

Request of Bank Loan

Detail of MT598 Bank Loan Definition Request Proprietary Message						
Status	Tag	Qualifier	Generic Field Name	Detailed Field Name	Content/Options	No.
M	20			Client Transaction Reference Number	16x	1
M	12			Sub-Message Type	3!n (= 511)	2
M	77E			Proprietary Message	73x [n*78x]	3
Detail of Proprietary Message Field of 77E tag						
Mandatory Sequence A General Information						
M	16R			Start of Block	GENL	4
M	20C	4!c	Reference	(see qualifier description)	:4!c/16x	5
M	23G			Function of the Message	4!c/[4!c]	6
-----> Repetitive Optional Subsequence A1 Linkages						
M	16R			Start of Block	LINK	7
O	13A	LINK	Number Identification	Linked Message	:4!c/3!c	8
M	20C	4!c	Reference	(see qualifier description)	:4!c/16x	9
M	16S			End of Block	LINK	10
----- End of Subsequence A1 Linkages						
M	16S			End of Block	GENL	11
End of Sequence A General Information						
Mandatory Sequence B Deposit Details						
M	16R			Start of Block	LDDET	12
----->						
M	20a	4!c	Reference	(see qualifier description)	:4!c/25x	13

O	22F	4!c	Indicator	(see qualifier description)	:4!c/[8c]/4!c	14
----->						
M	98A	4!c	Date	(see qualifier description)	:4!c/8!n	15

----->						
M	19B	4!c	Amount	(see qualifier description)	:4!c/3!a15d	16

M	22H	INTP	Indicator	Interest rate Type	:4!c//4!c	17
O	17B	ELGG	Flag	Eligibility through Guarantor	:4!c//1!a	18
-----> Repetitive Mandatory Subsequence B1 Bank Loan Parties						
M	16R			Start of Block	BLPRTY	19
----->						
M	95a	4!c	Party	(see qualifier description)	P, R or U	20

----->						
M	94a	4!c	Place	(see qualifier description)	C, D or G	21

----->						
O	13a	4!c	Number Identification	(see qualifier description)	A, B or C	22

O	92A	PBDF	Rate	Probability of Default	:4!c//[N]15d	23
M	16S			End of Block	BLPRTY	24
M	16S			End of Block	LDDET	25
----- End of Subsequence B1 Bank Loan Parties						
End of Mandatory Sequence B Deposit Details						

REQUEST OF BANK LOAN – FIELDS SPECIFICATIONS

1. Field 20: Client 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 12: Sub-Message Type

FORMAT

3!n

PRESENCE

Mandatory

DEFINITION

This field is used to specify the message type number, as agreed by the Sender and Receiver, or as defined by SWIFT (for messages being used in advance of implementation), for the proprietary message contained in the MT n98. For a Bank Loan Definition, use MT511.

3. Field 77E: Proprietary Message

FORMAT

Option E	73x [n*78x]	(Text) (Text)
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PRESENCE

Mandatory

DEFINITION

This field is used to convey the message contents in a format agreed to by the Sender and the Receiver.

USAGE RULES

In defining the format to be sent within field 77E, the following rules apply:

- All characters and codes described in *Standards General Information* are allowed.
- The following exceptions are allowed:
 - Carriage return, Line feed, Colon 'CrLf:' may be used to separate fields included in field 77E, eg,

```
:77E::20:ref1'CrLf'
:21:ref2'CrLf'
:79:test'CrLf' etc...
```

- Line 1 (ie, 73x) may consist of only Carriage return, line feed, Colon 'CrLf:', eg,

```
:77E:'CrLf'
:21:ref:'CrLf' etc...
```

- Line 1 may consist of blank characters, eg,

```
:77E:eee'CrLf'
```

- Carriage return, line feed, hyphen ('CrLf-') indicates the end of the text.
- The maximum size of this field is limited to 9800 characters.

4. Field 16R: Start of Block

FORMAT

Option R 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the start of a block and the name of that block.

CODES

This field must contain the following code:

GENL General Information

5. Field 20C: Reference

FORMAT

Option C :4lc//16x (Qualifier) (Reference)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	SEME	N		C	Sender's Reference

DEFINITION

This qualified generic field specifies:

SEME Reference assigned by the Sender to unambiguously identify the Bank Loan.

USAGE RULES

Reference must not start or end with a slash '/' and not contain two consecutive slashes '//' .

6. Field 23G: Function of the Message

FORMAT

Option G 4!c[/4!c] (Function) (Sub-function)

PRESENCE

Mandatory

DEFINITION

This field identifies the function of the message.

CODES

Function must contain one of the following codes:

CANC This is a request to cancel a previously sent instruction.

NEWM This is a new advice/instruction.

CODES

Sub-function, when present, must contain one of the following codes:

CODU This message is being sent as a copy, for information purposes and the message is a duplicate of a message previously sent.

COPY The message is being sent as a copy, for information purposes.

DUPL The message is for information/confirmation purposes. It is a duplicate of a message previously sent.

USAGE RULES

To cancel a previously sent instruction, Function is CANC. The reference in the linkage sequence must contain the reference assigned by the Sender to unambiguously identify the Bank Loan to be cancelled. A copy of at least the mandatory fields of the message to be cancelled must be present; optional fields need not be present.

7. Field 16R: Start of Block

FORMAT

Option R 16c

PRESENCE

Mandatory in an optional sequence

DEFINITION

This field specifies the start of a block and the name of that block.

USAGE RULES

Reference must not start or end with a slash '/' and not contain two consecutive slashes '//'

10. Field 16S: End of Block**FORMAT**

Option S 16c

PRESENCE

Mandatory in an optional sequence.

DEFINITION

This field specifies the end of a block and the name of that block.

CODES

This field must contain the following code:

LINK Linkages

11. Field 16S: End of Block**FORMAT**

Option S 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the end of a block and the name of that block.

CODES

This field must contain the following code:

GENL General Information.

12. Field 16R: Start of Block**FORMAT**

Option R 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the start of a block and the name of that block.

DEFINITION

This qualified generic field specifies:

LANG Indicates the language

CODES

If Qualifier is LANG and Data Source Scheme is not present, Indicator must contain one of the following codes:

DUTH Dutch.

ENGL English.

FREN French.

15. Field 98A: Date**FORMAT**

Option A :4!c//8!n (Qualifier) (Date)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	ISSU	N		A	Issuance Date
2	M	VALU	N		A	Value Date
3	M	MATU	N		A	Maturity Date

DEFINITION

This qualified generic field specifies:

ISSU The date on which the contract was issued.

MATU The latest agreed maturity date, ie, the date on which the principal is to be returned and the interest due.

VALU The date on which the movement is to take place.

USAGE RULES

Date must be a valid date expressed as YYYYMMDD.

16. Field 19B: Amount**FORMAT**

Option B :4!c//3!a15d (Qualifier) (Currency Code) (Amount)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	NOMA	N		B	Currency and Nominal Amount
2	M	OUTS	N		B	Currency and Outstanding Amount

DEFINITION

This qualified generic field specifies:

NOMA Currency and Nominal Amount

OUTS Currency and Outstanding Amount

USAGE RULES

The integer part of Amount must contain at least one digit. A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum allowed for the specified currency.

Currency Code must be a valid ISO 4217 currency code.

17. Field 22H: Indicator: Interest Rate Type**FORMAT**

Option H :4!c//4!c (Qualifier) (Indicator)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	INTP	N		H	Interest Rate Type

DEFINITION

This qualified generic field specifies:

INTP This field indicates whether the interest rate is fixed, variable or variable long

CODES

When Qualifier is INTP, Indicator must contain one of the following codes:

FIXD The interest rate is fixed.

VARI The interest rate is variable.

LNGV The interest rate is long variable.

18. Field 17B: Flag

FORMAT

Option B :4!c//1!a (Qualifier) (Flag)

PRESENCE

Optional

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	O	ELGG	N		B	Eligibility through guarantor flag.

DEFINITION

This qualified generic field specifies:

ELGG Eligibility Flag Whether deposit is eligible for collateral through the guarantor or not.

CODES

Flag must contain one of the following codes:

N No.
Y Yes.

19. Field 16R: Start of Block

FORMAT

Option R 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the start of a block and the name of that block.

CODES

This field must contain the following code:

BLPRTY Bank Loan Party

USAGE RULES

The sequence specifying the Bank Loan Party (16R:BLPRTY) must be repeated at least 3 times. One sequence to specify the information on the Debtor, one sequence to specify the parameters on the Creditor, one sequence to specify the Beneficiary National Central Bank. There may be an optional sequence between the Creditor sequence and the Beneficiary sequence to specify the parameters of the Guarantor when required.

20. Field 95a: Party

FORMAT

Option P	:4!c//4!a2!a2!c[3!c]	(Qualifier) (BIC/BEI)
Option R	:4!c/8c/34x	(Qualifier) (Data Source Scheme) (Proprietary Code)
Option U	:4!c//3*35x	(Qualifier) (Name)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	DEBT	N		P or U	Bank Loan Debtor
	Or	CRED	N		P	Bank Loan Creditor
	Or	GUAR	N		P or U	Bank Loan Guarantor
	Or	BENF	N		P or U	Bank Loan Beneficiary National Central Bank
2	O	ALTE	N		R	Alternate Identification

DEFINITION

This qualified generic field specifies:

DEBT	The party which is the debtor of the loan.
CRED	The party which is the creditor of the loan.
GUAR	The party which is the guarantor of the loan.
BENF	Bank Loan Beneficiary National Central Bank

ALTE Alternate identification for the party specified in this sequence.

BIC specifies the Bank Identifier Code. BEI specifies the Business Entity Identifier.

Proprietary Code specifies a local national code or market segment code identifying the party.

USAGE RULES

The BIC/BEI must be a SWIFT registered address, either connected or non-connected.

Proprietary Code (Format Option R) must not start or end with a slash '/' and not contain two consecutive slashes '//'. .

When Data Source Scheme NBBE is used (format Option R ALTE), it must be followed by exactly 15 characters.

At least one sequence containing the Debtor (95a::DEBT), one sequence containing the Creditor (95a::CRED) and one sequence containing the Beneficiary National Central Bank (95a::BENF) must be present. The sequence containing the Guarantor (95a::GUAR) is optional and must be used when required.

EXAMPLE

:95P::DEBT//CORPBEBB

:95R::ALTE/NBBE/123456789012345

21. Field 94a: Place**FORMAT**

Option C :4!c//2!a (Qualifier) (Country Code)
 Option D :4!c//[2!a]/35x (Qualifier) (Country Code) (Place)
 Option G :4!c//2*35x (Qualifier) (Address)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	O	ADDR	N		G	Address
2	O	CITY	N		D	City
3	O	POST	N		D	Postal Code
4	M	DOMI	N		C	Country of Domicile

DEFINITION

This qualified generic field specifies:

ADDR	Address	Address of the party.
CITY	City	City or town.
DOMI	Country of Domicile	Country of domicile.
POST	Postal Code	Postal code or zip code.

USAGE RULES

Country Code must be a valid ISO country code.

The data in field 94a should belong to the party identified in field 95a. When field 95U is used, field 94a must be repeated 4 times in order to contain the complete address (94G::ADDR, 94D::CITY, 94D::POST and 94C::DOMI)

EXAMPLE

:95U::DEBT//BIG CORP

:94G::ADDR//SMALL STREET, 5

:94D::CITY///BRUSSELS

:94D::POST///1000

:94C::DOMI//BE

22. Field 13a: Number Identification

FORMAT

Option A	:4!c//30x	(Qualifier) (Number)
Option B	:4!c/[8c]/30x	(Qualifier) (Data Source Scheme) (Number)
Option C	:4!c//30x	(Qualifier) (Code)

PRESENCE

Optional

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	CASS	N		A	Credit Assessment Source
2	M	ENTY	N		C	Entity Type
3	O	ECAI	N		A	ECAI Harmonized Rating Scale
4	O	CORP	N		B	Corporate Sector Type
	Or	PSEC	N		B	PSE Class

DEFINITION

This qualified generic field specifies:

CASS	Credit Assessment Source	Specifies the credit assessment source.
ECAI	ECAI Harmonized Rating Scale	Specifies the ECAI Harmonized Rating Scale
ENTY	Entity Type	Specifies the Entity Type
CORP	Corporate Sector Type	Specifies the corporate sector to which the party belongs.
PSEC	PSE Class	Specifies the PSE class to which the party belongs.

USAGE RULES

CASS should be followed by a one digit value ranging from 1 to 4.
 - 1 (IRB) stands for Internal Rating Basis System;
 - 2 (RT) stands for Rating Tool (a software sold and managed by ECAI);
 - 3 (ECAI) stands for External Credit Assessment Institution;
 - 4 (ICAS) stands for Internal Credit Assessment System (AT, DE, ES, FR etc.)
 ECAI should be followed by a one digit value ranging from 1 to 3.
 ENTY should be followed by a one character value consisting in C or P.

Number (Format Option B) must not start or end with a slash '/' and not contain two consecutive slashes '//'.
 CORP should be followed by a 2 to 5 digits code such as the NACE-BEL codes.
 PSEC should be followed by a one digit value ranging from 1 to 3.

23. Field 92A: Rate: Probability of Default

FORMAT

Option A :4!c//[N]15d (Qualifier) (Rate)

PRESENCE

Optional

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	O	PBDF	N		A	Probability of Default

DEFINITION

This qualified generic field specifies:

PBDF Probability of Default Probability that a party does not reimburse a loan.

USAGE RULES

The integer part of percentage must contain at least one digit. The decimal comma is mandatory and is included in the maximum length.

EXAMPLE

A 10% probability must be shown as:

:92A::PBDF//0,10

(0,10 = 10% - Normally, only five digits after the decimal point are taken into consideration)

24. Field 16S: End of Block

FORMAT

Option S 16c

PRESENCE

Mandatory.

DEFINITION

This field specifies the end of a block and the name of that block.

CODES

This field must contain the following code:

BLPRTY Bank Loan Party

25. Field 16S: End of Block

FORMAT

Option S 16c

PRESENCE

Mandatory in an optional sequence

DEFINITION

This field specifies the end of a block and the name of that block.

CODES

This field must contain the following code:

LDDET Loan Deposit Details

Example of received request :

```

:20:<TRN 1>
:12:511
:77E:
:16R:GENL
:20C::SEME//123456
:23G::NEWM
:16S:GENL
:16R:LDDDET
:20E::IREF//0123456789ABCDE0123456789ABCDE
:20D::LDCD//XX1234123456781
:22F::LANG//FREN
:98A::ISSU//YYYYMMDD
:98A::VALU//YYYYMMDD
:98A::MATU//YYYYMMDD
:19B::NOMA//EUR99000000000,00
:19B::OUTS//EUR99000000000,00
:22H::INTP//FIXD/VARI/LNGV
:17B::ELGG//Y
:16R:BLPRTY
:95U::DEBT//<DEBTOR NAME>
:95R::ALTE/NBBE/0123456789ABCDE
:94G::ADDR//<DEBTOR STREET, NUMBER>
:94D::CITY///<<DEBTOR CITY>>
:94D::POST///<DEBTOR POST CODE>
:94C::DOMI//BE
:13A::CASS//1/2/3/4
:13C::ENTY//C/P
:13A::ECAI//1/2/3
:13B::CORP//12345 OR
:13B::PSEC//1/2/3
:92A::PBDF//0,99999
:16S:BLPRTY
:16R:BLPRTY
:95P::CRED//<BIC>
:94C::DOMI//<CREDITOR COUNTRY>
:16S:BLPRTY
:16R:BLPRTY
:95U::GUAR//<GUARANTOR NAME>
:95R::ALTE/NBBE/0123456789ABCDE
:94G::ADDR//<GUARANTOR STREET, NUMBER>
:94D::CITY///<<GUARANTOR CITY>>
:94D::POST///<GUARANTOR POST CODE>
:94C::DOMI//<GUARANTOR COUNTRY>
:13A::CASS//1/2/3/4
:13C::ENTY//C/P
:13A::ECAI//1/2/3
:13B::CORP//12345 OR
:13B::PSEC//1/2/3
:92A::PBDF//0,99999
:16S:BLPRTY
:16R:BLPRTY
:95P::BENF//<BIC>
:94C::DOMI//<BENEFICIARY COUNTRY>
:16S:BLPRTY
:16R:LDDDET

```

Response to Request of Bankloan definition

Detail of MT598 Response to Bank Loan Definition Request Proprietary Message						
Status	Tag	Qualifier	Generic Field Name	Detailed Field Name	Content/Options	No.
M	20			Client Transaction Reference Number	16x	1
M	12			Sub-Message Type	3!n (=512)	2
M	77E			Proprietary Message	73x [n*78x]	3
Detail of Proprietary Message Field of 77E tag						
Mandatory Sequence A General Information						
M	16R			Start of Block	GENL	4
M	20C	4!c	Reference	(see qualifier description)	:4!c/16x	5
M	23G			Function of the Message	4!c/[4!c]	6
-----> Repetitive Mandatory Subsequence A1 Linkages						
M	16R			Start of Block	LINK	7
O	13A	LINK	Number Identification	Linked Message	:4!c/3!c	8
M	20C	4!c	Reference	(see qualifier description)	:4!c/16x	9
M	16S			End of Block	LINK	10
----- End of Subsequence A1 Linkages						
-----> Repetitive Mandatory Subsequence A2 Status						
M	16R			Start of Block	STAT	11
M	25D	4!c	Status	(see qualifier description)	:4!c/[8c]/4!c	12
-----> Repetitive Optional Subsequence A2a Reason						
M	16R			Start of Block	REAS	13
M	24B	4!c	Reason	(see qualifier description)	:4!c/[8c]/4!c	14
O	70D	REAS	Narrative	Reason Narrative	:4!/[6*35x]	15
M	16S			End of Block	REAS	16
----- End of Subsequence A2a Reason						
M	16S			End of Block	STAT	17
----- End of Subsequence A2 Status						
M	16S			End of Block	GENL	18
End of Sequence A General Information						

Mandatory Sequence B Deposit Details						
M	16R			Start of Block	LDDDET	19
----->						
M	20a	4!c	Reference	(see qualifier description)	:4!c//25x	20

O	22F	4!c	Indicator	(see qualifier description)	:4!c/[8c]/4!c	21
----->						
M	98A	4!c	Date	(see qualifier description)	:4!c//8!n	22

----->						
M	19B	4!c	Amount	(see qualifier description)	:4!c//3!a15d	23

M	22H	INTP	Indicator	Interest rate Type	:4!c//4!c	24
O	17B	ELGG	Flag	Eligibility through Guarantor	:4!c//1!a	25
-----> Repetitive Mandatory Subsequence B1 Bank Loan Parties						
M	16R			Start of Block	BLPRTY	26
----->						
M	95a	4!c	Party	(see qualifier description)	P, R or U	27

----->						
M	94a	4!c	Place	(see qualifier description)	C, D or G	28

----->						
O	13a	4!c	Number Identification	(see qualifier description)	A, B or C	29

O	92A	PBDF	Rate	Probability of Default	:4!c//[N]15d	30
M	16S			End of Block	BLPRTY	31
M	16S			End of Block	LDDDET	32
----- End of Subsequence B1 Bank Loan Parties						
End of Mandatory Sequence B Deposit Details						

RESPONSE TO REQUEST OF BANK LOAN – FIELDS SPECIFICATIONS

1. Field 20: Client 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 12: Sub-Message Type

FORMAT

3!n

PRESENCE

Mandatory

DEFINITION

This field is used to specify the message type number, as agreed by the Sender and Receiver, or as defined by SWIFT (for messages being used in advance of implementation), for the proprietary message contained in the MT n98. For a Bank Loan Definition, use MT512.

3. Field 77E: Proprietary Message

FORMAT

Option E	73x	(Text)
	[n*78x]	(Text)

PRESENCE

Mandatory

DEFINITION

This field is used to convey the message contents in a format agreed to by the Sender and the Receiver.

USAGE RULES

In defining the format to be sent within field 77E, the following rules apply:

- All characters and codes described in *Standards General Information* are allowed.
- The following exceptions are allowed:
 - Carriage return, Line feed, Colon 'CrLf:' may be used to separate fields included in field 77E, eg,

:77E::20:ref1'CrLf'
 :21:ref2'CrLf'
 :79:test'CrLf' etc...

- Line 1 (ie, 73x) may consist of only Carriage return, line feed, Colon 'CrLf:', eg,

:77E:'CrLf'
 :21:ref:'CrLf' etc...

- Line 1 may consist of blank characters, eg,

:77E:eee'CrLf'

- Carriage return, line feed, hyphen ('CrLf-') indicates the end of the text.
- The maximum size of this field is limited to 9800 characters.

4. Field 16R: Start of Block

FORMAT

Option R 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the start of a block and the name of that block.

CODES

This field must contain the following code:

GENL General Information

5. Field 20C: Reference

FORMAT

Option C :4lc//16x (Qualifier) (Reference)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	SEME	N		C	Sender's Reference

DEFINITION

This qualified generic field specifies:

SEME Reference assigned by the Sender to unambiguously identify the Bank Loan.

USAGE RULES

Reference must not start or end with a slash '/' and not contain two consecutive slashes '//' .

6. Field 23G: Function of the Message

FORMAT

Option G 4!c[/4!c] (Function) (Sub-function)

PRESENCE

Mandatory

DEFINITION

This field identifies the function of the message.

CODES

Function must contain one of the following codes:

CANC	This is a request to cancel a previously sent instruction.
NEWM	This is a new advice/instruction.

CODES

Sub-function, when present, must contain one of the following codes:

CODU	This message is being sent as a copy, for information purposes and the message is a duplicate of a message previously sent.
COPY	The message is being sent as a copy, for information purposes.
DUPL	The message is for information/confirmation purposes. It is a duplicate of a message previously sent.

USAGE RULES

To cancel a previously sent instruction, Function is CANC. The reference in the linkage sequence must contain the reference assigned by the Sender to unambiguously identify the Bank Loan to be cancelled. A copy of at least the mandatory fields of the message to be cancelled must be present; optional fields need not be present.

7. Field 16R: Start of Block

FORMAT

Option R 16c

PRESENCE

Mandatory.

DEFINITION

This field specifies the start of a block and the name of that block.

PREV	Reference of the linked message which was previously sent.
RELA	Reference of the linked message which was previously received

USAGE RULES

Reference must not start or end with a slash '/' and not contain two consecutive slashes '//'

10. Field 16S: End of Block

FORMAT

Option S 16c

PRESENCE

Mandatory.

DEFINITION

This field specifies the end of a block and the name of that block.

CODES

This field must contain the following code:

LINK Linkages

11. Field 16R: Start of Block

FORMAT

Option R 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the start of a block and the name of that block.

CODES

This field must contain the following code:

STAT Status.

12. Field 25D: Status

FORMAT

Option D :4!c/[8c]/4!c (Qualifier) (Data Source Scheme) (Status Code)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	IPRC	N		D	Request of Definition Processing Status

DEFINITION

This qualified generic field specifies:

IPRC Instruction Processing Status Processing status (at account servicer level) of the definition request.

CODES

If Qualifier is IPRC and Data Source Scheme is not present, Status Code must contain one of the following codes:

DREG Definition registered The request of definition has been processed.
 REJT Rejected The request of definition has been rejected for processing.

13. Field 16R: Start of Block

FORMAT

Option R 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the start of a block and the name of that block.

CODES

This field must contain the following code:

REAS Status.

14. Field 24B: Reason

FORMAT

Option B :4!c/[8c]/4!c (Qualifier) (Data Source Scheme) (Reason Code)

PRESENCE

Mandatory in an optional sequence

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	DREG	N	C6	B	Definition register Reason
	or	REJT	N	C6	B	Rejection Reason

DEFINITION

This qualified generic field specifies:

DREG	Definition register Reason	Additional information on the success of the request definition.
REJT	Rejection Reason	Reason related request of definition has a rejected processing status.

CODES

If Qualifier is DREG and Data Source Scheme is not present, Reason Code must contain the following code:

NELI	Bank loan not (yet) eligible	The bank loan definition was sufficient for registration but is not usable immediately.
------	------------------------------	---

CODES

If Qualifier is REJT and Data Source Scheme is not present, Reason Code must contain one of the following codes:

E000	All OK - Message accepted
E001	Minimum value date (<i>WS.D_Value</i>) is smaller than issuance date (<i>WS.D_Issuance</i>)
E002	Maximum value date (<i>WS.D_Value</i>) is later than maturity date (<i>WS.D_Maturity</i>)
E003	Nominal amount at issuance date not found
E004	Nominal amount at issuance too small for threshold – Bankloan can never be eligible
E005	Sender BIC for that counterparty unknown - Bankloan rejected
E006	Outstanding amount exceeds nominal amount at issuance date
E007	Bank loan ID not correctly structured
E008	Maturity date not found (<i>feature 12 is missing</i>)
E009	Issuance date not found (<i>feature 11 is missing</i>)
E010	Debtor rating is higher than the Counterparty Maximum rating – Bankloan can never be eligible
E011	Debtor name is different from Debtor in Database (<i>debtor name in database: ThirdParty.N_Third_Party or ThirdPartyRating.N_ThirdParty_MT598 name found in MT598: mess DEBT</i>)
E012	Guarantor rating is higher than the Counterparty Maximum rating
E013	Interest rate type not found (<i>feature 209 is missing</i>)
E014	Guarantor name is different from guarantor in Database (<i>guarantor name in database: ThirdParty.N_Third_Party or ThirdPartyRating.N_ThirdParty_MT598 name found in MT598: mess GUAR</i>)
E015	Third Party inactive on value date.
E016	Outstanding amount(n) smaller than outstanding amount(n+1)
E017	Outstanding amount(n-1) smaller than outstanding amount(n)

USAGE RULES

...

15. Field 70D: Narrative: Reason Narrative

FORMAT

Option D :4!c//6*35x (Qualifier) (Narrative)

PRESENCE

Optional

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	O	REAS	N		D	Reason Narrative

DEFINITION

This qualified generic field specifies:

REAS Reason Narrative Further information on the reason in narrative form.

USAGE RULES

Unless bilaterally agreed between the Sender and Receiver, narrative field 70a must not contain information that can be provided in a structured field.

16. Field 16S: End of Block

FORMAT

Option S 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the end of a block and the name of that block.

CODES

This field must contain the following code:

REAS Status.

17. Field 16S: End of Block

FORMAT

Option S 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the end of a block and the name of that block.

CODES

This field must contain the following code:

STAT Status.

18. Field 16S: End of Block

FORMAT

Option S 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the end of a block and the name of that block.

CODES

This field must contain the following code:

GENL General Information.

19. Field 16R: Start of Block

FORMAT

Option R 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the start of a block and the name of that block.

CODES

This field must contain the following code:

LDDET Loan/Deposit Details.

20. Field 20a: Reference

FORMAT

Option D :4!c//25x (Qualifier) (Reference)

Option E :4!c//30x (Qualifier) (Reference)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	IREF	N		E	Internal Loan Book Reference
2	M	LDCD	N		D	Loan Identification Code

DEFINITION

This qualified generic field specifies:

LDCD This field contains the loan identification code.

IREF This field contains the internal loan book referencee.

USAGE RULES

With qualifier LDCD, reference must must contain exactly 15 characters.

21. Field 22F: Indicator

FORMAT

Option F :4!c/[8c]/4!c (Qualifier) (Data Source Scheme) (Indicator)

PRESENCE

Optional

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	O	LANG	N		F	Language Indicator

DEFINITION

This qualified generic field specifies:

LANG Indicates the language

CODES

If Qualifier is LANG and Data Source Scheme is not present, Indicator must contain one of the following codes:

DUTH	Dutch.
ENGL	English.
FREN	French.

22. Field 98A: Date

FORMAT

Option A :4!c//8!n (Qualifier) (Date)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	ISSU	N		A	Issuance Date
2	M	VALU	N		A	Value Date
3	M	MATU	N		A	Maturity Date

DEFINITION

This qualified generic field specifies:

ISSU	The date on which the contract was issued.
MATU	The latest agreed maturity date, ie, the date on which the principal is to be returned and the interest due.
VALU	The date on which the movement is to take place.

USAGE RULES

Date must be a valid date expressed as YYYYMMDD.

23. Field 19B: Amount

FORMAT

Option B :4!c//3!a15d (Qualifier) (Currency Code) (Amount)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	NOMA	N		B	Currency and Nominal Amount
2	M	OUTS	N		B	Currency and Outstanding Amount

DEFINITION

This qualified generic field specifies:

NOMA Currency and Nominal Amount
 OUTS Currency and Outstanding Amount

USAGE RULES

The integer part of Amount must contain at least one digit. A decimal comma is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum allowed for the specified currency.

Currency Code must be a valid ISO 4217 currency code.

24. Field 22H: Indicator: Interest Rate Type**FORMAT**

Option H :4!c//4!c (Qualifier) (Indicator)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	INTP	N		H	Interest Rate Type

DEFINITION

This qualified generic field specifies:

INTP This field indicates whether the interest rate is fixed, variable or variable long

CODES

When Qualifier is INTP, Indicator must contain one of the following codes:

FIXD The interest rate is fixed.
 VARI The interest rate is variable.
 LNGV The interest rate is long variable.

25. Field 17B: Flag**FORMAT**

Option B :4!c//1!a (Qualifier) (Flag)

PRESENCE

Optional

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	O	ELGG	N		B	Eligibility through guarantor flag.

DEFINITION

This qualified generic field specifies:

ELGG Eligibility Flag Whether deposit is eligible for collateral through the guarantor or not.

CODES

Flag must contain one of the following codes:

N No.
Y Yes.

26. Field 16R: Start of Block

FORMAT

Option R 16c

PRESENCE

Mandatory

DEFINITION

This field specifies the start of a block and the name of that block.

CODES

This field must contain the following code:

BLPRTY Bank Loan Party

USAGE RULES

The sequence specifying the Bank Loan Party (16R:BLPRTY) must be repeated at least 3 times. One sequence to specify the information on the Debtor, one sequence to specify the parameters on the Creditor, one sequence to specify the Beneficiary National Central Bank. There may be an optional sequence between the Creditor sequence and the Beneficiary sequence to specify the parameters of the Guarantor when required.

27. Field 95a: Party

FORMAT

Option P :4!c//4!a2!a2!c[3!c] (Qualifier) (BIC/BEI)
Option R :4!c/8c/34x (Qualifier) (Data Source Scheme) (Proprietary Code)

Option U :4!c//3*35x (Qualifier) (Name)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	DEBT	N		P or U	Bank Loan Debtor
	Or	CRED	N		P	Bank Loan Creditor
	Or	GUAR	N		P or U	Bank Loan Guarantor
	Or	BENF	N		P or U	Bank Loan Beneficiary National Central Bank
2	O	ALTE	N		R	Alternate Identification

DEFINITION

This qualified generic field specifies:

DEBT	The party which is the debtor of the loan.
CRED	The party which is the creditor of the loan.
GUAR	The party which is the guarantor of the loan.
BENF	Bank Loan Beneficiary National Central Bank
ALTE	Alternate identification for the party specified in this sequence.

BIC specifies the Bank Identifier Code. BEI specifies the Business Entity Identifier.

Proprietary Code specifies a local national code or market segment code identifying the party.

USAGE RULES

The BIC/BEI must be a SWIFT registered address, either connected or non-connected.

Proprietary Code (Format Option R) must not start or end with a slash '/' and not contain two consecutive slashes '//'. .

When Data Source Scheme NBBE is used (format Option R ALTE), it must be followed by exactly 15 characters.

At least one sequence containing the Debtor (95a::DEBT), one sequence containing the Creditor (95a::CRED) and one sequence containing the Beneficiary National Central Bank (95a::BENF) must be present. The sequence containing the Guarantor (95a::GUAR) is optional and must be used when required.

EXAMPLE

:95P::DEBT//CORPBEBB

:95R::ALTE/NBBE/123456789012345

28. Field 94a: Place

FORMAT

Option C	:4!c//2!a	(Qualifier) (Country Code)
Option D	:4!c//[2!a]/35x	(Qualifier) (Country Code) (Place)
Option G	:4!c//2*35x	(Qualifier) (Address)

PRESENCE

Mandatory

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	O	ADDR	N		G	Address
2	O	CITY	N		D	City
3	O	POST	N		D	Postal Code
4	M	DOMI	N		C	Country of Domicile

DEFINITION

This qualified generic field specifies:

ADDR	Address	Address of the party.
CITY	City	City or town.
DOMI	Country of Domicile	Country of domicile.
POST	Postal Code	Postal code or zip code.

USAGE RULES

Country Code must be a valid ISO country code.

The data in field 94a should belong to the party identified in field 95a. When field 95U is used, field 94a must be repeated 4 times in order to contain the complete address (94G::ADDR, 94D::CITY, 94D::POST and 94C::DOMI)

EXAMPLE

:95U::DEBT//BIG CORP

:94G::ADDR//SMALL STREET, 5

:94D::CITY///BRUSSELS

:94D::POST///1000

:94C::DOMI//BE

29. Field 13a: Number Identification

FORMAT

Option A	:4!c//30x	(Qualifier) (Number)
Option B	:4!c/[8c]/30x	(Qualifier) (Data Source Scheme) (Number)

Option C :4!c//30x (Qualifier) (Code)

PRESENCE

Optional

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	M	CASS	N		A	Credit Assessment Source
2	M	ENTY	N		C	Entity Type
3	O	ECAI	N		A	ECAI Harmonized Rating Scale
4	O	CORP	N		B	Corporate Sector Type
	Or	PSEC	N		B	PSE Class

DEFINITION

This qualified generic field specifies:

CASS	Credit Assessment Source	
ECAI	ECAI Harmonized Rating Scale	Specifies the ECAI Harmonized Rating Scale
ENTY	Entity Type	Specifies the Entity Type
CORP	Corporate Sector Type	Specifies the corporate sector to which the party belongs.
PSEC	PSE Class	Specifies the PSE class to which the party belongs.

USAGE RULES

CASS should be followed by a one digit value ranging from 1 to 4.
 Specifies the credit assessment source.
 - 1 (IRB) stands for Internal Rating Basis System;
 - 2 (RT) stands for Rating Tool (a software sold and managed by ECAI);
 - 3 (ECAI) stands for External Credit Assessment Institution;
 - 4 (ICAS) stands for Internal Credit Assessment System (AT, DE, ES, FR etc.)
 ECAI should be followed by a one digit value ranging from 1 to 3.
 ENTY should be followed by a one character value in C or P.

Number (Format Option B) must not start or end with a slash '/' and not contain two consecutive slashes '//'.
 CORP should be followed by a 2 to 5 digits code such as the NACE-BEL codes.
 PSEC should be followed by a one digit value ranging from 1 to 3.

30. Field 92A: Rate: Probability of Default

FORMAT

Option A :4!c//[N]15d (Qualifier) (Rate)

PRESENCE

Optional

QUALIFIER

Order	M/O	Qualifier	R/N	CR	Options	Qualifier Description
1	O	PBDF	N		A	Probability of Default

DEFINITION

This qualified generic field specifies:

PBDF Probability of Default Probability that a party does not reimburse a loan.

USAGE RULES

The integer part of percentage must contain at least one digit. The decimal comma is mandatory and is included in the maximum length.

EXAMPLE

A 10% probability must be shown as:

:92A::PBDF/0,10

(0,10 = 10% - Normally, only five digits after the decimal point are taken into consideration)

31. Field 16S: End of Block

FORMAT

Option S 16c

PRESENCE

Mandatory.

DEFINITION

This field specifies the end of a block and the name of that block.

CODES

This field must contain the following code:

BLPRTY Bank Loan Party

32. Field 16S: End of Block

FORMAT

Option S 16c

PRESENCE

Mandatory in an optional sequence

DEFINITION

This field specifies the end of a block and the name of that block.

CODES

This field must contain the following code:

LDDET Loan Deposit Details

Example of sent response :

```

:20:<TRN 2>
:12:512
:77E:
:16R:GENL
:20C::SEME//123458
:23G::NEWM
:16R:LINK
:13A::LINK//511
:20C::RELA//123456
:16S:LINK
:16R:STAT
:25D::IPRC//DREG
:16R:REAS
:24B::DREG//NELI
:70D::REAS//BANK LOAN DEFINITION REGISTERED
WITH SUCCESS BUT BANK LOAN
123456789012345 NOT YET ELIGIBLE.
USE IT ONLY WHEN IT BECOMES
ELIGIBLE.
:16S:REAS
:16S:STAT
:16S:GENL
:16R:LDDDET
:20E::IREF//0123456789ABCDE0123456789ABCDE
:20D::LD CD//XX1234123456781
:22F::LANG//FREN
:98A::ISSU//YYYYMMDD
:98A::VALU//YYYYMMDD
:98A::MATU//YYYYMMDD
:19B::NOMA//EUR9900000000,00
:19B::OUTS//EUR9900000000,00
:22H::INTP//FIXD/VARI/LNGV
:17B::ELGG//Y
:16R:BLPRTY
:95U::DEBT//<DEBTOR NAME>
:95R::ALTE/NBBE/0123456789ABCDE
:94G::ADDR//<DEBTOR STREET, NUMBER>
:94D::CITY///<<DEBTOR CITY>>
:94D::POST///<DEBTOR POST CODE>
:94C::DOMI//BE
:13A::CASS//1/2/3/4
:13C::ENTY//C/P
:13A::ECAI//1/2/3
:13B::CORP//12345 OR
:13B::PSEC//1/2/3
:92A::PBDF//0,99999
:16S:BLPRTY
:16R:BLPRTY
:95P::CRED//<BIC>
:94C::DOMI//<CREDITOR COUNTRY>
:16S:BLPRTY
:16R:BLPRTY
:95U::GUAR//<GUARANTOR NAME>
:95R::ALTE/NBBE/0123456789ABCDE
:94G::ADDR//<GUARANTOR STREET, NUMBER>
:94D::CITY///<<GUARANTOR CITY>>
:94D::POST///<GUARANTOR POST CODE>
:94C::DOMI//<GUARANTOR COUNTRY>
:13A::CASS//1/2/3/4
:13C::ENTY//C/P
:13A::ECAI//1/2/3
:13B::CORP//12345 OR
:13B::PSEC//1/2/3
:92A::PBDF//0,99999
:16S:BLPRTY
:16R:BLPRTY
:95P::BENF//<BIC>
:94C::DOMI//<BENEFICIARY COUNTRY>
:16S:BLPRTY
:16S:LDDDET

```

Legend

- [...] = optional;
- 9!i = fix number of positions;
- 9i = variable number of positions;
- c = alphanumeric;
- a = alphabetical;
- n = numeric;
- d = decimal.

Examples

4!a2!a2!c[3!c] gives a length of 8 or 11 positions. Begins by 4 fix alphabetic, followed by country code 2!a, city 2!c + eventually a branch code 3!c;

5n can be 1, 12, 123, 1234, or 12345.