



Standards

Category 8 - Travellers Cheques

For Standards MT November 2017

Message Reference Guide

This reference guide contains the category 8 message text standards, including a detailed description of the scope, the format specifications, the rules, the guidelines, and the field specifications of each message type.

20 July 2017

Table of Contents

Introduction	3
Overview	3
Changes	3
Volume Formatting Explanation	3
Category 8 Message Types	7
Euro - Impact on Category Message Standards	9
T/C Purchase Agreement Guidelines	10
Guidelines	10
Handling of the purchase agreement	11
MT 800 T/C Sales and Settlement Advice [Single]	12
MT 800 Scope	12
MT 800 Format Specifications	12
MT 800 Network Validated Rules	13
MT 800 Usage Rules	13
MT 800 Field Specifications	13
MT 800 Examples	21
MT 801 T/C Multiple Sales Advice	27
MT 801 Scope	27
MT 801 Format Specifications	27
MT 801 Network Validated Rules	28
MT 801 Usage Rules	28
MT 801 Field Specifications	28
MT 801 Examples	33
MT 802 T/C Settlement Advice	34
MT 802 Scope	34
MT 802 Format Specifications	34
MT 802 Network Validated Rules	34
MT 802 Usage Rules	34
MT 802 Field Specifications	35
MT 802 Examples	39
MT 824 T/C Inventory Destruction/Cancellation Notice	48
MT 824 Scope	48
MT 824 Format Specifications	48
MT 824 Network Validated Rules	48
MT 824 Usage Rules	49
MT 824 Field Specifications	49
MT 824 Examples	53
MT 890 Advice of Charges, Interest and Other Adjustments	55
MT 891 Request for Payment of Charges, Interest and Other Expenses	56
MT 892 Request for Cancellation	57
MT 895 Queries	58
MT 896 Answers	59
MT 898 Proprietary Message	60
MT 899 Free Format Message	61
Glossary of Terms	62
Legal Notices	63

Introduction

Overview

Category 8 supports messages which are exchanged between issuers and remitting agents, selling agents, and refund agents in the handling of travellers cheques. Included in this category are messages which relate to travellers cheques sales and settlement, refunds, and inventory administration.

Exchange of these messages is subject to bilateral agreements between issuers and their SWIFT member/submember selling agents, remitting agents, and refund agents (that is, these messages may only be sent and received after prior arrangements between an issuer and its member/submember agent(s)).

Changes

Category 8 - Travellers Cheques is not impacted by the November 2017 Standards Release.

SWIFT continually applies editorial enhancements to its documentation to improve quality and ensure consistency. These changes are not published but are controlled in order to ensure that they have no impact on FIN validation.

IMPORTANT: This volume contains information effective as of the November 2017 Standards Release. Therefore the 22 July 2016 edition of the Standards MT User Handbook volumes remains effective until November 2017.

Volume Formatting Explanation

This volume of the Standards User Handbook set contains general information about the category and a detailed description of each message type which is currently available for use. For each message type, the following information is provided:

Message Type Scope

The scope specifies the Sender and Receiver of the message and provides an explanation on how the message is used. In some messages, an example of the message flow is also provided.

Message Type Format Specifications

The format specifications are the rules for the layout of the message type. This information is provided in table form with the following information:

MT nnn (Message Type Name)

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	21	Related Reference	16x	2
Mandatory Sequence A (Sequence Name)				

Status	Tag	Field Name	Content/Options	No.
M	25	Account Identification	35x	3
M	32a	Value Date, Currency Code, Amount	C or D	4
-----> Optional Repetitive Sequence B (Sequence Name)				
O	52a	Ordering Institution	A or D	5
M	71B	Details of Charges	6*35x	6
O	72	Sender to Receiver Information	6*35x	7

M = Mandatory O = Optional - Network Validated Rules may apply				

- **MT nnn (Message Type Name)** provides the message type number and name
- **Status** indicates if the field is
 - **M** = Mandatory
 - **O** = Optional - Network Validated Rules may apply

The status **M** for fields in optional (sub)sequences means that the field must be present if the (sub)sequence is present and is otherwise not allowed.
- **Tag** is the field identification.
- **Field Name** is the detailed name of the field tag, for this message type.
- **Content/Options** provides permitted field length and characteristics. For information concerning field structure, notation and character restrictions, see the *Standards MT General Information*.
- **No.** identifies the number of the field in the Field Specifications for the message type.

Some messages are separated into sequences of fields, as shown above. An arrow indicates that a sequence of fields may be repeated.

MT Network Validated Rules

Network validated rules are validated on the network, that is, rules for which an error code is defined. Rules specified in this section affect more than one field in the message, placing a **condition** on one of the fields specified. They are identified as **Cn**, or conditional rules.

MT Usage Rules

Usage rules are not validated on the network, that is, rules for which no error code is defined, but are nevertheless mandatory for the correct usage of the message. Rules specified in this section affect more than one field in the message, or more than one SWIFT message.

MT Guidelines

Guidelines are not validated on the network and are not mandatory for the correct usage of the message. They concern good practices. Guidelines specified in this section affect more than one

field in the message, or more than one SWIFT message.

MT Field Specifications

The rules for the use of each field in the message are specified in this section. Each field is identified by its index number (as shown in the **No.** column of the MT Format Specifications), field tag and detailed field name, followed by a description of the field, which may contain some or all of the following:

- **FORMAT** specifies the field formats which are allowed for the field.
- **PRESENCE** indicates if the field is mandatory, optional or conditional in its sequence.
- **DEFINITION** specifies the definition of the field in the message type.
- **CODES** lists all codes available for use in the field. If there is more than one subfield for which codes are defined, each separate code list will be identified with a **CODES** heading. When a list of codes is validated by the network, the error code will be specified.
- **NETWORK VALIDATED RULES** specifies rules that are validated on the network, that is, rules for which an error code is defined. Generally, rules specified in this section affect only the field in which they appear. In some cases, rules which are validated at the message level, that is, rules which affect more than one field, are repeated in this section. This is the case when the rule does not affect the presence of the field, but information within several fields, for example, a currency which must be the same for more than one field in the message.
- **USAGE RULES** specifies rules that are not validated on the network, that is, rules for which no error code is defined, but are nevertheless mandatory for the correct usage of the field. Rules specified in this section affect only the field in which they appear.
- **MARKET PRACTICE RULES** specifies rules published by the Payments Market Practice Group (PMPG). It informs the reader of the existence of a global market practice document on the business process in which the concerned field is used. The absence of a market practice rule notation does not mean that no market practices exist for the concerned field. The presence of a market practice rule is merely an indicator of a known market practice. Furthermore, readers should be aware that in addition to global market practices there may also be country specific requirements that should be considered when using the field. For more details on PMPG market practice documentation, refer to **www.pmpg.info**.
- **EXAMPLES** provides one or more examples of the field as it will be formatted/used.

MT Mapping

MT mapping provides an explanation of how to map the fields of the message into another SWIFT message, either of the same or a different message type.

MT Examples

Examples are provided to illustrate the correct use of a message. Examples always include the following information:

- **Narrative** provides a brief description of a transaction
- **Information Flow** illustrates the relationships between the parties involved in the message. An explanation of the flow diagram can be found in the *Standards MT General Information*.

- **SWIFT Format** provides the message using the defined SWIFT format, and providing an explanation, where necessary, of the fields which have been used.

Category 8 Message Types

The following table lists all message types defined in category 8.

For each message type, there is a short description, an indicator whether the message type is signed (Y or N), the maximum message length on input (2,000 or 10,000 characters) and whether the use of the message requires registration with SWIFT for use in a message user group (Y or N).

MT	MT Name	Purpose	Signed ⁽¹⁾	Max. Length	MUG
800	T/C Sales and Settlement Advice [Single]	Provides the sale and settlement details for the sale of travellers cheques by a single selling agent	Y	2,000	N
801	T/C Multiple Sales Advice	Provides the details (excluding the settlement details) of the sales of travellers cheques in cases where the data is lengthy or includes data from several selling agents	Y	2,000	N
802	T/C Settlement Advice	Provides the settlement details of multiple sales of travellers cheques	Y	2,000	N
824	T/C Inventory Destruction/ Cancellation Notice	Notifies the issuer of the destruction/cancellation of travellers cheque inventory held by the selling agent. It may also request a selling agent to destroy/cancel travellers cheque inventory	Y	2,000	N
890	Advice of Charges, Interest and Other Adjustments	Advises an account owner of charges, interest or other adjustments to its account	Y	2,000	N
891	Request for Payment of Charges, Interest and Other Expenses	Requests payment of charges, interest or other expenses	Y	2,000	N
892	Request for Cancellation	Requests the Receiver to consider cancellation of the message identified in the request	Y	2,000	N
895	Queries	Requests information relating to a previous message or amendment to a previous message	Y	2,000	N
896	Answers	Responds to a MT 895 Queries message or MT 892 Request for Cancellation or other messages where no specific message type has been provided for the response	Y	2,000	N
898	Proprietary Message	Contains formats defined and agreed to between users and for those messages not yet live	Y	10,000	N

MT	MT Name	Purpose	Signed ⁽¹⁾	Max. Length	MUG
899	Free Format Message	Contains information for which no other message type has been defined	Y	2,000	N

(1) A Relationship Management Application (RMA) authorisation is required in order to sign a message.

Note: A Message User Group (MUG), for the purposes of this book, is a group of users who have voluntarily agreed to support the specified message type and have registered with SWIFT to send or receive the specified message type. These messages are indicated in the preceding table in the column MUG.

Registration is free of charge. To register to use one or more message types, submit a registration request (**Order Message User Group**) through the forms available on www.swift.com > Ordering & Support > Ordering > Order Products and Services > Message User Group (MUG).

To withdraw from a MUG, use the **Terminate your MUG subscription** request. These forms are available at www.swift.com > Ordering & Support > Ordering > Terminate and deactivate > Message User Group (MUG).

To get the list of other members of a particular MUG, send an MT 999 to the Customer Implementation team (SWHQBEBCOS).

Euro - Impact on Category Message Standards

See the *Standards MT General Information* for full details of the Euro-Related Information (ERI) and the impact on Standards MT message types.

T/C Purchase Agreement Guidelines

Travellers cheque issuers which are participants in and, therefore, users of SWIFT have agreed, subject to bilateral agreement, that they will accept, from selling agents, T/C Purchase Agreements conforming to this guideline.

This guideline sets forth the standard English text and data content to be used in the purchase agreement, but it does not standardise the format nor size of the document. The standard text must appear in English and may also appear in other languages.

This guideline also mandates minimum rules regarding the handling of purchase agreements.

Guidelines

English Text	Field Content/Notes
Purchase agreement	This must appear as the title of the document.
Issuer	The name of the T/C issuer, as agreed between the issuer and the selling agent, must be included.
Selling agent	The name and location of the selling agent, in sufficient detail to provide identification of the inventory holder. In addition, the selling agent code, as assigned by the issuer, must be included.
Purchaser	The full name of the purchaser and either his address or sufficient identification to establish his address.
Currency	The ISO (alpha) currency code of the T/Cs.
Serial numbers:	For each serial identification range, the following items must be provided:
From	Entire first cheque serial identification in the range.
To	At least the final four digits of the last cheque in the range.
Quantity	The number of cheques in the range.
Denomination	The face value of one cheque in the range.
Amount	The total face value of the cheques in the range.
Total sale amount	The total amount of the sale.
Sale date	The date when the purchase occurred.
PA Identification	The selling agent's identification of the purchase agreement.
Signature	The purchaser's signature.
Text	The following text must also appear: 'The purchaser (or his agent) confirms receipt of, and agrees to, the terms and conditions of the above mentioned issuer and confirms receipt of these travellers cheques.'

Other information, such as commission details, may be included by the selling agent.

Handling of the purchase agreement

The selling agent must provide to the purchaser:

- cheque signature instructions
- the issuer's terms and conditions, including refund instructions.

At least two copies of the purchase agreement must be available, as described below:

- the original, with the purchaser's signature, is to be held by the selling agent at the disposal of the Issuer, for a retention period specified by a bilateral agreement.
- a copy, which is to be given to the purchaser.

MT 800 T/C Sales and Settlement Advice [Single]

MT 800 Scope

This message is sent by, or on behalf of, a remitting agent to the issuer of travellers cheques.

It is used to account for (that is, sale and settlement details) one or several sales of travellers cheques by a single selling agent, as specified by the purchase agreement.

MT 800 Format Specifications

The format contains two sequences:

- Sequence A provides the details of a specified purchase agreement.
- Sequence B provides the details of settlement for the total of all purchase agreements in the message.

MT 800 T/C Sales and Settlement Advice [Single]

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	51a	Selling Agent	A or C	2
-----> Mandatory Repetitive Sequence A Purchase Agreement Details				
M	23	Purchase Agreement ID	16x	3
O	30	Sales Date	6!n	4
----->				
M	26A	Serial Numbers	16x[/4!x]	5

M	33B	Face Amount	3!a15d	6
O	73	Additional Amounts	6*35x	7
----- End of Sequence A Purchase Agreement Details				
Mandatory Sequence B Settlement Details				
M	34B	Selling Agent Amount	3!a15d	8
M	16A	Selling Agent's No. of PAs	5n	9
M	32A	Settlement Amount	6!n3!a15d	10
O	52a	Remitting Agent	A or D	11
O	53a	Sender's Correspondent	A, B, or D	12
O	54a	Receiver's Correspondent	A, B, or D	13

Status	Tag	Field Name	Content/Options	No.
O	72	Sender to Receiver Information	6*35x	14
End of Sequence B Settlement Details				
M = Mandatory, O = Optional - Network Validated Rules may apply				

MT 800 Network Validated Rules

- C1** The amount specified in field 32A must be the same as the amount specified in the preceding field 34B (Error code(s): C59).
- C2** The currency code in fields 34B, 32A and in all occurrences of field 33B must be the same (Error code(s): C02).

MT 800 Usage Rules

- This message may only be sent and received after prior arrangements between an issuer and its member/submember agent(s).
- If the sales advice data is lengthy (that is, it would exceed the maximum input message length), and/or if it comes from several selling agents, the sales advice information should be transmitted in a sequence of one or more MT 801s, which must be followed by *one* MT 802 containing the related settlement information.

MT 800 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference which has been assigned by the Sender of the message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

2. Field 51a: Selling Agent

FORMAT

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option C	/34x	(Account)

PRESENCE

Mandatory

DEFINITION

This field identifies the selling agent, which may also be the remitting agent and Sender.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The selling agent is identified in this field by a code that is intelligible to the issuer and uniquely identifies the selling agent (that is, the ISO Business Identifier Code [option A] or selling agent code as assigned by the issuer [option C]).

Whenever possible, all sales advice relating to a particular selling agent must be contained in the same message.

When there is too much data, that is, the information would exceed the maximum input message length, MT 801s must be sent in place of an MT 800, each containing the same information in field 51a.

3. Field 23: Purchase Agreement ID

FORMAT

16x

PRESENCE

Mandatory in mandatory sequence A

DEFINITION

This field contains the selling agent's identification of the purchase agreement to which the message is related.

USAGE RULES

This field will be used by the issuer when contacting the selling agent with a query about the referenced purchase agreement.

The detailed form and content of the purchase agreement ID are at the discretion of the selling agent. Inclusion of identification numbers in this field enables the possibility for agreement between selling agents and issuers not to send purchase agreement forms in paper to the issuers. However, as long as no such agreement exists, the paper forms will be sent to the issuer in addition to the SWIFT messages.

4. Field 30: Sales Date

FORMAT

6!n (Date)

PRESENCE

Optional in mandatory sequence A

DEFINITION

This field specifies the date, when available, on which the travellers cheques were delivered to the purchaser.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

5. Field 26A: Serial Numbers

FORMAT

Option A 16x[/4!x] (Number 1)(Number 2)

PRESENCE

Mandatory in mandatory sequence A

DEFINITION

This field specifies the serial number sequences of the T/Cs sold relative to the referenced purchase agreement (field 23).

USAGE RULES

If only Number 1 is present, it refers to either a single cheque or, after agreement between the parties, it may specify the first number in a pack of cheques or the pre-assigned identification number of the pack.

If Number 2 is present, the Sender has specified a range of serial numbers. In this case, Number 1 is the first serial number in the range and Number 2 consists of the last four characters of the serial

number of the last cheque in the consecutive sequence.

When a range of serial numbers is provided and Number 2 differs from Number 1 in more than the last four positions, this field should be repeated to give ranges in each of which only the last four positions change.

6. Field 33B: Face Amount

FORMAT

Option B 3!a15d (Currency)(Amount)

PRESENCE

Mandatory in mandatory sequence A

DEFINITION

This field specifies the currency code and total face value of all the T/Cs identified in the referenced purchase agreement.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

7. Field 73: Additional Amounts

FORMAT

6*35x (Narrative)

In addition to narrative text, the following line formats may be used:

Line 1	/8a/[3!a13d][additional information]	(Code)(Currency)(Amount)(Narrative)
Lines 2-6	[/continuation of additional information]	(Narrative)
	or	or
	/8a/[3!a13d][additional information]	(Code)(Currency)(Amount)(Narrative)

PRESENCE

Optional in mandatory sequence A

DEFINITION

This field specifies any amounts which have been added to or deducted from the face value of the purchase agreement.

CODES

One or more of the following codes may be used in Code:

DISC	Selling agent's discount deducted from the face value of the sale
TCOMM	Commission due to the issuer

USAGE RULES

Any code used in this field must be between slashes and must appear at the beginning of a line.

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

8. Field 34B: Selling Agent Amount**FORMAT**

Option B 3!a15d (Currency)(Amount)

PRESENCE

Mandatory in mandatory sequence B

DEFINITION

This field specifies the currency code and amount being remitted on behalf of the selling agent.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

USAGE RULES

This field is the total of all face amounts (field 33B) plus any commission and/or minus any discounts (field 73).

9. Field 16A: Selling Agent's No. of PAs**FORMAT**

Option A 5n (Number)

PRESENCE

Mandatory in mandatory sequence B

DEFINITION

This field specifies the total number of purchase agreements included in the message.

USAGE RULES

This field is the total number of times the purchase agreement sequence is repeated in the message.

10. Field 32A: Settlement Amount

FORMAT

Option A	6!n3!a15d	(Date)(Currency)(Amount)
----------	-----------	--------------------------

PRESENCE

Mandatory in mandatory sequence B

DEFINITION

This field specifies the value date, currency code and total settlement amount to be remitted by the Sender to the Receiver (issuer).

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

The amount specified in field 32A must be the same as the amount specified in field 34B (Error code(s): C59).

11. Field 52a: Remitting Agent

FORMAT

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option D	[/1!a]/[34x] 4*35x	(Party Identifier) (Name and Address)

PRESENCE

Optional in mandatory sequence B

DEFINITION

This field identifies the remitting agent, when other than the Sender (for example, the remitting agent is not connected to SWIFT).

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

12. Field 53a: Sender's Correspondent**FORMAT**

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option B	[/1!a]/[34x] [35x]	(Party Identifier) (Location)
Option D	[/1!a]/[34x] 4*35x	(Party Identifier) (Name and Address)

PRESENCE

Optional in mandatory sequence B

DEFINITION

This field specifies the financial institution (when different from the Sender), branch or account through which reimbursement of the settlement amount will take place.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

If the Sender and Receiver (issuer) have a single direct account relationship, in the currency of the T/Cs, and this account is to be used in reimbursement, fields 53a and/or 54a must not appear in the message. In all other cases, the relevant reimbursement details must be specified in fields 53a and/or 54a. Normally the Sender undertakes responsibility for crediting the Receiver via the specified parties, unless alternative arrangements have been established with the issuer. For further details concerning the use of this field, see the *Standards MT General Information*.

13. Field 54a: Receiver's Correspondent

FORMAT

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option B	[/1!a]/[34x] [35x]	(Party Identifier) (Location)
Option D	[/1!a]/[34x] 4*35x	(Party Identifier) (Name and Address)

PRESENCE

Optional in mandatory sequence B

DEFINITION

This field specifies the financial institution (if different from the Receiver), or branch, servicing the account at which the settlement amount will be made available to the Receiver.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

If the Sender and Receiver (issuer) have a single direct account relationship, in the currency of the T/Cs, and this account is to be used in reimbursement, fields 53a and/or 54a must not appear in the message. In all other cases, the relevant reimbursement details must be specified in fields 53a and/or 54a. Normally the Sender undertakes responsibility for crediting the Receiver via the specified parties, unless alternative arrangements have been established with the issuer. For further details concerning the use of this field, see the *Standards MT General Information*.

14. Field 72: Sender to Receiver Information

FORMAT

6*35x (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1	/8c/[additional information]	(Code)(Narrative)
Lines 2-6	[/continuation of additional information] or /8c/[additional information]]	(Narrative) or (Code)(Narrative)

PRESENCE

Optional in mandatory sequence B

DEFINITION

This field specifies additional information for the Receiver.

USAGE RULES

The structured format may be used with bilaterally agreed codes.

Any code must be between slashes and must appear at the beginning of a line.

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

MT 800 Examples**Example 1: Message A T/C Sales and Settlement Advice****Narrative**

On 25 November 2002, Amsterdam Rotterdam Bank, Utrecht, (Selling Agent no. 304950) sells Thomas Cook travellers cheques totalling British Pounds (GBP) 1,450 as shown below:

1. Purchase Agreement Number 340.669.8123

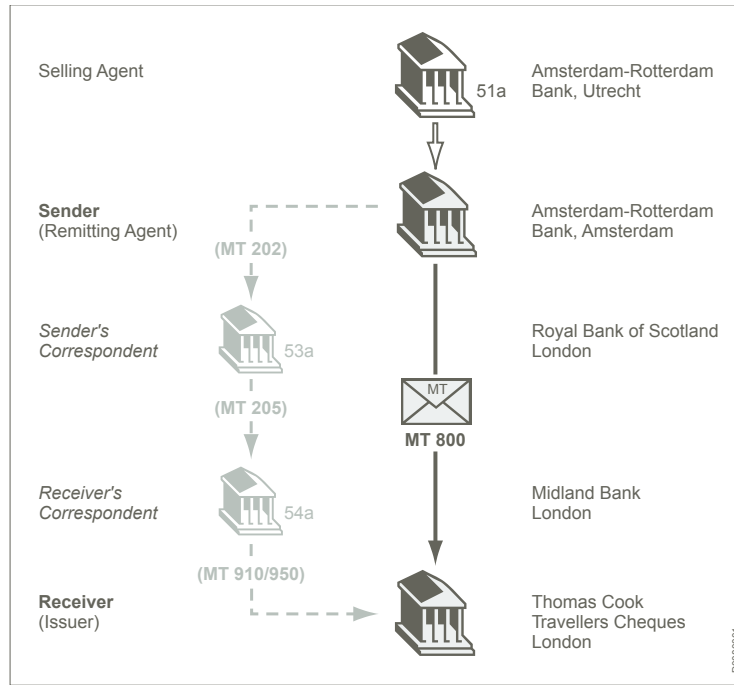
69104448/4451	4 * 10.00	GBP	40.00
69701331/1336	6 * 20.00		120.00
69292748/2760	13 * 50.00		650.00
TOTAL TRAVELLERS CHEQUES			810.00
+ 1.5% Commission			12.15
TOTAL			822.15

2. Purchase Agreement Number 340.669.8124

72468549/8562	14 * 10.00	GBP	140.00
72311880/1894	15 * 20.00		300.00
67041321/1322	2 * 100.00		200.00
TOTAL TRAVELLERS CHEQUES			640.00
+ 1.5% Commission			9.60
TOTAL			GBP 649.60
TOTAL SALE AMOUNT			GBP 1,471.75
(less 1.5% commission retained by Selling Agent)			21.75
TOTAL SETTLEMENT AMOUNT			GBP 1,450.00

Value 26 November 2002, Amsterdam-Rotterdam Bank, Amsterdam, the remitting agent for its Utrecht branch, notifies Thomas Cook (reference TC9211251238) of these sales. Reimbursement of the funds will be through Royal Bank of Scotland, to Midland Bank, for credit to Thomas Cook.

Information Flow



SWIFT Message

Explanation	Format
Sender	AMRONL2A
Message Type	800
Receiver	COOKGB22
Message Text	
Transaction Reference Number	:20:TC0211251238
Selling Agent ⁽¹⁾	:51C:/304950
Purchase Agreement ID ⁽²⁾	:23:340.669.8123
Sales Date	:30:021125
Serial Numbers	:26A:69104448/4451 :26A:69701331/1336 :26A:69292748/2760
Face Amount	:33B:GBP810,
Purchase Agreement ID ⁽³⁾	:23:340.669.8124
Sales Date	:30:021125

Explanation	Format
Serial Numbers	:26A:72468549/8562 :26A:72311880/1894 :26A:67041321/1322
Face Amount	:33B:GBP640,
Selling Agent Amount ⁽⁴⁾	:34B:GBP1450,
Number of PAs ⁽⁵⁾	:16A:2
Settlement Amount ⁽⁶⁾	:32A:021126GBP1450,
Sender's Correspondent ⁽⁷⁾	:53A:RBOSGB2L
Receiver's Correspondent ⁽⁸⁾	:54A:MIDLGB22
End of Message Text/Trailer	

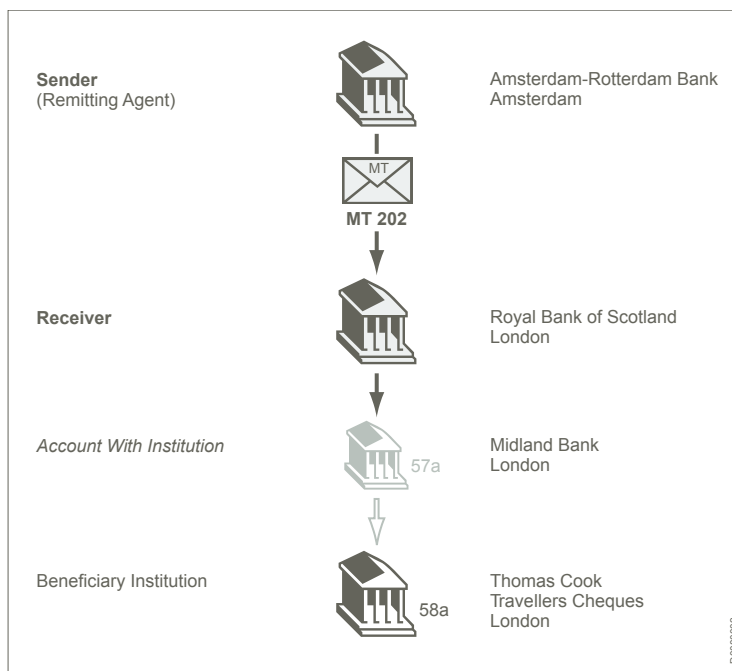
- (1) *The selling agent, Amsterdam Rotterdam Bank, Utrecht, identified by its code, as assigned by Thomas Cook.*
- (2) *First purchase agreement, totalling GBP 810.*
- (3) *Second purchase agreement, totalling GBP 640.*
- (4) *Total amount sold, that is, GBP 810 + GBP 640.*
- (5) *Total number of purchase agreements in this message for Amsterdam Rotterdam Bank, Utrecht.*
- (6) *Value date, currency code and amount to be paid to the issuer (Thomas Cook).*
- (7) *Financial institution from which the funds will be transferred.*
- (8) *Financial institution to which the funds will be transferred in favour of Thomas Cook.*

Message B General Financial Institution Transfer

Narrative

On 26 November 2002, Amsterdam-Rotterdam Bank, Amsterdam (remitting agent), sends a payment order to Royal Bank of Scotland, London, for payment of the settlement amount of GBP 1,450 to Midland Bank, London, in favour of Thomas Cook Travellers Cheques.

Information Flow



SWIFT MT 202

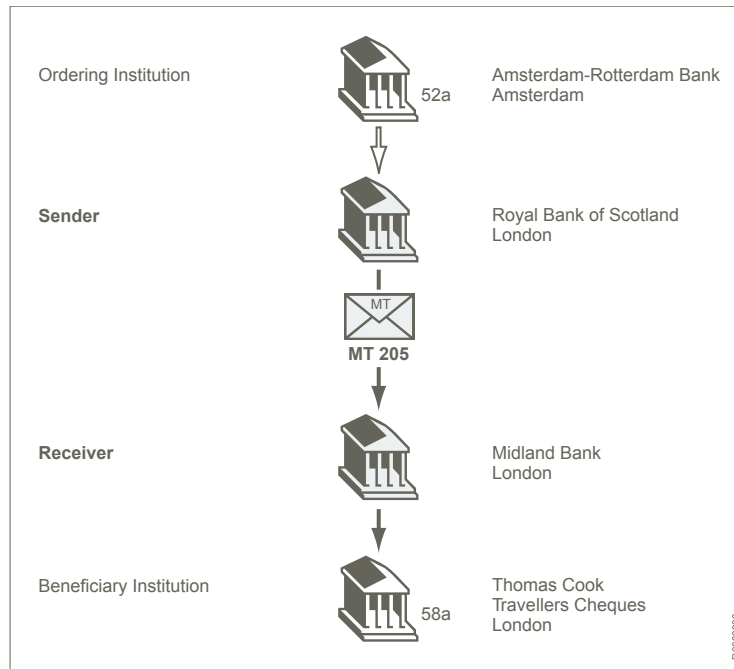
Explanation	Format
Sender	AMRONL2A
Message Type	202
Receiver	RBOSGB2L
Message Text	
Transaction Reference Number	:20:PO39482
Related Reference	:21:TC0211251238
Value Date/Currency/Amount	:32A:021126GBP1450,
Account With Institution	:57A:MIDLGB22
Beneficiary Institution	:58A:COOKGB22
End of Message Text/Trailer	

Message C Financial Institution Transfer Execution

Narrative

Royal Bank of Scotland, London, executes the settlement, sending a payment order (or equivalent domestic clearing message) to Midland Bank, London, in favour of Thomas Cook Travellers Cheques.

Information Flow



SWIFT MT 205

Explanation	Format
Sender	RBOSGB2L
Message Type	205
Receiver	MIDLGB22
Message Text	
Transaction Reference Number	:20:4698-0274
Related Reference	:21:TC0211251238
Value Date/Currency/Amount	:32A:021126GBP1450,
Ordering Institution	:52A:AMRONL2A
Beneficiary Institution	:58A:COOKGB22
End of Message Text/Trailer	

Message D Statement Message/Confirmation of Credit

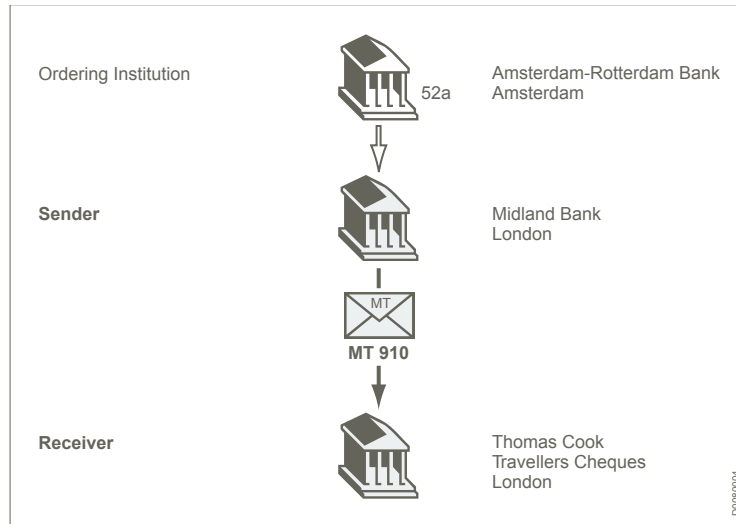
Narrative

Midland Bank, London, credits Thomas Cook Travellers Cheques. The transaction will appear as follows on the statement of account (MT 950):

:61:921126C1450,S910TC9211251238//249824572

In addition, Midland Bank, prior to the statement, may send an MT 910 Confirmation of Credit to Thomas Cook Travellers Cheques:

Information Flow



SWIFT MT 910

Explanation	Format
Sender	MIDLGB22
Message Type	910
Receiver	COOKGB22
Message Text	
Transaction Reference Number	:20:249824572
Related Reference	:21:TC0211251238
Account Identification	:25:1358713516
Value Date/Currency/Amount	:32A:021126GBP1450,
Ordering Institution	:52A:AMRONL2A
End of Message Text/Trailer	

MT 801 T/C Multiple Sales Advice

MT 801 Scope

This message type is sent by, or on behalf of, a single remitting agent to the issuer of travellers cheques.

It is used to provide the sale details of a multiple sale of travellers cheques by either:

- a single selling agent (where the details would exceed the maximum input message length of an MT 800 T/C Sales and Settlement Advice [Single]), or
- several selling agents.

This message will be followed by an MT 802 T/C Settlement Advice.

MT 801 Format Specifications

MT 801 T/C Multiple Sales Advice

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	28	Settlement No./Page No.	5n[/2n]	2
----->				
M	51a	Selling Agent	A or C	3
----->				
M	23	Purchase Agreement ID	16x	4
O	30	Sales Date	6!n	5
----->				
M	26A	Serial Numbers	16x[/4!x]	6

M	33B	Face Amount	3!a15d	7
O	73	Additional Amounts	6*35x	8

M	34B	Selling Agent Amount	3!a15d	9
M	16A	Selling Agent's No. of PAs	5n	10

M = Mandatory, O = Optional - Network Validated Rules may apply				

MT 801 Network Validated Rules

- C1 The currency code in all occurrences of fields 33B and 34B must be the same (Error code(s): C02).

MT 801 Usage Rules

- This message may only be sent and received after prior arrangements between an issuer and its member/submember Agent(s).
- When an MT 801 is being used, it may not be possible to fit all the sales advice information for a particular selling agent into one MT 801. When this is the case, the information must be divided so that each message contains a series of *complete* purchase agreements for that selling agent, as well as a selling agent amount, which shall be the total for the selling agent in that message.
- A series of one or more MT 801s must be followed by a single MT 802.

MT 801 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//'
(Error code(s): T26).

2. Field 28: Settlement No./Page No.

FORMAT

5n[/2n] (Settlement Number)(Page Number)

PRESENCE

Mandatory

DEFINITION

This field specifies the number of the sales advice and, optionally, the page number within a series of messages sent.

USAGE RULES

In a sequence of MT 801s which are followed by an MT 802, the Settlement Number must always be the same.

It is strongly recommended that Settlement Number be unique per day and per currency, and/or subject to prior arrangement, to allow the Receiver to match up the related MT 801(s) with the appropriate MT 802.

Page Number must start at 1 in the first message, and be incremented by 1 for each succeeding message in the sequence, thus enabling the sequence of messages to be determined. The final message (page) must always be an MT 802.

3. Field 51a: Selling Agent**FORMAT**

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option C	/34x	(Account)

PRESENCE

Mandatory

DEFINITION

This field identifies the selling agent to which the sales details in this sequence apply.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The selling agent, which may also be the remitting agent and Sender, will be identified in this field by a code that is intelligible to the issuer and uniquely identifies the selling agent (that is, the ISO Business Identifier Code [option A] or selling agent code as assigned by the issuer [option C]).

Whenever possible, all sales advice relating to a particular selling agent must be contained in the same message. When there is too much data, that is, the information would exceed the maximum input message length, a sequence of MT 801s must be sent. In a message which continues the sales information for a particular selling agent, the first field 51a must be the same as the last field 51a in the previous message.

4. Field 23: Purchase Agreement ID

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the selling agent's identification of the purchase agreement to which the message is related.

USAGE RULES

The information in this field will be used by the issuer when contacting the selling agent with a query about the referenced purchase agreement.

The detailed form and content of the purchase agreement ID are at the discretion of the selling agent. Inclusion of identification numbers in this field enables the possibility for agreement between selling agents and issuers not to send purchase agreement forms in paper to the issuers. However, as long as no such agreement exists, the paper forms will be sent to the issuer in addition to the SWIFT messages.

5. Field 30: Sales Date

FORMAT

6!n (Date)

PRESENCE

Optional

DEFINITION

This field specifies the date, when available, on which the travellers cheques were delivered to the purchaser.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

6. Field 26A: Serial Numbers

FORMAT

Option A 16x[/4!x] (Number 1)(Number 2)

PRESENCE

Mandatory

DEFINITION

This field specifies the serial number sequences of the T/Cs sold relative to the referenced purchase agreement (field 23).

USAGE RULES

If only Number 1 is present, it refers to either a single cheque or, after agreement between the parties, it may specify the first number in a pack of cheques or the pre-assigned identification number of the pack.

If Number 2 is present, the Sender has specified a range of serial numbers. In this case, Number 1 is the first serial number in the range and Number 2 consists of the last four characters of the serial number of the last cheque in the consecutive sequence.

Where a range of serial numbers is provided and the last number differs from the first in more than the last four positions, this field should be repeated to give ranges in each of which only the last four positions change.

7. Field 33B: Face Amount**FORMAT**

Option B 3!a15d (Currency)(Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies the currency code and total face value of all the T/Cs identified in the referenced purchase agreement.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

8. Field 73: Additional Amounts**FORMAT**

6*35x (Narrative)

In addition to narrative text, the following line formats may be used:

Line 1	/8a/[3!a13d][additional information]	(Code)(Currency)(Amount)(Narrative)
Lines 2-6	[/continuation of additional information] or /8a/[3!a13d][additional information]]	(Narrative) or (Code)(Currency)(Amount)(Narrative)

PRESENCE

Optional

DEFINITION

This field specifies any amounts which have been added to or deducted from the face value of the purchase agreement.

CODES

One or more of the following codes may be used in Code:

- DISC Selling agent's discount deducted from the face value of the sale
- TCOMM Commission due to the issuer

USAGE RULES

Any code used in this field must be between slashes and must appear at the beginning of a line.

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

9. Field 34B: Selling Agent Amount

FORMAT

Option B	3!a15d	(Currency)(Amount)
----------	--------	--------------------

PRESENCE

Mandatory

DEFINITION

This field specifies the currency code and amount being remitted in this message on behalf of the selling agent in this selling agent sequence.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

USAGE RULES

Normally, this field is the total of all face amounts (field 33B) plus any commission and/or minus any discounts (field 73).

10. Field 16A: Selling Agent's No. of PAs**FORMAT**

Option A 5n (Number)

PRESENCE

Mandatory

DEFINITION

This field specifies the total number of purchase agreements included in this selling agent sequence (that is, the total number of times the purchase agreement sequence is repeated for this selling agent).

MT 801 Examples

Examples of this message type may be found in the Examples section of the MT 802 T/C Settlement Advice.

MT 802 T/C Settlement Advice

MT 802 Scope

This message type is sent by, or on behalf of, a single remitting agent to the issuer of travellers cheques.

The T/C Settlement Advice is used to provide the settlement details of the total sales amount included in one or several MT 801 T/C Multiple Sales Advice.

A single MT 802 must always be preceded by one or several MT 801s.

MT 802 Format Specifications

MT 802 T/C Settlement Advice

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	28	Settlement No./Page No.	5n[/2n]	2
M	32A	Settlement Amount	6!n3!a15d	3
O	52a	Remitting Agent	A or D	4
O	53a	Sender's Correspondent	A, B, or D	5
O	54a	Receiver's Correspondent	A, B, or D	6
O	72	Sender to Receiver Information	6*35x	7
M = Mandatory, O = Optional - Network Validated Rules may apply				

MT 802 Network Validated Rules

There are no network validated rules for this message type.

MT 802 Usage Rules

- This message may only be sent and received after prior arrangements between an issuer and its member/submember Agent(s).
- An MT 802 must be preceded by a sequence of one or more MT 801s.

MT 802 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//'
(Error code(s): T26).

2. Field 28: Settlement No./Page No.

FORMAT

5n[/2n] (Settlement Number)(Page Number)

PRESENCE

Mandatory

DEFINITION

This field specifies the number of the sales advice to which this settlement advice applies and, optionally, the page number within the series of messages sent.

USAGE RULES

In a sequence of MT 801s which are followed by an MT 802, Settlement Number, must always be the same.

It is strongly recommended that Settlement Number be unique per day and per currency, and/or subject to prior arrangement, to allow the Receiver to match up the related MT 801(s) with the appropriate MT 802.

Page Number must start at 1 in the first message, and be incremented by 1 for each succeeding message in the sequence, thus enabling the sequence of messages to be determined. The MT 802 must always be the final message (page) in the series.

3. Field 32A: Settlement Amount

FORMAT

Option A	6!n3!a15d	(Date)(Currency)(Amount)
----------	-----------	--------------------------

PRESENCE

Mandatory

DEFINITION

This field specifies the value date, currency code and total settlement amount to be remitted by the Sender to the Receiver (issuer).

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

USAGE RULES

Amount must be the total of all fields 34B in the preceding MT 801 message(s) which have been sent in conjunction with the MT 802.

Currency in field 32A must be the same as the currency in field 34B in the preceding MT 801 message(s) which have been sent in conjunction with the MT 802.

4. Field 52a: Remitting Agent

FORMAT

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option D	[/1!a]/[34x] 4*35x	(Party Identifier) (Name and Address)

PRESENCE

Optional

DEFINITION

This field specifies the remitting agent.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

This field is used when the remitting agent is other than the Sender (for example, the remitting agent is not connected to SWIFT)

5. Field 53a: Sender's Correspondent

FORMAT

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option B	[/1!a]/[34x] [35x]	(Party Identifier) (Location)
Option D	[/1!a]/[34x] 4*35x	(Party Identifier) (Name and Address)

PRESENCE

Optional

DEFINITION

This field identifies the financial institution, branch or account, when different from the Sender, through which reimbursement of the settlement amount will take place.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

If the Sender and Receiver (issuer) have a single direct account relationship, in the currency of the T/Cs, and this account is to be used in reimbursement, fields 53a and/or 54a must not appear in the message. In all other cases, the relevant reimbursement details must be specified in fields 53a and/or 54a. Normally the Sender undertakes responsibility for crediting the Receiver via the specified parties, unless alternative arrangements have been established with the issuer. For further details concerning the use of this field, see the *Standards MT General Information*.

6. Field 54a: Receiver's Correspondent

FORMAT

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
----------	--------------------------------	-----------------------------------------

Option B	[/1!a]/[34x] [35x]	(Party Identifier) (Location)
Option D	[/1!a]/[34x] 4*35x	(Party Identifier) (Name and Address)

PRESENCE

Optional

DEFINITION

This field specifies the financial institution, or branch, when different from the Receiver, servicing the account at which the settlement amount will be made available to the Receiver.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

If the Sender and Receiver (issuer) have a single direct account relationship, in the currency of the T/Cs, and this account is to be used in reimbursement, fields 53a and/or 54a must not appear in the message. In all other cases, the relevant reimbursement details must be specified in fields 53a and/or 54a. Normally the Sender undertakes responsibility for crediting the Receiver via the specified parties, unless alternative arrangements have been established with the issuer. For further details concerning the use of this field, see the *Standards MT General Information*.

7. Field 72: Sender to Receiver Information

FORMAT

6*35x (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1	/8c/[additional information]	(Code)(Narrative)
Lines 2-6	[/continuation of additional information]	(Narrative)
	or	or
	[/8c/[additional information]]	(Code)(Narrative)

PRESENCE

Optional

DEFINITION

This field specifies additional information for the Receiver.

USAGE RULES

The structured format may be used with bilaterally agreed codes.

Any code must be between slashes and must appear at the beginning of a line.

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

MT 802 Examples

Examples of the MT 801 T/C Multiple Sales Advice are included in this Examples section.

Message A T/C Multiple Sales Advice

On 17 August 2002, Christiania Bank og Kreditkasse, Oslo, notifies Citicorp Travellers Cheques about the following purchases of travellers cheques:

Selling Agent: Christiania Bank og Kreditkasse, Oslo

1. Purchase Agreement Number 31146853611; Date: 12 August 2002

68364118512/ 8516	5 * 10.00	USD	50.00
68364119321/ 9330	10 * 10.00		100.00
68489165771/ 5775	5 * 20.00		100.00
68489166203/ 6212	10 * 20.00		200.00
68371148100/ 8104	5 * 100.00		500.00
TOTAL TRAVELLERS CHEQUES			950.00
+ 1.5% Commission			14.25
TOTAL		USD	964.25

2. Purchase Agreement Number 31146853612; Date: 13 August 2002

68911348300	1 * 500.00	USD	500.00
68208743201/ 3205	5 * 100.00		500.00
68894113746/ 3755	10 * 50.00		500.00
68721234990/ 4994	5 * 20.00		100.00
TOTAL TRAVELLERS CHEQUES			1,600.00
+ 1.5% Commission			24.00
TOTAL		USD	1,624.00

TOTAL SETTLEMENT FOR OSLO	USD	2,550.00
(less 1.5% commission retained by Selling Agent)		

Selling Agent: Christiania Bank og Kreditkasse, Bergen (XIANNOBB)

1. Purchase Agreement Number 31146854413; Date: 11 August 2002

68568558789/ 8798	10 * 10.00	USD	100.00
68398458213/ 8217	5 * 20.00		100.00
68589554123/ 4132	10 * 50.00		500.00
68774623485/ 3487	3 * 100.00		300.00
68115589478	1 * 500.00		500.00
TOTAL TRAVELLERS CHEQUES			1,500.00
+ 1.5% Commission			22.50
TOTAL	USD		1,522.50

2. Purchase Agreement Number 31146854414; Date: 12 August 2002

68258987684/ 7693	10 * 20.00	USD	200.00
68586974321/ 4330	10 * 50.00		500.00
68258674333/ 4337	5 * 100.00		500.00
68885774123/ 4127	5 * 500.00		2,500.00
TOTAL TRAVELLERS CHEQUES			3,700.00
+ 1.5% Commission			55.50
TOTAL	USD		3,755.50
TOTAL SETTLEMENT FOR BERGEN	USD		5,200.00
(less 1.5% commission retained by Selling Agent)			

Selling Agent: Christiania Bank og Kreditkasse, Lillestroem (XIANNOKKLTM)

1. Purchase Agreement Number 31146852215; Date: 13 August 2002

68125885456/ 5460	5 * 50.00	USD	250.00
68699558781/ 8785	5 * 100.00		500.00
68586669211/ 9213	3 * 500.00		1,500.00

TOTAL TRAVELLERS CHEQUES		2,250.00
+ 1.5% Commission		33.75
TOTAL	USD	2,283.75
TOTAL SETTLEMENT FOR LILLESTROEM	USD	2,250.00
(less 1.5% commission retained by Selling Agent)		

Selling Agent: Christiania Bank og Kreditkasse, Aalesund (XIANNO24)

1. Purchase Agreement Number 31146852216; Date: 13 August 2002

68225558123/ 8152	30 * 20.00	USD	600.00
68558447259/ 7283	25 * 50.00		1,250.00
68226998796/ 8800	5 * 100.00		500.00
68587469135/ 9138	4 * 500.00		2,000.00
TOTAL TRAVELLERS CHEQUES			4,350.00
+ 1.5% Commission			65.25
TOTAL		USD	4,415.25
TOTAL SETTLEMENT FOR AALESUND		USD	4,350.00
(less 1.5% commission retained by Selling Agent)			

Selling Agent: Christiania Bank og Kreditkasse, Trondheim (XIANNOKKTRD)

1. Purchase Agreement Number 31146852217; Date: 14 August 2002

68258698457/ 8474	18 * 10.00	USD	180.00
68589669132/ 9141	10 * 20.00		200.00
68889669546/ 9548	3 * 100.00		300.00
TOTAL TRAVELLERS CHEQUES			680.00
+ 1.5% Commission			10.20
TOTAL		USD	690.20

2. Purchase Agreement Number 31146852218; Date: 14 August 2002

68558669325/ 9329	5 * 20.00	USD	100.00
68889669756/ 9760	5 * 50.00		250.00
TOTAL TRAVELLERS CHEQUES			350.00

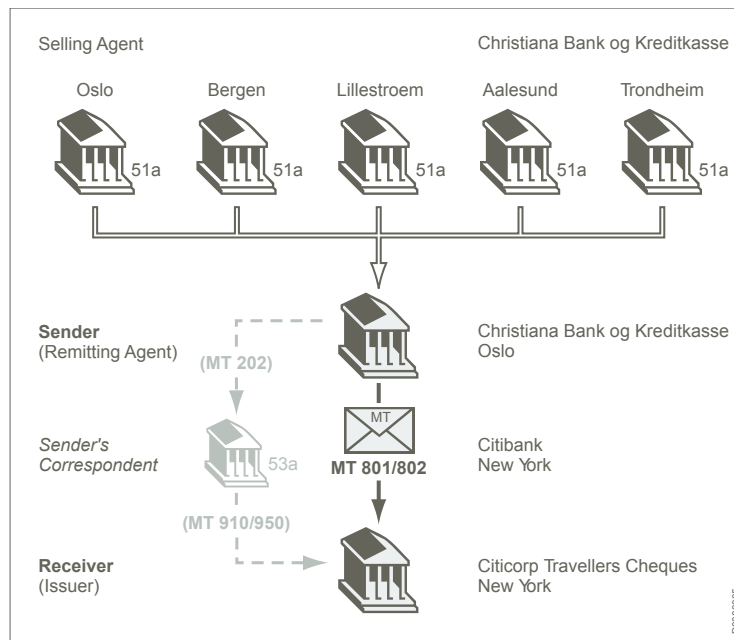
+ 1.5% Commission		5.25
TOTAL	USD	355.35

3. Purchase Agreement Number 31146852219; Date: 14 August 2002

68225669585/ 9604	20 * 10.00	USD	200.00
68896667454/ 7478	25 * 20.00		500.00
68897362111/ 2120	10 * 50.00		500.00
6889314755/4757	3 * 500.00		1,500.00
TOTAL TRAVELLERS CHEQUES			2,700.00
+ 1.5% Commission			40.50
TOTAL	USD		2,740.50
TOTAL SETTLEMENT FOR TRONDHEIM	USD		3,730.00
(less 1.5% commission retained by Selling Agent)			
TOTAL SETTLEMENT AMOUNT	USD		18,080.00

Christiania Bank og Kreditkasse informs Citicorp Travellers Cheques (reference T9208173611/3619) that reimbursement will be through Citibank, New York.

Information Flow



Explanation	Format
Sender	XIANNOKK

Explanation	Format
Message Type	801
Receiver	CITIUS33
Message Text	
Transaction Reference Number	:20:T0208173611/3619
Settlement Number/Page Number ⁽¹⁾	:28:181/1
Selling Agent ⁽²⁾	:51A:XIANNOKK
Purchase Agreement ID ⁽³⁾	:23:31146853611
Sales Date	:30:020812
Serial Numbers	:26A:68364118512/8516 :26A:68364119321/9330 :26A:68489165771/5775 :26A:68489166203/6212 :26A:68371148100/8104
Face Amount	:33B:USD950,
Purchase Agreement ID ⁽⁴⁾	:23:31146853612
Sales Date	:30:020813
Serial Numbers	:26A:68911348300 :26A:68208743201/3205 :26A:68894113746/3755 :26A:68721234990/4994
Face Amount	:33B:USD1600,
Selling Agent Amount	:34B:USD2550,
Selling Agent's Number of PAs	:16A:2
Selling Agent ⁽⁵⁾	:51A:XIANNOBB
Purchase Agreement ID ⁽⁶⁾	:23:31146854413
Sales Date	:30:020811
Serial Numbers	:26A:68568558789/8798 :26A:68398458213/8217 :26A:68589554123/4132 :26A:68774623485/3487 :26A:68115589478
Face Amount	:33B:USD1500,
Purchase Agreement ID ⁽⁷⁾	:23:31146854414
Sales Date	:30:020812

Explanation	Format
Serial Numbers	:26A:68258987684/7693 :26A:68586974321/4330 :26A:68258674333/4337 :26A:68885774123/4127
Face Amount	:33B:USD3700,
Selling Agent Amount	:34B:USD5200,
Selling Agent Number of PAs	:16A:2
Selling Agent ⁽⁸⁾	:51A:XIANNOKKLTM
Purchase Agreement ID	:23:31146852215
Sales Date	:30:020813
Serial Numbers	:26A:68125885456/5460 :26A:68699558781/8785 :26A:68586669211/9213
Face Amount	:33B:USD2250,
Selling Agent Amount	:34B:USD2250,
Selling Agent Number of PAs	:16A:1
Selling Agent ⁽⁹⁾	:51A:XIANNO24
Purchase Agreement ID	:23:31146852216
Sales Date	:30:020813
Serial Numbers	:26A:68225558123/8152 :26A:68558447259/7283 :26A:68226998796/8800 :26A:68587469135/9138
Face Amount	:33B:USD4350,
Selling Agent Amount	:34B:USD4350,
Selling Agent Number of PAs	:16A:1
End of Message Text/Trailer	

- (1) This is the first message of settlement number 181.
- (2) Total sales information for Oslo (51A), with 2 purchase agreements (16A), totalling USD 2,550 (34B).
- (3) First purchase agreement for Oslo.
- (4) Second purchase agreement for Oslo.
- (5) Total sales information for Bergen (51A), with 2 purchase agreements (16A), totalling USD 5,200 (34B).
- (6) First purchase agreement for Bergen.
- (7) Second purchase agreement for Bergen.
- (8) Total sales information for Lillestroem (51A, with 1 purchase agreement (16A), totalling USD 2,250 (34B).
- (9) Total sales information for Aalesund (51A), with 1 purchase agreement (16A), totalling USD 4,350 (34B).

Explanation	Format
Sender	XIANNOKK

Explanation	Format
Message Type	801
Receiver	CITIUS33
Message Text	
Transaction Reference Number	:20:T0208173611/3619
Settlement Number/Page Number ⁽¹⁾	:28:181/2
Selling Agent ⁽²⁾	:51A:XIANNOKKTRD
Purchase Agreement ID ⁽³⁾	:23:31146852217
Sales Date	:30:020814
Serial Numbers	:26A:68258698457/8574 :26A:68589669132/9141 :26A:68889669546/9548
Face Amount	:33B:USD680,
Purchase Agreement ID ⁽⁴⁾	:23:31146852218
Sales Date	:30:020814
Serial Numbers	:26A:68558669325/9329 :26A:68889669756/9760
Face Amount	:33B:USD350,
Purchase Agreement ID ⁽⁵⁾	:23:31146852219
Sales Date	:30:020814
Serial Numbers	:26A:68225669585/9604 :26A:68896667454/7478 :26A:68897362111/2120 :26A:68869314755/4757
Face Amount	:33B:USD2700,
Selling Agent Amount	:34B:USD3730,
Selling Agent Number of PAs	:16A:3
End of Message Text/Trailer	

(1) This is the second message of settlement number 181.

(2) Total sales information for Trondheim (51A), with 3 purchase agreements (16A), totalling USD 3,730 (34B).

(3) First purchase agreement for Trondheim.

(4) Second purchase agreement for Trondheim.

(5) Third purchase agreement for Trondheim.

Explanation	Format
Sender	XIANNOKK
Message Type	802

Explanation	Format
Receiver	CITIUS33
Message Text	
Transaction Reference Number	:20:T0208173611/3619
Settlement Number/Page Number ⁽¹⁾	:28:181/3
Settlement Amount ⁽²⁾	:32A:020817USD18080,
Sender's Correspondent ⁽³⁾	:53A:CITIUS33
End of Message Text/Trailer	

- (1) This is the third (and last) page of settlement number 181.
- (2) The total amount of sales in the preceding MT 801s is USD 18,080. This is the amount to be settled with the issuer.
- (3) Reimbursement of the settlement amount will be through Citibank, New York, in favour of Citicorp Travellers Cheques.

Message B General Financial Institution Transfer

On 17 August 1992, Christiania Bank og Kreditkasse (remitting agent), sends a payment order to Citibank, New York, for payment of the settlement amount of USD 18,080 to Citicorp Travellers Cheques, New York.

Information Flow



Explanation	Format
Sender	XIANNOKK
Message Type	202
Receiver	CITIUS33
Message Text	

Explanation	Format
Transaction Reference Number	:20:86356873097
Related Reference	:21:T0208173611/3619
Value Date/Currency/Amount	:32A:020817USD18080,
Beneficiary Institution	:58A:CITIUS33TCH
End of Message Text/Trailer	

Message C Statement Message

Citibank, New York, credits Citicorp Travellers Cheques.

The transaction will appear as follows on the statement of account (MT 950):

:61:020817C18080,S950T0208173611/3619//468276202

MT 824 T/C Inventory Destruction/Cancellation Notice

MT 824 Scope

This message type is sent by, or on behalf of, a selling agent to an issuer of travellers cheques.

It is used to notify the issuer of the destruction/cancellation of travellers cheque inventory held by that selling agent.

The message may also be sent by an issuer to a selling agent, or to the Receiver to forward to a selling agent, to request the selling agent to destroy/cancel travellers cheque inventory which is held by the selling agent.

MT 824 Format Specifications

MT 824 T/C Inventory Destruction/Cancellation Notice

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
O	30	Date Destroyed/Cancelled	6!n	2
M	51a	Selling Agent	A or C	3
----->				
----->				
M	68A	Details of Cheques	6n3!a6n/2n[/15d][[/10x]	4
----->				
M	26B	Serial Numbers	16x[/16x]	5

M	19	Total Face Value of Currency	17d	6

M	77B	Reason for Destruction/Cancellation	3*35x	7
O	72	Sender to Receiver Information	6*35x	8
M = Mandatory, O = Optional - Network Validated Rules may apply				

MT 824 Network Validated Rules

- C1** The currency code in all fields 68A in a currency details sequence preceding a field 19, must be the same (Error code(s): C42).
- C2** Field 19 at the completion of each outer repetitive sequence must equal the sum of the products of the Number and Denomination subfields in all occurrences of field 68A from the respective inner repetitive

sequence (Error code(s): C01).

MT 824 Usage Rules

This message may only be sent and received after prior arrangements between an issuer and its member/submember agent(s).

MT 824 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

2. Field 30: Date Destroyed/Cancelled

FORMAT

6!n (Date)

PRESENCE

Optional

DEFINITION

This field contains the date that the inventory was destroyed/cancelled.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

USAGE RULES

This field is used only when the selling agent is notifying the issuer of the destruction/cancellation of inventory.

3. Field 51a: Selling Agent

FORMAT

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option C	/34x	(Account)

PRESENCE

Mandatory

DEFINITION

This field identifies the selling agent.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The selling agent may be the same as the Sender.

The selling agent will be identified by a code that is intelligible to the issuer and uniquely identifies the selling agent (that is, the ISO Business Identifier Code [option A] or selling agent code as assigned by the issuer [option C]).

4. Field 68A: Details of Cheques

FORMAT

Option A 6n3!a6n/2n[/15d][//10x]

where subfields of option A are:

Subfield	Format	Name
1	6n	(Number)
2	3!a	(Currency)
3	6n	(Denomination)
4	/2n	(Mode)
5	[/15d]	(Amount)
6	[//10x]	(Product Code)

PRESENCE

Mandatory

DEFINITION

This field contains the details of the destruction/cancellation.

NETWORK VALIDATED RULES

Currency must be a valid ISO currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

Number is the total number of cheques for the specified denomination.

Denomination is the denomination for all cheques specified in this occurrence of field 68A.

Mode is the number of cheques within each pack. Loose cheques will be identified by a '1'.

Amount is the total currency amount of the specified denomination.

Product Code specifies the product code as assigned by the Sender.

This field must be repeated for each denomination of cheques being destroyed or cancelled within a particular currency.

EXAMPLE

:68A:300GBP50/10/15000,

5. Field 26B: Serial Numbers**FORMAT**

Option B 16x[/16x] (Number 1)(Number 2)

PRESENCE

Mandatory

DEFINITION

This field specifies the serial number sequences of the travellers cheques which have been or are to be destroyed/cancelled relating to the preceding field 68A.

USAGE RULES

If only Number 1 is present, it refers to the first number in a pack of cheques.

If Number 2 is present, the issuer has specified a range of serial numbers. In this case, Number 1 is the first serial number in the range and Number 2 consists of the entire serial number of the last

cheque in the consecutive sequence.

6. Field 19: Total Face Value of Currency

FORMAT

17d (Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies the total face value of the cheques which have been or are to be destroyed/ cancelled in a particular currency (that is, this currency details sequence).

NETWORK VALIDATED RULES

Field 19 at the completion of each outer repetitive sequence must equal the sum of the products of the Number and Denomination subfields 1 in all occurrences of field 68A from the respective inner repetitive sequence (Error code(s): C01).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the currency specified in the preceding field 68A (Error code(s): C03,T40,T43).

USAGE RULES

This field must be included in each currency details sequence.

7. Field 77B: Reason for Destruction/Cancellation

FORMAT

Option B 3*35x (Narrative)

In addition to narrative text, the following line formats may be used:

Line 1	/8a/[//additional information]	(Code)(Narrative)
Lines 2-3	[//continuation of additional information]	(Narrative)

PRESENCE

Mandatory

DEFINITION

This field is used to indicate the reason the referenced inventory has been or is to be destroyed/ cancelled.

CODES

The following code must appear in Code, followed by the relevant information:

REASON Reason for the destruction/cancellation

USAGE RULES

Codes must be between slashes and must appear at the beginning of a line.

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

8. Field 72: Sender to Receiver Information

FORMAT

6*35x (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1	/8c/[additional information]	(Code)(Narrative)
Lines 2-6	[//continuation of additional information]	(Narrative)
	or	or
	[/8c/[additional information]]	(Code)(Narrative)

PRESENCE

Optional

DEFINITION

This field is used to provide additional information to the Receiver.

USAGE RULES

The structured format may be used for bilaterally agreed codes.

Any code must be between slashes and must appear at the beginning of a line.

Narrative text must not begin with a slash and, if used, must begin on a new line and be the last information in the field.

MT 824 Examples

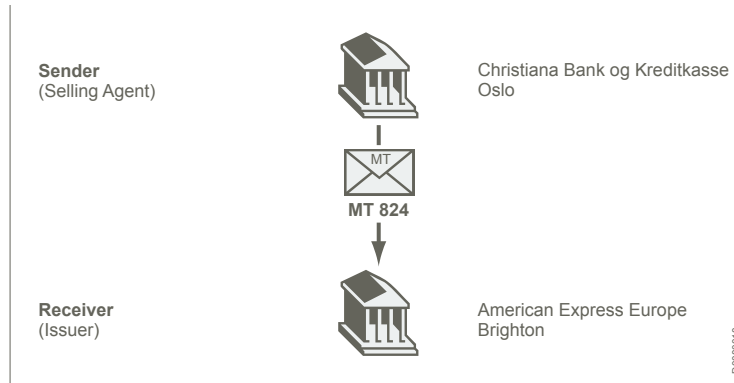
Narrative

On 21 December 2002, Christiania Bank og Kreditkasse, Oslo (Selling Agent Code 917-4445-0-986), notifies American Express Europe Ltd., Brighton, of the destruction of travellers cheque stock which was damaged in transit to them.

Reference of Destruction: TCID921220

Serial Numbers From - To (Incl)	Number	Curr	Denom	Mode	Amount
HC142-408-620/HC142-410-619	2000	USD	50	5	100,000
TOTAL USD					100,000

Information Flow



SWIFT Message

Explanation	Format
Sender	XIANNOKK
Message Type	824
Receiver	AEIBGB2B
Message Text	
Transaction Reference Number	:20:TCID021220
Date Destroyed/Cancelled	:30:021221
Selling Agent	:51C:/917-4445-0-986
Details of Cheques ⁽¹⁾	:68A:2000USD50/5/100000,
Serial Numbers	:26B:HC142-408-620/HC142-410-619
Total Face Value of Currency	:19:100000,
Reason for Destruction ⁽²⁾	:77B:/REASON/DAMAGED IN TRANSIT
End of Message Text/Trailer	

(1) Details of travellers cheques destroyed.

(2) The reason for the destruction of the travellers cheques.

MT 890 Advice of Charges, Interest and Other Adjustments

See Category n - Common Group Messages, Chapter n90 Advice of Charges, Interest and Other Adjustments for details concerning this message type.

MT 891 Request for Payment of Charges, Interest and Other Expenses

See Category n - Common Group Messages, Chapter n91 Request for Payment of Charges, Interest and Other Expenses for details concerning this message type.

MT 892 Request for Cancellation

See *Category n - Common Group Messages, Chapter n92 Request for Cancellation* for details concerning this message type.

MT 895 Queries

See *Category n - Common Group Messages, Chapter n95 Queries* for details concerning this message type.

MT 896 Answers

See *Category n - Common Group Messages, Chapter n96 Answers* for details concerning this message type.

MT 898 Proprietary Message

See *Category n - Common Group Messages, Chapter n98 Proprietary Message* for details concerning this message type.

MT 899 Free Format Message

See *Category n - Common Group Messages, Chapter n99 Free Format Message* for details concerning this message type.

Glossary of Terms

In addition to the definitions which appear in the *Standards MT General Information*, Glossary of Terms, the following terms apply to Category 8 message types:

Acceptor	A bank, other institution, merchant or individual giving value to a Purchaser, in exchange for travellers cheques being countersigned in the Acceptor's presence.
Claimant	A purchaser requesting a refund from an Issuer for lost or stolen travellers cheques.
Issuer	An organisation, or the agent for an organisation, which issues travellers cheques and is an obliger with ultimate responsibility to give value for the checks which it issues, irrespective of wherever they may be payable.
Purchaser	An individual buying travellers cheques from a Selling Agent. The purchaser signs and countersigns the travellers cheque.
Refund Agent	An institution acting on behalf of an Issuer to refund travellers cheques and/or cash to the Claimant.
Remitting Agent	An institution responsible for ordering the transfer of funds to an Issuer for the sale of travellers cheques. A Remitting Agent may be a selling agent and/or a concentrating point for several Selling Agents.
Selling Agent	An institution under agreement with an Issuer to stock and sell the Issuer's travellers cheques.
T/C Purchase Agreement	An agreement between a selling agent and purchaser of Travellers Cheques for the sale and purchase of those cheques.

Legal Notices

Copyright

SWIFT © 2017. All rights reserved.

Disclaimer

The information in this publication may change from time to time. You must always refer to the latest available version.

SWIFT Standards Intellectual Property Rights (IPR) Policy - End-User License Agreement

SWIFT Standards are licensed subject to the terms and conditions of the *SWIFT Standards IPR Policy - End-User License Agreement* available at www.swift.com > About Us > Legal > IPR Policies > SWIFT Standards IPR Policy.

Translations

The English version of SWIFT documentation is the only official and binding version.

Trademarks

SWIFT is the trade name of S.W.I.F.T. SCRL. The following are registered trademarks of SWIFT: the SWIFT logo, SWIFT, SWIFTNet, Accord, Sibos, 3SKey, Inn Tribe, the Standards Forum logo, MyStandards, and SWIFT Institute. Other product, service, or company names in this publication are trade names, trademarks, or registered trademarks of their respective owners.