

Pursuant to Article 59, paragraph 2 of the Law on the National Bank of Serbia (RS Official Gazette Nos 72/2003, 55/2004, 85/2005 – other law, 44/2010 76/2012, 106/2012, 14/2015, 40/2015 – Constitutional Court decision and 44/2018), and for the purpose of implementing the Operating Rules of the RTGS System of the National Bank of Serbia (G. No 7200 of 22 August 2018) and Operating Rules of the Clearing System of the National Bank of Serbia (G. No 7201 of 22 August 2018), the Governor of the National Bank of Serbia hereby issues

**GUIDELINES
ON THE FORMAT AND PURPOSE OF ELECTRONIC MESSAGES
EXCHANGED IN RTGS AND CLEARING PAYMENT SYSTEMS OF THE
NATIONAL BANK OF SERBIA**

1. These Guidelines regulate the format and purpose of electronic messages used for execution of transfer orders in dinars and exchange of data related to the execution of those orders (hereinafter: messages) in the RTGS and Clearing payment systems operated by the National Bank of Serbia.

2. The format and purpose of messages are specified in Schedules 1 to 3 attached and integral to these Guidelines.

3. The elements used for the verification of authenticity and accuracy of messages and authenticity of their submitters are provided by the SWIFT software – if the messages are sent through the SWIFT network.

For messages sent through the network of the National Bank of Serbia, elements referred to in paragraph 1 hereof shall be provided by the National Bank of Serbia.

4. These Guidelines repeal the Guidelines on the Format and Purpose of Electronic Messages Exchanged in Payment Systems of the National Bank of Serbia (G No 4778 of 3 July 2015).

5. These Guidelines shall be published on the website of the National Bank of Serbia and shall enter into force on 22 October 2018.

G No 7204
22 August 2018
Belgrade

Governor
of the National Bank of Serbia

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Schedule 1

Basic messages under SWIFT standard

1. Transfer order

Transfer of funds from one current account to another is executed based on a transfer order.

Elements of the transfer order are presented in the table below:

	Decription	Format	Mandatory	Note
1	Method of execution	X		Urgent=1
2	Name of the payer	3*35X	yes	
3	Name of the payee	3*35X	yes	
4	Current account number of the payer	18N		Under the Decision ¹⁾ , empty at cash pay-ins
5	Current account number of the payee	18N		Under the Decision, empty at cash pay-outs
6	Currency code	3X	yes	RSD for dinars ²⁾
7	Amount	12N,NN	yes	At most 12 integers, comma, at most two decimal places, only positive, the plus sign is implied
8	Purpose of payment	3*35X		
9	Payment code	3N		From Schedule 3 of the Decision ³⁾
10	Model of debit authorization number	2X		Under the Decision ⁴⁾
11	Debit authorization number	-		Under the Decision ⁴⁾
12	Model of credit authorization number	2X		Under the Decision ⁴⁾
13	Credit authorization number	-		Under the Decision ⁴⁾
14	Place of receipt	20X		
15	Date of receipt	DD/MM/YY		
16	Execution date	DD/MM/YY	yes	
17	Verification	-	yes	

In RTGS and Clearing payment systems operated by the National Bank of Serbia the transfer order is structured as shown in the table below. Technical fields that are internally used in the payment system are not shown. The structure may vary to some extent by payment system participant, primarily in technical details, but there may not be any loss of information.

Field	Description	Format
Identification of the payer's payment service provider	Payment service provider's identification code (Bank Identifier Code – BIC) based on which the prescribed fixed three-digit number from the Decision ¹⁾ may be unequivocally ascertained	8/11 characters in SWIFT
Reference of the payer's payment service provider	Unique identifier of transfer order of the payer's payment service provider during one business day	Up to 16 characters
Method of execution	Determining whether the order should be treated as urgent or not	4 numerical signs, 0000-0010 for the system

¹⁾ Decision on the Unique Structure of Current Accounts.

²⁾ In line with ISO 4217.

³⁾ Schedule 3 of the Decision on the Form, Content and Manner of Using Payment Order Forms for Dinar Payment Transactions.

⁴⁾ Decision on the Form, Content and Manner of Using Payment Order Forms for Dinar Payment Transactions (hereinafter: Decision on Payment Orders).

		needs 0011-0099 urgent 0100 not urgent
Name of the payer	Data on the payer in line with the Decision on Payment Orders	Up to 105 characters (3*35)
Name of the payee	Data on the payee in line with the Decision on Payment Orders	Up to 105 characters (3*35)
Payer's account	Account to be debited, in the format and with control elements as under the Decision ¹⁾	18 digits, fixed without lines, in line with the Decision ¹⁾
Payee's account	Account to be credited, in the format and with control elements as under the Decision ¹⁾	18 digits, fixed without lines, in line with the Decision ¹⁾
Currency code	Code of the currency in which the payment is made, according to ISO standard	3 characters, for dinars: RSD
Amount	Amount of payment transaction to be executed	Up to 14 significant digits, up to two decimal places separated by a comma, has to be positive
Purpose of payment	Description of the purpose of payment, free form	Up to 105 characters (3*35)
Payment code	Three-digit code for the purpose of payment as specified in Schedule 3 of the Decision on Payment Orders	Three digits
Payer's reference	Reference transferred to the payee and shown in its account statement. It consists of a debit authorization model and number.	Model of 2 characters and authorization number in line with the Decision on Payment Orders, with two leading zeroes if the model is empty
Payee's reference	Reference transferred to the payee and shown in its account statement. It consists of a credit authorization model and number.	Model of 2 characters and authorization number in line with the Decision on Payment Orders, with two leading zeroes if the model is empty
Execution date	Date of execution of a payment transaction	Any clearly recognizable date format

2. Message MT 103 – crediting funds to payment service user accounts

As message MT 103 is a standard for credit transfers for payment service users in SWIFT, order for transfer of funds is copied to the applicable fields of SWIFT message MT 103 . Its elements are as follows:

Field	Element of the transfer order	Mandatory	Note
113	Execution of message in RTGS (values 0011– 0099) is determined based on business priority; if queues are included, this is a priority of execution of queued orders		Field 113 is in a block of 3 messages, if not specified – value 0099 is implied, execution in RTGS with lowest priority
20	Reference number (TRN) of the payer's payment service provider	yes	TRN in SWIFT
23B	Always CRED	yes	
23E	Always SDVA	yes	
26T			Under SWIFT
32A	Execution date, currency code (for dinars: RSD) and amount, date in format YYMMDD	yes	Example: 030123RSD55678,50
50K	In format K /account of the payer name of the payer in line with the Decision on Payment Orders	yes	Payer's account is a mandatory element, slash is a part of account designation syntax; the payer's bank account number should correspond to the BIC of the payment service provider sending the message
53A	Account and BIC of the payment service provider executing payment in format /D/account of the payment service provider or/account of the payment service provider	yes	Slashes and letter D are a part of syntax

¹ Decision on the Unique Structure of Current Accounts.

	BIC		
57A	Account and BIC of the payment service provider whose account is credited (with which the payee's account is held) in format /C/account of the payment service provider or/account of the payment service provider BIC	yes	Has to correspond to the bank account number in 59, slashes and letter C are a part of syntax
59	No option /account of the payee name of the payee in line with the Decision on Payment Orders	yes	Account is mandatory, slash is a part of account designation syntax
70	The following elements are transferred: payment code, debit and credit authorization numbers. These elements are designated with prefixes separated by a hyphen from the contents, authorization numbers have, on the left side, accompanying appropriate models: PBZ-(debit authorization number) PBO-(credit authorization number) REF-(reference number of connected message – TRN) a maximum of three lines of 35 characters each	yes	Example: :70:SIF-111 PBZ-97123456ABC PBO-97123AFG14 REF-456789
71A	Always SHA	yes	
72	Purpose of payment, up to 105 characters, also information for PVP, DVP, for the purpose of payment in the first line /BNF/, in other lines //, at most 4 lines, 105 characters	yes	Example: :72:/BNF/UPLATA PO //FAKTURI 123AFG14, //RAZLIKA ZA MAJ

RTGS and Clearing payment systems operated by the National Bank of Serbia allow the use of other fields, although their contents are not checked and do not influence the syntax of messages.

3. Message MT 202 – Transfer between payment system participants

Message MT 202 is used for transfers between payment system participants, from one account to another account in the RTGS, implying that MT 202 is executed only in this regime. Order for transfer of funds between payment system participants is copied to the applicable fields of SWIFT message MT 202. Its elements are as follows:

Field	Element of the transfer order	Mandatory	Note
113	Business value priority, as message is executed in RTGS the values range from 0011 to 0099; if queues are included, this is a priority of execution for queued messages		Field 113 is in a block of 3 messages; if not specified, value 0099 is implied – execution in RTGS with lowest priority
20	Reference number (TRN) of payment system participant	yes	TRN in SWIFT
21	Connected reference	yes	Reference (TRN) of a message to which this message refers or NONREF
32A	Execution date, currency code (for dinars: RSD) and amount, date in format YYMMDD	yes	Example: 030123RSD8455678,50
53A	Account and BIC of a payment system participant executing payment in format /D/ account of a payment system participant or /account of a payment system participant BIC	yes	Slashes and letter D are a part of syntax
58A	Account and BIC of a payment system participant whose account is credited in format /C/ account of a payment system participant or /account of a payment system participant BIC	yes	Slash and letter C are a part of syntax
72	The following elements are transferred: payment code, debit and credit authorization numbers. These	yes	Example:

elements are designated with prefixes separated by a hyphen from the contents; authorization numbers have, on the left side, accompanying appropriate models: PBZ-(debit authorization number) PBO-(credit authorization number) SIF-(payment code)- purpose of payment at the beginning /BNF/, at the beginning of other lines //, at most 5*35		:72:/BNF/PBZ- 97123456ABC //PBO-97123AFG14 //SIF-133-UPLATA PO //FAKTURI 123AFG14 //RAZLIKA ZA MAJ
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The use of other fields is allowed in RTGS and clearing payment systems operated by the National Bank of Serbia, although they do not influence the execution of transactions.

The MT 202 message is also used to transfer funds between the participant's current account and his RTGS-IPS account.

In case of transfer of funds from the participant's current account to the RTGS-IPS account in field 113 the business priority may be between 11 and 99, while field 72 must contain the transaction code CODTYPTR/030 entered at the beginning of the field. Example:

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:72:/CODTYPTR/030
/BNF/Prenos na RTGS-IPS racun
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In the case of transferring funds from an RTGS-IPS account to a current account in field 113 the business priority may be between 50 and 99, while field 72 must contain the transaction code CODTYPTR/031 entered at the beginning of the field. Example:

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:72:/CODTYPTR/031
/BNF/Prenos na tekuci racun
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4. Message MT 102 – Clearing payments and group orders for low-value payments in RTGS

Message MT 102 is used for credit transfers to payment service users in clearing or RTGS. The amount of each individual payment must be lower than the limit specified in the Operating Rules for the Clearing Payment System of the NBS. All payments of clients of one payment service provider have to be sent in one message to the clients of another payment service provider. Execution date has to be the same for all individual payments, as well as the currency code. Sum of all individual payments has to correspond to the amount specified in field 32A. Under the SWIFT standard, the message length is limited to 32 kilobytes. The message elements are as follows:

Field	Element of transfer order	Mandatory	Note
113	Business priority determines that the message is executed in clearing (0100).		Field 113 is in a block of 3 messages; if not specified, value 0100 is implied – execution is in clearing
	In sequence A		
20	Reference number (TRN) of the payer's payment service provider	yes	TRN in SWIFT
23	Always CREDIT	yes	
26T	Always REF	yes	
71A	Always SHA	yes	
	In a repetitive sequence B, for each individual payment		
21	Transaction reference	yes	
32B	Currency code (for dinars: RSD) and amount	yes	Example: RSD55678,50
50K	/account of the payer name of the payer in line with the Decision on Payment Orders	yes	Account is mandatory, slash is a part of account designation syntax, bank account number has to correspond to BIC of the

			payment service provider whose account is debited
59	/account of the payee name of the payee in line with the Decision on Payment Orders	yes	Account is mandatory, slash is a part of account designation syntax, bank account number has to correspond to BIC of the payment service provider whose account is credited
70	The following elements are transferred: payment code, debit and credit authorization numbers. These elements are designated with prefixes separated by a hyphen from the contents, authorization numbers have, on the left side, accompanying appropriate models: SIF-(payment code) PBZ-(debit authorization number) PBO-(credit authorization number) REF-(reference number of connected message – TRN)	yes	Example: :70:SIF-133 PBZ-97123456ABC PBO-97123AFG14 REF-123456/789ABC
77B	Purpose of payment, 35+35+35	yes	Example: :77B:UPLATA PO FAKTURI 123AFG14, RAZLIKA ZA MAJ
	In sequence C		
32A	Execution date, currency code (for dinars: RSD) and amount (sum of all transactions), date in format YYMMDD	yes	Example 030123RSD8455678,50
53A	/D/ account of the payment service provider executing the payment or /account BIC of the payment service provider executing the payment	yes	Slashes and letter D are mandatory
54A	Account and BIC of the payment service provider whose account is credited, account is in the first line after /C/ or /, BIC in the second line	yes	Has to correspond to the bank account number in field 59

The use of other fields is allowed in RTGS and Clearing payment systems operated by the National Bank of Serbia, although they do not influence the execution of transactions.

5. Message MT 298/202 – transfers in an envelope

This format is used when clearing systems execute net clearing positions in RTGS.

The elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN – initiator is external clearing system
12	Type of message within an envelope	yes	Example: 12:202
77E		yes	
20: to 72:	Body of message MT202		The whole message MT 202 with all elements and field designations

Fields 12 and 77E are repeated for each MT 202. Connected references for appropriate MT 900 and MT 910 are fields 20 from message MT 202.

The message is generated and sent by clearing systems, and responses to it are MT 900 for the payment system participant whose account is debited, and/or MT 202 and MT 910 for the payment system participant whose account is credited.

6. Message MT 900 – Confirmation of debit

Message MT 900 is used as a confirmation of account debit after the execution of transactions (MT 103, MT 202 or MT 102). Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN, RTGS is the initiator
21	Connected reference	yes	Reference of the message, (TRN) to which this message refers, and/or message whose execution is confirmed
25	Account number	yes	Number of account debited
32A	Execution date, currency code (for dinars: RSD) and amount, date in format YYMMDD	yes	Example: 030123RSD8455678,50
52A	BIC of the transaction initiator	yes – in case of third party	For debits initiated by third party: :52A:NBSRRSBD009 :52A:RTGSR SBG001
72:	/OID/MIR of financial transaction which initiated the debit, and/or, for clearing, the designation of the session and reference to the limit	yes	Example: :72:/OID/091015AIKBR S2 2AXX0001000017 :72:/SESSION/MORNING /RESDEBIT/CLEARING

7. Message MT 910 – Confirmation of credit

Message MT 910 is used as a confirmation of account credit after the execution of transactions (MT 103, MT 202 or MT 102). Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN, RTGS is the initiator
21	Connected reference	yes	Reference of the message, (TRN) to which this message refers, and/or message whose execution is confirmed
25	Account number	yes	Number of account credited
32A	Execution date, currency code (for dinars: RSD) and amount, date in format YYMMDD	yes	Example 030123RSD8455678,50
52A	BIC of the transaction initiator	yes	Identification of the payment system participant which initiated the transaction, with connected reference and execution date, it serves as a unique identifier of the message which initiated the transfer
72	The designation of session for confirmation from clearing	yes – for clearing	Example: :72:/SESSION/MORNING

Field 56A is not used in RTGS and Clearing payment systems operated by the National Bank of Serbia.

8. Message MT 920 – Request message

Message MT 920 is used as a request for information on account balances or request for the delivery of account statement. Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN
12	Requested response (appropriate MT messages 941 or 942)	yes	941 refers to account status and 942 is a temporary statement from

			the last 940, 941 or 950 message
25	Account number	yes	Number of account to which the message refers
34F	Currency code (for dinars: RSD), designation C for credit (sum of debits) or D for debit (sum of credits) and amount, amount refers to the limit below which transactions are not included in the report		Example: RSDC100000,
34F	Currency code (for dinars: RSD), designation C for credit (sum of debits) or D for debit (sum of credits) and amount, amount refers to the limit below which transactions are not included in the report		Example: RSDD100000,00

Fields 12, 25 and 34F are repeated, implying that several reports referring to more accounts, with different limits, may be requested by one message.

9. Message MT 941 – Balance report

Message MT 941 is used for sending information on account balance, as a response to request MT 920 – request for information on account balance at a given moment. Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN, RTGS is the initiator
21	Connected reference	yes	Reference of message MT 920 – TRN, with which this message was initiated
25	Account number	yes	Number of account to which the message refers
28	Balance number/Message sequence	yes	Balance number is the ordinal number of balance which is sent for the specified account from the beginning of the year. If the balance is sent in several messages, such messages are to be numbered within a sequence (from 1 onwards)
60F	Opening balance in the form (D/C), date, currency code, amount. D stands for debit – positive balance, and C for credit – negative balance.		Example: C030717RSD100995,01
90D	Number of debit transactions, currency code and amount		Example: 12RSD100000,00
90C	Number of credit transactions, currency code and amount		Example: 122RSD200000,99
62F	Closing balance for date in the form (D/C), date, currency code, amount. D stands for debit – positive balance, and C for credit – negative balance	yes	Example: C030717RSD200996,
64	Available balances in the form (D/C), date, currency code, amount. D stands for debit – positive balance, and C for credit – negative balance.		Example: C030717RSD200996,

10. Message MT 942 – Interim statement

Message MT 942 represents an interim statement relative to a previously taken balance or statement. This message is sent as a response to request MT 920. Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN, RTGS is the initiator
21	Connected reference		Reference – TRN of message MT 920 which initiated the message

25	Account number	yes	Number of account to which the message refers
28C	Balance number/Message sequence	yes	Balance number is the ordinal number of balance which is sent for the specified account from the beginning of the year. If the balance is sent in several messages, such messages are to be numbered within a sequence (from 1 onwards).
34F	Currency code (for dinars: RSD), letter C for credit or D for debit and amount; the amount refers to the limit below which transactions are not included in the report	yes	Example: RSDC100000,
34F	Currency code (for dinars: RSD), letter C for credit or D for debit and amount; the amount refers to the limit below which transactions are not included in the report		Example: RSDD100000,00
13D	Date and time, in format YYMMDDHHMM	yes	Example: 0307171515+0100
61	Statement line		*1)
90D	Number of debit transactions, currency code and amount		Example: 12RSD100000,00
90C	Number of credit transactions, currency code and amount		Example: 122RSD200000,99

Field 61 is repeated for each change in the statement.

Format of field 61:

execution date (YYMMDD),

credit/debit (C, D, EC, ED),

amount (up to 12 integers, up to 2 decimal places),

transaction type identifier code, 1+3 characters,

reference of the payment system participant, up to 16 characters

//,

reference of the settlement agent with which the account is maintained, up to 16 characters,

additional details, up to 34 characters.

11. Message MT 950 – Account statement

Message MT 950 is an account statement. It is sent automatically at the end of the day, subject to participant's choice. Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN, RTGS is the initiator
25	Account number	yes	Number of account to which the message refers
28C	Balance number/Message sequence	yes	Balance number is the ordinal number of balance which is sent for the specified account from the beginning of the year. If the balance is sent in several messages, such messages are to be numbered within a sequence (from 1 onwards)
60F	Opening balance in the form (D/C), date, currency code, amount	yes	Example: C030717RSD100995,01
61	Statement line		*1)

¹⁾ See: SWIFT User Handbook.

62F	Closing balance in the form (D/C), date, currency code, amount	yes	Example: C030717RSD200996,
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Field 61 is repeated for each change in the statement.

Format of field 61:

**execution date (YYMMDD),
credit/debit (C, D, EC, ED),
amount (up to 12 integers, up to 2 decimal places),
transaction type identifier code, 1+3 characters,
reference of the payment system participant, up to 16 characters
//,
reference of the settlement agent with which the account is maintained, up to 16 characters,
additional details, up to 34 characters.**

12. Message MT 940 – Account statement (with details)

Message MT 940 is an account statement. It is sent automatically at the end of the day, if the participant wishes so. Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN, RTGS is the initiator
25	Account number	yes	Number of account to which the message refers
28C	Balance number/Message sequence	yes	Balance number is the ordinal number of balance which is sent for the specified account from the beginning of the year. If the balance is sent in several messages, such messages are to be numbered within a sequence (from 1 onwards)
60F	Opening balance in the form (D/C), date, currency code, amount	yes	Example: C030717RSD100995,01
61	Statement line		*1)
86	Information to the account holder, with 103 50K, 59 (accounts only) and 4 lines for 70, with 202 only 53A and 58A (accounts only)		Up to 6*35 characters
62F	Closing balance in the form (D/C), date, currency code, amount	yes	Example: C030717RSD200996,

Field 61 is repeated for each change in the statement.

Format of field 61:

**execution date (YYMMDD),
credit/debit (C, D, EC, ED),
amount (up to 12 integers, up to 2 decimal places),
transaction type identifier code, 1+3 characters,
reference of the payment system participant, up to 16 characters,
//,
reference of the settlement agent with which the account is maintained, up to 16 characters,
additional details, up to 34 characters.**

13. Message MT 970 – Clearing account statement

Message MT 970 is a clearing account statement. It is sent automatically at the end of the session. Message elements are as follows:

Field	Message element	Mandatory	Note
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¹⁾ See: SWIFT User Handbook.

20	Reference (TRN) of the payment system participant	yes	TRN, RTGS is the initiator
25	Account number	yes	Number of account to which the message refers
28C	Balance number/Message sequence	yes	Balance number is the ordinal number of balance which is sent for the specified account from the beginning of the year. If the balance is sent in several messages, such messages are to be numbered within a sequence (from 1 onwards).
60F	Opening balance in the form (D/C), date, currency code, amount	yes	Example: C030717RSD100995,01
61	Statement line		*1)
62F	Closing balance in the form (D/C), date, currency code, amount	yes	Example: C030717RSD200996,

Field 61 is repeated for each change in the statement.

Format of field 61:

execution date (YYMMDD),
credit/debit (C, D, EC, ED),
amount (up to 12 integers, up to 2 decimal places),
transaction type identifier code, 1+3 characters,
reference of the payment system participant, up to 16 characters,
//,
reference of the settlement agent with which the account is maintained, up to 16 characters,
additional details, up to 34 characters.

14 Message MT x92 – Message cancellation request ²⁾

Message MTx92 is used as a request to cancel (suspend) a previously sent MT 102, MT 103 or MT 202 messages that are in the queue. Message may be cancelled only if not yet executed. Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN
21	Connected reference	yes	TRN of the message to which the query refers
11S	Message type Date of original message Session and sequence of the original message	yes	To supplement the unique key
79	BIC of the participant who sent the message and execution date	yes	

Message MT 192 is used for messages MT 103 and MT 102, while message MT 292 is used for message MT 202.

15 Message MT x95 – Message query

Message MT x95 is used as a query on the previously sent message MT 103 or MT 202. This message is also used to rearrange the priorities in the waiting queue, except that the priority may be changed so that the message stays in the waiting queue. Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN

²⁾ Used only in systems with active centralized waiting queues.

21	Connected reference	yes	TRN of the message to which the query refers
75	Queries	yes	Requests: STAT – message status DUPL – message duplicate PRTY – change of priority
77A	New priority on the change of priority		Mandatory for request for change of priority, not used with other requests
11S	MT Date of original message Session and sequence of the original message		To supplement the unique key
79	BIC of the participant who sent the message and execution date	yes	

Message MT 195 is used for messages MT 103 and MT 102, while message MT 295 is used for message MT 202.

16. Message MT x96 – Responses to requests, queries and messages on error

Message MT x96 is sent as a response to messages MT x92 or MT x95. It is also generated by the payment system, accompanying the rejected messages, with the explanation of an error. Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN
21	Connected reference	yes	TRN of the message to which the query refers
76	Responses	yes	Responses to requests: STAT – message status DUPL – message duplicate PRTY – change of priority
77A	Textual description		On the occurrence of errors, and an appropriate text if the response contains a message on the error
11R	MT date of the original message	yes	To supplement the unique key

If status is requested (STAT), or if it is a wrong message, field 76 may contain the following responses:

STAT REJT	Message has been cancelled by the MTn92 message sent by a participant.
STAT CANC	Message has been cancelled pursuant to the rules of the NBS's RTGS, it is sent even when the NBS rejects a message, without any particular request.
STAT EXEC	Message execution is underway.
STAT SETL	Message has been executed.
STAT ERRC	An error occurred during the processing of a non-financial message, it is sent even when the NBS rejects a message on account of an error in the message, without a particular request.
STAT ERRP	An error occurred during the processing of payment, it is sent even when the NBS rejects a message on account of an error in the message, without a particular request.
STAT COND	Message is waiting for connected conditional payments.

STAT WAIT	Message is in a waiting queue.
STAT SUSP	Message is suspended.
STAT NETR	Message is accepted for clearing. The participant may cancel it.
STAT NETS	Message is settled after the clearing procedure. It cannot be cancelled.
STAT NETL	Message is accepted for clearing with the execution date on the next day. It can be cancelled.
STAT NETE	Message is not cancelled during the clearing procedure but it is not settled. It can be cancelled if the clearing procedure is cancelled.

ERRC and ERRP are received even when the message is cancelled due to an error, without any particular request. Message MT 196 is used for messages MT 103 and MT 102, while message MT 296 is used for message MT 202.

17. Message MT 985 – Status enquiry

Message MT 985 is used for sending status enquiries. The response thereto is sent via message MT 986. Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN
57A	BIC of the settlement agent with which the account is maintained	yes	
59	Account to which the enquiry refers, slash and BIC of account holder in front of the account	yes	
75	Request	yes	Requests: STAT – account status SQDC – report on the waiting queue TTLS – clearing session totals, session after the slash (title: MORNING, EVENING or FINAL) and date (YYMMDD) TTLD – clearing day totals, date after the slash (YYMMDD) PCLT – currently set and/or used clearing limit

18. Message MT 986 – Response to status enquiry

Message MT 986 is sent as a response to the status enquiry.

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN
21	Connected reference	yes	TRN of the message to which the response refers
59	Account to which the report refers, slash and BIC of account holder in front of the account		
79	Response	yes	

Possible responses to STAT enquiry:

Response	Meaning
AA	Account is not blocked.

DA	Account is blocked for debit.
AC	Account is blocked for credit.
DC	Account is blocked.

The response to query SQDC contains 4 lines. Each consists of a code – 2 characters, currency code – 3 characters, total amount, a slash and the total number of messages. The codes are the following:

Code	Meaning
SD	Sum and number of suspended transactions crediting the account
SC	Sum and number of suspended transactions debiting the account
ED	Sum and number of transactions in the waiting queue crediting the account
EC	Sum and number of transactions in the waiting queue debiting the account

The response to queries TTLS and TTLD contains data on the request – 1 line, the number of received messages – 1 line in format: (received/accepted/rejected) and accepted, cleared, in the waiting queue and rejected messages – 4 lines in format: (amount/number of messages/number of instructions) in session and/or clearing day.

A participant receives the message TTLS automatically after each clearing, without request.

The response to query PCLT contains data in the following sequence: the limit level, available account balance and potential position for the next session.

A participant receives the message PCLT automatically from the system in pre-clearing of the last session.

19. Message MT 999 – Free format message

Message MT 999 is a free-format message. Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN
79	Text of the message, in the first line: /TEXTMESSAGE/BIC or, for setting the clearing limit, the field contains: /SETACCOUNTLIMIT/CLEARING /STATUS/ /ACTION/ /DIRECTION/I or D /ACCOUNT/account number /AMMOUNT/amount /GETBUSINESSDAYPERIOD/ :20:R8172855/999 :21:890310001256780c :79:Ok	yes	BIC of the recipient in the outgoing, and of the sender in the incoming message I is used for an increase, D for a decrease in the limit amount, new limit amount is entered for the account Report request on the business day period

Note: in case the payment system operator sets the limit, the bank receives MT999 on the set limit as a notice, and words SETACCOUNTLIMIT shall be followed by the title of the limit.

MT999 is also used as an answer to the correctly accepted MT998. Message elements are as follows:

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN
21	Connected reference	yes	TRN of the message to which the response refers

79	Ok		
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Own format messages – extension of standards

1. Own format messages

SWIFT message MT 998 is used as an envelope for own format messages in a NBS-operated payment system. Within this framework, own format messages are defined as an extension of standards.

Fields that are used in MT 998 message are given in the table below. Subfields of 77E field are made of standard SWIFT format fields. Within 77E field, 79 field is used, whose subfields may be in their own format. This document presents the ways of using own format message subtypes.

Field	Message element	Mandatory	Note
20	Reference (TRN) of the payment system participant	yes	TRN
12	Message subtype	yes	Own format message subtype in the message envelope. Designations of permitted subtypes must be from the set stated below.
77E	Contents of message envelope which corresponds to the stated own format message subtype	yes	In a NBS-operated payment system, contents of an own format message envelope are only made of fields standardised in advance in line with Guidelines.
59A	BIC of the recipient	yes	
54A	BIC of the sender		
21	Connected reference		
	Other fields by SWIFT standard if used in a specific own format message		
79	Own format fields		Only a hyphen is mandatory in the first line, own format fields do not have a colon at the beginning.

Permitted own format message subtypes are given in the following table.

Subtype designation	Subtype title	Use
SMT710	Information on the grounds for execution	Banks send to the enforced collection organisation data on the grounds for execution
SMT713	Information on account blocking	Organisations entitled to enforced collection send to banks, through the NBS payment system, information on blocking of all accounts of a client with the specified personal ID number
SMT714	Information on account unblocking	After completed enforced collection information is sent on unblocking of all accounts that were blocked by a reference-bearing single message from group message of the SMT713 subtype
SMT718	Information on balance of blocked account	Banks send information on the balance of blocked accounts on the basis of received individual message from the group message of SMT 713 subtype
SMT719	Request for funds transfer	Funds transfer from blocked account is requested with message SMT 719
SMT720	Information on funds transferred	After the final execution of funds transfer, the bank uses this message to send information on the funds transfer to the blockade initiator

SMT796	Information on own format message error	It is used as a response to an own format message that due to error could not be processed
SMT730	Request for debit transfer	Request for funds transfer sent by one bank to another
SMT731	Information on accepted or rejected request for debit transfer	Response to message SMT 730
SMT501 SMT502 SMT549 SMT509 SMT515	Types of messages whose contents are regulated by the guidelines which govern the format and purpose of messages for data exchange between participants at auction securities trading	

The text below contains the description of 77E field formats of own format messages for messages 7XX. Messages 5XX are explained in detail by the guidelines governing the format and purpose of messages for data exchange between participants at auction securities trading.

2. Message SMT 710 – data on the grounds for account blocking

Message SMT 710 is used as a transfer of data on the grounds of blocking the accounts of beneficiaries with specified ID numbers. Message elements in :79: field are as follows:

Field	Message element	Mandatory	Note
71010:	Account number, beginning with a slash		Account number that the blockade refers to, if known
71020:	Account title		Account title that the blockade refers to, if known, 35 characters
71030:	Holder's ID number	yes	Mandatory, blockade follows the ID number
71040:	Holder's tax identification number	yes	Mandatory
71051:	Type of document	yes	10 – bills and authorizations without a warranty, 20 – bills and authorizations with a warranty on the burden of the main debtor, 30 – bills and authorization on the warrantor's burden
71052:	Date and time of receipt	yes	YYMMDD HH:MM:SS
71053:	Maturity date	yes	YYMMDD
71054:	Priority	yes	01 до 10
71056:	Execution amount (uncollected amount) and/or forbidding disposal	yes	
71059:	Document number, bill number, authorization number	yes	A35
	Details of account blocking, fields in message MT103 format (57A, 59, 70 and 72), which is to be executed so that enforced collection is completed		Fields are designated with: 57A:, 59:, 70: and 72:
71070:	If disposal is forbidden – date until it is forbidden or word PERMANENT if there is no term; in case of enforced collection – bank's confirmation that data are reliable and accurate		VEFIFY – data from the order are reliable and accurate
71090:	Date of change	yes	In format YYMMDD

Message MT 998 is used as an envelope.

3. Message SMT 713 – data on account blocking

Message SMT 713 is the group message for blocking all clients' accounts with specified ID numbers. It consists of maximum 50 individual messages on blocking (in the previous version: message SMT 711). The fields used in message SMT 713 are given in the following tables.

Message MT 998 is used as an envelope and therefore message SMT 713 consists of two parts. The message heading contains the following fields:

Field	Message element	Mandatory	Note
20	Reference (TRN) of payment system participant	yes	TRN of group message SMT 713
12	Message subtype	yes	Own format message subtype found in the message – SMT 713
77E	The contents of the message envelope corresponding to the stated own format message subtype	yes	In the NBS-operated payment system, own format message envelope contents consists solely of previously standardized fields in line with the Guidelines
59A	BIC of the recipient	yes	
54A	BIC of the sender	yes	

The second part of the message consists only of field 79, which is repeated as many times as there are individual blockages in message SMT 713, with message elements in field :79: as follows:

Field	Message element	Mandatory	Note
79	Own format fields		Only a hyphen is mandatory in the first line, own format fields do not have a colon at the beginning
71310:	Ordinal number	yes	Ordinal number of an individual message within a group message of length 2 characters. In an order from 01 to 50
20:	Reference	yes	TRN of individual blockade
21:	Connected reference	yes	Being referenced to itself, the same as in the previous field 20:
11A:	BIC, MT and date of the original message	yes	For supplement of unique key, in field 79
71130:	Debtor's ID	yes	Mandatory, blockade by the ID number
71140:	Debtor's tax ID number	yes	Mandatory
71150:	Currency designation and initial amount of the blockade balance	yes	Example: RSD200996,10
71190:	Date of change	yes	In format YYMMDD

In further referencing during the sending of messages, referencing is done in respect of individual blocking within message SMT 713 and/or message SMT 718 in field 21 (connected reference) – its contents are as in field 20 of individual blockade, within field 79 of message SMT 713.

4. Message SMT 714 – data on account unblocking

Message SMT 714 is a group message of unblocking of all clients' accounts with specified ID numbers. It consists of maximum 50 individual messages on unblocking (in the previous version of SMT 712). Fields used in message SMT 714 are given in the following tables.

Message MT 998 is used as an envelope, and therefore message SMT 714 consists of two parts. The message heading contains the following fields:

Field	Message element	Mandatory	Note
20	Reference (TRN) of payment system participant	yes	TRN of group message SMT 714
12	Message subtype	yes	Own format message subtype found in the message envelope – SMT 714
77E	Contents of message envelope corresponding to the specified own format message subtype	yes	In the NBS-operated payment system, own format message envelope contents consist only of previously standardized fields in line with Guidelines
59A	BIC of the recipient	yes	
54A	BIC of the sender	yes	

SMT 714 message has no field 21 in its first part as it cannot have reference to a group message because it does not comprise data for the same personal ID numbers.

The second part of the message consists of field 79 only, which is repeated as many times as there are individual unblockings within SMT 714 message itself, with message elements in field :79: as follows:

Field	Message element	Mandatory	Note
79	Own format field		In the first line, only a hyphen is mandatory, own format fields do not have a colon at the beginning
71410:	Ordinal number	yes	Ordinal number of individual message within one group message of length 2 characters. In sequence from 01 to 50 at most
20:	Reference	yes	TRN of individual unblocking
21:	Connected reference	yes	TRN of individual blocking that unblocking refers to
11A:	BIC, MT and date of original message	yes	For supplement of unique key, in 79
71210:	Debtor's personal ID number	yes	Mandatory, unblocking is under the personal ID number, in 79
71240:	Debtor's tax ID number	yes	Mandatory
71290:	Date of change	yes	In format YYMMDD

Field 21 in the second part of SMT 714 message has contents as in field 20 of individual blocking (in field 79) to which unblocking refers.

5. Message SMT 718 – Information on balance of blocked account

Message SMT 718 is used for transmission of information on the balance of blocked account. Message elements in :79: are as follows:

Field	Message element	Mandatory	Note
11A:	BIC, MT and date of original message	yes	For supplement of unique key, in 79
71810:	Account holder's ID number	yes	Mandatory, blocking is under the personal ID number, in 79
71820:	Number of account starts with slash	yes	Number of account blocked
71830:	Designation of currency and account balance	yes	Example RSD200996,10
71840:	Account holder's tax ID number	yes	
71890:	Date and time of change	yes	In format: YYMMDD HHMM

MT 998 is used as an envelope.

6. Message SMT 719 – request for funds transfer upon account blocking

Message SMT 719 is used as a request for funds transfer from the blocked account, with message elements in field :79: as follows:

Field	Message element	Mandatory	Note
11A:	BIC, MT and date of original message	yes	To supplement the unique key in 79
	Data on blocking, fields in message MT 103 (32A, 57A, 59, 70 and 72), which is to be executed so that enforced collection is completed	yes	Format 32A, 57A:, 59:, 70:, 72:, in 79
71910:	ID number	yes	Account owner's ID number
71920:	Account number starts with slash	yes	Number of account blocked
71940:	Tax ID number	yes	

MT 998 is used as an envelope.

7. Message SMT 720 – confirmation of funds transfer upon account blocking

Message SMT 720 is used as a confirmation of funds transfer from the blocked account, with message elements in field :79: as follows:

Field	Message element	Mandatory	Note
11A:	BIC, MT and date of original message	yes	To supplement the unique key, in 79
	Data on blocking, fields in message MT 103 (32A, 57A, 59, 70 and 72) which is to be executed so that enforced collection is completed	yes	Format 32A, 57A:, 59:, 70:, 72:, in 79
72010:	ID number	yes	Account holder's ID number
72020:	Account number starts with slash	yes	Number of account blocked
72040:	Tax ID number	yes	

MT 998 is used as an envelope.

8. Message SMT 796 – message on error for own format messages

Message SMT 796 is used as a response to an own format message that could not be processed due to an error, with message elements in field :79: as follows:

Field	Message element	Mandatory	Note
11A:	BIC, MT and date of original message	yes	To supplement the unique key in 79
79610:	Code and description of error	yes	Two-digit code and text of the description of the error due to which the message could not be received, with maximum length of 42 characters

Message MT 998 is used as an envelope.

9. Message SMT 730 – request for debit transfer

Message SMT 730 is used as a request for debit transfer. The transfer is made by message MT 103 or MT 202, with connected reference to message SMT 730 that initiated the transfer. If transfer requirements are not met, the transfer is rejected by message SMT 731.

Field	Message element	Mandatory	Note
73010:	Account number, starts with slash	yes	Number of account being debited, in 79
73020:	Account title		Title of the account being debited, if known, 3*35 characters
	Fields 32A, 57A, 59, 70 and 72 of MT 103 which are expected in transfer		Format 32A:, 57A:, 59:, 70: and 72:
73080:	Additional information on debit		Descriptively, 6*35 characters
73090:	Date of change	yes	In format YYMMDD
73091:	Priority		Collection priority 01-10

MT 998 is used as an envelope.

10. Message SMT 731 – information on accepted or rejected request for debit transfer

Message SMT 731 is used as a response to a syntactically correct message SMT 730, with message elements in field :79: as follows:

Field	Message element	Mandatory	Note
11A:	BIC, MT and date of original message	yes	To supplement the unique key, in 79
73110:	REJECTED-'reason' or ACCEPTED	yes	After REJECTED, hyphen is followed by a code and the description of

			reasons why the message was not executed, in 79
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MT 998 is used as an envelope.

Use of Cyrillic letters in SWIFT messaging

As the use of Cyrillic letters is not allowed in SWIFT messaging, such letters have to be coded/decoded into Latin characters for all fields, where deemed reasonable, according to the following table:

Cyrillic letter	Latin code	Cyrillic letter	Latin code
А	A	а	a
Б	B	б	b
В	V	в	v
Г	G	г	g
Д	D	д	d
Ђ	DJ	ђ	dj
Е	E	е	e
Ж	ZZ	ж	zz
З	Z	з	z
И	I	и	i
Ј	J	ј	j
К	K	к	k
Л	L	л	l
Љ	LJ	љ	lj
М	M	м	m
Н	N	н	n
Њ	NJ	њ	nj
О	O	о	o
П	P	п	p
Р	R	р	r
С	S	с	s
Т	T	т	t
Ћ	CC	ћ	cc
У	U	у	u
Ф	F	ф	f
Х	H	х	h
Ц	C	ц	c
Ч	CH	ч	ch
Џ	DZ	џ	dz
Ш	SS	ш	ss