

Following is said about character sets:

ACH file formats use the ASCII Character set. In XML messages, the UNICODE character set, encoded in UTF-8 (8-bit Unicode Transformation Format), is the official ISO 20022 character set that must be used. However, SWIFT added a rule to restrict the set of allowed characters to Basic Latin.

Basic Latin Character Set:

Character	Description
a - z	26 small characters of the Latin alphabet
A - Z	26 capital characters of the Latin alphabet
0 - 9	10 numeric characters
/	solidus (slash)
-	hyphen
?	question mark
;	Colon
(open parenthesis
)	close parenthesis
.	full stop
,	comma
'	apostrophe
+	plus
	space
=	equal to
!	exclamation mark
“	quotation mark
%	percent

&	ampersand
*	asterisk
<	less than
>	greater than
;	semi-colon
@	at
#	pound (hash)
\$	dollar
{	open curly bracket
}	close curly bracket
CR	carriage return
LF	line feed
[left square bracket
]	right square bracket
\	back slash
_	underscore
^	circumflex
`	grave accent
	vertical line
~	tilde
	a set of control characters