



Standards

Category 8 - Travellers Cheques

For Standards MT November 2018

Message Reference Guide

Standards Release Guide

This reference guide contains the category 8 message text standards, including a detailed description of the scope, the format specifications, the rules, the guidelines, and the field specifications of each message type.

22 December 2017

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Introduction

Summary of Changes

Added Message Types

None

Removed Message Types

None

Modified Message Types

None

Category 8 Message Types

The following table lists all message types defined in category 8.

For each message type, there is a short description, an indicator whether the message type is signed (Y or N), the maximum message length on input (2,000 or 10,000 characters) and whether the use of the message requires registration with SWIFT for use in a message user group (Y or N).

MT	MT Name	Purpose	Signed ⁽¹⁾	Max. Length	MUG
800	T/C Sales and Settlement Advice [Single]	Provides the sale and settlement details for the sale of travellers cheques by a single selling agent	Y	2,000	N
801	T/C Multiple Sales Advice	Provides the details (excluding the settlement details) of the sales of travellers cheques in cases where the data is lengthy or includes data from several selling agents	Y	2,000	N
802	T/C Settlement Advice	Provides the settlement details of multiple sales of travellers cheques	Y	2,000	N
824	T/C Inventory Destruction/ Cancellation Notice	Notifies the issuer of the destruction/cancellation of travellers cheque inventory held by the selling agent. It may also request a selling agent to destroy/cancel travellers cheque inventory	Y	2,000	N
890	Advice of Charges, Interest and Other Adjustments	Advises an account owner of charges, interest or other adjustments to its account	Y	2,000	N
891	Request for Payment of Charges, Interest and Other Expenses	Requests payment of charges, interest or other expenses	Y	2,000	N
892	Request for Cancellation	Requests the Receiver to consider cancellation of the message identified in the request	Y	2,000	N
895	Queries	Requests information relating to a previous message or amendment to a previous message	Y	2,000	N
896	Answers	Responds to a MT 895 Queries message or MT 892 Request for Cancellation or other messages where no specific message type has been provided for the response	Y	2,000	N
898	Proprietary Message	Contains formats defined and agreed to between users and for those messages not yet live	Y	10,000	N

MT	MT Name	Purpose	Signed ⁽¹⁾	Max. Length	MUG
899	Free Format Message	Contains information for which no other message type has been defined	Y	2,000	N

(1) A Relationship Management Application (RMA) authorisation is required in order to sign a message.

Note: A Message User Group (MUG), for the purposes of this book, is a group of users who have voluntarily agreed to support the specified message type and have registered with SWIFT to send or receive the specified message type. These messages are indicated in the preceding table in the column MUG.

Registration is free of charge. To register to use one or more message types, submit a registration request (**Order Message User Group**) through the forms available on www.swift.com > Ordering & Support > Ordering > Order Products and Services > Message User Group (MUG).

To withdraw from a MUG, use the **Terminate your MUG subscription** request. These forms are available at www.swift.com > Ordering & Support > Ordering > Terminate and deactivate > Message User Group (MUG).

To get the list of other members of a particular MUG, send an MT 999 to the Customer Implementation team (SWHQBEBCOS).

Euro - Impact on Category Message Standards

See the *Standards MT General Information* for full details of the Euro-Related Information (ERI) and the impact on Standards MT message types.

T/C Purchase Agreement Guidelines

Travellers cheque issuers which are participants in and, therefore, users of SWIFT have agreed, subject to bilateral agreement, that they will accept, from selling agents, T/C Purchase Agreements conforming to this guideline.

This guideline sets forth the standard English text and data content to be used in the purchase agreement, but it does not standardise the format nor size of the document. The standard text must appear in English and may also appear in other languages.

This guideline also mandates minimum rules regarding the handling of purchase agreements.

Guidelines

English Text	Field Content/Notes
Purchase agreement	This must appear as the title of the document.
Issuer	The name of the T/C issuer, as agreed between the issuer and the selling agent, must be included.
Selling agent	The name and location of the selling agent, in sufficient detail to provide identification of the inventory holder. In addition, the selling agent code, as assigned by the issuer, must be included.
Purchaser	The full name of the purchaser and either his address or sufficient identification to establish his address.
Currency	The ISO (alpha) currency code of the T/Cs.
Serial numbers:	For each serial identification range, the following items must be provided:
From	Entire first cheque serial identification in the range.
To	At least the final four digits of the last cheque in the range.
Quantity	The number of cheques in the range.
Denomination	The face value of one cheque in the range.
Amount	The total face value of the cheques in the range.
Total sale amount	The total amount of the sale.
Sale date	The date when the purchase occurred.
PA Identification	The selling agent's identification of the purchase agreement.
Signature	The purchaser's signature.
Text	The following text must also appear: 'The purchaser (or his agent) confirms receipt of, and agrees to, the terms and conditions of the above mentioned issuer and confirms receipt of these travellers cheques.'

Other information, such as commission details, may be included by the selling agent.

Handling of the purchase agreement

The selling agent must provide to the purchaser:

- cheque signature instructions
- the issuer's terms and conditions, including refund instructions.

At least two copies of the purchase agreement must be available, as described below:

- the original, with the purchaser's signature, is to be held by the selling agent at the disposal of the Issuer, for a retention period specified by a bilateral agreement.
- a copy, which is to be given to the purchaser.

MT 800 T/C Sales and Settlement Advice [Single]

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 801 T/C Multiple Sales Advice

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 802 T/C Settlement Advice

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 824 T/C Inventory Destruction/Cancellation Notice

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 890 Advice of Charges, Interest and Other Adjustments

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 891 Request for Payment of Charges, Interest and Other Expenses

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 892 Request for Cancellation

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 895 Queries

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 896 Answers

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 898 Proprietary Message

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 899 Free Format Message

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

Glossary of Terms

In addition to the definitions which appear in the *Standards MT General Information*, Glossary of Terms, the following terms apply to Category 8 message types:

Acceptor	A bank, other institution, merchant or individual giving value to a Purchaser, in exchange for travellers cheques being countersigned in the Acceptor's presence.
Claimant	A purchaser requesting a refund from an Issuer for lost or stolen travellers cheques.
Issuer	An organisation, or the agent for an organisation, which issues travellers cheques and is an obligor with ultimate responsibility to give value for the checks which it issues, irrespective of wherever they may be payable.
Purchaser	An individual buying travellers cheques from a Selling Agent. The purchaser signs and countersigns the travellers cheque.
Refund Agent	An institution acting on behalf of an Issuer to refund travellers cheques and/or cash to the Claimant.
Remitting Agent	An institution responsible for ordering the transfer of funds to an Issuer for the sale of travellers cheques. A Remitting Agent may be a selling agent and/or a concentrating point for several Selling Agents.
Selling Agent	An institution under agreement with an Issuer to stock and sell the Issuer's travellers cheques.
T/C Purchase Agreement	An agreement between a selling agent and purchaser of Travellers Cheques for the sale and purchase of those cheques.

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