

IDEAL SWIFT MT103 报文将于 2023 年 3 月 20 日应 SWIFT 电文格式改版，调整报文的内容与格式。这会对您有什么影响？

常见问题：

a) 什么是 SWIFT MT103?

MT103 是由环球同业银行金融电信协会 (SWIFT)提供的汇款电文格式，用于银行为客户提供跨境汇款 / 国际转账服务，有客户以 MT103 的副本作为有效的付款证明。

b) 这次的变化是什么?

SWIFT 要求各家银行于 2023 年 3 月 20 日起将 MT103 移转为 MX (pacs.008)格式。星展银行将根据不同情况决定以 pacs.008 或 MT103 格式来进行汇款，星展银行 IDEAL 的 MT103 报文亦会随之调整以呈现 pacs.008 的报文。

c) 什么是 MX(pacs.008)?

pacs.008 是以 XML 为格式并以 ISO 20022 标准定义的金融电文，pacs.008 与 MT103 皆为汇款所用的电文格式。

d) 为什么作出这项改变?

MT103 是一个旧式的电文格式。新的 ISO 20022 格式提供更与时俱进的转账电文格式，以配合瞬息万变的市场需求。ISO 20022 是一个全球通用的金融电文标准，用于提供更一致、全面，且有架构的资料呈现，此格式被全球金融机构视为一个共通的语言，更易于与先进的汇款系统接轨，提升汇款透明度及完整性。

e) 此移转会什么时候发生?

SWIFT 将于 2023 年 3 月 20 日在银行间的启用 ISO 20022 pacs.008 电文。星展银行亦会随之调整，根据不同情况，发送 pacs.008 或 MT103 的报文。

f) 这会对我有什么影响?

2023 年 3 月 20 日开始，星展银行 IDEAL 里的 SWIFT MT103 报告(或通知提示)会改为付款确认报告 (Payment Confirmation Report – SWIFT pacs.008 / MT103)。若以 pacs.008 格式汇款，汇款报告的格式也会对应调整，但是您在星展银行的汇款指令不受影响。

g) 付款确认报告 Payment Confirmation Report – SWIFT pacs.008 / MT103 是什么?

这是由星展银行 IDEAL 产生的一份报告，此报告会精简复杂的 SWIFT pacs.008 / MT103 电文，仅保留重要的转账信息。因此，星展银行 IDEAL 报告的格式可能跟其他金融机构有所不同。

h) 新的报告有什么重要的变化?

以下是新的 pacs.008 付款确认报告样本。如汇款是以 MT103 形式转出，则报告内容不会有任何变化。

Payment Confirmation Report – SWIFT pacs.008 / MT103
(pacs.008 is the ISO 20022 equivalent of MT103) ¹

Message Type: pacs.008 ²

Sender Bank : DHBKHKHHXXX ³
Receiving Bank : DBSSSGSXXXX
Message Sent Date/Time : 2023-03-28T14:30 GMT+08:00 ⁴
Sender Bank Reference : 0016OT1234567
Customer Reference : ORANGE
UETR : 998997db-06da-4c24-96d2-d33d386f3cef

Settlement Date : 2023-03-28
Settlement CCY & Amount : USD 0.02
Instructed CCY & Amount : USD 0.02
Ordering Customer : 987654321
 ABCDEFG PTE LTD
 TOWER 123 TONG WAH STREET
 SINGAPORE

Ordering Institution : DHBKHKHHXXX
Account With Institution : DBSSSGSGXXX
Beneficiary Customer : 12345678910
 BENE 12345
 Bene Address Line 1
 Bene Address Line 2

Remittance Information : Payment for invoice 56789 ⁵
Charge Code* : SHAR

1. 新报告标题
2. 报文方式是以 pacs.008 还是以 MT103 发送
3. 报文发送行和收报行
4. GMT 时区
5. MX pacs.008 报文新的费用代码
6. MX pacs.008 与 MT103 的费用代码说明表

* Charge Code mapping for pacs.008 vs. MT103:

pacs.008	MT103 equivalent
SHAR	SHA
DEBT	OUR
CRED	BEN

i) 我可以在哪里下载付款确认报告 Payment Confirmation Report – SWIFT pacs.008 / MT103?

方法 1:

- i. 登陆星展银行 IDEAL 后, 选择‘付款及转账’
- ii. 在‘付款及转账’中, 搜索相关的交易
- iii. 点‘操作’按钮, 选择‘下载报表’选项

方法 2:

- i. 登陆星展银行 IDEAL 后, 选择‘账户’
- ii. 选取完成交易的账户
- iii. 搜索相关的交易
- iv. 按下右边的 PDF 按钮

IDEAL SWIFT MT103 report will be enhanced to a new report from 20 March 2023. How does it impact you?

Frequently Asked Questions:

a) What is SWIFT MT103?

MT103 is a payment message sent by a bank for cross-border / international money transfer. This message is sent over the financial message service provided by SWIFT. Some customers rely on a copy of this message to show that payment has been made.

b) What is the change?

SWIFT has asked banks to start migrating MT103 to pacs.008 format from 20 March 2023. As DBS sends out payment messages in either pacs.008 or MT103 format, DBS IDEAL report will be enhanced to display the payment message sent as pacs.008.

c) What is pacs.008?

pacs.008 is an XML based message defined in ISO 20022 standards for financial messaging. pacs.008 is the message format equivalent of MT103.

d) Why the change?

MT103 is a legacy format. The ISO 20022 standard allows payment messaging standard to evolve and meet changing market needs. The ISO 20022 is an open global standard for financial information providing consistent, rich, and structured data. It provides a common language for easy interpretation by new generation of payment infrastructure, thereby reducing ambiguity and promoting transparency and integrity.

e) When will the migration take place?

SWIFT will deploy ISO 20022 pacs.008 messaging on 20 Mar 2023 across the banking industry. In line with SWIFT migration schedule, DBS will be sending either pacs.008 or MT103 message from 20 March 2023.

f) How will this impact me?

From 20 March 2023, the DBS IDEAL SWIFT MT103 report (or the Alert Advice) will be enhanced into Payment Confirmation Report – SWIFT pacs.008 / MT103. There will be layout changes for payment messages sent as pacs.008 format.

There is no change to how you are providing payment instructions to DBS.

g) What is Payment Confirmation Report – SWIFT pacs.008 / MT103?

This report is generated by DBS IDEAL and it translates a complex SWIFT pacs.008 / MT103 message into a simplified layout that contains key information from the payment message. For that reason, the DBS IDEAL's report layout for pacs.008 may differ from other financial institutions' layout.

h) What are the highlights in the enhanced report?

Below is a sample of the report for a payment sent as pacs.008 message.

There is no change in the content layout for a payment sent as MT103 message.

Payment Confirmation Report – SWIFT pacs.008 / MT103
 (pacs.008 is the ISO 20022 equivalent of MT103) ¹

Message Type: pacs.008 ²

Sender Bank : DHBKHKHHXXX ³
Receiving Bank : DBSSSGSXXXX
Message Sent Date/Time : 2023-03-28T14:30 GMT+08:00 ⁴
Sender Bank Reference : 0016OT1234567
Customer Reference : ORANGE
UETR : 998997db-06da-4c24-96d2-d33d386f3cef

Settlement Date : 2023-03-28
Settlement CCY & Amount : USD 0.02
Instructed CCY & Amount : USD 0.02
Ordering Customer : 987654321
 ABCDEFG PTE LTD
 TOWER 123 TONG WAH STREET
 SINGAPORE

Ordering Institution : DHBKHKHHXXX
Account With Institution : DBSSSGSGXXX
Beneficiary Customer : 12345678910
 BENE 12345
 Bene Address Line 1
 Bene Address Line 2

Remittance Information : Payment for invoice 56789 ⁵
Charge Code* : SHAR

1. New report header
2. Message Type indicating if the payment is sent as pacs.008 or MT103
3. Sender and Receiver bank of this message
4. GMT offset
5. New charge codes used for pacs.008 report
6. Table to illustrate the charge code used in pacs.008 vs. MT103

*** Charge Code mapping for pacs.008 vs. MT103:**

pacs.008	MT103 equivalent
SHAR	SHA
DEBT	OUR
CRED	BEN

i) Where can I download the Payment Confirmation Report – SWIFT pacs.008 / MT103?

Method 1:

- i. In DBS IDEAL, click on **Pay & Transfer** on the left navigation menu.
- ii. Search for the transaction under the tab **Payment History**.
- iii. Click on the **Actions** button on the right. Select the option **Download Report**.

Method 2:

- i. In DBS IDEAL, click on **Accounts** on the left navigation menu.
- ii. Select the account where the transaction had taken place.
- iii. Search for the transaction using the search bar.
- iv. Click on the **PDF** button on the right.