

**SAMPLE MT103 (IBCP to NonSWIFT) for SWIFT-User Banks**

Swift Output : FIN 103 Single Customer Credit Transfer

Sender : **UBPHPHMMXXX**  
UNION BANK OF THE PHILIPPINES  
MANILA PH

Receiver : **PHCBPHMCXXX**  
**BANGKO SENTRAL NG PILIPINAS**  
**MANILA PH**

FIN Copy Service : BSP

----- Message Text -----

20 : Transaction Reference Number  
**IBCP** (mandatory) + **Bank's Own Reference** (i.e: UBPH01060005)

23B : *Bank Operation Code*  
CRED

32A : Value Date, Currency Code, Amt  
Date : 06 January 2014  
Currency : PHP (PHILIPPINE PESO)  
Amount : 200,000,000.00

50K : Ordering Customer – Name and Address  
UNION BANK – LEGAL SERVICES  
HEAD OFFICE

54A : **Receiver's Correspondent – FI BIC**  
**CIVAPHM1XXX**  
**CITY SAVINGS BANK**  
**CEBU PH**

59 : Beneficiary Customer  
/12345679  
ATTY. JIM DAYANGHIRANG  
CEBU BRANCH

71A : Details of Charges  
OUR

----- Message Trailer -----