

**STP rules for MT103 sent to Raiffeisen Bank Polska S.A.**

<b>M/O</b>	<b>FIELD NO</b>	<b>FIELD NAME</b>	<b>CONTENT</b>	<b>CONDITIONS</b>	<b>ERROR CODE</b>	<b>ERROR DESCRIPTION</b>
M	20	Transaction Reference	16x			
M	23B	Bank Operation Code	4!c	CRED		
O	23E	Instruction Code	4!c[/30x]	Only INTC, REPA, CORT, SDVA allowed*	23	23E - should be empty or use one of allowed code words
M	50K	Ordering Customer	[/34x] 4*35x	Name and Address		
O	52A	Ordering Institution	A	BIC or empty	52	52A -If used, option A is required
O	53A	Sender's Correspondent	A or B	A:BIC, B:Account Number	53	53A -If used, option A is required or option B with correct account number
O	54A	Receiver's Correspondent	A	BIC or empty	54	54A -If used, option A is required
O	55A	Third Reimbursement Institution	A	BIC or empty	55	55A -If used, option A is required
O	56A	Intermediary	A	BIC or empty	56	56A -If used, option A is required
O	57A	Account with Institution	A	BIC or empty	57	57A -If used, option A is required
M	59	Beneficiary Customer	[/34x] 4*35x	Valid IBAN	59	59 - Should be used with valid IBAN
O	72	Sender to Receiver Information	6*35x	Not to be used	72	72 - Should not be used

M = Mandatory

O = Optional

\* Raiffeisen Bank Polska S.A. does not offer services associated with codes: INTC, REPA, CORT, SDVA, however we accept those code words as STP.