Swedish Local payments and Transfers
In SEK and foreign currency
SWIFT MT101 format

Version 1.0.2

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Table of contents

1   Introduction

Handelsbanken's implementation guidelines will describe the contents of Swedish local payments to bankgiro- and PlusGiro-accounts as well as to accounts in Handelsbanken and to accounts in other Swedish banks in Swift MT101-format.

The MT101 Swift format doesn't as standard handle credit notes. There is no field/Tag for describing this. An invoice must be manually netted against a credit note, with the net amount Seq B, Tag 32B being sent to the beneficiary. Invoice and credit note references can be entered in the reference field Tag 70.

This description is unique for Handelsbanken's services and can therefore only be used in co-operation with Handelsbanken. The contents of the SWIFT MT101-format are adjusted to Handelsbanken's services.

More information about local payments can be obtained from your local branch office.

1.1   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 changed when the format descriptions are changed, for example text clarifications and examples.

- The second digit is changed if minor changes are made to the format such as new countries or changes in the payment type.

- The first digit is changed (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
1.0.2	2016-10-31	Clarification – restricted use of "/" (slash) in tag 20 and 21. No longer possible to send EUR via Bankgirot.
1.0.1 Published	2009-01-15	New version management – New version number 1.0.1. Changes according to above guidelines.
2006 June	2006 June	Clarification – Transfers in SEK and foreign currency
2005 March	2005 March	Possible to order Swedish local payments and transfers

2 Implementation guidelines

Sequence A contains general information and is a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B.

A file sent to Handelsbanken can contain several sequence A. I.e. the file starts with one sequence A and is followed by one or more sequence B, which are going to be debited the account number stated in the first sequence A. Then comes a new sequence A followed by one or more sequence B, which are going to be debited the account number stated in the second sequence A etc.

Status:

M = Mandatory

N = Not used

O = Optional

R = Required (under certain conditions)

Explanations:

a   = alphabetic letters

c   = alphabetic letters and digits

d   = amount, must contain one digit and comma','. Maximum length includes the decimal comma.

n   = digits, ex. 2n → up to 2 digits

x   = character

!   = always..!, ex 3!a → always 3 letters

/   = slash followed by an account number

[ ]   = subfield, i.e. optional

2.1   Set-up guidelines

2.1.1   PAYMENTS TO BANKGIRO, PLUSGIRO ACC. AND LOCAL CASH PAYMENTS FROM BANKGIRO ACC.

Payments to bankgiro can be made in SEK only.

2.1.1.1   Sequence A

Status	Tag	Field name	Content	Definition / Usage rules
M	20	Sender's Reference	16x	Must be unique for each message (or chain of messages) and must not start or end with a slash '/' or contain two consecutive slashes '//'.
M	21R	Customer Specified Reference	16x	SWEDO
O	28D	Message Index / Total	5n/5n	Accepted but not acted upon
O	50L	Instructing Party	35x	Accepted but not acted upon

Status	Tag	Field name	Content	Definition / Usage rules
M	50H	Ordering Customer Debit account b)	/34x 4*35x	Line 1: Bankgiro account to be debited for all transactions in sequence B, e g /12345678 Line 2: Company registration number, e g 5560501234
M	52C	Account Servicing Institution	/34x	Identification of the bank servicing the customer's account to be debited. // followed by a two letter clearing system code and a numeric party identifier, always 52C://SE9900
N	51A	Sending Institution		Not used
M	30	Requested Execution Date	6!n	Execution date. The date on which all subsequent transactions should be initiated by the executing bank.
N	25	Authorisation	35x	Not used

2.1.1.2 Sequence B

Status	Tag	Field name	Content	Definition / Usage rules
M	21	Transaction Reference	16x	This field specifies the unambiguous reference for the individual transaction contained in a particular occurrence of sequence B. Must not start or end with a slash '/' or contain two consecutive slashes '//'. This reference is the senders own reference and will not be forwarded to the beneficiary.
N	21F	F/X Deal Reference	16x	Not used
R	23E	Instruction Code	4a[/30x]	Method of payment Tag to be stated only when code is used Codes accepted: When tag is not used (blank) the payment is handled as a local non-urgent payment. CHQB = Local cash payment.
M	32B	Currency/Transaction Amount	3!a15d	Currency and amount of the subsequent transfer.
N	50L	Instructing Party	35x	Not used in Sequence B
N	50H	Ordering Customer	/34 4*35x	Not used in Sequence B
N	52A	Account Servicing Institution		Not used in Sequence B
N	56A	Intermediary		Not used

Status	Tag	Field name	Content	Definition / Usage rules
M	57C	Account With Institution	Option C: /34x	Identification of beneficiary's bank. Option C; //followed by a two letter clearing system code and a numeric party identifier. (National bank ID) E.g.: 57C://SE9900 for payments to bankgiro, //SE9500 for payments to PlusGiro. NB. If CHQB in Tag 23E then 57C must contain value //SE9900
	59	Beneficiary	[/34x] 4*35x	Beneficiary's account number and name. Details see specific information for local Swedish payments.
M	70	Remittance Information	4*35x	For local payments, the field should be used as described in specific information for local Swedish payments.
N	77B	Regulatory Reporting	3*35x	Not used
N	33B	Currency/Original Ordered Amount	3!a15d	Not used
N	71A	Details of Charges	3a	Accepted but not acted upon
N	25A	Charges Account	/34x	Not used
N	36	Exchange Rate	12d	Not used

Specific information for local Swedish payments

The debit account is always a bankgiro account.

Business terms Payment orders	Tag	Content	Description	Example
Credit account	59	[/34x] 4*35x	Bankgiro and PlusGiro: Beneficiary's account number to be indicated as: Line 1: /12345678 Line 2: name Line 3: address Line 4: address Line 3 and 4 not mandatory.	
Credit account	59	[34x] 4*35x	Cash payment: Full address must be filled in combination with Tag 23E = CHQB (beneficiary's account unknown). Line 1: name Line 2: address Line 3: address Line 4: postal code & city If you leave intermediate lines with no text, you must fill these lines with empty spaces, otherwise the whole file will be rejected.	
Reference information Payment to bankgiro and PlusGiro number or cash payment	70	4x35	Maximum of 4x35 characters	Invoice no 123

Business terms Payment orders	Tag	Content	Description	Example
Reference information (OCR) Free text not allowed	70	4x35	Reference with max 25 digits	1983704833

2.2   Set-up guidelines

2.2.1   TRANSFERS TO BANK ACCOUNT IN HANDELSBANKEN SWEDEN OR TO OTHER SWEDISH BANKS FROM BANK ACCOUNT

Transfers to/from account in Handelsbanken could be made in SEK and foreign currency without exchange. To other Swedish banks the transfer must be in SEK. For transfers with exchange or currency to other Swedish banks see Implementation guide for cross-border payments.

2.2.1.1   Sequence A

Status	Tag	Field name	Content/ Options	Definition / Usage rules
M	20	Sender's Reference	16x	Must be unique for each message (or chain of messages) and must not start or end with a slash '/' or contain two consecutive slashes '//'.
M	21R	Customer Specified Reference	16x	SWEDO
O	28D	Message Index/Total	5n/5n	Accepted but not acted upon
O	50L	Instructing Party	35x	Accepted but not acted upon
M	50H	Ordering Customer Debit account a)	/34x 4*35x	Line 1: Account to be debited for all transactions in sequence B, e g /123456789. Please note that a BBAN[1] must be used. Line 2: Company registration-number, e g 5560501234
M	52C	Account Servicing Institution	/34x	Identification of the bank servicing the customer's account to be debited. // followed by a two letter clearing system code and a 4 digit clearing number, Swedbank 5 digits always 52C://SE6XXX
N	51A	Sending Institution		Not used
M	30	Requested Execution Date	6!n	Execution date. The date on which all subsequent transactions should be initiated by executing bank
N	25	Authorisation	35x	Not used

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[1] BBAN, Bankers Bank Account Number – traditional bank account no (not IBAN).

2.2.1.2 Sequence B

Status	Tag	Field name	Content	Definition / Usage rules
M	21	Transaction Reference	16x	This field specifies the unambiguous reference for the individual transaction contained in a particular occurrence of sequence B. Must not start or end with a slash '/' or contain two consecutive slashes '//'. This reference is the senders own reference and will not be forwarded to beneficiary.
N	21F	F/X Deal Reference	16x	Not used
R	23E	Instruction Code*	4a[/30x]	Method of transaction Tag to be stated only when code is used. When tag is not used (blank) the transfer is handled immediately on execution day Codes accepted: CORT[2] = financial transfer to accounts in other Swedish banks, not Handelsbanken. INTC = intra-company transfer within central accounts in Handelsbanken
M	32B	Currency/Transaction Amount	3!a15d	Currency and amount of the subsequent transfer.
N	50L	Instructing Party	35x	Not used in Sequence B
N	50H	Ordering Customer	/34 4*35x	Not used in Sequence B
N	52A	Account Servicing Institution		Not used in Sequence B
N	56A	Intermediary		Not used

M	57C	Account With Institution	Option C:
			/34
				Identification of beneficiary's bank.
				Option C; // followed by a two letter clearing system code and a numeric party identifier.
				E g : 57C://SE6001

M	59	Beneficiary	[/34x] 4*35x	Beneficiary's account number, name and address. Line 1:/accountnumber, e g /12345678901 up to 11 digits Line 2: name Line 3: address Line 4: address If you leave intermediate lines with no text, you must fill these lines with empty spaces, otherwise the whole file will be rejected. NB. Advice to beneficiary is not possible

[2] For Financial payments, Tag 23E must include CORT and a special agreement must exist with Handelsbanken.

Status	Tag	Field name	Content	Definition / Usage rules
R	70	Remittance Information	4*35x 14x 14x 12x	When Tag 23E = CORT When Tag 23E = INTC When Tag 23E is not used - transfer within Handelsbanken - transfers to other Swedish banks
N	77B	Regulatory Reporting	3*35x	Not used
N	33B	Currency/Original Ordered Amount	3!a15d	Not used
N	71A	Details of Charges	3a	Accepted but not acted upon
N	25A	Charges Account	/34x	Not used
N	36	Exchange Rate	12d	Not used

3 Examples

Ordering customer account appears in Sequence A; single MT101 with single debit account:

Local payment from bankgiro account to bankgiro account

Explanation	Format
Sender's reference	:20:FILEREF1
Message Index/Total	:21R:SWEDO
Ordering customer	:50H:/12345678 5560501234
Account servicing institution	:52C://SE9900
Requested execution date	:30:160525
Transaction reference	:21:TRANSREF1
Currency/transaction amount	:32B:SEK100,
Account with institution	:57C://SE9900
Beneficiary	:59:/87654321 Beneficiary 1
Remittance information	:70:234567899987766666

Local payment from bankgiro account to PlusGiro account

Explanation	Format
Sender's reference	:20:FILEREF2
Message Index/Total	:21R:SWEDO
Ordering customer	:50H:/12345678 5560501234
Account servicing institution	:52C://SE9900
Requested execution date	:30:160525
Transaction reference	:21:TRANSREF1
Currency/transaction amount	:32B:SEK100,
Account with institution	:57C://SE9500
Beneficiary	:59:/12348765 Beneficiary 1
Remittance information	:70:234567899987766666

Local cash payments from bankgiro account

Explanation	Format
Sender's reference	:20:FILEREF3
Message Index/Total	:21R:SWEDO
Ordering customer	:50H:/12345678 5560501234
Account servicing institution	:52C://SE9900
Requested execution date	:30:160525
Transaction reference	:21:TRANSREF1
Instruction Code	:23E:CHQB
Currency/transaction amount	:32B:SEK100,
Account with institution	:57C://SE9900
Beneficiary	:59:Beneficiary 1 Street 1 Box 1 City
Remittance information	:70:234567899987766666

Intra-group transfer in USD between accounts in Handelsbanken

Explanation	Format
Sender's reference	:20:FILEREF4
Message Index/Total	:21R:SWEDO
Ordering customer	:50H:/42456789 5560501234
Account servicing institution	:52C://SE6186
Requested execution date	:30:160525
Transaction reference	:21:TRANSREF1
Instruction Code	:23E:INTC
Currency/transaction amount	:32B:USD10000,
Account with institution	:57C://SE6001
Beneficiary	:59:/42345679 Beneficiary 1
Remittance information*	:70:78945612365478

*Tag 70 maximum 14 characters for transfers within Handelsbanken

Financial transfer, e g to account in Swedbank

Explanation	Format
Sender's reference	:20:FILEREF5
Message Index/Total	:21R:SWEDO
Ordering customer	:50H:/123456789 5560501234
Account servicing institution	:52C://SE6001
Requested execution date	:30:160525
Transaction reference	:21:TRANSREF1
Instruction Code	:23E:CORT
Currency/transaction amount	:32B:SEK100000,
Account with institution	:57C://SE83279
Beneficiary	:59:/1234567890 Beneficiary 1
Remittance information*	:70:234567899987766666

*Tag 70 maximum 4x35 characters when 23E is coded CORT

Transfer to account in other Swedish banks

Explanation	Format
Sender's reference	:20:FILEREF6
Message Index/Total	:21R:SWEDO
Ordering customer	:50H:/123456789 5560501234
Account servicing institution	:52C://SE6001
Requested execution date	:30:160525
Transaction reference	:21:TRANSREF1
Currency/transaction amount	:32B:SEK100000,
Account with institution	:57C://SE5260
Beneficiary	:59:/1234567
Remittance information*	:70:987654321123

*Tag 70 maximum 12 characters for transfer to other Swedish bank

Transfer to personal account in Nordea

Explanation	Format
Sender's reference	:20:FILEREF7
Message Index/Total	:21R:SWEDO
Ordering customer	:50H:/123456789 5560501234
Account servicing institution	:52C://SE6001
Requested execution date	:30:160525
Transaction reference	:21:TRANSREF1
Currency/transaction amount	:32B:SEK100000,
Account with institution*	:57C://SE3XXX
Beneficiary	:59:/6001011234 Beneficiary 1
Remittance information**	:70: 987654321123