
MT 103 STP Criteria
Bank Handlowy w Warszawie S.A.
SWIFT code CITIPLPX

M/O	Tag	Field Name	Content/Options	CITIPLPX STP requirements
M	20	Sender's References	16x	
M	23B	Bank Operation Code	4!c	CRED
O	23E	Institution Code	4!c [/30x]	Empty field
O	26T	Transaction Type Code	3!a	Field should be left empty
M	32A	Value Date/ Currency/ Interbank Settled Amount	6!n!3!a5d	Currency identical as in field 71G.
O	33B	Currency/ Instructed Amount	3!a15d	
O	36	Exchange Rate	12d	
M	50a	Ordering Customer	A, K	A or K
O	51a		[/34] 4*35x	<i>Field should be left empty</i>
O	52a	Ordering Institution	A, D	Option A
O	53a	Sender's Correspondent	A, B, D	Option A
O	54a	Receiver's Correspondent	A, B, D	Option A
O	55a	Third Settlement Institution	A, B, D	Option A
O	56a	Intermediary	A, C, D	Option A
O	57a	Account with Institution	A, B, C, D	Option A
M	59a	Beneficiary	A or no let- ter Option	Option A or no letter option Plausible IBAN is required
O	70	Information on payment	4*35x	
M	71A	Cost instructions	3!a	SHA, OUR, BEN
O	71F	Sending bank's costs	3!a15d	
O	71G	Receiving bank's costs	3!a15d	Currency must be equal to 32A
O	72	Bank Information	6*35x	Field should be left empty
O	77B	Report Data	3*35x	Field should be left empty
O	77T	Envelope Contents	9000Z	Field should be left empty

*) Plausible IBAN means IBAN having passed the module check as per ISO 13616.

All non-standard orders will be subject to additional costs according to pricing in Cross-border Payments – Terms and Conditions for Banks.