

Tag	M/O	Field Name	Format	Remarks
20	M	Transaction Reference Number	16x	
23B	M	Bank Operation Code	4!c	CRED
23E	O	Instruction Code	4!c[/30x]	This field should not be used for STP- purposes.
26T	O	Transaction Type Code	3!a	Not yet used
32A	M	Value date, ccy, amount	6n3a15number	
33B	M	Ccy/ Instructed Amount	3!a15d	The field is mandatory within the countries which have adopted IBAN according to transparency rules.
36	O	Exchange Rate	12d	Mandatory, when currency codes in 32A/ 33B are different.
50	M	Ordering Customer	[/34x] 4*35x	Two options can be used. Option A with the account number or IBAN and the BEI (Business Entity Identifier) or option K with the account number or IBAN and full Name of the ordering customer.
52A	O	Ordering Institution		Present only if ordering institution is different than the Sender. Used with Option A for STP-purposes.
53a	O	Sender's Correspondent	A or B	If the Sender has no direct relationship with Piraeus Bank- Athens, option A should be used to state Sender's correspondent. If there is multiple direct relationship between the Sender and Piraeus Bank- Athens, the account number to be used should be mentioned with Option B preceded by the sign C for credit or D for debit between slashes.
54A	O	Receiver's Correspondent		Used with Option A for STP- purposes. In case there is a direct relationship between Sender and Piraeus Bank- Athens, the field should not be used.
55A	O	Third Reimbursement Institution		Used with Option A for STP- purposes.
56A	O	Intermediary Bank		Used with Option A for STP-purposes. Identifies the bank through which funds are available to the Account With Institution (57), if it does not maintain a direct account relationship with Piraeus Bank- Athens.
57A	O	Account with Institution		Used with Option A for STP-purposes. If payment concerns a customer of a third Bank field 57 is mandatory, even though IBAN is present in field 59.
59	M	Beneficiary Customer	/34x 4*35x	At least two lines are mandatory : If the country code of the BIC has adopted IBAN, a valid IBAN (ISO-13616) is mandatory in subfield account number. In all other cases the presence of a valid account number in the subfield is mandatory. The beneficiary's name in the second subfield. For payments up to Eur 12.500 in favour of a customer of Piraeus Bank - Athens, concordance of account number with account holder's name is not being checked. If discrepancies to the above format are found, the payment is considered as a repair item.
70	O	Remittance Information	4*35x	According to S.W.I.F.T. guidelines. The information contained in this field is passed to the beneficiary.
71A	M	Details of Charges	3a	BEN/ OUR/ SHA
71F	O	Sender's Charges	3!a15d	If 71A=BEN, then field 71F is mandatory to indicate the charges deducted by the Sender. Currency must be the same as the currency in field 32A.
71G	O	Receiver's Charges	3!a15d	If 71A=OUR, then field 71G is mandatory to indicate Piraeus Bank- Athens charges, which are included in field 32A. Currency must be the same as the currency in field 32A.
72	O	Bank to Bank Information	6*35x	This field should not be used for STP- purposes. The only Swift code word considered as STP is /INS/ followed by a valid BIC Address.
77B	O	Regulatory Reporting	3*35x	Not yet used

Bank Operation field 23E Code Words

Code words	Description
SDVA, CHQB	These code words may be used only under special agreement and they stop the automated STP processing.
BONL, HOLD, PHOB, TELB etc	<i>These code words stop the automated STP processing and cause a repair item.</i>