Version 4.0.1

**S T A N D A R D**

**FOR THE PURPOSE AND FORMAT OF THE**

**MESSAGES IN THE MIPS**

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# HISTORY OF CHANGES

## Version 1.0 - February 2001

*Initial version*

Version for the preparation of the communication application.

## Version 2.0 - May 2001

*First testing version.*

Amendments:

* General remarks have been introduced.
* A more detailed presentation of the messages is introduced in which all the blocks of one message are described.
* Transfer confirmation messages (ACK/NAK) are described.
* Each field of Block 4 of the messages is described together with the message where it is used
* Corrections have been made to the mandatory fields in some messages (where there is a deviation from the SWIFT standards).
* The MT204 message for debiting somebody else’s account has been introduced.
* The МТ298 message for notification on debiting one's own account from another has been introduced.
* A new request has been introduced in the MTn95 message in connection with the central depository.
* The receiving of МТ940 has been changed and now it can be obtained only at the end of the day, but not with the request МТ920.
* The message MT950 has been introduced.
* The message МТ999 has been introduced.
* More examples are given for all messages.

## Version 2.1 - July 2001

*Version after the simulation.*

Amendments:

* The message MT996 is explicitly inserted into the document.
* The content of Blocks 1 and 2 in the examples of the output messages is further explained.
* A misprint was corrected in the description of the purpose of the message MT100.
* The format of field 50 in the message MT100 has been changed.
* **Filling field 70 and the codes therein is defined, whereby the element “Purpose of payment” has been transferred to field 72.**
* In the format of the incoming message MT202, field 52А: is deleted.
* The description of field 53B in the output messages MT202 has been changed.
* The specification of field 58А in the output messages MT202 has been changed.
* The format of field 53A in MT298 (MT204) has been corrected with "/D".
* The message MT296 in response to MT204 is explained in more details.
* Field 28: has been replaced with field 28C in messages MT940, MT942 and MT950.
* In example No. 3 for MT920, MT941 and MT942, a misprint has been corrected.
* Field 86 has been added to the message MT942.
* In the format of the output message MT999, field 21 has been added.
* The format of field 72 in the incoming payment messages has been changed from 6\*35 to 5\*35.
* Annex 2 has been supplemented with the X set of characters in the SWIFT messages.

## Version 2.2 - November 2001

*Version after three-month operation.*

Amendments:

* All fields where BIC code is being used, instead of option А are transferred to option D. Such fields are: 52А, 53А, 56А, 57А and 58А which are transferred to 52D, 53D, 56D, 57D and 58D.

Their format and purpose remain the same.

* The explanation for the content of the message MT296 that is generated in response to MT204 has been corrected.
* In the message MT942, field 13 has been replaced with field 13D, in accordance with the new SWIFT standards.
* The use of the braces '{' and '}' of the Х set of characters has been explained.

## Version 2.3 - September 2003

*Version after two-year operation*

Amendments:

* The message МТ199 has been introduced.
* The message MT103 has been introduced, which is valid from 6 October 2003.
* The message MT100 ceases to be valid on 7 November 2003.
* The message MT999 for a check on the condition of MIPS has been introduced.
* Some technical errors have been corrected.
* The table for coding the payment details in field 70 of the message МТ 103 has been changed.

In the table, the codes for the payment account - /U/ (Form PP50) and other payments (sub-account) (Form PP50) - /P/ have been deleted, and a code for type of form /Т/ -Form PP50 or Form PP30 has been introduced.

* In the examples for the manner of using the messages, the message MT 100 has been corrected with the message MT 103.

## Version 3.0 - June 2008

*Version after seven-year operation*

Amendments with validity from **20 June 2008**:

* The general rules have been amended;
* The definition of a unique message key has been amended;
* The message MT100 which ceased to be valid on 7 November 2003 has been deleted;
* The message MT102 has been introduced.
* The format and specification of the fields in block 4 of the payment messages (MT102, MT103, MT202, MT204 (MT298)) are identical. Because of that:
* The format and specification of the fields of the message MT103 has been amended;
* The format and specification of the fields of the message МТ202 has been amended;
* The format and specification of the fields of the message МТ204(МТ298) has been amended;
* In the specification of field :72: in the messages МТ103, МТ202, the codes PVP and COND have been deleted;
* The format and specification of the message МТ900 has been amended;
* The format and specification of the message МТ910 has been amended;
* The formats and specifications of the messages МТn95 have been amended;
* The formats and specifications of the messages МТn96 have been amended;
* The specification of the data in field :86: of the messages МТ942 and МТ940 has been amended;
* The format and specification of the data in field :79: of the message МТ986 have been amended;
* The message МТn99/ОК has been introduced in response to receipt of each sent message MTn99 with a free format;
* The message МТ999 for changing the password of the logical terminal of the participant (method 2 and method 3) has been introduced;
* The examples of all message types have been amended. All examples refer to the fields of block 4 of the messages;
* Some technical errors have been corrected;

## Version 3.1 - November 2012

*Version after eleven-year operation*

Amendments with validity from **1 January 2013**:

* The general remarks have been amended;
* The specification of the fields :32A: and :32B: has been amended;
* Some technical errors have been corrected;

## Version 4.0 - December 2016

*Version after fifteen-year operation*

Amendments with validity from **12 December 2016**:

* Payments in euros with final settlement in TARGET2 or domestic payments in euros from resident to resident in the Republic of Macedonia have been introduced in MIPS. A second section that defines the purpose and format of the messages in euros has been completed in the Standard. The second section explains the general technical rules for the messages and the complex directions of the messages used to perform the final settlement in TARGET2;
* all types of payment messages in euros that are supported in TARGET2 have been introduced: МТ103, MT103 REJT, МТ202, MT202 REJT and МТ202 COV;
* payments versus payments have been introduced with the messages МТ202 PVP, which enabled a high degree of security of the payments for purchase and sale of euros with denars in MIPS;
* the messages for notification on debiting the accounts in euros (МТ900) and crediting the accounts in euros (МТ910) have been explained;
* the requests for canceling (МТn92), changing the priority, reporting on the status and sending a duplicate of the message (МТn95) for payment in euros and the replies from the system (МТn96) have been explained;
* messages for requests for the balance of the accounts in euros (МТ920), notification on the balance of the accounts in euros (МТ941) and statements of the accounts in euros (МТ942, МТ940 and МТ950) have been introduced; and
* a comprehensive dictionary and a list of abbreviations that are used in the payment operations and the operations of the payment and securities settlement systems have been introduced.

## Version 4.0.1 - November 2018

*Version after seventeen-year operation*

Amendments with validity from **18 November 2018**:

* Another BIC code for testing and practising of TARGET2 has been stated;
* Message priority in tag 113 of Block 3 can be stated with uppercase or lowercase Latin letter;
* Field 33B of messages MT 103 enables stating of a sign for a currency different from “EUR”. In the format of the message МТ 103, an optional field 36 – exchange rate has been added, if field 33B states a sign for a currency different from “EUR”. A few rules for field 59a in the option F that must be observed have been stated;
* The format of the instruction MT 202 PVP gives an explanation that if there are no decimal spaces, the sequence of characters of the amount of the instruction should end with comma (,) and that a ticket number could not be stated again if it is already used in previous MIPS business day. In the first example of a message in euros MT 202 PVP, field 57A has been deleted because it is not necessary.
* In the description of block 3 of the messages MT 103, MT 202 and MT 202 COV, the signs 111 and 121 have been added, in accordance with the SWIFT program (SWIFT Global Payments Innovation).

# SECTION I.

# MIPS DENAR MODULE

# 1. INTRODUCTION

In order to initiate payment transactions, searches, reports and other operations in MIPS, messages with a precisely determined purpose and format are used. Sending an appropriate message represents issuing an order to MIPS to perform some operation, in accordance with the purpose and content of the message. Receiving an appropriate message means informing the participant of some action and the participant is required to respond to it in accordance with the purpose and content.

This section of the document describes the purpose and format of the messages for payments in denars that are sent and received by the participants in the MIPS system. Except in this document, the purpose and format of the messages are described in more details in the relevant SWIFT User Handbooks. The rules from the SWIFT User Handbooks apply if they are not contrary to the rules described in this document.

Table 1 gives a review of all messages for payments in denars that the participants send to MIPS and receive from MIPS. Messages from the other types of payments in denars that will come to MIPS are considered invalid.

**Table 1: Messages for payments in denars that are used in MIPS**

|  |  |
| --- | --- |
| Messages that the participants send to MIPS | Messages that the participants receive from MIPS |
| MT 102 | MT 900, MT 196 |
| MT 103 | MT 900, MT 196 |
| MT 202 | MT 900, MT 296 |
|  | MT 102, MT 103, MT 202, MT 204 (MT 298), MT 910, MT 900 |
| MT 192 | MT 196 |
| MT 292 | MT 296 |
| MT 195 | MT 196 |
| MT 295 | MT 296 |
| MT 985 | MT 986, MT996 |
| MT 920 | MT 941, MT 942, MT996 |
|  | MT 940 |
| MT 950 |
| MT 999 | MT 999, MT996 |
| MT 199 | MT 199, MT196 |

## 

## 1.1. General remarks

A message can be an incoming or outgoing message. The character of the message (incoming or outgoing) is determined depending on whether the participant sends the message to MIPS or receives the message from MIPS. **Incoming message is the message received by MIPS**, and sent by the participant. **Outgoing message is the message sent by MIPS**, and received by the participant.

The messages use Latin letters to present the Cyrillic letters of the Macedonian alphabet. In accordance with the SWIFT standards, there is no possibility that some of the Macedonian letters will be coded with the characters supported by SWIFT. For this purpose, MIPS uses coding of the characters according to the crossing table given in Annex 1 of this document.

Although the description of the standard of the messages uses the word “bank”, the description of the messages refers to all participants in the system.

The codes in the special fields of the messages are entered according to the standard SWIFT rules: between two slash characters and with capital letters.

The sign of the currency in the fields with amounts in the messages in denars should always be "MKD".

The value of the amount after the decimal comma in the messages in denars can be only "00". The decimal comma is mandatory and other characters for dividing into groups of digits may not be used.

Denar accounts are written as a sequence of 15 digits, preceded by the character „/“. No other characters between the digits of the account are allowed.

## 1.2. Presentation of the messages

All messages in MIPS have a strictly defined structure. The presentation of the messages that are transmitted in the method No. 1 (through the SWIFT network) is defined in the SWIFT standards. The presentation of the messages that are transmitted in the method No. 2 (through a link provided by the participant) is defined by the SWIFT standards, unless otherwise stated in this document. These messages can be presented in two ways: in a plain SWIFT format or in an XML SWIFT format.

### **1.2.1. Message in a plain SWIFT format**

Each message given in this format consists of five blocks. Each block contains data for a different purpose. The blocks of the message start and end with braces ‘{‘ and ‘}‘. All blocks are numbered, and the block number is always followed by colon (:). The blocks consist of several fields.

Each SWIFT message must have the following structure:

{1: BASIC HEADER BLOCK}  
{2: APPLICATION HEADER BLOCK}  
{3: USER HEADER BLOCK }  
{4: TEXT BLOCK }  
{5: TRAILER BLOCK}

Blocks 1, 2 and 3 represent title of the message (header) and contain data on the sender and the receiver of the message, its sequence number, etc.

Block 4 contains the text of the message.

Block 5 contains final information about the message (trailer).

These blocks are described in more details below.

**1.2.1.1. Block 1 (Basic Header Block)**

Block 1 has the same format in both the incoming and the outgoing messages. It contains 29 characters. It consists of six fields. Table 2 presents its structure and the meaning of each field within this block.

**Table 2: Block 1 format**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| {1:  а | F  б | 01  в | BANKMK2XAXXX  г | 2222  д | 123456}  ѓ |
|  |  |  |  |  |  |

**a. Block Identifier**

The block identifier is always '1:'.

**b. Application Identifier**

The application identifier identifies the application with which the message was sent or received. In the case of MIPS, the only possible option is: 'F', given that only the application 'FIN’ is used.

**c. Service Identifier**

The service identifier contains two digits. It identifies the type of data that are being sent or received. In the case of MIPS, the only possible option is: '01'.

**d. LT Identifier**

The LT identifier consists of 12 characters (hereinafter: BIC-12), in the following order:

* the SWIFT address (eight characters; so-called BIC-8) of the sender for input messages or the receiver for output messages;
* the code of the logical terminal of the sender; and
* branch code (three characters; if there is no branch code, then it is filled with 'XXX’).

In Block 1, the code of the logical terminal within the field "LT identifier" specifies the logical terminal that established the session in which the message was transmitted. The input messages include the logical terminal of the sender, and the output messages include the logical terminal of the receiver.

**e. Session number**

The session number identifies the session in which the message was transmitted. The session number contains four digits. It increases in growing order to 9999, and then passes in 0000.

**f. Message Sequence Number (Sequence Number) - ISN (Input Sequence Number) or OSN (Output Sequence Number)**

The message sequence number contains six digits. Those are the ISN of the input message of the sender or the OSN of the output message of the receiver. The message sequence number increases in growing order to 999999, and then passes in 000000.

The ISN is a sequence number of the input messages, and the OSN is a sequence number of the output messages.

The last two fields of this block are entered by the communication application (for the SWIFT network - SWIFT CBT (e.g. SWIFT Alliance), and for the private network - CMA FileAdapter).

**1.2.1.2.** **Block 2** **(Application Header Block)**

Block 2 is different for incoming and outgoing message.

**Block 2 for incoming message**

For incoming messages, Block 2 describes the type of the message, the address of the logical terminal of the receiver (MIPS) and the manner in which it should be sent. It consists of seven parts. Table 3 presents its structure and the meaning of each field within this block.

**Table 3: Format of Block 2 for incoming messages**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| {2:  а | I  б | 103  в | NBRMMK2AXXXX  г | N  д | 3  ѓ | 003}  e |

**a. Block Identifier**

The block identifier is always '2:'.

**b. Input/Output Identifier**

The input/output identifier contains one character. For input messages always: 'I'

**c. Message Type**

The message type contains three digits that define the type of the input message. The type of the message determines its purpose and structure in Block 4.

**d. Receiver's Address**

The receiver's address is a SWIFT address (12 characters) of the receiver of the message, but with a logical terminal code 'X'. It defines the MIPS address to which this message should be sent. For MIPS this is always: 'NBRMMK2AXXXX'.

**e. Message Priority**

The message priority can be 'N' or 'U'. 'N' is for messages with normal priority, and 'U' for urgent messages.

**f. Delivery Monitoring**

This field contains the data that defines the manner of monitoring the transmission of the message.

**g. Obsolescence Period**

The obsolescence period contains the data for the time within which the message should be taken, otherwise, the message will be considered obsolete. Marking a message as obsolete is only to warn the receiver that it was sent some time ago, but it has the same effect like any other message.

The last three fields of this block have no effect on the messages sent through the private network, since there the messages are transmitted immediately.

**Block 2 for outgoing message**

For outgoing messages, Block 2 defines the type of the message, the sender of the message and the date and time of delivering the message to the receiver. Table 4 presents its structure and the meaning of each field within this block.

**Table 4: Format of Block 2 for outgoing messages**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| {2:  а | O  б | 103  в | 1200  г | 010509NBRMMK2AAXXX2222123456  Д | 010509  ѓ | 1201  е | N}  ж |

**a. Block Identifier**

The block identifier is always '2:'.

**b. Input/Output Identifier**

The input/output identifier contains one character. For output messages always: ' O '.

**c. Message Type**

The message type contains three digits that define the type of the output message. The type of the message determines its purpose and structure in Block 4.

**d. Input Time**

The input time is the time when MIPS sent the message. The input time consists of four digits, out of which the first two digits are the hour, and the second two digits denote the minutes of sending the message (format: HHMM).

**e. Message Input Reference - MIR**

The participant-receiver of the message in this part of Block 2 receives the information about the message input reference (MIR) with MIPS.

Each incoming message is assigned a unique reference number, called MIR. It is a sequence of 28 characters that is formed in the manner described in Table 5.

**Table 5: Reference format: MIR**

|  |  |  |  |
| --- | --- | --- | --- |
| 010509  A | NBRMMK2AXXXX  Б | 2222  в | 123456  г |

|  |  |
| --- | --- |
| (a) Date of sending according to the ISO standard (YYMMDD) (b) BIC-12 of the sender  (c) Number of the session of the sender (d) Message sequence number with the sender | 6 characters 12 characters 4 characters 6 characters |

**f. Output Date**

The output date is the date on which the message was delivered to the receiver. It consists of six digits, out of which the first two digits are the last three digits of the year, the second two digits are the month when the message was delivered and the last two digits are the day when the message was delivered (format: YYMMDD).

**g. Output Time**

The output time is the time when the participant-receiver received the message. The output time consists of four digits, out of which the first two digits are the hour, and the second two digits the minutes of sending the message (format: HHMM).

**h. Message Priority**

The message priority contains the data for the message transmission priority, as it was set by the sender.

**1.2.1.3. Block 3 (User Header Block)**

In this block, additional fields for the manner of processing the message are entered, such as the degree of priority of the payment instruction. This block consists of the sign 3: followed by additional fields, each enclosed with braces "{" and "}". Table 6 shows the layout of Block 3.

**Table 6: Block 3 contents**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| {3:  a | {Tag:  б | Value  в | }  г | ...  д | }  ѓ |

1. The block identifier always has value "3:” with opening brace "{" in front of it.

b and c. Tags for the message processing

|  |  |  |  |
| --- | --- | --- | --- |
| **Status  Status** | **Tag (b)**  **Tag** | **Field Name and Usage (c) Field Name and Usage** | **Format  Format** |
| O | 113 | **Payment instruction priority**  (see item 2.3) | {113:4!n} |
| M/О | 121 | **Unique End-to-End Transaction Reference (UETR)**  **Unique End-to-End Transaction Reference (UETR)**  This field uses a Universally Unique Identifier (UUID) compliant with standards RFC 4122 version 4 to provide an Unique End-to-end Transaction Reference (UETR) across a payment transaction.  Field 121 can be present without field 111.  *Input messages*  **Participants transmissing messages with MIPS on Method 1 temporarily do not need to populate field 121 when creating new outgoing payment message, until it becomes mandatory in SWIFT network** on all MTs 103, 202 and 202 COV. This field should not be present in other MTs specified in this document. **Participants transmissing messages with MIPS on Method 2 do not need to populate field 121. MIPS adds field 121 if it receives message where this field is not stated.**  *Output messages*  Field is always present in above-mentioned message types received by participants.  MIPS forwards the original UETR of incoming message to the participants.  Format of the field is:  xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx  where x is any hexadecimal character (lower case only) and  y is one of  8, 9, a or b | {121:36!x} |

d. Tag is closed with closing brace “}”.

e. Other tags filled by the participant or MIPS.

f. Block is closed with closing brace “}”.

**1.2.1.4. Block 4 (Text Block)**

The text of the message in the SWIFT standard is entered in Block 4. The effect of the execution of the message depends on the content of this block.

This block consists of fields, whose meaning, format and specification of the fields are defined in Sections from 3 to 10 of this document.

Block 4 starts with the block identifier '4:' after which all fields are entered, and in front of each field the code for a new row is entered: <CRLF>. After the last field, <CRLF> and hyphen ('-') are entered.

Below, there is an example for filling this block in a МТ 103 message.

{4:<CRLF>  
:20:REFERENCA <CRLF>

:23B:CRED<CRLF>

...  
:32A:970103MKD100,00<CRLF>  
:50K:NARACCATEL<CRLF>  
ADRESA<CRLF>

...  
:59:/123456789012345<CRLF>  
PRIMACC<CRLF>  
ADRESA<CRLF>  
-}

**1.2.1.5. Block 5 (Trailer Block)**

In this block of the message, the final data for the message are entered, the so-called queues. In the case of MIPS, the queues for the electronic signature are the most important.

In the incoming messages transmitted in the method No. 1, there is only one electronic signature, while in the incoming messages transmitted in the method No. 2, there are two electronic signatures. There is only one signature in all outgoing messages.

**MAC queue**

This queue is mandatory for all incoming messages, as well as for the outgoing messages to the participants who use the method No. 1 to transmit the messages.

Regarding the messages sent in the method No. 1, this queue is the electronic signature which, if it matches the message, it is considered a valid order.

Regarding the incoming messages sent in the method No. 2, this queue contains the electronic signature of the employee with the participant - sender of the message.

**PAC queue**

This queue appears only in the messages sent through the private network. It contains the electronic signature of the participant or MIPS. If the electronic signature matches the message, then the message is considered a valid order.

This queue does not exist in the messages sent in the Method No. 1.

### **1.2.2. XML message**

Besides in a plain SWIFT-format, defined in Section 1.2.1., the messages in MIPS through the method No. 2 can also be transmitted in an XML-format. All XML (incoming and outgoing) messages contain the element „“SWIFT\_msg\_fields"which must be in accordance with the next XML-Data Definition Diagram:

<?xml version="1.0" ?>

<!--This is an example diagram for description of messages in MIPS-->

<!ELEMENT **SWIFT\_msg\_fields** (msg\_format, msg\_sub\_format, msg\_sender, msg\_receiver, msg\_type, msg\_priority, msg\_del\_notif\_rq, msg\_user\_priority, msg\_svc\_type\_id?, msg\_unique\_e2e\_ref, msg\_user\_reference?, msg\_copy\_srv\_id?, msg\_fin\_validation?, msg\_pde?, (msg\_session, msg\_sequence, msg\_net\_input\_time, msg\_net\_output\_date, msg\_net\_mir, msg\_copy\_srv\_info?, msg\_mac\_result?, msg\_pac\_result?, msg\_pdm?)?, block4)>

<!ELEMENT msg\_format (#PCDATA)>

<!ELEMENT msg\_sub\_format (#PCDATA)>

<!ELEMENT msg\_sender (#PCDATA)>

<!ELEMENT msg\_receiver (#PCDATA)>

<!ELEMENT msg\_type (#PCDATA)>

<!ELEMENT msg\_priority (#PCDATA)>

<!ELEMENT msg\_del\_notif\_rq (#PCDATA)>

<!ELEMENT msg\_user\_priority (#PCDATA)>

<!ELEMENT msg\_svc\_type\_id (#PCDATA)>

<!ELEMENT msg\_unique\_e2e\_ref (#PCDATA)><!ELEMENT msg\_user\_reference (#PCDATA)>

<!ELEMENT msg\_copy\_srv\_id (#PCDATA)>

<!ELEMENT msg\_fin\_validation (#PCDATA)>

<!ELEMENT msg\_pde (#PCDATA)>

<!ELEMENT msg\_session (#PCDATA)>

<!ELEMENT msg\_sequence (#PCDATA)>

<!ELEMENT msg\_net\_input\_time (#PCDATA)>

<!ELEMENT msg\_net\_output\_date (#PCDATA)>

<!ELEMENT msg\_net\_mir (#PCDATA)>

<!ELEMENT msg\_copy\_srv\_info (#PCDATA)>

<!ELEMENT msg\_mac\_result (#PCDATA)>

<!ELEMENT msg\_pac\_result (#PCDATA)>

<!ELEMENT msg\_pdm (#PCDATA)>

<!ELEMENT block4 (#PCDATA)>

**1.2.2.1.** **Fields in an incoming XML message**

|  |  |  |
| --- | --- | --- |
|  | Element | Description |
|  | **msg\_format** | Message format (must always be ‘S’ for messages sent through the private network). |
|  | **msg\_sub\_format** | Character ‘I’ for incoming messages |
|  | **msg\_sender** | BIC-12 of the sender of the message |
|  | **msg\_receiver** | BIC-12 of the receiver of the message  (in MIPS always: 'NBRMMK2AXXXX') |
|  | **msg\_type** | Message type |
|  | **msg\_priority** | 1 character for message transmission priority  (always 'N' for messages sent through the private network) |
|  | **msg\_del\_notif\_rq** | 1 character  (always 'N' for messages sent through the private network) |
|  | **msg\_user\_priority** | 0 to 4 characters for identification of message transmission priority set by the sender of the message |
|  | **msg\_user\_reference** | 0 to 16 characters for a reference for the MIPS participants  (MUR - Message User Reference) |
|  | **msg\_pde** | 1 character for indicator for possible duplication of the message  This element is optional |
|  | **block4** | Contents of Block 4 of the SWIFT message |

The other fields are filled by the File Adapter application or the RSC component in the sending.

|  |  |  |
| --- | --- | --- |
|  | **msg\_session** | 4 digits for the session number of the sender |
|  | **msg\_sequence** | 6 digits for the ISN (input message sequence number) |
|  | **msg\_net\_input\_time** | 4 digits for the time of sending the message in HHMM format |
|  | **msg\_net\_output\_date** | 10 digits for the date and time of receiving the message in MIPS in YYMMDDHHMM format |
|  | **msg\_net\_mir** | 28 characters for the message reference - MIR |
|  | **msg\_copy\_srv\_info** | This element is not used in MIPS |
|  | **msg\_mac\_result** | Electronic signature of the employee with the participant to confirm the authenticity of the message |
|  | **msg\_pac\_result** | Electronic signature of the participant to confirm the authenticity of the message. If this signature matches the message, then the message is considered to be a valid order to perform the required operation. |
|  | **msg\_pdm** | 1 character for indicator for marking that the message is a possible duplicate |

**1.2.2.2. Fields in an outgoing ХML message**

|  |  |  |
| --- | --- | --- |
|  | Element | Description |
|  | **msg\_format** | Message format (always ‘S’ for messages received by MIPS) |
|  | **msg\_sub\_format** | Character ‘O’ for outgoing messages |
|  | **msg\_sender** | BIC-12 of the sender of the message  (in MIPS always: 'NBRMMK2AXXXX') |
|  | **msg\_receiver** | BIC-12 of the receiver of the message |
|  | **msg\_type** | Message type |
|  | **msg\_priority** | 1 character for message transmission priority  (always 'N' for messages sent through the private network) |
|  | **msg\_del\_notif\_rq** | 1 character  (always 'N' for messages sent through the private network) |
|  | **msg\_user\_priority** | 0 to 4 characters for identification of message transmission priority set by the sender of the message |
|  | **msg\_user\_reference** | 0 to 16 characters for a reference for the MIPS participants (MUR - Message User Reference) |
|  | **msg\_copy\_srv\_id** | This element is not used in MIPS |
|  | **msg\_fin\_validation** | This element is not used in MIPS |
|  | **msg\_pde** | 1 character for indicator for possible message duplication. This element is optional |
|  | **msg\_session** | 4 digits for session number |
|  | **msg\_sequence** | 6 digits for the OSN (output message sequence number) |
|  | **msg\_net\_input\_time** | 4 digits for time of receiving the message in HHMM format |
|  | **msg\_net\_output\_date** | 10 digits for date and time of delivering the message in YYMMDDHHMM format |
|  | **msg\_net\_mir** | 28 characters for the message reference - MIR |
|  | **msg\_copy\_srv\_info** | This element is not used in MIPS |
|  | **msg\_mac\_result** | Not used for outgoing messages. |
|  | **msg\_pac\_result’** | Electronic signature of MIPS to confirm the authenticity of the message. |
|  | **msg\_pdm** | 1 character for indicator for marking that the message is a possible duplicate |
|  | **block4** | Contents of Block 4 of the SWIFT message |

# 2. GENERAL RULES

## 2.1. Filling the Blocks 1: and 2:

Each message contains information about the participant who sends or receives the message from/to MIPS. Blocks **1:** and **2:** are filled in accordance with the SWIFT rules, except in cases **when the message is sent by authorized persons from the National Bank of the Republic of Macedonia**.

***Participant -> MIPS***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Participant - MIPS**  **Participant – MIPS** | **Example** |
|  | 1: | Sender  (Sender) | LT BANK A (BIC- 12) | KOBSMK2XAXXX |
|  | 2: | Message type  (Message type) | Message type | 103 |
|  | 2: | Receiver  (Receiver) | LT MIPS (BIC- 12) | NBRMMK2AXXXX |

***MIPS -> Participant***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **MIPS - Participant**  **MIPS – Participant** | **Example** |
|  | 1: | Sender  (Sender) | LT MIPS (BIC- 12) | NBRMMK2AXXXX |
|  | 2: | Message type  (Message type) | Message type | 103 |
|  | 2: | Receiver  (Receiver) | LT BANK A (BIC- 12) | KOBSMK2XAXXX |

The transmission of the message changes the contents in the Blocks 1 and 2, whereby the code of the receiver is inserted into the Block 1, and the code of MIPS into the Block 2.

## 2.2. Unique message key

Each payment message is identified in a unique way with the following combination of fields which is called a unique key:

* BIC of the participant who sends the message - 11 characters;
* transaction reference (field :20:) - 16 characters; and
* currency date (the first six symbols in field :32A: or field :30:) - six characters.

In case of erroneous payment message, it can be corrected and resent with the same reference, except when the error is: “Incorrect currency date”.

Each other message is identified in a unique way with the following combination of fields which is called a unique key:

* BIC of the participant who sends the message - 11 characters;
* transaction reference (field :20:) - 16 characters.

The existence of two or more messages with the same unique key is not allowed. If a message is sent with a unique key that is already used, then that message will be rejected and will not be subject to further processing.

## 2.3. Priorities

Field 113: of Block 3: contains the level of payment instruction priority, in accordance with the Regulation on operation of MIPS. The priority level is a number between 1 and 99. The number 1 indicates the highest priority. If this field does not exist in the message, the default value is 99. The leading symbol "0" is added to the value of the field to fill in the blank spaces.

|  |  |  |
| --- | --- | --- |
| {3:{113:<message priority>} } | Example: | {3:{113:0056}} |
| 4n |

## 2.4. Transmission confirmation messages

To acknowledge receipt of the messages, the messages ACK/NAK are used. Receiving an ACK message means that the transmission is successfully completed, while receiving a NAK message means that the transmission is unsuccessful and the message will not be processed further. The NAK message contains an error code (example: an insufficient number of signatures, an unauthorized sending of a message, an error in the syntax of the message etc.).

The SWIFT interface uses the standard SWIFT messages ACK/NAK to confirm the transmission, which are processed by the standard SWIFT CBT (example: SWIFT Alliance).

The method 2 of connecting uses special messages ACK/NAK which are sent by MIPS to the participant and the participant to MIPS. Their format is described in this section. These messages are always in XML format.

### **2.4.1. ACK message format**

<!--MsgType - ACK-->

<!ELEMENT Data (DateTime, MIR, Signature)>

<!ELEMENT DateTime (#PCDATA)>

<!ELEMENT MIR (#PCDATA)>

<!ELEMENT Signature (#PCDATA)>

|  |  |
| --- | --- |
| Element | Description |
| DateTime | Date and time of receiving the message in MIPS  (format: YYMMDDHHMM) |
| MIR | MIR (Message Input Reference) of the message. 28 characters |
| Signature | Electronic signature of MIPS |

### **2.4.2. NAK message format**

<!--MsgType - NAK-->

<!ELEMENT Data (DateTime, MIR, Code, Description, Info, Signature)>

<!ELEMENT DateTime (#PCDATA)>

<!ELEMENT MIR (#PCDATA)>

<!ELEMENT Code (#PCDATA)>

<!ELEMENT Description (#PCDATA)>

<!ELEMENT Info (#PCDATA)>

<!ELEMENT Signature (#PCDATA)>

|  |  |
| --- | --- |
| Element | Description |
| DateTime | Date and time of receiving the message in MIPS  (format: YYMMDDHHMM) |
| MIR | MIR (Message Input Reference) of the message. 28 characters |
| Code | Error code |
| Description | Description of the error |
| Info | Detailed description of the error |
| Signature | Electronic signature of MIPS |

# 3. MESSAGES FOR TRANSFER OF FUNDS FROM OWN ACCOUNT (МТ 102, 103 and МТ 202)

## 3.1. Multiple transfer of funds at the request of clients of the bank (MT 102)

### **3.1.1.** **Purpose of message MT 102**

This type of message is sent from or on behalf of the bank of the issuers of the orders - clients to the bank of the recipients of the orders - clients who receive the funds.

It is used for multiple transfer of the instructions for transfer of funds in which the issuers of the orders - clients of the bank or the clients of the bank - recipients of the orders that receives the funds, or both, are not financial institutions from the standpoint of the sender. The message is executed on the principle “all or none”.

This message can be used only for pure payment instructions - only for payment from one's own account, and cannot be used for payment from somebody else's account in one's own favor.

By sending this message to MIPS, the bank issues an order to the issuers of the orders - clients, for its account stated in field :52B: to be reduced by the adequate amount stated in field :32A:, and that amount to be credited on the account of the bank of the recipients of the orders - clients stated in field :57C:, thus reporting on the purpose of the payments (Field :72:) and the code of payment (field :26T:) of the entire message.

When the bank sends such a message to the issuers of the orders - clients (field :52B:), it debits the accounts of the clients - orderers (field :50K:) for the adequate amount stated in field :32B:, thus reporting on the details of the payments (field :70:), on the purpose of payment (field :72:), the code of payment (field :26T:) and that the funds are for the respective recipients of the orders - beneficiaries (field :59:) of the bank - recipient of the orders (field :57C:).

When the bank receives such a message from the recipients of the orders - clients (field :57C:), it credits the accounts of the clients (field :59:) for the adequate amount stated in field :32B:, thus notifying the users of the details of the payment (field :70:) , of the purpose of the payments (field :72:), the code of payment (field :26T:) and that the funds are from the appropriate customer (field :50K:) of the bank - issuer of the orders (field :52B:).

When this message is sent and received through the SWIFT network - method of transmitting messages in MIPS No. 1, it can not be longer than 10,000 bytes.

### **3.1.2.** **MT 102 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 23 | Bank Operation Code  (Bank Operation Code) | 16x |
| M | 26T | Transaction Type Code  (Transaction Type Code) | 3!c |
| M | 71A | Details of Charges  (Details of Charges) | 3!a |
| -----> | | | |
| M | 21 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 32B | Transaction Amount  (Transaction Amount) | 3!a15d |
| M | 50K | Ordering Customer  (Ordering Customer) | [/34x]  4\*35x |
| M | 52B | Ordering Institution  (Ordering Institution) | [[/1!a ]/34x]  4!a2!a2!c[3!c] |
| M | 57C | Account With Institution  (Account With Institution) | [/1!a ]/34x |
| M | 59 | Beneficiary Customer  (Beneficiary Customer) | [/34x]  4\*35x |
| M | 70 | Remittance Information  (Remittance Information) | 4\*35x |
| O | 77B | Regulatory Reporting  (Regulatory Reporting) | 3\*35x |
| -----> | | | |
| M | 32A | Value Date, Currency Code, Amount  (Value Date, Currency Code, Amount) | 6!n3!a15d |
| O | 72 | Sender to Receiver Information  Sender to receiver Information | 6\*35x |

**M = Mandatory О = Optional**

### **3.1.3. MT 102 message fields specification**

**Field :20:** contains the transaction reference data. This field together with the BIC of the participant-sender and the currency date of the message constitute the unique message key.

**Field :23:** contains identifier of the type of operation contained in the transaction. Only the code 'CREDIT' is used in MIPS.

**Field :26T:** contains the transaction code data. A triple-digit number is entered in this field, which represents the payment code. MIPS transmits the information from the sender to the receiver, whereby the participant - sender is responsible to fill in a correct payment code, and the Participant - sender is responsible for the possible errors. If it is a question of Forms PP50, where there is no payment code, but an income code and program, then “P50” is entered in this field, and the income code and program are entered as a number call - credit (in field 70, with a sign “/O/”)

**Field 71А:** contains the details of the payment costs. Only the code 'SHA' is used in MIPS, which means that the institution of the payer and the institution of the receiver distribute the payment costs on their side, independently of each other.

**----->**

**Field :21:** contains the transaction reference data. The transaction reference, which should be unique for the participant for the working day, together with the BIC-code of the participant-sender and the currency date of the message constitute the unique message key.

**Field :32B:** contains the data on the currency code and the transaction amount. The currency code should be "MKD". The value of the amount after the 'decimal comma’ can be “00”.

**Field :50К:** contains the data on the account, the name and the address of the client - orderer. Only the syntactic rules for filling this field are checked in MIPS.

**Field :52B:** contains the data on the account of the participant in MIPS (BANK A) which will be debited and their BIC. “/D” can be entered in front of the account of the participant.

**Field :57C:** contains the data on the account of the receiver - participantin MIPS (BANK B) which will be credited. “/C” can be entered in front of the account of the participant.

**Field :59:** contains the data on the account, the name and the address of the client - beneficiary. Only the syntactic rules for filling this field are checked in MIPS.

**Field :70:** contains the payment details. Only the syntactic rules for filling this field are checked in MIPS.

The elements should be coded according to the following table:

|  |  |
| --- | --- |
| /O/ | Reference number when crediting |
| /Z/ | Reference number when debiting |
| /D/ | Tax number |
| /T/ | Type of the form (30 for the Form PP30, 50 for the Form PP50) |

**Field :77B:** contains the details of the notifications at the request of a regulator. Field :77B: is optional and can be used at the request of a regulator. Only the syntactic rules for filling this field are checked in MIPS.

**----->**

The block of these 8 fields can be repeated an unlimited number of times.

**Field :32А:** contains the data on the currency date, the currency code and the transaction amount. The currency date should match the currency date of the current operational date of MIPS. The currency code should be "MKD". The value of the amount in this field should be the sum of all amounts of fields :32B:. The value of the amount after the 'decimal comma’ can be “00”.

**Field :72:** contains additional information that the sender sends to MIPS or to the receiver. If the participant sends a message to MIPS, this field may contain the following information:

The element “Purpose of payment” of the payment instrument is also entered in this field. The code for this element is /BNF/, after which the purpose of payment is stated. In case of a need for several rows for purpose of payment, then each next row starts with two slash marks: “//”.

### **3.1.4. MT 102 Examples**

### *Example 1:*

|  |
| --- |
| :20:AGAT/2/1/1  :23:CREDIT  :26T:153  :71A:SHA  :21:494931/01  :32B:MKD1,00  :50K:/300123456789030  VLADO VASILEV SKOPJE  :52B:/100000000030018  KOBSMK2X  :57C:/C/100000000053007  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  :21:494931/02  :32B:MKD1,00  :50K:/300123456789030  VLADO VASILEV SKOPJE  :52B:/100000000030018  KOBSMK2X  :57C:/C/100000000053007  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/02  :32A:040929MKD2,  :72:/BNF/Sender to Receiver  //Info |

## 3.2. Transfer of funds at the request of a client of the bank (MT 103)

### **3.2.1. Purpose of message MT 103**

This type of message is sent from or on behalf of the Participant where the client - issuer of the orders has issued the payment instrument to the Participant where the client - receiver of the funds holds an account.

It is used for transfer of instructions for transfer of funds in which the client - issuer of the orders of the bank or the client of the bank - recipient of the orders that receives the funds, or both, are not financial institutions from the standpoint of the sender.

This message can be used only for pure payment instructions - only for payment from one's own account, and cannot be used for payment from somebody else's account in one's own favor.

By sending this message to MIPS, the bank issues an order to the client - issuer of the orders, for its account stated in field :53D: to be reduced by the adequate amount stated in field :32A:, and such amount to be credited on the account stated in field :57D:.

When the bank of the client - recipient of the orders receives such a message, it credits the account of the client (field :59:) for the adequate amount, thus notifying the user of the payment code (field :26T:), the payment details (field :70:), the purpose of the payment (field :72:) that the funds are from the customer (field :50K:).

### **3.2.2. MT 103 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 23B | Bank Operation Code  (Bank Operation Code) | 4!c |
| M | 23E | Instruction Code  (Instruction Code) | 4!c |
| M | 26T | Transaction Type Code  (Transaction Type Code) | 3!c |
| M | 32A | Value Date, Currency Code, Amount  (Value Date, Currency Code, Amount) | 6!n3!a15d |
| M | 50K | Ordering Customer  (Ordering Customer) | [/34x]  4\*35x |
| M | 53D | Sender’s Correspondent  (Sender's Correspondent) | [/1!a ]/34x  4!a2!a2!c[3!c] |
| M | 57D | Account With Institution  (Account With Institution) | [/1!a ]/34x  4!a2!a2!c[3!c] |
| M | 59 | Beneficiary Customer  (Beneficiary Customer) | [/34x]  4\*35x |
| O | 70 | Remittance Information  (Remittance Information) | 4\*35x |
| M | 71A | Details of Charges  (Details of Charges) | 3!a |
| O | 72 | Sender to Receiver Information  Sender to receiver Information | 6\*35x |

**M = Mandatory О = Optional**

### **3.2.3. MT 103 message fields specification**

**Field :20:** contains the transaction reference data. This field together with the BIC-code of the participant-sender and the currency date of the message constitute the unique message key.

**Field :23B:** contains identifier of the type of operation contained in the transaction. The code 'CRED’ is used in MIPS - the MT 103 message sent to MIPS represents a credit transfer that does not include a SWIFT Service Level.

**Field :23E:** contains the identifier that specifies the instruction.The code 'SDVA’ is used in MIPS - the transfer of the funds in denars should be made on the account of the beneficiary customer with a currency date of the current operational date of MIPS marked in field 32А.

**Field :26T:** contains the transaction code data. A triple-digit number is entered in this field, which represents the payment code. MIPS transmits the information from the sender to the receiver, whereby the participant - sender is responsible to fill in a correct payment code, and the Participant - sender is responsible for the possible errors. If it is a question of Form PP50, where there is no payment code, but an income code and program, then “P50” is entered in this field, and the income code and program are entered as a number call - credit (in field 70, with a sign “/О/”).

**Field :32А:** contains the data on the currency date, the currency code and the transaction amount. The currency date for the payments in denars should match the currency date of the current operational date of MIPS. The currency code should be "MKD". The value of the amount after the 'decimal comma’ can be only “00”.

**Field :50К:** contains the data on the account, the name and the address of the client - orderer. Only the syntactic rules for filling this field are checked in MIPS.

**Field :53D:** contains the data on the account of the participant in MIPS (BANK A) which will be debited and their BIC. “/D” can be entered in front of the account of the participant.

**Field :57D:** contains the data on the account of the receiver - participantin MIPS (BANK B) which will be credited and their BIC. “/C” can be entered in front of the account of the participant.

**Field :59:** contains the data on the account, the name and the address of the client - beneficiary. Only the syntactic rules for filling this field are checked in MIPS.

**Field :70:** contains the payment details. Only the syntactic rules for filling this field are checked in MIPS.

The elements should be coded according to the following table:

|  |  |
| --- | --- |
| /O/ | Reference number when crediting |
| /Z/ | Reference number when debiting |
| /D/ | Tax number |
| /T/ | Type of the form (30 for the Form PP30, 50 for the Form PP50) |

**Field 71А:** contains the details of the payment costs. Only the code 'SHA' is used in MIPS, which means that the institution of the payer and the institution of the receiver distribute the payment costs on their side, independently of each other.

**Field :72:** contains additional information that the sender sends to MIPS or the receiver. If the participant sends a message to MIPS, this field may contain the following information:

* the code DVP indicates that this payment instruction will be processed according to the DVP scheme (Delivery Versus Payment). This code should be followed by additional information needed to confirm this message. The format of field :72: when processing the DVP scheme is: /DVP/30x.

The element “Purpose of payment” of the payment instrument is also entered in this field. The code for this element is /BNF/, after which the purpose of payment is stated. In case of a need for several rows for purpose of payment, then each next row starts with two slash marks: “//”.

### **3.2.4. MT 103 Examples**

*Example 1:*

The МТ 103 message sent from BANK А to BANK B and that contains information about the user - BNF code.

|  |
| --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K:/300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59: /530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment |

*Example 2:*

The МТ 103 message sent from BANK А to BANK B and that contains the DVP indicator - DVP code (Delivery vs Payment)

|  |
| --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K:/300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/DVP/Information on depository |

## 3.3. Transfer of funds at the request of a participant (MT 202)

### **3.3.1. Purpose of message MT 202**

This type of message is sent directly from or on behalf of the participant - issuer of the orders to MIPS in favor of the participant who receives the funds.

It is used to issue an order for transfer of funds between MIPS accounts.

This message is also used by the participant to transfer funds from one account to another in the MIPS system (example: from the client account for securities settlement to the settlement account and vice versa).

When sending this message to MIPS, the participant - issuer of the orders issues an order for their account stated in field :53D: to be reduced in favor of the account stated in field :58D: for the adequate amount stated in field :32A:.

### **3.3.2.** **MT 202message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 32A | Value Date, Currency Code, Amount  (Value Date, Currency Code, Amount) | 6!n3!a15d |
| M | 53D | Sender’s Correspondent  (Sender's Correspondent) | [/1!a]/34x 4!a2!a2!c[3!c] |
| M | 58D | Beneficiary Institution  (Beneficiary Institution) | [/1!a]/34x 4!a2!a2!c[3!c] |
| О | 72 | Sender to Receiver Information  (Sender to Receiver Information) | 6\*35x |

**M = Mandatory O = Optional**

### **3.3.3. MT 202 message fields specification**

**Field :20:** contains the transaction reference data. This field together with the BIC of the participant-sender and the currency date of the message constitute the unique message key.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message) or NOREF code.

**Field :32А:** contains the data on the currency date, the currency code and the transaction amount. The currency date should match the currency date of the current operational date of MIPS. The currency code for the payments in denars should be "MKD". The value of the amount after the 'decimal comma’ can be only “00”.

**Field :53D:** contains the data on the account of the participant (BANK A) in MIPS and their BIC. “/D” can be entered in front of the account of the participant.

**Field :58D:** contains the data on the account of the receiver - participant(BANK B) in MIPS and their BIC. “/C” can be entered in front of the account of the participant.

**Field :72:** contains additional information that the sender sends to the receiver (see item 3.2.3.). The BNF code is used in this field to transmit the information from the sender to the receiver. The information on this code is included in field :72: of the message that MIPS sends to the receiver.

### **3.3.4. MT 202 Examples**

*Example 1:*

The МТ 202 message sent from BANK А to BANK B that contains information about the user.

|  |
| --- |
| :20:213804/887  :21:NONREF  :32A:990704MKD222000,00  :53D:/D/100000000030018  KOBSMK2X  :58D:/C/100000000053007  OHRDMK22  :72:/BNF/Info |

*Example 2:*

The МТ 202 message sent from BANK А to BANK B which does not contain information about the user.

|  |
| --- |
| :20:213804/887  :21:NONREF  :32A:990704MKD222000,00  :53D:/D/100000000030018  KOBSMK2X  :58D:/C/100000000053007  OHRDMK22 |

# 4. MESSAGES FOR TRANSFER OF FUNDS FROM SOMEBODY ELSE’S ACCOUNT (MT 204 and MT 298)

## 4.1. Debit message (MT 204)

### **4.1.1. Purpose of message MT 204**

This type of message is used for debiting the participant's account by authorized persons from the National Bank of the Republic of Macedonia or authorized participants in MIPS.

By delivering this message, the Participant - sender issues an order to debit the accounts stated in fields: 53D: for the amount in the corresponding field :32A: in favor of the account of field :58D:. In order to issue this transaction, the Participant who sent the message must be authorized by the account holder. The message is executed on the principle “all or none”, which means that it will not be executed until sufficient funds are provided on all accounts that are debited.

### **4.1.2. MT 204 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Message Reference Number  (Message Reference Number) | 16x |
| M | 19 | Sum of Amounts  (Sum of Amounts) | 17d |
| M | 30 | Value Date  (Value Date) | 6!n |
| M | 58D | Beneficiary Institution  (Beneficiary Institution) | [[/1!a]/34x] 4!a2!a2!c[3!c] |
| -----> |  |  |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 32B | Transaction Amount  (Transaction Amount) | 3!a15d |
| M | 53D | Debit Institution  (Debit Institution) | [/1!a]/34x 4!a2!a2!c[3!c] |
| O | 72 | Sender to Receiver Information  (Sender to Receiver Information) | 6\*35x |
| -----| |  |  |  |

**M = Mandatory О = Optional**

### **4.1.3. MT 204 message fields specification**

**Field :20:** contains the transaction reference data. This field together with the BIC-code of the participant - sender and the currency date of the message constitute the unique message key.

**Field :19:** contains the data on the amounts of the payments contained in this message.

**Field :30:** contains the currency date data. The currency date should match the currency date of the current operational date of MIPS.

**Field :58D:** contains the data on the account of the receiver - participant in MIPS and BIC of the clearing house. “/C” can be entered in front of the account of the participant.

**----->**

**Field :20:** contains the transaction reference data within the message. This field together with the BIC-code of the participant - sender and the currency date of the message constitute the unique transaction key for debiting the account in the group and must not be repeated.

**Field :32B:** contains the data on the code of the currency and the amount. The currency code should be "MKD". The value of the amount after the 'decimal comma’ can be “00”.

**Field :53D:** contains the data (account and BIC) of the participant (BANK A or BANK B) whose account will be debited. “/D” can be entered in front of the account of the participant.

**Field :72:** contains additional information that the sender sends to the receiver. Only the BNF code is allowed in this field. The BNF code is used in this field to transmit the information from the sender to the receiver. The information on this code is included in field :72: of the message that MIPS sends to the receiver.

-----|.

The block of these four fields can be repeated an unlimited number of times.

## 4.2. Framework message for storing other messages (MT 298)

### **4.2.1. Purpose of message MT 298**

This type of message is sent from MIPS to the account holder.

It is used to inform the account holder of the changes that reduce their account with the message MT 204.

### **4.2.2. MT 298 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 12 | Sub-Message Type  (Sub-Message Type) | 3!n |
| M | 77E | Proprietary Message  (Proprietary Message) | 73x[n\*78x] |

**M = Mandatory О = Optional**

### **4.2.3. MT 298 message fields specification**

**Field :20:** contains the data on the message reference number. This number is assigned by MIPS.

**Field :12:** contains “204”.

**Field :77E:** contains fields :20:, :30:, :32B:, :53D:, :58D:, :72: from the original MT 204 message. Fields :20:, :32B:, :53D:, :72: are copied from the corresponding fields of the repeating sequence only for those accounts which are held by the receiver of the message, thus adding/copy “/D” in front of the account number in field :53D:. Fields :30: and :58D: are copied from the main part of the original message.

## 4.3. MT 204 and MT 298 Examples

### **4.3.1. MT 204 Examples**

*Example 1:*

|  |
| --- |
| :20:XCME/DD  :19:200000.00  :30:980921  :58D:/C/100000000090061 KIBSMK21  :20:232323  :32B:MKD120000,00  :53D:/D/100000000030018 KOBSMK2X  :72:/BNF/Negative net position  :20:343434  :32B:MKD80000,00  :53D:/D/100000000053007 OHRDMK22 |

### **4.3.2. MT 298 Examples**

*Example 1:*

**MIPS ---> BANK A**

|  |
| --- |
| :20:757575  :12:204  :77E:  :20:232323  :30:980921  :32B:MKD120000,00  :53D:/D/100000000030018 KOBSMK2X  :58D: KIBSMK21  :72:/BNF/Negative net position |

**MIPS ---> BANK B**

|  |
| --- |
| :20: 757576  :12:204  :77E:  :20:343434  :30:980921  :32B:MKD80000,00  :53D:/D/100000000053007 OHRDMK22  :58D: KIBSMK21 |

# 5. NOTIFICATIONS (MT 900 and MT 910)

## 5.1. Debit notification (MT 900)

### **5.1.1. Purpose of message MT 900**

This type of message is sent from MIPS to the account holder.

It is used to inform the account holder of the changes that reduce their account with the messages МТ102, MT103, MT202 and MT204.

The change will be confirmed later with a statement.

### **5.1.2.** **MT 900message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 25 | Account Identification  (Account Identification) | 35x |
| M | 32A | Value Date, Currency Code, Amount  (Value Date, Currency Code, Amount) | 6!n3!a15d |
| O | 52D | Ordering Information  (Ordering Information) | [[/1!a]/34x] 4!a2!a2!c[3!c] |
| O | 72 | Sender to Receiver Information  (Sender to Receiver Information) | 6\*35x |

**M = Mandatory O = Optional**

### **5.1.3. MT 900 message fields specification**

**Field :20:** contains the transaction reference data. This number is assigned by MIPS.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message). In cases when MIPS sends a debit notification - MT 900 upon the receipt of the message MT 204 this field contains the data from field :20: from the corresponding fields of the repeating sequence (232323 or 343434 in the examples given in Section 4.3.1).

**Field :25:** contains the account of the participant which is debited.

**Field :32А:** contains the data on the currency date, the currency code and the amount of the related transaction.

**Field :52D:** contains the account, thus adding “/D” and BICof theparticipant who sends the related message, in front of the account number in field :52D:. If MT 900 is issued from a related MT 204 message, then in the MT 900 message field :52D: is not omitted. Otherwise, if MT 900 is sent to the participant from another related message this field may be omitted.

**Field :72:** contains additional information that the sender sends to the receiver. The BNF code is only allowed in this field. The BNF code is used in this field to transmit the information from the sender to the receiver. The information on this code is included in field :72: of the message that MIPS sends to the receiver.

## 

## 5.2. Credit notification (MT 910)

### **5.2.1. Purpose of message MT 910**

This message is sent from MIPS to the account holder.

It is used to inform the account holder of the changes that increase their account.

The change will be confirmed later with a statement.

### **5.2.2.** **MT 910message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 25 | Account Identification  (Account Identification) | 35x |
| M | 32A | Value Date, Currency Code, Amount  (Value Date, Currency Code, Amount) | 6!n3!a15d |
| M | 52D | Ordering Information  (Ordering Institution) | [[/1!a]/34x] 4!a2!a2!c[3!c] |
| O | 56D | Intermediary  (Intermediary) | 4!a2!a2!c[3!c] |
| O | 72 | Sender to Receiver Information  (Sender to Receiver Information) | 6\*35x |

**M = Mandatory О = Optional**

### **5.2.3. MT 910 message fields specification**

**Field :20:** contains the transaction reference data. This number is assigned by MIPS.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message). In cases when MIPS sends a credit notification - MT 910 upon the receipt of the message MT 204 this field contains the data from field :20: from the corresponding fields of the repeating sequence (232323 or 343434 in the examples given in Section 4.3.1).

**Field :25:** contains the participant account that is credited.

**Field :32А:** contains the data on the currency date, the currency code and the amount of the related transaction.

**Field :52D:** contains the account, thus adding “/D” and the BIC-code of the participant who sends the related message, in front of the account number in field :52D:.

**Field :56D:** contains the BIC code of the participant (BANK A) that sends the related message. This field is contained in the message MT 910, if field :52D: exists in the related message.

**Field :72:** contains the DVP information about the participant who receives the MT 910 message. This field is used only if the credit confirmation was sent to the temporary account holder in the DVP scheme (see Section 6.1.1). For all other cases, this field does not exist in the MT 910 message.

## 5.3. MT 900 and MT 910 Examples

*Example 1:*

Continuation of the example from the description of the MT 202 message. Once the MT 202 message is processed, MIPS sends an MT 900 message for BANK A and an MT 910 message for BANK B.

**MT 202** (previously sent to MIPS)

|  |
| --- |
| :20:213804/887  :21:NONREF  :32A:990704MKD222000,00  :53D:/D/100000000030018  KOBSMK2X  :58D:/C/100000000053007 OHRDMK22 |

**MT 900**

|  |
| --- |
| :20:676767CD/900  :21:213804/887  :25:100000000030018  :32A:990704MKD222000,00 |

**MT 910**

|  |
| --- |
| :20:262626CC/910  :21:213804/887  :25:100000000053007  :32A:990704MKD222000,00  :52D:/D/10000000030018  KOBSMK2X |

*Example 2:*

Original message - МТ 103

Similar to the example above, messages can also be generated after processing an MT 103 message.

*Example 3:*

Continuation of the example from the description of the MT 204 message sent by the Clearing House. Once the MT 204 message is processed, MIPS sends an MT 900 message to the participant (BANK A) whose account is debited.

**MT 900**

|  |
| --- |
| :20:676767CD  :21:232323  :25:123456789  :32A:990704MKD120000,00  :52D:/D/100000000090061  KIBSMK21 |

# 

# 6. REQUESTS AND REPLIES (МТ n95, МТ n92 and МТ n96)

## 6.1. Requests (MT n95)

### **6.1.1. Purpose of message MT n95**

This type of message is sent from the participant to MIPS.

It is used to require information or explanation related to previous messages or for one or more transactions contained in them.

The category of the message (the first digit of the type of the message) of MTn95 must be equal to the category of the message to which this message refers. Thus, for example, the MT195 message is used to put in a request that refers to an original МТ 102 or MT103 message, while the MT295 message is used to put in a request that refers to an original MT202 or MT204 message.

By sending this message, the Participant-sender issues an order for an appropriate action to be performed, described with the request in the message itself.

MIPS sends replies to the following requests:

|  |  |  |
| --- | --- | --- |
| **Query** | **Code** | **Description** |
| Status request | STAT | Check on the appropriate status of the message |
| Copy request | DUPL | Request for a copy of a message sent previously |
| Confirmation | CONF | Confirmation of the message that contains the DVP indicator sent previously |
| Confirmation rejection | CRJT | Negative confirmation of a message that contains the DVP indicator sent previously |
| Changing priority | PRTY | Changing the message priority |

The messages for a request for confirmation or rejection of the request for confirmation to MIPS are sent only by authorized persons from the NBRM or authorized participants in MIPS in order to confirm (positively or negatively) the message with a DVP indicator sent to MIPS previously.

Below, there is a scheme of the flow of the messages with a DVP indicator sent to MIPS.



### **6.1.2 MT n95message format**

**6.1.2.1. MT n95 (code STAT) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 75 | Queries  (Queries) | 4!a |
| M | 11S | MT and Date  of Original Message-Sent and Sequence Numbers of the Session and the Message  (MT and Date of Original Message-Sent) | 3!n  6!n  [4!n6!n] |
| M | 79 | BIC of participant, Value Date of related payment message  (BIC of participant, Value Date of related payment message) | 4!a2!a2!c[3!c]  6!n |

**M = Mandatory О = Optional**

**6.1.2.2. MT n95 (code DUPL) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 75 | Queries  (Queries) | 4!a |
| M | 11S | MT and Date  of Original Message-Sent and Sequence Numbers of the Session and the Message  (MT and Date of Original Message-Sent) | 3!n  6!n  [4!n6!n] |
| M | 79 | BIC of participant, Value Date of related payment message  (BIC of participant, Value Date of related payment message) | 4!a2!a2!c[3!c]  6!n |

### **M = Mandatory O = Optional**

**6.1.2.3. MT n95 (DVP indicator) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 75 | Queries  (Queries) | 4!a |
| M | 11S | MT and Date  of Original Message-Sent and Sequence Numbers of the Session and the Message  (MT and Date of Original Message-Sent) | 3!n  6!n  [4!n6!n] |
| M | 79 | BIC of participant, Value Date of related payment message  (BIC of participant, Value Date of related payment message) | 4!a2!a2!c[3!c]  6!n |

**M = Mandatory О = Optional**

**6.1.2.4. MT n95 (code PRTY) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 75 | Queries  (Queries) | 4!a |
| M | 77 | Narrative  (Narrative) | 4!c |
| M | 11S | MT and Date  of Original Message-Sent and Sequence Numbers of the Session and the Message  (MT and Date of Original Message-Sent) | 3!n  6!n  [4!n6!n] |
| M | 79 | BIC of participant, Value Date of related payment message  (BIC of participant, Value Date of related payment message) | 4!a2!a2!c[3!c]  6!n |

**M = Mandatory О = Optional**

### **6.1.3. MT n95 message fields specification**

**6.1.3.1. MT n95 (code STAT) message fields specification**

**Field :20:** contains the transaction reference data.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message).

**Field :75:** contains the data on the type of the request sent to MIPS.

Field 75: contains code ‘STAT’:

**Field :11S:** contains the data on the type of the related message, the date when the related message was sent to MIPS, the session and the number of the sequence when this message was sent to MIPS. Data for the session and the number of the sequence in this field is not used if MT n95 is sent by authorized persons from the NBRM or authorized participants in MIPS

**Field :79:** contains specified data for the related message, as follows: BIC of the participant who sent the related message and the currency date of this message.

**6.1.3.2. MT n95 (code DUPL) message fields specification**

**Field :20:** contains the transaction reference data.

**Field :21:** contains the data on the reference of the related

transaction (Field :20: of the related message).

**Field :75:** contains the data on the type of the request sent to MIPS.

Field 75: contains code ‘DUPL’.

**Field :11S:** contains the data on the type of the related message, the date when the related message was sent to MIPS, the session and the number of the sequence when this message was sent to MIPS. Data for session and number of sequence in this field is not used if MT n95 is sent by authorized persons from the NBRM or authorized participants in MIPS

**Field :79:** contains specified data for the related message, as follows: BIC of the participant who sent the related message and the currency date of this message.

**6.1.3.3. Specification of fields of message MT n95 (DVP indicator)**

**Field :20:** contains the transaction reference data.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message).

**Field :75:** contains the data on the type of the request sent to MIPS.

Field 75: should contain one of the following codes:

|  |  |
| --- | --- |
| CONF | Confirmation request |
| CRJT | Rejection of a confirmation request |

**Field :11S:** contains the data on the type of the related message, the date when the related message was sent to MIPS, the session and the number of the sequence when this message was sent to MIPS. Data for the session and the number of the sequence in this field is not used if MT n95 is sent by authorized persons from the NBRM or authorized participants in MIPS.

**Field :79:** contains specified data for the related message, as follows: BIC of the participant who sent the related message and currency date of this message.

**6.1.3.4. MT n95 (code PRTY) message fields specification**

**Field :20:** contains the transaction reference data.

**Field :21:** contains the reference data of related transaction (field :20: of the related message).

**Field :75:** contains the data on the type of the request sent to MIPS.

Field 75: contains code ‘PRTY’.

**Field :11S:** contains the data on the type of the related message, the date when the related message was sent to MIPS, the session and the number of the sequence when this message was sent to MIPS. Data for the session and the number of the sequence in this field is not used if MT n95 is sent by authorized persons from the NBRM or authorized participants in MIPS

**Field :77А:** contains the data for the new (changed) message priority.

**Field :79:** contains specified data for the related message, as follows: BIC of the participant who sent the related message and currency date of this message.

## 6.2. Cancel request (MT n92)

### **6.2.1. Purpose of message MT n92**

This type of message is sent from the participant to MIPS for a request to cancel the message stated in the request.

By sending this message, the Participant-sender gives an order to delete the stated transaction from the queue.

### **6.2.2.** **MT n92 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 11S | MT and Date  of Original Message-Sent and Sequence Numbers of the Session and the Message  (MT and Date of Original Message-Sent) | 3!n  6!n  [4!n6!n] |
| M | 79 | BIC of participant, Value Date of related payment message  (BIC of participant, Value Date of related payment message) | 4!a2!a2!c[3!c]  6!n |

**M = Mandatory О = Optional**

### **6.2.3. MT n92 message fields specification**

**Field :20:** contains the transaction reference data.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message).

**Field :11S:** contains the data on the type of the related message, the date when the related message was sent to MIPS, the session and the number of the sequence when this message was sent to MIPS. Data for the session and the number of sequence in this field is not filled if a MT n92 message is sent to MIPS from authorized persons from the NBRM or authorized participants in MIPS.

**Field :79:** contains specified data for the related message, as follows: the BIC-code of the participant who sent the related message and the currency date of this message.

## 6.3. Replies (MTn96)

### **6.3.1. Purpose of message MTn96**

This type of message is sent from MIPS to the participant.

It is used in reply to the messages MTn95, MTn92 and other messages where no specific type of reply message is provided. The first digit of the message type, which is called a message category, should be from the same category as the corresponding query or cancel request.

The messages MT196, МТ296 and МТ996 are generated automatically in reply to the original messages МТ102, MT103, MT199, MT202, MT204, MT920, MT985 and MT999, when:

* some error occurred during the processing of the appropriate message;
* the message is queued;
* the message priority is changed; or
* the message is canceled.

MIPS sends the following replies:

|  |  |  |
| --- | --- | --- |
| **Reply** | **Code** | **Description** |
| Status | STAT | Check on the appropriate status of the message |
| Copy | DUPL | Request for a copy of the message sent previously |
| Confirmation | CONF | Confirmation of the message with the DVP indicator sent previously |
| Confirmation rejection | CRJT | Negative confirmation of a message with the DVP indicator sent previously |
| Changing priority | PRTY | Message priority change |
| Cancel request | CANC | Cancel request result |
| Error | ERRC | Error occurred during the processing of the message |

If MT n96 is automatically generated, then the code of the MT n96 message is ‘STAT’.

Field :21: contains the reference data of the related transaction (Field :20: of the related message). In case if MT n96 is automatically generated, this field contains the code ‘NOREF’. Field :11R: contains the data on the type of the related message, the date when the related message was sent to MIPS, the session and the number of the sequence when this message was sent to MIPS. Data for the session and the number of sequence in this field is used if MT n96 is sent by MIPS to the participant who initiated the related transaction.

### **6.3.2. MT n96message format**

**6.3.2.1. MT n96 (code STAT) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 76 | Answers  (Answers) | 4!a[/6!n4n1!x4!n]  4!c[/6!n4n1!x4!n] |
| О | 77A | Narrative  (Narrative) | 20\*35x |
| M | 11R | MT and Date  of Original Message-Sent and Sequence Numbers of the Session and the Message  (MT and Date of Original Message) | 3!n  6!n  [4!n6!n] |
| O |  | Copy of at least the mandatory fields of the original message  (Copy of at least the mandatory fields of the original message) |  |

**M = Mandatory O = Optional**

**6.3.2.2. MTn96 (code DUPL) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 76 | Answers  (Answers) | 4!a[/6!n4n1!x4!n]  4!c[/6!n4n1!x4!n] |
| O | 77A | Narrative  (Narrative) | 3\*35x |
| O | 11R | MT and Date  of Original Message-Sent and Sequence Numbers of the Session and the Message.  (MT and Date of Original Message) | 3!n  6!n  [4!n6!n] |
| O |  | Copy of at least the mandatory fields of the original message  (Copy of at least the mandatory fields of the original message) |  |

**M = Mandatory О = Optional**

**6.3.2.3. MTn96 (DVP indicator) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 76 | Answers  (Answers) | 4!a[/6!n4n1!x4!n]  4!c[/6!n4n1!x4!n] |
| O | 77A | Narrative  (Narrative) | 3\*35x |
| O | 11R | MT and Date  of Original Message-Sent and Sequence Numbers of the Session and the Message  (MT and Date of Original Message) | 3!n  6!n  [4!n6!n] |
| O |  | Copy of at least the mandatory fields of the original message  (Copy of at least the mandatory fields of the original message) |  |

**M = Mandatory О = Optional**

**6.3.2.4 MTn96 (code PRTY) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 76 | Answers  (Answers) | 4!a[/6!n4n1!x4!n]  4!c[/6!n4n1!x4!n] |
| O | 77A | Narrative  (Narrative) | 3\*35x |
| O | 11R | MT and Date  of Original Message-Sent and Sequence Numbers of the Session and the Message  (MT and Date of Original Message) | 3!n  6!n  [4!n6!n] |
| O |  | Copy of at least the mandatory fields of the original message  (Copy of at least the mandatory fields of the original message) |  |

### **M = Mandatory О = Optional**

**6.3.2.5 MTn96 (code CANC) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 76 | Answers  (Answers) | 4!a[/6!n4n1!x4!n]  4!c[/6!n4n1!x4!n] |
| O | 77A | Narrative  (Narrative) | 3\*35x |
| O | 11R | MT and Date  of Original Message-Sent and Sequence Numbers of the Session and the Message  (MT and Date of Original Message-Sent) | 3!n  6!n  [4!n6!n] |

### **M = Mandatory О = Optional**

**6.3.2.6 MTn96 (code ERRC) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 76 | Answers  (Answers) | 4!a[/6!n4n1!x4!n] |
| M | 77A | Narrative  (Narrative) | 3\*35x |
| O | 11R | MT and Date  of Original Message-Sent and Sequence Numbers of the Session and the Message  (MT and Date of Original Message-Sent) | 3!n  6!n  [4!n6!n] |

### **M = Mandatory О = Optional**

### **6.3.3. MT n96 message fields specification**

**6.3.3.1. MT n96 (code STAT) message fields specification**

**Field :20:** contains the transaction reference data. This number is assigned by MIPS.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message).

**Field :76:** contains replies to the status requests (MT n95 - code ‘STAT’) sent to MIPS, as follows:

|  |  |
| --- | --- |
| STAT  REJT | The message is canceled because the participant sent an MTn92 message to MIPS |
| STAT  CANC | The message is canceled in accordance with the regulations of the NBRM and/or the MIPS Operating Rules |
| STAT  EXEC | The message is executed |
| STAT  SETL | The payment from the requested message is settled |
| STAT  ERRC | Error occurred during the processing of the message |
| STAT  ERRP | Error occurred during the processing of the original message |
| STAT  WAIT | The message is queued |
| STAT  SUSP | The message is suspended |
| STAT  INAC | The message is not active |

The first row after the STAT code contains an indicator of the date/time of the processing of the respective request.

The second row contains an indicator of the date/time of:

|  |  |
| --- | --- |
| REJT | The date/time when the related message was canceled at the request of the participant, i.e. the date and time when the participant sent an MTn92 message to MIPS |
| CANC | The date/time when the related message previously sent to MIPS was canceled in accordance with the regulations of the NBRM and/or the MIPS Operating Rules |
| EXEC | The date/time when the related message was executed |
| SETL | The date/time when the payment from the related message was settled |
| ERRC | The date/time when an error occurred during the processing of the related message - request |
| ERRP | The date/time when an error occurred during the processing of the original message |
| WAIT | The date/time when the related message was queued |
| SUSP | The date/time when the message was suspended |

**Field 77A:** contains a detailed description of the replies sent from MIPS in field :76: for the following replies:

|  |  |
| --- | --- |
| STAT  REJT | The reason for cancellation request of Participant |
| STAT  CANC | The reason for cancellation in accordance with the regulations of the NBRM and/or the MIPS Operating Rules |
| STAT  WAIT | The reason for queuing the message |
| STAT  ERRC | Description of the error occurred during the processing of the request |
| STAT  ERRP | Description of the error occurred during the processing of the original message |

Field :77A: of the MTn96 message for this code may contain the following rows:

|  |  |  |
| --- | --- | --- |
| 1 row | Error code or info code | Error/warning code |
| 2 row | Error description or info description | Description of the error/warning |
| 3 row | Error details or info details | Additional information related to the error/warning |

**Field :11R:** contains the data on the type of the related message, the date, the session and the number of the sequence when this message was sent to MIPS.

**The copy of the fields of the related message** as a reply contains at least the following fields:20:, :32А:, :52а (:52B: and :52D:):, :53D:, :56D:, :57a (:57C: and :57D:), :58D:. The fields of the related message will not be copied in the MTn96 message if in field :76: data is STAT/ERRC.

In cases when this message is generated because of МТ204 which is queued, МТ296 is sent to each participant whose account should be reduced, and is also sent to the МТ204 sender. Field :77А: can be filled in as follows:

1. If the Participant had sufficient funds, but the message was not executed due to other participants who had no sufficient funds, then field :77А: is filled in as follows:

|  |  |  |
| --- | --- | --- |
| 1 row | Coded description of the problem | EP184 |
| 2 row | Textual description of the problem | MT204 is queued due to external reason(s) |
| 3 row | Account of the Participant that will be debited | 100000000022222 |
| 4 row | Currency date, currency sign and amount for which the account will be debited | 010608MKD100, |

2. If the payment could not be made, since the Participant had no sufficient funds, their account is blocked or for other reasons because of them the МТ204 message cannot be executed, then field :77А: is filled in as follows:

|  |  |  |
| --- | --- | --- |
| 1 row | Problem code | code |
| 2 row | Textual description of the problem | description |
| 3 row | Account of the Participant that will be debited | 100000000022222 |
| 4 row | Currency date, currency sign and amount for which the account will be debited | 010608MKD100, |

3. To the Participant who sent the message if it was not executed due to other participants who had no sufficient funds, then field :77А: is filled in as follows:

|  |  |  |
| --- | --- | --- |
| 1 row | Coded description of the problem | EP185 |
| 2 row | Textual description of the problem | MT204 is queued |
|  | -----------> |  |
| 3 row | Account which should be debited, but it cannot | 100000000022222 |
|  | -----------> |  |
| 4 row | Currency date, currency sign and amount for which the account will be debited | 010608MKD100, |

In this case, row 3 may repeat itself as many times as there are accounts due to which the message cannot be executed.

In the first two cases, when MT296 is generated for the Participant whose account should be reduced, in field :11R: the message sequence number and the session number are not filled in.

**6.3.3.2. MT n96 (code DUPL) message fields specification**

**Field :20:** contains the transaction reference data. This number is assigned by MIPS.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message).

**Field :76:** contains replies to the copy requests (MT n95 - code ‘DUPL’) sent to MIPS, as follows:

|  |  |
| --- | --- |
| DUPL  OK | Block 4 of the related message was successfully copied |
| DUPL  ERRC | Error occurred during the copying of the related message |

The first row after the DUPL code contains the indicator of the date/time of the processing of the respective request.

The second row contains an indicator of date/time of:

|  |  |
| --- | --- |
| OK | Date/time when the Block 4 of the related message was successfully copied |
| ERRC | Date/time when an error occurred during the copying of the related message. |

**Field 77A:** contains a detailed description of the replies sent from MIPS in field :76: for the following replies:

|  |  |
| --- | --- |
| DUPL  ERRC | Description of the error occurred during the copying |

Field :77A: of the MTn96 message for this code may contain the following rows:

|  |  |  |
| --- | --- | --- |
| 1 row | Error code | Error/warning code |
| 2 row | Description of the error | Error/warning description |
| 3 row | Error details | Additional information related to error/warning |

**Field :11R:** contains the data on the type of the related message, the date, the session and the number of the sequence when this message was sent to MIPS.

The fields of the related message are copied in the MT n96 message only if field :76 contains DUPL/OK.

**6.3.3.3. MT n96 (DVP indicator) message fields specification**

**Field :20:** contains the transaction reference data. This number is assigned by MIPS.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message).

**Field :76:** contains confirmation of a message with the DVP indicator sent previously or negative confirmation of a message with the DVP indicator sent previously, as follows:

|  |
| --- |
| **1.**Confirmation |
| Code: CONF |
| CONF  OK | The confirmation is received in MIPS |
| CONF  ERRC | Error occurred during the processing of the confirmation. |

The first row after the CONF code contains the indicator of the date/time of the processing of the respective request.

The second row contains an indicator of the date/time of:

|  |  |
| --- | --- |
| OK | Date/time when the confirmation was received in MIPS |
| ERRC | Date/time when an error occurred during the processing of the confirmation. |

|  |  |
| --- | --- |
| **2.**Confirmation rejection | |
| Code: CRJT | |
| CRJT  OK | Negative confirmation was received in MIPS | |
| CRJT  ERRC | Error occurred during the processing of the confirmation | |

The first row after the CRJT code contains an indicator of the date/time of the processing of the respective request.

The second row contains an indicator of date/time of:

|  |  |
| --- | --- |
| OK | Date/time of receipt of the negative confirmation in MIPS |
| ERRC | The date/time when an error occurred during the processing of the negative confirmation. |

**Field 77A:** contains a detailed description of the replies sent from MIPS in field :76: for the following replies:

|  |  |
| --- | --- |
| **1.****Confirmation** | |
| Code: CONF | |
| CONF  ERRC | Description of the error occurred during the processing of the confirmation | |

Field :77A: of the MTn96 message for this code may contain the following rows:

|  |  |  |
| --- | --- | --- |
| 1 row | Error code | Code of the error/warning |
| 2 row | Description of the error | Description of the error/warning |
| 3 row | Error details | Additional information related to the error/warning |

|  |  |
| --- | --- |
| **2.**Confirmation rejection | |
| Code: CRJT | |
| CRJT  ERRC | Description of the error occurred during the processing of the confirmation | |

Field :77A: of the MTn96 message for this code may contain the following rows:

|  |  |  |
| --- | --- | --- |
| 1 row | Error code | Code of the error/warning |
| 2 row | Error description | Description of the error/warning |
| 3 row | Error details | Additional information related to the error/warning |

**Field :11R:** contains the data on the type of the related message, the date, the session and the number of the sequence when this message was sent to MIPS.

**Copy of fields of the related message** as a reply contains at least the following fields: :20:, :32А:, :52а (:52B: and :52D:):, :53D:, :56D:, :57a (:57C: and :57D:), :58D. The fields of the related message will not be copied in the MTn96 message if in field :76: data is CONF/ERRC or CRJT/ERRC.

**6.3.3.4. MT n96 (code PRTY) message fields specification**

**Field :20:** contains the transaction reference data. This number is assigned by MIPS.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message).

**Field :76:** contains replies to the requests for changing the message priority (MT n95 - code ‘PRTY’) sent to MIPS, as follows:

|  |  |
| --- | --- |
| PRTY  0020 | The message priority has been changed  The new value |
| PRTY  ERRC | Error occurred during the change of the message priority. |

The first row after the PRTY code contains the indicator of the date/time of the processing of the respective request.

The second row contains an indicator of the date/time of:

|  |  |
| --- | --- |
| 0020 | Date/time when the message priority was changed |
| ERRC | Date/time when an error occurred during the change of the message priority |

**Field 77A:** contains a detailed description of the replies sent from MIPS in field :76: for the following replies:

|  |  |
| --- | --- |
| PRTY  ERRC | Description of the error occurred during the change of the message priority |

Field :77A: of the MTn96 message for this code may contain the following rows:

|  |  |  |
| --- | --- | --- |
| 1 row | Error code | Code of the error/warning |
| 2 row | Description of the error | Description of the error/warning |
| 3 row | Error details | Additional information related to the error/warning |

**Field :11R:** contains the data on the type of the related message, the date, the session and the number of the sequence when this message was sent to MIPS.

**Copy of the fields of the related message** as a reply contains at least the following fields: :20:, :32А:, :52а: (:52B: and :52D:), :53D:, :56D:, :57D:, :58D. The fields of the related message will not be copied in the MTn96 message if in field :76: data is PRTY/ERRC.

**6.3.3.5. MT n96 (code CANC) message fields specification**

**Field :20:** contains the transaction reference data. This number is assigned by MIPS.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message).

**Field :76:** contains replies to the requests for changing the message priority (MT n95 - code ‘CANC’) sent to MIPS, as follows:

|  |  |
| --- | --- |
| CANC  OK | The related message has been successfully canceled |
| CANC  ERRC | Error occurred during the cancellation of the related message. |

The first row after the CANC code contains the indicator of the date/time of the processing of the respective request.

The second row contains an indicator of the date/time of:

|  |  |
| --- | --- |
| OK | Date/time when the related message was successfully canceled |
| ERRC | The date/time when an error occurred during the cancellation of the related message. |

**Field 77A:** contains a detailed description of the replies sent from MIPS in field :76: for the following replies:

|  |  |
| --- | --- |
| CANC  ERRC | Description of the error occurred during the processing of the request for canceling the related message |

Field :77A: of the MTn96 message for this code may contain the following rows:

|  |  |  |
| --- | --- | --- |
| 1 row | Error code | Code of the error/warning |
| 2 row | Description of the error | Description of the error/warning |
| 3 row | Error details | Additional information related to the error/warning |

**Field :11R:** contains the data on the type of the related message, the date, the session and the number of the sequence when this message was sent to MIPS.

**Copy of the fields of the related message** as a reply contains at least the following fields :20:, :32А:, :52а (:52B: and :52D:):, :53D:, :56D:, :57a (:57C: and :57D:), :58D. The fields of the related message will not be copied in the MTn96 message if in field :76: data is CANC/ERRC.

**6.3.3.6. MT n96 (code ERRC) message fields specification**

**Field :20:** contains the transaction reference data. This number is assigned by MIPS.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message).

**Field :76:** contains code ‘ERRC’.

**Field :77A:** contains detailed description of the error in field :76:.

Field :77A: of the MTn96 message for this code may contain the following rows:

|  |  |  |
| --- | --- | --- |
| 1 row | Error code | Code of the error/warning |
| 2 row | Description of the error | Description of the error/warning |
| 3 row | Error details | Additional information related to the error/warning |

**Field :11R:** contains the data on the type of the related message, the date, the session and the number of the sequence when this message was sent to MIPS.

## 6.4. MT n95, MT n92 and MT n96 Examples

### **6.4.1. MT n95 Examples**

|  |  |  |
| --- | --- | --- |
| **Request number** | **Query** | **Code** |
| 1 | Status request | STAT |
| 2 | Copy request | DUPL |
| 3 | Positive confirmation | CONF |
| 4 | Negative confirmation | CRJT |
| 5 | Changing priority | PRTY |

*Request No. 1*

**MT n95 Status request**

*Example 1:*

BANK А sends the MT 195 message to MIPS with a request for status of its MT 103 message sent previously.

**MT 103 MT 195**

|  |  |
| --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59: /530123456789073  BORCCE GACOV OHRID  :70: /T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :75:STAT  :11S:103  980527 4444666666  :79:KOBSMK2X  980527 |

*Example 2:*

Authorized persons in the NBRM or authorized participants in MIPS (e.g. Clearing House) send/sends the MT 195 message with a request for status of the MT 103 message sent previously.

**MT 103 MT 195**

|  |  |
| --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59: /530123456789073  BORCCE GACOV OHRID  :70: /T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :75:STAT  :11S:103  980527 :79:KOBSMK2X  980527 |

*Request No. 2*

**MT n95 Copy request**

*Example 1:*

BANK А sends the MT 195 message to MIPS with a request for a copy of its MT 103 message sent previously.

**MT 103 MT 195**

|  |  |
| --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53A:/D/100000000030018  KOBSMK2X  :57A:/C/100000000053007  OHRDMK22  :59: /530123456789073  BORCCE GACOV OHRID  :70: /T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :75:DUPL  :11S:103  980527 4444666666  :79:KOBSMK2X  980527 |

*Example 2:*

Authorized persons in the NBRM or authorized participants in MIPS (e.g. Clearing House) send/sends the MT 195 message with a request for a copy of the MT 103 message sent previously.

**MT 103 MT 195**

|  |  |
| --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59: /530123456789073  BORCCE GACOV OHRID  :70: /T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :75:DUPL  :11S:103  980527 :79:KOBSMK2X  980527 |

*Request No. 3*

**MT n95 Positive confirmation**

*Example 1:*

This message is sent only by authorized persons in the NBRM or authorized participants in MIPS (e.g. Central Depository) and is used to confirm the message that contains the DVP indicator or other indicator that requires confirmation from a Participant sent previously to MIPS.

**MT 103 MT 910 MIPS ---> CSD MT 195**

|  |  |  |
| --- | --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T: 818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53A:/D/100000000030018  KOBSMK2X  :57A:/C/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/DVP/Information on the Depository | :20:262626CC  :21:494931/DEV  :25:1010101010  :32A:980527MKD1958,00  52A:KOBSMK2X  :72:/DVP/Information on the Depository | :20:567934QW  :21:494931/DEV  :75:CONF  :11S:103  980527  :79:KOBSMK2X  980527 |

*Request No. 4*

**MT n95 Negative confirmation**

*Example 1:*

The MT n95 message is sent only by authorized persons in the NBRM or authorized participants in MIPS (e.g. Central Depository) and is used for negative confirmation of the message that contains the DVP indicator or other indicator that requires confirmation from another Participant sent previously to MIPS.

**MT 103 MT 910 MIPS ---> CSD MT 195**

|  |  |  |
| --- | --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/DVP/Information on the Depository | :20:262626CC  :21:494931/DEV  :25:1010101010  :32A:980527MKD1958,00  :52D:/D/100000000030018  KOBSMK2X  :72:/DVP/Information on the Depository | :20:567934QW  :21:494931/DEV  :75:CRJT  :11S:103  980527  :79:KOBSMK2X  980527 |

*Request No. 5*

**MT n95 Changing priority**

*Example 1:*

BANK А sends the MT 195 message to MIPS with a request for changing the priority of its MT 103 message sent previously.

**MT 103 MT 195**

|  |  |
| --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/DVP/Information on the Depository | :20:567934QW  :21:494931/DEV  :75:PRTY  77A:0020  :11S:103  980527 4444666666  :79:KOBSMK2X  980527 |

*Example 2:*

Authorized persons in the NBRM or authorized participants in MIPS send the MT 195 message with a request for changing the priority of the MT 103 message sent previously.

**MT 103 MT 195**

|  |  |
| --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T: 818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :75:PRTY  :77A:0035  :11S:103  980527 :79:KOBSMK2X  980527 |

### **6.4.2. MT n92 Examples**

**MT n92 Message cancellation**

*Example 1:*

BANK А sends the MT 192 message to MIPS with a request for cancellation of its MT 103 message sent previously.

**MT 103 MT 192**

|  |  |
| --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T: 818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :11S:103  980527 4444666666  :79:KOBSMK2X  980527 |

*Example 2:*

Authorized persons in the NBRM or authorized participants in MIPS send the MT 192 message with a request for cancellation of the MT 103 message sent previously.

**MT 103 MT 192**

|  |  |
| --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T: 818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :11S:103  980527 :79:KOBSMK2X  980527 |

### **6.4.3. MT n96 Examples**

MIPS sends replies to the following requests:

|  |  |  |
| --- | --- | --- |
| **Reply number** | **Query** | **Code** |
| 1 | Status request | STAT |
| 2 | Copy request | DUPL |
| 3 | Positive confirmation | CONF |
| 4 | Negative confirmation | CRJT |
| 5 | Changing priority | PRTY |
| 6 | Cancel request | CANC |
| 7 | Error | ERRC |

If MT n96 is automatically generated, then the code of the MT n96 message is ‘STAT’.

*Example 1:*

**MT n96 Reply (generated automatically)**

BANK A sends an MT 202 message to MIPS. The МТ 296 message, like the reply to this message, is generated automatically.

**MT 202 MT 296**

|  |  |
| --- | --- |
| :20:213804/887  :21:NONREF  :32A:990704MKD222000,00  :53D:/D/100000000030018  KOBSMK2X  :57A:/C/100000000053007  OHRDMK22 | :20:6543AZ  :21:213804/887  :76:STAT/9907041355+0100  ERRP  :77A: EA1  Text block has invalid format  Code T27 Description BIC  incorrectly formatted: Wrong  characters in Location Code Field  57A Line 6:  11R:202  990704  4444666666 |

*Reply No. 1*

**MT n96 Reply to status request**

*Example 1:*

BANK А sends the MT 195 message to MIPS with a request for status of its MT 103 message sent previously. MIPS, in reply to this message, sends the МТ 196 message.

**MT 103 MT 195 MT 196**

|  |  |  |
| --- | --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T: 818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :75:STAT  :11S:103  980527  4444666666  :79:KOBSMK2X  980527 | :20:987654ST  :21:567934QW  :76:STAT/9805271355+0100  wait/9805271229+0100  :77A:EP183  Lack of funds  :11R:103  980527 4444666666  :20:494931/DEV  :26T:818  :32A:980527MKD1958,00  :53D:/D/100000000030018  KOBSMK2X  :57D:/100000000053007  OHRDMK22  :70:/T/30  /O/12345/01  :72:/BNF/Purpose of payment |

*Reply No. 2*

**MT n96 Reply to copy request**

*Example 1:*

BANK А sends the MT 195 message to MIPS with a request for a copy of the MT 103 message sent to MIPS previously.

**МТ 103 sent to MIPS** **MT 195** **MT 196**

|  |  |  |
| --- | --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T: 818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :75:DUPL  :11S:103 980527  4444666666 | :20:987654ST  :21:567934QW  :76:DUPL/9805271355+0100  OK/9805271356+0100  :11R:103 980527 4444666666  :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59: /530123456789073  BORCCE GACOV OHRID  :70: /T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment |

*Example 2:*

BANK B sends the MT 195 message to MIPS with a request for a copy of the MT 103 message sent from MIPS previously.

**МТ 103 sent to MIPS** **MT 195** **MT 196**

|  |  |  |
| --- | --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T: 818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :52D:KOBSMK2X  :53B:/C/100000000053007  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :75:DUPL  :11S:103 980527  7777555555  :79:KOBSMK2X  980527 | :20:987654ST  :21:567934QW  :76:DUPL/9805271355+0000  OK/9805271355+0000  :11R:103 980527 7777555555  :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :52D:KOBSMK2X  :53B:/C/100000000053007  :59: /530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment |

*Example 3:*

An authorized person in the NBRM or an authorized participant in MIPS sends the MT 195 message to MIPS with a request for a copy of the MT 103 message sent to MIPS previously.

**МТ 103 sent to MIPS** **MT 195** **MT 196**

|  |  |  |
| --- | --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K:/300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :75:DUPL  :11S:103 980527  :79:KOBSMK2X 980527 | :20:987654ST  :21:567934QW  :76:DUPL/9805271355+0100  OK/9805271356+0100  :11R:103 980527 :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K: /300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59: /530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment |

*Reply No. 3*

**MT n96 Confirmation reply**

*Example 1:*

The replies to the messages for the confirmation requests are sent by MIPS only to authorized persons from the NBRM or authorized participants in MIPS (see Section 6.1.1.).

**MT 910 received from MIPS MT 195 MT 196**

|  |  |  |
| --- | --- | --- |
| :20: 6457AZ  :21:494931/DEV  :25:1010101010  :32A:980527MKD1958,00  :52D:/100000000030018  KOBSMK2X | :20:567934QW  :21:494931/DEV  :75:cONF  :11S:103 980527  :79:KOBSMK2X 980527 | :20:987654ST  :21:567934QW  :76:cONF/9805271355+0000  OK/9805271355+0000  :11R:103  980527 4444666666  :20:494931/DEV  :32A:980527MKD1958,00  :53D:/D/100000000030018  KOBSMK2X  :57D:/100000000053007  OHRDMK22  :72:/BNF/Purpose of payment |

*Reply No. 4*

**MT n96 Confirmation rejection**

*Example 1:*

The replies to the messages for rejection of the confirmation requests are sent by MIPS only to authorized persons from the NBRM or authorized participants in MIPS. (see Section 6.1.1.).

**MT 910 received from MIPS MT 195 MT 196**

|  |  |  |
| --- | --- | --- |
| :20: 6457AZ  :21:494931/DEV  :25:1010101010  :32A:980527MKD1958,00  :52D:/100000000030018  KOBSMK2X | :20:567934QW  :21:494931/DEV  :75:CRJT  :11S:103 980527  :79:KOBSMK2X 980527 | :20:987654ST  :21:567934QW  :76:cRJT/9805271355+0000  OK/9805271355+0000  :11R:103  980527 4444666666  :20:494931/DEV  :26T:818  :32A:980527MKD1958,00  :53D:/D/100000000030018  KOBSMK2X  :57D:/100000000053007  OHRDMK22  :70:/T/30  /O/12345/01  :72:/BNF/Purpose of payment |

*Reply No. 5*

**MT n96 Changing priority**

*Example 1:*

BANK А sends the MT 195 message to MIPS with a request for changing the priority of its MT 103 message sent previously. MIPS, in reply to this message, sends the МТ 196 message.

**MT 103** **MT 195 MT 196**

|  |  |  |
| --- | --- | --- |
| 1:F01KOBSMK2XAXXX4444666666  2:I103NBRMMK2AXXXXU1003  3:{113:0050}  :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K:/300123456789030  VLADO VASILEV SKOPJE  :53B:/D/100000000030018  :57D:/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | 1:F01KOBSMK2XAXXX3333888888  2:I195NBRMMK2AXXXXU1003  :20:567934QW  :21:494931/DEV  :75:PRTY  :77A:0020  :11S:103  980527 4444666666  :79:KOBSMK2X  980527 | 1:F01NBRMMK2AAXXX5555999999  2:O196KOBSMK2XXXXX  :20:987654ST  :21:567934QW  :76:PRTY/9805271355+0100  ERRC  :77A:E430  Payment is settled  :11R:103  980527 4444666666 |

*Example 2:*

BANK А sends an MT 195 message to MIPS with a request for changing the priority of its MT 103 message sent previously. In reply to this message, MIPS sends the МТ 196 message in which it informs BANK A that the priority of its message has been changed.

**MT 103** **MT 195 MT 196**

|  |  |  |
| --- | --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K:/300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/C/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :75:PRTY  :77A:0020  :11S:103  980527 4444666666  :79:KOBSMK2X  980527 | :20:987654ST  :21:567934QW  :76:PRTY/9805271355+0100  0020/9805271356+0100  :11R:103  980527 4444666666  :20:494931/DEV  :26T:818  :32A:980527MKD1958,00  :53D:/D/100000000030018  KOBSMK2X  :57D:/100000000053007  OHRDMK22  :70:/T/30  /O/12345/01  :72:/BNF/Purpose of payment |

*Reply No. 6*

**MT n96 Message cancellation**

*Example 1:*

BANK А sends an MT 192 message to MIPS with a request for cancellation of the MT 103 message sent previously. MIPS, in reply to this message, sends the МТ 196 message.

**MT 103** **MT 192 MT 196**

|  |  |  |
| --- | --- | --- |
| :20:494931/DEV  :23B:CRED  :23E:SDVA  :26T:818  :32A:980527MKD1958,00  :50K:/300123456789030  VLADO VASILEV SKOPJE  :53D:/D/100000000030018  KOBSMK2X  :57D:/100000000053007  OHRDMK22  :59:/530123456789073  BORCCE GACOV OHRID  :70:/T/30  /O/12345/01  …  :71A:SHA  :72:/BNF/Purpose of payment | :20:567934QW  :21:494931/DEV  :75:CANC  :11S:103  980527 4444666666  :79:KOBSMK2X  980527 | :20:987654ST  :21:567934QW  :76:CANC//9805271355+0000  ERRC//9805271355+0000  :77A:E430  Payment is already settled  :11R:103  980527 4444666666 |

*Reply No. 7*

**MT n96 Error**

*Example 1:*

Participant in MIPS (BANK A) sends the MT 103 message. When checking the message in MIPS, an error was detected. MIPS, in reply to this message, sends the МТ 196 message.

**MT 196**

|  |
| --- |
| :20:987654ST  :21:567934QW  :76:ERRC  :77A:EA5  Message is duplicated  :11R:999  040929  4444666666 |

# 

# 7. REQUESTS FOR STATEMENTS AND REPORTS (MT 920, MT 941 and MT 942)

## 7.1. Message with a request for balance or temporary statement report (MT 920)

### **7.1.1. Purpose of message MT 920**

This message is sent by the account holder, or the financial institution on behalf of the account holder to MIPS.

It is used to require from MIPS the MT 941 message - Balance report or MT 942 - Temporary statement report, which will contain the latest available information about the account stated in the МТ920 message.

### **7.1.2.** **MT 920message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 12 | Message Requested  (Message Requested) | 3!n |
| M | 25 | Account Identification  (Account Identification) | 35x |
| O | 34F | Floor Limit Indicator  (Floor Limit Indicator) | 3!a[1!a]15d |
| O | 34F | Floor Limit Indicator  (Floor Limit Indicator) | 3!a[1!a]15d |

**M = Mandatory О = Optional**

### **7.1.3. MT 920 message fields specification**

**Field :20:** contains the transaction reference data.

**Field :12:** contains the data for the requested message type (MT 941, MT942).

**Field :25:** contains the data on the account of the institution to which this request refers.

**Field :34F:** contains indicator of the lower debit/credit limit. These fields are used only if MT 942 is requested with the MT 920 message, in which case at least one field should be stated. If both fields are stated, the first one would be indicator of the lower debit limit, the second one indicator of the lower credit limit.

## 7.2. Balance report (MT 941)

### **7.2.1. Purpose of message MT 941**

MIPS sends this message to the financial institution, which is authorized to receive the message from the account holder.

It is used to transmit account balance information, presenting the balance displayed in field 62F up to the moment when it was sent from MIPS.

### **7.2.2.** **MT 941 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| M | 25 | Account Identification  (Account Identification) | 35x |
| M | 28 | Statement Number/Sequence Number  (Statement Number/Sequence Number) | 5n[/2n] |
| M | 60F | Opening Balance  (Opening Balance) | 1!a6!n3!a15d |
| M | 90D | Number and Sum of Entries  (Number and Sum of Entries) | 5n3!a15d |
| M | 90C | Number and Sum of Entries  (Number and Sum of Entries) | 5n3!a15d |
| M | 62F | Credit Amount/Debit Amount  (Closing Balance-Booked Funds) | 1!a6!n3!a15d |
| O | 64 | Closing Available Balance-Available Balance  (Closing Available Balance-Available Balance) | 1!a6!n3!a15d |

**M = Mandatory О = Optional**

### **7.2.3. MT 941 message fields specification**

**Field :20:** contains the transaction reference data.

**Field :21:** contains the reference data of the related transaction (Field :20: from the related МТ 920 message).

**Field :25:** contains the data on the account of the institution to which this request refers. In this field, the contents of field :25: is copied from the related МТ 920 message.

**Field :28:** contains the data for the statement number and the statement sequence. Each new statement has a number increased by 1 compared to the previous statement number.

**Field :60F:** contains the data on the opening balance at the beginning of the current operational day (in accordance with the SWIFT rules, this field is not associated with the data in field :62F: from the previous MT 941 message and always contains the data on the opening balance of the current operational day.)

**Field :90D:** contains the data on the number and the amount of the total debit entries on this account. In front of the data for the amount of total debit entries, there is the currency code 'MKD'.

**Field :90C:** contains the data on the number and the amount of the total credit entries on this account. In front of the data for the amount of total credit entries, there is the currency code 'MKD'.

**Field :62F:** contains the data on the final balance in the moment when this message was sent from MIPS.

**Field :64:** contains the data on the available final balance in the moment when this message was sent from MIPS, including overdrafts and the reserve requirement for this account.

## 7.3. Temporary statement report (MT 942)

### **7.3.1. Purpose of message MT 942**

MIPS sends this message to the financial institution, which is authorized to receive the message from the account holder.

It is used to transmit detailed and/or summary information about the changes that reduce or increase the account from:

* the last statement or balance report; or
* the last temporary transaction report (sent in the period from the last statement or balance report).

### **7.3.2.** **MT 942 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| O | 21 | Related reference  (Related reference) | 16x |
| M | 25 | Account Identification  (Account Identification) | 35x |
| M | 28C | Statement Number / Sequence Number  (Statement Number/Sequence Number) | 5n[/3n] |
| M | 34F | Floor Limit Indicator  (Floor Limit Indicator) | 3!a[1!a]15d |
| O | 34F | Floor Limit Indicator  (Floor Limit Indicator) | 3!a[1!a]15d |
| M | 13D | Date/Time Indicator  (Date/Time Indicator) | 6!n4!n1!x4!n |
| **----->** |  |  |  |
| O | 61 | Statement Line  (Statement Line) | \* |
| O | 86 | Information to Account Owner  (Information to Account Owner) | 6\*65x |
| **----->** |  |  |  |
| O | 90D | Number and Sum of Entries  (Number and Sum of Entries) | 5n3!a15d |
| O | 90C | Number and Sum of Entries  (Number and Sum of Entries) | 5n3!a15d |

### 

### **7.3.3. MT 942 message fields specification**

**Field :20:** contains the transaction reference data.

**Field :21:** contains the reference data of the related transaction (Field :20: from the related МТ 920 message).

**Field :25:** contains the data on the account of the institution to which this request refers. In this field, the contents of field :25: is copied from the related МТ 920 message.

**Field :28C:** contains the data for the statement number and the statement sequence. Each new statement has a number increased by 1 compared to the previous statement number.

**Field :34F:** is copied from the related МТ 920 message.

**Field :13D:** contains the data for the date/time when this message was sent from MIPS. The last 4 characters state according to which calculation of the time one works. They may contain +0100 or +0200, depending on whether it is a question of summer or winter calculation of the time.

**Field :61:** contains details of each transaction. The information contained in this field is interpreted as follows:

***980626***D1700,S10312345//QWERT

currency date

980626***D***1700,S10312345//QWERT

D - debit

C - credit

ED - expected debit (transactions in queue)

EC - expected credit (transactions in queue)

RD - return of credit (in case of negative confirmation DVP)

RC - return of debit (in case of negative confirmation DVP)

980626D***1700,***S10312345//123456

amount

980626D1700,***S***10312345//123456

for a message received in MIPS by the participants or the authorized persons from the NBRM

980626D1700,S***103***12345//123456

type of message that generated the change in MIPS

980626D300,***F***TRFPOIUY//123456

for messages generated by MIPS

980626D300,F***TRF***POIUY//123456

this code is used in cases when the transaction is generated by MIPS

980626D1700,S103***12345***//QWERT

field :20: for a message in case of “S” (message received in MIPS) or

field :21: for a message in case of “F” (message generated by MIPS). If field :21: is empty, the code NONREF is used.

980626D1700,S10312345***//123456***

internal identification number in MIPS

980626D1700,S10312345//123456

***NBRMMK2X/123456***

this optional data contains the BIC code of the Participant who initiated the transaction. Also, this data may contain field :20: from the message generated by MIPS in cases when field :21: is empty in that message. The data is entered in a new row.

**Field :86:** contains additional data about the transaction, as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field :86:** | **for MT 103** | **for MT 202** | **for MT 102** |
| 1 row of field :86: | 1 row of field :50K: | 1 row of field :53D: | 1 row of field :52B: |
| 2 row of field :86: | 1 row of field :59: | 1 row of field :58D: | 1 row of field :57C: |
| 3 row of field :86: | 1 row of field :70: | - | 1 row of field :72: |
| 4 row of field :86: | 2 row of field :70: | - | 2 row of field :72: |
| 5 row of field :86: | 3 row of field :70: | - | 3 row of field :72: |
| 6 row of field :86: | 4 row of field :70: | - | 4 row of field :72: |

**Field :90D:** contains the data on the number and the amount of the total debit entries on this account. In front of the data for the amount of total debit entries, there is the currency code 'MKD'.

**Field :90C:** contains the data on the number and the amount of the total credit entries on this account. In front of the data for the amount of total credit entries, there is the currency code 'MKD'.

## 7.4. MT 920, MT 941 and MT 942 Examples

### **7.4.1. MT 920 Examples**

*Example 1:*

**MT 920 ---> MT 941**

|  |
| --- |
| :20:456789RM  :12:941  :25:100000000030018 |

*Example 2:*

**MT 920 ---> MT 942**

with 10.00 denars floor limit indicator for debit and credit

|  |
| --- |
| :20:456789RM  :12:942  :25:100000000030018  :34F:MKD10,00 |

*Example 3:*

**MT 920 ---> MT 942**

with 10.00 denars floor limit indicator for debit and 20.00 denars floor limit indicator for credit

|  |
| --- |
| 1:F01KOBSMK2XAXXX7777666666  2:I920NBRMMK2AXXXXU1003  :20:456789RM  :12:942  :25:100000000030018  :34F:MKDD10,00  :34F:MKDC20,00 |

### **7.4.2. MT 941 Examples**

*Example 1:*

MT 920 – Message request

MT 941 – Balance report

KOMERCIJALNA BANK AD SKOPJE sends the MT 920 message to MIPS in order to receive the MT 941 message for its own account No. 100-0000000300-18 for 4 June 1998. The report number is 212.

|  |  |
| --- | --- |
| Opening Balance: | 595,771.00 |
| Total debit entries: 72 | 385,920.00 |
| Total credit entries: 44 | 450,000.00 |
| Final balance: | 659,851.00 |
| Balance of available funds: | 480,525.00 |

**MT 920 MT 941**

|  |  |
| --- | --- |
| 1:F01KOBSMK2XAXXX7777666666  2:I920NBRMMK2AXXXXU1003  :20:765432RM  :12:941  :25:100000000030018 | 1:F01NBRMMK2AAXXX4444222222  2:O941KOBSMK2XXXXX  :20:989898BR  :21:765432RM  :25:100000000030018  :28:212  :60F:C980604MKD595771,00  :90D:72MKD385920,00  :90C:44MKD450000,00  :62F:C980604MKD659851,00  :64:C980604MKD480525,00 |

### **7.4.3. MT 942 Examples**

*Example 1:*

MT 920 – Message request

MT 942 – Temporary statement report

KOMERCIJALNA BANK AD SKOPJE sends the MT 920 message to MIPS in order to receive the MT 942 message for its own account No. 100-0000000300-18 for 26 June 1998. The statement number is 456 from 12:00 at noon.

|  |  |  |
| --- | --- | --- |
| Debit and credit floor limits: | Denars | 10.00 |

|  |
| --- |
| 1:F01KOBSMK2XAXXX7777666666  2:I920NBRMMK2AXXXXU1003  :20:456789RM  :12:942  :25:100000000030018  :34F:MKD10,00 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Transac-**  **tion No.** | **Transaction details** | **Amount** | **Statement Line \*** |
| 1 | Currency date: 26 June 1998 debit entry: Transaction type: МТ103 Reference for the account holder: 12345  Reference for accounting institutions:QWERT | 1700.00 | 6!n[4!n]2a[1!a]15d1!a3!c16x[//16x]  [/34x]  980626D1700,S10312345//QWERT |
| 2 | Currency date: 26 June 1998 debit entry: Transaction type: transfer Reference for the NBRM:POIUY | 300.00 | 980626D300,FTRFPOIUY |
| 3 | Currency date: 26 June 1998 debit entry: Transaction type: MT103 Reference for the user: 98765  Reference for accounting institutions:ZXCVB | 5000.00 | 980626C5000,S10398765//ZXCVB |
| Total debit entries: 2 | | 2000.00 |  |
| Total credit entries: 1 | | 5000.00 |  |

**MT 920 MT 942**

|  |  |
| --- | --- |
| :20:765432RM  :12:942  :25:100000000030018  :34F:MKD10,00 | :20:234567ITR  :21:456789RM  :25:100000000030018  :28C:456/1  :34F:MKD10,00  :13D:9806261200+0200  :61:980626D1700,S10312345//QWERT  :86:Details  :61:980626D300,FTRFpoiuy  :86:Details  :61:980626C5000,S10398765//ZXCVB  :86:Details  :90D:2MKD2000,00  :90C:1MKD5000,00 |

# 

# 8. STATEMENT REPORTS (MT 940 and MT 950)

## 8.1. Detailed statement report (MT 940)

### **8.1.1. Purpose of message MT 940**

MIPS sends this message to the participant, who is authorized to receive the message from the account holder.

It is used to transmit detailed information about all changes made to the account.

By sending this message, it is considered that MIPS notified the participant of the balance of their account and all transactions carried out during the working day on their account.

### **8.1.2.** **МТ 940 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 25 | Account Identification  (Account Identification) | 35x |
| M | 28C | Statement Number / Sequence Number  (Statement Number/Sequence Number) | 5n[/3n] |
| M | 60F | Opening Balance  (Opening Balance) | 1!a6!n3!a15d |
| **----->** |  |  |  |
| О | 61 | Statement Line  (Statement Line) | \* |
| О | 86 | Information to Account Owner  (Information to Account Owner) | 6\*65x |
| **----->** |  |  |  |
| M | 62F | Closing Balance - Booked Funds  (Closing Balance-Booked Funds) | 1!a6!n3!a15d |

### **8.1.3. MT 940 fields specification**

**Field :20:** contains the transaction reference data.

**Field :25:** contains the data on the account of the institution to which this request refers. In this field, the contents of field :25: is copied from the related МТ 920 message.

**Field :28C:** contains the data for the statement number and the statement sequence. Each new statement has a number increased by 1 compared to the previous statement number.

**Field :60F:** contains the data on the opening balance. The data in field :60F: is always equal to the data in field :62F: from the previous MT 940 message.

**Field :61:** contains details of each transaction. The information contained in this field is interpreted as follows:

***980626***D1700,S10012345//QWERT

currency date

980626***D***1700,S10012345//QWERT

D - debit

C - credit

ED - expected debit (transactions in queue)

EC - expected credit (transactions in queue)

RD - return of the credit (in case of negative confirmation DVP)

RC - return of the debit (in case of negative confirmation DVP)

980626D***1700,***S10012345//123456

amount

980626D1700,***S***10312345//123456

for a message received in MIPS by the participants or the authorized persons from the NBRM

980626D1700,S***103***12345//123456

type of message received in MIPS

980626D300,***F***TRFPOIUY//123456

for messages generated by MIPS

980626D300,F***TRF***POIUY//123456

this code is used in cases when the transaction is generated by MIPS

980626D1700,S103***12345***//QWERT

field :20: for a message in case of “S” (message received in MIPS) or

field :21: for a message in case of “F” (message generated by MIPS). If field :21: is empty, the code NONREF is used.

980626D1700,S10312345***//123456***

internal identification number in MIPS

980626D1700,S10312345//123456

***NBRMMK2X/123456***

This optional data contains the BIC code of the Participant who initiated the transaction. Also, this data may contain field :20: from the message generated by MIPS in cases when field :21: is empty in that message. The data is entered in a new row.

**Field :86:** contains additional data about the transaction, as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field :86:** | **for MT 103** | **for MT 202** | **for MT 102** |
| 1 row of field :86: | 1 row of field :50К: | 1 row of field :53D: | 1 row of field :52B: |
| 2 row of field :86: | 1 row of field :59: | 1 row of field :58D: | 1 row of field :57C: |
| 3 row of field :86: | 1 row of field :70: | - | 1 row of field :72: |
| 4 row of field :86: | 2 row of field :70: | - | 2 row of field :72: |
| 5 row of field :86: | 3 row of field :70: | - | 3 row of field :72: |
| 6 row of field :86: | 4 row of field :70: | - | 4 row of field :72: |

**Field :62F:** contains the data on the closing balance.

### **8.1.4. MT 940 Examples**

*Example 1:*

MIPS generates the МТ 940 message for the account No. 100-0000000300-18.

The statement number is 234.

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction number** | **Transaction details** | **Amount** | **Statement Line \***  6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [/34x] |
| 1 | Currency date: 26 June 1998 debit entry: Transaction type: МТ 103 Reference for the account holder: 12345  Reference for accounting institutions:QWERT | 1700.00 | 980626D1700,S10312345//QWERT |
| 2 | Currency date: 26 June 1998 debit entry: Transaction type: transfer Reference for the NBRM:POIUY | 300.00 | 980626D300,FTRFpoiuy |
| 3 | Currency date: 26 June 1998 debit entry: Transaction type: MT 103 Reference for the user: 76543  Reference for accounting institutions: ASDFG | 1000.00 | 980626D1000,S10376543//ASDFG |
| 4 | Currency date: 26 June 1998 debit entry: Transaction type: MT 103 Reference for the user: 98765  Reference for accounting institutions: ZXCVB | 5000.00 | 980626C5000,S10398765//ZXCVB |
| Total debit entries: 2 | | 3000.00 |  |
| Total credit entries: 1 | | 5000.00 |  |

**MT 940**

|  |
| --- |
| 1:F01NBRMMK2AAXXX4444222222  2:O940KOBSMK2XXXXXU1003  :20:454545SM  :21:345678RM  :25:100000000030018  :28C:234  :60F:C980626MKD159000,00  :61:980626D1700,S10312345//QWERT  :86:Details  :61:980626D1000,S10376543//asdfg  :86:Details  :61:980626D300,FTRFpoiuy  :86:Details  :61:980626C5000,S10398765//ZXCVB  :86:Details  :62F:C980626MKD161000,00 |

## 8.2. Statement report (MT 950)

### **8.2.1. Purpose of message MT 950**

MIPS sends this message to the participant, who is authorized to receive the message from the account holder.

It is used to transmit aggregate information about all changes made to the account.

By sending this message, it is considered that MIPS notified the participant of the balance of their account and all transactions carried out during the working day on their account.

### **8.2.2. MT 950 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Name of tag**  **Field Name** | **Format Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 25 | Account Identification  (Account Identification) | 35x |
| M | 28C | Statement Number / Sequence Number  (Statement Number/Sequence Number) | 5n[/3n] |
| M | 60F | Opening Balance  (Opening Balance) | 1!a6!n3!a15d |
| **----->** |  |  |  |
| O | 61 | Statement Line  (Statement Line) | \* |
| **----->** |  |  |  |
| M | 62F | Closing Balance - Booked Funds  (Closing Balance-Booked Funds) | 1!a6!n3!a15d |

**M = Mandatory О = Optional**

### **8.2.3. MT 950 fields specification**

**Field :20:** contains the transaction reference data.

**Field :25:** contains the data on the account of the institution to which this request refers. In this field, the contents of field :25: is copied from the related МТ 920 message.

**Field :28C:** contains the data for the statement number and the statement sequence. Each new statement has a number increased by 1 compared to the previous statement number.

**Field :60F:** contains the data on the opening balance. The data in field :60F: is always equal to the data in field :62F: from the previous MT 950 message.

**Field :61:** contains details of each transaction. The information contained in this field is interpreted as follows:

***980626***D1700,S10312345//QWERT

currency date

980626***D***1700,S10312345//QWERT

D - debit

C - credit

ED - expected debit (transactions in queue)

EC - expected credit (transactions in queue)

RD - return of the credit (in case of negative confirmation DVP)

RC - return of the debit (in case of negative confirmation DVP)

980626D***1700,***S10312345//123456

amount

980626D1700,***S***10312345//123456

for a message received in MIPS by the participants or the authorized persons from the NBRM

980626D1700,S***103***12345//123456

type of message received in MIPS

980626D300,***F***TRFPOIUY//123456

for messages generated by MIPS

980626D300,F***TRF***POIUY//123456

this code is used in cases when the transaction is generated by MIPS

980626D1700,S103***12345***//QWERT

field :20: for a message in case of “S” (message received in MIPS) or

field :21: for a message in case of “F” (message generated by MIPS). If field :21: is empty, the code NONREF is used.

980626D1700,S10012345***//123456***

internal identification number in MIPS

980626D1700,S10312345//123456

***NBRMMK2X/123456***

this optional data contains the BIC code of the Participant who initiated the transaction. Also, this data may contain field :20: from the message generated by MIPS in cases when field :21: is empty in that message. The data is entered in a new row.

**Field :62F:** contains the data on the closing balance.

### **8.2.4. MT 950 Examples**

*Example 1:*

MIPS generates the МТ 950 message for the account No. 100-0000000300-18.

Statement number is 235.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Transaction number** | **Transaction details** | | | **Amount** | **Statement Line \*** |
| 1 | Currency date: 26 June 1998 debit entry: Transaction type: МТ 103 Reference for the account holder: 12345  Reference for accounting institutions:QWERT | | | 1700.00 | 6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [/34x]  980626D1700,S10312345//QWERT |
| 2 | Currency date: 26 June 1998 debit entry: Transaction type: transfer Reference for the NBRM:POIUY | | | 300.00 | 980626D300,FTRFpoiuy |
| 3 | Currency date: 26 June 1998 debit entry: Transaction type: MT 103 Reference for the user: 76543  Reference for accounting institutions: ASDFG | | | 1000.00 | 980626D1000,S10376543//ASDFG |
| 4 | Currency date: 26 June 1998 debit entry: Transaction type: MT 103 Reference for the user: 98765  Reference for accounting institutions: ZXCVB | | | 5000.00 | 980626C5000,S10398765//ZXCVB |
| Total debit entries: 2 | | | | 3000.00 |  |
| Total credit entries: 1 | | | | 5000.00 |  |
| **MT 950**  :20:454545SM  :21:345678RM  :25:100000000030018  :28C:235/1  :60F:C980626MKD159000,00  :61:980626D1700,S10312345//QWERT  :61:980626D1000,S10376543//asdfg  :61:980626D300,FTRFpoiuy  :61:980626C5000,S10398765//ZXCVB  :62F:C980626MKD161000,00 |

# 

# SECTION II.

# MIPS EURO MODULE

# 9. Introduction in the euro module

This document contains general rules of the MIPS euro module, directions of using the messages and exact definition of the SWIFT MT messages which are used.

Participants in MIPS euro module could use only credit transfers for messages outgoing from their system and could receive incoming messages in a format prescribed in this section of the Standard. The final beneficiary could be non-resident or resident of the Republic of Macedonia.

Table 1 contains an overview of the messages used in MIPS euro module. Any other message send by sender, will be rejected by the system.

**Table 7: MIPS euro module SWIFT MTs**

|  |  |
| --- | --- |
| Participants send the following MTs to MIPS | Participants receive the following MTs from MIPS |
| MT 103 | MT 900, MT 103 REJT |
| MT 202 | MT 900, MT 202 REJT |
| MT 202 COV | MT 900, MT 202 REJT |
| MT 202 PVP | MT 900, MT 202, MT 202 REJT |
| MT 195 | MT 196 |
| MT 192 | MT 196 |
| MT 920 | MT 941, MT 942 |
|  | MT 103, MT 202, MT 202 COV,  MT 910 |
| MT 940 |
| MT 950 |

MT103 messages sent from the participants to MIPS euro module and from MIPS euro module to TARGET2 have to comply with MT103+ rules for STP processing.

The following equation is relevant for the messages sent by the participants in MIPS:

**Outgoing message = Input message.**

Messages that are sent from the participants in the Republic of Macedonia and from MIPS to TARGET2 are referred to as **Outgoing messages** (from the view of participant) or system **Input messages** (from the view of the systems).

The following equation is relevant for the messages received by the participants in MIPS:

**Incoming message = Output message.**

Messages that are received by the participants and received by MIPS from TARGET2 are referred to as **Incoming messages** (from the view of participant) or system **Output messages** (from the view of the systems).

The BICs of the MIPS system are NBRMMK2A (for live operations) and ZYAAMK20 (for test and training operations). The participants in MIPS euro module will send the payment messages to this BIC and they will receive messages from logical terminal NBRMMK2AAXXX.

MIPS will communicate with the technical TARGET2 BIC of the virtual liquidity bridge of Banca d’Italia TRGTXECBITX (for live operations) and TRGTXEC0ITX or TRGTXECBIT0 (for test and training operations).

**Systems interconnectivity******

**TARGET2**

**MK commercial bank**

**MIPS**

**MK commercial bank**

**. . .**

**NBRM**

**T2 Output messages  
+ MT196   
+ МТ941 + MT942**

**T2 Input messages  
+ MT195 + MT192   
+ МТ920 + MT202PVP**

**T2 Output messages  
+ MT196   
+ МТ941 + MT942**

**T2 Input messages**

**+ MT195 + MT192**

**+ МТ920 + MT202PVP**

**T2 Output messages**

**T2 Input messages**

**T2 Input messages**

**MT103, MT202, MT202COV**

**T2 Output messages:**

**MT103, MT202, MT202COV,  
MT103REJT, MT202REJT,  
MT900, MT910,   
MT940/950**

# 10. General rules for the euro module

## General technical specification

Messages are divided in input and output messages, according to the direction to / from the systems MIPS and TARGET2 (from the view of the systems). Input message is a message that MIPS/TARGET2 receives. Output message is the one that is generated by MIPS/TARGET2 and received by the participant or the other system.

Only Latin set of characters is used in the messages. According to the SWIFT rules, only characters from the X set are allowed (see Appendix 2 of the document Standard for the purpose and the format of messages in MIPS).

The codes in the special fields are filled-in according to the SWIFT rules: after two slash characters and with capital letters.

The currency code has to be "EUR", except for field 33B, where other currency code could be stated.

Amount in the appropriate fields has to be expressed in Euros. Decimal comma separator (",") is mandatory to be stated after the amount. Decimal places could be omitted or contain one or two digits after the decimal separator.

Macedonian IBAN accounts have to be 19 alphanumeric characters long. They start with MK07 followed by the BBAN account.

To confirm the delivery of the messages ACK/NAK messages are exchanged between MIPS and the participants. ACK/NAK messages are explained in section 2.4 of the first section of this document.

MIPS creates a unique key for every message. The rule for unique message key creation is explained in section 2.2 of the first section of this document.

## 10.2. Message format and rules in the euro module

All types of messages used in the euro module of MIPS have strictly defined format. The format of the messages is described in SWIFT MT standard handbooks, unless it is otherwise stated in this document.

Formats of the Block 1 (Basic Header Block), Block 2 (Application Header Block) and Block 5 (Trailer Block) are defined in articles 1.2.1, 1.2.2 and 1.2.5 in the first section of this document.

Directions of filling the Block 1 and Block 2 of the messages are given in article 2.1 in the first section of this document.

Block 3 (User Header Block) has different format in euro module of MIPS than the one described in section 1.2.3 in the first section of this document.

Additional explanation of the formats on a higher user level is given in this part of the document, chapter Routing of payments.

### **10.2.1. Block 3 (User Header Block)**

Additional fields for the message processing are defined in this block. It begins with the marker 3: joined with tags enclosed in braces ‘{‘ and ‘}‘. Structure of the block 3 is defined in Table 2.

The usage of this block is optional for the input messages.

**Table 2: Block 3 structure**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| {3:  a | {Tag:  b | Value  c | }  d | ...  e | }  f |

a. Block identifier, always '3:'. Opening brace in front of it.

b and c. Tags for the message processing

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Tag (b)**  **Tag** | **Field Name and Usage (c)**  **Field Name and Usage** | **Format**  **Format** |
| O | 113 | **Banking Priority**  **Priority**  *Participants <> MIPS*  0010 - 0099  *MIPS <> TARGET2*  Character 1:  H = highly urgent payment, not allowed for MIPS  U = urgent payment  N = normal payment  Character 2:  *Input messages*  "N”  *Output messages*  Character 2:  Y = MT 012 requested (not allowed for MIPS and MIPS participants)  N = MT 012 not requested  Characters 3 + 4:  "NN”  Message priority could be stated with uppercase or lowercase Latin letter.  MIPS participants are not allowed to send highly urgent payments.  If value of transfer priority in participant's payment message is in the range 0010-0020, transfer priority of forwarded message that MIPS sends to TARGET2 should be set to U. If value of transfer priority in participant's payment message is in the range 0021-0099, transfer priority of forwarded message that MIPS sends to TARGET2 should be set to N. | {113:4!x} |
| O | 108 | **Optional Message User Reference**  **Optional Message User Reference**  *Input messages*  Not used  *Output messages*  MIPS puts the same message reference as in field 20 of Block 4 | {108:16x} |
| O | 119 | **Validation Flag**  **Validation Flag**  Use in MT 202 COV:  The placement of field 119 with code COV is mandatory.  {119:REMIT} is not allowed. | {119:8c} |
| O | 111 | **Service Type Identifier**  **Service Type Identifier**  This field identifies the applicable global payment service type of SWIFT Global Payment Innovation (GPI).  GPI service type identifier is a numeric code.  Always contains value 001, since the service type identifier for the gpi Customer Credit Transfer (gCCT) service is 001.  Field 111 can only be present in MTs 103, 202 and 202 COV.  Field 111 can only be present if field 121 is also present.  *Input messages*  This field is accepted, but not forwarded by MIPS.  Sender must be member of GPI closed user group when populating field 111.  *Output messages*  Participants must be able to receive field 111, even if they are no members of the GPI closed user group. | {111: 3!n} |
| З | 121 | **Unique End-to-End Transaction Reference (UETR)**  **Unique End-to-End Transaction Reference (UETR)**  This field uses a Universally Unique Identifier (UUID) compliant with standards RFC 4122 version 4 to provide an Unique End-to-end Transaction Reference (UETR) across a payment transaction.  Field 121 can be present without field 111.  *Input messages*  **Participants transmissing messages with MIPS on Method 1 temporarily do not need to populate field 121 when creating new outgoing payment message, until it becomes mandatory in SWIFT network** on all MTs 103, 202 and 202 COV. This field should not be present in other MTs specified in this document. **Participants transmissing messages with MIPS on Method 2 do not need to populate field 121. MIPS adds field 121 if it receives message where this field is not stated.**  *Output messages*  Field is always present in above-mentioned message types received by participants.  TARGET2 and MIPS forward the original UETR of incoming message to the participants. In case no incoming message exists or UETR is not present, TARGET2 generates the UETR automatically.  Format of the field is:  xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx  where x is any hexadecimal character (lower case only) and  y is one of  8, 9, a or b | {121:36!x} |

1. Tag is closed with closing brace.
2. Other tags filled by the participant or MIPS.
3. Block is closed with closing brace.

### **10.2.2. Block 4 (Text Block)**

The financial information of the message is contained in Block 4. From the business aspect it is the main block of the message.

It begins with the marker 4:<CRLF>, contains several fields inside according to the guidelines for STP processing. The block is enclosed with braces ‘{‘ and ‘}‘. Structure of the block 4 is defined in Table 3.

The usage of this block is mandatory.

**Table 8: Block 4 structure**

|  |  |  |
| --- | --- | --- |
| {4:<CRLF>  a | :Field:Value<CRLF>[Value<CRLF>]...[Value<CRLF>]  b | -}  c |

1. Block identifier, always '4:' followed by <CRLF>. Opening brace in front of it.
2. Fields and values

Block 4 mandatory contains several fields. Each field is enclosed with colons ":". After the closing colon follows the value of the field. Value of the field could contain one or several lines. Each line is terminated with <CRLF>, except for the last line of the last field, which might be, but not necessary terminated with <CRLF>.

1. Block is closed with hyphen and closing brace.

### **10.2.3. XML message**

Besides sending messages in plain text SWIFT format, the participants in euro module of MIPS could send messages in XML format. Exact definition of the XML format is given in article 1.2.2 in the first part of this document.

## 10.3. Routing of payments

Payment scenarios and routing schemes of Outgoing and Incoming payments to the Republic of Macedonia are explained in this chapter.

**10.3.1. Fields used in Block 1, Block 2, Block 3 and Block 5**

Common fields for input and output messages:

* <session number> = 4 digits session number of the system, generated by the system sending the message or the MIPS FileAdapter communication application;
* <message sequence number> = 6 digits message sequence number, generated by the system sending the message or the MIPS FileAdapter communication application.

Input messages only:

* <message priority> = 1 char defining the priority of the message (U, N);
* <delivery monitoring> = 1 digit defining the way of monitoring the message, used only on SWIFTnet FIN;
* <obsolescence period> = 3 digits defining the period after which the message is considered obsolete if not routed appropriately, used only on SWIFTnet FIN;
* <message priority level> = 4 digits number representing the priority of the message;

Output messages only:

* <hhmm> = time when message was sent by the system, hh - hour with two digits, mm - minutes with two digits;
* <yymmdd> = date when message was sent by the system, yy - year with two digits, mm - month with two digits, dd = day with two digits;
* <hhmm\_part> = time when message was sent or received by the participant, hh - hour with two digits, mm - minutes with two digits;
* <yymmdd\_part> = date when message was sent or received by the participant, yy - year with two digits, mm - month with two digits, dd = day with two digits;
* <BIC8> = 8 characters main flag (destination) BIC code;
* <drive> = 1 letter character (A, B, ..., Z);
* <branch code> = 3 characters code of the bank branch;
* <logical terminal> = <BIC12> = <BIC8><drive><branch code> = logical terminal from which the message was sent;
* <session number\_part> = 4 digits session number of the participant, generated by the system of the participant or the MIPS FileAdapter communication application;
* <message sequence number\_part> = 6 digits message sequence number, generated by the system of the participant or the MIPS FileAdapter communication application;
* <MIR Message Input Reference> = <<yymmdd\_part><BIC12><session number\_part><message sequence number\_part>> = reference data for the input message output message is related to.

**10.3.2. Fields which may appear in Block 4**

* <sorting\_code3> = 3 digits sorting code of the Macedonian commercial bank;
* <BBAN15> = <sorting\_code3>BankAccount = 15 characters domestic account of the Macedonian payer or payee, IBAN is generated adding MK07 in front of it.
* <IBAN19> = MK07<BBAN15> = 19 characters IBAN of the payer or the payee.

**10.3.3. Payment in euro from the Republic of Macedonia (MK) to foreign country**

After the credit transfer initiation from Macedonian legal or natural person to a legal or natural person in foreign country, the following steps occur:

1. Macedonian commercial bank, client of the NBRM sends SWIFT message МТ 103 to Macedonian RTGS system (MIPS).

If the BIC of the commercial bank of the payer in Macedonia is DELBMK2X, the BIC of the commercial bank of the receiver is BANKEU2X, the fields of the message should be:

{1:F01**DELBMK2XAXXX**<session number><message sequence number>}

{2:I103**NBRMMK2AXXXX**<message priority><delivery monitoring> <obsolescence period>}

...

{4:

:20:<sorting\_code3>MKref

...

:52A:/Settlement Account of DELBMK2X

**DELBMK2X**

:57A:**BANKEU2X**

...

-}

1. If the received message is not erroneous and the commercial bank has enough funds, its euro settlement account in MIPS is debited. MIPS sends МТ 900 confirmation to the Macedonian commercial bank:

{1:F01**DELBMK2XAXXX**<session number><message sequence number>}

{2:O900<hhmm><MIR Message Input Reference<yymmdd>**NBRMMK2AAXXX** <session number\_part><message sequence number\_part>><yymmdd\_part><hhmm\_part><message priority>}

...

{4:

:20:MIPSref900

:21:<sorting\_code3>MKref

:25:Settlement Account of DELBMK2X

...

-}

If the received message is erroneous, MIPS sends MT 196 error message to the commercial bank and process stops.

1. MIPS sends SWIFT message МТ 103 to TARGET2. For the previous example the fields of the message should be:

{1:F01**NBRMMK2AAXXX**<session number><message sequence number>}

{2:I103**TRGTXECBXITX**<message priority><delivery monitoring><obsolescence period>}

...

{4:

:20:<sorting\_code3>MKref

...

:52A:/Settlement Account of DELBMK2X

**DELBMK2X**

:57A:**BANKEU2X**

...

-}

1. If the received message is not erroneous, NBRM EUR account in HAM is debited, account of the direct participant in PM is credited.
2. MIPS receives МТ 900 confirmation of debit, which is forwarded to the commercial bank of the payer in the NBRM.

The fields for the sender and the receiver in the message should be:

{1:F01**NBRMMK2AAXXX**<session number><message sequence number>}

{2:O900<hhmm><MIR Message Input Reference<yymmdd>**TRGTXECBAITX**<session number\_part><message sequence number\_part>><yymmdd\_part><hhmm\_part><message priority>}

...

{4:

:20:HAMTARGETref

:21:<sorting\_code3>MKref

...

:52A:**NBRMMK2AXXX**

...

-}

Process continues from step 8.

1. If the transaction is NOT accepted in HAM, MIPS receives МТ 103 REJT from HAM which is copy of original MT103 message sent to HAM, with modified field 72 containing the reason for message rejection.

MT 103 REJT message has the following structure:

{1:F01NBRMMK2AAXXX<session number><message sequence number>}

{2:O103<hhmm><MIR Message Input Reference<yymmdd>TRGTXECBAITX<session number\_part><message sequence number\_part>><yymmdd\_part><hhmm\_part> <message priority>}

...

{4:

:20:HAMTARGETref

...

:52A:/Settlement Account of DELBMK2X

**DELBMK2X**

:57A:**BANKEU2X**

...

:72:/REJT/20

/XT15/REQUEST OUT OF CUT-OFF

/MREF/<sorting\_code3>MKref

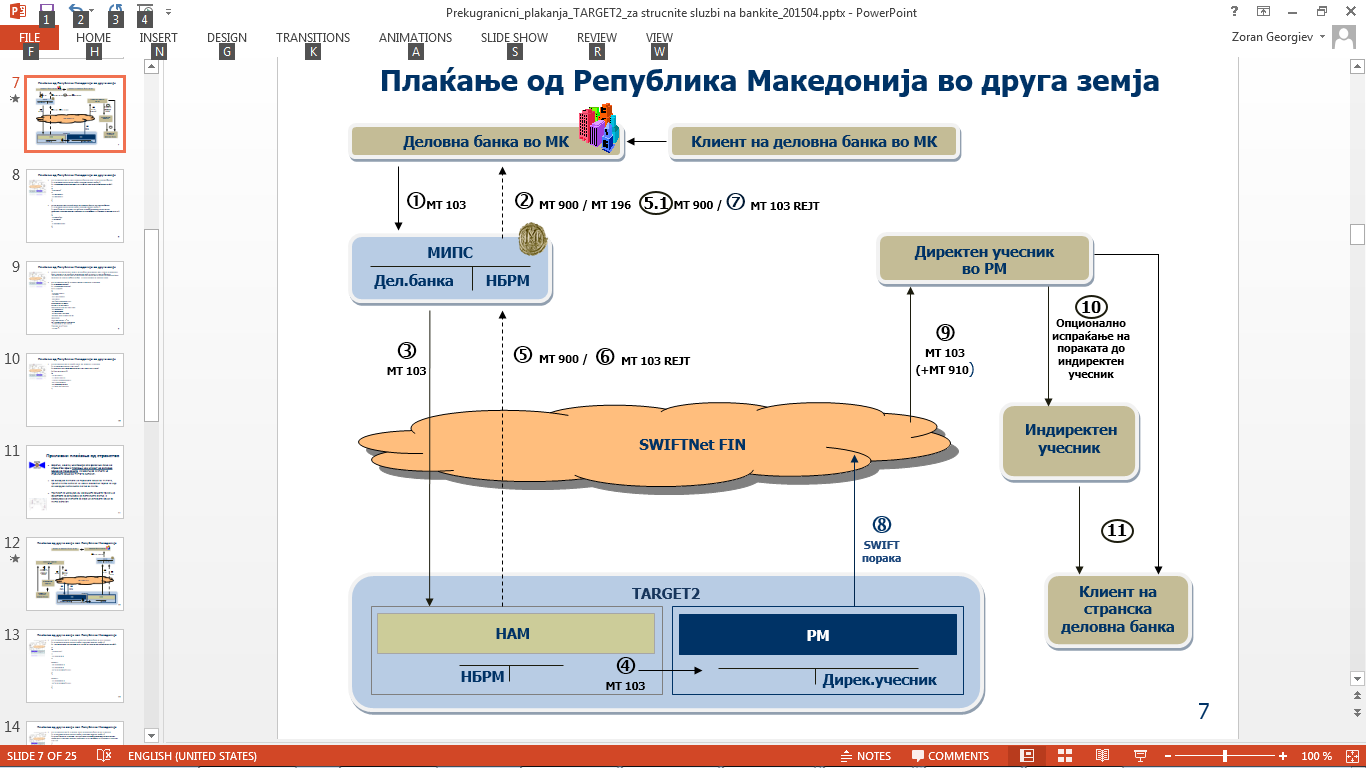
-}

1. MIPS credits the account of the Macedonian commercial bank which sent the original message. MIPS forwards МТ 103 REJT message to the Macedonian commercial bank and the process **stops**.

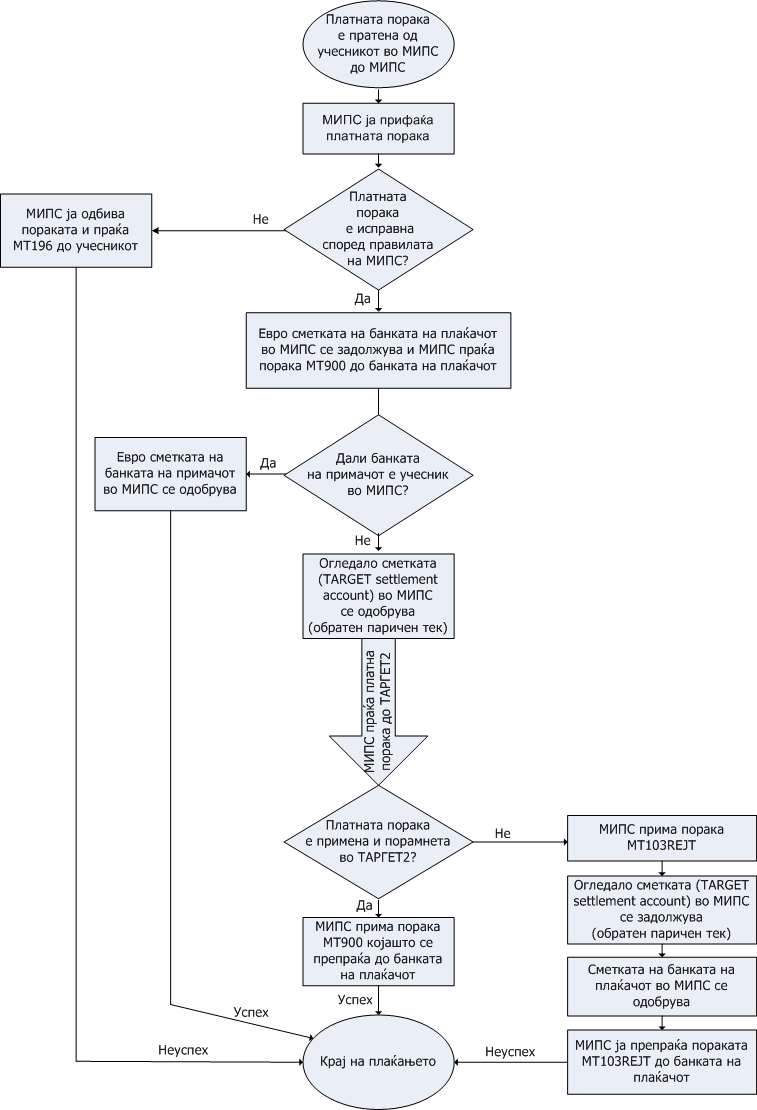
*The following steps are not relevant to the design of the euro module of the MIPS RTGS system, but are stated here for the complete description of the payment process.*

1. PM sends MT 103 SWIFT message to the direct TARGET2 participant - receiver via SWIFTNet FIN.
2. The direct TARGET2 participant receives МТ 103 and optional МТ 910.
3. If the payment was addressed to an indirect TARGET2 participant, the direct TARGET2 participant forwards the МТ 103 and optional МТ 910 to the former.
4. The direct/indirect participant in TARGET2 notifies the receiver - client of an EEA state commercial bank.

**Payment in euro from the Republic of Macedonia (MK) to foreign country**



**Workflow of outgoing euro payment settlement in MIPS**

****

**10.3.4. Payment in euro from foreign country to the Republic of Macedonia (MK)**

Credit transfer from legal or natural person from a foreign country to a legal or natural person in the Republic of Macedonia could be initiated by a direct or indirect TARGET2 participant. Adequately, this process could start from step 2, because step 1 is processed only when the payer is client of an indirect TARGET2 participant.

The steps of the payment process are as follows:

1. Optional. If the legal or natural person from a foreign country is client of an indirect TARGET2 participant, the indirect participant sends the payment instruction to the direct TARGET2 participant via which the former is connected to TARGET2.
2. The EEA state commercial bank / credit institution, direct TARGET2 participant, sends МТ 103 to PM. If the BIC of this participant is BANKEU2X and BIC of the commercial bank in the Republic of Macedonia is DELBMK2X the fields of the sender and the receiver should be:

{1:F01**BANKEU2XAXXX**<session number><message sequence number>}

{2:I103**TRGTXECBXITX**<message priority><delivery monitoring><obsolescence period>}

...

{4:

:20:BANKEUref

...

:52A:**BANKEU2X**

...

Option 1.

:56A:**NBRMMK2A**

:57A:**DELBMK2X**

:59:/<IBAN19\_Beneficiary>

...

-}

Option 2.

:57A:**NBRMMK2A**

:59:/<IBAN19\_Beneficiary>

...

-}

where:

* <IBAN19\_Beneficiary> = MK07<BBAN15\_Beneficiary> = 19 characters IBAN of the final beneficiary;
* <BBAN15\_Beneficiary> = <sorting\_code3>BankAccount\_Beneficiary = 15 characters domestic account of the Macedonian final beneficiary, IBAN is generated adding MK07 in front of it.

In the option 2, the receiver's bank could be recognized only by the <sorting\_code3> of the bank from the IBAN. In the both options MIPS should recognize the receiver's bank BIC from the <sorting\_code3> part of the IBAN. If the first option is used the BIC of the receiver's bank in field 57A should be compared with the recognized BIC from the <sorting\_code3> and if they do not match, MIPS should generate an MT999 text message to the Account Balance Monitor auxiliary BIC. This message should appear on screen automatically in the application Account Balance Monitor.

*Steps 3 - 6 are not relevant to the design of the euro module of the MIPS RTGS system, but are stated here for the complete description of the payment process.*

1. PM receives MT 103 via SWIFTNet FIN.
2. If message is not erroneous, the account of the direct TARGET2 participant is debited in PM, the account of the NBRM in HAM is credited.
3. If the transaction is successfully settled, HAM sends optional МТ 012 debit confirmation to the sending bank.

If the transaction is NOT settled, the direct participant in PM receives МТ 103 RЕЈT which contains the reason of rejection and the process **stops**.

1. The direct participant receives optional МТ 012 debit confirmation.
2. HAM sends МТ 103 for the NBRM's account credit, which the NBRM will receive as follows:

{1:F01**NBRMMK2AAXXX**<session number><message sequence number>}

{2:O103<hhmm><MIR Message Input Reference<yymmdd>**TRGTXECBAITXAXXX** <session number\_part><message sequence number\_part>><yymmdd\_part> <hhmm\_part><message priority>}

...

{4:

:20:HAMTARGETref103

...

:52A:**//HAM<BIC of indirect / direct participant><Reference (field 20) of the initial МТ 103>**

**BANKEU2X**

Option 1.

:56A:**NBRMMK2A**

:57A:**DELBMK2X**

:59:/<IBAN19\_Beneficiary>

...

-}

Option 2.

:57A:**NBRMMK2A**

:59:/<IBAN19\_Beneficiary>

...

-}

1. MIPS optionally receives МТ 910 credit confirmation from HAM, with the following structure:

{1:F01**NBRMMK2AAXXX**<session number><message sequence number>}

{2:O910<hhmm><MIR Message Input Reference<yymmdd>**TRGTXECBAITX**<session number\_part><message sequence number\_part>><yymmdd\_part><hhmm\_part> <message priority>}

...

{4:

:20:HAMTARGETref

:21:HAMTARGETref103

...

:52А:**BANKEU2X**

:56A:**TRGTXECBITX**

...

-}

1. MIPS sends МТ 103 to the NBRM's client and the NBRM's client receives this message:

{1:F01**DELBMK2XAXXX**<session number><message sequence number>}

{2:O103<hhmm><MIR Message Input Reference<yymmdd>**NBRMMK2AAXXX** <session number\_part><message sequence number\_part>><yymmdd\_part><hhmm\_part> <message priority>}

...

{4:

:20:HAMTARGETref103

...

:52A:

**//HAM<BIC of indirect / direct participant><Reference (field 20) of the initial МТ 103>**

**BANKEU2X**

:57A:**DELBMK2X**

:59:/<IBAN19\_Beneficiary>

...

-}

MIPS optionally sends МТ 910 confirmation to the NBRM's client which is different from the one MIPS received from TARGET2 in the routing blocks:

{1:F01**DELBMK2XAXXX**...}

{2:O910<hhmm><yymmdd>**NBRMMK2AAXXX**...}

...

{4:

:20:HAMTARGETref

:21:HAMTARGETref103

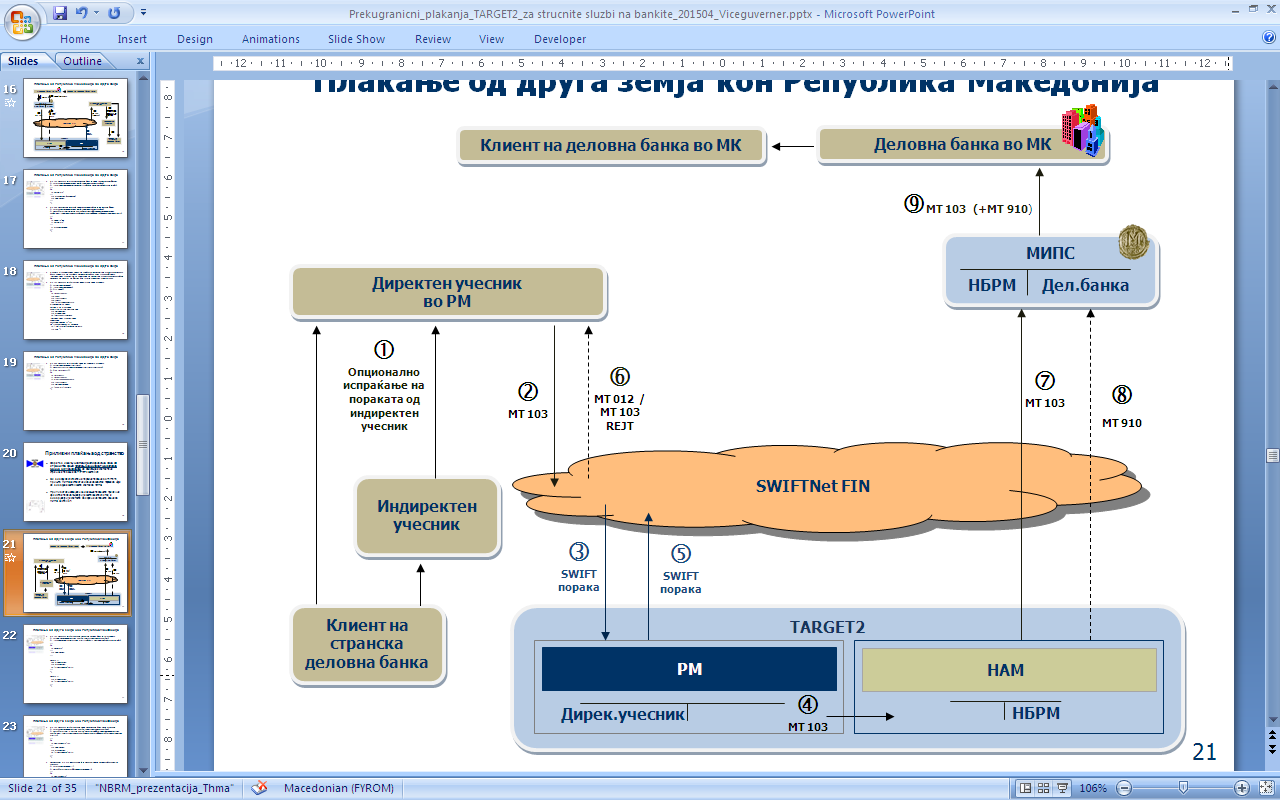
...

:52А:**BANKEU2X**

...

-}

**Payment in euro from foreign country to the Republic of Macedonia (MK)**

****

# 11. Payment messages

## 11.1. Payment initiated by a client (MT 103)

### **11.1.1. Purpose of MT 103**

This message type is used for client to client payments. Instruction for this type of message is initiated by a client of the participant in MIPS. The payment is processed from the account of the client with the participant of MIPS to the account of the final beneficiary.

MT 103 messages are used only for credit transfers from own account.

Input MT 103 messages have to be MT 103+ STP compliant. Systems could output messages in MT 103 or MT 103+ format.

The credit transfer is processed from the account of the client in field 50K with the client's bank stated with its BIC in field 52A. The bank of the payer debits the amount of the payment stated in field 32A from the client's account. BIC of the bank of the final beneficiary is stated in field 57A and the IBAN of the final beneficiary in field 59. Next lines of field 59 contain the name of the final beneficiary and its address. The bank of the final beneficiary credits the account of the final beneficiary.

### **11.1.2. MT 103 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status** | **Field** | **Field Name** | **Format** |
|  | 1: | *Input messages*  Sender LT  Sender LT  *Output messages*  Receiver LT |  |
|  | 2: | Message type  *Input messages*  I103  *Output messages*  O103 |  |
|  | 2: | Message type  *Input messages*  Receiver BICX12  *Output messages*  Sender MIR |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 3!d13x |
| ---> | | | |
| O | 13C | *Output messages only*  Time Indication  Time Indication | /SNDTIME/hhmm+iinn  Where: ii and nn are the hours and minutes of UTC shift |
| ----| | | | |
| M | 23B | Bank Operation Code  Bank Operation Code | 4!c |
| ---> | | | |
| O | 23E | Instruction Code  Instruction Code | 4!c[/30x] |
| ----| | | | |
| O | 26T | Transaction Type Code  Transaction Type Code | 3!c |
| M | 32A | Value Date, Currency Code, Interbank Settled Amount  Value Date, Currency Code, Interbank Settled Amount | 6!n3!a15d |
| M | 33B | Currency Code, Instructed Amount  Currency Code, Instructed Amount | 3!a15d |
| O | 36 | Exchange Rate  Exchange Rate | 12d |
| M | 50a | Ordering Customer  Ordering Customer  Оption K  Option A:  Option F: | [/34x]  4\*35x  [/34x]4!a2! a2!c[3!c]  35x 4\*35x |
| M | 52A | Ordering Institution  Ordering Institution  *Input messages*  Mandatory for both messages from participants to MIPS and from MIPS to TARGET2  *Output messages*  //HAM<BIC><TRN>  <BIC> | [/1!a]/34x  4!a2!a2!c[3!c]  //HAM 4!a2!a2!c[3!c]16x  4!a2!a2!c[3!c] |
| O | 53a | *Input Messages for the NBRM only*  *Output messages all options*  Sender’s Correspondent  Sender’s Correspondent  Option A:  Option B:  Option D: | [/1!a][/34x] 4!a2!a2!c[3!c]  [/1!a][/34x]  [35x]  [/1!a][/34x]  4\*35x |
| O | 54a | Receiver’s Correspondent  Receiver’s Correspondent  Option A:  Only option A is allowed  for input messages  Option B:  Option D: | [/1!a][/34x] 4!a2!a2!c[3!c]  [/1!a][/34x] [35x]  [/1!a][/34x] 4\*35x |
| O | 55a | Third Reimbursement Institution  Third Reimbursement Institution    If it is stated then fields 53 and 54 are mandatory. Therefore, for input messages it is allowed only for the NBRM in option A.  Option A:  Only option A is allowed for input messages  Option B:  Option D: | [/1!a][/34x] 4!a2!a2!c  [3!c]  [/1!a][/34x]  [35x]  [/1!a][/34x] 4\*35x |
| O | 56A | Intermediary Institution  Intermediary Institution  *Output messages*  Used at Option 1. Incoming messages with value NBRMMK2A | [/1!a][/34x]  4!a2!a2!c[3!c] |
| M | 57a | Account With Institution  Account With Institution  Option A:  Used at Option 2. Incoming messages with value NBRMMK2A  Option D:  Could be used only when field 56A is present. | [/1!a ][/34x]  4!a2!a2!c[3!c]  [/1!a][/34x]4\*35x |
| M | 59a | Beneficiary Customer  Beneficiary Customer  No letter option  Option A:  Option F: | [/34x] 4\*35x  [/34x] 4!a2!a2!c[3!c]  [/34x]  4\*(1!n/33x) |
| O | 70 | Remittance Information  Remittance Information | 4\*35x |
| M | 71A | Details of Charges  DetailsofCharges | 3!a |
| ---> | | | |
| O | 71F | Sender’s Charges  Sender’s Charges  Currency, Amount  Currency, Amount | 3!a15d |
| ----| | | | |
| O | 71G | Receiver’s Charges  Receiver’s Charges  Currency, Amount  Currency, Amount | 3!a15d |
| O | 72 | Sender to Receiver Information  Sender to Receiver Information | 6\*35x |
| O | 77B | Regulatory Reporting  Regulatory Reporting | 3\*35x |

**M = Mandatory О =Optional**

### **11.1.3. MT 103 fields specification**

**Field :20:** contains sender's message reference. This field together with the sender's BIC forms the unique message key. **Message reference has to start with 3 digits sorting code of the MIPS participant.**

**Field :13C:** may be present only in output messages. It contains the Settlement Time.

**Field :23B:** contains identifier of the type of operation in the message. Always 'CRED' in MIPS - credit transfer without SWIFT Service Level.

**Field :23E:** contains identifier of the instruction. For input messages has to contain code 'SDVA' if used (transfer settlement on the same value date). For MT103+ output messages it could contain only code words 'CORT', 'INTC', 'SDVA', 'REPA'.

**Field :26T:** contains payment code. MIPS transfers the fields from the payer to the payee. The payer is responsible for the correctness of the code.

**Field :32А:** contains the settlement date, currency code which has to be 'EUR' and amount of the credit transfer that is to be settled or is settled.

**Field :33B:** contains the currency code 'EUR' or other currency code, depending on the sender’s country and amount of the credit transfer that was instructed to be settled.

**Field :36:** contains the exchange rate and must be present if the currency code in field 33B is different from the currency code in field 32A, otherwise it is not allowed.

**Field :50a:** contains IBAN, name and address of the payer. Output messages could be received with option A (IBAN and BIC/BEI) and F (Party Identifier, Name and Address), also.

**Field :52A:** in the input messages contains account and BIC of the payer's bank. In the output message from TARGET2 to MIPS euro module it contains on the first line: HAM, the BIC of the account debited and the TRN of the incoming message. On the second line: the BIC mentioned in the incoming 52A (if it is present, otherwise the BIC of the sender of the incoming message).

**Field :53a:** could be used only in option A by the NBRM for input messages. If the sender is a central bank, the 53a (with option A) has to contain the BIC of a CB’s customer to be debited.

**Field :54a:** specifies the branch of the Receiver or another financial institution at which the funds will be made available to the Receiver.

**Field :55a:** specifies the Receiver's branch, when the funds are made available to this branch through a financial institution other than that indicated in field 53a. If it is stated then fields 53 and 54 are mandatory. Therefore, for input messages it is allowed only for the NBRM in option A.

**Field :56A:** when present identifies the account to be credited. It could be provided to the payer by the participants in MIPS euro module for Option 1 for the incoming (output) messages with value NBRMMK2A. If field 57a is used in option D, field 56A becomes mandatory, on the contrary, when field 57a is used in option A, field 56A is optional. The sender should not use this field for resident to resident (domestic) payments, because these payments are routed inside MIPS euro module.

**Field:57a:** contains data about the receiver's institution. If option D is used, 56A becomes mandatory, and the participant may use code "/C" at the beginning. If the participants in MIPS euro module decide to use Option 2 for the incoming (output) messages, they should provide the payer with BIC NBRMMK2A as the receiver's BIC and it is more appropriate for the payer to use option A for field 57. If the option A is used, no matter which option the participants choose to use for the incoming (output) messages, the message that MIPS sends to the participant contains the BIC of receiver's bank. The sender should state the BIC of the receiver's bank in this field instead of NBRMMK2A for resident to resident (domestic) payments, because thеsе payments are routed inside MIPS euro module.

**Field :59a:** contains the account, name and address of the final beneficiary. Account line must be stated. If the participants in MIPS euro module decide to use Option 2 for the incoming (output) messages, their BIC could only be recognized with the sorting code part of the IBAN of the final beneficiary. In the both options MIPS recognizes the receiver's bank BIC from the sorting code part of the IBAN. These rules apply in option F: First numbered line must start with 1/ followed by the name of the receiver; Numbering of the lines must be ascending; Line with the same number could occur multiple times; If line starting with 2/ followed by receiver’s address is stated, then stating next line numbered 3 which contains town in additional details is mandatory. First occurrence of line numbered 3 must be in format 3/xx[/30x], where xx is 2-chars ISO country code, optionally followed by a slash '/' and additional details. More lines numbered 3 could be stated, where ISO country code after 3/ is not mandatory.

**Field :70:** contains optional information provided by the payer for the payment. Here it could be provided similar information from the payer to the payee like in field 72. Unlike Field 72, the double slash "//" in Field 70 is used to separate references and not to mark the beginning of subsequent lines, i.e. to indicate the information is continuing from the previous line. Example of content of field 70:

/INV/2014108-912345///RFB/MEMB NO:

AF-20019

**Field :71A:** contains the details about the obligations for the costs of the payment.

Codes: OUR, SHA and BEN.

Participants fill this field according to their bilateral agreement.

**Field :71F:** contains the details about the sender's charges, amount with currency EUR in front of it. If Field 71A is “BEN”, one (or more) 71F is (are) mandatory and all banks in the chain must deduct charges from the amount before forwarding the instruction to the next bank in the chain.

**Field :71G**: contains the details about the receiver's charges, amount with currency EUR in front of it.

**Field :72:**optionally contains additional operational codes and sender to receiver information or eventually reply for a message rejection from the system. The operational codes are mandatory at the beginning of the first line.

Codes and contents for the outgoing (input) messages:

*Common use*

* /RFB/16x  
  This code should not be followed by more than 16 characters sender to receiver information.
* /KOD/line 1

//line 2

...

//line 6

The lines from the second to sixth have to start with "//". This marker indicates that the information is continuing from the previous line.

Codes and contents for the incoming (output) messages:

* /INS/“content of field 52D“ (if enough space is available), in case field 52D is used in original MT 103 sent by the foreign sender;

*MT103 REJT replies from the systems*

For the message rejection/return replies from the systems, please refer to the chapter Message rejection replies in field 72.

**Field :77B**: specifies the code(s) for the statutory and/or regulatory information required by the authorities in the country of Receiver or Sender.

### **11.1.4. MT 103 Examples**

*Example 1:*

*Outgoing payment from the Republic of Macedonia to foreign country*

ZORAN GEORGIEV, who lives in the Republic of Macedonia, is client of the commercial bank ESWBMK22 in Macedonia and  
pays 32 EUR to INTERNATIONAL FEDERATION OF SURVEYORS in DENMARK, which is client of the commercial bank DABADKKK in Denmark on INVOICE NO:  
 2014108 issued from this company.

*Outgoing (MIPS system input) message*

*Participant to MIPS euro module*

Block 4 of the МТ 103 message ESWBMK22 sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:3701450011060297

:23B:CRED

:32A:150313EUR32,

:33B:EUR32,

:50K:/MK07370000021345557

ZORAN GEORGIEV

BLVD.ALEXANDER MACEDONIAN NO.9

REPUBLIC OF MACEDONIA

:52A:/MK07100100000037094

ESWBMK22

:57A:DABADKKK

:59:/DK3530002138825496

INTERNATIONAL FEDERATION OF

SURVEYORS

KALVEBOD BRYGGE 31-33,

DK-1780COPENHAGEN V, DENMARK

:70:/INV/2014108///RFB/MEMB NO:20019

:71A:SHA

*Outgoing (TARGET2 system input) message*

*MIPS euro module to TARGET2:*

Block 4 of the МТ 103 message MIPS euro module sends to TARGET2:

-----------------------------------------------------------------------------

:20:3701450011060297

:23B:CRED

:32A:150313EUR32,

:33B:EUR32,

:50K:/MK07370000021345557

ZORAN GEORGIEV

BLVD.ALEXANDER MACEDONIAN NO.9

REPUBLIC OF MACEDONIA

:52A:/MK07100100000037094

ESWBMK22

:57A:DABADKKK

:59:/DK3530002138825496

INTERNATIONAL FEDERATION OF

SURVEYORS

KALVEBOD BRYGGE 31-33,

DK-1780COPENHAGEN V, DENMARK

:70:/INV/2014108///RFB/MEMB NO:20019

:71A:SHA

*Example 2:*

*Incoming payment from foreign country to the Republic of Macedonia*

Company Vraiment de belles choses in France, which is client of the commercial bank SOGEFRPPHCM in France pays 564 EUR to company Persey LTD in Macedonia, which is client of the commercial bank STOBMK2X in Macedonia on INVOICE NO:  
 467-14 issued from this company.

*Incoming (TARGET2 system output) message*

*TARGET2 to MIPS euro module*

Block 4 of the МТ 103 message MIPS euro module receives from HAM:

-----------------------------------------------------------------------------

:20:HAM071012157456A

:23B:CRED

:32A:140227EUR564,

:33B:EUR564,

:50K:/FR1420041010050500013M02606

Vraiment de belles choses

Paris, France

488 Rue des Archives

:52A://HAMSOGEFRPPHCM2568122312

SOGEFRPPHCM

*Option 1.*

:56A:NBRMMK2A

:57A:STOBMK2X

*Option 2.*

:57A:NBRMMK2A

:59:/MK07200000045634515

Persey DOOEL

Skopje, Macedonia

Viktor Igo 89

:70:/INV/467-14

:71A:OUR

*Incoming (MIPS euro module output) message*

*MIPS euro module to Participant*

Block 4 of the МТ 103 message MIPS euro module sends to STOBMK2X:

-----------------------------------------------------------------------------

:20:HAM071012157456A

:23B:CRED

:32A:140227EUR564,

:33B:EUR564,

:50K:/FR1420041010050500013M02606

Vraiment de belles choses

Paris, France

488 Rue des Archives

:52A:SOGEFRPPHCM

*Option 1:*

:56A:NBRMMK2A

:57A:STOBMK2X

*Option 2:*

:57A:NBRMMK2A

:59:/MK07200000045634515

Persey DOOEL

Skopje, Macedonia

Viktor Igo 89

:70:/INV/467-14

:71A:OUR

*Example 3:*

*Resident to resident payment*

Company MILA DOOEL Skopje is client of the commercial bank STOBMK2X in Macedonia and pays 780 EUR to FREDERIC CHOPIN, natural person which is client of the commercial bank UIBMMK22 as a salary compensation for his work abroad.

*Outgoing (MIPS system input) message*

*Participant to MIPS euro module:*

Block 4 of the МТ 103 message STOBMK2X sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:20021129801290

:23B:CRED

:32A:150313EUR780,

:33B:EUR780,

:50K:/MK07200000002344579

MILA DOOEL

SS.CYRIL 26 SKOPJE

REPUBLIC OF MACEDONIA

:52A:/MK07100100000020022

STOBMK2X

:57A:UIBMMK22

:59:/MK07240005122323261

FREDERIC CHOPIN

BLVD.MACEDONIA 86-2 SKOPJE

REPUBLIC OF MACEDONIA

:70:/RFB/Salary comp

:71A:SHA

*Incoming (MIPS system output) message*

*MIPS euro module to Participant:*

Block 4 of the МТ 103 message MIPS euro module sends to UIBMMK22:

-----------------------------------------------------------------------------

:20:20021129801290

:23B:CRED

:32A:150313EUR780,

:33B:EUR780,

:50K:/MK07200000002344579

MILA DOOEL

SS.CYRIL 26 SKOPJE

REPUBLIC OF MACEDONIA

:52A:/MK07100100000020022

STOBMK2X

:57A:UIBMMK22

:59:/MK07240005122323261

FREDERIC CHOPIN

BLVD.MACEDONIA 86-2 SKOPJE

REPUBLIC OF MACEDONIA

:70:/RFB/Salary comp

:71A:SHA

*Example 4:*

*Intermediary institution for outgoing payment*

Company BELL-MK DOOEL Skopje is client of the commercial bank TTXBMK2X in Macedonia and pays 5.930,48 EUR to company SERBGROSS in Serbia, which is client of the commercial bank BANCA INTESA AD BEOGRAD in Serbia, using intermediary bank Intesa Sanpaolo Italy, for corn imported from this company.

*Outgoing (MIPS system input) message*

*Participant to MIPS euro module:*

Block 4 of the МТ 103 message TTXBMK2X sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:2901550011060297

:23B:CRED

:32A:150312EUR5930,48

:33B:EUR5930,48

:50K:/MK07290000087234382

BELL-MK DOOEL SKOPJE

EMIL ZOLA 67 2-4

REPUBLIC OF MACEDONIA

:52A:/MK07100100000029043

TTXBMK2X

:56A:BCITITMM

:57A:DBDBRSBG

:59:/890127899095946

SERBGROSS SERBIA

KALEMEGDAN 78-67

SERBIA

:70:/RFB/CORN

:71A:SHA

:72:CORN LAST IMPORT

*Outgoing (TARGET2 system input) message*

*MIPS euro module to TARGET2:*

Block 4 of the МТ 103 message MIPS euro module sends to TARGET2:

-----------------------------------------------------------------------------

:20:2901550011060297

:23B:CRED

:32A:150312EUR5930,48

:33B:EUR5930,48

:50K:/MK07290000087234382

BELL-MK DOOEL SKOPJE

EMIL ZOLA 67 2-4

REPUBLIC OF MACEDONIA

:52A:/MK07100100000029043

TTXBMK2X

:56A:BCITITMM

:57A:DBDBRSBG

:59:/890127899095946

SERBGROSS SERBIA

KALEMEGDAN 78-67

SERBIA

:70:/RFB/CORN

:71A:SHA

:72:CORN LAST IMPORT

## 11.2. Message rejection replies

### **11.2.1. Message rejection replies in field 72**

Block 4 of the messages that identify rejection of the payment is copy of the payment's block 4 itself, except for the field 72, which has the structure defined in Table 4.

Codes /REJT/, /RETN/ and ERI details are not allowed in outgoing (input) messages.

**Table 4: REJT notification in field 72**

|  |  |  |
| --- | --- | --- |
| /REJT/Field  <CRLF>  or  /RETN/Field  <CRLF> | /Code/Description  <CRLF> | /MREF/Rel.reference  [<CRLF>] |

Codes specification:

* /REJT/ followed by the identification of the field causing the reject or /RETN/ followed by the identification of the field causing the return (used for incoming payments from PM and directed to CB customers if a payment is rejected in HAM for any reason, a reverse payment is sent from HAM to PM).
* Reason Code, followed by a text description of the preceding reason code. Table 5 contains error codes specific for HAM. Other TARGET2 and SWIFT error codes are not listed in this table.
* /MREF/ Sender’s Reference, i.e. field 20 of the original message (Transaction Reference Number of File Reference).

**Table 5: HAM error codes**

|  |  |
| --- | --- |
| **Code**  **Code** | **Description**  **Description** |
| XI50 | MAC-error input  MAC-error input |
| XI59 | Request Timed Out  Request Timed Out |
| XI00 | Generic error  Generic error |
| XI11 | Message format error  Message format error |
| XI12 | Invalid character or invalid numeric value  Invalid character or invalid numeric value |
| XI13 | Unexpected data  Unexpected data |
| XI14 | Invalid decimal value  Invalid decimal value |
| XI15 | Too many fields  Too many fields |
| XI16 | Field too short  Field too short |
| XI17 | Field too long  Field too long |
| XI00 | Mandatory field not found  Mandatory field not found |
| RF01 | Double input  Double input |
| TM01 | Request out of cut-off time  Request out of cut-off time |
| XI02 | Missing receiving legitimacy  Missing receiving legitimacy |
| AC06 | Exclusion of participant  Exclusion of participant |
| XI18 | Invalid using codeword TILTIME, FROTIME, CLSTIME, REJTIME  Invalid using codeword TILTIME, FROTIME, CLSTIME, REJTIME |
| XI11 | Field 52a - Invalid field option  Field 52a - Invalid field option |
| XI24 | Field not allowed because debtor or receiver of the payment is in module HAM  Field not allowed because debtor or receiver of the payment is in module HAM |
| XT20 | Field 72 - using of codeword /MANPAY/ is only allowed if a CB is sender of the message  Field 72 - using of codeword /MANPAY/ is only allowed if a CB is sender of the message |
| XI01 | Sender not allowed  Sender not allowed |
| XI04 | Debit account not open  Debit account not open |
| XI07 | Sender not allowed to debit the specified account  Sender not allowed to debit the specified account |
| XT16 | Operation not allowed (eg cross border)  Operation not allowed (eg cross border) |
| XI09 | Returned (cancelled) at end of the day  Returned (cancelled) at end of the day |
| XI08 | Revocation of payment  Revocation of payment |
| AM04 | Removal of payment because of missing cover or exceeding a limit/order rejected due to insufficient balance  Removal of payment because of missing cover or exceeding a limit/order rejected due to insufficient balance |

### **11.2.2. Rejection examples**

*Example 1:*

*MT 103 REJT - rejected MT 103 message*

Company MEHANOTEHNIKA LTD in Macedonia, which is client of the commercial bank KOBSMK2X in Macedonia sent MT 103 message on 32 EUR with reference 3001450011068161 to GHOST BUSTERS LTD, for which is supposed that is client of the commercial bank GHSTDEFF in Germany on INVOICE NO:  
 2014108 issued from this company.

TARGET2 has not found the BIC GHSTDEFF and rejected the message.

Block 4 of the MT 103 REJT message TARGET2 sends to MIPS euro module and MIPS euro module forwards to the participant:

-----------------------------------------------------------------------------

:20:HAM0011060297A

:23B:CRED

:32A:150313EUR32,

:33B:EUR32,

:50K:/MK07300000000023510

MEHANOTEHNIKA DOOEL

SKOPJE,UL.TRIFUN HAZIJANEV BR.9

REPUBLIC OF MACEDONIA

:52A:/MK07100100000030013

KOBSMK2X

:57A:GHSTDEFF

:59:/DE54700400410408800100

GHOST BUSTERS LTD

ANSBACH, MITTELFR 811118

GERMANY

:70:/INV/2014108///RFB/MEMB NO:20019

:71A:OUR

**:72:** **/REJT/20**

**/XI19/INVALID SENDING/RECEIVING BIC**

**/MREF/3001450011068161**

-}

## 11.3. Transfer of credit balances between financial institutions (MT 202)

### **11.3.1. Purpose of message MT 202**

MT 202 messages are used to transfer credit balances between financial institutions (bank to bank transfers).

It is used by the participants in MIPS euro module to transfer funds from their own account.

The institution which is sending MT 202 message debits its account in the field :52: for the amount in EUR specified in field :32A: and credits the account stated in field :58:.

### **11.3.2. MT 202 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | *Input message*  Sender LT  *Output message*  Receiver LT |  |
|  | 2: | Message type  *Input message*  I202  *Output message*  O202 |  |
|  | 2: | Message type  *Input message*  Receiver BICX12  *Output message*  Sender MIR |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 3!d13x |
| M | 21 | Related Reference  Related Reference | 16x |
| ---> | | | |
| O | 13C | *Output message only*  Time Indication  Time Indication | /SNDTIME/hhmm+iinn  where: ii and nn are the hours and minutes of UTC shift |
| ----| | | | |
| M | 32A | Value Date, Currency Code, Amount  Value Date, Currency Code, Amount | 6!n3!a15d |
| M | 52A | Ordering Institution  Ordering Institution  *Input messages*  Mandatory for both messages from participants to MIPS and messages from MIPS to TARGET2  *Output messages*  //HAM<BIC><TRN>  <BIC> | [/1!a]/34x  4!a2!a2!c[3!c]  //HAM 4!a2!a2!c[3!c]16x  4!a2!a2!c[3!c] |
| O | 53a | *Input Messages for the NBRM only*  *Output messages all options*  Sender’s Correspondent  Sender’s Correspondent  Option A:  Option B:  Option D: | [/1!a][/34x] 4!a2!a2!c[3!c]  [/1!a][/34x]  [35x]  [/1!a][/34x]  4\*35x |
| O | 54a | Receiver’s Correspondent  Receiver’s Correspondent  Option A:  Only option A is allowed for input messages  Option B:  Option D: | [/1!a][/34x] 4!a2!a2!c[3!c]  [/1!a][/34x] [35x]  [/1!a][/34x] 4\*35x |
| O | 56A | Intermediary Institution  Intermediary Institution  *Output messages*  Used at Option 1. Incoming messages with value NBRMMK2A | [/1!a][/34x]  4!a2!a2!c[3!c] |
| O | 57A | Account With Institution  Account With Institution  Used at Option 2. Incoming messages with value NBRMMK2A | [/1!a][/34x]  4!a2!a2!c[3!c] |
| M | 58a | Beneficiary Institution  Beneficiary Institution  Option A:  Option D:  Could be used only when field 57A is present | [/1!a][/34x]  4!a2!a2!c[3!c]  [/1!a][/34x]  4\*35x |
| O | 72 | Sender to Receiver Information  Sender to Receiver Information | 6\*35x |

**M = Mandatory О =Optional**

### **11.3.3. MT 202 fields specification**

**Field :20:** contains sender's message reference. This field together with the value date and sender's BIC forms the unique message key. **Message reference has to start with 3 digits sorting code of the MIPS participant.**

**Field :21:** is mandatory, for the input messages has to be filled with a value, for the output messages is equal to the reference number of the input message.

**Field :13C:** may be present only in output messages. It contains the Settlement Time.

**Field :32А:** contains the settlement date, currency code which has to be 'EUR' and amount of the credit transfer that is to be settled or is settled.

**Field :52A:** in the input messages contains account and BIC of the sending institution. In the output message from TARGET2 to MIPS euro module it contains on the first line: HAM, the BIC of the account debited and the TRN of the incoming message. On the second line: the BIC mentioned in the incoming 52A (if it is present, otherwise the BIC of the sender of the incoming message).

**Field :53a:** could be used only in option A by the NBRM for input messages. If the sender is a central bank, the 53a (with option A) has to contain the BIC of a CB’s customer to be debited.

**Field :54a:** specifies the branch of the Receiver or another financial institution at which the funds will be made available to the Receiver. This field should not be used for resident to resident (domestic) payments inside MIPS.

**Field :56A:** when present identifies the account (connected to stated BIC) to be credited for outgoing (input) messages to TARGET2. MIPS participants could state the BIC of the TARGET2 participant in this field of the outgoing (input) messages to TARGET2. It could be provided to the foreign payer institution by the participants in MIPS euro module for Option 1 for the incoming (output) messages to MIPS with value NBRMMK2A. The sender should not use this field for resident to resident (domestic) payments, because these payments are routed inside MIPS euro module. If field 56A is specified, then field 57A becomes mandatory. For Option 1 for the incoming (output) messages to MIPS, foreign payers could state BIC NBRMMK2A in both 56A and 57A fields.

**Field :57А**: specifies account (connected to stated BIC) to be credited for outgoing (input) messages to TARGET2, if field 56A is not present. If field 56A is not present, MIPS participants could state the BIC of the TARGET2 participant in this field of the outgoing (input) messages to TARGET2. If the participants in MIPS euro module decide to use Option 1 for the incoming (output) messages to MIPS, they should provide the foreign payer institution with BIC NBRMMK2A as the receiver's BIC stated in field 57A. Field 57A could be stated without using field 56A. When field 58a is used in option D field 57A becomes mandatory. When field 58a is used in option A field 57A is optional. The sender should not use this field for resident to resident (domestic) payments, because these payments are routed inside MIPS euro module. For resident to resident (domestic) payments only field 58 should be used.

**Field :58a:** specifies account to be credited for the outgoing (input) messages to TARGET2, if fields 56A and 57A are not present. Option D is accepted only if field 57A is present. If fields 56A and 57A are not present, MIPS participants should state the BIC of the TARGET2 participant in this field of the outgoing (input) messages to TARGET2. If the participants in MIPS euro module decide to use Option 1 for the incoming (output) messages to MIPS, they should provide the foreign payer with BIC NBRMMK2A as the receiver's BIC in fields 56A or 57A, and should specify their own BIC for field 58. If the MIPS participants decide to use Option 2 for the incoming (output) messages to MIPS, they could instruct the foreign payer not to state fields 56A or 57A, and to state their euro settlement account in MIPS in the first line and BIC NBRMMK2A in the second line of field 58. Only this field should be used for beneficiary institution for resident to resident (domestic) payments inside MIPS.

**Field :72:**optionally contains additional operational codes and sender to receiver information or eventually reply for a message rejection from the system.

Codes and contents for the outgoing (input) messages:

*Common use*

* /RFB/16x  
  This code should not be followed by more than 16 characters sender to receiver information.
* line 1

//line 2

...

//line 6

The lines from the second to sixth have to start with "//". This marker indicates that the information is continuing from the previous line.

*Resident to resident only PVP (not supported in TARGET2, only MIPS euro module)*

* /PVP/CounterPartyBIC,Currency,Amount,

/TNUM/T Ticket number

The format must be:

4!a2!a2!c4!c3!a15c

/TNUM/T6!d

where in 15c, c could be either digit or,

Currency in the MT202 message sent from the participant that buys Euros in denar module of MIPS has to be EUR. It is followed by the amount of Euros that the buyer needs and the ticket number of the deal concluded on the forex market.

Currency in the MT202 message sent from the participant that sells Euros in euro module of MIPS has to be MKD. It is followed by the amount of denars that was agreed to be payed by the buyer and the ticket number of the deal concluded on the forex market.

Codes and contents for the incoming (output) messages:

* /INS/“content of field 52D“ (if enough space is available), in case field 52D is used in original MT 202 sent by the foreign sender institution;

*MT202 replies from the systems*

For the message rejection/return replies from the systems, please refer to the chapter Message rejection replies in field 72.

### **11.3.4. MT 202 Examples**

*Example 1:*

EXPCMK22 sends 9,5 EUR on its account in MARKDEFF.

*Outgoing (MIPS system input) message*

*Participant to MIPS euro module*

*and*

*Outgoing (TARGET2 system input) message*

*MIPS euro module to TARGET2*

Block 4 of the МТ 202 message EXPCMK22 sends to MIPS euro module and MIPS euro module sends to TARGET2:

-----------------------------------------------------------------------------

:20:27020245454456

:21:TRANSFER

:32A:150215EUR9,5

:52A:/MK07100100000027006

EXPCMK22

:57A:MARKDEFF

:58A:/8040040247

EXPCMK22

*Example 2:*

INSBMK22 receives 11,23 EUR on its account from KOBSMK2X account in COBADEFF.

*Incoming (TARGET2 system output) message*

*TARGET2 to MIPS euro module*

Block 4 of the МТ 202 message TARGET2 sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:HAM141106427964A

:21:9000004031818

:13C:/SNDTIME/0951+0100

:32A:150102EUR11,23

:52A://HAMCOBADEFFXXXH141105000048704

KOBSMK2X

:53B:/900149900

:57A:NBRMMK2A

:58A:INSBMK22

*Incoming (MIPS euro module system output) message*

*MIPS euro module to Participant*

Block 4 of the МТ 202 message MIPS euro modules sends to INSBMK22:

-----------------------------------------------------------------------------

:20:HAM141106427964A

:21:9000004031818

:13C:/SNDTIME/0951+0100

:32A:150102EUR11,23

:52A://HAMCOBADEFFXXXH141105000048704

KOBSMK2X

:53B:/900149900

:57A:NBRMMK2A

:58A:INSBMK22

*Example 3:*

*Resident to resident*

KOBSMK2X sends 767 EUR to STOBMK2X.

*Outgoing (MIPS system input) message*

*Participant to MIPS euro module*

Block 4 of the МТ 202 message KOBSMK2X sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:300617881

:21:TRANSFER

:32A:150212EUR767,

:52A:/MK07100100000030013

KOBSMK2X

:58A:/C/MK07100000000020027

STOBMK2X

*Incoming (MIPS system output) message*

*MIPS euro module to Participant*

Block 4 of the МТ 202 message STOBMK2X receives from MIPS euro module:

-----------------------------------------------------------------------------

:20:300617881

:21:TRANSFER

:32A:150212EUR767,

:52A:/MK07100100000030013

KOBSMK2X

:58A:/C/MK07100000000020027

STOBMK2X

*Example 4:*

*Using account with institution*

OHRDMK22 pays 10.578,97 EUR to JUBARSBG in Serbia using account with institution COBADEFF.

*Outgoing (MIPS system input) message*

*Participant to MIPS euro module*

Block 4 of the МТ 202 message OHRDMK22 sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:530892122

:21:TRANSFER

:32A:150310EUR10578,97

:52A:/MK07100100000053002

OHRDMK22

:56A:COBADEFF

:57A:JUBARSBG

:58A:/C/090098234455

JUBARSBG

*Outgoing (TARGET2 system input) message*

*MIPS euro module to TARGET2*

Block 4 of the МТ 202 message MIPS euro module sends to TARGET2:

-----------------------------------------------------------------------------

:20:530892122

:21:TRANSFER

:32A:150310EUR10578,97

:52A:/MK07100100000053002

OHRDMK2A

:56A:COBADEFF

:57A:JUBARSBG

:58A:/C/090098234455

JUBARSBG

*Example 5:*

*MT 202 REJT - rejected MT 202 message*

STBBMK22 sent MT 202 message on 4.234,62 EUR with reference STBB011068164 to SOGEFRPPBRG, but the BIC of the Bank-Receiver was not found in TARGET2 and it rejected the message.

Block 4 of the MT 202 message TARGET2 sends to MIPS euro module

and MIPS euro module forwards to the participant:

-----------------------------------------------------------------------------

:20:HAM2344441134A

:21:TRANSFER

:32A:150310EUR4234,62

:52A:/MK07100100000050092

STBBMK22

:57A:SOGEFRPPBRG

:58A:/C/FR7630003023600015001718672

SOGEFRPPBRG

**:72:/REJT/20**

**/XI19/INVALID SENDING/RECEIVING BIC**

**/MREF/500011068164**

-}

## 11.4. Customer credit transfer sent with the cover method (MT 202 COV)

### **11.4.1. Purpose of message MT 202 COV**

This message type is used to transfer credit balances between financial institutions.

It must only be used to order the movement of funds related to an underlying customer credit transfer that was sent with the cover method.

MT 202 COV messages must contain tag 119 with code COV in Block 3 ({119:COV}).

The MT 202 COV consists of two sequences:

* Sequence A - General Information which contains information on the financial institution transfer between the ordering institution and beneficiary institution and
* Sequence B - Underlying Customer Credit Transfer is used to provide details on an individual underlying customer credit transfer that was sent with the cover method.

### **11.4.2. MT 202 COV message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | *Input message*  Sender LT  *Output message*  Receiver LT |  |
|  | 2: | Message type  *Input message*  I202  *Output message*  O202 |  |
|  | 2: | Message type  *Input message*  Receiver BICX12  *Output message*  Sender MIR |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 3!d13x |
| M | 21 | Related Reference  Related Reference | 16x |
| ---> | | | |
| O | 13C | *Output message only*  Time Indication  Time Indication | /SNDTIME/hhmm+iinn  where:  ii and nn are the hours and minutes of UTC shift |
| ----| | | | |
| M  M | 32A | Value Date, Currency Code, Amount  Value Date, Currency Code, Amount | 6!n3!a15d |
| M | 52A | Ordering Institution  *Input message*  Mandatory for both messages from participants to MIPS and messages from MIPS to TARGET2  *Output message*  //HAM<BIC><TRN>  <BIC> | [/1!a]/34x  4!a2!a2!c[3!c]  //HAM 4!a2!a2!c[3!c]16x  4!a2!a2!c[3!c] |
| O | 53a | Sender’s Correspondent  Sender’s Correspondent  Option A:  Option B:  Option D: | [/1!a][/34x] 4!a2!a2!c[3!c]  [/1!a][/34x]  [35x]  [/1!a][/34x]  4\*35x |
| O | 57A | Account With Institution  Account With Institution | [/1!a][/34x]  4!a2!a2!c[3!c] |
| M | 58A | Beneficiary Institution  Beneficiary Institution | [/1!a][/34x]  4!a2!a2!c[3!c] |
| O | 72 | Sender to Receiver Information  Sender to Receiver Information | 6\*35x |
| **Optional block for HAM - Sequence B underlying customer credit transfer details** | | | |
| M | 50a | Ordering Customer  Ordering Customer  Option K:  Option A:  Option F: | [/34x]  4\*35x  [/34x]4!a2! a2!c[3!c]  35x 4\*35x |
| O | 52A | Ordering Institution  Ordering Institution  Option A:  Option F: | [/1!a][/34x]  4!a2!a2!c[3!c]  [/1!a][/34x] 4\*35x |
| O | 56a | Intermediary Institution  Intermediary Institution  Option A:  Option C:  Option D: | [/1!a][/34x]  4!a2!a2!c[3!c]  /34x  [/1!a][/34x]4\*35x |
| O | 57a | Account With Institution  Account With Institution  Option A:  Option B:  Option C:  Option D: | [/1!a][/34x]  4!a2!a2!c[3!c]  [/1!a][/34x]  [35x]  /34x  [/1!a][/34x]4\*35x |
| M | 59a | Beneficiary Customer  Beneficiary Customer  No letter option:  Option A: | /34x 4\*35x  /34x 4!a2!a2!c[3!c] |
| O | 70 | Remittance Information  Remittance Information | 4\*35x |
| O | 72 | Sender to Receiver Information  Sender to Receiver Information | 6\*35x |
| O | 33B | Currency Code, Instructed Amount  Currency Code, Instructed Amount | 3!a15d |

**M = Mandatory О =Optional**

### **11.4.3. MT 202 COV fields specification**

**Field :20:** contains sender's message reference. This field together with the value date and sender's BIC forms the unique message key. Message reference has to start with 3 digits sorting code of the MIPS participant.

**Field :21:** is mandatory, for the input messages has to be filled with a value, for the output messages is equal to the reference number of the input message.

**Field :13C:** may be present only in output messages. It contains the Settlement Time.

**Field :32A:** contains the settlement date, currency code which has to be 'EUR' and amount of the credit transfer that is to be settled or is settled.

**Field :52A:** in the input messages contains account and BIC of the sending institution. In the output message from TARGET2 to MIPS euro module it contains on the first line: HAM, the BIC of the account debited and the TRN of the incoming message. On the second line: the BIC mentioned in the incoming 52A (if it is present, otherwise the BIC of the sender of the incoming message).

**Field :53a:** could be used only in option A by the NBRM for input messages. If the sender is a central bank, the 53a (with option A) has to contain the BIC of a CB’s customer to be debited.

**Field :57А**: is used only for liquidity transfers from HAM account to RTGS account in PM. It has to be filled with the BIC of the home CB, followed in field 58A with the BIC code of the PM participant.

**Field :58A**: contains the account to be credited. For HAM to HAM and PM to HAM payments it is the HAM creditor BIC. For HAM to PM payment it is the BIC of the PM participant.

**Field :72:**optionally contains additional operational codes and sender to receiver information or eventually reply for a message rejection from the system.

Codes and contents for the incoming (output) messages:

* /INS/“content of field 52D“ (if enough space is available), in case field 52D is used in original MT 202 sent by the foreign sender institution;

*MT202 replies from the systems*

For the message rejection/return replies from the systems, please refer to the chapter Message rejection replies in field 72.

Specification of fields of block Sequence B - underlying customer credit transfer details is given in the specification of MT 103 message.

### **11.4.4. MT 202 COV Examples**

*Example 1:*

CECBMK22 receives 1.920 EUR cover from BDBOIT22XXX for MT 103 with reference 9000004031818 it previously received for a customer credit.

*Incoming (TARGET2 system output) message*

*TARGET2 to MIPS euro module*

Block 4 of the МТ 202 COV message TARGET2 sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:HAM141106427964A

:21:9000004031818

:13C:/SNDTIME/0951+0100

:32A:150102EUR1920,

:52A://HAMBDBOIT22XXXH141105000048704

BDBOIT22XXX

:53B:/000149900

:57A:NBRMMK2A

:58A:CECBMK22XXX

:50K:/789012343

CLOUD ABOVE S.P.A.

VIA SERGIO TAVERNARI 23

BOLOGNA

ITALY

:59:/6662399932

NAUKA ZA SITE DOOEL

SV.KIRIL I METODIJ 57-3

SKOPJE

MACEDONIA

:70:EDUCATIONAL DOCS

:72:/INV/789-16

:33B:EUR1920,

*Incoming (MIPS euro module system output) message*

*MIPS euro module to Participant*

Block 4 of the МТ 202 COV message MIPS euro module sends to CECBMK22:

-----------------------------------------------------------------------------

:20:HAM141106427964A

:21:9000004031818

:13C:/SNDTIME/0951+0100

:32A:150102EUR11,23

:52A://HAMBDBOIT22XXXH141105000048704

BDBOIT22XXX

:53B:/000149900

:57A:NBRMMK2A

:58A:CECBMK22XXX

:50K:/789012343

CLOUD ABOVE S.P.A.

VIA SERGIO TAVERNARI 23

BOLOGNA

ITALY

:59:/6662399932

NAUKA ZA SITE DOOEL

SV.KIRIL I METODIJ 57-3

SKOPJE

MACEDONIA

:70:EDUCATIONAL DOCS

:72:/INV/789-16

:33B:EUR1920,

*Example 2:*

KRSKMK2X sends 682,54 EUR cover to MARKDEFF for previously sent MT 103 credit transfer with reference 23554031823.

*Outgoing (MIPS system input) message*

*Participant to MIPS euro module*

Block 4 of the МТ 202 COV message KRSKMK2X sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:28023829031896

:21:23554031823

:13C:/SNDTIME/1142+0100

:32A:150105EUR682,54

:52A:/MK07100100000028073

KRSKMK2X

:53B:/MK07100000000028078

:58A:MARKDEFF

:50K:/MK07280000012312373

MLD COMPANY DOOEL

MAKEDONSKI PROSVETITELI 48

SKOPJE MACEDONIA

:59:/DE54700400410408800100

GHOST BUSTERS LTD

ANSBACH, MITTELFR 811118

GERMANY

# 12. Notifications

## 12.1. Account debit notification (MT 900)

### **12.1.1. Purpose of message MT 900**

This message type is used to show the account holder the debit entry in its account. The message is sent out after debiting took place on the respective account. The booking is confirmed again on the account statement.

Usage of this notification is optional, but it is recommended to the clients to opt for it for the reason of better message flow control and monitoring.

Note for the billing of charges: When the operator of system (MIPS/TARGET2) charges the account of the participant with a direct debit message, the participant receives MT 900 message which could not be connected with a payment message sent from the participant.

This is the algorithm how to recognize the billing of charges from the operator. The NBRM will receive not-connected MT 900 for the TARGET2 charges for NBRM's settlement account maintenance in TARGET2 and negative interest rates which may occur. The participants in MIPS will receive not-connected MT 900 for the MIPS charges for participant’s settlement account maintenance in MIPS and negative interest rates which may occur for the funds kept on their accounts.

### **12.1.2. MT 900 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Receiver LT  Receiver LT |  |
|  | 2: | Message type  Message type  O900  Sender MIR |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 21 | Related Reference  Related Reference | 16x |
| M | 25 | Account Identification  Account Identification | 35x |
| M | 32A | Value Date, Currency Code, Amount  Value Date, Currency Code, Amount | 6!n3!a15d |
| O | 52A | Ordering Institution  Ordering Institution | [/1!a][/34x]  4!a2!a2!c[3!c] |
| O | 72 | Sender to Receiver Information  Sender to Receiver Information | 6\*35x |

**M = Mandatory О =Optional**

### **12.1.3. MT 900 fields specification**

**Field :20:** contains system's message reference. This field together with the value date and system's BIC forms the unique message key. Starts with HAM in the replies received from TARGET2. The same reference is stated in tag 108: of Block 3.

**Field :21:** is equal to the reference number of the input message or code:

* “NEW“ for internal payments generated directly by the SSP modules (SF interest, RM interest and penalties).

**Field :25:** contains the account number which has debit entry.

**Field :32A:** contains the settlement date, currency code which has to be 'EUR' and amount of the credit transfer that was settled.

**Field :52A:** contains BIC of the sending institution.

**Field :72:**optionally contains additional operational codes and sender to receiver information.

The first line contains the time (first code).

Codes:

* /SETTIME/HHMMSSCC
* /HAMINT/ for “HAM interest“ (managed within HAM)
* /INTERMOD/ for transfer of liquidity from HAM to PM account of different participants (sent to the CB)

As a general rule the remaining 5 lines will contain the first 5 lines of tag 72 of the incoming message.

Other codes may appear in field 72, also:

* /SFOVDINT/ for “Overnight Deposit Interest“
* /SFMLOINT/ for “Marginal Lending On-Request Interest“
* /RMRESINT/ for “Interest on minimum reserve“
* /RMRESPEN/ for “Penalties for infringements“
* /LIQUINP/ for a liquidity transfer
* /LIQUIOUT/ for liquidity forwarding from PM (except at the end-of-day)
* /LIQUISF/ for liquidity transfer to/from standing facilities module. The following lines are filled in with one of the 3 strings:
  + //AUTOMATIC MARGINAL LENDING 0005
  + //MARGINAL LENDING ON REQUEST 0005
  + //OVERNIGHT DEPOSIT 0010 followed in the 3rd line by Debtor and Creditor BIC
* /LIQUIEOD/ for liquidity forwarding at the end-of-day
* /SSPBIL/ for CRISP fees
* /LIQUISOD/ for liquidity transfer at the start-of-day from HAM to PM

PENALTY

* /RMRESPEN/

//PENALTY FOR COMPULSORY

RESERVE

//IN THE PERIOD:

//YYYY-MM-DD - YYYY-MMDD//DEB CI\_BIC CRE

CB\_BIC

INTEREST

* /RMRESINT/

//INTEREST FOR COMPULSORY RESERVE

//IN THE PERIOD:

//YYYY-MM-DD - YYYY-MMDD//DEB CB\_BIC CRE CI\_BIC

For the excess of reserve:

INTEREST

* /RMRESEXC/

//INTEREST ON EXCESS OF RESERVE

//IN THE PERIOD:

//YYYY-MM-DD - YYYY-MMDD

// DEB CI\_BIC CRE CB\_BIC.

### **12.1.4. MT 900 Examples**

*Example 1:*

Participant KRSKMK2X successfully paid EUR 890,56 with payment message with reference 2801450011068006.

*Incoming (MIPS euro module system output) message*

*MIPS euro module to Participant*

Block 4 of the МТ 900 message MIPS euro module sends to KRSKMK2X:

-----------------------------------------------------------------------------

:20:927874035/900

:21:2801450011068006

:25:MK07100000000028078

:32A:150313EUR890,56

:52A:KRSKMK2X

:72:/SETTIME/10032379

*Incoming (TARGET2 system output) message*

*TARGET2 to MIPS euro module*

Block 4 of the МТ 900 message TARGET2 sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:HAM150313415403C

:21:2801450011068006

:25:ITNBRMMK2AXXXHAM

:32A:150313EUR890,56

:52A:NBRMMK2AXXX

:72:/SETTIME/10032376

## 

## 12.2. Account credit notification (MT 910)

### **12.2.1. Purpose of message MT 910**

This message type is used to show the account holder the credit entry in its account. The message is sent out after crediting took place on the respective account. The booking is confirmed again on the account statement.

Usage of this notification is optional.

### **12.2.2. MT 910 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Receiver LT  Receiver LT |  |
|  | 2: | Message type  Message type  O910  Sender MIR  Sender MIR |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 21 | Related Reference  Related Reference | 16x |
| M | 25 | Account Identification  Account Identification | 35x |
| M | 32A | Value Date, Currency Code, Amount  Value Date, Currency Code, Amount | 6!n3!a15d |
| O | 52A | Ordering Institution  Ordering Institution | [/1!a][/34x]  4!a2!a2!c[3!c] |
| O | 56A | Intermediary Institution  Intermediary Institution  *Output messages*  Used at Option 1. Incoming messages with value NBRMMK2A | [/1!a][/34x]  4!a2!a2!c[3!c] |
| O | 72 | Sender to Receiver Information  Sender to Receiver Information | 6\*35x |

**M = Mandatory О =Optional**

### **12.2.3. MT 910 fields specification**

**Field :20:** contains system's message reference. This field together with the value date and system's BIC forms the unique message key. Starts with HAM in the replies from TARGET2. The same reference is stated in tag 108: of Block 3.

**Field :21:** is equal to the reference number of the input message or code:

* “NEW“ for internal payments generated directly by the SSP modules (SF interest, RM interest and penalties).

**Field :25:** contains the account number which has credit entry.

**Field :32A:** contains the settlement date, currency code which has to be 'EUR' and amount of the credit transfer that was settled.

**Field :52A:** contains BIC of the sending institution.

**Field :56A:** contains the account debited if different from the Ordering Institution. In the message TARGET2 sends to MIPS euro module it is equal to TRGTXECBITX. In the message MIPS euro module sends to the participant it is not used.

**Field :72:**optionally contains additional operational codes and sender to receiver information.

The first line contains the time (first code).

Codes:

* /SETTIME/HHMMSSCC
* /HAMINT/ for “HAM interest“ (managed within HAM)
* /INTERMOD/ for transfer of liquidity from HAM to PM account of different participants (sent to the CB)

As a general rule the remaining 5 lines will contain the first 5 lines of tag 72 of the incoming message.

Other codes may appear in field 72, also:

* /SFOVDINT/ for “Overnight Deposit Interest“
* /SFMLOINT/ for “Marginal Lending On-Request Interest“
* /RMRESINT/ for “Interest on minimum reserve“
* /RMRESPEN/ for “Penalties for infringements“
* /LIQUINP/ for a liquidity transfer
* /LIQUIOUT/ for liquidity forwarding from PM (except at the end-of-day)
* /LIQUISF/ for liquidity transfer to/from standing facilities module. The following lines are filled in with one of the 3 strings:
  + //AUTOMATIC MARGINAL LENDING 0005
  + //MARGINAL LENDING ON REQUEST 0005
  + //OVERNIGHT DEPOSIT 0010 followed in the 3rd line by Debtor and Creditor BIC
* /LIQUIEOD/ for liquidity forwarding at the end-of-day
* /SSPBIL/ for CRISP fees
* /LIQUISOD/ for liquidity transfer at the start-of-day from HAM to PM

PENALTY

* /RMRESPEN/

//PENALTY FOR COMPULSORY

RESERVE

//IN THE PERIOD:

//YYYY-MM-DD - YYYY-MMDD//DEB CI\_BIC CRE

CB\_BIC

INTEREST

* /RMRESINT/

// INTEREST FOR COMPULSORY RESERVE

//IN THE PERIOD:

//YYYY-MM-DD - YYYY-MMDD//DEB CB\_BIC CRE

CI\_BIC

For the excess of reserve:

INTEREST

* /RMRESEXC/

//INTEREST ON EXCESS OF RESERVE

//IN THE PERIOD:

//YYYY-MM-DD - YYYY-MMDD

//DEB CI\_BIC CRE CB\_BIC.

### **12.2.4. MT 910 Examples**

*Example 1:*

The foreign participant SOGEFRPPHCM paid EUR 1.340 to KАPBMK22.

*Incoming (TARGET2 system output) message*

*TARGET2 to MIPS euro module*

Block 4 of the МТ 910 message TARGET2 sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:HAM071112157456E

:21:HAM071012157456A

:25:ITNBRMMK2AXXXHAM

:32A:140227EUR1340,

:52A:SOGEFRPPHCM

:56A:TRGTXECBITX

:72:/SETTIME/14431844

*Incoming (MIPS euro module system output) message*

*MIPS euro module to Participant*

Block 4 of the МТ 910 message MIPS euro module sends to KАPBMK22:

-----------------------------------------------------------------------------

:20:HAM071112157456E

:21:HAM071012157456A

:25:MK07100000000030018

:32A:140227EUR1340,

:52A:SOGEFRPPHCM

:72:/SETTIME/14431844

# 13. Account balance information

## 13.1. Account balance status / temporary statement report query (MT 920)

### **13.1.1. Purpose of message MT 920**

This message type is used by the account holders to query the balance they have on their accounts or to get temporary statement report. It is used only in MIPS euro module and is not supported by TARGET2.

Two types of reply could be returned by MIPS euro module, depending on the request sent by the participant. MT 941 is reply message for the actual account balance status.

MT 942 provides participant with temporary statement report, from the beginning of the business day to the moment the MT 920 query sent by the participant was received by MIPS.

### **13.1.2. MT 920 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Sender LT  Sender LT |  |
|  | 2: | Message type  Message type  I920  Receiver BICX12  Receiver BICX12 |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 12 | Message Requested  "941" or "942” | 3!n |
| M | 25 | Account Identification  Account Identification | 35x |
| O | 34F | Floor Limit Indicator  (Floor Limit Indicator) | 3!a[1!a]15d |
| O | 34F | Floor Limit Indicator  (Floor Limit Indicator) | 3!a[1!a]15d |

**M = Mandatory О =Optional**

### **13.1.3. MT 910 fields specification**

**Field :20:** contains message reference. This field together with the value date and system's BIC forms the unique message key.

**Field :12:** is type of requested reply message, "941" or "942", i.e. account balance status or temporary statement report.

**Field :25:** contains the account number for which balance status or temporary statement report is queried.

**Field :34F:** contains indicator of the lower debit / credit limit. These fields are used only if MT 942 is requested with the MT 920 message, in which case at least one field should be stated. If both fields are stated, the first one would be indicator of the lower debit limit, the second one indicator of the lower credit limit.

### **13.1.4. MT 920 Examples**

*Example 1:*

Participant PRBUMK22 queries its euro account balance status.

Block 4 of the МТ 920 message PRBUMK22 sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:PRBU1503134154

:12:941

:25:MK07100000000038069

## 

## 13.2. Account balance status (MT 941)

### **13.2.1. Purpose of message MT 941**

This message is reply to the account holder’s euro module and is not supported by TARGET2.

It contains the queried account balance status.

### **13.2.2. MT 941 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Receiver LT  Receiver LT |  |
|  | 2: | Message type  Message type  O941  Receiver BICX12  Receiver BICX12 |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 21 | Message Requested  Message Requested | 16x |
| M | 25 | Account Identification  Account Identification | 35x |
| M | 28 | Sequence Number  Sequence Number | 5n |
| M | 60F | Opening Balance  Opening Balance | 1!a6!n3!a15d |
| M | 90D | Number and Sum of Debit Entries  Number and Sum of Debit Entries | 5n3!a15d |
| M | 90C | Number and Sum of Credit Entries  Number and Sum of Credit Entries | 5n3!a15d |
| M | 62F | Balance-Booked Funds  Balance-Booked Funds | 1!a6!n3!a15d |
| O | 64 | Available Balance  Available Balance | 1!a6!n3!a15d |

**M = Mandatory О =Optional**

### **13.2.3. MT 941 fields specification**

**Field :20:** contains message reference. This field together with the value date and system's BIC forms the unique message key.

**Field :21:** contains the related MT 920 query message reference.

**Field :25:** contains the account number for which balance status was queried.

**Field :28:** contains the report sequence number for the participant which queried the report. The next MT 941 report for the participant will have the actual sequence number increased by 1. At the beginning of the year and for the first message of a new participant starting with 1.

**Field :60F**: contains balance of the account on the start of the business day.

**Field :90D**: contains the number and total amount of the debit entries in the account. Total amount is proceeded with currency marker "EUR".

**Field :90C**: contains the number and total amount of the credit entries in the account. Total amount is proceeded with currency marker "EUR".

**Field :62F**: contains the account balance in the moment when the system received the query.

**Field :64:** contains the available balance on the account in the moment when the system received the query, taking in consideration the reserved funds on the account.

### **13.2.4. MT 941 Examples**

*Example 1:*

Participant KOBSMK2X queried its euro account balance status on 13.03.2015 with MT 920 message with reference KOBS1503134154.

Simulating that KOBSMK2X had balance of 673.178,39 at the start of the business day, till the moment of MT 920 query debited its account with 56 outgoing messages with total amount of 26.734,52 EUR, received 89 incoming credit messages with total amount of 156.234,00 EUR.

Block 4 of the МТ 941 message with sequence number 135

KOBSMK2X receives from MIPS euro module:

-----------------------------------------------------------------------------

:20:932355989898

:21:KOBS1503134154

:25:MK07100000000030018

:28:135

:60F:C150313EUR673178,39

:90D:56EUR26734,52

:90C:89EUR156234,00

:62F:C150313EUR802677,87

:64:C150313EUR802677,87

# 14. Requests and system replies

## 14.1. Requests (MT n95)

### **14.1.1. Purpose of message MT n95**

This message type is used by the participants to send a request to MIPS.

These messages are only input messages received by MIPS. They are not supported in TARGET2. The category of the request depends on the related message type. MT 195 is used for a request related to MT 103 message. MT 295 is used for a request related to MT 202 message.

Participants could send requests only for their own messages, except for the authorized NBRM's participants which could send requests for any account.

The set of supported requests sent to MIPS euro module is smaller than the set supported in MIPS denar module. They are listed in the following table:

|  |  |  |
| --- | --- | --- |
| **Request**  **Request** | **Code**  **Code** | **Description**  **Description** |
| Message Status  Message Status | STAT | Request for a sent message status information |
| Priority change  Priority change | PRTY | Request to change the priority of a message sent and queued in the Input messages queue |
| Message copy | DUPL | Request for copy of a message sent to the system previously |

### **14.1.2. MT n95 message format**

### **14.1.2.1. MT n95 code STAT message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Sender LT  Sender LT |  |
|  | 2: | Message type  Message type  I195 / I295  Receiver BICX12  Receiver BICX12 |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 21 | Related reference  Related reference | 16x |
| M | 75 | Request code  Request code  Always "STAT” | 4!a |
| M | 11S | MT and Date of Original Message Sent  MT and Date of Original Message Sent | 3!n  6!n  [4!n6!n] |
| M | 79 | BIC of participant, Value Date of related payment message  BIC of participant, Value Date of related payment message | 4!a2!a2!c[3!c]  6!n |

**M = Mandatory О =Optional**

### **14.1.2.2. MT n95 code PRTY message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Sender LT  Sender LT |  |
|  | 2: | Message type  Message type  I195 / I295  Receiver BICX12 |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 21 | Related reference  Related reference | 16x |
| M | 75 | Request code  Request code  Always "PRTY” | 4!a |
| M | 77A | New message priority  New message priority | 4!c |
| M | 11S | MT and Date of Original Message Sent  MT and Date of Original Message Sent | 3!n  6!n  [4!n6!n] |
| M | 79 | BIC of participant, Value Date of related payment message  BIC of participant, Value Date of related payment message | 4!a2!a2!c[3!c]  6!n |

**M = Mandatory О =Optional**

### **14.1.2.3. MT n95 code DUPL message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Sender LT |  |
|  | 2: | Message type  I195 / I295  Receiver BICX12 |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 21 | Related reference  Related reference | 16x |
| M | 75 | Request code  Request code  Always "DUPL” | 4!a |
| M | 11S | MT and Date of Original Message Sent  MT and Date of Original Message Sent | 3!n  6!n  [4!n6!n] |
| M | 79 | BIC of participant, Value Date of related payment message  BIC of participant, Value Date of related payment message | 4!a2!a2!c[3!c]  6!n |

**M = Mandatory О =Optional**

### **14.1.3. MT n95 fields specification**

### **14.1.3.1. MT n95 code STAT message format**

**Field :20:** contains message reference. This field together with the value date and participant's BIC forms the unique message key.

**Field :21:** contains the related reference of the message for which status is queried.

**Field :75:** contains request code, always "STAT".

**Field :11S**: contains the MT, date of the related message and optionally session and sequence number of the original message, which could not be stated if the message is sent from authorised NBRM participant.

**Field :79:** contains BIC of the participant that is sending the request and value date of related payment message.

### **14.1.3.2. MT n95 code PRTY message format**

**Field :20:** contains message reference. This field together with the value date and participant's BIC forms the unique message key.

**Field :21:** contains the related reference of the message for which priority change was requested.

**Field :75:** contains request code, always "PRTY".

**Field :77:** contains new requested message priority.

**Field :11S**: contains the MT, date of the related message and optionally session and sequence number of the original message, which could not be stated if the message is sent from authorised NBRM participant.

**Field :79:** contains BIC of the participant that is sending the request and value date of related payment message.

### **14.1.3.3. MT n95 code DUPL message format**

**Field :20:** contains message reference. This field together with the value date and participant's BIC forms the unique message key.

**Field :21:** contains the related reference of the message for which status is queried.

**Field :75:** contains request code, always "DUPL".

**Field :11S**: contains the MT, date of the related message and optionally session and sequence number of the original message, which could not be stated if the message is sent from authorised NBRM participant.

**Field :79:** contains BIC of the participant that is sending the request and value date of related payment message.

### **14.1.4. MT n95 Examples**

*Example 1:*

Participant STOBMK2X requests information about the status of the MT 202 message it sent on 23.01.2015 with reference 200124422.

Block 4 of the МТ 295 message STOBMK2X sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:STOB124429

:21:200124422

:75:STAT

:11S:202

20150123

0002018945

:79:STOBMK2X

20150123

*Example 2:*

Participant OHRDMK22 requests priority change of the MT 103 message it sent on 22.01.2015 with reference 5307787878. Priority is changed to 21 ("0021"), urgent.

Block 4 of the МТ 195 message OHRDMK22 sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:7887787882

:21:5307787878

:75:PRTY

:77:0021

:11S:103

20150122

0001000743

:79:OHRDMK22

20150122

*Example 3:*

Participant ESWBMK22 requests message copy of the MT 103 message with value date 19.07.2016 it sent on 18.07.2016 with reference 37010367124.

Block 4 of the МТ 195 message ESWBMK22 sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:E19567125

:21:37010367124

:75:DUPL

:11S:103

20160718

0006001382

:79:ESWBMK22

20160719

## 14.2. Cancel requests (MT n92)

### **14.2.1. Purpose of message MT n92**

This message type is used by the participants to send a cancel request to MIPS.

These messages are only input messages received by MIPS. They are not supported in TARGET2. The category of the cancel request depends on the related message type. MT 192 is used to request cancellation of MT 103 message. MT 292 is used to request cancellation of MT 202 message.

Participants could send cancel requests only for their own messages which are waiting in queue, except for the authorized NBRM's participants which could send requests for any account.

### **14.2.2. MT n92 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Sender LT  Sender LT |  |
|  | 2: | Message type  Message type  I192 / I292  Receiver BICX12 |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 21 | Related reference  Related reference | 16x |
| M | 11S | MT and Date of Original Message Sent  MT and Date of Original Message Sent | 3!n  6!n  [4!n6!n] |
| M | 79 | BIC of participant, Value Date of related payment message  BIC of participant, Value Date of related payment message | 4!a2!a2!c[3!c]  6!n |

**M = Mandatory О =Optional**

### **14.2.3. MT n92 fields specification**

**Field :20:** contains message reference. This field together with the value date and participant's BIC forms the unique message key.

**Field :21:** contains the related reference of the message which is requested to be canceled.

**Field :11S**: contains the MT, date of the related message and optionally session and sequence number of the original message, which could not be stated if the message is sent from authorised NBRM participant.

**Field :79:** contains BIC of the participant that is sending the request and value date of related payment message.

### **14.2.4. MT n92 Examples**

*Example 1:*

Participant STOBMK2X requests cancellation of the MT 202 message it sent on 23.01.2015 with reference 200124422.

Block 4 of the МТ 292 message STOBMK2X sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:STOB124489

:21:200124422

:11S:202

20150123

0004000783

:79:STOBMK2X

20150123

*Example 2:*

Participant OHRDMK22 requests cancellation of the MT 103 message it sent on 22.01.2015 with reference 5307787878.

Block 4 of the МТ 192 message OHRDMK22 sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:7887787898

:21:5307787878

:11S:103

20150122

0007002745

:79:OHRDMK22

20150122

## 14.3. System replies (MT n96)

### **14.3.1. Purpose of message MT n96**

This message type is reply of MIPS euro module to the participants. MT n96 are replies on the MT n95 and MT n92 or information (alert, warning or confirmation) for a message the participant sent previously.

These messages are only output messages sent by MIPS. They are not supported in TARGET2. The category of the reply depends on the related message type. MT 196 is reply for sent MT 103 message. MT 296 is reply for sent MT 202 message.

Participants could receive system replies only for messages they sent, on their own request or on request of authorized NBRM's participants.

The set of supported requests sent to MIPS euro module is smaller than the set supported in MIPS denar module. They are listed in the following table:

|  |  |  |
| --- | --- | --- |
| **Reply on**  **Reply on** | **Code**  **Code** | **Description**  **Description** |
| Message Status  Message Status | STAT | Reply on the status of a sent message |
| Priority change  Priority change | PRTY | Reply on priority change request of a message sent and queued in the Input messages queue |
| Cancellation  Cancellation | CANC | Reply on a cancellation request |
| Erroneous message  Erroneous message | ERRC | Information about the status and error in a sent message |

### **14.3.2. MT n96 message format**

### **14.3.2.1. MT n96 code STAT message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Receiver LT  Receiver LT |  |
|  | 2: | Message type  Message type  O196 / O296  Sender MIR  Sender MIR |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 21 | Related reference  Related reference | 16x |
| M | 76 | Reply  Reply  STAT... | 4!a[/6!n4n1!x4!n]  4!c[/6!n4n1!x4!n] |
| O | 77A | Information  Information | 3\*35x |
| O | 11R | MT and Date of Original Message Sent  MT and Date of Original Message Sent | 3!n  6!n  [4!n6!n] |
| O |  | Copy of at least the mandatory fields of the original message  Copy of at least the mandatory fields of the original message |  |

**M = Mandatory О =Optional**

### **14.3.2.2. MT n96 code PRTY message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Receiver LT  Receiver LT |  |
|  | 2: | Message type  Message type  O196 / O296  Sender MIR  Sender MIR |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 21 | Related reference  Related reference | 16x |
| M | 76 | Reply  Reply  PRTY... | 4!a[/6!n4n1!x4!n]  4!c[/6!n4n1!x4!n] |
| O | 77A | Information  Information | 3\*35x |
| O | 11R | MT and Date of Original Message Sent  MT and Date of Original Message Sent | 3!n  6!n  [4!n6!n] |
| O |  | Copy of at least the mandatory fields of the original message  Copy of at least the mandatory fields of the original message |  |

**M = Mandatory О =Optional**

### **14.3.2.3. MT n96 code CANC message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Receiver LT  Receiver LT |  |
|  | 2: | Message type  Message type  O196 / O296  Sender MIR  Sender MIR |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 21 | Related reference  Related reference | 16x |
| M | 76 | Reply  Reply  CANC... | 4!a[/6!n4n1!x4!n]  4!c[/6!n4n1!x4!n] |
| O | 77A | Information  Information | 3\*35x |
| O | 11R | MT and Date of Original Message Sent  MT and Date of Original Message Sent | 3!n  6!n  [4!n6!n] |

**M = Mandatory О =Optional**

### **14.3.2.4. MT n96 code ERRC message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Receiver LT  Receiver LT |  |
|  | 2: | Message type  Message type  O196 / O296  Sender MIR |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 21 | Related reference  Related reference | 16x |
| M | 76 | Reply  Reply  ERRC... | 4!a[/6!n4n1!x4!n] |
| M | 77A | Information  Information | 3\*35x |
| O | 11R | MT and Date of Original Message Sent  MT and Date of Original Message Sent | 3!n  6!n  [4!n6!n] |

**M = Mandatory О =Optional**

### **14.3.3. MT n96 fields specification**

### **14.3.3.1. MT n96 code STAT message format**

**Field :20:** contains message reference generated by MIPS.

**Field :21:** contains the related reference of the message which was queried.

**Field :76:** contains reply on the request sent by the participant or information about the sent message (alert or warning).

The following reply codes are stated by MIPS:

|  |  |
| --- | --- |
| **Codes**  **Codes** | **Description**  **Description** |
| STAT  REJT | The message sent by the participant was rejected on its request. |
| STAT  CANC | The message sent by the participant was canceled according to the MIPS operating rules or NBRM's intervention. |
| STAT  EXEC | The message sent by the participant is executing in MIPS. |
| STAT  SETL | The message sent by the participant is successfully settled. |
| STAT  ERRC | There is an error with the message processing. |
| STAT  ERRP | There is an error with the message sent by the participant. |
| STAT  WAIT | The message sent by the participant is queued in Input messages queue. |
| STAT  SUSP | The message sent by the participant is suspended. |
| STAT  INAC | The message sent by the participant is not active. |

The first row after the code "STAT" contains date and time of the request processing.

The second row after the status code contains date and time specified in the following table:

|  |  |
| --- | --- |
| **Codes**  **Codes** | **Description**  **Description** |
| REJT | Date and time the message sent by the participant was rejected on its request. |
| CANC | Date and time the message sent by the participant was canceled according to the MIPS operating rules or NBRM's intervention. |
| EXEC | Date and time the message sent by the participant is executing in MIPS. |
| SETL | Date and time the message sent by the participant is successfully settled. |
| ERRC | Date and time when there occurred an error with the message processing. |
| ERRP | Date and time when there occurred an error with the message sent by the participant. |
| WAIT | Date and time the message sent by the participant is queued in Input messages queue. |
| SUSP | Date and time when the message sent by the participant is suspended. |

**Field :77А**: contains additional information on the reply sent by MIPS:

|  |  |
| --- | --- |
| **Codes**  **Codes** | **Description**  **Description** |
| STAT  REJT | Reason why the message sent by the participant was rejected on its request. |
| STAT  CANC | Reason why the message sent by the participant was canceled according to the MIPS operating rules or NBRM's intervention. |
| STAT  ERRC | Description of the error with the message processing. |
| STAT  ERRP | Description of the error in the message sent by the participant. |
| STAT  WAIT | The message sent by the participant is queued in Input messages queue. |
| STAT  SUSP | The message sent by the participant is suspended. |
| STAT  INAC | The message sent by the participant is not active. |

This field contains:

* Error / information code in the first row;
* Error description / additional information in the second row; and
* Error details / additional details in the third row.

**Field :11R**: contains the MT, date, session and sequence number of the related message.

**Copy of at least the mandatory fields of the original message** is filled with the contents of the mandatory fields in the related message, except if the code in field 76 is STAT ERRC.

### **14.3.3.2. MT n96 code PRTY message format**

**Field :20:** contains message reference generated by MIPS.

**Field :21:** contains the related reference of the message which was queried.

**Field :76:** contains reply on the priority change request sent by the participant. Replies are specified in the following table:

|  |  |
| --- | --- |
| **Codes**  **Codes** | **Description**  **Description** |
| PRTY  0021 | Priority of the related message was changed successfully.  The new priority is changed to urgent (0021). |
| PRTY  ERRC | Error occurred while changing the related message priority. |

The first row after the code "PRTY" contains date and time of the request processing.

The second row after the status code contains date and time when:

* Priority of the related message was changed; or
* Error occurred while changing the related message priority.

**Field :77А**: contains additional information on the reply PRTY ERRC sent by MIPS and it contains:

* Error / warning code in the first row;
* Error / warning description in the second row; and
* Error / warning details in the third row.

**Field :11R**: contains the MT, date, session and sequence number of the related message.

**Copy of at least the mandatory fields of the original message** is filled with the contents of the mandatory fields in the related message, except if the code in field 76 is PRTY ERRC.

### **14.3.3.3. MT n96 code CANC message format**

**Field :20:** contains message reference generated by MIPS.

**Field :21:** contains the related reference of the message which was queried.

**Field :76:** contains reply on the cancellation request. Replies are specified in the following table:

|  |  |
| --- | --- |
| **Codes**  **Codes** | **Description**  **Description** |
| CANC  OK | Priority of the related message was changed successfully. |
| CANC  ERRC | Error occurred while changing the related message priority. |

The first row after the code "CANC" contains date and time of the request processing.

The second row after the status code contains date and time when:

* Priority of the related message was changed; or
* Error occurred while canceling the related message priority.

**Field :77А**: contains additional information on the reply PRTY ERRC sent by MIPS and it contains:

* Error / warning code in the first row;
* Error / warning description in the second row; and
* Error / warning details in the third row.

**Field :11R**: contains the MT, date, session and sequence number of the related message.

**Copy of at least the mandatory fields of the original message** is filled with the contents of the mandatory fields in the related message, except if the code in field 76 is CANC ERRC.

### **14.3.3.4. MT n96 code ERRC message format**

**Field :20:** contains message reference generated by MIPS.

**Field :21:** contains the related reference of the message which was queried.

**Field :76:** always contains code "ERRC".

**Field :77А**: contains detailed description of the error in field 76:

* Error / warning code in the first row;
* Error / warning description in the second row; and
* Error / warning details in the third row.

**Field :11R**: contains the MT, date, session and sequence number of the related message.

### **14.3.4. MT n96 Examples**

*Example 1:*

Participant UIBMMK21 sent MT 103 message on 22.01.2015 with reference 24067245566. This message contains 36 characters in a line of field 59 and MIPS returns an error code to UIBMMK21.

Block 4 of the МТ 196 message UIBMMK21 receives from MIPS euro module:

-----------------------------------------------------------------------------

:20:345657755656

:21:24067245566

:75:STAT/1501221000+0200

ERRP

:77A:EA1

Text block has invalid format

Extra character on line 2

field 59

:11R:103

150122

1234123456

*Example 2:*

Participant OHRDMK22 requests priority change of the MT 202 message it sent on 22.01.2015 with reference 5309122333. Priority is successfully changed to urgent (0021).

Block 4 of the МТ 196 message OHRDMK22 receives from MIPS euro module:

-----------------------------------------------------------------------------

:20:657567766566

:21:5309122333

:75:PRTY/1501221200+0200

0021

:11R:202

150122

1234123456

*Example 3:*

Participant KOBSMK2X sent MT 103 message on 13.03.2015 with reference 3000011060297, but it has not enough funds on its euro account in MIPS. KOBSMK2X automatically receives status WAIT MT 196 message.

Block 4 of the МТ 196 message KOBSMK2X receives from MIPS euro module:

-----------------------------------------------------------------------------

:20:1232333333

:21:3000011060297

:75:STAT/1503131100+0200

WAIT/1503131100+0200

:77A:EP183

Lack of funds

:11R:103

150313

1234123456

:20:1450011060297

:23B:CRED

:32A:150313EUR900000,

:33B:EUR900000,

:50K:/MK07300000000023510

ZORAN GEORGIEV

BLVD.ALEXANDER MACEDONIAN NO.9

REPUBLIC OF MACEDONIA

:52A:/MK07100100000030013

KOBSMK2X

:57A:DABADKKK

:59:/DK3530002138825496

INTERNATIONAL FEDERATION OF

SURVEYORS

KALVEBOD BRYGGE 31-33,

DK-1780COPENHAGEN V, DENMARK

:70:/INV/2014108///RFB/MEMB NO:20019

:71A:SHA

# 

# 15. Statement reports

## 15.1. Statement reports 942, 940 and 950 (MT 942, MT 940 and MT 950)

### **15.1.1. Purpose of messages MT 942, MT 940 and MT 950**

These message types are used to show the account holder the bookings in its euro account.

MT 942 is not supported in TARGET2, but only in MIPS. It provides the receiver with temporary statement report, in the moment the MT 920 message query sent by the participant is received in MIPS. The participants could send MT 920 messages to MIPS at any moment of MIPS time schedule in which it is allowed to receive participants' messages, i.e. participants could query MIPS for a temporary statement report in all moments in which they are allowed to send messages to MIPS. MT 942 has the same format with MT 940 message type.

MT 940 and MT 950 are received at the end of the business day, after the system cut-off for payment messages. They provide the participants with final statement reports for the actual business day. MT 940 and MT 950 although have different structure according to SWIFT MT standard, at the present moment are used in the same manner in MIPS euro module.

MIPS euro module supports both types of final statement reports. Issuing of MT 940 / MT 950 is optional for the account holder.

The format of the MT 942 and MT 940 messages is described in parts 7.3 and 8.1 in the first section of this document.

### **15.1.2. MT 950 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Field**  **Field** | **Field Name**  **Field Name** | **Format**  **Format** |
|  | 1: | Receiver LT  Receiver LT |  |
|  | 2: | Message type  Message type  O942 / O940 / O950  Sender MIR |  |
| M | 20 | Transaction Reference Number  Transaction Reference Number | 16x |
| M | 25 | Account Identification  Account Identification | 35x |
| M | 28C | Statement Number/Sequence Number  Statement Number/Sequence Number | 5n[/5n] |
| M | 60F | First Opening Balance  First Opening Balance  D/C Mark, Date (current business day), Currency, Amount  D/C Mark, Date (current business day), Currency, Amount | 1!a6!n3!a15d |
| ---> |  |  |  |
| O | 61 | Statement Line  Statement Line | 6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x] |
| ----| |  |  |  |
| M | 62F | Temporary / Final Closing Balance - Booked Funds  D/C Mark, Date (current business day), Currency, Amount  Temporary / Final Closing Balance - Booked Funds  D/C Mark, Date (current business day), Currency, Amount | 1!a6!n3!a15d |

**M = Mandatory О =Optional**

### **15.1.3. MT 950 fields specification**

**Field :20:** contains message reference. This field together with the value date and system's BIC forms the unique message key.

**Field :25:** contains the account number for which statement report is issued.

**Field :28C**: contains the statement and sequence number for the participant. The next report for the participant will have the actual number increased by 1, except for the temporary statement reports, where only sequence number increases by 1 during the business day. At the beginning of the year and for the first message of a new participant statement number is starting with 00001. In case of overflow of the sequence number on the same business day the statement number increases by 1 and the sequence number starts again from 1.

**Field :60F**: contains balance of the account on the start of the business day. It consists of D/C Mark, Date (current business day), Currency "EUR" and opening balance of the account.

**Field :61F**: contains the statement line. It is repeated for each debit and credit entry. Debit entries and credit entries are sorted according to the sequence of settlement. Structure of the statement line is described in the following table:

|  |  |
| --- | --- |
| **Contents**  **Contents** | **Format**  **Format** |
| Transaction accounting date in YYMMDD format | 6!n |
| Not used | [4!n] |
| Sign:   * C - Credit * D - Debit * RC - Reverse Credit * RD - Reverse Debit | 2a |
| Not used | [1!a] |
| Amount | 15d |
| Transaction type:  it reports, in S3!n format, the SWIFT message type originating the transaction. XML messages and internal messages will be indicated using the corresponding FIN message types (202). If the user did not receive any MT 202 the code word NMSC will be indicated | 1!a3!c |
| Field 20 of the message to which the transaction type is referred. For XML messages first 16 characters of the MsgID | 16x |
| Field 20 of the MT 900 - MT 910 sent | [//16x] |
| Field 21 of the incoming MT 202 message | [34x] |

**Field :62F**: contains the account balance at the moment the statement report was generated. In temporary statement reports it contains the account balance when the participant's MT920 query for a temporary statement report was received by MIPS and MIPS generated the report. In final statement reports it contains the account balance at end of the business day. It consists of D/C Mark, Date (closed business day), Currency "EUR" and closing balance of the account.

### **15.1.4. MT 950 Examples**

*Example 1:*

Participant STOBMK2X on 11.03.2015:

received incoming MT 103 payment on 12.300,00 EUR with reference HAM46323466666A;

sent outgoing payment on 3.239,00 EUR with reference STOB6121;

received incoming MT 202 payment on 324,12 EUR with reference HAM62323466689A, connected reference in field 21 TRANSFER;

received incoming MT 202 payment on 1.123,24 EUR with reference HAM62323466697A;

sent outgoing MT 103 payment on 923,00 EUR with reference STOB6122.

Simulating that STOBMK2X had balance of 834.112,39 at the start of the business day and the statement number is 67, sequence number 1,

Block 4 of the МТ 950 statement report STOBMK2X receives from MIPS euro module:

-----------------------------------------------------------------------------

:20:200150312930111A

:25:MK07100000000020027

:28C:00067/00001

:60F:C150311EUR834112,39

:61:150311C12300,00S103HAM46323466666A//HAM46323466666C

:61:150311D3239,00S103STOB6121//HAM150311389959C

:61:150311C324,12S202HAM62323466689A//HAM62323466689C

TRANSFER

:61:150311C1123,24S103HAM62323466697A//HAM62323466697C

:61:150311D923,00S103STOB6122//HAM150311389987C

:62F:C150311EUR843697,75

# 16. PVP and system messages

## 16.1. Payment Versus Payment (PVP)

MIPS euro module has functionality of settling messages on Payment Versus Payment (PVP) principle. PVP payments are allowed only resident to resident inside MIPS. If a PVP payment is sent to TARGET2 it will be rejected from the system.

Transactions Macedonian commercial banks conclude on the domestic forex market for liquidity management are settled on PVP principle.

The bank that buys euros (Bank-Buyer) will send MT 202 PVP message in denar module of MIPS in Macedonian denars, on an amount that the both banks concluded on the forex market. The MT 202 PVP message denominated in Macedonian denars should wait in denar module and checked periodically against the counterparty MT 202 PVP message.

The bank that sells euros (Bank-Seller) will send MT 202 PVP message in euro amount for a credit transfer from its account to the account of the euros buyer. The moments of sending the denar and euro MT 202 PVP messages could be reverse or in the same time also.

If MT 202 PVP message sent in MIPS euro module matches with the one sent in MIPS denar module and Bank-Seller and Bank-Buyer have enough funds on their accounts, MT 202 PVP messages will settle in the respective MIPS module. Bank-Seller receives MT 900 notification for its euro account debit from the MIPS euro module. Bank-Buyer receives MT 202 credit transfer message from MIPS euro module. Bank-Buyer receives MT 900 notification for its denar account debit from the MIPS denar module. Bank-Seller receives MT 202 credit transfer message from MIPS denar module.

If MT 202 PVP messages do not match or Bank-Seller or Bank-Buyer do not have enough funds on their accounts, both MT 202 PVP messages will wait in the Input messages queue of the respective MIPS module, until correct MT 202 PVP message is sent from the side that made the mistake, Bank-Seller or Bank-Buyer have enough funds on their accounts or MT 202 PVP messages are canceled.

Note: Fields 56A and 57A which are optional in the standard MT 202 message, in MT 202 PVP are forbidden.

The process of message settlement on PVP principle is presented in the following scheme:

**MIPS euro module**



**MT 202 PVP (1a)**

**MT 202  
(+MT 910) (3d)**

**MT 900 (3a)**

**MT 900 (3c)**

**MT 202 PVP (1b)**

**MT 202  
(+MT 910) (3b)**

**BANK - Buyer**

**MIPS denar module**

**BANK - Seller**

**MIPS**

**System internal matching (2)**

### **16.2. Purpose of MT 202 PVP messages**

These messages are sent by the banks that concluded deal for euro exchange on the domestic forex market.

### **16.2.1. MT 202 PVP instruction format**

PVP instruction is stated in field 72 and it has the following structure:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| /PVP/  a | Counterparty BIC  b | Currency  c | Amount  d | <CRLF> | /TNUM/Т Ticket number  e |

Definition of the parts of the instruction:

|  |  |  |  |
| --- | --- | --- | --- |
| **Status**  **Status** | **Part**  **Part** | **Part Name and Usage**  **Part Name and Usage** | **Format**  **Format** |
| M | a | **PVP code**  **PVP code**  Always /PVP/ | /PVP/ |
| M | b | **Counterparty BIC**  **Counterparty BIC**  BIC of the counterparty bank with 12 places | 4!a2!a2!cX3!c |
| M | c | **Currency**  **Currency**  "EUR" or "MKD", opposite of the currency stated in field 32 | 3!a |
| M | d | **Amount**  **Amount**  The amount that is expected in the opposite currency of the one stated in field 32. If there are no decimal places, the number should end with comma (,) | 15 C.  where c could be either digit or, |
| M | e | **T Ticket number**  **T Ticket number**  Ticket number for the concluded deal on the forex market. A ticket number could not be stated again if it is already used in previous MIPS business day | /TNUM/T6!d |

**M = Mandatory О =Optional**

### **16.2.2. MT 202 PVP instruction specification**

**Part a:** always contains string /PVP/.

**Part b:** contains the BIC of the counterparty bank of the bank sending the MT 202 PVP message. BIC is stated with 12 places. If the counterparty bank BIC is 8 characters long then "XXXX" is added at the end. If the counterparty bank BIC is 11 characters long then "X" is added before its last 3 places.

**Part c:**  contains the currency marker for the amount that is expected from the opposite side. The Bank-Buyer of euros puts marker "EUR" here. The Bank-Seller of euros puts marker "MKD" here.

**Part d:** contains the amount in the counterparty currency that is expected from the opposite side. The Bank-Buyer of euros states the amount in euros it expects here. The Bank-Seller states the amount in Macedonian denars it expects here. If there are no decimal places, the amount should end with comma (,), constructing string of maximum 15 chars. **Part e:** contains code /TNUM/ followed by letter "T" joined with the ticket number for the concluded deal of the banks on the forex market. The ticket number is generated from the system which the participants use for concluding the agreements on the forex market. It is strictly 6 digits long. If the ticket number generated from the forex market is shorter, leading zeros are added in front of it.

Note: A ticket number could not be stated again if it is already used in previous MIPS business day.

### **16.3. PVP Examples**

*Example 1:*

On 13.03.2015 participant KOBSMK2X buys 10.000,00 EUR from the participant STOBMK2X. The deal was concluded (ticket number T019576) that KOBSMK2X will pay 615.000,00 MKD to STOBMK2X.

Block 4 of the МТ 202 PVP message KOBSMK2X sends to MIPS denar module:

-----------------------------------------------------------------------------

:20:KOBS8467

:21:NONREF

:32A:150313MKD615000,

:53D:/D/100000000030018

KOBSMK2X

:58D:/C/100000000053007

STOBMK2X

:72:/PVP/STOBMK2XXXXXEUR10000,

/TNUM/T019576

Block 4 of the МТ 202 PVP message STOBMK2X sends to MIPS euro module:

-----------------------------------------------------------------------------

:20:STOB5454456

:21:TRANSFER

:32A:150313EUR10000,

:52A:/MK07100100000020022

STOBMK2X

:58A:/C/MK07100000000030018

KOBSMK2X

:72:/PVP/KOBSMK2XXXXXMKD615000,

/TNUM/T019576

# SECTION III.

# OTHER MESSAGES IN MIPS

# 17. REQUEST FOR AND REPORT ON ACCOUNT STATUS (MT 985 and MT 986)

## 17.1. Status request (MT 985)

### **17.1.1. Purpose of message MT 985**

This type of message is sent from the participant to MIPS, for additional requests related to the status of the participant's accounts. The MT 986 message is generated in reply to the MT 985 message.

MIPS supports the following additional requests:

|  |  |  |
| --- | --- | --- |
| **Request**  **Request** | **Code**  **Code** | **Description**  **Description** |
| account status | STAT | Request for account status |
| report on the account | SQDC | Request for complete information on the payment instructions queued and suspended payment instructions that debit or credit the account. |

### **17.1.2.** **MT 985 message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 57D | Account With Institution  (Account With Institution) | 4!a2!a2!c[3!c] |
| M | 59 | Enquired Party  (Enquired Party) | /34x 4!a2!a2!c[3!c] |
| M | 75 | Queries  (Queries) | 4!a |

**M = Mandatory О = Optional**

### **17.1.3. MT 985 message fields specification**

**Field :20:** contains the transaction reference data.

**Field :57D:** contains the BIC code of MIPS.

**Field :59:** contains BIC and account of the institution to which this request refers.

**Field :75:** contains the data on the type of the request sent to MIPS.

Field 75: should contain one of the following codes:

|  |  |
| --- | --- |
| STAT | Status request |
| SQDC | Report on the account |

## 

## 17.2. Statusreport (MT 986)

### **17.2.1. Purpose of message MT 986**

This type of message is sent from MIPS to the participant to provide general information about the credit entries, without data about the individual institution.

MIPS sends replies to the following additional requests:

|  |  |  |
| --- | --- | --- |
| **Request**  **Request** | **Code**  **Code** | **Description**  **Description** |
| account status | STAT | Request for account status |
| report on the account | SQDC | Request for complete information on the payment instructions queued and suspended payment instructions that debit or credit the account. |

### **17.2.2.** **MT 986message format**

**17.2.2.1. MT 986 (code STAT) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| O | 59 | Enquired Party  (Enquired Party) | /34x  4!a2!a2!c[3!c] |
| M | 79 | Narrative  (Narrative) | 4!a[/6!n4!n1!x4!n]  2!a  [{/L/}10a/15n]  [{/L/}10a/15n]  /OL/15n |

**M = Mandatory О = Optional**

**17.2.2.2. MT 986 (code SQDC) message format**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number | 16x |
| M | 21 | Related reference  (Related reference) | 16x |
| О | 59 | Enquired Party  (Enquired Party) | /34x  4!a2!a2!c[3!c] |
| M | 79 | Narrative  (Narrative) | 4!a[/6!n4!n1!x4!n]  2!a3!a15d[/5n]  2!a3!a15d[/5n]  2!a3!a15d[/5n]  2!a3!a15d[/5n]  2!a3!a15d[/5n]  2!a3!a15d[/5n]  2!a6!n3!a15d  2!a6!n3!a15d |

**M = Mandatory О = Optional**

### **17.2.3. MT 986 message fields specification**

**17.2.3.1. MT 986 (code STAT) message fields specification**

**Field :20:** contains the transaction reference data.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related message).

**Field :59:** contains BIC and account of the institution to which this request refers.

**Field :79:** contains replies to the additional requests sent to MIPS, as follows:

Field 79: should contain codes:

|  |  |
| --- | --- |
| AA | The account is active |
| DA | The account is blocked for debiting |
| AC | The account is blocked for crediting |
| DC | The account is blocked for crediting and debiting |

List of information on allowed account limits;

List of information on allowed account overdrafts;

List of allowed limits on allowed account overdrafts;

**17.2.3.2 MT 986 (code SQDC) message fields specification**

**Field :20:** contains the transaction reference data.

**Field :21:** contains the reference data of the related transaction (Field :20: of the related МТ 985 message).

**Field :59:** is copied from the related МТ 985 message.

**Field :79:** contains replies to the additional requests sent to MIPS, as follows:

Field 79: should contain codes:

|  |  |
| --- | --- |
| SD | Total amount and number of suspended payment instructions that debit the account; |
| SC | Total amount and number of suspended payment instructions that credit the account; |
| ED | Total amount and number of payment instructions queued that debit the account; |
| EC | Total amount and number of payment instructions queued that credit the account; |
| LD | Total amount and number of payment instructions queued - ‘frozen’ that debit the account; Payment instructions queued - ‘frozen’ are not settled because their settlement is not allowed according to the forward plan; |
| LC | Total amount and number of payment instructions queued - ‘frozen’ that credit the account; Payment instructions queued - ‘frozen’ are not settled because their settlement is not allowed according to the forward plan; |
| CC/  CD | Credit Amount/Debit Amount  (Credit Amount/Debit Amount) |
| AC/  AD | Available Credit Amount/Available Debit Amount  (Available Credit Amount/Available Debit Amount) |

Each row of field :79: of the MT986 message for this code may contain the following information:

|  |  |
| --- | --- |
| 2!а | Information code |
| 3!а | Currency code |
| 15d | Amount |
| /5n | Number of payment instructions |

## 

## 17.3. MT 985 and MT 986 Examples

### **17.3.1. MT 985 Examples**

|  |  |  |
| --- | --- | --- |
| **Nr. of question**  **Nr. of question** | **Request**  **Request** | **Code**  **Code** |
| 1 | Request for account status | STAT |
| 2 | Report on the account | SQDC |

*Question No. 1*

**MT 985 Status request**

*Example 1:*

|  |
| --- |
| :20:65432SE  :57D:NBRMMK2A  :59:/100000000030018 KOBSMK2X  :75:STAT |

*Question No. 2*

**MT 985 Account report**

|  |
| --- |
| *Example 1:*  :20:65432SE  :57D:NBRMMK2A  :59:/100000000030018 KOBSMK2X  :75:SQDC |

### **17.3.2. MT 986 Examples**

MIPS sends replies to the following additional requests:

|  |  |  |
| --- | --- | --- |
| **Reply number** | **Request** | **Code** |
| 1 | Request for account status | STAT |
| 2 | Report on the account | SQDC |

*Reply No. 1*

**MT 986 Request for account status**

*Example 1:*

**MT 985 MT 986**

|  |  |
| --- | --- |
| :20:65432SE  :57D:NBRMMK2A  :59:/100000000030018 KOBSMK2X  :75:STAT | :20:76543SR  :21:65432SE  :59:/100000000030018  KOBSMK2X  :79:STAT/9805271355+0000  AA  /OL/0 |

*Reply No. 2*

**MT 986 Account report**

*Example 1:*

**MT 985** **MT 986**

|  |  |
| --- | --- |
| :20:65432SE  :57D:NBRMMK2A  :59:/100000000030018 KOBSMK2X  :75:SQDC | :20:76543SR  :21:65432SE  :59:/100000000030018 KOBSMK2X  :79:SQDC/9805271355+0100  SDMKD245600,00/3  SCMKD138400,00/4  EDMKD422222,00/5  ECMKD138400,00/4  LDMKD0,/0  LCMKD0,/0  CCMKD653,  ACMKD653, |

# 18. Message in a free format (MTn99)

## 18.1. Purpose of messages MT 999 and MT 199 (MTn99)

These messages are used by the MIPS participants for mutual exchange of information for which there is no other message. Upon the receipt of these messages and syntactic control, MIPS sends a message to the Participant - sender that the message has been received and it will be sent to the Participant - receiver.

These messages can also be used by the National Bank of the Republic of Macedonia to issue a press release to all participants for changing the MIPS Operating Rules during the day, such as changing the working hours and the like.

## 18.2. Format of messages MT 999 and MT 199 (MTn99)

### **18.2.1. Format of messages MT 999 and MT 199 (MTn99) Participant А---> MIPS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 79 | Query  (Query) | /11!c/4!a2!a2!c[3!c]  34\*50 |

**M = Mandatory О = Optional**

### **18.2.2. Format of messages MT 999 and MT 199 (MTn99) MIPS ---> Participant B (A)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related Reference  (Related Reference) | 16x |
| M | 79 | Query  (Query) | /11!c/4!a2!a2!c[3!c]  34\*50 |

**M = Mandatory О = Optional**

## 18.3. Specification of fields of messages МТ 999 and МТ 199 (МТ n99)

**Field :20:** contains the message reference data.

**Field :21:** contains the reference data of the related input message.

**Field :79:** contains the data on the type of the request and the parameters of the request.

Field :79 must contain the following code /TEXTMESSAGE/ and BIC of the participant:

* to whom the message is sent, for incoming messages and
* who sent the message, for outgoing messages.

## 

## 18.4. MT 999 Examples

**MT 999 Sent from participant A (sender) to MIPS**

|  |
| --- |
|  |
| :20:65432SE |
| :79:/TEXTMESSAGE/KOBSMK2X  The reference to the conditional  transaction is MT103-MB236 |

**MT 999 Sent from MIPS to participant A (sender)**

|  |
| --- |
| :20: R38420/999 |
| :21:65432SE |
| :79:/TEXTMESSAGE/OHRDMK22  OK |

**MT 999 Sent from MIPS to participant B (receiver)**

|  |
| --- |
|  |
| :20:R38421/999 |
| :21:65432SE |
| :79:/TEXTMESSAGE/OHRDMK22  The reference to the conditional  transaction is MT103-MB236 |

## MT 199 Examples

**MT 199 Sent Participant A (sender) to MIPS**

|  |
| --- |
|  |
| :20:65432SE |
| :79:/TEXTMESSAGE/KOBSMK2X  The reference to the conditional  transaction is MT100-MB236 |

**MT 199 Sent from MIPS to participant A (sender)**

|  |
| --- |
|  |
| :20:R38420/199 |
| :21:65432SE |
| :79:/TEXTMESSAGE/OHRDMK22  OK |

**MT 999 Sent from MIPS to participant B (receiver)**

|  |
| --- |
|  |
| :20:R38421/199 |
| :21:65432SE |
| :79:/TEXTMESSAGE/OHRDMK22  The reference to the conditional  transaction is MT103-MB236 |

# 19. REQUEST FOR AND NOTIFICATION ON THE CONDITION OF MIPS (MT 999)

## 19.1. Purpose of message MT 999 for a check on the condition of MIPS

This message is used by the MIPS participants to request an information during the business day about the condition of MIPS, i.e. between which two moments of the forward plan the system is.

## 19.2. Format of message MT 999 BUSINESS DAY PERIOD

### **19.2.1. Format of message MT 999 BUSINESS DAY PERIOD Participant А ---> MIPS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 79 | Query  (Query) | /17!c/ |

**M = Mandatory О = Optional**

### **19.2.2 Format of message MT 999 BUSINESS DAY PERIOD MIPS ---> Participant А**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related Reference  (Related Reference) | 16x |
| M | 79 | Query  (Query) | /17!c/  /11!c/6!n  /6!c/42x  /14!c/34x |

**M = Mandatory О = Optional**

## 19.3. Specification of fields of message MT 999 BUSINESS DAY PERIOD

**19.3.1. MT 999 BUSINESS DAY STATE Participant А ---> MIPS**

**Field :20:** contains the message reference data.

**Field :79:** contains the data on the type of the request and the parameters of the request.

Field :79: must contain the following code /BUSSINESDAYPERIOD/.

**19.3.2. MT 999 BUSINESS DAY STATE MIPS ---> Participant А**

**Field :20:** contains the message reference data.

**Field :21:** contains the reference data of the related input message.

**Field :79:** contains the data on the type of the request and the parameters of the request.

Field :79: contains the following codes /BUSSINESDAYPERIOD/,

/BUSSINESDAY/YYMMDD and /PERIOD/42x.

## 19.4. MT 999 BUSINESS DAY PERIOD Examples

**MT 999 BUSINESS DAY PERIOD Sent from participant A to MIPS**

|  |
| --- |
|  |
| :20:65432BDS |
| :79:/BUSSINESDAYPERIOD/ |

**MT 999 BUSINESS DAY PERIOD Sent from MIPS to participant A**

|  |
| --- |
|  |
| :20:R20491/999 |
| :21:65432BDS |
| :79/BUSSINESDAYPERIOD/  /BUSSINESDAY/030114  /PERIOD/14:30-15:30 |

# 

# 20. REQUEST FOR AND NOTIFICATION ON CHANGING THE PASSWORD (MT 999)

## 20.1. Purpose of message MT 999 for changing the password of the logical terminal

This message is used only by the MIPS participants connected to the system in method 2 to request a change of the password of the logical terminal of each participant. Each participant connected to MIPS in the method of connecting No. 2 is required to change the password of the logical terminal in accordance with their safety procedures and in accordance with the Security Policy of the National Bank of the Republic of Macedonia.

## 20.2. Format of message MT 999 CHANGEPASSWORD

### **20.2.1. Format of message MT 999 CHANGEPASSWORD Participant А ---> MIPS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 79 | Query  (Query) | /14!c/31x  [15\*50x]  /11!c/37x  [15\*50x] |

**M = Mandatory О = Optional**

### **20.2.2 Format of message MT 999 CHANGEPASSWORD MIPS ---> Participant А**

|  |  |  |  |
| --- | --- | --- | --- |
| **Status Status** | **Field Field** | **Field Name**  **Field Name** | **Format**  **Content** |
|  | 1: | Sender  (Sender) |  |
|  | 2: | Message type  (Message type) |  |
|  | 2: | Receiver  (Receiver) |  |
| M | 20 | Transaction Reference Number  (Transaction Reference Number) | 16x |
| M | 21 | Related Reference  (Related Reference) | 16x |
| M | 79 | Query  (Query) | /17!c/  /11!c/6!n  /6!c/42x  /14!c/34x  /5!c/34x  /5!c/34x |

**M = Mandatory О = Optional**

## 

## 20.3. Specification of fields of message MT 999 CHANGEPASSWORD

**20.3.1. MT 999 CHANGEPASSWORD Participant А ---> MIPS**

**Field :20:** contains the message reference data.

**Field :79:** contains the data on the type of the request and the parameters of the request.

Field :79 must contain the following codes /CHANGEPASSWORD/ and /OLDPASSWORD/. The sequences of symbols after these mandatory codes are the new and the old password of the logical terminal of the participant presented in encrypted form.

**20.3.2. MT 999 CHANGEPASSWORD MIPS ---> Participant А**

**Field :20:** contains the message reference data.

**Field :21:** contains the reference data of the related input message.

**Field :79** must contain the following codes /CHANGEPASSWORD/ and /OLDPASSWORD/. The sequences of symbols after these mandatory codes are the new and the old password of the logical terminal of the participant presented in encrypted form.

## 

## 20.4. MT 999 CHANGEPASSWORD Examples

**MT 999 CHANGEPASSWORD Sent from participant А to MIPS**

|  |
| --- |
|  |
| :20:65432BDS |
| :79:/CHANGEPASSWORD/80000000712921E0E4C2C5468ED3B3  0601E91A37433FB2B08AE6A7B57CA6AF7B1AA32F457FF40BEA  B2D8B0B6D4AADDC80108B323AB7E465E5774A684AD97117046  5C5C9978281E6BADACE1E03AFF267DE9B28C0F1E2EF6486005  1084DC2A6A9B03475E63C209088509FB972C11A540153F39F0  2A42F9D5B5D72B48F92F32D9197A5712C97FA32F8AD8B9FEC3  /OLDPASSWORD/800000008E0E112A86ED8417B32F2028A0A1C  1C44B51EAD89EB395592F00ACA9D5CF5E2E9C208BA1F669C9B  1C63018D329417381D245267490A83B281F4140CDA1894CE06  55298C642499BFC632EC229BBDD0711C4EA8A8155C89B88F86  E44DE041AC6C9CC0B82397556A79E804C333665AC51327735F  5E4FA6AF5F42B8CD03F946F3DFE75048E2BB61FB3F2 |

**MT 999 CHANGEPASSWORD Sent from MIPS to participant А**

|  |
| --- |
| :20:123456789/999  :21:65432BDS |
| :79:/CHANGEPASSWORD/80000000712921E0E4C2C5468ED3B3  0601E91A37433FB2B08AE6A7B57CA6AF7B1AA32F457FF40BEA  B2D8B0B6D4AADDC80108B323AB7E465E5774A684AD97117046  5C5C9978281E6BADACE1E03AFF267DE9B28C0F1E2EF6486005  1084DC2A6A9B03475E63C209088509FB972C11A540153F39F0  2A42F9D5B5D72B48F92F32D9197A5712C97FA32F8AD8B9FEC3  /OLDPASSWORD/800000008E0E112A86ED8417B32F2028A0A1C  1C44B51EAD89EB395592F00ACA9D5CF5E2E9C208BA1F669C9B  1C63018D329417381D245267490A83B281F4140CDA1894CE06  55298C642499BFC632EC229BBDD0711C4EA8A8155C89B88F86  E44DE041AC6C9CC0B82397556A79E804C333665AC51327735F  5E4FA6AF5F42B8CD03F946F3DFE75048E2BB61FB3F2 |
| /GROUP/  /GROUP/ |

**Annex 1**

# Crossing table

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Macedonian symbols | Latin symbols | Comments | Macedonian symbols | Latin symbols | Comments |
| А | A |  | а | a |  |
| Б | B |  | б | b |  |
| В | V |  | в | v |  |
| Г | G |  | г | g |  |
| Д | D |  | д | d |  |
| Ѓ | GG |  | ѓ | gg |  |
| Е | E |  | е | e |  |
| Ж | ZZ |  | ж | zz |  |
| З | Z |  | з | z |  |
| Ѕ | Y |  | ѕ | y |  |
| И | I |  | и | i |  |
| Ј | J |  | ј | j |  |
| К | K |  | к | k |  |
| Л | L |  | л | l |  |
| Љ | Q |  | љ | q |  |
| М | M |  | м | m |  |
| Н | N |  | н | n |  |
| Њ | W |  | њ | w |  |
| О | O |  | о | o |  |
| П | P |  | п | p |  |
| Р | R |  | р | r |  |
| С | S |  | с | s |  |
| Т | T |  | т | t |  |
| Ќ | KK |  | ќ | kk |  |
| У | U |  | у | u |  |
| Ф | F |  | ф | f |  |
| Х | H |  | х | h |  |
| Ц | C |  | ц | c |  |
| Ч | CC |  | ч | cc |  |
| Џ | X |  | џ | x |  |
| Ш | SS |  | ш | ss |  |
| 0 | 0 |  |  |  |  |
| 1 | 1 |  |  |  |  |
| 2 | 2 |  |  |  |  |
| 3 | 3 |  |  |  |  |
| 4 | 4 |  |  |  |  |
| 5 | 5 |  |  |  |  |
| 6 | 6 |  |  |  |  |
| 7 | 7 |  |  |  |  |
| 8 | 8 |  |  |  |  |
| 9 | 9 |  |  |  |  |
| ( | ( |  |  |  |  |
| ) | ) |  |  |  |  |
| ? | ? |  |  |  |  |
| + | + |  |  |  |  |
| , | , |  |  |  |  |
| / | / |  |  |  |  |
| - | - |  |  |  |  |
| . | . |  |  |  |  |
| : | : |  |  |  |  |
| Blank | Space |  |  |  |  |
| ′ | ′ |  |  |  |  |

**Annex 2**

# Symbols for defining the format of the fields

|  |  |  |  |
| --- | --- | --- | --- |
| **Restriction in length** | | **Types of allowed characters** | |
| nn  nn-nn | Maximum length  Minimum and maximum length | n  a  c  h | Only digits  Letters, only capital  Alphanumeric characters: only capital letters and digits  Hexadecimal digits: only the letters: 'A', 'B', 'C', 'D', 'E’ and 'F' (capital) and digits. |
| nn! | Fixed length | x | Characters of the X set of characters  (digits, capital and small letters and some special characters) |
|  | | y | Characters of the Y set of characters |
|  | | z | Characters of the Z set of characters |
| nn\*nn | Maximum number of lines per  maximum number of characters | e  d | Blank space  Digits that form an allowed amount (denars or euros) |
| *Examples:* | | | |
| 2n | = up to 2 digits | | |
| 3!a | = always 3 letters | | |
| 4\*35x | = up to 4 lines from 1 to 35 characters each | | |
| 16-64h | = at least 16 down to 64 hexadecimal digits | | |

A group of fields that are enclosed between the characters: **----->** and -----| can repeat itself several times.

Characters of the X set of characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ’ + { }

CR LF Space

The braces '{' and '}' are used only to separate the blocks in the messages. They cannot be used as characters in Block 4.

**Annex 3**

# Glossary and abbreviations

* **BEI** = Business Entity Identifier, code assigned to a non-financial institution and created according to ISO 9362 (also known as SWIFT-BIC, BIC code, SWIFT ID or SWIFT code) standard.
* **BIC** = Business Identifier Code, code created according to ISO 9362 (also known as SWIFT-BIC, BIC code, SWIFT ID or SWIFT code) standard.
* **BIC8** = BIC-8 = The first 8 characters of the BIC, when used for addressing purposes, are called destination.
* **BIC11** = BIC-11 = In addition to the first 8 characters of the BIC, an optional branch code of 3 characters is used to identify any branch or reference of an institution.
* **BIC12** = logical terminal of a participant, BIC11 with X inserted between the BIC8 and the branch code.
* **BBAN15** = 15 characters domestic account of the Macedonian payer or payee, IBAN is generated adding MK07 in front of it.
* **BIC directory** = Directory published by SWIFT. It contains the business identifier codes (BIC) of the credit institutions.
* **CB** = Central bank.
* **CB customer** = Entity that is not allowed to open accounts in PM according to TARGET Guideline (e.g. correspondent bank not located in EEA).
* **CB Customer Liquidity Bridge** = Mandatory account held by a CB which has opted for HAM. The account is used to manage CB customer payments between PM and HAM.
* **CB customer's account** = Account with a CB in the Home Accounting Module, belonging to an entity that is not authorised, according to TARGET Guideline, to have an RTGS account.
* **CUG** = Closed User Group = A subset of customers grouped for the purpose of their use of the relevant SWIFT services and products when accessing the Payments Module.
* **Country Code** = Two letter code to identify the country where the respective entity is located; e.g. a country code is used in the SWIFT BIC (digits 5 and 6) of the 8-digit or 11-digit BIC.
* **Credit institution** = The definition given to a "bank" in the European Union. The First EC Banking Directive defines it as an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account.
* **Direct participant** = A participant in a system that directly carries out transactions with other participants in the system. He/she can perform all activities allowed in the system without intermediary. In some systems direct participants also carry out transactions on behalf of indirect participants.
* **HAM** = Home Accounting Module = optional module. In the case, a central bank opts for the use of this module, different standardised account services are offered for the central bank and its customers.
* **Home account** = Account held by CBs outside of the Payments Module, e.g.
* for entities that cannot have the status of a direct participant in PM;
* for entities allowed to open RTGS accounts that are indirect PM participants (or do not participate in PM neither as direct nor indirect);
* for RTGS account holders for the settlement of operations which are not processed in the Payments Module.

The home accounts are managed by the HAM or by a proprietary accounting system.

* **Host CB** = CB, via which a direct participant uses the possibility of remote access.
* **IBAN** = **International Bank Account Number**, an internationally agreed system of identifying bank accounts across national borders to facilitate the communication and processing of cross border transactions with a reduced risk of transcription errors, now an international standard ISO 13616.
* **Indirect participant** = Indirect participants are distinguished from direct participant by their inability to perform some of the system activities performed by direct participants, in particular they do not hold RTGS accounts. Indirect participants require the services of direct participants to perform those activities on their behalf (settling the payments input to the transfer system).
* **Information and Control Module** = Mandatory and unique functional interface between the direct participants and the Payments Module (PM) and the other optional modules like
* Home Accounting Module (HAM);
* Reserve Management (Module) (RM);
* Standing Facilities (Module) (SF);
* Static Datа (Management) Module (SD).
* **Intraday credit** = Credit extended and reimbursed within a period of less than one business day; in a credit transfer system with end-of-day final settlement, intraday credit is tacitly extended by a receiving institution if it accepts and acts on a payment order even though it will not receive final funds until the end of the business day. It can take the form of:
* a collateralised overdraft;
* a lending operation against a pledge or in a repurchase agreement.
* **Intraday liquidity** = Funds which can be accessed during the business day, usually to enable financial institutions to make payments on an intraday basis.
* **Input message** = Message that is sent to and received in a system (outgoing message from participants point of view).
* **Legal or natural person** = Client of a commercial bank in the Republic of Macedonia or foreign country.
* **Liquidity transfer** = Transfer of funds between accounts of the same participant.
* **MT = Message type** = A specific type of SWIFT messages as identified by a three-digit number. The first digit defines the message category, indicating the general use of the message, the second digit defines the message group and the third digit defines particular message function.
* **MIPS = Macedonian Interbank Payment System** = Macedonian RTGS system for real-time settlement on gross basis. Operator of MIPS is the NBRM - National Bank of the Republic of Macedonia.
* **MIR = Message Input Reference**.
* **MOR = Message Output Reference**.
* **NBRM = National Bank of the Republic of Macedonia**.
* **NBRM client** = Commercial bank in the Republic of Macedonia which participates in MIPS euro module.
* **NCB = National Central Bank**.
* **Non-SWIFT-BIC** = The business identifier code of a financial institution not connected to the SWIFT network. Non-SWIFT-BICs are identified by a 1 as the eighth character.
* **Output message** = Message that is sent from and received by a participant (incoming message from participants point of view).
* **PAPSS = Payment and Accounting Processing Services Systems**. One of the two technical configurations of the SSP (the other one is the CRSS). The following modules of the SSP are implemented on the PAPSS:
* Contingency Module (CM);
* Home Accounting Module (HAM);
* Information and Control Module (ICM);
* Payments Module (PM, including the interface for ancillary systems);
* Reserve Management (Module) (RM);
* Standing Facilities (Module) (SF);
* Static Data (Management Module) (SD);

Parts of the following services are also implemented on the PAPSS:

* CRISP and
* CRAKS3.
* **Participant** = An entity which is identified/recognised by the system, and is bound by rules of the system and is allowed to send and capable to receive transfer orders, either directly (as a direct participant) or indirectly (as an indirect participant).
* **PM = Payments Module** = Mandatory module which allows the settlement of payments in the RTGS account, held by all direct participants. In addition, it offers advanced services for liquidity management, for the communication with participants and ancillary systems.
* **Priority** = In general, payments are settled immediately, if sufficient liquidity is available on the RTGS account of the participant. Considering their urgency, they can be submitted by the sender using priorities:
* highly urgent payments (priority class 0);
* urgent payments (priority class 1); and
* normal payments (priority class 2).

Payments which cannot be settled immediately are queued according to their priority (highly urgent queue, urgent queue, normal queue). **PHA = Proprietary home account** = Account held by CBs outside the SSP e.g.

* for entities that cannot have the status of direct participants in PM;
* for entities allowed to open RTGS accounts that are indirect PM participants (or do not participate in PM neither as direct nor as indirect); and
* for RTGS account holders for the settlement of operations which are not processed in the PM.

The proprietary home accounts are not implemented in the SSP but within every CB.

* **Queuing** = An arrangement whereby transfer orders are held pending by the sending participant or by the system until it can be processed according to the rules of the system.
* **RTGS = Real-time gross settlement**. The continuous (real-time) settlement of funds or securities transfers individually on an order by order basis (without netting).
* **Real-time gross settlement (RTGS) system** = A settlement system in which processing and settlement take place in real time on a gross basis. An RTGS system may provide centralised queues for orders which cannot be settled at the time of the submission due to insufficient funds or quantitative limits on the funds.
* **Reservation** = With the usage of the reservation facility, liquidity can be reserved by RTGS account holders for the execution of special transactions with a certain priority class. HAM account holders can use the reservation facility to reserve liquidity for the execution of cash withdrawals. Reservations can be effected and adjusted using the ICM.
* **Settlement bank** = Direct participant which pertains to one or more AS and manages the AS settlement process (e.g. the determination of settlement positions, monitoring of the exchange of payments, etc.) not only for own purposes but also for other AS participants on its RTGS account (main/sub-accounts).
* **SSP = Single Shared Platform**. TARGET2 is based on a single technical platform, known as the Single Shared Platform which includes the PAPSS (Payment and Accounting Processing Services Systems) and the CRSS (Customer Related Services System).
* **SWIFTNet Browse** = SWIFT service based on the "https" internet standard protocol, enabling users to browse remote web servers. In SSP the use of the Browse service provides access to the Information and Control Module (ICM) via the Secure IP Network (SIPN) of SWIFT.
* **SWIFTNet FileAct** = **File transfer service** provided by SWIFT, typically used to exchange batches of structured financial messages and large reports. In the SSP, e.g. the TARGET2 directory is transferred via the Secure IP Network (SIPN) by SWIFT using the FileAct service.
* **SWIFT GPI** = Global Payments Innovation = SWIFT’s initiative which aims to improve customer experience in cross-border payments by increasing their speed, transparency and traceability.
* **SWIFTNet InterAct** = SWIFT interactive messaging service supporting the exchange of messages between two parties. On the SSP the InterAct service is used for the transfer of XML requests via the Secure IP Network (SIPN) by SWIFT to the ICM.
* **SWIFT payment message** = An instruction to transfer funds; the exchange of funds (settlement) subsequently takes place over a payment system or through correspondent banking relationships; used for all payments and the related transactions on the SSP.
* **TARGET2 = T2** = Pan-European RTGS system for real-time settlement on gross basis. Operator of TARGET2 is the Eurosystem.
* **TARGET working day** = The TARGET working day (d) equals the calendar day with the exception of the days when the TARGET system is not operated.
* **TARGET2 directory** = Directory used by participants to find out where a payment has to be addressed by SWIFTNet Y-Copy mode. On a domestic level, it could be used to find the relation between the national sorting codes and the related BICs.
* **Task** = Via the ICM it is possible to transmit
* action orders (e.g. all kinds of entries) and
* information orders (e.g. "display") to the different modules of the SSP.

Action orders transmitted via the ICM are defined as "tasks".

* **TRN = Transaction Reference Number** = An alphanumeric reference of up to 16 characters assigned by the sender to messages sent over the SWIFT network.
* **UTC = Universal Time Coordinates**. A standard adopted by SWIFT for encoding date and time.
* **V-shape** = Type of transmission of SWIFT messages on the SSP which is mostly used in the context of payments processed via HAM.
* **Warehoused Payment** = Payments submitted up to five TARGET working days in advance. In this case, the payment message will be warehoused until the day trade phase of SSP with the respective date starts.
* **Wildcards** = In Select Criteria screens and Select screens of the ICM it is possible to search with the following wildcards:
* "\*" = one or more characters are missing and
* "?" = one character is missing.
* **XML** = Acronym for Extensible Markup Language. Subset of Standard Generalized Markup Language (SGML - ISO 8879) designed especially for use on the Web and in Web-based applications.
* **Y-copy** = Standard type of transmission of SWIFT messages on the SSP which is used in the context of payments processed via PM.