



SWIFT MT103 Message Format Cheatsheet

Message Structure Overview

1. Basic Header Block {1:}

Format: {1:F01[BIC12][Branch Code]}
Example: {1:F01DEUTDEFFXXX1234567890}

2. Application Header Block {2:}

Format: {2:0103[DateTime][BIC][Reference]}
Example: {2:01030953230523NORDDKKKXXX123456789}

3. User Header Block {3:}

Format: {3:{108:[Reference]}}
Example: {3:{108:MT103}}

4. Text Block {4:} - Key Fields Reference

Mandatory Fields

Field	Name	Format	Example
:20:	Transaction Reference	16x	REFERENCE12345
:238:	Bank Operation Code	4!c	CRED
:32A:	Value Date/Currency/Amount	6!n3!a15d	230523EUR100000.50

Swift Format Mt103 User Guide

**Michèle Allman-Ward,A. Peter Allman-
Ward**



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