



Standards

Category n - Common Group Messages

For Standards MT November 2018

Message Reference Guide

Standards Release Guide

This reference guide contains the category n 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

Table of Contents

Introduction.....	3	
Summary of Changes.....	3	
Category n Message Types.....	4	
Euro - Impact on Category Message Standards	6	
MT n90 Advice of Charges, Interest and Other Adjustments	7	
MT n91 Request for Payment of Charges, Interest and Other Expenses	8	
MT n92 Request for Cancellation.....	9	
MT n92 Scope	9	
MT n92 Format Specifications.....	9	
MT n92 Network Validated Rules	9	
MT n92 Usage Rules.....	9	
MT n92 Field Specifications	10	!
MT n95 Queries.....	14	
MT n96 Answers	15	
MT n96 Scope	15	
MT n96 Format Specifications.....	15	
MT n96 Network Validated Rules	15	
MT n96 Usage Rules.....	15	
MT n96 Field Specifications	16	!
MT n98 Proprietary Message	24	
MT n98 Scope	24	
MT n98 Format Specifications.....	24	!
MT n98 Network Validated Rules	24	
MT n98 Usage Rules.....	24	
MT n98 Field Specifications	25	!
MT n99 Free Format Message.....	27	
Legal Notices.....	28	

Introduction

Summary of Changes

Added Message Types

None

Removed Message Types

None

Modified Message Types

MT N92 on page 9

MT N96 on page 15

MT N98 on page 24

Category n Message Types

The following table lists all Common Group message types.

For each message type, there is a short description, an indicator whether the message type is signed (Y/N), the maximum message length (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/N).

MT	MT Name	Purpose	Signed ⁽¹⁾	Max. Length	MUG
n90	Advice of Charges, Interest and Other Adjustments	Advises an Account Owner of charges, interest or other adjustments to its account	*	2,000	N
n91	Request for Payment of Charges, Interest and Other Expenses	Requests payment of charges, interest or other expenses	*	2,000	N
n92	Request for Cancellation	Requests the Receiver to consider cancellation of the message identified in the request	*	2,000	N
n95	Queries	Requests information relating to a previous message or amendment to a previous message	*	2,000	N
n96	Answers	Responds to a MT n95 Queries message or MT n92 Request for Cancellation or other messages where no specific message type has been provided for the response	*	2,000	N
n98	Proprietary Message	Contains formats defined and agreed to between users and for those messages not yet live	*	10,000	N
n99	Free Format	Contains information for which no other message type has been defined	*	2,000 ⁽²⁾	N

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

(2) This length does not apply to category 4 and 7. The message length for MTs 499 and 799 is 10,000 characters.

Note: Message Authentication - Common Group messages will require authentication when the category number, that is, the first digit of the message type, is a part of a message category which requires authentication. Common group messages in the following categories currently require authentication:

Category	Description
1	Customer Transfers and Cheques
2	Financial Institution Transfers
4	Collections and Cash Letters
5	Securities Markets

6	Commodities, Syndications, and Reference Data
7	Documentary Credits and Guarantees
8	Travellers Cheques

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.

MT n90 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 n91 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 n92 Request for Cancellation

MT n92 Scope

This message is:

- sent by a financial institution to request a second financial institution to consider cancellation of the SWIFT message identified in the request.
- sent by a corporate customer to request a financial institution to consider cancellation of the SWIFT message identified in the request.

If the Receiver of the request for cancellation has already acted on the message for which cancellation is requested, the MT n92 asks for a retransfer, that is, reversal, with the beneficiary's consent.

For use of messages in the corporate-to-bank environment, see the MT message implementation guide and the message matrix for corporate customers available on www.swift.com.

MT n92 Format Specifications

MT n92 Request for Cancellation

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	21	Related Reference	16x	2
M	11S	MT and Date of the Original Message	3!n 6!n [4!n6!n]	3
O	79	Narrative Description of the Original Message	35*50x	4
O		Copy of at least the Mandatory Fields of the Original Message	Copy of fields	5
M = Mandatory, O = Optional - Network Validated Rules may apply				

MT n92 Network Validated Rules

- C1** Field 79 or a copy of at least the mandatory fields of the original message or both must be present (Error code(s): C25).

MT n92 Usage Rules

- An MT n92 may be sent only to the Receiver of an initial message.
- An MT n92 must refer to the cancellation of a SWIFT message only.

- An MT 292 may not request cancellation of an MT 200/201. To cancel an MT 200/201, the Sender must send a new message to the account with institution of the initial message, requesting a retransfer of the funds.
- An MT n92 may be sent to cancel one single transaction of a multiple message.
- The MT n92 always requires a response. The response must be by an MT n96 Answers message.
- Where country specific policies exist relative to the processing of a request for cancellation, details can be found in the General Country Information file, which is available for download on www.swiftrefdata.com.
- The use of the MT n92 in association with the MT 105 EDIFACT Envelope must be in accordance with the specific guidelines detailed in the appropriate volume of the EDIFACT Message Implementation Guides (MIGs).
- To request the cancellation of a category 3 message, there are specific fields and codes in the category 3 messages that must be used. Where such fields and codes exist in a message, the MT 392 must not be used to cancel a previously sent transaction or confirmation.
- To request the cancellation of any ISO 15022 compliant message, an MT 592 must not be used. Field 23G of the ISO 15022 message, with subfield Function containing code CANC (Cancellation), must be used instead (see also the Standards Category 5 volumes).
- To request the cancellation of a documentary credit, an authorisation to reimburse or a guarantee, an MT 792 must not be used, but an MT 707, 747 or 767, respectively.

MT n92 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

2. Field 21: Related Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the content of field 20 Transaction Reference Number of the SWIFT message for which cancellation is requested.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

USAGE RULES

Where all the transactions in a multiple message are requested for cancellation, this field must contain the content of field 20 in the non-repetitive sequence. If there is no field 20 in the non-repetitive sequence, the content of field 20, or if not present, that of field 21 associated with the first transaction contained in the message must be used.

3. Field 11S: MT and Date of the Original Message**FORMAT**

Option S	3!n	(MT Number)
	6!n	(Date)
	[4!n6!n]	(Session Number)(ISN)

PRESENCE

Mandatory

DEFINITION

This field specifies the message type number of the original message which contained the transaction to be cancelled and the date on which this message was sent.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

MT Number must be a number in the range 100 - 999 (Error code(s): T18).

USAGE RULES

Session Number and ISN (input sequence number) of the original message, if available, must be present in subfield 3 and subfield 4 respectively.

4. Field 79: Narrative Description of the Original Message

FORMAT

35*50x (Narrative)

In addition to narrative text, the following line formats may be used:

<u>Line 1</u>	<u>/4!a/[additional information]</u>	<u>(Cancellation Reason)(Narrative)</u>
<u>Lines 2-35</u>	<u>[/continuation of additional information]</u>	<u>(Narrative)</u>

PRESENCE

Conditional (see rule C1)

DEFINITION

This field contains a narrative description of the original message, or single transaction within a multiple message, which will enable the Receiver to positively identify the message or transaction to be cancelled.

CODES

Cancellation Reason may contain one of the following codes:

<u>AGNT</u>	<u>Incorrect Agent</u>	<u>Agent in the payment workflow is incorrect.</u>
<u>CURR</u>	<u>Incorrect Currency</u>	<u>Currency of the payment is incorrect.</u>
<u>CUST</u>	<u>Requested by Customer</u>	<u>Cancellation requested by the ordering customer.</u>
<u>CUTA</u>	<u>Cancel upon Unable to Apply</u>	<u>Cancellation requested because an investigation request has been received and no remediation is possible.</u>
<u>DUPL</u>	<u>Duplicate Payment</u>	<u>Payment is a duplicate of another payment.</u>
<u>FRAD</u>	<u>Fraudulent Origin</u>	<u>Cancellation requested following a transaction that was originated fraudulently. The use of the Fraudulent Origin code should be governed by jurisdictions.</u>
<u>TECH</u>	<u>Technical Problem</u>	<u>Cancellation requested following technical problems resulting in an erroneous transaction.</u>
<u>UPAY</u>	<u>Undue Payment</u>	<u>Payment is not justified.</u>

USAGE RULES

~~When the request for cancellation is sent due to a fraudulent payment the code FRAD, placed between slashes, may be used at the start of the first line in this field and may be followed immediately by a narrative description of the original message.~~

If Cancellation Reason/~~FRAD~~ is the only information in this field, then a copy of at least the mandatory fields of the original message must be present.

5. Copy of at least the Mandatory Fields of the Original Message

FORMAT

Copy of fields

PRESENCE

Conditional (see rule C1)

DEFINITION

This field contains a copy of at least the mandatory fields of the original message, or single transaction within a multiple message, which will enable the Receiver to positively identify the message or transaction to be cancelled.

NETWORK VALIDATED RULES

SWIFT does not validate the relationship between the copied field(s) and the original message. Even if not defined for the referenced message, any valid field except 77F or 77T (Error code(s): T13) is accepted as the "Copy of fields".

SWIFT only validates the syntax of a BIC used in the text of the appended message. A TestandTraining destination may not be referenced by a LIVE user (Error code(s): T27,T46).

USAGE RULES

When an MT n92 is sent to cancel a single transaction of a multiple message, field 11S must be followed by either field 79 providing a narrative description of the single transaction or a copy of only the relevant fields of both the non-repetitive sequence and the unique sequence of the transaction to be cancelled.

If an MT n92 contains copied field(s) of the original message, these fields should be quoted in the correct order.

If more than one transaction, but not the entire multiple message is to be cancelled, separate MTs n92 must be sent for each transaction to be cancelled. In this case, field 21 must contain the content of field 20 of the specific transaction to be cancelled. In those cases where there is no field 20 per transaction, field 21 of the specific transaction to be cancelled must be used.

If the entire multiple message is to be cancelled, either field 79 indicating that all transactions contained in the message are to be cancelled or a copy of at least the mandatory fields of the entire message to be cancelled, must be used. In this case, field 21 must contain the content of field 20 in the non-repetitive part of the message. If there is no field 20 in the non-repetitive sequence, the content of field 20, or if not present, that of field 21 associated with the first transaction contained in the message must be used.

MT n95 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 n96 Answers

MT n96 Scope

This message type is:

- sent by one financial institution to another financial institution.
- sent by a corporate customer to a financial institution.
- sent by a financial institution to a corporate customer.

It is used to respond to an MT n95 Queries or MT n92 Request for Cancellation and other messages where no specific message type has been provided for the response. This message should use the same category digit as the related queries message or request for cancellation.

For use of messages in the corporate-to-bank environment, see the MT message implementation guide and message matrix for corporate customers available on www.swift.com.

MT n96 Format Specifications

MT n96 Answers

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	21	Related Reference	16x	2
M	76	Answers	6*35x	3
O	77A	Narrative	20*35x	4
O	11a	MT and Date of the Original Message	R or S	5
O	79	Narrative Description of the Original Message to Which the Answer Relates	35*50x	6
O		Copy of at least the Mandatory Fields of the Original Message	Copy of fields	7
M = Mandatory, O = Optional - Network Validated Rules may apply				

MT n96 Network Validated Rules

- C1** Either field 79 or a 'Copy of at least the mandatory fields of the message to which the answer relates', but not both, may be present in the message (Error code(s): C31).

MT n96 Usage Rules

- The content of field 20 Transaction Reference Number of the related MT n95 Queries or MT n92 Request for Cancellation must always be quoted.

- The use of the MT n96 in association with the MT 105 EDIFACT Envelope must be in accordance with the specific guidelines detailed in the appropriate volume of the EDIFACT Message Implementation Guides (MIGs).
- The message to which the MT n96 Answers is related may be quoted in part or in full.
- The MT 296 must be used in the cheque truncation environment in answering an MT 295 previously received.
- An MT 596 must not be used to respond to a cancellation request of any ISO 15022 compliant message. An ISO 15022 compliant status message should be used instead, that is, an MT 509, 548, or 567. In these messages, field 23G, subfield Function, should contain the code CAST (Cancellation Request Status) (see also the Standards Category 5 volumes).

MT n96 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

2. Field 21: Related Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the content of field 20 Transaction Reference Number of the queries message, request for cancellation, or other message to which this message responds.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//'
(Error code(s): T26).

3. Field 76: Answers

FORMAT

6*35x (Narrative)

In addition to narrative text, the following line formats may be used:

Line 1	/4c/2n/ [supplement 1][supplement 2]	(Answer-Number) (Narrative1)(Narrative2)	
Lines 2-6	[//continuation of supplementary information] or /4c/2n/ [supplement 1][supplement 2]]	(Narrative) or (Answer-Number) (Narrative1)(Narrative2)	

PRESENCE

Mandatory

DEFINITION

This field contains the actual answer(s).

CODES

Whenever possible, Answer-Number may contain one or more of the following codes: |

- | | | |
|---|---|--|
| 1 | We hereby confirm that we carried out your instruction on (1) ... (YYMMDD) and paid (2) ... (Ccy/Amount) to beneficiary bank. | in response to Query Number 1, 2, 6, or 16 |
| 2 | We hereby confirm that the transaction has been effected and advised on (1) ... (YYMMDD). | in response to Query Number 3, 6, or 16 |
| 3 | Further information about details of payment is as follows (1) ... | in response to Query Number 4 |
| 4 | Identification and address of the beneficiary are as follows (1) ... (new field 58a/59). | in response to Query Number 5 |

5	The account should be with (1) ... (new field 57a).	in response to Query Number 8 or 9
6	Please credit the account (1) ... (new field 58a/59).	in response to Query Number 8 or 9
7	We confirm to you the regularity of the instruction mentioned in your query, with the following Authorisation Code/Test Key Code word (1) ...	in response to Query Number 10
8	We confirm amendment to your message as requested.	in response to Query Number 17
9	We are unable to comply with your amendment request.	in response to Query Number 17
10	We authorise you to debit our account.	in response to Query Number 18
11	Cover refunded to the credit of (1) ... (account/place).	in response to Query Number 19
12	Stop instructions are not acceptable. (Reason)	
13	Stop instructions duly recorded. (Further details, where applicable)	
14	Stop instructions valid until (1) ... (YYMMDD).	
17	We confirm that correct value date has been applied.	
18	We confirm that your enquiry is receiving our attention.	
19	This represents our charge as per our tariff.	

-
- 20 We confirm that these are not duplicate instructions.
- 21 Our entry relates to your above instruction.
- 22 Our entry relates to our above instruction.
- 23 Please amend field (1) ... to read (2) ...
- 24 Please consider our payment instruction as null and void.
- 25 We confirm currency has been changed from (1) to (2).
- 26 We confirm correct account (1) has been credited on (2).
- 27 Details relating to Treasury Deal are as follows ...
- 28 We confirm payment to your account on (1) for (2) has been made.
- 29 We confirm overpayment is due to the following reason(s) ...
- 30 We confirm early payment due to the following reason(s) ...
- 31 Please provide debit authority to reverse incorrect payment to your institution.
- 32 Charges incurred are for the following reason(s) ...
- 33 The requested details are (1) ... in response to Query Number 52
-

CODES

Answer-Number may contain one or more of the following codes in the cheque truncation environment:

- | | | |
|----|--|---|
| 15 | Further information about the item per your request is as follows ... (1) | in response to Query Number 23, 24, 25, 26, 27, 28, or 29 |
| 16 | Date, check number and query code (Original or Copy) of cheque sent ... (1) | in response to Query Number 23 or 24 |

CODES

For alignment with ISO 20022 messages, Answer may contain one or more of the following codes:

<u>CNCL</u>	<u>Cancelled As Per Request</u>	<u>Used when a requested cancellation is successful.</u>
<u>PDCR</u>	<u>Pending Cancellation Request</u>	<u>Used when a requested cancellation is pending.</u>
<u>RJCR</u>	<u>Rejected Cancellation Request</u>	<u>Used when a requested cancellation has been rejected.</u>

CODES

Narrative1 may contain one or more of the following reason codes if Answer indicates RJCR or PDCR:

<u>AC04</u>	<u>Closed Account Number</u>	<u>Account number specified has been closed on the receiver's books.</u>
<u>AGNT</u>	<u>Agent Decision</u>	<u>Reported when the cancellation cannot be accepted because of an agent refuses to cancel.</u>
<u>AM04</u>	<u>Insufficient Funds</u>	<u>Amount of funds available to cover specified message amount is insufficient.</u>
<u>ARDT</u>	<u>Already Returned</u>	<u>Cancellation not accepted as the transaction has already been returned.</u>
<u>ARPL</u>	<u>Awaiting Reply</u>	<u>A reply is expected from either the customer or the next agent.</u>
<u>CUST</u>	<u>Customer Decision</u>	<u>Reported when the cancellation cannot be accepted because of a customer decision.</u>
<u>INDM</u>	<u>Indemnity Requested</u>	<u>Indemnity is required before funds can be returned.</u>
<u>LEGL</u>	<u>Legal Decision</u>	<u>Reported when the cancellation cannot be accepted because of regulatory rules.</u>

NOAS	No Answer From Customer	No response from beneficiary (to the cancellation request).
NOOR	No Original Transaction Received	Original transaction (subject to cancellation) never received.
PTNA	Past To Next Agent	Cancellation has been forwarded to the next agent in the payment chain.
RQDA	Requested Debit Authority	Authority is required by the Creditor to return the payment.

USAGE RULES

Where a message contains more than one answer, each answer must appear on a separate line.

Numbers in brackets, for example, (1), mean that supplementary information is required. This supplementary information must be the first information following the Answer Number .

When supplement 2 is used, that is, two different pieces of supplementary information are provided, the second piece of information should be preceded by a slash '/'.

If additional space is required for providing details of the answer(s), this information can be continued in field 77A.

4. Field 77A: Narrative

FORMAT

Option A	20*35x	(Narrative)
----------	--------	-------------

PRESENCE

Optional

DEFINITION

This field contains the query in narrative form.

5. Field 11a: MT and Date of the Original Message

FORMAT

Option R	3!n 6!n [4!n6!n]	(MT Number) (Date) (Session Number)(ISN)
Option S	3!n 6!n [4!n6!n]	(MT Number) (Date) (Session Number)(ISN)

PRESENCE

Optional

DEFINITION

This field contains the message type number of the original message to which the answer relates, and the date on which this message was sent:

- Option R refers to a message received.
- Option S refers to a message sent.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

MT Number must be a number in the range 100 - 999 (Error code(s): T18).

6. Field 79: Narrative Description of the Original Message to Which the Answer Relates

FORMAT

35*50x (Narrative)

PRESENCE

Conditional (see rule C1)

DEFINITION

This field contains a narrative description of the original message to which the answer relates, for example, the message to which the MT n95 Queries or MT n92 Request for Cancellation referred, in sufficient detail to enable the Receiver to positively identify that message.

7. Copy of at least the Mandatory Fields of the Original Message

FORMAT

Copy of fields

PRESENCE

Conditional (see rule C1)

DEFINITION

This field contains a copy of at least the mandatory fields of the original message to which the answer relates, for example, the message to which the MT n95 Queries or MT n92 Request for Cancellation referred, to enable the Receiver to positively identify that message.

NETWORK VALIDATED RULES

SWIFT does not validate the relationship between the copied field(s) and the original message. Even if not defined for the referenced message, any valid field except 77F or 77T (Error code(s): T13) is accepted as the "Copy of fields".

SWIFT only validates the syntax of a BIC used in the text of the appended message. A Test and Training destination may not be referenced by a LIVE user (Error code(s): T27,T46).

USAGE RULES

If an MT n96 contains copied field(s) of the original message, these fields should be quoted in the correct order.

MT n98 Proprietary Message

Note: This message may only be sent and received after prior arrangements between the Sender and the Receiver.

MT n98 Scope

This message type is used by financial institutions, with their own offices, with other financial institutions and/or with corporate customers with which they have established bilateral agreements.

It is used as an envelope for a specified message included in it.

It allows for the definition of a unique format for which another message type is not available or applicable.

It also allows financial institutions to use message types which are awaiting live implementation on the SWIFT system.

For use of messages in the corporate-to-bank environment, see the MT message implementation guide and the message matrix for corporate customers available on www.swift.com.

MT n98 Format Specifications

MT n98 Proprietary Message

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	12	Sub-Message Type	3!n	2
M	77E	Proprietary Message	73z [n*78z73x [n*78x]	3
M = Mandatory, O = Optional - Network Validated Rules may apply				

MT n98 Network Validated Rules

There are no network validated rules for this message type.

MT n98 Usage Rules

- When assigning a category to this message, for example, 198 versus 498, the users should select the category that, at a general level, encompasses the business purpose of the message.
- The sub-message type number agreed to by the users of a specific proprietary message, or the message type assigned to a message format being used before implementation, shall be identified in field 12 of the message being transmitted.

MT n98 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

2. Field 12: Sub-Message Type

FORMAT

3!n

PRESENCE

Mandatory

DEFINITION

This field is used to specify the message type number, as agreed by the Sender and Receiver, or as defined by SWIFT (for messages being used in advance of implementation), for the proprietary message contained in the MT n98.

3. Field 77E: Proprietary Message

FORMAT

Option E	73z	(Text1)	
	[n*78z73x	(Text2)	
	[n*78x]		

PRESENCE

Mandatory

DEFINITION

This field is used to convey the message contents in a format agreed to by the Sender and the Receiver.

USAGE RULES

In defining the format to be sent within field 77E, the following rules apply:

- All characters and codes described in the *Standards MT General Information* are allowed.
- The following exceptions are allowed:
 - Carriage return, Line feed, Colon 'CrLf:' may be used to separate fields included in field 77E, for example,

```
:77E::20:ref1'CrLf'  
:21:ref2'CrLf'  
:79:test'CrLf' etc.
```

- Line 1 (that is, ~~73z73x~~) may consist of only Carriage return, line feed, Colon 'CrLf:', for example,

```
:77E:'CrLf'  
:21:ref:'CrLf' etc.
```

- Line 1 may consist of blank characters, for example,

```
:77E:eee'CrLf'
```

- Carriage return, line feed, hyphen ('CrLf-') indicates the end of the text.
- The maximum size of this field is limited to 9800 characters.

MT n99 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.

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