



Mastercard Send for Cross-Border Payments

Payment File Processing Guide

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Chapter 1: Introduction

Overview

This manual is intended for Mastercard Originating Institutions (OIs) technical staff and contains instructions to integrate to the Mastercard Send for Cross Border payment service with either ISO 20022 pain.001.001.09 or SWIFT MT103 messages to transfer funds cross-border between Bank Accounts of individuals, businesses, and governments.

Mastercard has implemented highly structured, strictly defined message formats which conform to either ISO 20022 or SWIFT MT103 standards to ensure comprehensive capture of all mandatory and conditional information required by our global receiver network, including additional data elements based on the country and market corridor. The **Implementation Guidelines** sections set forth in the chapter corresponding to the format must be followed to ensure successful processing. Mastercard rejects messages which do not follow these rules and never alters any payment data within our network; amendments are not permitted.

Communications

Mastercard's file-based message workflow is currently available through:

- **Global File Transfer (GFT)**, our proprietary gateway, must be used for all supported message formats.
- **SWIFTNet FileAct** service will be offered for all supported message formats (coming soon).
- **SWIFTNet FIN** will be offered for native network MT103 single message format (coming soon).

Data Conversion

Mastercard can provide custom data conversion for any client using a different version of the ISO 20022 pain.001.001.09 or a differently structured SWIFT MT103 for a one-time fee. We encourage our partners to take advantage of this service to reduce your internal integration footprint and facilitate adoption into our Cross-Border community. Please contact your representative for full details on subscribing via the Enrollment Form.

Related Documents

The **File Transfer Manual** must be used to establish secure messaging with Mastercard's GFT gateway; please login to mastercardconnect.com to download it. The **Currency Guide** must be used to ensure conformance to country-specific data requirements applicable in every corridor for every inbound payment. Please consult the **Product Guide** for complete details on the Mastercard Cross Border payments service or contact Global Customer Service for assistance with any query related to this manual.

Workflow

The OI will initiate a Payment file transfer to Cross Border and will receive a Status Response file for all single and bulk payment messages in either ISO 20022 or SWIFT MT103 formats. Message structures are outlined in the **Specifications** section of each format's chapter.

Payments Inbound

ISO 20022 pain.001.001.09

- Single payments
- Bulk payments

MT103 (gpi and non-gpi)

- Single payments
- Bulk payments

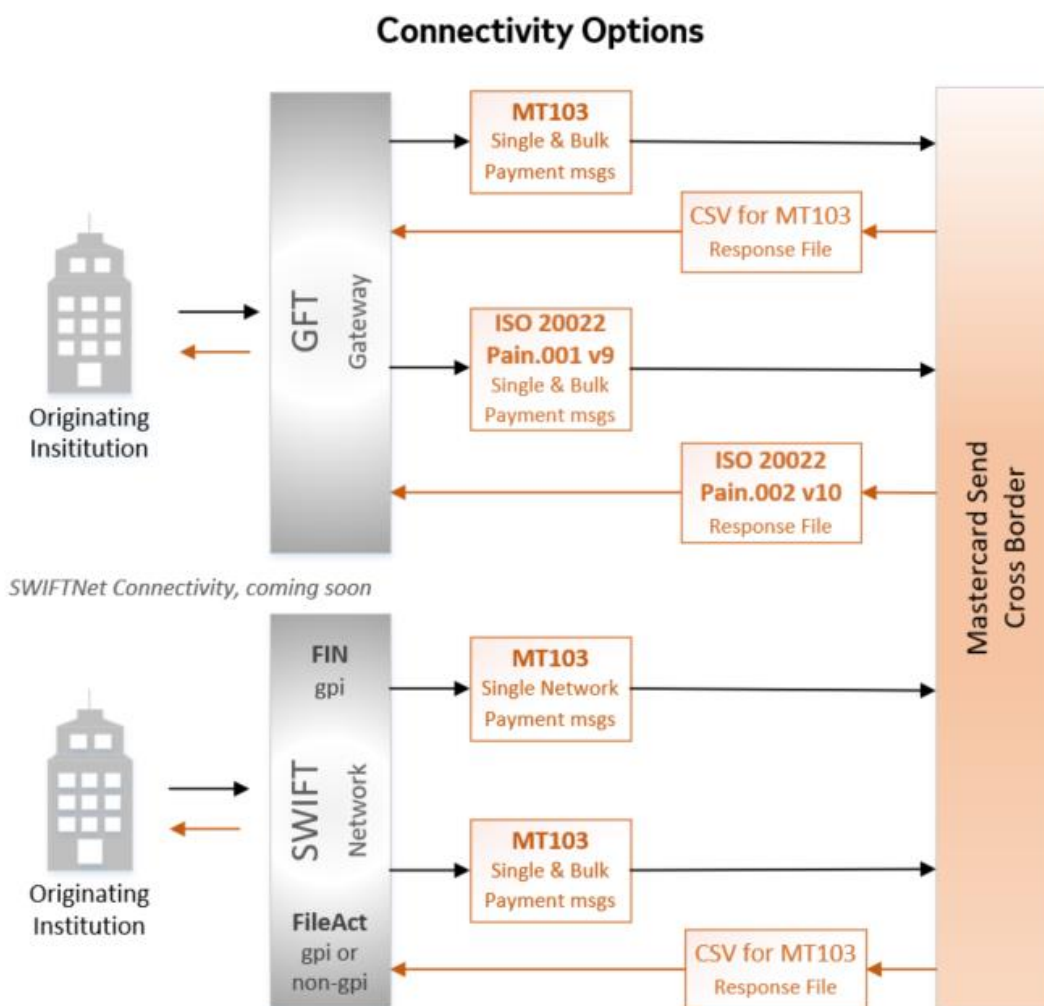
Status Response Outbound

ISO 20022 pain.002.001.10

- Single payments
- Bulk payments

CSV for MT103 (proprietary output)

- Single payments
- Bulk payments



Status Updates and Reporting

After receipt of the Status Response file, the OI will receive three (3) reports to monitor the continued processing of the payment transactions:

- **Status Change Report** (SCR) contains details for those payments whose Status has changed in the last six (6) hours.
- **Daily Transaction Report** (DTR) contains details for all payments processed before Mastercard's daily cutoff time.
- **Settlement Reconciliation File** (SRF) contains the details of those payments which have been paid at cutoff time.

Please consult the above specifications to incorporate these reports through GFT to complete the payment's workflow. Please consult the **Product Guide** for complete details about the Mastercard Cross Border payments service and integration via on our API.

FX Rates

Mastercard will apply our standard FX rate service and fill the payment with the current, prevailing FX rate for the currency pair at the time of payment processing when an FX Rate ID has not been included in the payment instruction.

When an OI has subscribed to our FX Carded Rate service Mastercard will apply the pre-agreed FX Carded Rate to the currency pair. When invalid or expired FX Rate IDs are received, the payments will be rejected, unless the Expired Rates service has also elected as outlined below.

Please consult the **Product Guide** and contact your local representative for more details on the FX Carded Rates service and Expired Rates.

Carded Rate ID

When sending a Carded Rate ID, which has a specific Expiry Time, the inbound message's Acknowledgement Time is always used to determine if the FX Rate ID is valid. Please refer to the Acknowledgement File examples within each format's specification section.

For example,

Payment 1: Acknowledgement Time is 15:59 with an Expiry Time of 16:00, and payment is processed at 16:01 → the rate will be honored.

Payment 2: Acknowledgement Time is 16:01 with an Expiry Time of 16:00, and the payment processed at 16:01 → the rate will not be honored, and one of the following conditions will result:

- FX Rate ID is not honored, and the current FX Rate will be applied, if the OI has elected for the Expired Rates processing with FX Rates.
- FX Rate ID is not honored, and the payment is rejected.

Chapter 2: File Transfer

Connectivity

Mastercard currently provides connectivity through our GFT gateway and will be soon offering SWIFTNet direct connectivity for MT103.

GFT

GFT is Mastercard's secure, proprietary Global File Transfer platform which manages OI message traffic for both inbound Payment files and outbound Response Files. Inbound file transfers are always passive, whilst outbound Response Files, depending on the Transfer Method selected, can take either a passive or active role. For example, CONNECT:Direct pushes the files to the partner's host, but partners must actively pull to their host if they use Mastercard Data Exchange.

Please consult the **File Transfer Manual** for complete details on establishing a GFT Endpoint connection and file transfer usage rules and protocols supported. MT103 may not use Mastercard Interface Processor (MIP) connections. Your CIS specialist will assist during onboarding. Please note that GFT has a scheduled maintenance window from Saturday 22:00 to Sunday 06:00 CST, and file deliveries may be delayed or fail.

Bulk Type IDs

The table below provides the XB GFT Bulk Type IDs which will be used in the GFT filenames for all inbound and outbound traffic:

| Message Type | Production | MTF |
|----------------------|------------|------|
| ISO pain.001 | R8C5 | R8C7 |
| ISO pain.002 | TLY8 | TLZ0 |
| MT103 Single | RA67 | RF89 |
| CSV for MT103 Single | TDA6 | TDA8 |
| MT103 Bulk | R9G5 | R9G9 |
| CSV for MT103 Bulk | T9E8 | T9F0 |

SWIFTNet for MT103 (coming soon)

Mastercard will soon accept MT103 messages via SWIFT Networks using native FIN and secure FileAct messaging transfer protocols.

- The Mastercard Cross-Border BICs are **MACSUS33MCS** for Production and MACSUS30MCS for Testing.
- The CSV Response File will always be sent via FileAct Real-Time push for all MT103 traffic from **DN: cn=mcs,o=macus33,o=swift**

Configuration

File Formats

- Payments INBOUND: ISO 20022 pain.001.001.09 or SWIFT MT103
- File Receipt Notification: ISO 20022 pain.002.001.10 and/or Email format (MT103 users will only receive an Email)
- Acknowledgement File (ISO only): ISO 20022 pain.002.001.10 and/or Email format (MT103 users will not receive this Email)
- Status Response OUTBOUND: ISO 20022 pain.002.001.10, or CSV for SWIFT MT103 messages

File Restrictions

- ISO 20022 multi-payment messages are limited to 10,000 payments per file.
- MT103 bulk messages are limited to 1000 payment per file.
- All payments in any single file must contain the same Provider ID/Partner ID.
- MT103 may only be used for Bank Account to Bank Account international payment transfers.
- MIP connections to GFT are not supported for File Processing.

Strict or Lenient Parsing

If using the ISO 20022 format, users must also select an inbound validation parsing logic option:

- Strict parsing will reject any file which does not adhere to the ISO 20022 Standards pain.001.001.09 XSD structure.

The entire file will be rejected when any of the following conditions occur in the message:

- Elements breaching the field character limit for a defined data length in the schema/specification.
 - Elements with invalid data type/format: e.g., if a non-date value used when date format is a required.
 - Elements which are misspelt or out of order or non-defined
 - Mutually exclusive (Or) elements
 - Incorrectly structured/invalid syntax (missing opening and closing tags or poorly constructed XML).
- Lenient parsing ensures that only files which contain invalid XML structure or usage deficiencies are rejected.
 - If an incorrect value for a defined data type is sent, the system will reject that section having the wrong value in which the erroneous message element is present.
 - Any invalid or undefined data tag/message element present in the request file will be ignored, and the system will continue to process the file.
 - If any of the message elements included in the file have a value that exceeds the specified data length, then the corresponding section of the file that contains the erroneous element will be rejected.

Chapter 3: ISO 20022

Implementation Guidelines

All inbound pain.001.001.09 messages must be structured according to the **Message Specification** which relies on ISO 20022 standards conformity. For more information about the ISO 20022 standards, structural format, and usage rules, please visit their official site: <https://www.iso20022.org/>. Mastercard's message structure caters to all supported use cases for P2P, P2B, B2B, B2P, and G2P payment types, and many fields are conditional based on the payment type and currency corridor.

Please consult the **Currency Guide** to ensure that each message contain all of the essential data elements for that payment's characteristics. Failure to include these conditional data where required may result in a rejection, and in such case, the payment must be resubmitted.

Validation

Mastercard has implemented a 2-step validation process to notify the OI at different processing stages during the file's lifecycle. Please see **List of Error Codes** for complete details about ISO file level errors transaction level errors

1. The **Acknowledgement** file or email is sent to the OI when Mastercard has parsed the file, and if readable based on Strict or Lenient Parsing configuration, will continue to process it. details on ISO file-based errors.
2. The **Status Response** file is sent to the OI when Mastercard has completed the processing of the file and contains the initial Payment Status of Pending, Success, or Rejected for all transactions in the file.

ISO Standards

- ✓ All currency codes and decimals are governed by ISO 4217
- ✓ All country codes must be expressed as per ISO 3166-1, alpha-2
- ✓ All IBAN type account numbers shall conform to ISO 13616:2007
- ✓ All bank SWIFT BIC values shall confirm to ISO 9362:2014 (e.g. BANKGB2LXXX)

Names

If the Sender or Beneficiary is a Person, First and Last Names must be separated with a pipe "|" and each component must contain at least two (2) alpha characters and limited punctuation (e.g. apostrophe, hyphen, comma, period) within the <Nm> element. If a Middle Name is used, an additional pipe "|" must be added; please see **Currency Guide** for required usage.

If the pipes are not provided, the following name parsing logic using the **spaces** between the words will be performed:

- The First and Last Names must be separated by a <space>, and each must contain at least two (2) alpha characters and limited punctuation (e.g. apostrophe, hyphen, comma, or period).
- If a Middle Name is used, another <space>, must be added; please see **Currency Guide** for required usage and special rules.
- If any name component is 2 or more words, they must be concatenated together to ensure that it is parsed uniformly.
e.g. Jean "Le Mons" must be entered as Jean "LeMons"

Sender & Beneficiary Identification

Ultimate Debtor and Ultimate Creditor may only be used when the Sender is not the Payer and/or the Beneficiary is not the Receiver of funds, else Debtor and Creditor should be used to identify the Sender and Beneficiary, respectively.

| Use Case | | Sender Details | | | | Beneficiary Details | | |
|----------------|--|---|---|------------------------------------|--|--|--|---|
| | | Initiating Party is the Mastercard OI Bank client | Ultimate Debtor is only used when the Sender is not the Payer | Debtor is the Payer of funds | Debtor Agent is the Bank servicing the Payer's acct | Creditor Agent is the Bank servicing the Beneficiary's Acct | Creditor is the Beneficiary of funds | Ultimate Creditor is only used when the Beneficiary is not the Receiver of funds |
| A. | Standard Model - OI sends pmts for its clients' accounts | Bank US01 | n/a | ABC Corp or Joe Bloggs | Bank US01 | Bank GBxx | ABC Corp or Joe Bloggs | n/a |
| B. | Standard Payco Model - OI sends pmts for its clients' underlying accounts | Bank US01 | Joe Bloggs | Paypal | Bank US01 | Bank GBxx | Paypal | Jane Doe |
| C. | Standard 3rd Party Model - OI sends pmts for a different bank's clients' accounts | Bank US01 | n/a | ABC Corp or Joe Bloggs | Bank US04 | Bank GBxx | ABC Corp or Joe Bloggs | n/a |
| D. | Standard 3rd Party Payco Model - OI sends pmts for a different bank's clients' underlying accounts | Bank US01 | Joe Bloggs | Paypal | Bank US04 | Bank GBxx | Paypal | Jane Doe |
| E. | Technical Integrator Model - Initiating Party sends pmts for different banks (UC A-D apply) | Srv US12 | (conditional) | Any | Bank US03 | Bank GBxx | Any | (conditional) |
| ISO Tag fields | | <GrpHdr><InitgPty><Id><OrgId><Othr><Id> | <PmtInf><UltmtDbtr> | <PmtInf><Dbtr> | <PmtInf><DbtrAgt> | <PmtInf><CdtrAgt> | <PmtInf><Cdtr> | <PmtInf><UltmtCdtr> |

Message Specification

The shading in the table correlates to the standard XML block/element relationship, where:

| | |
|---------------------------|--|
| Block Header at any level | Data Element within the Block sequence |
|---------------------------|--|

Single and multiple payment messages are fully supported, as per ISO 20022 standards:

1. **Single Sender – Single Beneficiary** (single beneficiary payment)
2. **Single Sender – Single Beneficiary** (multiple single beneficiary payments sent in a "bulk" or "batch" file)
3. **Single Sender – Multiple Beneficiaries** (multiple beneficiary payments sent in a "bulk" or "batch" file; e.g. payroll / accounts payables)

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|-------------------------------------|--------------------|--------------------------------------|---|---------------------------|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| -- | Customer Credit Transfer Initiation | <CstmrCdtTrfInitn> | M | Message root | |
| * | Group Header | <GrpHdr> | M | Message Characteristics | |
| ** | Message Identification | <MsgId> | M | Message Reference ID (becomes the assigned Filename.iso) | 4567898546YDSR45678 |
| ** | CreationDateTime | <CreDtTm> | M | Payment Registration Date and Time | 2019-03-29T14:34:32-05:00 |
| ** | Number of Transactions | <NbOfTx> | M | Number of Message Transactions | 1 |
| ** | Control Sum | <CtrlSum> | M | Control Sum is the Total Amount of the payment(s) in the entire message | 1000 |
| ** | Initiating Party | <InitgPty> | M | Mastercard | |
| *** | Identification | <Id> | M | Originating | |
| **** | Organisation Identification | <OrgId> | M | Institution | |
| ***** | Other | <Othr> | M | Details | |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|------------------------------------|-----------------------|--------------------------------------|---|---|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| ***** | Identification | <Id> | M | Customer ID (of the sending entity) | 198273461298736000 |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | |
| ***** | Code | <Cd> | M | "CUST" must be used | CUST |
| * | Payment Information | <PmtInf> | M | Payment Information Level Details | |
| ** | Payment Information Identification | <PmtInfId> | M | Payment Information Level ID (This is not the Customer TRN) | 85476129854PMTS62309 |
| ** | Payment Method | <PmtMtd> | M | "TRF" must be used | TRF |
| ** | Number of Transactions | <NbOfTxs> | M | Number of Transactions | 1 |
| ** | Control Sum | <CtrlSum> | M | Control Sum is the Total Amount of the payment(s) in <PmtInf> block | 1000 |
| ** | Requested Execution Date | <ReqdExctnDt> | M | Payment Date is currently ignored | 2020-02-29 |
| ** | Debtor or Ultimate Debtor & Debtor | <Dbtr> <UltmtDbtr> | M | Sender Details | <i>See Usage Rules: Names</i> |
| *** | Name | <Nm> | M | Sender Legal Name | Joseph A. Bloggs (Person) Acme Ltd. (Business) Pensions Ministry (Government) |
| *** | Postal Address | <PstlAdr> | M | Sender Legal Address | |
| **** | Address Type | <AdrTp> | M | Fixed Value | |
| ***** | Code | <Cd> | M | "ADDR" must be used | ADDR |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|-----------------------------|---------------|--------------------------------------|---|--|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| **** | Postal Code | <PstCd> | M | Sender Postal Code | WC1 R4E |
| **** | Town Name | <TwnNm> | M | Sender City | London |
| **** | Country Subdivision | <CtrySubDvsn> | C | Sender State/Province US and Canada usage only | |
| **** | Country | <Ctry> | M | Sender Country | GB |
| **** | Address Line | <AdrLine> | M | Sender Street Address <i>DO NOT USE <BldgNb> and <StrNm></i> | 11 Great Portland Street |
| *** | Identification | <Id> | M | Sender Identification | |
| **** | Organisation Identification | <OrgId> | (Or M | Sender Organisation ID | |
| ***** | Other | <Othr> | M | Sender Payment Type Indicator | |
| ***** | Identification | <Id> | M | Sender Payment Type | "B" for Business & Non-Profit "GOVT" for G2P payments |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | |
| ***** | Proprietary | <Prtry> | M | "DECL" must be used. | DECL |
| **** | Other | <Othr> | C | Sender Government ID Details | <i>See Currency Guide</i> |
| ***** | Identification | <Id> | M | Sender Government ID Number | 1516876 |
| ***** | Scheme Name | <SchmeNm> | M | Sender Government ID Type | <i>See Appendix: Government IDs</i> |
| ***** | Code | <Cd> | M | Sender Government ID Type | TXID |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|-------------------------|-------------------|--------------------------------------|--|-----------------|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| ***** | Issuer | <Issr> | M | Sender Government ID Country | GB |
| ***** | Other | <Othr> | C | Sender Government ID Date | |
| ***** | Identification | <Id> | M | Sender Date of Incorporation | 20020824 |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | |
| ***** | Proprietary | <Prtry> | M | Enter the string "date_of_birth" | date_of_birth |
| **** | Private Identification | <PrvtId> | Or) M | Sender Personal ID | |
| ***** | Date and Place of Birth | <DtAndPlcOfBirth> | M | Sender Personal ID Details | |
| ***** | Date of Birth | <BirthDt> | M | Sender Birth Date | 19680405 |
| ***** | City of Birth | <CityOfBirth> | M | Sender Birth City ("UNK" / "Unknown" may be used) | Paris |
| ***** | Country of Birth | <CtryofBirth> | M | Sender Birth Country | FR |
| ***** | Identification | <Id> | M | Sender Payment Type | "P" for Persons |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | |
| ***** | Proprietary | <Prtry> | M | "DECL" must be used | DECL |
| ***** | Other | <Othr> | C | Sender Government ID Details | |
| ***** | Identification | <Id> | M | Sender Government ID Number | 6348764637 |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|----------------------|-------------|--------------------------------------|---|---------------------------|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | |
| ***** | Code | <Cd> | M | Sender Government ID Type | CCPT |
| ***** | Issuer | <Issr> | M | Sender Government ID Country | FR |
| ***** | Other | <Othr> | C | Sender Occupation | <i>See Currency Guide</i> |
| ***** | Identification | <Id> | M | Sender Occupation (Select value from the Appendix) | Businessman |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | <i>See Currency Guide</i> |
| ***** | Proprietary | <Prty> | M | The string "occupation" must be used | occupation |
| *** | Country of Residence | <CtryOfRes> | C | Sender Nationality <i>See Currency Guide</i> | FR |
| **** | Phone Number | <PhneNb> | C | Sender Phone Number <i>See Currency Guide</i> | +442076549876 |
| **** | Mobile Number | <MobNb> | C | Sender Mobile Number <i>See Currency Guide</i> | +4476548976543 |
| **** | Email Address | <EmailAdr> | C | Sender Email Address <i>See Currency Guide</i> | joe@mail.com |
| ** | Debtor Account | <DbtrAcct> | M | Sender Account Details | <i>See Currency Guide</i> |
| *** | Identification | <Id> | M | Sender Account Number | |
| **** | IBAN | <IBAN> | (Or M | IBAN must be used where applicable per ISO 13616:2007 | GB2402331287936125376 |
| **** | Other | <Othr> | (Or M | Sender Account Number | |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|--------------------------------------|--------------|--------------------------------------|---|---|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| ***** | Identification | <Id> | M | Bank Account Number Personal Card Account Number [;plus Expiry Date] Mobile Wallet Account Number E-wallet Account Number Cash-out Account Number | 2098765373837 54658765093787654637;exp=2021-05 +442043459876 firstname.lastname (formats vary by country) |
| ***** | Scheme Name | <SchmeNm> | M | Sender Account Number Type | |
| ***** | Code | <Cd> | ((Or M | Bank Account | BBAN |
| ***** | Proprietary | <Prty> | Or)) M | Personal Card Account Mobile Wallet Account E-wallet Account Cash-out Account | PAN TEL ewallet CASH |
| *** | Currency | <Ccy> | C | Sender Currency Enter value with <InstdAmt> only. Do not use with <EqvtAmt>. | GBP |
| ** | Debtor Agent | <DbtrAgt> | M | Sender Provider Details | See Currency Guide |
| *** | Financial Institution Identification | <FinInstnId> | M | Sender Bank Details | |
| **** | BIC | <BICFI> | (Or M | Sender Bank SWIFT BIC Code | BANKGB2LXXX |
| **** | Other | <Othr> | Or) M | Sender Provider Code | See Network Guide |
| ***** | Identification | <Id> | M | Sender Provider Code (Mobile Wallets only) | REZ |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | |
| ***** | Proprietary | <Prty> | M | Fixed Value | |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|---|----------------------|--------------------------------------|--|---|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| ** | Credit Transfer Transaction Information | <CdtTrfTxInf> | M | Payment Instruction Details | |
| *** | Payment Identification | <PmtId> | M | Transaction Reference Number | |
| **** | Instruction Identification | <InstrId> | M | Transaction Reference Number (TRN) | MA12345TEST19021 |
| **** | End-to-End Identification | <EndtoEndId> | M | End-to-End Reference Number (This may carry the same value as TRN) | EndtoEndID12390826345 |
| **** | UETR Identification | <UETR> | O | Unique End-to-End Transaction Reference Number (UETR) | ca2018c9-7e8d-4534-a3w0-17332b36744d |
| *** | Amount | <Amt> | M | Payment Amount | If the Payment Amount is expressed in Sender Currency, use <EqvtAmt>, else use <InstdAmt> |
| **** | Instructed Amount | <InstdAmt Ccy="ZZZ"> | (Or M | Beneficiary Currency and Payment Amount | "CAD">1000.00 |
| **** | Equivalent Amount | <EqvtAmt> | (Or M | Payment Amount in Sender Currency | If the Payment Amount is expressed in Beneficiary Currency, use <InstdAmt>, else use <EqvtAmt"> |
| ***** | Amount | <Amt Ccy="ZZZ"> | M | Sender Currency and Payment Amount | "GBP">600.00 |
| ***** | Currency of Transfer | <CcyOfTrf> | M | Beneficiary Currency (Enter value with <EqvtAmt> only. Do not use with <InstdAmt>) | CAD |
| *** | Exchange Rate Information | <XchgRateInf> | O | FX Rate ID | |
| **** | Contract Identification | <CtrctId> | M | Carded Rate ID | 23487dhfjrudkUYTdue7854338fjdhd |
| *** | Charge Bearer | <ChrgBr> | C | Fees Included (Enter value with <EqvtAmt> only. Do not use with <InstdAmt>) | "CRED" for Yes/True or "DEBT" for No/False |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|--|-----------------------|--------------------------------------|--|------------------------|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| *** | Creditor Agent | <CdtrAgt> | M | Beneficiary Provider Details | |
| **** | Financial Institution Identification | <FinInstnId> | M | Beneficiary Bank Details | See Currency Guide |
| ***** | BIC | <BICFI> | (Or M | Beneficiary Bank SWIFT BIC | BANKCATTXXX |
| ***** | Clearing System Member | <ClrSysMmbld> | C | Beneficiary Bank Details | See Currency Guide |
| ***** | Clearing System Member Identification | <Mmbld> | C | Beneficiary Bank National ID | 302100009 |
| ***** | Name | <Nm> | C | Beneficiary Bank Legal Name | Canada Bank Corp |
| ***** | Postal Address | <PstlAdr> | M | Beneficiary Bank Country | |
| ***** | Country | <Ctry> | M | Beneficiary Bank Country | CA |
| ***** | Other | <Othr> | Or) M | Beneficiary Provider Code | See Network Guide |
| ***** | Identification | <Id> | C | Beneficiary Provider Code | REZ |
| ***** | Scheme Name | <SchmeNm> | M | Beneficiary Provider Type | See Network Guide |
| ***** | Proprietary | <Prtry> | M | MW = Mobile Wallet; EW = Ewallet CA - Cash; HD = Hand Delivered | MW |
| **** | Branch Identification | <BrnchId> | C | Beneficiary Local Branch ID/Name | See Currency Guide |
| **** | Branch ID | <Id> | M | Beneficiary Local Branch ID/Name | 123 |
| *** | Creditor or Ultimate Creditor & Creditor | <Cdtr> <UltmtCdtr> | M | Beneficiary Details | See Usage Rules: Names |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|-----------------------------|---------------|--------------------------------------|--|--|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| **** | Name | <Nm> | M | Beneficiary Legal Name | Jean--F. Y D'Artaigne Journal de Québec, SA |
| **** | Postal Address | <PstAdr> | M | Beneficiary Legal Address | |
| ***** | Address Type | <AdrTp> | M | Fixed Value | |
| ***** | Code | <Cd> | M | "ADDR" must be used | ADDR |
| ***** | Postal Code | <PstCd> | M | Beneficiary Postal Code | G3K 4R7 |
| ***** | Town Name | <TwnNm> | M | Beneficiary City | Montréal |
| ***** | Country Subdivision | <CtrySubDvsn> | C | Beneficiary State/Province (US and Canada usage only) | PQ |
| ***** | Country | <Ctry> | M | Beneficiary Country | CA |
| ***** | Address Line | <AdrLine> | M | Beneficiary Street Address <i>DO NOT USE <BldgNb> and <StrNm></i> | 4934, Rue Sherbrooke, No.17 |
| **** | Identification | <Id> | M | Beneficiary Identification | |
| ***** | Organisation Identification | <OrgId> | (Or M | Beneficiary Organisation ID | <i>See Currency Guide</i> |
| ***** | Other | <Othr> | M | Payment Type Indicator | |
| ***** | Identification | <Id> | M | Beneficiary Payment Type | "B" for Business & Non-Profit |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | |
| ***** | Proprietary | <Prtry> | M | "DECL" must be used | DECL |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|-------------------------|-------------------|--------------------------------------|--|---------------------------|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| ***** | Other | <Othr> | C | Beneficiary Government ID Details | <i>See Currency Guide</i> |
| ***** | Identification | <Id> | M | Beneficiary Government ID Number | 23456345-TVQ |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | |
| ***** | Code | <Cd> | M | Beneficiary Government ID Type | TXID |
| ***** | Issuer | <Issr> | M | Beneficiary Government ID Country | CA |
| ***** | Other | <Othr> | C | Beneficiary Government ID Date | |
| ***** | Identification | <Id> | M | Beneficiary Date of Incorporation | 20020824 |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | |
| ***** | Proprietary | <Prtry> | M | Enter the string "date_of_birth" | date_of_birth |
| ***** | Private Identification | <PrvtId> | Or) M | Beneficiary Personal ID | |
| ***** | Date and Place of Birth | <DtAndPlcOfBirth> | C | Beneficiary Personal ID Details | |
| ***** | Birth Date | <BirthDt> | M | Beneficiary Birth Date | 19701201 |
| ***** | City of Birth | <CityOfBirth> | M | Beneficiary Birth City ("UNK or Unknown" may be used) | Laval |
| ***** | Country of Birth | <CtryofBirth> | M | Beneficiary Birth Country | CA |
| ***** | Other | <Othr> | M | Beneficiary Payment Type | |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|----------------------|-------------|--------------------------------------|--|---------------------------|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| ***** | Identification | <Id> | M | Beneficiary Payment Type | "P" for Persons |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | |
| ***** | Code | <Cd> | M | "DECL" must be used | DECL |
| ***** | Other | <Othr> | C | Beneficiary Government ID Details | |
| ***** | Identification | <Id> | M | Beneficiary Government ID Number | 4039876325 |
| ***** | Scheme Name | <SchmeNm> | C | Fixed Value | |
| ***** | Code | <Cd> | M | Beneficiary Government ID Type | CCPT |
| ***** | Issuer | <Issr> | M | Beneficiary Government ID Country | CA |
| ***** | Other | <Othr> | C | Beneficiary Occupation | <i>See Currency Guide</i> |
| ***** | Identification | <Id> | M | Beneficiary Occupation (Select value from the Appendix) | Businessman |
| ***** | Scheme Name | <SchmeNm> | M | Fixed Value | |
| ***** | Proprietary | <Prty> | M | The string "occupation" must be used | occupation |
| **** | Country of Residence | <CtryOfRes> | C | Beneficiary Nationality <i>See Currency Guide</i> | FR |
| **** | Contact Details | <CtctDtls> | C | Beneficiary Contact Details | <i>See Currency Guide</i> |
| ***** | Phone Number | <PhneNb> | C | Beneficiary Phone Number | +15142325758 |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|------------------|------------|--------------------------------------|---|--|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| ***** | Mobile Number | <MobNb> | C | Beneficiary Mobile Number | +14385559876 |
| ***** | Email Address | <EmailAdr> | C | Beneficiary Email Address | user1234@bank.com |
| *** | Creditor Account | <CdtrAcct> | M | Beneficiary Account Details | |
| **** | Identification | <Id> | M | Beneficiary Account Number | See Currency Guide |
| ***** | IBAN | <IBAN> | (Or M | IBAN must be used where applicable per ISO 13616:2007 | (no example provided) |
| ***** | Other | <Othr> | (Or M | Beneficiary Account Number | See Currency Guide |
| ***** | Identification | <Id> | M | Bank Account Number Personal Card Account Number [;plus Expiry Date] Mobile Wallet Account Number E-wallet Account Number Cash-out Account Number | 2098765373837 54658765093787654637;exp=2020-03 +14184635555 firstname.lastname (formats vary by country) |
| ***** | Scheme Name | <SchmeNm> | M | Beneficiary Account Number Type | |
| ***** | Code | <Cd> | ((Or M | Bank Account | BBAN |
| ***** | Proprietary | <Prty> | (Or)) M | Personal Card Account Mobile Wallet Account E-wallet Account Cash-out Account | PAN TEL ewallet CASH |
| **** | Type | <Tp> | C | Beneficiary Bank Account Type | See Currency Guide |
| **** | Code | <Cd> | M | Beneficiary Bank Account Type (Select value from the Appendix) | CASH |
| *** | Purpose | <Purp> | C | Purpose of Payment | See Currency Guide |

| ISO 20022 Pain.001.001.09 Standards | | | Mastercard Implementation Guidelines | | |
|-------------------------------------|--|-----------------|--------------------------------------|--|---------------------------|
| Seq | Source Element | XML Tag | Usage | Field Description | Sample Data |
| **** | Proprietary | <Prtry> | M | Purpose of Payment (Select value from the Appendix) | Education |
| *** | Regulatory Reporting | <RgltryRptg> | C | Regulatory Reporting | |
| **** | Debit or Credit Reporting Identification | <DbtCdtRptgInd> | M | CRED for P2P and P2B payments DEBT for B2P or G2P payment | CRED or DEBT |
| **** | Details | <Dtls> | C | Source of Income | <i>See Currency Guide</i> |
| ***** | Information | <Inf> | M | Source of Income (Select value from Appendix) | SAL |
| ***** | Type | <Tp> | M | Fixed Value | source_of_income |

Sample Messages

P2P - Person to Person

- Sender in Great Britain and Beneficiary in Canada
- 600 GBP payment expressed in Sender's Currency
- Including conditional corridor data field population (although not actually required for this particular GBP/CAD example; see **Currency Guide**)

```
<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>TEST100Grp-P2P</MsgId>
      <CreDtTm>2019-04-12T15:04:17</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>600.0</CtrlSum>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>198273461298736000</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfd>TEST103-P2P</PmtInfd>
      <PmtMtd>TRF</PmtMtd>
```

B2B - Business to Business

- Sender in Great Britain and Beneficiary in Canada
- 1000 CAD payment expressed in Beneficiary's Currency
- Including conditional corridor data field population (although not actually required for this particular GBP/CAD example; see **Currency Guide**)

```
<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>TEST100Grp-B2B</MsgId>
      <CreDtTm>2019-04-16T17:05:04</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>1000.0</CtrlSum>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>198273461298736000</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfd>TEST103-B2B</PmtInfd>
      <PmtMtd>TRF</PmtMtd>
```

```

<NbOfTx>1</NbOfTx>
<CtrlSum>600.0</CtrlSum>
<ReqdExctnDt>2019-03-19</ReqdExctnDt>
<Dbtr>
  <Nm>JOESEPH A. BLOGGS</Nm>
  <PstlAdr>
    <AdrTp>ADDR</AdrTp>
    <PstCd>WC1 R4E</PstCd>
    <TwnNm>LONDON</TwnNm>
    <Ctry>GB</Ctry>
    <AdrLine>11 GREAT PORTLAND ST</AdrLine>
  </PstlAdr>
  <Id>
    <PrvtId>
      <DtAndPlcOfBirth>
        <BirthDt>1968-08-24</BirthDt>
        <CityOfBirth>UNK</CityOfBirth>
        <CtryOfBirth>FR</CtryOfBirth>
      </DtAndPlcOfBirth>
      <Othr>
        <Id>876549870</Id>
        <SchmeNm>
          <Cd>CCPT</Cd>
        </SchmeNm>
        <Issr>FR</Issr>
      </Othr>
    </PrvtId>
  </Id>
  <CtryOfRes>GB</CtryOfRes>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>98765431123V</Id>
    </Othr>
  </Id>
  <SchmeNm>

```

```

<NbOfTx>1</NbOfTx>
<CtrlSum>1000.0</CtrlSum>
<ReqdExctnDt>2019-03-30</ReqdExctnDt>
<Dbtr>
  <Nm>ACME LTD.</Nm>
  <PstlAdr>
    <AdrTp>ADDR</AdrTp>
    <PstCd>WC1 R4E</PstCd>
    <TwnNm>LONDON</TwnNm>
    <Ctry>GB</Ctry>
    <AdrLine>11 GREAT PORTLAND ST</AdrLine>
  </PstlAdr>
  <CtryOfRes>US</CtryOfRes>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>2348726354643</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
  <Ccy>GBP</Ccy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>BANKGB2LXXX</BICFI>
    <PstlAdr>
      <Ctry>GB</Ctry>
    </PstlAdr>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>

```

```

        <Cd>BBAN</Cd>
    </SchmeNm>
    </Othr>
</ld>
</DbtrAcct>
<DbtrAgt>
    <FinInstnId>
        <BICFI>BANKGB22XXX</BICFI>
        <PstlAdr>
            <Ctry>GB</Ctry>
        </PstlAdr>
    </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
    <PmtId>
        <InstrId>TEST103-P2P</InstrId>
        <EndToEndId>TEST103-P2P</EndToEndId>
    </PmtId>
    <Amt>
        <EqvtAmt>
            <Amt Ccy="GBP">600.0</Amt>
            <CcyOfTrf>CAD</CcyOfTrf>
        </EqvtAmt>
    </Amt>
    <XchgRateInf>
        <CtrctId>23487dhfjrudkUYTdue7854338fjdh</CtrctId>
    </XchgRateInf>
    <ChrgBr>CRED</ChrgBr>
    <CdtrAgt>
        <FinInstnId>
            <BICFI>BANKCATTXXX</BICFI>
            <ClrSysMmbld>
                <Mmbld>/302100009</Mmbld>
            </ClrSysMmbld>
            <PstlAdr>

```

```

        <InstrId>TEST103-B2B</InstrId>
        <EndToEndId>TEST103-B2B</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="CAD">1000.0</InstdAmt>
    </Amt>
    <XchgRateInf>
        <RateTp>AGRD</RateTp>
        <CtrctId>837652hfjrudUYTdue78543uifj44</CtrctId>
    </XchgRateInf>
    <CdtrAgt>
        <FinInstnId>
            <BICFI>BANKCATTXXX</BICFI>
            <ClrSysMmbld>
                <Mmbld>/302100009</Mmbld>
            </ClrSysMmbld>
            <Nm>CIBCCATTXXX</Nm>
            <PstlAdr>
                <Ctry>CA</Ctry>
            </PstlAdr>
        </FinInstnId>
        <BrnchId>
            <Id>/302100009</Id>
        </BrnchId>
    </CdtrAgt>
    <Cdtr>
        <Nm>JOURNAL DE QUEBEC</Nm>
        <PstlAdr>
            <AdrTp>ADDR</AdrTp>
            <PstCd>H3W 9S2</PstCd>
            <TwnNm>QUEBEC</TwnNm>
            [ <CtrySubDvsn>PQ</CtrySubDvsn> removed to show error ]
            <Ctry>CA</Ctry>
            <AdrLine>500 GRANDE ALLEE</AdrLine>
        </PstlAdr>

```

```

    <Ctry>CA</Ctry>
  </PstlAdr>
</FinInstnId>
<BrnchId>
  <Id>/302100009</Id>
</BrnchId>
</CdtrAgt>
<Cdtr>
  <Nm>JEAN-F. Y D'ARTAIGNE</Nm>
  <PstlAdr>
    <AdrTp>ADDR</AdrTp>
    <PstCd>G3K 4R7</PstCd>
    <TwnNm>MONTREAL</TwnNm>
    <CtrySubDvsn>PQ</CtrySubDvsn>
    <Ctry>CA</Ctry>
    <AdrLine>4934, RUE SHERBROOKE, NO. 17</AdrLine>
  </PstlAdr>
  <Id>
    <PrvtId>
      <DtAndPlcOfBirth>
        <BirthDt>1970-12-01</BirthDt>
        <CityOfBirth>UNK</CityOfBirth>
        <CtryOfBirth>CA</CtryOfBirth>
      </DtAndPlcOfBirth>
      <Othr>
        <Id>4039876325</Id>
        <SchmeNm>
          <Cd>TXID</Cd>
        </SchmeNm>
        <Issr>CA</Issr>
      </Othr>
    </PrvtId>
  </Id>
  <CtryOfRes>FR</CtryOfRes>
  <CtctDtls>

```

```

    <CtryOfRes>CA</CtryOfRes>
  <CtctDtls>
    <PhneNb>+1-5142325758</PhneNb>
  </CtctDtls>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>983726355-t</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
  <Tp>
    <Cd>CASH</Cd>
  </Tp>
</CdtrAcct>
<Purp>
  <Prtry>Business/Investment</Prtry>
</Purp>
<RgltryRptg>
  <DbtCdtRptgInd>CRED</DbtCdtRptgInd>
  <Dtls>
    <Tp>source_of_income</Tp>
    <Inf>BUS</Inf>
  </Dtls>
</RgltryRptg>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
---
```

```
<PhneNb>+1-5142325758</PhneNb>
</CtctDtls>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>2098765373837</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
  <Tp>
    <Cd>SVGS</Cd>
  </Tp>
</CdtrAcct>
<Purp>
  <Prtry>Education</Prtry>
</Purp>
<RgltryRptg>
  <DbtCdtRptgInd>CRED</DbtCdtRptgInd>
  <Dtls>
    <Tp>source_of_income</Tp>
    <Inf>SAL</Inf>
  </Dtls>
</RgltryRptg>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>
```

Acknowledgement

Mastercard will send an Acknowledgement in either pain.002.001.010 message or Email format based on strict or lenient parsing rules and ISO 20022 standards conformity. The message will contain the following information:

- Acknowledgement Time that the file was received by Mastercard,
- New Payment File ID*, and
- Initial file status of ACTC (Accepted), RJCT (Rejected), or INVLDL (Invalid File).

Pain.002.001.10 Format

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.05">
```

```
<CstmrPmtStsRpt>
```

```
<GrpHdr>
```

```
<MsgId>NEWACKMSGPAIN002-001</MsgId>
```

```
<CreDtTm>2019-03-01T03:17:32.562-06:00</CreDtTm>
```

```
<InitgPty>
```

```
<Nm>Mastercard Send</Nm>
```

```
</InitgPty>
```

```
</GrpHdr>
```

```
<OrgnlGrplnfAndSts>
```

```
<OrgnlMsgId>TEST100Grp-P2P</OrgnlMsgId>
```

This is the new Payment File ID created by Mastercard for File Research Tool

```
<OrgnlMsgNmId>pain.001.001.05</OrgnlMsgNmId>
```

```
<OrgnlCreDtTm>2019-03-01T03:17:31.931-06:00</OrgnlCreDtTm>
```

This is the Acknowledgement Time used to determine FX Carded Rate validity

```
<OrgnlNbOfTx>1</OrgnlNbOfTx>
```

```
<OrgnlCtrlSum>1000</OrgnlCtrlSum>
```

```
<GrpSts>ACTC</GrpSts>
```

This is the Initial File Status for the message, not for any payment transaction.

```
</OrgnlGrplnfAndSts>
```

```
</CstmrPmtStsRpt>
```

```
</Document>
```

Email Format

Mastercard can alternatively send an Acknowledgement Email to the address on record for the OI and shall take the forms below:

From: Mastercard Send Cross Border
To: Mastercard Originating Institution
Date: 13-Mar-2019
Subject: Cross-Border File **Received at** 2019-03-01T03:17:31.931-06:00 – **Payment File ID:** "<GrpHdr><MsgId> value"

<EOM>

*A new Payment File ID, which is equal to the <GrpHdr><MsgId> element of the inbound ISO 20022 message will be assigned to the file. If the message is invalid or the <GrpHdr><MsgId> element is not readable, the new Payment File Id will take the form "UNK-{GFT-Endpoint}-date-seqno".

From: Mastercard Send Cross Border
To: Mastercard Originating Institution
Date: 13-Mar-2019
Subject: Cross-Border File **Rejected at** 2019-03-01T03:17:31.931-06:00 – **Payment File ID:** "UNK-0001234-20190903-01"

<EOM>

Status Response

Once accepted for processing, Mastercard will return an ISO 20022 pain.002.001.10 **Response File** containing the initial Payment Status of one of three (3) values: **PDNG = Pending** (Awaiting Provider), **ACSP = Success**, or **RJCT = Rejected** (Not Paid, resubmission required).

Pain.002.001.10 Format

P2P - Person to Person

- Sender in Great Britain and Beneficiary in Canada
- 600 GBP payment expressed in Sender's Currency

Status = PDNG

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>000501190315051625149</MsgId>
      <CreDtTm>2019-04-17T15:04:17-05:00</CreDtTm>
      <InitgPty>
        <Nm>Mastercard Send</Nm>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>TEST103-P2P</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.05</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-04-12T15:04:17</OrgnlCreDtTm>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>600</OrgnlCtrlSum>
      <StsRsnInf>
        <AddtlInf>RefDtTm=2019-04-15 05:15:50.938506</AddtlInf>
      </StsRsnInf>
      <NbOfTxesPerSts>
        <DtldNbOfTxes>1</DtldNbOfTxes>
        <DtldCtrlSum>600.0</DtldCtrlSum>
      </NbOfTxesPerSts>
    </OrgnlGrplnfAndSts>
```

B2B - Business to Business

- Sender in Great Britain and Beneficiary in Canada
- 1000 CAD payment expressed in Beneficiary's Currency

Status = RJCT (missing conditional data for Canadian Province)

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>APIERROR01</MsgId>
      <CreDtTm>2019-04-17T06:50:25.701</CreDtTm>
      <InitgPty>
        <Nm>Mastercard Send</Nm>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>TEST103-B2B</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.05</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-04-16T17:05:04</OrgnlCreDtTm>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>1000</OrgnlCtrlSum>
      <StsRsnInf>
        <AddtlInf>RefDtTm=2019-04-15 05:15:50.938506</AddtlInf>
      </StsRsnInf>
      <NbOfTxesPerSts>
        <DtldNbOfTxes>1</DtldNbOfTxes>
        <DtldCtrlSum>1000</DtldCtrlSum>
      </NbOfTxesPerSts>
    </OrgnlGrplnfAndSts>
```



```

<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>TEST103-P2P</OrgnlPmtInfId>
  <OrgnlNbOfTx>1</OrgnlNbOfTx>
  <OrgnlCtrlSum>600</OrgnlCtrlSum>
  <NbOfTxPerSts>
    <DtldNbOfTx>1</DtldNbOfTx>
    <DtldCtrlSum>600.0</DtldCtrlSum>
  </NbOfTxPerSts>
  <TxInfAndSts>
    <OrgnlInstrId>TEST103-P2P</OrgnlInstrId>
    <OrgnlEndToEndId>TEST103-P2P</OrgnlEndToEndId>
    <TxSts>PDNG</TxSts>
    <StsRsnInf>
      <AddtlInf>PmtId=rem_LJLrhdG-
xu4pCnN23VDy7gyokXo</AddtlInf>
      <AddtlInf>StsDtTm=2019-04-15 05:15:53.0</AddtlInf>
      <AddtlInf>PdngStg=CreditInProgress/CreditInProgress</AddtlInf>
      <AddtlInf>PdngMaxCmplDtTm=2019-04-16
17:20:53.0</AddtlInf>
      <AddtlInf>FeesAmt=0.0</AddtlInf>
      <AddtlInf>FeesAmtCcy=GBP</AddtlInf>
      <AddtlInf>ChrgdAmt=600.0</AddtlInf>
      <AddtlInf>ChrgdAmtCcy=GBP</AddtlInf>
      <AddtlInf>CtdtAmt=1021.14</AddtlInf>
      <AddtlInf>CtdtAmtCcy=CAD</AddtlInf>
      <AddtlInf>PrinAmt=600.0</AddtlInf>
      <AddtlInf>PrinAmtCcy=GBP</AddtlInf>
      <AddtlInf>SttlmDtIsAmt=600.0</AddtlInf>
      <AddtlInf>SttlmDtIsAmtCcy=GBP</AddtlInf>
      <AddtlInf>FxRate=1.7019</AddtlInf>
    </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <EqvtAmt>
        <Amt Ccy="GBP">600.0</Amt>

```

```

<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>TEST103-B2B</OrgnlPmtInfId>
  <OrgnlNbOfTx>1</OrgnlNbOfTx>
  <OrgnlCtrlSum>1000</OrgnlCtrlSum>
  <NbOfTxPerSts>
    <DtldNbOfTx>1</DtldNbOfTx>
    <DtldCtrlSum>1000.0</DtldCtrlSum>
  </NbOfTxPerSts>
  <TxInfAndSts>
    <OrgnlInstrId>TEST103-B2B</OrgnlInstrId>
    <OrgnlEndToEndId>TEST103-B2B</OrgnlEndToEndId>
    <TxSts>RJCT</TxSts>
    <StsRsnInf>
      <AddtlInf>ErrCd=092000</AddtlInf>
      <AddtlInf>SrcCd=country_subdivision</AddtlInf>
      <AddtlInf>Recov=false</AddtlInf>
      <AddtlInf>RsnCd=MISSING_REQUIRED_INPUT</AddtlInf>
      <AddtlInf>RsnDesc=Missing Required Input</AddtlInf>
      <AddtlInf>ErrDesc=ErrorDetailCode</AddtlInf>
    </StsRsnInf>
  </TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

```
<CcyOfTrf>CAD</CcyOfTrf>
</EqvtAmt>
</Amt>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>98765431123V</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>BANKGB22XXX</BICFI>
    <PstlAdr>
      <Ctry>GB</Ctry>
    </PstlAdr>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BICFI>BANKCATTXXX</BICFI>
    <ClrSysMmbld>
      <Mmbld>/302100009</Mmbld>
    </ClrSysMmbld>
    <PstlAdr>
      <Ctry>CA</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<CdtrAcct>
  <Id>
    <Othr>
```

```
<Id>2098765373837</Id>
  <SchmeNm>
    <Cd>BBAN</Cd>
  </SchmeNm>
</Othr>
</Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

Chapter 4: MT103

Implementation Guidelines

All inbound MT103 messages must be structured according to the which relies on SWIFT 2019 standards conformity. For more information on SWIFT standards and usage rules, please visit the official site: <https://www.swift.com/>.

Validation

Mastercard has implemented a 2-step validation process to notify the OI at different processing stages during the file's lifecycle.

1. The **Acknowledgement** file or email is sent to the OI when Mastercard has parsed the file, and if readable text, will continue to process it.
2. The **Status Response** file is sent to the OI when Mastercard has completed the processing the file and contains the initial Payment Status of Pending, Success, or Rejected with errors from one of three (3) mutually exclusive validation routines:

First Order - SWIFT network errors

Mastercard will return the SWIFT network error code and description, as if the message were sent on the SWIFT FIN network. SWIFT FIN customers will not receive these errors, as the messages will be sent natively over the network, and its validation logic would respond with a NAK which are identical to the errors that will be received for all MT103 traffic received via SWIFT FileAct service and GFT.

Second Order - Mastercard proprietary errors

Mastercard will return the following errors when mandatory data is missing or incorrect data in Tag 72, Line 1, as below:

- **Error Code 082000 Invalid** or **Error Code 092000 Missing** will be sent for any of the following 4 data elements:
 - i. Payment Type Indicators values must be one of the following: B2B, B2P, P2B, P2P, or G2P.
 - ii. The Non-Payment currency must be present and a valid ISO code.
 - iii. The Payment currency quoted in Tag32A must include "F" if expressed in Sender's CCY or "R" if expressed in Beneficiary's CCY.
 - iv. Fees Included value or "Y" or "N" must be present when Payment Currency indicator = "F" from above; DO NOT use with "R".
- **Error Code 082000 Invalid** will be sent when the SWIFT BIC in Header 1 is not correctly assigned to the Partner ID.

Third Order - Transaction level validations

Mastercard will result from any other data deficiency found after Send Cross-Border has processed the payment, please see the **List of Error Codes** for complete details on specific use cases and scenarios. Please note that only one (1) Transactional error will be returned in the Response.

Usage Rules

Mastercard's MT103 message structure caters to all supported use cases for P2P, P2B, B2B, B2P, and G2P payment types, and many fields are conditional based on country specific data requirements. Please consult the **Currency Guide** to ensure that each message contain all of the essential data elements for that payment's characteristics. Failure to include these conditional data where required may result in a rejection, and in such case, the payment must be resubmitted with a new reference number. MT103 usage is limited to bank account transfers only.

MT103 does not currently support transactions which originate or terminate as personal card, telephone mobile wallet, ewallet, or cash delivery.

Tag 32A: Payment Currency and Amount

Tag 32A, CCY1 - the payment currency, determination must contain EITHER the Sender's CCY, the tendered payment amount, or the Beneficiary's CCY, the delivery payment amount based on its nature, as outlined below.

- Sender in London instructs exactly 1000 GBP to be converted to an unknown CAD amount for delivery to a Beneficiary in Montréal:
 - :32A:190317**GBP1000**, = **Sender's CCY**.
- Sender in London instructs exactly 1000 CAD to be converted from an unknown GBP amount for delivery to a Beneficiary in Montréal:
 - :32A:190317**CAD1000**, = **Beneficiary's CCY**.

Tags 50F and 59F: Name and Address

Mastercard requires Option "F" in both Tags 50 and 59 to identify the Sender and Beneficiary entities; no other tag options are allowed.

- If the Sender or Beneficiary is a Person, the First and Last Names must be separated by a **space** within sequence "1/", and each must contain at least two (2) alpha characters and limited punctuation (e.g. apostrophe, hyphen, comma, period).
- If a Middle Name is used, another **<space>** must be added, and it may contain a single alpha character.
- If any name component is more than two (2) words, they should be concatenated together to ensure that the legal name is parsed correctly into its components, e.g. Jean Le Mons = Jean "LeMons"
- If a Name is longer than 33 characters, a second line for subfield "1/" is permitted and will be concatenated to the first line for subfield "1/".
- Subfield "3/" may contain two (2) lines if and only if the data cannot fit within the 33 characters available on the primary line. The City and Postal Code fields must be separated by a double comma " , ", unless the country is USA or Canada, where the state or province is required:
 - 3/GB/LONDON,,EC1 4R6
 - 3/CA/TORONTO, ON, M4B 2R4

Tag 72: Proprietary Information

Mastercard has harnessed Line 1 of Tag 72 to collect proprietary information required with every transaction. All messages must contain valid data for these four (4) data elements, or an MT103 Second Order Validation error will be returned in the **Status Response** file:

- i. Payment Type Indicators values must be one of the following: B2B, B2P, P2B, P2P, or G2P
- ii. CCY2 (non-payment currency) must be present and a valid ISO code.
- iii. CCY1 (payment currency) quoted in Tag32A must include "**F**" for Sender's CCY or "**R**" for Beneficiary's CCY.
- iv. Fees Included value or "**Y**" or "**N**" must be present when CCY1 indicator = "**F**" from above; DO NOT use with "**R**".

Tag 72: Country Specific Information

Mastercard requires the use of Tag 72 for the following country specific data requirements as required according to the Currency Guide. Please be advised that the format is different depending on the presence of DOB or Gov't ID required data; please see **Sample Messages**.

| Sender | Beneficiary |
|--------------------|-------------------|
| Purpose of Payment | Bank Account Type |
| Source of Income | Phone Number |
| Occupation | Occupation |

Tag 72: Date of Birth vs. Government IDs Formatting Rules

When these data elements are required according to the **Currency Guide**, the following mandatory formats must be used and formats are mandatory based on the specific requirements outlined in the **Currency Guide**.

- When Date of Birth is required without a Government ID, the country of birth is also required in the formats below:
 - Sender DOB without Gov't ID:
/INS//US/
//19760708
 - Beneficiary DOB without Gov't ID:
/ACC//GB/
//19690720
- When the Government ID is required, ID type and number are required to be added into the mandatory formats below:
 - Sender Gov't ID:
/INS/CCPT/US/408762563
//19760708
 - Beneficiary Gov't ID:
ACC/CCPT/GB/987230987
//19690720

Tag 70: Remittance Information – Proprietary Usage: Mastercard Partner ID only when hierarchical structure is used

Mastercard supports an internal Parent-Child structure for the assignment of Mastercard Send Partner Provider IDs to each payment transaction. If an OI has a hierarchical structure where Sub-OIs are managed by the Sending Partner OI, the following table must be used to ensure proper assignment of your payment transactions to the correct Provider ID if you need to use Tag 70, and please pay special attention to the actual Bank Institution holding the Sender's account within this structure.

If you do not have a hierarchical Parent-Child structure and you are not sending payments for another bank entity nor for any Mastercard Send Sub-OI, this table and Tag 70 must NOT to be used. Mastercard uses industry standards of relating the SWIFT BIC Code in Header 1 as the instructing bank / debtor agent for the transaction with the Provider ID that has been assigned to that Partner's SWIFT BIC code at onboarding.

| SWIFT BIC to Customer ID Relationship Matrix | | Sending Entity | | | Bank Institution holding the Sender's Account MT103 Formatting Instructions | |
|--|---|----------------|--------------|-------------|--|---|
| Decentralised Customer | Related entity sends independently via separate BICs | Header 1 BIC | GFT Endpoint | Customer ID | Tag 52 is Required ? Tag 52 = DbtrAgt BIC | Tag 70 is Required ? Tag 70 = Sub-OI Customer ID |
| UC1 | OI Direct - OI Parent or OI without hierarchy | BANKUS33XXX | E0023456 | CustID1000 | No - BANKUS33 is DbtrAgt | No - SWIFT BIC = Customer ID |
| UC2a | SubOI Direct - OI Child2 | BANKGB2LXXX | E0026543 | CustID1100 | No - BANKUS33 is DbtrAgt | No - SWIFT BIC = Customer ID |
| UC2b | SubOI Direct - OI Child3 | BANKBEBBXXX | E0089875 | CustID1200 | No - BANKUS33 is DbtrAgt | No - SWIFT BIC = Customer ID |
| Hierarchical Customer | Related entity is sent via OI Parent or Technical Integrator BICs | | | | | |
| UC3a | OI Direct - OI Parent | BANKUS33XXX | E0023456 | CustID1000 | No - BANKUS33 is DbtrAgt | No - SWIFT BIC = Customer ID |
| UC3b | SubOI Indirect - OI Child1 in same Branch | BANKUS33XXX | E0023456 | CustID1000 | No - BANKUS33 is DbtrAgt | CustID1100 |
| UC3c | SubOI Indirect - OI Child3 in different legal Branch | BANKUS33XXX | E0023456 | CustID1000 | BANKBEBBXXX | CustID1300 |
| UC4a | OI Direct - OI Parent sends for 3rd Party Bank | BANKUS33XXX | E0023456 | CustID1000 | BANKUS44XXX | No - SWIFT BIC = Customer ID |
| UC4b | SubOI Indirect - OI Parent sends for 3rd Party Bank as Child | BANKUS33XXX | E0023456 | CustID1000 | BANKUS44XXX | CustID1444 |
| UC5 | Technical Integrator - Non-OI sending on behalf of other OIs | SVCBCATTXXX | E0055555 | CustID5555 | BANKCATTXXX | CustID1300 |

Message Specification

The shading in the table indicates a field tag which is ignored by Mastercard; these data must be SWIFT FIN network compliant if they are sent. If you are sending MT103 over SWIFT FIN native network messaging, the mandatory GPI UETR number will be captured for customer reference.

MT103 Header Block

MT103 Header must contain the Originating Institution's SWIFT BIC code in Block 1 and the Mastercard Send Cross-Border SWIFT BIC code including the Branch Code in Block 2 = **MACSUS33MCS**; our SWIFT BIC for testing is **MACSUS30MCS**.

Header: non-gpi format

```
{1:F01BANKGB2LAXXX0000000000}{2:103MACSUS33AMCSN}{4:
```

Header: gpi format

```
{1:F01BANKGB2LAXXX0000000000}{2:103MACSUS33AMCSN}{3:{111:001}{121:ca2018c9-7e8d-4534-a3w0-17632b36755d}}{4:
```

MT103 Body Tag Fields

The message must conform to the Usage Rules and the **Currency Guide** specific instructions for both structure and data content, as provided in the highly structured specification below:

| SWIFT Tag | Sample Data | Usage | Field Description |
|-----------|------------------|-------|--|
| :20: | MAS_MT103ST3 | M | OI Bank Transaction Reference Number (16 char: MUST BE UNIQUE) |
| :23B: | CRED | M | Type of Payment – CRED must be used |
| :32A: | 181027CAD1000,00 | M | Payment Date (ignored), CCY1* (Sender or Beneficiary currency), Amount *CCY1 is the Payment Amount of in the Payment Currency of EITHER: --Sender, when converting from the Payment Amount specified, or --Beneficiary, when converting into the Payment Amount specified |

| SWIFT Tag | Sample Data | Usage | Field Description |
|-----------|--|-------|--|
| :33B: | GBP600,00 | O | Ignored. If sent, it must be SWIFT compliant, including Tags 32, 36, 71A computation. |
| :36: | 1,6667 | O | Ignored. if sent, it must be SWIFT compliant, including Tags 32, 36, 71A computation. *Please use Tag 72 for FX Carded Rate or Lock-In Rate Reference IDs |
| :50F:/ | 987654321123-V | M | Sender Account Number at Bank |
| 1/ | ACME LTD ----- JOSEPH A BLOGGS ----- PENSIONS MINISTRY | M | Sender Name – Organization entity (business or non-profit) Person – First [Middle] and Last Name Government entity <i>See Usage Rules</i> |
| 2/ | 33 STATE STREET | M | Sender Address |
| [2/] | [4TH FL] | O | [Sender Address Line 2] |
| 3/ | UK/LONDON,, EC12 T5R | M | Sender Country, City, [State or Province], Postal Code |
| [:52A:] | [BANKGB22XXX] | O | Ordering Bank BIC code Required for 3 rd Party payments <i>See Usage Rules</i> |
| :56A: | [BANKCAM2XXX] | O | Ignored. Intermediary Bank - Option A only |
| :57A: | /10229001/LAVAL | C | Beneficiary Bank National Routing Code and/or Branch Id or Name. |
| Line 2 | BANKCATTXXX | M | Beneficiary Bank BIC code (Enter on Line 1 if no Code is required) |
| :59F:/ | 76542098-987 | M | Beneficiary Account Number at Bank |
| 1/ | PRODUITS QUEBEC ----- JEAN-MARC Y. D'ARTAIGNE | M | Beneficiary Name - Organization entity (business or non-profit) Person - First, [Middle] and Last Name <i>See Usage Rules</i> |
| 2/ | 73, RUE ST.-JEAN | M | Beneficiary Address |
| [2/] | [3E ETAGE] | O | [Beneficiary Address Line 2] |
| 3/ | CA/MONTREAL, PQ, G4R 7YR | M | Beneficiary Country, City, [State or Province], Postal Code |

| SWIFT Tag | Sample Data | Usage | Field Description |
|------------------|---|---------------------------------|--|
| :70: | 987544236237yuer765 | C | OI "child or sub-entity" Partner ID <i>See Usage Rules</i> |
| :71A: | OUR, SHA, (BEN) | M | "OUR" is preferred; all values are ignored If SHA or BEN is used, it must be SWIFT compliant, incl. Tags 71F or G, 32A, & 33B |
| :71F:or:71 G: | CAD0,00 | C | If SHA or BEN is used, it must be SWIFT compliant, incl. Tags 71A, 32A, & 33B computation`+ |
| :72:/B2B/ | GBP/F/Y//3//B//W | M M M C C C C | Payment Type indicator: P2P, P2B, B2B, B2P, or G2P <i>See Usage Rules</i> CCY2 is the other (non-payment) Contra Currency in the transaction Tag 32A CCY1 indicator flag - "F" for Sender's CCY or "R" for Beneficiary's CCY "Y" or "N" - Fees included flag (Use only with "F" above; do not use with "R") Purpose of Payment Code Sender Occupation Code Beneficiary Occupation Code |
| /INS/ // -or- | TXID/US/98765433 19600302//PIE | C C | Sender ID Type, Country, ID Number <i>See Usage Rules</i> Date of Birth, Source of Income |
| /SND/ | PIE | C | Source of Income (Format without DOB or Gov't ID) |
| /ACC/ // -or- | TXID/CA/TV6987309 19651109//+1-212-555-4444//C | C C | Receiver ID Type, Country, ID Number <i>See Usage Rules</i> Date of Birth or Incorporation, Beneficiary Phone Number, Bank Account Type |
| /BNF/ | +1-514-987-0098//C | C | Beneficiary Phone Number, Bank Account Type (Format without DOB or Gov't ID) |
| /FXR/ | RE-iusdys87655 | O | FX Carded Rate ID |
| :77B:/ | BENEFRES/GB/LONDON | C | Where required, enter either the Sender or Receiver Nationality |
| -} | | M | SWIFT Trailer - End of Message Marker |
| \$ | | C | Payment Message Separator Usage restricted to MT103 Bulk files containing multiple MT103 payments. |

Sample Messages

P2P - Person to Person

- Sender in Great Britain and Beneficiary in Canada
- 600 GBP payment expressed in Sender's Currency
- Including currency specific variables format when Gov't IDs are required (please see **Currency Guide**)

```
{1:F01BANKUS33AXXX0000000000}{2:I103MACSUS33AMCSN}{4:
:20:TEST103P2P
:23B:CRED
:32A:190319GBP600,00
:50F:/98765431123V
1/JOSEPH A. BLOGGS
2/11 GREAT PORTLAND ST
3/GB/LONDON,,WC1 R4E
:57A:/302100009
BANKCATTXXX
:59F:/2098765373837
1/JEAN-F. Y D'ARTAIGNE
2/4934, RUE SHERBROOKE, NO. 17
3/CA/MONTREAL,PQ, G3K 4R7
:71A:OUR
:72:/P2P/CAD/F/Y//10//B//O
/INS/CCPT/FR/876549870
//19680824//SAL
/ACC//CA/
//19701201/+1-5142325758//C
/FXR/23487dhfjrudkUYTdue7854338fjdh
:77B:/BENEFRES/FR/NICE
-}
```

B2B - Business to Business

- Sender in Great Britain and Beneficiary in Canada
- 1000 CAD payment expressed in Beneficiary's Currency
- Including currency specific variables format when Gov't IDs are NOT required (please see **Currency Guide**)

```
{1:F01BANKGB2LAXXX0000000000}{2:I103MACSUS33AMCSN}{4:
:20:TEST103B2B
:23B:CRED
:32A:190330CAD1000,00
:50F:/2348726354643
1/ACME LTD.
2/11 GREAT PORTLAND ST
3/GB/LONDON,,WC1 R4E
:57A:/302100009
BANKCATTXXX
:59F:/983726355-t
1/JOURNAL DE QUEBEC
2/500 GRANDE ALLEE
3/CA/QUEBEC, PQ, H3W 9S2
:71A:OUR
:72:/B2B/GBP/R///13
/SND/BUS
/BNF/+1-5142325758//C
-}
```

Acknowledgement

Mastercard will send an Acknowledgement email to confirm that we have received the inbound MT103 payment file. The message will contain the following information:

- Acknowledgement Time that the file was received by Mastercard,
- New Payment File ID*, and
- Initial file status of Received or Invalid

Email Format

Mastercard can alternatively send an Acknowledgement Email to the address on record for the OI and shall take the form as below:

From: Mastercard Send Cross Border
To: Mastercard Originating Institution
Date: 13-Mar-2019
Subject: Cross-Border File **Received at** 2019-03-01T03:17:31.931-06:00 – **Payment File ID:** "Tag 20 TRN value"

<EOM>

A new Payment File ID will be assigned which reflects the Tag 20 TRN value found in the first MT103 message contained in the file. If the message or Tag 20 is unreadable or if the bulk message contains invalid or missing "\$" payment separator character, the Acknowledgement will be sent as **Rejected**, and the Payment File ID will take the exception format shown below:

From: Mastercard Send Cross Border
To: Mastercard Partner
Date: 13-Jul-2019
Subject: Cross-Border File **Rejected** 2019-03-01T03:17:31.931-06:10 – **Payment File ID:** " UNK-REF-BANKUS33XXX-190930-[[A/B]0000]"

<EOM>

Status Response

Once accepted for processing, Mastercard Send will return a **CSV** formatted file containing the MT103 Payment Status of one of three (3) values: **Pending** (Awaiting Provider), **Success**, or **Rejected** (Not Paid, resubmission required) for all MT103 messages within the single payment file. If the Tag 20 TRN cannot be parsed, it will be displayed as "UNKREF-[BIC in Block 1]" for that payment. Please note that SWIFT Error descriptions greater than 105 characters in length will be truncated, and the SWIFT error will terminate with "TRUNC" as displayed below:

CSV Response File Sample

The MT103 CSV Response File format is outlined below. Please find the CSV Response File specification in the Appendix.

| | | | | | | | | | |
|-----|---------------------------|--------------------|----------------------|----------------------|---|--|--------|--------|--------|
| 100 | Report Name | Partner SWIFT BIC | Provider Assigned ID | Generated Date | | | | | |
| 101 | SWIFT MT103 Response File | BANKUS33XXX | 12345678 | 2019-06-05.11:15:22 | | | | | |
| 200 | Tag 20 Pmt Reference | gpi UETR Reference | Msg Timestamp | MT103 Payment Status | Error1 | Error2 | Error3 | Error4 | Error5 |
| 201 | MA12345TEST190 | | 2019-06-05.10:35:32 | Rejected | SWIFT ERROR T32 Mandatoryfield ValDateCcyInterbankSettledAmt Tag 32 not found | SWIFT ERROR U43 Sender NameAddress Tag 50F Missing | | | |
| 201 | UNKREF-BANKUS33 | | 2019-06-05.10:35:35 | Rejected | SWIFT ERROR T33 MT103Core/Block4/SendersReference 20 | | | | |
| 201 | MASMT103TST105 | | 2019-06-05.10:35:40 | Rejected | SWIFT ERROR D75 If field 33B is present and the currency code is different from the currency code in field 32ATRUNC | | | | |
| 201 | MASMT103TST106 | | 2019-06-05.10:36:12 | Rejected | ERROR CODE 082000 Payment Type Indicator INVALID_INPUT_VALUE Invalid Input Value | | | | |
| 201 | MASMT103TST107 | | 2019-06-05.10:37:55 | Rejected | ERROR CODE 092000 country_subdivision MISSING_REQUIRED_INPUT Missing Required Input | | | | |
| 201 | MASMT103TST108 | | 2019-06-05.10:38:46 | Pending | | | | | |
| 300 | Batch Count | | | | | | | | |
| 301 | 6 | | | | | | | | |
| 900 | File Count | | | | | | | | |
| 901 | 6 | | | | | | | | |

MT103 CSV Response File Specification

The CSV Response File specification is provided below with the following fields:

| Field | Specification |
|---|---|
| File Header | <p>Header begins with a 100 record and the details for the header will start with a 101 record. Header</p> <p>will contain the following fields:</p> <ol style="list-style-type: none">1. Report Name – "SWIFT MT103 Response File" [alphanumeric, max length: 40]2. Parent SWIFT BIC Code of Sending OI [alphanumeric, max length: 11]3. Provider Assigned ID – ID of the Partner who sent the file (This value is mapped from the SWIFT BIC Code [alphanumeric, max length: 40])4. Generated Date – Date when the report was generated [timestamp in St. Louis Missouri, USA time, Format: YYYY-MM-DDTHH:MM:SS±hh[:mm] or YYYY-MM-DDTHH:MM:SSZ example: 2015-03-18T14:18:55-05:00] |
| Batch Header | <p>Batch header begins with a 200 record and contains the headers for the fields mentioned below until the batch count.</p> |
| Batch Record Indicators | <p>Batch records start with a 201 record.</p> |
| OI Payment Transaction Reference number | <p>Tag 20 Payment Reference or UNKREF-BANKUS33, if the data cannot be read or parsed within the MT103</p> <p>[alphanumeric, max length: 16]</p> |

| Field | Specification |
|----------------------|--|
| gpi UETR Reference | Header 3 Tag 121 : the gpi UETR, if present on inbound MT103 |
| Msg Timestamp | <p>Mastercard Send Processed Date/Time</p> <p>[timestamp in St. Louis Missouri, USA time,</p> <p>Format:</p> <p>YYYY-MM-DDTHH:MM:SS±hh[:mm]</p> <p>or</p> <p>YYYY-MM-DDTHH:MM:SSZ</p> <p>example:</p> <p>2015-03-18T14:18:55-05:00</p> |
| Mt103 Payment Status | <p>Identifies the payment flow associated to the transaction. Valid payment types are:</p> <p>B2B, B2P, P2P, P2B, G2P</p> <p>Value: P2P</p> <p>[alphanumeric, length: 3]</p> |
| Error1 | <p>Detailed error description as per Validation Order and Exceptions Management Processing</p> <p>All Third Order – Transaction Level Errors will be displayed in Error1</p> |
| Error2 | Detailed error description as per First or Second Order validation rules |
| Error3 | Detailed error description as per First or Second Order validation rules |
| Error 4 | Detailed error description as per First or Second Order validation rules |
| Error 5 | Detailed error description as per First or Second Order validation rules |
| Batch Trailer | Batch Count begins with a 300 record, and the following 301 record will provide the transaction count. If sending MT103 single messages, this value will always = 1. |
| File Trailer | File Count begins with the 900 record, and the following 901 record will provide the transaction count, which will always equal the values in Batch Count. |

Appendix A - Additional Guidelines

Government ID Types

Please use one of the codes below when Government ID Type is required.

| Description | Person | Business |
|---------------------------|--------|----------|
| Passport Number | CCPT | |
| Social Security Number | SOSE | |
| Tax Identification Number | TXID | TXID |
| Employer ID Number | EMPL | EMPL |
| Driver's License Number | DRLC | |
| Alien Registration Number | ARNU | |
| Identity Card Number | NIDN | |

Bank Account Type

When Beneficiary's **Bank Account Type** is required according to the **Currency Guide**, the appropriate code must be selected from the table:

| Description | Corridors | ISO 20022 Code | MT103 Code |
|-------------------|--------------------|----------------|------------|
| Corporate account | Brazil and Ecuador | CASH | C |
| Personal account | Brazil and Ecuador | SVGS | S |
| Checking account | Japan | CASH | C |
| Ordinary account | Japan | OTHR | O |
| Savings account | Japan | SVGS | S |
| Checking account | USA | CASH | C |
| General Ledger | USA | OTHR | O |
| Savings account | USA | SVGS | S |

Purpose of Payment

When Sender's **Purpose of Payment** is required according to the **Currency Guide**, and the format is MT103, a code must be selected from the table, whilst ISO 20022 format always uses the full description name as the value to enter.

| Description (ISO 20022 value) | Code (MT103 only) |
|-------------------------------|-------------------|
| Family Maintenance | 1 |
| Household Maintenance | 2 |
| Donation of Gifts | 3 |
| Payment of Loan | 4 |
| Payment of Property | 5 |
| Funeral Expenses | 6 |
| Medical Expenses | 7 |
| Wedding Expenses | 8 |
| Payment of Bills | 9 |
| Education | 10 |
| Savings | 11 |
| Employee Colleague | 12 |
| Business Investment | 13 |
| Salary | 14 |
| Goods and Services | 15 |

Source of Income

When the Sender's Source of Income is required according to the **Currency Guide**, a code must be selected from the table for ISO and SWIFT:

| Description | Code |
|-----------------|------|
| Personal Income | PIE |
| Salaried | SAL |
| Business | BUS |
| Loan | LON |

Occupation

When the Sender's or Beneficiary's Occupation is required according to the **Currency Guide**, and the format is MT103, a code must be selected from the table, whilst ISO 20022 format always uses the full description name as the value to enter:

| Description (ISO 20022 value) | Code (MT103 only) |
|-------------------------------|-------------------|
| General Worker | G |
| Businessman | B |
| Others | O |
| Professional | P |
| Tourist | T |
| Security Guard | S |
| Supervisor | V |
| House Maid | H |
| Domestic Worker | D |
| House Wife | W |

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