LTD
NOUCHI CHIYODA-KU,
TOKYO JAPAN
:53B:/D/30111810800001100000
57D: //RU044525222.30101810500000000222
ING BANK,(EURASIA) ZAO
      MOSCOW
58D: /30111810700001003126
    KAWAIA BANK.,LTD
    /2155698
    EURO-CLEAR BANK SA/NV BRUSSELS
:72:/NZP/ (VO60070) PAYMENT REGARDING
PURCHASE OF RUB BONDS FROM SECURITY CO. LT