

MEPS+ Non-Participant STP Fund Transfer pacs.009 Format September 2026 *(Replaces Annex 2A from the Terms and Conditions governing the operations of the Current Account)*

1. The format of the Swift pacs.009 Fund Transfer Instruction(s) that the MEPS+ Non-Participant may issue to MAS is as follows:

Section in Swift	S/N	Mandatory Fields in Swift pacs.009 Required by MAS	Usage Description	Usage Requirements	Example
Header	1	Requestor DN	MEPS+ Non-Participant's valid Swift BIC	Must be the MEPS+ Non-Participant's valid Swift BIC.	ou=xxx,o=nonpsgsg,o=swift (Where NONPSGSG is the MEPS+ Non-Participant with Bank Code 8888)
	2	Responder DN	MAS' Swift BIC	Must be MAS' Swift BIC.	ou=xxx,o=masgsgsg,o=swift
Business Application Header (BAH)	1	Financial Institution Identification (From)	MEPS+ Non-Participant's valid Swift BIC	a. Must be the MEPS+ Non-Participant's valid Swift BIC. b. BAH " From " Swift BIC must match Swift BIC in "Instructing Agent" field under Payload/Message. Mismatch will result in Swift pacs.009 failing technical validation with no Swift pacs.002 sent.	NONPSGSGXXX
	2	Financial Institution Identification (To)	MAS' Swift BIC	BAH " To " Swift BIC must match Swift BIC in "Instructed Agent" field under Payload/Message.	MASGSGSGXXX
	3	Priority	Indicates transaction type, which determines the priority level of the transaction, as well as whether the transaction should be held for settlement.	This field is optional. MAS will automatically tag a priority to these messages.	• Urgent • High • Normal
Payload/Message	1	Settlement Method	Settlement Information	To be populated with "INDA".	INDA

Section in Swift	S/N	Mandatory Fields in Swift pacs.009 Required by MAS	Usage Description	Usage Requirements	Example
Payload/Message	2	Instruction Identification	Sender's own unique Reference	a. Suggested format: XXXXYYZ where "XXXX" is the 4-digit bank code, "YY" is the calendar date which the instruction is sent to MAS and "Z" is sequence number. b. MEPS+ will only take into account the first 7 characters entered in this field. c. Where more than 1 instruction for the same value date is sent on the same day, the first 7 characters of the Instruction Identification of those instructions cannot be the same.	8888161 (For the first instruction sent by NONPSGSG (bank code 8888) on 16 November 2026)
	3	End to End Identification	A reference to the related transaction	a. Maximum of 16 Characters (alpha numeric only) allowed. b. Reference exceeding 16 characters will result in the Swift pacs.009 failing technical validation with no Swift pacs.002 sent. c. For information only.	01FUNDTRF161126
	4	Interbank Settlement Date	Intended settlement date of the transaction	a. The value date must be the current value date or future value date up to seven calendar dates. Backdated transactions will not be accepted. b. Must be in format YYYY-MM-DD.	2026-11-16
	5	Instructing Agent	Sender's Swift BIC	Must be the MEPS+ Non-Participant's valid Swift BIC.	NONPSGSGXXX
	6	Instructed Agent	Receiver's Swift BIC	Must be MAS' Swift BIC.	MASGSGSGXXX

Section in Swift	S/N	Mandatory Fields in Swift pacs.009 Required by MAS	Usage Description	Usage Requirements	Example
Payload/Message	7	Debtor	The ordering institution when other than the Sender/Instructing Agent of the message.	a. Always use the “Name” and “Address Line” fields. b. Do NOT use BICFI field as this will cause the Swift pacs.009 to be rejected by MAS.	THE NONP BANK LTD, SINGAPORE or NONPSGSGXXX
	i	Name +		a. Value to be populated in the “Name” field can be the Name or the Swift BIC of the Non-participant. b. Maximum of 35 Characters (including space) if “Name” is used. Name exceeding 35 characters will result in the Swift pacs.009 failing technical validation with no Swift pacs.002 sent. c. Unstructured, Hybrid and Structured address formats are accepted.	
	ii	Postal Address		Unstructured address format: Populate the following mandatory field: a. Address Line 1 Maximum of 35 Characters. Each Address line exceeding 35 characters will result in the Swift pacs.009 failing technical validation with no Swift pacs.002 sent.	Unstructured address format: a. Address Line 1 = NOTPROVIDED
				Hybrid address format: Populate the following mandatory fields: a. Town Name b. Country Code c. Address Line 1 and/or 2. Maximum of 35 Characters. Each Address line exceeding 35 characters will result in the Swift pacs.009 failing technical validation with no Swift pacs.002 sent.	Hybrid address format: a. Town Name = SINGAPORE b. Country Code = SG c. Address Line 1 = 10 MARINA VIEW LEVEL 31-02 d. Address Line 2 = ASIA SQUARE TOWER 1 S(018960)

Section in Swift	S/N	Mandatory Fields in Swift pacs.009 Required by MAS	Usage Description	Usage Requirements	Example
Payload/Message				Structured address format: Populate the following mandatory fields: a. Town Name b. Country Code <i>Note: The Postal Address details in your pacs.009 will <u>not</u> be mapped and passed on to the agent bank of the payee.</i>	Structured address format: a. Town Name = SINGAPORE b. Country Code = SG
	8	Debtor Account	MEPS+ Current Account of the Sender/Instructing Agent which the funds will be debited from.	Must be the MEPS+ Non-Participant's 8-digit CAS Current Account number.	88880100
	9	Creditor Agent	The financial institution, when other than the Receiver, which will pay or credit the beneficiary institution.	a. Use BICFI and not Name field. b. Must be the Swift BIC of a valid MEPS+ participant.	ZYBWSGSGXXX (MEPS+ participant)
	10	Creditor	The financial institution which has been designated as the ultimate recipient of the funds being transferred.	a. As this MAS on-behalf funds transfer is not a third-party payment, always use BICFI unless the financial institution is NOT a Swift member. b. Note if both Swift BIC and Name fields are populated, Swift BIC will take precedence for processing. c. Maximum of 35 Characters (including space) if "Name" is used. Name exceeding 35 characters will result in the Swift pacs.009 failing technical validation with no Swift pacs.002 sent. d. Unstructured, Hybrid and Structured address formats are accepted if NAME field is used.	NONPSGSGXXX
	i	BIC (Preferred)			
	ii	OR Name +			THE NONP BANK LTD, SINGAPORE

Section in Swift	S/N	Mandatory Fields in Swift pacs.009 Required by MAS	Usage Description	Usage Requirements	Example
	iii	Postal Address		Unstructured address format: Populate the following mandatory field: a. Address Line 1 Maximum of 35 Characters. Each Address line exceeding 35 characters will result in the Swift pacs.009 failing technical validation with no Swift pacs.002 sent. Hybrid address format: Populate the following mandatory fields: a. Town Name b. Country Code c. Address Line 1 and/or 2. Maximum of 35 Characters. Each Address line exceeding 35 characters will result in the Swift pacs.009 failing technical validation with no Swift pacs.002 sent. Structured address format: Populate the following mandatory fields: a. Town Name b. Country Code Note: The Postal Address details in your pacs.009 will not be mapped and passed on to the agent bank of the payee.	Unstructured address format: a. Address Line 1 = NOTPROVIDED Hybrid address format: a. Town Name = SINGAPORE b. Country Code = SG c. Address Line 1 = 10 MARINA VIEW LEVEL 31-02 d. Address Line 2 = ASIA SQUARE TOWER 1 S(018960) Structured address format: a. Town Name = SINGAPORE b. Country Code = SG
	11	Creditor Account	Account Number of the Creditor /ultimate recipient of the funds held with the Creditor Agent.	This is an optional field for the Creditor Agent/ the agent bank's usage.	123-456-7890
	12	Instruction For Next Agent	Specified value required by MAS for processing of the MEPS+ Non-Participant's Fund Transfer.	a. Failure to populate this field will result in the Swift pacs.009 being rejected by MAS. Line 1 must be populated with EXACT value "/REC/NONP TRF" or the Swift pacs.009 will be rejected by MAS.	/REC/NONP TRF

2. The MEPS+ Non-Participant shall be responsible for monitoring the Swift pacs.002 Acknowledgment message sent by MAS in response to the Swift pacs.009 Fund Transfer Instruction(s).
3. Upon successful processing of the Swift pacs.009 Fund Transfer Instruction(s), the MEPS+ Non-Participant will receive a Swift pacs.002 as follows:

S/N	Swift pacs.002 Field Tag/Name	Usage Description	Usage Requirements	Example
Transaction and Status <TxInfAndSts>				
1	OrgnlMsgld	Original Message Identification	Contains value from the "Message Identification" field of the Swift pacs.009 sent by the MEPS+ Non-Participant.	FUNDTRF-REF-1
2	OrgnlInstrld	Original Instruction Identification	Contains value from the "Instruction Identification" field of the Swift pacs.009 sent by the MEPS+ Non-Participant.	8888161
3	OrgnlEndToEndld	Original End-To-End Identification	Contains value from the "End To End Identification" field of the Swift pacs.009 sent by the MEPS+ Non-Participant.	01FUNDTRF161126
4	OrgnlUETR	Original UETR	Contains value from the UETR of the Swift pacs.009 sent by the MEPS+ Non-Participant.	a85f1801-130b-4f7d-ac7b-4de982c16674
5	TxSts	Transaction Status	Specifies the status of the transaction, in code form.	ACSP (Accepted Settlement In Progress)
6	InstgAgt	Instructing Agent	Sender of the Swift pacs.002	MASGSGSGXXX
7	InstdAgt	Instructed Agent	Receiver of the Swift pacs.002	NONPSGSGXXX

4. For unsuccessful processing of the Swift pacs.009 Fund Transfer Instruction(s), the MEPS+ Non-Participant will receive a Swift pacs.002 as follows:

S/N	Swift pacs.002 Field Tag/Name	Usage Description	Usage Requirements	Example
Transaction and Status <TxInfAndSts>				
1	OrgnlMsgld	Original Message Identification	Contains value from the "Message Identification" field of the Swift pacs.009 sent by the MEPS+ Non-Participant.	FUNDTRF-REF-1
2	OrgnlInstrld	Original Instruction Identification	Contains value from the "Instruction Identification" field of the Swift pacs.009 sent by the MEPS+ Non-Participant.	8888161
3	OrgnlEndToEndld	Original End-To-End Identification	Contains value from the "End To End Identification" field of the Swift pacs.009 sent by the MEPS+ Non-Participant.	01FUNDTRF161126
4	OrgnlUETR	Original UETR	Contains value from the UETR of the Swift pacs.009 sent by the MEPS+ Non-Participant.	a85f1801-130b-4f7d-ac7b-4de982c16674
5	TxSts	Transaction Status	Specifies the status of the transaction, in code form.	RJCT (Rejected)
6	Rsn	Reason (Code)	Contains details of the Error code for the rejection	ERR004
7	InstgAgt	Instructing Agent	Sender of the Swift pacs.002	MASGSGSGXXX
8	InstdAgt	Instructed Agent	Receiver of the Swift pacs.002	NONPSGSGXXX

5. The list of Error Codes (i.e. Reason Code in pacs.002) found in Swift pacs.002 sent by MAS for MEPS+ Non-Participant's Swift pacs.009 Fund Transfer Instruction(s) with unsuccessful processing is as follows:

S/N	Data Validation	Error Codes
1.	Duplicate Swift message (based on the first 7 characters in Swift pacs.009 Instruction Identification field and Interbank Settlement Date field).	ERR004
2.	BAH (From) field in Swift pacs.009 must not be a participant in MEPS+.	ERR006
3.	BAH (From) in Swift pacs.009 status must be active.	ERR007
4.	8-digit account number in Swift pacs.009 Debtor Account Identification field must belong to the Sender.	ERR008
5.	8-digit account number in Swift pacs.009 Debtor Account Identification field must be an active Current Account number.	ERR009
6.	8-digit account number in Swift pacs.009 Debtor Account Identification field must be a default Current Account number.	ERR010
7.	Swift pacs.009 Creditor Agent BICFI field must be a participant in MEPS+.	ERR011
8.	Swift pacs.009 Creditor Agent BICFI field status must be an active participant in MEPS+.	ERR012
9.	Swift pacs.009 Instruction for Next Agent field must be "/REC/NONP TRF".	ERR013
10.	Swift pacs.009 Interbank Settlement Date field must be current value date (T) or up to future value date (T+7).	ERR014
11.	Swift pacs.009 Interbank Settlement Date field must be a Business Day.	ERR015
12.	Swift pacs.009 Debtor field must be using Name and Address Line and not BICFI.	ERR016
13.	Swift pacs.009 Creditor Agent field must be using BICFI and not Name and Address Line.	ERR017