



SWIFTStandards

Comparison Table

pac.009.001.01 FinancialInstitutionCreditTransferV01

MT 202 General Financial Institution Transfer

Fedwire Bank Transfer (BTR)

CHIPS Bank Transfer

The SWIFTStandards Comparison Table provides an overview of the semantic equivalence between the ISO pac.009.001.01, SWIFT MT 202, Fedwire and CHIPS Bank Transfer message standards.

17 April 2008

Related documentation

- *SWIFT User Handbook, SWIFTStandards MT, relevant Message Reference Guides*
- *UNIFI (ISO 20022) Message Definition Report - Payments Standards - Clearing and Settlement and related XML schemas and instances*

The latest version of the SWIFT Message Reference Guides is available at www.swift.com.

The latest version of the UNIFI documentation is published on the www.iso20022.org website.

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	A	B	C	D	E	F	G	H	I
1	pacs.009.001.01 FinancialInstitution CreditTransferV01					MT 202 General Financial Institution Transfer	Fedwire BTR	CHIPS Bank	Comment
2	GroupHeader								
3	MessageIdentification					:20: Transaction Reference Number	{1520} IMAD	[320] Send Participant Reference	
4	CreationDateTime					-	-	-	
5	BatchBooking					-	-	-	
6	NumberOfTransactions					-	-	-	MT 202 and Fedwire/CHIPS BTR are single transaction messages.
7	ControlSum					-	-	-	
8	TotalInterbankSettlementAmount					:32A: Value Date/Currency/Interbank Settled Amount Subfield 2: Currency Subfield 3: Interbank Settled Amount	{2000} Amount Currency USD implicit	[260] Amount Currency USD implicit	With NumberOfTransactions equal to 1, TotalInterbankSettlementAmount is equal to the InterbankSettlementAmount.
9	InterbankSettlementDate					:32A: Value Date/Currency/Interbank Settled Amount Subfield 1: Value Date	{1520} IMAD First 8 characters	[201] Identification Tag Element 2: Value Date	
10	SettlementInformation								
11	SettlementMethod								
12	CLRG					-	-	-	The MT 202 allows for all settlement methods (albeit implicit). For CHIPS and Fedwire, the settlement method is CLRG.
13	COVE					-	-	-	
14	INDA					-	-	-	
15	INGA					-	-	-	
16	SettlementAccount					:53a: Option B Sender's Correspondent Subfield 1: PartyIdentifier	-	-	
17	ClearingSystem					-	-	-	The message is sent across the Fedwire or CHIPS system, so transparent.
18	InstructingReimbursementAgent					:53a: Option A, B or D Sender's Correspondent Subfield 2: BIC, Location or Name&Address	-	-	
19	InstructingReimbursementAgentAccount					:53a: Option A, B or D Sender's Correspondent Subfield 1: PartyIdentifier	-	-	

	A	B	C	D	E	F	G	H	I
1	pacs.009.001.01 FinancialInstitution CreditTransferV01					MT 202 General Financial Institution Transfer	Fedwire BTR	CHIPS Bank	Comment
20	:InstructedReimbursementAgent					:54a: Option A, B or D Receiver's Correspondent Subfield 2: BIC, Location or Name&Address	-	-	
21	:InstructedReimbursementAgentAccount					:54a: Option A, B or D Receiver's Correspondent Subfield 1: PartyIdentifier	-	-	
22	:ThirdReimbursementAgent					-	-	-	
23	:ThirdReimbursementAgent					-	-	-	
24	PaymentTypeInformation								
25	:InstructionPriority					-	-	-	
26	:ServiceLevel					-	-	-	
27	:ClearingChannel								
28	:BOOK					-	-	-	
29	:MPNS					-	-	-	
30	:RTGS					//RT in Subfield 1 of first party field present (:56a: Intermediary Institution or :57a: Account With Institution)	Default for Fedwire as RTGS system	-	
31	:RTNS					-	-	Default for CHIPS as RTNS system	
32	:LocalInstrument					-	{3600} Business Function Code	-	
33	InstructingAgent					MT Sender	{3100} Sender FI	[201] Identification Tag Element 3: Send Participant	
34	InstructedAgent					MT Receiver	{3400} Receiver FI	[211] Disposition Tag Element 1: Receive Participant	
35	CreditTransferTransactionInformation								
36	PaymentIdentification								
37	:InstructionIdentification					:20: Transaction Reference Number	{3320} Sender Reference Number	[320] Send Participant Reference	
38	:EndToEndIdentification					:21: Related Reference	{4320} Reference for Beneficiary	[321] Related Bank Reference Number	
39	:TransactionIdentification					-	-	-	
40	PaymentTypeInformation								
41	:InstructionPriority					-	-	-	

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	pacs.009.001.01 FinancialInstitution CreditTransferV01					MT 202 General Financial Institution Transfer	Fedwire BTR	CHIPS Bank	Comment
1									
42	ServiceLevel					-	-	-	
43	ClearingChannel								
44	BOOK					-	-	-	
45	MPNS					-	-	-	
46	RTGS					//RT in Subfield 1 of first party field present (:56a: Intermediary Institution or :57a: Account With Institution)	Default for Fedwire as RTGS system	-	
47	RTNS					-	-	Default for CHIPS as RTNS system	
48	LocalInstrument					-	{3600} Business Function Code	-	
49	InterbankSettlementAmount					:32A: Value Date/Currency/Interbank Settled Amount Subfield 2: Currency Subfield 3: Interbank Settled Amount	{2000} Amount Currency USD implicit	[260] Amount Currency USD implicit	
50	InterbankSettlementDate					:32A: Value Date/Currency/Interbank Settled Amount Subfield 1: Value Date	{1520} IMAD First 8 characters	[201] Identification Tag Element 2: Value Date	
51	SettlementTimeIndication								
52	DebitDateTime					:13C: Time Indication Code: SNDTIME	-	-	
53	CreditDateTime					:13C: Time Indication Code: RNCTIME	-	-	
54	SettlementTimeRequest								
55	CLSTime					:13C: Time Indication Code: CLSTIME	-	-	
56	PreviousInstructingAgent					:72: Sender to Receiver Information Code: INS	{5200} Instructing FI	[520] or [522] Instructing Bank	

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1	pacs.009.001.01 FinancialInstitution CreditTransferV01					MT 202 General Financial Institution Transfer	Fedwire BTR	CHIPS Bank	Comment
57	PreviousInstructingAgentAccount					-	{5200} Instructing FI ID-Code: D	{522} Instructing Bank ID-Code: D	
58	InstructingAgent					MT Sender	{3100} Sender FI	{201} Identification Tag Element 3: Send Participant	
59	InstructedAgent					MT Receiver	{3400} Receiver FI	{211} Disposition Tag Element 1: Receive Participant	
60	IntermediaryAgent1					:56a: Option A or D Intermediary Institution Subfield 2: BIC or Name&Address	{4000} Intermediary FI	{400} or [401] or [402] Intermediary Bank	
61	IntermediaryAgent1Account					:56a: Option A or D Intermediary Institution Subfield 1: PartyIdentifier	{4000} Intermediary FI ID-Code: D or U	[402] Intermediary Bank ID-Code: D or U	
62	IntermediaryAgent2					-	-	-	
63	IntermediaryAgent2Account					-	-	-	
64	IntermediaryAgent3					-	-	-	
65	IntermediaryAgent3Account					-	-	-	
66	UltimateDebtor					-	-	-	
67	Debtor					:52a: Option A or D Ordering Institution Subfield 2: BIC or Name&Address or	{5000} Originator or {3100} Sender FI	{500} or [502] Originator Information or [201] Identification Tag Element 3: Send Participant	
68	DebtorAccount					:52a: Option A or D Ordering Institution Subfield 1: PartyIdentifier	{5000} Originator ID-Code: D, T or U	[502] Originator Information ID-Code: D	

	A	B	C	D	E	F	G	H	I
	pacs.009.001.01 FinancialInstitution CreditTransferV01					MT 202 General Financial Institution Transfer	Fedwire BTR	CHIPS Bank	Comment
1	DebtorAgent					-	{5100} Originator's FI	[510] or [512] Originator's Bank	In the MT 202 there is no explicit equivalent for the DebtorAgent: the DebtorAgent will either be the InstructedAgent receiving the instruction from his account owner Debtor or the InstructingAgent sending the instruction on behalf of his account owner Debtor or the PreviousInstructingAgent when the DebtorAgent's correspondent forwards the instruction to another financial institution.
69	DebtorAgentAccount					-	{5100} Originator's FI ID-Code: D or U	[512] Originator's Bank ID-Code: D or U	
70	CreditorAgent					:57a: Option A, B or D Account With Institution Subfield 2: BIC, Location or Name&Address	{4100} Beneficiary's FI	[410] or [411] or [412] Beneficiary's Bank	
71	CreditorAgentAccount					:57a: Option A, B or D Account With Institution Subfield 1: PartyIdentifier	{4100} Beneficiary's FI ID-Code: D or U	[412] Beneficiary's Bank ID-Code: D or U	
72	Creditor					:58a: Option A or D Beneficiary Institution Subfield 2: BIC or Name&Address or	{4200} Beneficiary {3400} Receiver FI	[420] or [421] or [422] Beneficiary Information or [211] Disposition Tag Element 1: Receive Participant	
73	CreditorAccount					:58a: Option A or D Beneficiary Institution Subfield 1: PartyIdentifier	{4200} Beneficiary ID-Code: D, T or U	[422] Beneficiary Information ID-Code: D, T or U	
74	UltimateCreditor					-	-	-	
75	InstructionForCreditorAgent								
76									
77									
78	iCode								

	A	B	C	D	E	F	G	H	I
1	pacs.009.001.01 FinancialInstitution CreditTransferV01					MT 202 General Financial Institution Transfer	Fedwire BTR	CHIPS Bank	Comment
79				PHOB		:72: Sender to Receiver Information Code: PHONBEN	{6410} Beneficiary Advice Information Advice Code: PHN	[641] Beneficiary Advice Information Advice Code: P	
80				TELB		:72: Sender to Receiver Information Code: TELEBEN	{6410} Beneficiary Advice Information Advice Code: LTR, TLX or WRE	[641] Beneficiary Advice Information Advice Code: C	
81				InstructionInformation		:72: Sender to Receiver Information Following the code "PHONBEN" or "TELEBEN"	{6410} Beneficiary Advice Information Advice Information (and Advice Code = CHECK, HLD, PHN, LTR, TLX or WRE)	[641] Beneficiary Advice Information Advice Information (and Advice Code = Q, H, P or C)	
82						:72: Sender to Receiver Information Code: ACC	{6400} Beneficiary's Information	[640] Beneficiary's Bank Advice Information	
83	InstructionForNextAgent								
84	Code								
85				PHOA		:72: Sender to Receiver Information Code: PHONIBK	{6210} Intermediary FI Advice Information Advice Code: PHN	[621] Intermediary Bank Advice Information Advice Code: P	
86						:72: Sender to Receiver Information Code: PHON	{6310} Beneficiary's FI Advice Information Advice Code: PHN	[631] Beneficiary's Bank Advice Information Advice Code: P	
87				TELA		:72: Sender to Receiver Information Code: TELEIBK	{6210} Intermediary FI Advice Information Advice Code: LTR, TLX or WRE	[621] Intermediary Bank Advice Information Advice Code: C	
88						:72: Sender to Receiver Information Code: TELE	{6310} Beneficiary's FI Advice Information Advice Code: LTR, TLX or WRE	[631] Beneficiary's Bank Advice Information Advice Code: C	

	A	B	C	D	E	F	G	H	I
1	pacs.009.001.01 FinancialInstitution CreditTransferV01					MT 202 General Financial Institution Transfer	Fedwire BTR	CHIPS Bank	Comment
89	InstructionInformation					:72: Sender to Receiver Information Following the code "PHONIBK" or "TELEIBK"	{6210} Intermediary FI Advice Information Advice Information (and Advice Code = PHN, LTR, TLX or WRE)	[621] Intermediary Bank Advice Information Advice Information (and Advice Code = P or C)	
90						:72: Sender to Receiver Information Following the code "PHON" or "TELE"	{6310} Beneficiary's FI Advice Information Advice Information (and Advice Code = PHN, LTR, TLX or WRE)	[631] Beneficiary's Bank Advice Information Advice Information (and Advice Code = P or C)	
91						:72: Sender to Receiver Information Code: REC	{6100} Receiver FI Information or {6500} FI to FI Information	[610] Receive Bank Advice Information or [650] General Advice Information	
92	RemittanceInformation								
93	Unstructured					:72: Sender to Receiver Information Code: BNF	{6000} Originator to Beneficiary Information	[600] Originator to Beneficiary Information	