

Layout File MT101 Format

This document describes the rules for completing the fields for MT101 format with individual or multiple transfer instructions to be processed by Banco Santander Totta, SA.

The format accepted by BANCO SANTANDER TOTTA, SA. complies with Swift's Technical Specifications, however, there are certain fields that will not be supported.

The MT101 may contain five (5) blocks of information:

Block	Description	Mandatory / Optional	Comments
1	Sending financial institution	M	It should start with "{1: F01" and end with "}" Example: {1: F01TOTAPTPLXXX0000000000}
2	Message Type / Receiving financial institution	M	It should start with "{2: I101" and end with "}" Example: {2: I101TOTAPTPLXXXN0000}
3	Additional Tag / Information	O	Not supported, ignored if present
4	Sequence A and Sequence B	M	It should start with "{4:" and end with "-}". This block contains Sequence A and Sequence B
5	Trailer	M	Fixed field with {5:}

The MT101 contains 2 sequences:

Sequence A – General information: Contains information that will be applied to all transactions listed in sequence B.

Sequence B – Transaction details: It is a sequence that is repeated for each instruction; each occurrence details an individual transaction.

Sequence A – General Information					
Field	Field name	Alpha/ Numerical	Field length	Field description	Mandatory/ Optional
20	Sender's Reference	Alpha	16	Example: 20140826PT012R The unique reference of the sender. Does not allow duplicate references. <i>In the case one debit for the total amount for multiple instructions, this will be the reference used in the description appearing on the account statement.</i>	M
21R	Customer Specified Reference	Alpha	16	Example: 20140826PT012R <i>Filling this field requires predefinition on the contract with the bank. It is required that the currency is the same for all transfers. If this field is completed the bank will debit the account for the total amount of all instructions.</i>	O
28D	Message Index/Total	Numerical	1/1	Fill with: 1/1	M
50C	Instructing Party	Alpha	n/a	Not supported, ignored if present	n/a
50L	Instructing Party	Alpha	n/a	Not supported, ignored if present	n/a
50F	Instructing Party	Alpha	n/a	Cannot be filled.	n/a
50G	Instructing Party	Alpha	n/a	Cannot be filled	n/a
50H	Instructing Party	Alpha	/34(Account) 4x35 (Name+Address)	Example: /PT50001800031118341102403 Name/Address client BST Name/Address client BST Name/Address client BST Name/Address client BST <i>5 lines with the information of the IBAN, Client, Name and Address of instructing party. Mandatory the IBAN of the account to be debited.</i>	M
52A	Account Servicing Institution	Alpha	8	If filled it must be: TOTAPTPL If filled in sequence B cannot be filled in sequence A.	O
51A	Sending Institution	n/a	n/a	Not supported, ignored if present	n/a
30	Requested Execution Date	Numerical	6	Example: 181020 Requested execution date - Format AAMMDD <i>Execution date: It allows future dates, until 30 calendar days. Incoming MT101 with past dates will not be rejected and execution date will move to the following working day.</i>	M
25	Authorisation	Alpha	35	Not supported, ignored if present	n/a

Sequence B – Transaction details					
Field	Field name	Alpha / Numerical	Field length	Field description	Mandatory/ Optional
21	Transaction Reference	Alpha	16	Example: 20140826PT012R Unique reference of the transaction In case of individual debit this is the reference used for the account statement.	M
21F	F/X Deal Reference	Alpha	16	The foreign Exchange contract reference, please use in this field the last 14 digits sent by the bank. Validation will occur against field 36 as well as bank's records.	O
23E	Instruction Code	Alpha / Numerical	4x30	Only codes URGP e RTGS will be considered urgent. Euro transfers (field 32B) will be executed through Target. USD transfers (field 32B) will be executed through SWIFT. Only EUR and USD currencies will be supported for urgent transfers.	O
32B	Currency / Transaction Amount	Alpha / Numerical	3 - Currency / 15 - Amount	Example: EUR12500,00 Currency and amount of the transfer. The integer part of Amount must contain at least one digit, higher than 0 (zero). A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must be 2 (two).	M
50C	Instructing Party	Alpha	n/a	Not supported, ignored if present	n/a
50L	Instructing Party	Alpha	n/a	Not supported, ignored if present	n/a
52A	Account Servicing Institution	Alpha	11	If filled it must be: TOTAPTPL If filled in sequence B cannot be filled in sequence A.	O
50F	Instructing Party	Alpha	n/a	Cannot be filled	n/a
50G	Instructing Party	Alpha	n/a	Cannot be filled	n/a
50H	Instructing Party	Alpha	n/a	Cannot be filled	n/a
56A	Intermediary	Alpha	11	Not supported, ignored if present	n/a
57A	Account with Institution	Alpha	8 - 11	Swift code of the financial institution which services the account for the beneficiary customer.	O
59a	Beneficiary	Alpha	No letter option / 34(Account) 4x35 (Name+Address)	Example: /PT50001800031118341102403 Name/Address Name/Address Name/Address Name/Address 5 lines with the information of the Account or IBAN, Beneficiary's name and address. Mandatory the IBAN of the account to be debited if destination country has IBAN.	M
70	Remittance Information	Alpha	4x35	Payment details	O
77B	Regulatory Reporting	Alpha / Numerical	3x35	Not supported, ignored if present	n/a
33B	Currency / Original Ordered Amount	Alpha / Numerical	3 - 15	Not supported, ignored if present	n/a
71A	Details of Charges	Alpha	3	SHA – Shared charges OUR – All charges borne by the applicant BEN – All charges borne by the beneficiary (Banco Santander Totta charges will be deducted from the amount of the transfer (field 32B)) <i>PSD2 legal framework shall apply. Non-compliant instructions will be put on hold.</i>	M
25A	Charges Account	Alpha / Numerical	n/a	Cannot be filled	n/a
36	Exchange Rate	Numerical	12	Exchange rate previously agreed with Banco Santander Totta's Treasury Dept/Dealing Room. <i>Field 21F must be filled with the reference number of the FX authorization.</i> <i>If the combination of contents of both fields is correct, the agreed Exchange Rate will be applied in the transfer.</i>	O

Examples:

MT101 File – Single Transfer

```
{1:F01TOTAPTPLXXX0000000000}{2:1101TOTAPTPLXXXN0000}{4:
:20:2020000111111
:21R:0020539322
:28D:1/1
:50H:/PT50001811111111111111111111
CLIENTE SANTANDER TOTTA
Rua da Mesquita
1000-000
Lisboa//PT
:52A:TOTAPTPL
:30:140611
:21:1110025394
:32B:EUR10,00
:57A:TOTAPTPL
:59:/PT50001822222222222222222222
CLIENTE SANTANDER TOTTA
Rua da Mesquita
Lisboa
:70: FACTURA 125465
:71A:SHA
-}{5:}
```

MT101 File – Multiple Transfers (2 records)

```
{1:F01TOTAPTPLXXX0000000000}{2:1101TOTAPTPLXXXN0000}{4:
:20:2020000111111
:21R:0020539322
:28D:1/1
:50H:/PT50001811111111111111111111
CLIENTE SANTANDER TOTTA
Rua da Mesquita
1000-000
Lisboa//PT
:52A:TOTAPTPL
:30:150130
:21:1110025394
:32B:EUR10,00
:57A:TOTAPTPL
:59:/PT50001822222222222222222222
CLIENTE SANTANDER TOTTA
Rua da Mesquita
Lisboa
:70: FACTURA 125465
:71A:SHA
:21:1110025395
:32B:EUR20,0
:57A:TOTAPTPL
:59:/PT50001844444444444444444444
CLIENTE SANTANDER TOTTA
Rua da Mesquita
Lisboa
:70: FACTURA 1122
:71A:SHA
-}{5:}
```

Return File – MT195

The return of the transfers will be made through a MT195 format file with all the MT101 records with their respective code (success or failure) and made available to the customer according to the input channel.

Layout MT195

Field	Field name	Alpha/Numerical	Field length	Field description
20	Sender's reference	Alpha	16	The sender's reference is returned as in the A sequence of MT101.
21	Transaction Reference	Alpha	16	Returns the transaction reference as in sequence B of the MT101.
75	Return code	Alpha		Return code as in following table Return code specifications

Examples:

MT195 File – Single Transfer

```
{1:F01TOTAPTPLXXX0000000000}{2:1101TOTAPTPLXXXN0000}{4:
:20:2020000111111
:21:0020539322
:75:00
-}{5:}
```

MT195 File – Multiple Transfers (2 records)

```
{1:F01TOTAPTPLXXX0000000000}{2:1101TOTAPTPLXXXN0000}{4:
:20:2020000111111
:21: 1110025394
:75:00
:20:2020000111111
:21: 1110025395
:75:01
-}{5:}
```

Fields marked 'Alpha' or 'Alphanumeric' only accept the following contents:

- Letters: A-Z, a-z;
- Numbers: 0-9;
- Characters: () & ' , - . / + \$! % * # = : ? [] _ ^ @

Fields marked 'Numerical' accept the following content:

- Numbers: 0-9;

Note: The braces ('{' and '}') are used to identify the beginning and end of each block so they cannot be used in any other MT101 field.

MT195**Return code specifications**

Código / Code	Descrição	Description
100	Pagamento Ok	Payment Ok
101	Pagamento Ok, data alterada	Payment Ok, date changed
102	Contrato inexistente	Non-existing contract
103	Contrato cancelado	Cancelled contract
104	IBAN ordenante incorreto / inválido	Applicant's IBAN incorrect / invalid
105	Falta de saldo	Lack of funds
106	Campo 21f – Contrato câmbio inválido	Field 21f – Fx Contract invalid
107	Campo 36 – Câmbio inválido	Field 36 – Exchange rate invalid
108	Ficheiro duplicado	Doubled file
109	Data de processamento (campo 30) não pode exceder 30 dias de calendário	Execution date (field 30) cannot exceed 30 calendar days
110	BIC beneficiário inválido	Beneficiary's BIC invalid
111	IBAN beneficiário inválido	Beneficiary's IBAN invalid
112	Registo inválido – Por favor, contate o seu gestor	Invalid record – Please contact your relationship manager
115	Data inválida	Invalid date
116	Moeda (campo 32b) inválida	Invalid currency (field 32b)
119	BIC (campo 57a) banco por preencher	BIC (field 57a) bank must be filled
120	IBAN (campo 59) por preencher	IBAN (field 59) must be filled

HORÁRIOS E DATAS-VALOR / SCHEDULE AND VALUE DATE

TRANSFERÊNCIAS URGENTES/ URGENT TRANSFERS

Moedas/Currencies: EUR, USD

Moeda da Transferência <i>Transfer currency</i>	Data de Execução <i>Processing date</i> #30 - MT101	Hora Limite <i>Limit Hour</i>	Data Valor <i>Value date</i> (Banco do Beneficiário) <i>(Beneficiary's Bank)</i>
EUR	D	14:00H	D
USD	D	11:00H	D

Condições/Conditions:

- EUR apenas para aderentes Target
EUR for Target Adherents only
- Conta a debitar na mesma moeda da transferência
Account to debit in the same currency as the transfer currency

TRANSFERÊNCIAS NÃO URGENTES/ NON-URGENT TRANSFERS

Moedas / Currencies: EUR, USD, GBP, CHF, JPY, SEK, CAD, AUD,
DKK, NOK, ZAR, HKD, CZK, MXN, NZD, PLN, SGD, HUF e CNY

Tipo de Lote/ <i>Lot type</i>	Tipo de Transferências <i>Transfer Type</i>	Data Valor (2) <i>Value date</i> (Banco do Beneficiário) <i>Beneficiary's Bank</i>	Moeda da Transferência <i>Transfer Currency</i>		Hora Limite/ <i>Limit Hour (1)</i>
Simples/ <i>Plain</i>	Internas / Internal Euros	D	EUR	Sem conversão <i>No FX</i>	16:00h
	Sepa Euros	D+1			
Simples/ <i>Plain</i>	Não Sepa e/ou em Moeda Estrangeira/ Non-Sepa and/or in Foreign Currency	D+1	EUR, USD, GBP, DKK, HUF, PLN, CZK, SEK, NOK, CHF	Sem conversão <i>No FX</i>	11:00h
Misto/ <i>Mixed</i>	Sepa e/ou Internas em Euros e Não Sepa e/ou em Moeda Estrangeira <i>Sepa and/or internal in Euros and Non-Sepa and/or in Foreign Currency</i>	D+1	EUR, GBP, DKK, HUF, PLN, CZK, SEK, NOK, CHF	Com conversão/ <i>With FX</i>	
			D+2	Restantes Moedas <i>Remaining Currencies</i>	Com ou sem conversão <i>With or without FX</i>

(1) Após a hora limite, as transferências serão processadas no dia útil seguinte
After limit hour the transfer will be executed in the following working day.

(2) Dias úteis, em função da divisa de pagamento ou feriado nos EUA.
Working days, according to the currency or US holiday.