

Cash Clearing – STP Requirements

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1. Incoming MT103

FIELD	OPTION	DESCRIPTION	STP REQUIREMENTS
20		Transaction reference number	-
13	C	Time indication	n/a
23	B	Bank operation code	
23	E	Instruction code	*
26	T	Transaction type code	n/a
32	A	Value date/Currency/Amount	
33	B	Currency/Instructed amount	
36		Exchange rate	
50a	A, F or K	Ordering customer	A, F or K
52a	A, D	Ordering institution	A or D
53a	A, B, D	Sender's corr	A or B
54a	A, B, D	Receiver's corr	A
55a	A, B, D	3 rd reimbursement institution	A
56a	A, C, D	Intermediary	A
57a	A, B, C, D	Account with institution	A
59a	A, F or no letter option	Beneficiary	Option A, F or no letter option. Account number quoted as IBAN
70		Remittance info	
71	A	Details or charges	OUR, SHA, BEN
71	F	Sender's charges	
71	G	Receiver's charges	According to our T&C
72		Sender to receiver information	ACC, INT, INS, REJT and RETN
77	B	Regulatory reporting	n/a

* Please note that SEB is unable to effect cheque payments to none-clients. Therefore the code word CHQB can not be effected.

2. Incoming MT103+

FIELD	OPTION	DESCRIPTION	STP REQUIREMENTS
20		Transaction reference number	-
13	C	Time indication	n/a
23	B	Bank operation code	CRED
23	E	Instruction code	
26	T	Transaction type code	n/a
32	A	Value date/Currency/Amount	
33	B	Currency/Instructed amount	
36		Exchange rate	
50a	A, F or K	Ordering customer	A, F or K
52a	A	Ordering institution	
53a	A, B	Sender's corr	A or B
54a	A	Receiver's corr	
55a	A	3 rd reimbursement institution	
56a	A	Intermediary institution	
57a	A	Account with institution	
59a	A, F or no letter option	Beneficiary	Option A, F or no letter option. Account number quoted as IBAN
70		Remittance info	
71	A	Details or charges	OUR, SHA, BEN
71	F	Sender's charges	
71	G	Receiver's charges	According to our T&C
72		Sender to receiver information	/INS/
77	B	Regulatory reporting	n/a

3. Incoming MT202

FIELD	DESCRIPTION	STP REQUIREMENTS
20	Transaction reference number	-
21	Related reference	-
13c	Time indication	Not to be used
32a	Value date/Currency/Amount	SEK or other currency
52a	Ordering institution	A or D
53a	Sender's corr	A or B
54a	Receiver's corr	Only option A
56a	Intermediary	Only option A
57a	Account with institution	Only option A
58a	Beneficiary	Only option A
72	Sender to receiver information	ACC, INT, INS, REJT and RETN

4. Incoming MT202 COV

Same STP requirements is valid for incoming MT202 COV messages. No STP validation is performed on the information in sequence B including customer credit transfer details.

FIELD	DESCRIPTION	STP REQUIREMENTS
SEQUENCE A GENERAL INFORMATION		
20	Transaction reference number	-
21	Related reference	-
13c	Time indication	Not to be used
32a	Value date/Currency/Amount	SEK or other currency
52a	Ordering institution	A or D
53a	Sender's corr	A or B
54a	Receiver's corr	Only option A
56a	Intermediary	Only option A
57a	Account with institution	Only option A
58a	Beneficiary	Only option A
72	Sender to receiver information	ACC, INT, INS, REJT and RETN
SEQUENCE B UNDERLYING CUSTOMER CREDIT TRANSFER DETAILS		
50a	Ordering Customer	A, F, or K
52a	Ordering Institution	A or D
56a	Intermediary Institution	A, C, or D
57a	Account With Institution	A, B, C, or D
59a	Beneficiary Customer	No letter option or A
70	Remittance Information	
72	Sender to Receiver Information	
33B	Currency/Instructed Amount	

5. Non-STP Error codes

5.1 MT103 – Non-STP codes

Non-STP code	Non-STP code description
102	Field 52 used with option D
103	Field 53 used with option D
104	Field 53 did not contain a valid/correctly formatted account number
105	Field 54 used with option D
106	Field 55 used with option D
107	Field 56 used with option D
108	Field 57 used with option D
109	Field 57 did not contain a valid/correctly formatted account number
110	Field 59 did not contain a valid IBAN account
111	Field 59 did not contain a valid/correctly formatted account number
112	Field 72 used with an invalid code/text
102	Field 52 used with option D

5.2 MT20X – Non-STP codes

Non-STP code	Non-STP code description
201	Field 52 used with option D
202	Field 53 used with option D
203	Field 53 did not contain a valid correctly formatted account number
204	Field 54 used with option D
205	Field 56 used with option D
206	Field 57 used with option D
207	Field 57 did not contain a valid/correctly formatted account number
208	Field 58 used with option D
209	Field 58 did not contain a valid/correctly formatted account number
210	Field 72 used with an invalid code/text