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## SWIFT Training

Payments and Cash Management –  
Using Standards MT Messages

Learn about SWIFT payment and cash management messages. Gain the knowledge needed to create, use or handle SWIFT customer and financial institution payment messages in different scenarios.

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### Learning objectives

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Navigate and feel confident finding information in the SWIFT User Handbook (UHB)

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Create MT 103 (Serial and Cover), MT 202, MT 202 COV, MT 210 and the Common Group messages based on various scenarios

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Identify possible issues in a MT 103 which could cause delays or additional charges

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Correctly map the information from a MT 103 to a MT 202 COV

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Apply the PMPG guidelines for charges on cross-border MT 103 messages

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### Audience

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Operational staff

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Business analysts

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IT staff such as developers

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This comprehensive course shows you how to create the [Single Customer Credit Transfer message](#) (MT 103) using the serial and cover method. You will also learn how to use and create different types of Financial Institution Transfer messages (MT 200, MT 202, MT 210), and SWIFT reporting messages for follow-up, cancellation, investigation and reconciliation.

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The course is essential for those handling, interpreting, analysing or implementing the Single Customer Credit Transfer message (MT 103).

It highlights market practice guidelines as well as the rules to follow to improve Straight Through Processing (STP) of your payment messages.

Case studies and exercises are used to illustrate payment flows, taking into account the following messages all covered as part of training:

- Single Customer Credit Transfer (MT 103) using the serial and cover method and the related cover messages (MT 202 COV)
- Financial Institution Transfers for its Own Account (MT 200)
- General Financial institution transfers (MT 202)
- Notice to receive (MT 210)
- Account reconciliation and referencing (MT 900, 910, 950)
- Cancellations (MT n92) and Investigations (MT n95, n96)
- Request for Payments or Advice of Charges, Interest and Others (MT n90, n91)
- STP guidelines
- Payment market practices and guidelines
- Usage of the SWIFT Standards User Handbook
- [Payments Certification Exam](#) (Optional)

**The course is delivered by professional trainers and subject matter experts using a multi-channel learning approach. It combines practical advice and exercises with theoretical modules to give you a well-rounded understanding of the content.**

#### **SWIFT Customer Certification Programme**

This course is part of the recommended training path to become a SWIFT Certified Expert - Payments. Please refer to the SWIFT certification programme section on [www.swift.com](http://www.swift.com) for more details.

#### **Practical information**

This course typically takes two days to complete.

SWIFT is a member-owned cooperative, providing secure financial messaging services to more than 11,000 organisations, across the financial ecosystem, in almost every country in the world. For nearly five decades we have delivered certainty, continuity and excellence by constantly evolving in an everchanging landscape. In today's fast moving, increasingly connected and challenging world, this approach has never been more relevant.

[www.swift.com](http://www.swift.com)