Rules for formation of MT103 SWIFT messages
(from 31.10.2022)

1. **Kazakh tenge (KZT)**

:20:MJSBRUBKZT001
:23B:CRED
:32A:190808KZT100000,
:50K:/4070297262049005558
JOINT-STOCK COMPANY RECHKA
:52A:**if necessary**
:53B:/D/**LORO account in EDB**
:57A:IRTYKZKAXXX **– mandatory field, is used only with option A**
:59:/KZ7096503F0075885683 **– IBAN 20 symbols**
BIN 175640015918 **– mandatory indication of BIN (legal entity)/IIN (individual) of beneficiary (12 symbols) – is indicated strictly on the 1st line**
RSE RYBAK
DOSTYK STR. 8A, ALMATY,
:70:KNP7102717 КБК123456 **mandatory indication of codes of the Unified Classifier of Purposes of Payments , is indicated strictly on the 1st line,**
Consists of three codes:
PPC (Purpose of payment code) – 3 characters, for example 710;
SMC (Sender of money code) – 2 characters, for example 27;
BC (Beneficiary's code) – 2 characters, for example 17
INV-1/12 ON 16.01.19
FOR FISH
:71A:OUR

2. **Kyrgyz som (KGS):**

:20:MJSBRUBKGS002
:23B:CRED
:32A:190808KGS100000,
:50K:/40702972620490000548
JOINT-STOCK COMPANY LODKA
RU/ST.PETERBURG
RU/TXID/7508003022
:52A:**if necessary**
:53B:/D/ **LORO account in EDB**
:57D:/BIC 109022 **– mandatory attribute Recipient Bank's BIC, is indicated strictly in the field «account», field 57 is used only with option D**
OPTIMA BANK OJSC
493 JIBEK-JOLU STREET 720070
CHUY PROVINCE KYRGYZSTAN
BISHKEK CITY
:59:/1092220131700299
OCOO 'SIBAS'
INN 02205500310090 **– mandatory code of recipient's INN (14 characters), is indicated strictly on the 2nd line**
OSH, KYRGYZSTAN
:70:41040200 **– mandatory code of the State Classifier of payment turnover (8 characters), is indicated strictly on the 1st line**
INV-BN ON 01.04.2019.
FOR GOODS
:71A:OUR

3. **Tajik somoni (TJS):**

:20:+INUORUBTJS001 – **must be used transliteration attribute "+"**
:23B:CRED
:32A:190909TJS444000,
:50K:/4070297262050005545
JOINT-STOCK COMPANY POPULAR
:52A:**if necessary**
:53B:/D/ **LORO account in EDB**
:57D: OAO TOcIKSODIROTBONK
BIK350101216 KOR.Sc.20402972312161 – **mandatory attributes BIC 9 characters, correspondent account of the National Bank of Tajikistan 16 characters, field 57 is used only with option D.**
DUQANBE, TADJIKISTAN
:59:/20202972100000000185 – **beneficiary's account 20 characters**
OOO MARVIN
INN 020009000 – **mandatory attribute (9 characters), is indicated strictly on the 2ⁿᵈ line**
:70: ABON.PLATA Sc. B/N OT
25/08/19
:71A:OUR

4. **Belorussian rubles (BYN):**

:20:+INUORUBBYN002 - **must be used transliteration attribute "+"**
:23B:CRED
:32A:190909BYN96000,
:50K:/40702810138180121008
OOO 999N
CITY, COUNTRY
:52A: **if necessary**
:53B:/D/ **LORO account in EDB**
:57A:ALFABY2X - **mandatory attribute Recipient Bank's BIC, field 57 is used only with option A**
:59:/BY48ALFA30122188340100274444 – **28-digit account, mandatory attribute**
INN191117178 – **mandatory attribute, 9 characters, is indicated strictly on the 1ˢᵗ line**
OOO NASOS
:70: ZA OBSLUZHIVANIE SETI V AVGUSTE 2019.
NDS NET
:71A:OUR

5. **Armenian dramas (AMD):**

:20: INUORUBAMD002
:23B:CRED
:32A:190815AMD11000,8
:50K:/ 40702810138180121008
OOO 111
CITY, COUNTRY
:52A: **if necessary**
:53B:/ / **LORO account in EDB**
:57A:ARMIAM22XXX – **mandatory attribute, field 57 is used only with option A**
:59:/1570043102134100
UCOM LLC
INN 00024873 – **mandatory attribute, 8 characters, is indicated strictly on the 2ⁿᵈ line**
:70:FOR CABLE TV IN JULY 19.
INV. 3135121032 DD 05.08.2019.
NO VAT.
:71A:OUR

6. **Russian rubles (RUB):**

MT103 is formed strictly under SWIFT-RUR6 standards.

Upon receipt of MT103 formed <mark>not according to the Rules</mark>, fee for manual processing of payments will be charged in accordance with the clause 3.2.2.4 of Tariffs