Format Description

**SWIFT MT202:**
*General Financial Institution Transfer*
<table>
<thead>
<tr>
<th><strong>Title</strong></th>
<th>Format Description SWIFT MT202</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Version, date</strong></td>
<td>1.2, June 2015</td>
</tr>
<tr>
<td><strong>On behalf of</strong></td>
<td>Corporate Client Channels</td>
</tr>
<tr>
<td><strong>Contact address</strong></td>
<td>Rabobank Nederland, Croeselaan 18, Postbus 2626, 3500 HG Utrecht</td>
</tr>
</tbody>
</table>

Rabobank, 2015

No part of this publication may be reproduced in any form by print, photo print, microfilm or any other means without written permission by Rabobank.
SWIFT MT202: General Financial Institution Transfer

1. Introduction
This document indicates the Rabobank specific requirements for fields within the MT202 standard format structure.

2. General Information
This message is sent by or on behalf of the ordering institution directly, or through correspondent(s), to the financial institution of the beneficiary institution. It is used to order the movement of funds to the beneficiary institution. This message may also be sent to a financial institution servicing multiple accounts for the Sender to transfer funds between these accounts.

The MT202 can be used to initiate a general financial institution transfer.

3. Format Specification
The MT202 should be formatted according to the standards indicated in the user handbook on www.swift.com. However, for a number of fields Rabobank applies specific rules which are indicated in the “Text Block”. If there are no comments filled for a specific field, the standard SWIFT description applies.

Application Header
The Application Header (Block 2) appears on all input messages (Service Identifier 01). The input Application Header describes the type of message, its addressee, and which optional sending parameters can be used.

If the payment must be handled with urgent priority, the Message Priority in the Application Header must then be filled with the value “U”. If not, use value “N”. Extra costs may be charged.

Example:
{2:O2020942131120ABCDNL123C84836927491311200942U}
### 4. Text Block

<table>
<thead>
<tr>
<th>Field</th>
<th>Subfield/Option</th>
<th>Mandatory/Optional</th>
<th>Fieldname</th>
<th>Format, Content, Option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>[]=optional !=fixed length a=alaberic x=alphanumeric d=numeric with decimal c=values codelist</td>
</tr>
<tr>
<td>20</td>
<td></td>
<td>M</td>
<td>Sender’s Reference</td>
<td>16x</td>
</tr>
<tr>
<td>21</td>
<td></td>
<td>M</td>
<td>Related Reference</td>
<td>16x</td>
</tr>
</tbody>
</table>
| 32    | A               | M                 | Value Date/Currency/Amount | 6ln3!a15d | Value date  
The value date may be future dated at a maximum of 30 calendar days ahead or has a maximum of 2 days in the past. When the provided date exceeds the maximum, the message will be rejected.  
When the value date lies one or two days in the past, the value date is converted to the current date.  
Amount  
Decimal separator is a comma. The comma is mandatory and is included in the max. length. |
<table>
<thead>
<tr>
<th>Field</th>
<th>Subfield/Option</th>
<th>Mandatory/Optional</th>
<th>Fieldname</th>
<th>Format, Content, Option</th>
<th>Comments / Rabobank specific</th>
</tr>
</thead>
</table>
| 52a   | A or D         | O                 | Ordering Institution | Option A  
Party Identifier [/1a]/[34x]  
Identifier Code 4!a2!a2!c[3!c]  
Option D  
Party Identifier [/1a]/[34x]  
Name and Address 4*35x | This field is ignored. |
| 53a   | A, B or D     | M                 | Sender’s Correspondent | Option A  
Party Identifier [/1a]/[34x]  
Identifier Code 4!a2!a2!c[3!c]  
Option B  
Party Identifier [/1a]/[34x]  
Location [35x]  
Option D  
Party Identifier [/1a]/[34x]  
Name and Address 4*35x | This is a optional field but mandatory for the Rabobank.  
Within all the options: Always supply the account number (IBAN is highly recommended) as “Party Identifier”or else this message is rejected.  
For SEPA payments at least an IBAN and name of the ordering customer must be filled (=Option D). |
<table>
<thead>
<tr>
<th>Field</th>
<th>Subfield/Option</th>
<th>Mandatory/Optional</th>
<th>Fieldname</th>
<th>Format, Content, Option</th>
<th>Comments / Rabobank specific</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>[],=optional, l=optional</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>a=alphanumeric, x=alphanumeric</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>d=numeric, c=values codelist</td>
<td></td>
</tr>
</tbody>
</table>
| 54a   | A, B or D      | O                  | Receiver’s Correspondent | Option A  
Party Identifier [/1a][/34x]  
Identifier Code 4!a2!a2!c[3!c]  
Option B  
Party Identifier [/1a][/34x]  
Location [35x]  
Option D  
Party Identifier [/1a][/34x]  
Name and Address 4*35x | This field is ignored. |
| 56a   | A or D         | O                  | Intermediary | Option A  
Party Identifier [/1a][/34x]  
Identifier Code 4!a2!a2!c[3!c]  
Option D  
Party Identifier [/1a][/34x]  
Name and Address 4*35x | This field is ignored. |
<table>
<thead>
<tr>
<th>Field</th>
<th>Subfield / Option</th>
<th>Mandatory / Optional</th>
<th>Fieldname</th>
<th>Format, Content, Option</th>
<th>Comments / Rabobank specific</th>
</tr>
</thead>
</table>
| 57a   | A, B or D        | M                    | Account with Institution | Option A  
Party Identifier [/1a][34x]  
Identifier Code 4!a2!a2!c[3!c]  
Option B  
Party Identifier [/1a][34x]  
Location [35x]  
Option D  
Party Identifier [/1a][34x]  
Name and Address 4!35x | This is an optional field, but mandatory for the Rabobank.  
Option A is highly recommended.  
If there is no BIC available, use option D. It’s mandatory to provide at least 3 lines filled with name and address. At the end of the last line (line 3 or 4), the country ISO code must be provided, preceded by a single space. |
<table>
<thead>
<tr>
<th>Field</th>
<th>Subfield/Option</th>
<th>Mandatory/Optional</th>
<th>Fieldname</th>
<th>Format, Content, Option</th>
<th>Comments / Rabobank specific</th>
</tr>
</thead>
</table>
| 58a   | A or D         | M                 | Beneficiary Institution | Option A  
Party Identifier [/1a]/[34x]  
Identifier Code 4a2!a2!a2!c[3!c]  
Option D  
Party Identifier [/1a]/[34x]  
Name and Address 4*35x | Within the EEA an IBAN is always mandatory in case of EEA currencies. Outside the EEA an IBAN is recommended when the country of the beneficiary uses the IBAN standard. In some IBAN-countries (especially in the Middle East) an IBAN is mandatory too. In all other countries an account number is recommended.  
The A option is highly recommended.  
If D option is used, at least 3 lines must be provided with beneficiary name, address, place and country. **Please note:** the last line must end with the ISO country code of the beneficiary preceded by a single space.  
Always provide the “Party Identifier” or else the message is rejected. |
| 72    |                | O                 | Sender to Receiver Information | 6*35x | Using this field is discouraged.  
The information is passed on unchanged to the beneficiary bank. |
# Appendix 1: Change log

**Title:** Format Description SWIFT MT202  
**Version:** 1.2  
**Date:** 01-06-2015  
**By:** Corporate Client Channels  
**Address:** Rabobank Nederland, Zakelijke Klantkanalen  
Leidseveer 35, 3511 SB Utrecht  
P.O. box 17100  
3500 HG Utrecht

<table>
<thead>
<tr>
<th>Date</th>
<th>Version</th>
<th>Change</th>
<th>Change reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-06-2015</td>
<td>1.2</td>
<td>Chapter 2, purpose of the MT202 added</td>
<td>Clarification</td>
</tr>
<tr>
<td>01-06-2015</td>
<td>1.2</td>
<td>Chapter 3, example added</td>
<td>Clarification</td>
</tr>
<tr>
<td>01-06-2015</td>
<td>1.2</td>
<td>Field 32, a value date of maximum 2 days in the past is accepted.</td>
<td>Change</td>
</tr>
<tr>
<td>01-06-2015</td>
<td>1.2</td>
<td>Field 52a is ignored.</td>
<td>Clarification</td>
</tr>
<tr>
<td>01-06-2015</td>
<td>1.2</td>
<td>Field 54a is ignored.</td>
<td>Clarification</td>
</tr>
<tr>
<td>01-06-2015</td>
<td>1.2</td>
<td>Field 56a is ignored.</td>
<td>Correction</td>
</tr>
<tr>
<td>01-06-2015</td>
<td>1.2</td>
<td>Field 57a is mandatory for Rabobank.</td>
<td>Clarification.</td>
</tr>
<tr>
<td>01-06-2015</td>
<td>1.2</td>
<td>If there is no BIC, use 57D and it's mandatory to provide at least 3 lines of name and address including ISO country code.</td>
<td>Clarification.</td>
</tr>
<tr>
<td>01-06-2015</td>
<td>1.2</td>
<td>58A is recommended. If there is no BIC, use 58D and it's mandatory to provide at least 3 lines of name and address including ISO country code.</td>
<td>Clarification.</td>
</tr>
<tr>
<td>01-06-2015</td>
<td>1.2</td>
<td>Although field 72 is discouraged, the message will not be rejected in case of payments within EEA in EURO.</td>
<td>Correction.</td>
</tr>
</tbody>
</table>