

STP-Rules of MT103 formatting to be sent to Raiffeisenlandesbank Oberösterreich

The formatting is always based on the prevailing SWIFT Standard Release Guide.
The MT103 may be addressed to RZOOAT2L.

M/O	Field No	Field Name	Content	Comments
M	20	Transaction Reference	16x	
M	23B	Bank Operation Code	4!c	CRED
O	23E	Instruction Code	4!c[/30x]	Only INTC allowed
M	32A	Value Date/Currency Code/ Interbank Settled Amount	6!n3!a15d	
M/O	33B	Currency/Instructed amount	3!a15d	
M/-	36	Exchange rate	12d	Mandatory when currency codes in 32A/ 33B are different. Not allowed when 32A and 33B are identical
M	50K	Ordering Customer	[/34x] 4*35x	Account no. or IBAN Name 1)
O	52A	Ordering Institution	A	BIC
O	53a	Sender's Correspondent	A or B	A: BIC B: Account Number
O	54A	Receiver's Correspondent		BIC
O	56A	Intermediary		BIC
O	57a	Account With Institution	A or D*	A: BIC 2) The following alternatives are accepted: <u>For payments to Austria only:</u> The following alternative is accepted: A or D: //AT12345 If the International Bank Account Number is used in field 59, field 57 must be occupied
M	59	Beneficiary Customer	[/34x] 4*35x	Payments to Austria and Germany <u>option a)</u> account number up to 11 digits name and address of the beneficiary <u>option b)</u> IBAN, = 20 figures* for Austria = 22 figures* for Germany name and address of the beneficiary *(letters and digits)
O	70	Details of Payment	4*35x	
M	71A	Details of Charges	3!a	OUR / SHA / BEN 3)
M/O	71F	Sender's Charges	3!a15d	
M/O	71G	Receiver's Charges	3!a15d	
O	72	Sender to Receiver Information	6*35x	Not used

1) Field 50K : If payment is from outside EU the full name and address is mandatory.

2) Field 57A / Field 59: If payment is in accordance with the EU-Directive No. 2560/2001 only 57A and IBAN can be used

3) Field 71A: If payment is in accordance with the EU-Directive No. 2560/2001 only option SHA is possible

M = Mandatory O = Optional

Please note: In compliance with FATF-policies we will not be able to execute any incoming transfers via MT103 if the following is not included in the payment order:

Payments within EU: The originator's account number or IBAN or "unique identifier"

Payments from outside EU: The originator's account number and the originator's full name and address or the originator's date and place of birth or the number of a government-issued identity document of the originator (e.g. passport)



**Raiffeisen Landesbank
Oberösterreich**