



STP Formatting Guideline

Cash Services for financial institutions

The following formatting recommendations are valid for commercial payment transactions MT 103 (STP) and financial transfers MT 200 / 202 / 202COV sent to COBADEFF or DRESDEFF.

Transactions formatted according to the below recommendations will be eligible for Straight Through Processing (STP).

MT 103 / MT 103+ Single Customer Credit Transfer

Tag	Status	Field Name	Options and Contents
23B	M	Bank Operation Code	CRED
23E	O	Instruction Code	INTC, CORT, REPA or SDVA allowed
50a	M	Ordering Customer	Option A, F or K with - account number <u>or</u> - IBAN plus BEI <u>or</u> - full details on the ordering customer, i.e. name + full address (street/city)
52a	O	Ordering Institution	Option A
53a	O	Sender's Correspondent	Blank <u>or</u> Option A with BIC <u>or</u> Option B with Account number (10 or 12 digits, no blanks allowed)
54a	O	Receiver's Correspondent	Option A
55a	O	Third Reimbursement Institution	Option A
56a	O	Intermediary Bank	Option A
57a	O*	Account with Institution	Option A (* field is mandatory if different from Receiver)
59a	M	Beneficiary Customer	Option A <u>or</u> No letter option: - First subfield: Valid IBAN or correct account number - Second subfield: Complete name and address <u>or</u> Option F - First subfield: /account number - Second subfield: 1/Name of the Beneficiary 2/address line for the Beneficiary 3/ISO country code/Town
72	O	Sender to Receiver Information	Only /INS/ allowed and followed by a BIC

M = Mandatory, O = Optional

MT 200 Financial Institution Transfer for its Own Account

Tag	Status	Field Name	Options and Contents
53a	O	Sender's Correspondent	Option B (= your account number with Commerzbank), no blanks allowed
56a	O	Intermediary Bank	Option A
57a	M	Account with Institution	Option A: account number not allowed ^{*)}
72	O	Sender to Receiver Information	Not to be used

M = Mandatory, O = Optional

^{*)} MT200 payment orders must not contain the beneficiary's account number.

Should you wish to instruct payments to the credit of a specific account, please use MT202 format.

MT 202 / MT 202COV ^{*)} General Financial Institution Transfer

Tag	Status	Field Name	Options and Contents
52a	O	Ordering Institution	Option A
53a	O	Sender's Correspondent	Option A or Option B (= your account number with Commerzbank), no blanks allowed
54a	O	Receiver's Correspondent	Option A
56a	O	Intermediary Bank	Option A
57a	O	Account with Institution	Option A
58a	M	Beneficiary Customer	Option A
72	O	Sender to Receiver Information	Allowed only with code word /BNF/ or /INS/ INS must be followed by a BIC

M = Mandatory, O = Optional

^{*)} The guideline for MT202COV is applicable only for sequence A of the message.