

<?xml version='1.0'?>

<PayBatch>

<Header>

<Sender>PHCBPHM0XXX</Sender>
<Receiver>ZYAAPHM0XXX</Receiver>
<Mode>T</Mode>

} Always use your own Institution's BIC as the Sender
Always set the receiver to ZYAAPHM0XXX for Test, or PHCBPHMAXXX for Live Operational Mode. Set this to **L** for Live

</Header>

<Payment>

<MsgType>103</MsgType>
<Body>

→ Set the Payment Message Type Here (MT103)

:20:FileTest103
:23B:CRED
:32A:130131PHP2500,
:50K:/1234567890
Juan dela Cruz
Bangko Sentral ng Pilipinas
A Mabini cor P Ocampo
Malate Mla PH 1004
:57A:PNBMPHM0XXX
:59:/0987654321
Bene Account Name
Address Line1
Address Line2
Address Line3
:71A:OUR

} The Payment Body makes use of standard SWIFT MT103 Fields

</Body>

</Payment>

<Payment>

<MsgType>202</MsgType>
<Body>

→ Create a new Payment block for each additional payment in the same file
→ Set the Message Type for the next payment here (MT202)

:20:FileTest202
:21:RELATEDREF
:32A:130131PHP3000,
:58A:PNBMPHM0XXX

} Makes use of standard SWIFT MT202 Fields

</Body>

</Payment>

</PayBatch>