



Technical Guidelines

FIELD	INFORMATION	PRESENCE		DESCRIPTION	REQUIREMENT	SWIFT REQUIREMENT	MT101 TAG	MT101 CHARACTERS	XML V3 TAG	XML V3 LIMITATIONS
		MANDATORY	RECOMMENDED							
INFORMATION OF THE BENEFICIARY										
ACCOUNT NUMBER	PAYMENTS TOWARD MAINLAND CHINA: DOMESTIC ACCOUNT NUMBER	X						/34X	<CDTRACCT> <ID> <OTHR> <ID>XXX</ID> </OTHR> </ID> </CDTRACCT>	LINE1 : /34X
	PAYMENTS OUTSIDE MAINLAND CHINA: IBAN FORMAT (IF APPLICABLE)								<CDTRACCT> <ID> <OTHR> <ID>XXX</ID> </OTHR> </ID> </CDTRACCT> <CDTRACCT> <ID> <IBAN>XXX</IBAN> </ID> </CDTRACCT>	
FULLNAME	FULL LEGAL NAME	X						1*35X	NAME <CDTR> <NM>XXX</NM>	LINE 2: LIMITED TO 35 CHARACTERS
FULL ADDRESS			X				59	3*35X	<CDTR> <PSTLADR> <ADRLINE>XXXXXX</ADRLINE> <ADRLINE>ZZZ</ADRLINE> </PSTLADR> </CDTR>	LINE 3: POSITION 1 TO 35 OF THE FIRST OCCURRENCE OF THE XML ADDRESS LINE TAGS LINE 4: POSITION 36 TO 70 OF THE FIRST OCCURRENCE OF THE XML ADDRESS LINE TAGS LINE 5: POSITION 1 TO 35 OF THE SECOND OCCURRENCE OF THE XML ADDRESS LINE TAGS
INFORMATION OF THE BENEFICIARY BANK										
CLEARING CODE (COUNTRY CODE)	OPTION 1: PAYMENTS TOWARD MAINLAND CHINA & CNAPS ROUTING CODE (MANDATORY) & BIC CODE (HIGHLY RECOMMENDED BUT NOT MANDATORY - BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	X		CNAPS CODE: 12 DIGITS BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)		/CN + 12 DIGITS BIC CODE: 8 OR 11 DIGITS	57A	1*33X 8 OR 11	<CDTRAGT> <FININSTNID> <BIC>XXXXXXXX</BIC> <CLRSYSMMBID> <MMBID>XXXXX</MMBID> <CLRSYSMMBID> </FININSTNID> </CDTRAGT>	<BIC> LIMITED TO 11 CHARACTERS <MMBID> LIMITED TO 24 CHARACTERS
BIC CODE (BRANCH IDENTIFIER INCLUDED, IF PROVIDED)	OPTION 2: PAYMENTS TOWARD MAINLAND CHINA & IF CNAPS CODE IS NOT PROVIDED: BIC CODE MANDATORY	X		BIC CODE: 8 DIGITS (BRANCH IDENTIFIER: 3 DIGITS)			57A	8 OR 11	<CDTRAGT> <FININSTNID> <BIC>XXXXXXXX</BIC> </FININSTNID> </CDTRAGT>	LIMITED TO 11 CHARACTERS
INFORMATION OF THE BENEFICIARY BANK										
PAYMENT MESSAGE	PURPOSE OF PAYMENT CODE	X		CNAPS PURPOSE OF PAYMENT	PAYT/ + 5 DIGITS					
	DETAILED REASON OF PAYMENT (REASON/PURPOSE OF PAYMENT)	X								
	TELEPHONE NUMBER OF THE BENEFICIARY		X	FREE MESSAGE	ENGLISH		70	4*35X	<RMTINF><USTRD>	MAXIMUM LENGTH IS 140 CHARACTERS
	RECOMMENDATION IF THE CNAPS ROUTING CODE IS NOT PROVIDED: THE FULL ADDRESS OF THE BENEFICIARY BANK (EXACT BRANCH LOCATION)		X							