



SYNOVUS[®]

G A T E W A Y

Wire SFTP File
User Guide

Contents

Purpose	3
Audience	3
How we use the contents of your file	3
CHAPTER 1: Overview	4
Field Tag Requirements	4
File Naming Convention	4
Wire Value Dating	4
Wire File Alert Notifications	5
CHAPTER 2: File Formats	5
MT103 File Format Requirements.....	5
Basic Header	6
Application Header	6
User Header	7
Data Header	7
Payment Message	8
End Transaction	10
CSV File Format Requirements.....	11
User Header	11
Sample MT 103 file (for illustrative purposes)	12
Sample CSV file (for illustrative purposes)	12

Purpose

This document is intended to provide file specifications when uploading Wire Transfers via Secure File Transfer Protocol (SFTP).

Audience

This document is intended for business and commercial clients with wire origination needs who wish to automate the process for originating wires directly from their software.

How we use the contents of your file

Although there are overall specifications for the file layout and data, **we require specific data to process the file**. The table below informs you what should be in each position.

CHAPTER 1: Overview

Synovus Gateway Wire SFTP allows clients to seamlessly deliver wire instructions directly from your system of record such as an ERP or Treasury Workstation. Once the file(s) is ingested, you can review and / or approve the payments within in Synovus Gateway.

Field Tag Requirements

Currently, Synovus only supports a version of the SWIFT MT103 and a CSV (comma-delimited) format for origination. The MT103 format supports international wire origination. The CSV format supports domestic origination.

Mandatory Fields: All fields marked “mandatory” must be provided for the file to be successfully submitted. Generally, we need a specific value for a “required” field. See the specifications below for further details.

NOTE: The necessary information will differ based on the recipient type and country. If you have any inquiries regarding the required information, please reach out to your recipient to obtain the specific details.

Optional Fields: You as the customer can decide to include optional data or not.

File Naming Convention

The following naming convention is to be used for all incoming Wire origination files. All file name elements are required.

CompanyName_Wire_MMDDYYYY_HHMM.file extension

Example: ABCCo_Wire_01022023_1100.txt

Wire Value Dating

If you deliver a file after the daily wire cutoff (Domestic wire cutoff is 5 p.m. ET, International wire cutoff is 4 p.m. ET.), it will automatically display in Synovus Gateway the next business day as the processing day. Clients leveraging dual control can access Synovus Gateway to approve the file.

Wire File Alert Notifications

Synovus offers file level validation on all wire origination files. Wire alerts offer actual status updates of payment files delivered to Synovus by the customer. They can assist with tracking the end-to-end payment status in the file lifecycle.

Validations can be delivered to the user's email address for a complete hands-free process. Alerts include:

- Duplicate checking - If a file is received containing identical wire instructions and dollar amounts, it will be flagged as a duplicate and will not be processed.
- Successfully Processed - If the file is correctly formatted with all mandatory information, the file will be processed.
- Rejects - If the file and payment instructions are missing mandatory fields and/or formatted incorrectly, the file will reject due to validation errors.

CHAPTER 2: File Formats

MT103 File Format Requirements

The following table defines the fields required for a MT103 formatted file.

ITEMS of NOTE:

When preparing your file, it is important that each Field Tag is listed as a separate row of character text.

Fields 1-14 make up the File Header record and are required to be listed as a single line of text.

Wire origination files can contain up to 200 wires per file. If there is a need to originate more than 200 wires a separate file will be needed.

NOTE: File is required to be saved as a .TXT file extension.

ACCEPTABLE ASCII CHARACTERS:

^ ! _ @ # \$ % & , . / + -

Basic Header

Presence	Field Definition	Content Format	Example
Mandatory	Start of block indicator	The character { indicates the beginning of a block.	Left curly bracket {
Mandatory	Block Identifier	Character used to define block contents.	1n
Mandatory	AppID	The Application Identifier identifies the application within which the message is being sent or received. F is the only valid value.	F
Mandatory	Service ID	Identifies the type of data that is being sent or received. 01 is the only valid Value.	01
Mandatory	LT Address	The Logical Terminal (LT) Address is a 12-character FIN address. It is the address of the sending LT for input messages or of the receiving LT for output messages and includes the Branch Code. It consists of: - the BIC 8 CODE (8 characters) - the Logical Terminal Code (1 upper case alphabetic character) - the BIC Branch Code (3 characters).	FICOUS44 XXX
Mandatory	Session Number	The Session Number identifies the session in which the message was transmitted.	4n
Mandatory	Sequence Number	The sequence number always consists of six digits. It is the Input Sequence Number (ISN) of the sender's current input session.	6n
Mandatory	End of block indicator	The character } indicates the end of a block.	Right curly bracket }

Application Header

Presence	Field Definition	Content Format	Example
Mandatory	Start of block indicator	The character { indicates the beginning of a block.	Left curly bracket {
Mandatory	Block Identifier	Character used to define block contents.	1n
Mandatory	Input ID	For an input message, the Input Identifier consists of the single letter 'I'.	I

Mandatory	SWIFT Message Type	The Message Type consists of 3 digits which define the MT number of the message being input. 103 is the only valid value.	3n
Mandatory	Destination Address	This address is the 12-character SWIFT address of the receiver of the message. It defines the destination to which the message should be sent.	12x
Mandatory	Priority	This character, used within FIN Application Headers only, defines the priority with which a message is delivered. The possible values are: S = System U = Urgent N = Normal	1a
Mandatory	End of block indicator	The character } indicates the end of a block.	Right curly bracket }

User Header

Presence	Field Definition	Content Format	Example
Mandatory	Start of block indicator	The character { indicates the beginning of a block.	Left curly bracket {
Mandatory	Block Identifier	Character used to define block contents.	1n
Mandatory	Tag108 - Message User Reference	It represents a unique reference identifying the message defined by the originator. It should match tag 20.	{108:16!x}
Mandatory	End of block indicator	The character } indicates the end of a block.	Right curly bracket }

Data Header

Presence	Field Definition	Content Format	Example
Mandatory	Start of block indicator	The character { indicates the beginning of a block.	Left curly bracket {
Mandatory	Block Identifier	Character used to define block contents.	1n

Payment Message

Presence	Tag	Field Definition	Content Format	Example
Mandatory	20	Required field. It represents a unique reference identifying the message defined by the originator. 16 characters	16x	:20: REF123456789
Mandatory	23B	Required field. Normal Credit Transfer. CRED is only valid value	CRED	:23B: CRED
Mandatory	32	Required field. It represents the wire's value date, currency and settlement amount. Decimal represented by "," character	YYMMDD(Currency)(Amount)	:32A:981209USD1000,00
Mandatory	33B	Optional field. It represents the conversion currency amount. If no FX conversion is performed, the values in 32A and 33B are equal. Decimal represented by "," character	(Currency)(Amount)	:33B:USD1000,00
Mandatory	36	Optional field. It represents the exchange rate used to convert the amount specified in Tag 33B. This field must be present when an exchange is performed. 12 Numeric	12d	:36:0,9236
Mandatory	50K	Required fields. First line is 34 char Account Number, followed by up to 4 lines of 35 characters per line. Tag represents the customer ordering the transaction. The originating account number, customer name and address.	[/34x] (Account) 4*35x (Name & Address)	:50K:/123456789 ABC INC 123 Address Lane Columbus GA 31909
Mandatory	52A	Required field. Tag identifies the bank through which the transaction is ordered. FW stands for FED Wire followed by ordering institution's ABA number.	//FW061100606	:52A://FW061100606
Mandatory	56A	Optional field. Tag represents the bank through which the transaction must pass through in order to reach Beneficiary bank. ABA or SWIFT BIC are only valid values	(BIC) or (ABA)	:56A:IRVTUS3N
Mandatory	57A	Required field. Tag represents the bank which services the account for the beneficiary.	(ABA) (BIC)	:57A:043000261

Mandatory	59F	Beneficiary Customer when ISO country code required for International wire	<p>Required fields. In option 59F, Number/Name and Address must contain following codes. Number lines 1 and 2 can only have one instance, with 3 allowing for one additional.</p> <p>1-Name of Beneficiary Customer The number "1" followed by a slash, '/' must be followed by the name of the beneficiary customer.</p> <p>2-Address Line The number "2" followed by a slash, '/' must be followed by an address line (Address Line can be used to provide for example, street name and number, building name or post office box number).</p> <p>3-Country and Town The first occurrence of number "3" must be followed by a slash, '/', the ISO country code and, optionally, additional details that are preceded by a slash '/'. Other occurrences of number 3 must be followed by a slash '/' and the continuation of additional details.</p> <p>3-Country Code - two characters Additional details can contain town, which can be</p>	<p>[/34x](Account 4*[/33x] (Number/Name & Address)</p>
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complemented by postal code (for example zip) and country subdivision (for example state, province, or county). The country code and town should, preferably, indicate the country and town of residence, as provided by the ordering customer. Use of the colon ':' character is not allowed in name and address lines. For beneficiary names greater than 35 characters, wrap remaining characters with the first line of address

Mandatory	70	Optional fields. Up to 4 lines of 35 characters per line. Tag is used for Reference for Beneficiary or invoice related information	4*35x	70:/Reference 123456
Mandatory	71A	Required field. It specifies which party will bear the charges associated with the transaction. It can take 3 values: BEN - Beneficiary bears charges, OUR - Remitter bears the charges, SHA - Shared charges.	SHA BEN OUR	:71A:SHA
Mandatory	72	Optional fields. Up to 6 lines of 35 characters per line of narrative text. It can contain additional information for the Receiver however it should not be populated with data meant for required field.	6*35x	:72:SenderToReceiver Info

End Transaction

Presence	Field Definition	Content Format	Example
Mandatory	End of block indicator	The characters -} indicate the end of a block.	Dash and right curly bracket "-}"

CSV File Format Requirements

File must be saved as a .TXT file.

Wire origination files can contain up to 200 wires per file. If there is a need to originate more than 200 wires a separate file will be needed.

The following table defines the fields required for a CSV formatted file.

User Header

Status	Field Name	Content Options	Field Length
Mandatory	Originator ABA	Synovus Transit Routing number	9 digits ABA routing number
Mandatory	Originator Account type	C - checking or S - Savings	1 alpha
Mandatory	Originator Account number	Originator's Synovus account number	34 characters
Mandatory	Amount	Up to 9,999,999,999.99	16 alphanumeric
Mandatory	Date	MMDDYYYY	8 digits
Mandatory	Beneficiary FI type	ABA (field value is constant. Always ABA)	3 alpha characters
Mandatory	Beneficiary FI ABA	Beneficiary bank's Transit Routing number	9 digits ABA routing number
Mandatory	Beneficiary FI Name	Beneficiary bank name	35 characters
Mandatory	Beneficiary Account number	Wire recipient's account number	34 characters
Mandatory	Beneficiary name	Wire recipient's name as recognized by the Beneficiary financial institution	35 characters
Mandatory	Beneficiary address	Beneficiary's street address	35 characters
Mandatory	Beneficiary city	Beneficiary's city	22 characters
Mandatory	Beneficiary state	U.S. ISO standard abbreviation	2 alpha character state code
Mandatory	Message to Beneficiary	Originator to Beneficiary information, alpha-numeric	126 characters

Sample MT 103 file (for illustrative purposes)

```
{1:F01FICOUS44AXXX0001000001}{2:I103SW3000200424N}{3:{108:F110000001}}{4:  
:20:F110000001  
:23B:CRED  
:32A:240527EUR3,72  
:50K:/1234567890  
ABC Company  
987 Park Dr  
Columbus, GA 31902 US  
:52A:061100606  
:57A: BDFEFRPPCCT  
:59F:/98765432100000  
1/ACME Inc  
2/1234 Bis Ave  
3/FR/75116 Paris, France  
3/FR  
:71A:SHA  
-}
```

Sample CSV file (for illustrative purposes)

```
061100606,C,99999999,100000.45,06142024,ABA,043000261,BNYMellon,987654321,ABCompany,1234 Park Dr,Columbus,GA,Memo
```



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