Banca Popolare di Sondrio — Fondata nel 1871

STP Formatting Guideline

The following recommendations are valid for commercial payment transactions MT103 (STP) and financial transfers MT 200 / 202 / 202COV sent to POSOIT22.

Transactions not formatted according to the below recommendations will not be eligible for Straight Through Processing (STP) and will be subject to additional charges according to Terms & Conditions.

MT103/MT103+ Single Customer Credit Transfer

Tag	Status	Field Name	Options and Contents
23B	M	Bank Operation Code	CRED
50A	M	Ordering Customer	Option A, F or K with - account number or IBAN - full details on the ordering customer, i.e. name + full address (street/city)
52A	O	Ordering Institution	Option A
53A	O	Sender's Correspondent	Blank or Option A with BIC
54A	O	Receiver's Correspondent	Option A
55A	O	Third Reimbursement Institution	Option A
56A	O	Intermediary Bank	Option A
57A	O *	Account with Institution	Option A (* field is mandatory if different from Receiver)
59A	M	Beneficiary Customer	Valid IBAN mandatory for IBAN countries according to SWIFT rules or for remaining countries: BBAN or account number as follows: - First subfield: /account number - Second subfield: full details on the beneficiary, i.e. name + full address (street/city)
72	O	Sender to Receiver Information	Not to be used unless preliminary agreed

M=Mandatory, O=Optional

MT200 Financial Institution Transfer for its Own Account

Tag	Status	Field Name	Options and Contents
56A	O	Intermediary Bank	Option A
57A	M	Account with Institution	Option A: account number not allowed*
72	O	Sender to Receiver Information	Not to be used

M=Mandatory, O=Optional

*MT200 payment orders must not contain the beneficiary's account number. Should you wish to instruct payments to the credit of a specific account, please use MT202 format.

MT202/202COV General Financial Institution Transfer

Tag	Status	Field Name	Options and Contents
52A	O	Ordering Institution	Option A
53A	O	Sender's Correspondent	Option A
54A	O	Receiver's Correspondent	Option A
56A	O	Intermediary Bank	Option A
57A	O	Account with Institution	Option A
58A	M	Beneficiary Customer	Option A
72	O	Sender to Receiver Information	Not to be used

M=Mandatory, O=Optional

Terms & Conditions	
NON-STP/Repair charges	EUR 10,00