



# File Import Specification Wires – SWIFT MT101



**USER GUIDE**  
**JULY 2022 – VERSION 5**

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## WIRES FILE IMPORT – INTRODUCTION

MUFG Exchange Payments supports file import of transactions, templates and beneficiary address book contacts. Multiple formats are supported for virtually all payment types.

Supported formats include:

- CSV
- ISO20022
- NACHA
- SWIFT MT101

This document covers import of wires in SWIFT MT101 format including file format specifications, validations, prerequisites, and process options. A sample file is included.

## OVERVIEW

The file import function can be accessed from the Payments, Templates, Beneficiary Address Book (Contacts). Once the function is accessed, the File Import Screen appears. The user selects the file format, import method, file to import, and any other details needed to complete the import. After the user starts the import, a message appears with the job ID indicating that the import job has been queued. The user can then go to the File Import History screen to see the progress of the job and to view the results of the import.

Widgets specific to File Import include:

- File Import History
- Import Map – For specification of custom CSV file imports

## SUPPORTED FORMATS FOR TRANSACTION IMPORT

Format Name / Payment Type	File Types
Account Transfer	CSV, ISO20022 (XML) pain.001
ACH – File Import	NACHA, CSV
ACH – File Pass-through	NACHA Format
Wire – Domestic	CSV, ISO20022 (XML) pain.001
Wire – International	CSV, ISO20022 (XML) pain.001
Wire – MT-101 – International and Domestic (Other than Tax and Drawdown) User must be entitled to import a Wire-International Payment to see this option.	SWIFT MT-101
Multiple Format (Multi CSV: Wires and Account Transfer)	CSV
Payment Automation - Various formats including mixed payables (Wires, ACH, Account Transfer)	ISO20022 (XML) pain.001, CSV, other

Note: CSV can be configured to support alternative delimiters and fixed width, variable fields and field order.

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## MT101 IMPORT

Users with permission to import Wire-International payments will also have the option to import MT101 payments in the File Import widget. The currently supported tags are 57A and C for beneficiary bank, 59 for beneficiary. Domestic wires may also be imported using this format as long as they comply with International Wire format requirements.

## PREREQUISITES

The user should have:

- Entitlements for Payments, accounts
- The International Wire entitlement
- Access to the File Import History widget – To monitor results and especially rejects including reasons why.

## PROCESS OPTIONS

MT101 file import is supported by standard file import process options which includes:

- Test only – Great for initial setup
- Import as file or transactions - Import as file will result in file rejection if there is an issue with any one transaction
- Duplicate checking
- Validations for format and data. Transactions may be reject or loaded in Needs Repair.

## PAYMENT FILE ELEMENTS – HEADER

The standard SWIFT header information (blocks 1-3) must accompany each payment in the file. A file may contain one or multiple transactions. Each transaction will begin with block 1 and end with block 4. The field tags must appear in the order specified in the file layout. Refer to the field layout section, column 'Tag'.

SWIFT Message header:

- The MT101 message is made up of four blocks 1 – 4.
- Block 1 begins with "{1: F01" and ends with "}". Block 1 indicates sending financial institution information (MUFG) and contains MUFG's SWIFT BICs for:
  - New York – BOTKUS33
  - Chicago – BOTKUS4C
- Block 2 begins with "{2: I 101" and ends with "}". Block 2 is message type/ receiving financial institution information and contains a SWIFT BIC of receiving financial institution after the mandatory beginning.
- Block 3 begins with "{3:" and ends with "}". Block 3 is additional tag information.
- Block 4 begins with "{4:" and ends with "-}". Block 4 has message details.

## PAYMENT FILE ELEMENTS – PAYMENT MESSAGE

Payment details (Block 4)

Tag	Title	Format	M/O	Comments	Example
20	Sender's Reference	16x	O	Reference number assigned by the Originator (the End to End ID).	:20:121
21F	F/X Deal Reference	16x	C	Required for an FX Wire with a separately booked FX contract. Mandatory if tag 36 is populated.	:21F:6282991ABC
32A	Value Date / Currency / Interbank Settled Amount	6!n3!a 15d	M	Decimal comma is mandatory and included in the length.	:32A:100330USD27000,23
36	Exchange Rate	12d	C	Optional field, Mandatory if field 21F is populated.	:36:2,876
50K	Ordering Customer	[/34x] 4x35x	M	The owner of the debit account. Tag 50k Account Number value must be present and match the a/c # on file. The name and address on file will be used.	:50K:/12345678 ABC Industries Address 1 Address 2 Address 3
52	Ordering Institution	A	O	Not mapped.	
53	Senders Correspondent	A or B	O	Not Mapped	
56	Intermediary Institution	A	O	Must be a valid intermediary bank BIC. If no match then ignore.	
57	Account With Institution	A or C	M	This field specifies the financial institution which services the account for the Beneficiary customer. Use is mandatory. Options supported: 57A, 57C.	
		A	O	If option A is used the SWIFT BIC must be 8 or 11 characters in length. E.g.: 57A:BOTKJPJT or 57A:BOTKJPJTXXX.	Option A [!/1a][/34x] 4!a2!a2!c[3!c] (Party Identifier) (Identifier Code)
		C	O	57C identifies Intermediary Bank by domestic clearing system ID and number. Supported codes are: FW 4!n (Fedwire), CP 4!n (CHIPS Participant Identifier). E.g. : “//FW122000496”	Option C /34x (Party Identifier)
59	Beneficiary Customer	A/N	M	Beneficiary account number (1x34) plus 4x33 Name & Address rules. Identifies the beneficiary of the payment. The last 2 characters of the entire address string must be the 2 digit ISO country Code	:59:/123456789 ABC Industries Address 1 Address 2 Address 3 ending w ISO country code.
70	Remittance Information	4*35x	O	Aka OBI or Originator to Beneficiary Information.	:70:Instructions Lines 1-4.
71A	Details of Charges	3!a		Specifies who pays. Defaults to SHA if blank. Otherwise: OUR, BEN, SHA. If OUR set field to OUR If BEN set field to SHA If SHA set field SHA	:71A:SHA

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## SAMPLE IMPORT FILE

3 examples with 57A (BIC) and 57C (Fedwire or CHIPS), Domestic and International Wires

```
{1:F01BOTKUS3300000000000000}{2:I101WFBUS6SX123N2}{3:{108:MT101}}{4:
:20:091117-DSNY0001
:32A:031121USD9990,
:50K:/O810015943
DEMONSTRATION MUFG CLIENT
1234567890 MAIN STREET
LOS ANGELES CA
:57A:WFBUS6S
:59:/26351-38947
SAMPLE COMPANY
12345 LESSTRAVELED ROAD
CALIFORNIA
ANYCITY NAME US
:71A:SHA
-}
{1:F01BOTKUS3300000000000000}{2:I101ROYCCAC2X123N2}{3:{108:MT101}}{4:
:20:091117-DSNY0001
:32A:031121USD1111,
:50K:/O810015943
DEMONSTRATION MUFG CLIENT
1234567890 MAIN STREET
LOS ANGELES CA
:57A:ROYCCAT2XXX
:59:/1111-12345ABC
SAMPLE COMPANY
99999 MORE TRAVELED ROAD
PROVINCE-STATE
ANYCITY NAME CA
:71A:SHA
-}
{1:F01BOTKUS3300000000000000}{2:I101BOFAUS6SX123N2}{3:{108:MT101}}{4:
:20:091117-DSNY0001
:32A:031121USD2222,
:50K:/O810015943
DEMONSTRATION MUFG CLIENT
1234567890 MAIN STREET
LOS ANGELES CA
:57C://FW071002341
:59:/12345-12345ABC
SAMPLE COMPANY
99999 UNDER TRAVELED ROAD
IL
CHICAGO US
:71A:SHA
-}
```

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3 examples with 57A (BIC8 or BIC11), Domestic and International Wires

```
{1:F01BOTKUS330000000000000000}{2:I101BOFAUS6SX123N2}{3:{108:MT101}}{4:  
:20:091117-DSNY0001  
:32A:031121USD3333,  
:50K:/0810015943  
DEMONSTRATION MUFG CLIENT  
1234567890 MAIN STREET  
LOS ANGELES CA  
:57A:BOTKUS6LXXX  
:59:/12345-12345ABC  
SAMPLE COMPANY  
99999 MORE TRAVELED ROAD  
PROVINCE-STATE  
ANYCITY NAME US  
:71A:SHA  
-}  
{1:F01BOTKUS330000000000000000}{2:I101ROYCCAC2X123N2}{3:{108:MT101}}{4:  
:20:091117-DSNY0001  
:32A:031121CAD5555,  
:50K:/0810015943  
DEMONSTRATION MUFG CLIENT  
1234567890 MAIN STREET  
LOS ANGELES CA  
:57A:ROYCCAT2XXX  
:59:/1111-12345ABC  
SAMPLE COMPANY  
99999 MORE TRAVELED ROAD  
PROVINCE-STATE  
ANYCITY NAME CA  
:71A:SHA  
-}  
{1:F01BOTKUS330000000000000000}{2:I101ROYCCAC2X123N2}{3:{108:MT101}}{4:  
:20:091117-DSNY0001  
:32A:031121JPY6666,  
:50K:/0810015943  
DEMONSTRATION MUFG CLIENT  
1234567890 MAIN STREET  
LOS ANGELES CA  
:57A:BOTKJPJT  
:59:/1111-12345ABC  
SAMPLE COMPANY  
99999 MORE TRAVELED ROAD  
SHINJUKU  
TOKYO JP  
:71A:SHA  
-}
```

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1 example with 57A, foreign currency. International Wires

```
{1:F01B0TKUS330000000000000000}{2:I101ROYCCAC2X123N2}{3:{108:MT101}}{4:  
:20:091117-DSNY0001  
:32A:031121EUR7777,  
:50K:/0810015943  
DEMONSTRATION MUFG CLIENT  
1234567890 MAIN STREET  
LOS ANGELES CA  
:57A:BNPAFRPPXXX  
:59:/1111-12345ABC  
SAMPLE COMPANY  
99999 MORE TRAVELED ROAD  
PROVINCE-STATE  
PARIS FR  
:71A:SHA  
-}
```



