

## Required Message Fields for PhilPaSS (as of 31 January 2014)

- Sending customer payments to fellow SWIFT institutions will follow the PhilPaSS **SWIFT to SWIFT** requirements
- Sending customer payments to Non-SWIFT PhilPaSS participants (via receiver PHCBPHMC) will follow the **SWIFT to Non-SWIFT** requirements.
- Messages with incomplete PhilPaSS-required fields will be Aced in SWIFT Network, but will be rejected in RTGS (e.g. MT019 / Reversed payment)

R = Required Field  
O = Optional Field

### MT 103 (Customer Payments)

Field	Letter Option	Description	SWIFT Standard	PhilPaSS SWIFT to SWIFT	PhilPaSS SWIFT to Non-SWIFT (via PHCBPHMC)	Remarks
20	-	Sender's Reference	R	R *	R *	<i>Should follow PhilPaSS Standard Coding Requirements</i>
23B	-	Bank Operation Code	R	R	R	
26T	-	Transaction Type Code	O	O	O	
32A	-	Val Dte/Curr/Interbnk Settlid Amt	R	R	R	
33B	-	Currency/Instructed Amt	O	O	O	
36	-	Exchange Rate	O	O	O	
50	A	Ordering Customer - BIC	R	R	R	
	F	Ordering Customer - ID				
	K	Ordering Customer - Name & Address				
51A	-	Sending Institution - FI BIC	O	O	O	
52	A	Ordering Institution - FI BIC	O	O	O	
	D	Ordering Institution - Name & Address				
53	A	Sender's Correspondent - FI BIC	O	O	O	
	B	Sender's Correspondent - Location				
	D	Sender's Corr - Name & Address				
54	A	Receiver's Correspondent - FI BIC	O	O	<b>54A Required</b>	<i>Use 54A to indicate the Non-SWIFT BIC1 (Non-connected BIC)</i>
	B	Receiver's Correspondent - Location				<i>ex. Al Amanah Islamic Bank</i>
	D	Receiver's Corr - Name & Address				<b>AIIPPHM1XXX</b>
55	A	Third Reimbursement Inst - FI BIC	O	O	O	
	B	Third Reimbursement Inst - Location				
	D	Third Reimbursement Inst - Name & Address				
56	A	Intermediary Institution - FI BIC	O	O	O	
	C	Intermediary Institution				
	D	Intermediary Institution - Name & Address				
57	A	Account with Institution - FI BIC	O	O	O	
	B	Account with Institution - Location				
	C	Account with Institution				
	D	Account with Institution - Name & Address				
59	No Ltr	Beneficiary Customer - Name & Address	R	R	R	
	A	Beneficiary Customer - BIC				
70	-	Remittance Information	O	O	O	
71A	-	Details of Charges	R	R	R	
71G	-	Receiver's Charges	O	O	O	
72	-	Sender to Receiver Information	O	R *	R *	<i>Should follow PhilPaSS Standard Coding Requirements</i>
77B	-	Regulatory Reporting	O	O	O	