



## STP- Format of MT 103/MT103+ sent to Piraeus Bank, Athens

Tag	M/O	Field Name	Format	Remarks
20	M	Transaction Reference Number	16x	
23B	M	Bank Operation Code	4!c	CRED
23E	O	Instruction Code	4!c[/30x]	This field should not be used for STP- purposes.
26T	O	Transaction Type Code	3!a	Not yet used
32A	M	Value date, ccy, amount	6n3a15number	
33B	M	Ccy/ Instructed Amount	3!a15d	The field is mandatory within the countries which have adopted IBAN according to transparency rules.
36	O	Exchange Rate	12d	Mandatory, when currency codes in 32A/ 33B are different.
50	M	Ordering Customer	[/34x] 4*35x	Two options can be used. Option A with the account number or IBAN and the BEI (Business Entity Identifier) or option K with the account number or IBAN and full Name of the ordering customer.
52A	O	Ordering Institution		Present only if ordering institution is different than the Sender. Used with Option A for STP-purposes.
53a	O	Sender's Correspondent	A or B	If the Sender has no direct relationship with Piraeus Bank- Athens, option A should be used to state Sender's correspondent. If there is multiple direct relationship between the Sender and Piraeus Bank- Athens, the account number to be used should be mentioned with Option B preceded by the sign C for credit or D for debit between slashes.
54A	O	Receiver's Correspondent		Used with Option A for STP- purposes. In case there is a direct relationship between Sender and Piraeus Bank- Athens, the field should not be used.
55A	O	Third Reimbursement Institution		Used with Option A for STP- purposes.
56A	O	Intermediary Bank		Used with Option A for STP-purposes. Identifies the bank through which funds are available to the Account With Institution (57), if it does not maintain a direct account relationship with Piraeus Bank- Athens.
57A	O	Account with Institution		Used with Option A for STP-purposes. If payment concerns a customer of a third Bank field 57 is mandatory, even though IBAN is present in field 59.
59	M	Beneficiary Customer	/34x 4*35x	At least two lines are mandatory : If the country code of the BIC has adopted IBAN, a valid IBAN (ISO-13616) is mandatory in subfield account number. In all other cases the presence of a valid account number in the subfield is mandatory. The beneficiary's name in the second subfield. For payments up to Eur 12.500 in favour of a customer of Piraeus Bank - Athens, concordance of account number with account holder's name is not being checked. If discrepancies to the above format are found, the payment is considered as a repair item.
70	O	Remittance Information	4*35x	According to S.W.I.F.T. guidelines. The information contained in this field is passed to the beneficiary.
71A	M	Details of Charges	3a	BEN/ OUR/ SHA
71F	O	Sender's Charges	3!a15d	If 71A=BEN, then field 71F is mandatory to indicate the charges deducted by the Sender. Currency must be the same as the currency in field 32A.
71G	O	Receiver's Charges	3!a15d	If 71A=OUR, then field 71G is mandatory to indicate Piraeus Bank- Athens charges, which are included in field 32A. Currency must be the same as the currency in field 32A.
72	O	Bank to Bank Information	6*35x	This field should not be used for STP- purposes. The only Swift code word considered as STP is /INS/ followed by a valid BIC Address.
77B	O	Regulatory Reporting	3*35x	Not yet used



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<b>Bank Operation field 23E Code Words</b>
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<i><b>Code words</b></i>	<i><b>Description</b></i>
SDVA, CHQB	These code words may be used only under special agreement and they stop the automated STP processing.
BONL, HOLD, PHOB, TELB etc	<b><i>These code words stop the automated STP processing and cause a repair item.</i></b>

