Notice to receive

SWIFT MT210 format

Version 1.0.0

Publishing date 1 November 2012

1 Introduction

Handelsbanken implementation guidelines will describe the contents of a notice to receive based on SWIFT MT210-format. The document is valid for credit to accounts within Handelsbanken in Sweden. To be able to send "notice to receive" for incoming payments the client must have a separate agreement with Handelsbanken. Generally, it is important that the records are in the order described below. If the records are in a different order or if a mandatory record is missing, the message might be rejected. This description is unique for Handelsbanken's services and can therefore only be used in co-operation with Handelsbanken.

1.1 Definitions

Term	Description
BBAN	BBAN stands for Basic Bank Account Number and identifies a unique national bank account number. A BBAN can comprise up to 30 characters and can be alphanumeric. An international IBAN is created based on a BBAN.
IBAN	IBAN stands for International Bank Account Number and consists of a country code, a control digit, a bank identifier and a national account number. A Swedish IBAN is made up of 24 characters in total and a foreign IBAN can be up to 34 characters.
SWIFT	SWIFT is the abbreviation of Society for Worldwide Interbank Financial Telecommunication and is a communications network used by most of the banks in the world for sending each other payment instructions and messages.
BIC	Bank Identifier Code, 8 or 11 characters. A unique address linked to SWIFT.
BEI	Business Entity Code. A unique address linked to SWIFT identifying non-financial institutions.

1.2 History

At Handelsbanken, changes to version numbers are made according to the following guidelines. The original version is 1.0.0.

- The last digit is moved up a digit when the format descriptions are changed, for example text clarifications and examples.
- The second digit is moved up a digit if minor changes are made to the format such as new countries or changes in the payment type.
- The first digit is moved up a digit (thus becoming a completely new version) if the format changes mean that the customer will have to make adaptations in order to continue using the service. In this case, all customers affected are informed of the new version and what the changes involve.

Version	Date	Description
1.0.0	2012-11-01	Notice to Receive SWIFT MT210 format

2 Implementation guidelines

2.1 MT210 Format specification

Status	Tag	Field Name	Content	Definition	Rules
M	20	Transaction Reference Number	16x	This field specifies the reference assigned by the Sender to unambiguously identify the instruction.	This field must not start or end with a slash '/' and must not contain two consecutive slashes '//'.
O	25	Account Identification	35x	This field identifies the account to be credited with the incoming funds.	This field is used when the Receiver services more than one account for the Sender.
M	30	Value Date	6!n	This field contains the value date of all incoming funds specified in the message.	Date must be a valid date expressed as YYMMDD.
M	21	Related Reference	16x	This field contains the content of field 20, or other reference, for example, Common Reference, of the related transaction.	This field must not start with a slash '/' and must not contain two consecutive slashes '//'.
M	32B	Currency Code, Amount	3!a15d	This field specifies the currency and amount to be received.	Currency must be a valid ISO 4217 currency code. The integer part of Amount must contain at least one digit. A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency.
O	50a	Ordering Customer	No letter option or C	This field specifies the ordering party when it is not a financial institution. No letter option: 4*35x (Name and Address) Option C: 4!a2!a2!c[3!c] (Identifier code)	Identifier Code must be a BEI. If field 50A is present, then field 52A is not allowed. If field 50A is not present, then field 52A is mandatory.

Status	Tag	Field Name	Content	Definition	Rules
O	52a	Ordering Institution	A	This field specifies the ordering party when it is a financial institution. Option A: [/1!a][/34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code	Identifier Code must be a registered BIC. Identifier Code must not be a BEI. When the Sender is also the ordering institution, it will be repeated in this field.
O	56a	Intermediary	A	This field specifies the financial institution from which the Receiver is to receive the funds. Option A: [/1!a][/34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code)	This field is used when the intermediary institution is other than ordering party. Should be used whenever possible. Identifier Code must be a registered BIC. Identifier Code must not be a BEI.

Status:

M = Mandatory

O = Optional

Explanations:

a   = alphabetic letters
c   = alphabetic letters and digits
d   = amount, must contain one digit and comma (,), ex 15d = maximum 15 digits including the
         decimal comma
x   = character
n   = digits, ex. 2n = up to 2 digits
!   = always, ex 1!a =always 1 alphabetic letter
/   = slash
[ ]   = subfield