

# MT 103 STP criteria for PLN clearing payments

Bank Handlowy w Warszawie SA

SWIFT code CITIPLPX



M/O	Tag	Field Name	Content/Options	CITIPLPX STP requirements
<b>M</b>	20	Sender's References	16x	Unique reference number per each payment
<b>M</b>	23B	Bank Operation Code	4!c	CRED
O	23E	Institution Code	4!c [/30x]	Empty field
O	26T	Transaction Type Code	3!a	This field must not be used
<b>M</b>	32A	Value Date/ Currency/ Interbank Settled Amount	6!n!3!a5d	Currency identical as in field 71G.
O	33B	Currency/ Instructed Amount	3!a15d	
O	36	Exchange Rate	12d	
<b>M</b>	50a	Ordering Customer	A, K	A or K
O	51a		[/34] 4*35x	<i>This field must not be used</i>
O	52a	Ordering Institution	A, D	Option A
O	53a	Sender's Correspondent	A, B, D	Option A
O	54a	Receiver's Correspondent	A, B, D	Option A
O	55a	Third Reimbursement Institution	A, B, D	Option A
O	56a	Intermediary	A, C, D	Option A
<b>M***</b>	57a	Account with Institution	A, B, C, D	Option A
<b>M</b>	59a	Beneficiary	A or no letter Option	Option A or no letter option Plausible IBAN is required*)
O	70	Information on payment	4*35x	
<b>M</b>	71A	Cost instructions	3!a	<b>SHA , OUR, BEN**)</b>
O	71F	Sending bank's costs	3!a15d	
O	71G	Receiving bank's costs	3!a15d	Currency must be equal to 32A
O	72	Bank information	6*35x	This field must not be used
O	77B	Report data	3*35x	This field must not be used
O	77T	Envelope Contents	9000Z	This field must not be used

\*) Plausible IBAN means IBAN having passed the module check as per ISO 13616 norm

\*\*\*) According to local regulations, all cost options are converted to SHA for Sorbnet2 - RTGS clearing. Elixir - ACH clearing does not use cost option at all.

\*\*\*\*) Mandatory for outgoing payment, for internal payment within Citi Poland according to SWIFT usage rules – field should be empty

All orders not consistent with the standard will be subject to additional costs of PLN 20 per order.

Further third parties' non-STP fees may apply.