



Standards

Category n - Common Group Messages

For Standards MT November 2020

Message Reference Guide

Standards Release Guide

This reference guide contains the category n 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.

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Introduction

Summary of Changes

Added Message Types

None

Removed Message Types

None

Modified Message Types

None

Postponed to SR 2021

Category n Message Types

The following table lists all Common Group message types.

For each message type, there is a short description, an indicator whether the message type is signed (Y/N), the maximum message length (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/N).

MT	MT Name	Purpose	Signed ⁽¹⁾	Max. Length	MUG
n90	Advice of Charges, Interest and Other Adjustments	Advises an Account Owner of charges, interest or other adjustments to its account	*	2,000	N
n91	Request for Payment of Charges, Interest and Other Expenses	Requests payment of charges, interest or other expenses	*	2,000	N
n92	Request for Cancellation	Requests the Receiver to consider cancellation of the message identified in the request	*	2,000	N
n95	Queries	Requests information relating to a previous message or amendment to a previous message	*	2,000	N
n96	Answers	Responds to a MT n95 Queries message or MT n92 Request for Cancellation or other messages where no specific message type has been provided for the response	*	2,000	N
n98	Proprietary Message	Contains formats defined and agreed to between users and for those messages not yet live	*	10,000	N
n99	Free Format	Contains information for which no other message type has been defined	*	2,000 ⁽²⁾	N

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

(2) This length does not apply to category 4 and 7. The message length for MTs 499 and 799 is 10,000 characters.

Note: Message Authentication - Common Group messages will require authentication when the category number, that is, the first digit of the message type, is a part of a message category which requires authentication. Common group messages in the following categories currently require authentication:

Category	Description
1	Customer Transfers and Cheques
2	Financial Institution Transfers
4	Collections and Cash Letters
5	Securities Markets

6	Commodities and Reference Data
7	Documentary Credits and Guarantees/Standby Letters of Credit
8	Travellers Cheques

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.

Postponed to SR 2021

MT n90 Advice of Charges, Interest and Other Adjustments

This message type does not change in the Standards MT Release 2020.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

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MT n91 Request for Payment of Charges, Interest and Other Expenses

This message type does not change in the Standards MT Release 2020.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

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MT n92 Request for Cancellation

This message type does not change in the Standards MT Release 2020.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

Postponed to SR 2021

MT n95 Queries

This message type does not change in the Standards MT Release 2020.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

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MT n96 Answers

This message type does not change in the Standards MT Release 2020.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

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MT n98 Proprietary Message

This message type does not change in the Standards MT Release 2020.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

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MT n99 Free Format Message

This message type does not change in the Standards MT Release 2020.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

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