

SAMPLE MT103 (Interbank Customer Payments) for SWIFT-User Banks

Swift Output : FIN 103 Single Customer Credit Transfer

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

Receiver : **PHSBPHMMXXX**
PHILIPPINE SAVINGS BANK
MAKATI PH

FIN Copy Service : BSP

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

20 : Transaction Reference Number
IBCP (mandatory) + **Bank's Own Reference** (i.e: UBPH01060002)

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

59 : Beneficiary Customer
/12345679
ATTY. JIM DAYANGHIRANG
MALATE, MANILA

71A : Details of Charges
OUR

72 : Sender to Receiver Information
/TBB/PMT OF LEGAL FEES
//MALATE BRANCH

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