Budapest, 23 March 2020

Data exchange between the MNB and its client

I. Notifying the client of bank account transactions and ICS funds

1.1 Account transactions file

It consists of the debit and credit transactions generated on the given accounting day in the MNB account management system, on the client's settlement and other accounts.

* The file is launched by the MNB to the client, through the "szamvez" channel of the GIROHáló GiroFile service for ICS participants.
* File name: ZZZZZZZZZZZZZTRANDD.SSS

where: ZZZZZZZZZZZZZ[1] is the client's account number
DD is the MNB booking date

* File structure:

The file structure is identical with the ICS overnight clearing format, the field descriptions can be found in the ICS overnight clearing standard book, and for the UGIRO items, in the Grouped orders standard book, too.

HEADER RECORD
TRANSACTION RECORD 1
TRANSACTION RECORD 2

.
.

TRANSACTION RECORD n
END RECORD

[1] The maximum length of the account number may be 32 digits, and it may contain letters, too, in addition to numbers!! The example is for 13 digits of payment accounts.

HEADER RECORD

Position	Item	Field length	Field type	Note
1	Item code	2	numeric	"01"
3	File type	3	numeric	"002"
6	Qualifying code	1	numeric	"1"
7	Bank code	6	alphanumeric	Bank code
13	Branch code	5	alphanumeric	
18	Date	8	numeric	MNB booking date
26	Batch number	4	numeric	"00"
30	Priority	1	alphanumeric	"0"
31	Urgency	1	alphanumeric	"0"
32	Payment type	1	alphanumeric	"1"
33	Settlement date	8	numeric	Giro settlement date
41	Foreign currency ISO code	3	alphanumeric	"HUF"
44	Transaction type	1	alphanumeric	"C"
45	Transaction type	1	alphanumeric	"0"

TRANSACTION RECORD

GIRO AREA

position	field name	content	type	length	value	M / O	note
1 – 2	G1	record type	N	2	02	M	
3 – 5	G2	transaction code	N	3		M	
6 – 7	G3	transaction subcode	N	2		M	
8 – 19	G4	initiating bank reference code 1	AN	(12)		M	
8	G4 – 1	qualifying code	N	1	1		VIBER value at start = 3
9 – 14	G4 – 2	initiating bank code	AN	6	bbb□□□		bbb = bank code, □□□ = 3 spaces
15 – 19	G4 – 3	initiating branch code	N	5	ffffΔ		ffff = branch code Δ = CDV
20 – 36	G5	transaction number 1		(17)		M	
20 – 27	G4 – 1	input date	N	8	yyyymmdd		year, month, day
28 – 34	G4 – 2	sequence number	N	7			
35 – 36	G4 – 3	batch number	N	2	00		
37 – 48	G6	recipient bank reference code		(12)		M	
37	G6 – 1	qualifying code	N	1	1		
38 – 43	G6 – 2	recipient bank code	AN	6	bbb□□□		bbb = bank code, □□□ = 3 spaces
44 – 48	G6 – 3	recipient branch code	N	5	ffffΔ		ffff - branch code Δ – CDV

49 – 66	G7	settlement amount 2	N	18		M	the last two characters are fillérs, mandatory 00
67 – 70 67 – 69 70	G8 G8 – 1 G8 – 2	currency code ISO (standard) code decimal number	 A N	(4) 3 1	 HUF 2	M	
71 – 78	G9	settlement date	N	8	yyyymmdd		year, month, day
79 – 80	G10–G11	client's country code	A	2		O	country code according to economic interest is not mandatory after 31 Dec 2007, this data is not to be considered as written
81 – 83	G12	legal title code 3	AN	3		O	legal title code is not mandatory after 31 Dec 2007, this data is not to be considered as written
84 – 93	G13	in case G2 = 094 / 294 amount to be collected 4 in case G2 ≠ 094 / 294 reserved area	 N AN	 10 10		 M M	only Ft no fillérs
94 – 95	G14	error code	N	2			

1 The transaction reference code is the total value of fields G4 and G5.

2 Initiate / reject / suspend direct debit
(Second character of G2 field = 9), then the settlement amount is = 0 .

3 The contents of G10 – G12 fields are altogether called statistical information.

After 31 Dec 2007, it is not mandatory to enter, this data is not to be considered as written

4 The value of G13 field depends on the transaction code (value of G2 field),
- initiate core direct debit or reject (characters 2-3 of G2 field = 94), then it contains the amount to be collected(only forints, no fillérs),
- other transaction codes (when characters 2-3 of G2 field is ≠ 94), then it is reserved area.

Error code values and explanation:

In transactions received from giro

Kód	Magyarázat
1	Értelmezhetetlen banki terület
2	Nem létező címzett számlaszám
3	Megszűnt számlaszám
4	Nem szabvány szerinti számlaszám
5	A címzett számlaszáma nincs kitöltve
6	Ügyfélszámla helyett a bank számlaszáma szerepel
7	Nem szabvány szerinti kezdeményező számlaszám
10	Név és számlaszám eltérés
50	Fedezet hiány miatti visszaküldés (092)
51	Felhatalmazó levél hiánya miatti visszaküldés
52	A benyújtás oka hibás (092)
53	A kezdeményező tranzakción a hivatkozási jogszabály érvénytelen(092)
54	Általános visszaküldés az ügyfél megbízása alapján
55	Összeghatár alatti beszedési megbízás (092)
99	Egyéb hiba

BANK AREA

Transaction code 001 (082) Transfer order (Bank to bank order)

Position	Field name	content	Type	length	M/O!	note
96 – 104	B1	internal reference number of initiating bank	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158 111-126 127-158	B3 B3-1 B3-2	initiating client account number identifier (name, seat etc.)	 N AN	(48) 16 32	M	 the last eight characters of the account number may be spaces
159 – 162	B4	payment indicator	AN	4	O	
163 – 210 163-178 179-210	B5 B5-1 B5-2	recipient client account number identifier (name, seat etc.)	 N AN	(48) 16 32	M	 the last eight characters of the account number may be spaces
211 – 218	B6	initiation date / client account debit date	N	8	O	year, month, day
219 – 250	B7	narratives-1	AN	32	V	
251 – 282	B8	narratives-2	AN	32	O	
283 – 314	B9	narratives-3	AN	32	O	
315 – 355	B99	reserved area	AN	41	O	

* position calculated from the beginning of the transaction

! Its entry is **M**andatory or **O**ptional

Transaction code 007 Grouped transfer order

Position	Field name	Content	Type	length	M/O	note
96 – 104	B1	internal reference number of initiating bank	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158 111-126 127-158	B3 B3-1 B3-2	initiating client account number identifier (name, seat etc.)	 N AN	(48) 16 32	M	 the last eight characters of the account number may be spaces
159 – 162	B4	Legal title	AN	4	M	3-character capitalised legal title left-aligned, filled with spaces from the left
163 – 210 163-178 179-210	B5 B5-1 B5-2	Recipient (beneficiary) client Account number Identifier (name, seat etc.)	 N AN	(48) 16 32	M	 the last eight characters of the account number may be spaces
211 – 218	B6	reserved area	N	8	O	to be in line with the core direct debit item
219 – 249 219 – 231 232 – 239 240 – 243 244 – 249	B7 B7-1 B7-1-1 B7-1-2 B7-1-3 B7-2	Base identifier Message identifier initiator identifier composition date sequence number item sequence number	 AN N N N	(31) (25) 13 8 4 6	M	
250 – 273	B8	client identifier	AN	24	M	
274 – 305	B9	client name	AN	32	O	
306 – 337	B10	client address	AN	32	O	
338 – 355	B11	Narrative	AN	18	O	

* position calculated from the beginning of the transaction

Transaction code 092 Initiate B2B direct debit/official transfer

position	field name	Content	type	length	M/O	note
96 – 104	B1	internal reference number of initiating bank	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	Initiating (submitting) client Account number		(48)	M	
111-126	B3-1	Identifier	N	16		the last eight characters
127-158	B3-2	(name, seat etc.)	AN	32		of the account number may be spaces
159 – 162	B4	payment indicator	AN	4	O	
163 – 210	B5	recipient client (obliged to pay)		(48)	M	
163-178	B5-1	account number	N	16		the last eight characters
179-210	B5-2	identifier (name, seat etc.)	AN	32		of the account number may be spaces
211 – 218	B6	initiation date	N	8	O	year, month, day
219 – 250	B7	narratives-1	AN	32	O	
251 – 282	B8	narratives-2	AN	32	O	
283 – 314	B9	narratives-3	AN	32	O	
315 – 334	B10	reason for submitting 1		(20)	M	
315	B10-1	reason	N	1		
316-334	B10-2	legal regulation	AN	19		
335 – 352	B11	amount to be collected		(18)	M	
335-338	B11-1	zero	N	4		0000
339-350	B11-2	amount	N	12		Forint amount
351-352	B11-3	fillér	N	2		00
353 – 355	B99	reserved area	AN	3	O	

* position calculated from the beginning of the transaction

Transaction code 692 Notice on queuing of B2B directdebit/official transfer

Position	field-name	Content	Type	length	M/O	note
96 – 104	B1	internal reference number of initiating bank	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 139	B3	original transaction reference code		(29)	M	
111 – 122	B3-1	initiating bank authority	AN	12		qualifier + bank code + 3 spaces + branch code
123 – 139	B3-2	transaction number	N	17		year, month, day + seq. no. + volume no.
140 – 147	B4	original transaction settlement date	N	8	M	year, month, day
148 – 149	B5	reason for queuing	N	2	M	field value: 50 (lack of funds)
150 – 163	B6	amount to be collected	N	14	M	only Ft amount (without fillérs!)
164 – 171	B7	Deadline	N	8	M	date of last day of suspension
172 – 203	B8	narratives-1	AN	32	O	
204 – 235	B9	narratives-2	AN	32	O	
236 – 267	B10	narratives-3	AN	32	O	
268 – 355	B99	reserved area	AN	88		

* position calculated from the beginning of the transaction

Transaction code 002 Perform B2B direct debit/official transfer and transfer order/documentary collection

Position	field name	Content	type	length	M/O	note
96 – 104	B1	Internal reference number of initiating bank	AN	9	O	
105 – 110	B2	Sequence number of payment order	AN	6	O	
111 – 158 111-126 127-158	B3 B3-1 B3-2	client obliged to pay account number identifier (name, seat etc.)	 N AN	(48) 16 32	M	 the last eight characters of the account number may be spaces
159 – 162	B4	payment indicator	AN	4	O	
163 – 210 163-178 179-210	B5 B5-1 B5-2	recipient (beneficiary) client account number identifier (name, seat etc.)	 N AN	(48) 16 32	M	 the last eight characters of the account number may be spaces
211 – 218	B6	initiation date / client account debit date	N	8	O	year, month, day
219 – 250	B7	narratives-1	AN	32	O	
251 – 282	B8	narratives-2	AN	32	V	
283 – 314	B9	narratives-3	AN	32	O	
315 – 318	B10	not used	AN	4	O	
319 – 322	B11	not used	AN	4	O	
323 – 351 323-334 335-351	B12 B12-1 B12-2	Initiating (notifying) transaction reference code init. bank identifier init. Transaction number	 AN N	(29) 12 17	O	
352 – 355	B99	reserved area	AN	4	O	

* position calculated from the beginning of the transaction

Transaction code 093 Initiate forward direct debit

This transaction type may be used against the Hungarian State Treasury only!

Position	field name	Content	type	length	M/O	Note
96 – 104	B1	Internal reference number of initiating bank	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	Initiating (submitting) client		(48)	M	
111-126	B3-1	account number	N	16		the last eight characters
127-158	B3-2	identifier (name, seat etc.)	AN	32		of the account number may be spaces
159 – 162	B4	payment indicator	AN	4	O	
163 – 210	B5	recipient (obliged to pay) client		(48)	M	
163-178	B5-1	account number	N	16		the last eight characters
179-210	B5-2	identifier (name, seat etc.)	AN	32		of the account number may be spaces
211 – 218	B6	initiation date	N	8	O	year, month, day
219 – 250	B7	narratives-1	AN	32	O	
251 – 282	B8	narratives-2	AN	32	O	
283 – 314	B9	narratives-3	AN	32	O	
315 – 322	B10	receipt date	N	8	O	year, month, day
323 – 330	B11	rejection deadline's last day	N	8	O	year, month, day
331 – 348	B12	amount to be collected		(18)	M	
331-334	B12.1	zero	N	4		0000
335-346	B12.2	amount	N	12		Ft amount
347-348	B12.3	fillér	N	2		00
349 – 355	B99	reserved area	AN	7	O	

* position calculated from the beginning of the transaction

Transaction code 003 Perform forward direct debit

position	field name	Content	type	length	M/O	note
96 – 104	B1	Internal reference number of initiating bank	AN	9	O	
105 – 110	B2	Sequence number of payment order	AN	6	O	
111 – 158 111-126 127-158	B3 B3-1 B3-2	client obliged to pay account number identifier (name, seat etc.)	 N AN	(48) 16 32	M	 the last eight characters of the account number may be spaces
159 – 162	B4	Payment indicator	AN	4	O	
163 – 210 163-178 179-210	B5 B5-1 B5-2	recipient (beneficiary) client account number identifier (name, seat etc.)	 N AN	(48) 16 32	M	 the last eight characters of the account number may be spaces
211 – 218	B6	initiation date / client account debit date	N	8	O	year, month, day
219 – 250	B7	Narratives-1	AN	32	O	
251 – 282	B8	Narratives-2	AN	32	O	
283 – 314	B9	Narratives-3	AN	32	O	
315 – 318	B10	not used	AN	4	O	
319 – 322	B11	not used	AN	4	O	
323 – 351 323-334 335-351	B12 B12-1 B12-2	Initiating (notifying) transaction reference code init. bank identifier init. Transaction number	 AN N	(29) 12 17	O	
352 – 355	B99	reserved area	AN	4		

* position calculated from the beginning of the transaction

Transaction code 094 Initiate core direct debit order

position	field name	Content	Type	length	M/O	Note
96 – 104	B1	Internal reference number of initiating bank	AN	9	O	
105 – 110	B2	Sequence number of payment order	AN	6	O	
111 – 158	B3	Initiating (beneficiary)		(48)	M	
111-126	B3-1	account number	N	16		the last eight characters of the account number
127-158	B3-2	identifier (name, seat etc.)	AN	32		may be spaces
159 – 162	B4	Legal title	AN	4	M	3-character capitalised legal title left-aligned, filled with spaces from the left
163 – 210	B5	recipient (obligor)		(48)	M	
163-178	B5-1	account number				
179-210	B5-2	identifier (name, seat etc.)	N AN	16 32		the last eight characters of the account number may be spaces
211 – 218	B6	due date / debit date	N	8	M	year, month, day
219 – 249	B7	Base identifier		(31)	M	
	B7-1	Message identifier		(25)		
219 – 231	B7-1-1	initiator identifier	AN	13		
232 – 239	B7-1-2	composition date	N	8		
240 – 243	B7-1-3	sequence number	N	4		
244 – 249	B7-2	item sequence number	N	6		
250 – 273	B8	client identifier	AN	24	M	
274 – 305	B9	client name	AN	32	O	
306 – 337	B10	client address	AN	32	O	
338 – 355	B11	Narrative	AN	18	O	

* position calculated from the beginning of the transaction

Transaction code 404 Perform core direct debit order (positive response)

position	field name	Content	Type	length	M/O	note
96 – 104	B1	internal reference number of initiating bank	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158 111-126 127-158	B3 B3-1 B3-2	Initiator (obligor) Account number Identifier (name, seat etc.)	 N AN	(48) 16 32	M	(094 code) direct debit notice recipient's account number (indicated in B5-1 field)
159 – 162	B4	Legal title	AN	4	O	3-character capitalised legal title left-aligned, filled with spaces from the left
163 – 210 163-178 179-210	B5 B5-1 B5-2	recipient (beneficiary) account number identifier (name, seat etc.)	 N AN	(48) 16 32	M	(094 code) direct debit notice initiator's account number (indicated in B3-1 field)
211 – 218	B6	real debit date	N	8	M	the bank debited the client's account on this day
219 – 249	B7	Base identifier	AN	31	M	(094 code) direct debit notice's base identifier (indicated in B7 field)
250 – 273	B8	client identifier	AN	24	M	(094 code) direct debit notice's base identifier (indicated in B8 field)
274 – 302	B9	original transaction reference code	AN	29	M	(094 code) direct debit notice's transaction reference code (indicated in G4+G5 field)
303 – 310	B10	original transaction settlement date	N	8	M	(094 code) direct debit notice's settlement date (indicated in G9 field)
311 – 342	B11	Narrative	AN	32	O	
343 – 355	B99	reserved area	AN	13		

* position calculated from the beginning of the transaction

Transaction code 999 FX transaction records (GIRO + Bank area)

Position	Field name	Content	type	length	value	M/O	Note
1 – 2	G1	Record type	N	2	02	M	
3 – 5	G2	Transaction number	N	3	999	M	
6 – 7	G3	Transaction subcode	N	2	99	M	
8 – 19	G4	Sender or MNB BIC code	AN	12	Left-aligned	O	If none, enter spaces
20 – 36 20 – 27 28 – 34 35 – 36	G5 G4 – 1 G4 – 2 G4 – 3	Transaction number Input date Sequence no.2 batch number	 N N N	(17) 8 7 2	 Yyyymmdd 01	M	 Year, month, day
37 – 48	G6	Recipient or MNB BIC code	A	12	Left-aligned	O	If none, enter spaces
49 – 66	G7	Invoice amount (to be used for the debit or credit)	N	18	Right-aligned, filled with zeros	O	Decimals without separator
67 – 70 67 – 69 70	G8 G8 – 1 G8 – 2	Currency code Initiating FX ISO code Number of decimals	 A N	(4) 3 1		M	
71 – 78	G9	Posting date	N	8	Yyyymmdd		year, month, day
79 – 80	G10	client's country code	A	2		O	Country code according to economic interest is not mandatory to enter after 31 Dec 2007, this data is not to be considered written
81 – 83	G11	client legal title code	AN	3		O	After 31 December 2007, the legal title code is not mandatory to enter, this data is not to be considered as written
84 – 85	G12	Beneficiary's country code	A	2		O	After 31 December 2007, country code according to economic interest is not mandatory to enter, this data is not to be considered written
86 – 88	G13	Beneficiary legal title code	AN	3		O	After 31 December 2007, the legal title code is not mandatory to enter, this data is not to be considered as written
89 – 89	G14	C/D flag	A	1		M	Credit/Debit code
90 – 93	G15	Blank		4	space	M	Reserved
94 – 95	G16	Error code	N	2	'00'		
96 – 111	B01	Document number	A	16		M	Related reference
112-127	B02	Deal number	A	16		M	BookingID

[2] Sequence number in movement table

128-312	B03	Ordering customer (50)	A	185		M	3 50A according to SWIFT standard, identical with the contents of F or K field (see 2.2.1 point)
313-497	B04	Beneficiary customer (59)	A	185		M	4
498-505	B05	Value date	A	8		M	Date of execution
506-523	B06	Amount of order (transferred amount)	N	18	Right-aligned, filled with zeros	O	
524-527	B07	Currency code FX ISO code Number of decimals	 A N	(4) 3 1		M	
528-562	B08	Narrative-1	A	35		M	
563-597	B09	Narrative-2	A	35		M	
598-632	B10	Narrative-3	A	35		M	
633-667	B11	Narrative-4	A	35		M	
668-702	B12	Narrative-5	A	35		M	
703-737	B13	Narrative-6	A	35		M	
738-740	B14	Details of charges (71A)	A	3	BEN/SHA/OUR	O	Charge bearer
741-925	B15	Beneficiary's bank (57)	A	185		O	
926-926	B16	Confirmation required	A	1	0 – no 1 – yes	M	
927-927	B17	Priority transaction	A	1	0 – no 1 – yes	M	
928-962	B18	Charge account	A	35		O	IBAN / GIRO / other format is possible

[3] As there are multiple lines, the CRLF characters should be replaced by '||' characters!!

[4] As there are multiple lines, the CRLF characters should be replaced by '||' characters!!

Rules:

- Transactions submitted by the client to VIBER and ICS, and the ICS transactions coming from ICS to the client's credit will be forwarded by the MNB to the clients in the format defined in the overnight clearing rule book.
- Orders sent abroad and domestic non-HUF orders are entered into the transaction file with 999 transaction code, in a format defined by the FX transaction record (hereinafter FX).
- The HUF leg of FX items that affect HUF accounts are entered into the transaction file in FX format
- The transfer received through VIBER is entered into the transaction file in a new format
- In the ordering and beneficiary client fields - which contain several lines - the end of the line symbol (CRLF) has to be replaced for || characters
- Items that are neither FX, not VIBER, will get into the transactions file in a format defined by the ICS overnight clearing rule book
- Additional data of orders, received from ICS's Intraday multiple cycle clearing and GIROInstant, and of a standard other than the ICS overnight clearing, will be indicated by the MNB on the bank account statement.
- The narrative box is filled by using field 70 or 72, and the narrative recorded in the books.
- Transaction files are produced by account, the file name is the account number and the processing date. In the file header record of the transaction file, the account number has to be repeated[5], which defines the account to be debited or credited with the transactions
- The received transactions shall be accepted for daily processing (posting date).

[5] The account number is inserted after the fields of the original header record, therefore the existing HUF receiving systems - which have no FX items - will be able to read the transactions without any problem, in theory.

Transaction code 2XX Reject received transaction

where: XX is the originally initiated transaction code

ICS transactions 201, 282, 292, 293, 202, 203 in case of rejection

Position	field name	Content	Type	length	M/O	note
96 – 104	B1	internal reference number of initiating bank	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 139	B3	original transaction reference code		(29)	M	
111-122	B3-1	initiating bank authority	AN	12		qualifier + bank code + 3 spaces + branch code
123-139	B3-2	transaction number	N	17		year, month, day + sequence number + volume number
140 – 147	B4	original transaction settlement date	N	8	M	year, month, day
148 – 149	B5	reason for rejection	N	2	M	
150 – 181	B6	narrative	AN	32	O	
182 – 355	B99	reserved area	AN	174	O	

UGIRO (Grouped) transactions 207, 294 in case of rejections

Position*	Field name	content	Type	length	M/O	Note
96 – 104	B1	internal reference number of initiating bank	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 139	B3	original (initiating) transaction reference		(29)	M	contents of G4 + G5 fields of original transaction
111 – 122	B3-1	initiating bank identifier	AN	12		
123 – 139	B3-2	initiating transaction number	N	17		
140 – 147	B4	original transaction settlement date	N	8	M	contents of G9 field of original transaction
148 – 149	B5	reason for rejection	N	2	M	
150 – 180	B6	original (initiating) base identifier	AN	31	M	contents of B7 of the original transaction
181 – 204	B7	client identifier	AN	24	M	contents of B8 of the original transaction
205 – 236	B8	Narratives	AN	32	O	
237 – 355	B99	reserved area	AN	119	O	

* position calculated from the beginning of the transaction

Entry guide

The reason for rejection (contents of B5 field) may be one of the following codes:

Code	Explanation
	Rejection for technical or syntax error (REJECT)
02	Non-existing 'recipient' account number
03	Terminated 'recipient' account number
06	The 'recipient' account number cannot be interpreted (instead of the client account number, the bank's client movement account number is indicated)
10	The account holder's name and the given account number do not belong together.
	Return for semantic reason, 'it cannot be performed' (RETURN)
50	Return because of lack of funds
51	Return because of lack of authorisation
54	General return (on client's order)
65	Direct debit over amount limit
99	Other error

Note

Although values 50, 51 and 65 that indicate the reason for rejection make sense in the case of rejecting a collection, these reasons are accepted as the rejection of the ICS transfer, too.

END RECORD

Pozíció	Megnevezés	Mező hossz	Megjegyzés
1	Tétel kód	2	
3	Tranzakció szám	4	
7	Kulcs vagy 0 feltöltés	20	mező értékének ellenőrzése az MNB részéről nincs
27	Nem használt terület	4	szóköz

1.2 Statement file

The file contains the electronic bank account statement produced in the MNB account managing system. The PDF file with safe electronic signature and time stamp can be printed, but it is authentic in electronic format only.

* The file is initiated by the MNB to the client, through the "szamvez" channel of the GIROHáló GiroFile service for ICS members, and in encrypted e-mail sent to the e-mail address given by the client, to other clients.
* File name: ZZZZZZZZZZZZZZKIVYYMMDD.pdf

where: ZZZZZZZZZZZZZ is the client's account number
YYMMDD is the date of the statement produced

1.3 ICS limit notice

Following the closing of the bank account, the MNB sends a notice to the ICS members on the current limit through the "szamvez" channel of the GIROHáló GiroFile service.

Recipients: ICS members
File name convention: KERET.GGG
Where KERET: business data type
GGG: Giro code of receiving bank

1.4 Payment transactions coming from SEPA

The SEPA credit transfers are forwarded by the MNB in a separate file, through the "szamvez" channel of the GIROHáló GiroFile service for ICS members, and in encrypted e-mail sent to the e-mail address given by the client, to other clients.

File name: ZZZZZZZZZZZZZSEPAYYMMDD.xml
where: ZZZZZZZZZZZZZ is the client's account number,
YYMMDD is the date of the file produced

II. SUBMIT AND CONFIRM FILES

A) FORINT ORDERS

2.1. Submission file

The transaction file contains the payment orders initiated by the clients.
*The file structure is identical with the structure of the account transaction file.
* The client initiates the file to the MNB.
* File name:
17AADD11.XXX
where: AA is the client's number given by the MNB
DD is the MNB booking date
XXX is the daily batch number

- Transactions not accepted by the MNB are sent to the error file described in point 2.3.

2.2 Confirm submitted file

2.2.1 Confirmations in case of error

Error messages are sent on files found faulty in the automatic authenticity check in the MNB system, among files listed in point 2.1.

A notice letter is produced about the error, and it contains the reason for the error in words, as follows:

Subject: Error in letter sent.
Content: In the letter of subject xxxxxx, there is no attached submission or CER file.

Subject: Warning
Content: The letter of subject xxxxxx is not encrypted. Processing has started. Please encrypt the letter next time you send it.

Subject: Error in letter sent.
Text: Encrypting of letter "A " <subject of original letter> " is wrong. Download the latest certificate from the MNB website. You may get this message several times until the fixing of the error."

Subject: The folder has not been accepted
Content: The processing of the xxxxxx folder file has not started because of a format error, the error probably occurred during the production of the folder.

Subject: Electronic signature problem
Content: A problem was found with the electronic signatures during the checking of the xxxxxx folder file authenticity.
Explanation: The signature of the folder was not according to chapter III of annex 2.

Subject: New, not reported electronic signature.
Content: At least one electronic signature's authenticity - found during the checking of xxxxxxfolder - cannot be checked. Please initiate the Key replacement procedure described in the MNB Business Conditions.

Subject: electronic signature problem
Content: in the course of checking the xxxxxx folder file authenticity - at least one - electronic signature is suspended, expired or withdrawn.

Subject: Problem found in authenticity checking
Text: In the course of checking the authenticity of xxxxxx file, at least one electronic signature cannot be checked, because less than 4 hours passed since the signature.

Subject: Integrity problem
Content: An integrity problem was found during the authenticity checking of the xxxxxx folder file. The folder was modified after the signing.

Subject: The xxxxxxfile has not been processed
Content: The processing of the xxxxxx file has not started because of time-out.

Subject: The xxxxxxfile has not been processed
Content: The processing of the xxxxxx file has not started because of name error.

2.2.2 Confirm error-free submitted file

At the start of the processing, the MNB produces a confirmation file about the files listed under point 2.1, and forwards it to the sender of the file.

* File name: name of file sent +batch number_FTBEDOLG.txt
* File contents: „The processing of the input file name file has started."

2.3 Not accepted submissions - Error file

It contains the wrong transactions found in the MNB accepting system, from the submission file. This file contains the transactions that were not performed because of lack of funds.

* The MNB initiates the file to the client
* File name: ZZZZZZZZZZZZZHIBDD.XXX
  where: ZZZZZZZZZZZZZ is the client's account number
  „HIB" separator constant text
  DD is the MNB booking date
  XXX is the daily batch number (001)
* The batch number of the file matches the initiated batch.

* File structure

TRANSACTION RECORD 1
TRANSACTION RECORD 2
.
TRANSACTION RECORD n

The transaction records are identical with those in the submission file, but the giro area error code field is different from "00", the reason for rejection code is included.

Error codes in the accepting procedure

The submission file is fully rejected if the accepting system detects the following errors:

- The account number in the first record does not match,
- The MNB booking date in the first record does not match,
- Giro settlement date error in the first record,
- In the closing record, the item number or the accumulated amount do not match,
- File structure error.

- Incorrect disposition right over the account, error code 97

The description of the error code fields of the transactions in the error file is identical with those used in volume 2 of the GIRO rule book, except for error code 97.

2.4 Differences in the case of sending-receiving VIBER transactions

The client may send its transfers intended to be sent in VIBER either together with the GIRO files, or in separate data file. In both cases, in the transaction record, the „Qualifying code" (character 8) value is to be set to 3.

The MNB forwards the credits coming in for the clients in e-mail messages signed in electronic way. The "subject" box of the message contains the name of the attached file. Format of file name:

Vtttmmddxxx

where: V is fixed (VIBER)
ttt is the client's bank code
mmdd month, day (date of sending)
xxx is the sequence number of the file within the day (multiple files may arrive every day)

In the transaction records, the „Qualifying code" (character 8) value is to be set to 3.

2.5 Character set allowed by GIRO Rt.

vowel	IBM Codepage 852		ISO 8859 – 2	
á	160	A0	225	E1
Á	181	B5	193	C1
é	130	82	233****	E9
É	144	90	201	C9
í	161	A1	237	ED
Í	214****	D6	205	CD
ó	162	A2	243	F3
Ó	224	E0	211	D3
ö	148	94	246	F6
Ö	153	99	214****	D6
ő	139	8B	245	F5
Ő	138	8A	213	D5
ú	163	A3	250	FA
Ú	233****	E9	218	DA
ü	129	81	252	FC
Ü	154	9A	220	DC
ű	251	FB	251	FB
Ű	235	EB	219	DB

With the introduction of the new booking system, we will accept and send electronically submitted orders only with characters with accents according to the ISO 8859-2 character set. If necessary, the attached table helps with the conversion, too.

**** in the various code sets, the **identical ASCII** values have **different meanings**

B) FX ORDERS

2.6 Account transactions file

MNB client may initiate FX orders to be debited to their accounts managed by MNB in the xml-format file specified in point 2.6.1.1.

The file may contain characters with Hungarian accents according to the UTF-8 standard. The use of incorrect characters may result in the rejection of the transaction.

Characters not accepted by SWIFT and SEPA will be removed by MNB from the SWIFT and SEPA messages, or in the case of characters with accents, they will be replaced for characters without accents.

2.6.1 Initiate FX orders

The orders are initiated by the Customer to the MNB, through the GIROHáló GIROFile service "e-currency" channel, in compliance with the rules of the effective international standards.

File name: ZYYYYXXXXXXXX-XXXXXXXX-XXXXXXXXDEVééhhnnóóppmm.xml

where:
- ZYYYY — sequence number (Z-letter format, Y-numeric format)
- xxxxxxxx: — Account number of GIRO format
- DEV: — Keyword identifying FX order initiation file
- ééhhnn: — date of sending
- óóppmm: — time of sending

2.6.1.1 Structure of the xml-format file to be used for submitting FX orders

Position - Field name	Level	Field content	Mandatory/ Optional	Field description	Required contents	Data type	Error codes for fields
1.0 Group Header <GrpHdr>	+	blank	mandatory				R10
1.1 Message Identification <MsgId>	++	yes	mandatory	Unique package identifier specified by the sender	maxLength 35 (MSGID {1,5} +Customer identification number {6,11} + currency +{12,14} + YYYY_MMDD {15,23}+ id }(min. length 8, max. length 12) {24,35} Minimum 31 characters must be specified!	Text	R10 R13
1.2 Creation Date Time <CreDtTm>	++	yes	mandatory	Package creation date	(YYYY-MM-DDThh:mm:ss.sssZ)	ISODateTime	R10

1.3 Number Of Transactions <NbOfTxs>	++	yes	mandatory	Number of package items	minLength 1 maxLength 15 Pattern [0-9]{1,15}	Numeric	R10 R18
1.4 Control Sum <CtrlSum>	++	yes	mandatory	Sum amount of the amount fields of the package items, independent of currency	Total digits 18, Fraction Digits 2	DecimalNumber	R10 R05
1.5.Initiating Party <InitgPty>	++	blank	mandatory				R10
1.5.1 Identification <Id>	+++	blank	mandatory				R10
1.5.1.1 Organisation Identification <OrgId>	++++	blank	mandatory				R10
1.5.1.1.1 Other <Othr>	+++++	blank	mandatory				R10
1.5.1.1.1.1 Identification <Id>	++++++	yes	mandatory	Initiating party account number	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	IBAN2007Identifier (International Bank Account Number (ISO 13616))	AC01 B12, R10
2.0 Payment Information <PmtInf>	+	blank	mandatory (n*)		min: 1 max: 9000		R10
2.1 Payment Information Identification <PmtInfId>	++	yes	mandatory	Unique identifier specified by the sender	minLength 1 maxLength 35	Text	B14, R10
2.2 PaymentMethod <PmtMtd>	++	yes	mandatory	Transaction type	TRF (CreditTransfer:Transfer of an amount of money in the books of the account servicer)	Codeset	R10
2.3 Number of Transactions <NbOfTxs>	++	yes	mandatory	Number of transactions on "Payment Information" level	minLength 1 maxLength 15 Pattern [0-9]{1,15}	Numeric	R10 B03
2.4 Control sum <CtrlSum>	++	yes	mandatory	Sum amount of the individual "Payment Information" transactions (as control number)	Total digits 18, Fraction Digits 2	DecimalNumber	B05, R10
2.5 Payment Type Information <PmtTpInf>	++	blank	mandatory				R10
2.5.1 Instruction Priority <InstrPrty>	+++	yes	mandatory	Transaction priority management	HIGH/NORM	Codeset	R10
2.6 Requested Execution Date <ReqdExctnDt>	++	yes	mandatory	Order fulfilment date	YYYY-MM-DD	ISODate	TR09, R10
2.7 Debtor <Dbtr>	++	blank	mandatory				R10
2.7.1 Name <Nm> (or)	+++	yes	mandatory	Name of Ordering Customer	minLength 1 maxLength 70 (If the Address line exceeds 35 characters, the Name may be maximum 35 characters)	Text	R10, TR20, B19
2.7.2 Postal Address <PstlAdr>	+++	blank	optional	may be replaced by: Private Id.			R10
*2.7.2.1 Town Name <TwnNm>	++++	yes	mandatory/optional	Ordering customer's address (town) in accordance with the SWIFT standard (if the country code and the address line are not blank, it is mandatory to fill in, in the case of 50F), not to be filled in for SEPA	minLength 1 maxLength 30	Text	TR20, B19, R10,B15

*2.7.2.2 Country <Ctry>	++++	yes	mandatory/optional	Ordering customer's country code (in accordance with the SWIFT standard, if the town name and the address line are not blank, it is mandatory to fill in, in the case of 50F)	[A-Z]{2,2}	Text	TR20, TR21, R10, B15
2.7.2.3 Adress Line <AdrLine> ~~(or)~~	++++	yes	mandatory/optional (1 or 2)	Ordering customer's name (in accordance with the SWIFT standard, if the town name and the country are not blank, it is mandatory to fill in, in the case of 50F)	minLength 1 maxLength 35 (2 lines in accordance with the SEPA standard 2*35 /1 line in accordance with the SWIFT standard – street, number) max length 33 (If the Name exceeds 35 characters, the Address line may be maximum 35)	Text	TR20, B19, R10, TR21, B15
*2.7.3 Identification <Id> ~~(or)~~	+++	blank	optional				R10
*2.7.3.1 Organization Identification <OrgId> (or)	++++	blank	mandatory				R10
*2.7.3.1.1 AnyBICIdentifier <AnyBIC>	+++++	yes	mandatory	Ordering customer's BIC code (if it is filled in, we consider it as blank due to EU Regulation No. 2015/847)	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC Business Identifier code (ISO 9632)	DA01 ~~TR20,~~ R10
*2.7.3.2. Private Identification <PrvtId> (or)	++++	blank	mandatory	It may be replaced by: Postal address			R10
*2.7.3.2.1 Date and Place of Birth <DtAndPlcOfBirth> (or)	+++++	blank	mandatory				R10
*2.7.3.2.1.1 Date of Birth <BirthDt>	++++++	yes	mandatory	Ordering Customer's date of birth	YYYYMMDD	Numeric	TR20, TR21, R10, B15
*2.7.3.2.1.2 City of Birth <CityOfBirth>	++++++	yes	mandatory	Ordering Customer's place of birth - city	minLength 1 maxLength 35	Text	B19, ~~TR20~~, R10, B15
*2.7.3.2.1.3 Country of Birth <CtryOfBirth>	++++++	yes	mandatory	Ordering Customer's place of birth - country	ISO Country Code [A-Z]{2,2}	Text	TR20, TR21, ~~B19,~~ R10, B15
*2.7.3.2.2 Other <Othr>(or)	+++++	blank	Mandatory				R10
*2.7.3.2.2.1 Identification <Id>	++++++	yes	Mandatory	Other identifier	minLength 1 maxLength 35	Text	TR20, B19, R10, B15
*2.7.3.2.2.2 Scheme Name <SchmeNm> ~~(or)~~	++++++	blank	mandatory				R10
*2.7.3.2.2.2.1 Code <Cd>	+++++++	yes	mandatory	Type of identification document (If the field is filled in, in accordance with the SWIFT 50F standard or it is mandatory based on SEPA)	DRLC/CUST/ /CCPT/ NIDN/	Codeset	TR20, R10, B15
*2.7.3.2.2.3 Issuer <Issr>	++++++	yes	optional/mandatory	Issuer of the ID document (SWIFT standard 50F mandatory, if the Scheme Code is CUST or DRLC)	• 1st - 2nd characters: country code • 3rd character: / • 4th-35th characters: any character (minimum 1, maximum 32). minLength 1 maxLength 35 [A-Z]{2,2}/[\s\S]{1,32}	Text	TR20, B19, R10, B15

2.8 Debtor Account <DbtrAcct>(or)	++	blank	mandatory				R10
2.8.1 Identification <Id>	+++	blank	mandatory				R10
2.8.1.1 IBAN <IBAN> (or)	++++	yes	mandatory	Ordering Customer's IBAN account number (for SEPA orders only IBAN is permitted)	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	IBAN2007Identifier (International Bank Account Number (ISO 13616))	AC01, R10,
*2.8.1.2 Other <Othr> (or)	++++	blank	mandatory				R10
*2.8.1.2.1 Identification <Id>	+++++	yes	mandatory	Unique transaction ID due to EU Regulation 2015/847	minLength 1 maxLength 34		B19, R10, TR21
2.9 Debtor Agent <DbtrAgt>	++	blank	mandatory				R10
2.9.1 Financial Institution Identification <FinInstnId>	+++	blank	mandatory				R10
2.9.1.1 BIC <BICFI>	++++	yes	mandatory	BIC code of Ordering Customer's intermediary	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC Business Identifier code (ISO 9632)	DA01, R10
2.10 Charges Account <ChrgsAcct>	++	blank	optional				R10
2.10.1 Identification <Id>	+++	blank	mandatory				R10
2.10.1.1 IBAN <IBAN>	++++	yes	mandatory	Account to be charged	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	IBAN2007Identifier (International Bank Account Number (ISO 13616))	R10
*2.11 Generated Identity for Payment <GentIdPmt>	++	blank	NOT TO BE FILLED IN				
2.12 Credit Transfer Transaction Information <CdtTrfTxInf>	++	blank	mandatory (n*)		min: 1 max: 9000		R10
2.12.1 Payment Identification <PmtId>	+++	blank	mandatory				R10
2.12.1.1 Instruction Identification <InstrId>	++++	yes	mandatory	Order unique identifier	minLength 1 maxLength 35	Text	AM05, TR19, R10
2.12.1.2 End To End Identification <EndToEndId>	++++	yes	mandatory	Identifier, which belongs to the order during the entire process	minLength 1 maxLength 35	Text	TR19, R10
2.12.2 Amount <Amt>	+++	blank	mandatory				R10
2.12.2.1 Instructed amount <InstdAmt> (or)	++++	yes	mandatory	Order amount (without the deduction of costs), in the currency specified by the initiating party	Total digits 18, Fraction Digits 2 (e.g. in the case of HUF and JPY, no decimal) The "CCY" attribute is mandatory, in [A-Z]{3,3} format	ActiveOrHistoricCurrencyAndAmount	AM02, TR04, TR05, TR01, TR10, TR17, R10
2.12.2.2 Equivalent Amount <EqvtAmt> (or)	++++	blank	mandatory				AM02, R10

2.12.2.2.1 Amount <Amt>	+++++	yes	mandatory	Order amount in the currency of the account, to be debited to the account (to be filled in e.g. in case of transfer of currency equivalent of a HUF amount)	Total digits 18, Fraction Digits 2 (e.g. in the case of HUF and JPY, no decimal) The "CCY" attribute is mandatory, in [A-Z]{3,3} format	ActiveOrHistoricCurrencyAndAmount	AM02, TR04, TR05, R10
2.12.2.2.2 CurrencyOfTransfer <CcyOfTrf>	+++++	yes	mandatory	Settlement currency (to be filled in – e.g. upon transferring the currency equivalent of a HUF amount – currency of the amount to be transferred)	[A-Z]{3,3}	ActiveOrHistoricCurrencyCode	TR03, TR04, TR10, TR17, R10
2.12.3 Charge Bearer <ChrgBr>	+++	yes	mandatory	Method of charge bearing	DEBT/CRED/SHAR/SLEV	Codeset	R10 TR12
*2.12.4 Ultimate Debtor <UltmtDbtr>	+++	blank	optional	In case of SEPA order			R10
*2.12.4.1 Name <Nm>	++++	yes	optional	Original Ordering Customer's name	minLength 1 maxLength 70	Text	TR19, R10
~~*2.12.4.2 Postal Address <Ps minLength 1 maxLength 35 tlAdr>~~	~~++++~~	~~blank~~	~~optional~~	~~-~~	~~-~~	~~-~~	~~R10~~
~~*2.12.4.2.1 Address Line <AdrLine>~~	~~+++++~~	~~yes~~	~~mandatory (1 or 2)~~	~~Original Ordering Customer's address~~	~~minLength 1 maxLength 35~~	~~Text~~	~~TR19, TR21, R10~~
*2.12.4.~~3~~2 Identification <Id>	++++	blank	optional				R10
*2.12.4.~~3~~2.1 Organization Identification <OrgId> (or)	+++++	blank	mandatory				R10
*2.12.4.~~3~~2.1.1 Any BIC Identifier <AnyBIC> (or)	++++++	yes	mandatory	Original Ordering Customer's SWIFT code	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC Business Identifier code (ISO 9632)	TR18, R10
*2.12.4.~~3~~.2.1.2 Other ID <Othr> (or)	++++++	blank	mandatory				R10
*2.12.4.~~3.2.~~1.2.1 Identification <Id>	+++++++	yes	mandatory	Original Ordering Customer's other identifier	minLength 1 maxLength 35	Text	TR19, R10
*2.12.4.~~3.2.~~2 Private Identification <PrvtId> (or)	+++++	blank	mandatory				R10
*2.12.4.~~3.2.~~2.1 Date and Place of Birth <DtAndPlcOfBirth> (or)	++++++	blank	mandatory				R10
*2.12.4.~~3~~.2.2.1.1 Date of Birth <BirtDt>	+++++++	yes	mandatory	Original Ordering Customer's date of birth	YYYYMMDD	Numeric	TR21, R10
*2.12.4.~~3~~.2.2.1.2 City of Birth <CityOfBirth>	+++++++	yes	mandatory	Original Ordering Customer's place of birth - city	minLength 1 maxLength 35	Text	TR19, R10
*2.12.4.~~3.~~2.2.1.3 Country of Birth <CtryOfBirth>	+++++++	yes	mandatory	Original Ordering Customer's place of birth - country	ISO Country Code	Text	~~TR19,~~ TR21, R10
*2.12.4.~~3~~.2.2.2 Other ID <Othr> (or)	++++++	blank	mandatory				R10
*2.12.4.~~3~~.2.2.2.1 Identification <Id>	+++++++	yes	mandatory	Original Ordering Customer's other identifier	minLength 1 maxLength 35	Text	TR19, R10

~~*2.12.4.4 Country of Residence <CtryOfRes>~~	~~++++~~	~~yes~~	~~optional~~	~~Country code of original Ordering Customer's country of residence~~	~~ISO Country Code~~	~~Text~~	~~TR19, TR21, R10~~
~~*2.12.4.5 Contact details <CtctDtls>~~	~~++++~~	~~blank~~	~~optional~~	~~-~~	~~-~~	~~-~~	~~R10~~
~~*2.12.4.5.1 Name <Nm> (or/and)~~	~~+++++~~	~~yes~~	~~mandatory~~	~~Name of contact person~~	~~minLenght 1 maxLength140~~	~~Text~~	~~TR19, R10~~
~~*2.12.4.5.2 Other <Othr> (or/and)~~	~~+++++~~	~~yes~~	~~mandatory~~	~~Contact details of contact person (phone number, fax number, e-mail address)~~	~~minLength 1 maxLength 35~~	~~Text~~	~~TR19, R10~~
2.12.5 Intermediary Agent 1 <IntrmyAgt1>	+++	blank	optional	Not to be filled in for SEPA orders			R10
2.12.5.1 Financial Institution Identification <FinInstnId>	++++	blank	mandatory				R10
2.12.5.1.1 BIC <BICFI> (or)	+++++	yes	mandatory	Unique identifier of intermediary bank of beneficiary's account-keeping bank	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC Business Identifier code (ISO 9632)	TR18, R10
2.12.5.1.2 Name <Nm> (or)	+++++	yes	mandatory	Name and other data of intermediary bank of beneficiary's account-keeping bank	minLength 1 maxLength 140	Text	TR07, TR19, R10
2.12.6 Creditor Agent <CdtrAgt>	+++	blank	mandatory/optional	mandatory: if the order is submitted by the customer of the Treasury optional: if the order is submitted by the Treasury in its own right			R10
2.12.6.1 Financial Institution Identification <FinInstnId>	++++	blank	mandatory	At least one must be filled in			R10
2.12.6.1.1 BIC <BICFI> (or/and)	+++++	yes	optional	Unique identifier of the beneficiary's account-keeping institutions (in the case of SEPA orders, it may only be BIC)	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC Business Identifier code (ISO 9632)	TR14, TR16, TR18, R10
2.12.6.1.2 Name <Nm> (or/and)	+++++	yes	optional	Name of beneficiary's account-keeping bank	minLength 1 maxLength 70	Text	TR13, TR16, TR19, R10
2.12.6.1.3 Postal Adress <PstlAdr> (or / and)	+++++	blank	optional				R10
2.12.6.1.3.1 Adress Line <AdrLine>	++++++	yes	mandatory	Address of beneficiary's account-keeping bank	minLength 1 maxLength 70	Text	TR19, R10 TR13
2.12.6.1.4 Other <Othr> (or / and)	+++++	blank	optional				R10
2.12.6.1.4.1 Identification <Id>	++++++	yes	mandatory	Unique identifier, bank identification code of beneficiary's account-keeping bank, e.g. //AU... or //FW....	minLength 1 maxLength 34	Text	TR13, TR19, R10

2.12.7 Creditor Agent Account <CdtrAgtAcct>	+++	blank	optional				R10
2.12.7.1 Identification <Id>	++++	blank	mandatory				R10
2.12.7.1.1 IBAN <IBAN> (or)	+++++	yes	mandatory	IBAN account number of beneficiary's account-keeping bank	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	IBAN2007Identifier (International Bank Account Number (ISO 13616))	AC01, R10
2.12.7.1.2 Other <Othr> (or)	+++++	blank	mandatory				R10
2.12.7.1.2.1 Identification <Id>	++++++	yes	mandatory	Non-IBAN formet account number of beneficiary's account-keeping bank	minLength 1 maxLength 34	Text	TR19, R10
2.12.8 Creditor <Cdtr>	+++	blank	mandatory				R10
2.12.8.1 Name <Nm> ~~(or)~~	++++	yes	mandatory	Beneficiary's name~~/ according to SEPA or SWIFT standard~~	minLength 1 maxLength 70	Text	~~TR08,~~ TR19, TR20, R10
2.12.8.2 Postal Adress <PstlAdr>	++++	blank	optional				R10
*2.12.8.2.1 Town name <TwnNm>	+++++	yes	optional/mandatory	Beneficiary's address (town) in accordance with the SWIFT standard mandatory in the case of 59F	minLength 1 maxLength 30	Text	TR19, TR20, R10
*2.12.8.2.2 Country <Ctry>	+++++	yes	optional/mandatory	Beneficiary's country code in accordance with the SWIFT standard mandatory in the case of 59F	ISO Country Code	Text	~~TR19,~~ TR20, TR21, R10
2.12.8.2.3 Adress Line <AdrLine>	+++++	yes	optional/mandatory (1 or 2)	Beneficiary's postal address/full address in accordance with the SEPA standard or in accordance with the SWIFT standard (street, number, block)	minLength 1 maxLength 35 (2 lines in accordance with the SEPA standard 2*35/1 line in accordance with the SWIFT standard 1*33	Text	TR19, TR20, TR21, R10
*2.12.8.3 Identification <Id>	++++	blank	optional				R10
*2.12.8.3.1 Organization Identification <OrgId> (or)	+++++	blank	mandatory				R10
*2.12.8.3.1.1 Any BIC Identifier <AnyBIC>	++++++	yes	mandatory	Beneficiary's SWIFT code (If it is filled in, we consider it as blank due to EU Regulation No. 2015/847)	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC Business Identifier code (ISO 9632)	TR18, R10
*2.12.8.3.2 Private Identification <PrvtId> (or)	+++++	blank	mandatory	In case of SEPA order			R10
*2.12.8.3.2.1 Date and Place of Birth <DtAndPlcOfBirth> (or)	++++++	blank	mandatory				R10
*2.12.8.3.2.1.1 Date of Birth <BirtDt>	+++++++	yes	mandatory	Beneficiary's date of birth	YYYYMMDD	Numeric	TR21, R10
*2.12.8.3.2.1.2 City of Birth <CityOfBirth>	+++++++	yes	mandatory	Beneficiary's place of birth - city	minLength 1 maxLength 35	Text	TR19, R10

*2.12.8.3.2.1.3 Country of Birth <CtryOfBirth>	+++++++	yes	mandatory	Beneficiary's place of birth - country	ISO Country Code	Text	TR21, R10
*2.12.8.3.2.2 Other ID <Othr> (or)	++++++	blank	mandatory				R10
*2.12.8.3.2.2.1 Identification <Id>	+++++++	yes	mandatory	Other identifier of beneficiary	minLength 1 maxLength 35	Text	TR19, R10
2.12.9 Creditor account <CdtrAcct>	+++	blank	mandatory				R10
2.12.9.1 Identification <Id>	++++	blank	mandatory				R10
2.12.9.1.1 IBAN <IBAN> (or)	+++++	yes	mandatory	Beneficiary's IBAN account number (for SEPA orders only IBAN is permitted)	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	IBAN2007Identifier (International Bank Account Number (ISO 13616))	AC01, R10
2.12.9.1.2 Other <Othr> (or)	+++++	blank	mandatory				R10
2.12.9.1.2.1 Identification <Id>	++++++	yes	mandatory	Non-IBAN format account number of the Beneficiary or unique transaction ID, in accordance with EU Regulation 2015/847	minLength 1 maxLength 34	Text	TR19, R10
*2.12.10 Ultimate Creditor <UltmtCdtr>	+++	blank	optional	In case of SEPA order			R10
*2.12.10.1 Name <Nm>	++++	yes	optional	Name of final beneficiary	minLength 1 maxLength 70	Text	TR19, R10
~~*2.12.10.2 Postal Address <PstlAdr>~~	~~++++~~	~~blank~~	~~optional~~	-	-	-	~~R10~~
~~*2.12.10.2.1 Address Line <AdrLine>~~	~~+++++~~	~~yes~~	~~mandatory (1 or 2)~~	~~Address of final beneficiary~~	~~minLength 1 maxLength 35~~	~~Text~~	~~TR19, TR21, R10~~
*2.12.10.2 Identification <Id>	++++	blank	optional				R10
*2.12.10.2.1 Organization Identification <OrgId> (or)	+++++	blank	mandatory				R10
*2.12.10.2.1.1 Any BIC Identifier <AnyBIC> (or)	++++++	yes	mandatory	SWIFT code of final beneficiary	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC Business Identifier code (ISO 9632)	TR18, R10
*2.12.10.2.1.2 Other ID <Othr>(or)	++++++	blank	mandatory				R10
*2.12.10.2.1.2.1 Identification <Id>	+++++++	yes	mandatory	Other identifier of final beneficiary	minLength 1 maxLength 35	Text	TR19, R10
*2.12.10.2.2 Private Identification <PrvtId> (or)	+++++	blank	mandatory				R10
*2.12.10.2.2.1 Date and Place of Birth <DtAndPlcOfBirth> (or)	++++++	blank	mandatory				R10
*2.12.10.2.2.1.1 Date of Birth <BirtDt>	+++++++	yes	mandatory	Final beneficiary's date of birth	YYYYMMDD	Numeric	TR21, R10
*2.12.10.2.2.1.2 City of Birth <CityOfBirth>	+++++++	yes	mandatory	Final beneficiary's place of birth - city	minLength 1 maxLength 35	Text	TR19, R10
*2.12.10.2.2.1.3 Country of Birth <CtryOfBirth>	+++++++	yes	mandatory	Final beneficiary's place of birth - country	ISO Country Code	Text	~~TR19,~~ TR21, R10

*2.12.10.2.2.2 Other ID <Othr> (or)	++++++	blank	mandatory				R10
*2.12.10.2.2.2.1 Identification <Id>	+++++++	yes	mandatory	Other identifier of final beneficiary	minLength 1 maxLength 35	Text	TR19, R10
~~*2.12.10.4 Country of Residence <CtryOfRes>~~	~~++++~~	~~yes~~	~~optional~~	~~Country code of the ultimate beneficiary's country of residence~~	~~ISO Country Code~~	~~Text~~	~~TR19, TR21, R10~~
~~*2.12.10.5 Contact details <CtctDtls>~~	~~++++~~	~~blank~~	~~optional~~	~~-~~	~~-~~	~~-~~	~~R10~~
~~*2.12.10.5.1 Name <Nm> (or/and)~~	~~+++++~~	~~yes~~	~~mandatory~~	~~Name of contact person~~	~~minLength 1 maxLength140~~	~~Text~~	~~TR19, R10~~
~~*2.12.10.5.2 Other <Othr> (or/and)~~	~~+++++~~	~~yes~~	~~mandatory~~	~~Contact details of contact person (phone number, fax number, e-mail address)~~	~~minLength 1 maxLength 35~~	~~text~~	~~TR19, R10~~
2.12.11 Instruction For Debtor Agent <InstrForDbtrAgt>	+++	yes	optional	Fax number in case of requesting confirmation	maxLength 14 (FAX + [0-9]{4,14})	Text	R10
2.12.12 Remittance Information <RmtInf>	+++	blank	optional				R10
2.12.12.1 Unstructured <Ustrd>	++++	yes	mandatory	Narrative	minLength 1 maxLength 140	Text	TR19, R10
2. 12. 13 Generated Identity for Transaction<GentIdPmt>	+++	blank	NOT TO BE FILLED IN				

** Fields can be used after successful test by the Client.*

2.6.2 Feedback on the status of FX orders

On the status of FX order received by MNB, MNB will send the following XML-format notification file to the Customer through the GIROHáló GIROFile service "e-currency" channel, by using the codes specified in point 2.6.2.2 of this annex.

2.6.2.1 Structure of the xml-format file to be used for feedback

Position - Field name	Level	Field content	Mandatory/ Optional	Field description	Required contents	Data type
1.0 Group Header <GrpHdr>	+	blank	Mandatory			
1.1 Message Identification <MsgId>	++	yes	Mandatory	Unique package identifier specified by the sender	Min length 1 max length 35	Text
1.2 Creation Date Time <CreDtTm>	++	yes	Mandatory	Package creation date	(YYYY-MM-DDThh:mm:ss.sssZ)	ISODateTime
1.3 Initiating Party <InitgPty>	++	blank	Mandatory			
1.3.1 Identification <Id>	+++	blank	Mandatory			

1.3.1.1 Organisation Identification <OrgId>	++++	yes	Mandatory			
1.3.1.1.1. AnyBIC <AnyBIC>	+++++	yes	Mandatory	Unique identifier of the party sending the status message MANEHUHB	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC Business Identifier code (ISO 9632)
2.0 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>	+	blank	Mandatory			
2.1 OriginalMessageIdentification <OrgnlMsgId>	++	yes	Mandatory		Min length 1 max length 35	Text
2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>	*++*	*yes*	*Mandatory*		*Min length 1 max length 35*	*Text*
2.3 GroupStatus <GrpSts>	++	yes	Mandatory	File status	RCVD/PART/RJCT/PDNG/ACCP	Codeset
2.4 StatusReasonInformation <StsRsnInf>	*++*	*blank*	*Mandatory*			
2.4.1 Reason <Rsn>	+++	blank	Mandatory			
2.4.1.1 Code <Cd>	++++	yes	Mandatory	Error code	Min length 1 max length 4	Codeset
2.4.2 AdditionalInformation <AddtlInf>	+++	yes	Optional (n*)	Textual description of error	Min length 1 max length 105	Text
3.0 OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts>	+	blank	Optional (n*)			
3.1 OriginalPaymentInformationIdentification<OrgnlPmtInfId>	++	blank	Mandatory			
3.2PaymentInformationStatus <PmtInfSts>	++	yes	Mandatory	Payment information status	RCVD/PART/RJCT/PDNG	Codeset
3.3 StatusReasonInformation <StsRsnInf>	*++*	*blank*	*Mandatory*			
3.3.1 Reason <Rsn>	+++	blank	Mandatory			
3.3.1.1 Code <Cd>	++++	yes	Mandatory	Error code	Min length 1 max length 4	Codeset
3.3.2 AdditionalInformation <AddtlInf>	+++	yes	Optional (n*)	Textual description of error	Min length 1 max length 105	Text
3.4 TransactionInformationAndStatus <TxInfAndSts>	++	blank	Optional (n*)			
3.4.1 StatusIdentification <StsId>	+++	yes	Mandatory	Status message identification	Min length 1 max length 35	Text
3.4.2 OriginalInstructionIdentification <OrgnlInstrId> [	+++	yes	Optional	Original transaction identifier	Min length 1 max length 35	Text
3.4 3 OriginalEndToEndIdentification <OrgnlEndToEndId>	+++	yes	Mandatory	End to end identifier	Min length 1 max length 35	Text
3.4.4 TransactionStatus <TxSts>	+++	yes	Mandatory	transaction status	RCVD/PART/RJCT/PDNG	Codeset
3.4.5 StatusReasonInformation <StsRsnInf>	*+++*	*blank*	*Mandatory*			
3.4.5.1 Reason <Rsn>	+++	blank	Mandatory			
3.4.5.1.1 Code <Cd>	++++	yes	Mandatory	Error code	Min length 1 max length 4	Codeset
3.4.5.2 AdditionalInformation <AddtlInf>	+++	yes	Optional (n*)	Textual description of error	Min length 1 max length 105	Text

2.6.2.2 Codeset

Code	Description	Level	Use
PART	The file was partially rejected	FILE	Rejection
PDNG	The transaction has pending status	TRANSACTION	Notification of pending items
RCVD	File format is correct, processing has started.	FILE	Processing started message
ACCP	All items in the file have been processed	FILE	Confirmation of the processing of items
RJCT	The file/payment information/transaction was rejected	FILE PAYMENT INFORMATION TRANSACTION	Rejection
Code	**Description**	**Xml tag**	**Use**
TRF	Transfer	<PmtInf> <PmtMtd>	Specification of order type
HIGH	High priority	<PmtInf> <PmtTpInf> <InstrPrty>	In case of high priority
NORM	Normal priority	<PmtInf> <PmtTpInf> <InstrPrty>	In case of normal priority
DEBT	OUR charge bearing	<PmtInf> <CdtTrfTxInf> <ChrgBr>	In case of OUR charge bearing
CRED	BEN charge bearing	<PmtInf> <CdtTrfTxInf> <ChrgBr>	In case of BEN charge bearing
SHAR	SHA charge bearing	<PmtInf> <CdtTrfTxInf> <ChrgBr>	In case of SHA charge bearing
SLEV	FollowingServiceLevel	<PmtInf> <CdtTrfTxInf> <ChrgBr>	Only in case of SEPA transfers; charge bearing according to service agreement
DRLC	Driver license number	<Cd>	When driver license number is entered
CUST	Customer identification number	<Cd>	When customer identification number is entered
~~SOSE~~	~~Social security number~~	~~<Cd>~~	~~When social security number is entered~~
~~ARNU~~	~~Alien registration number~~	~~<Cd>~~	~~When alien registration number is entered~~
CCPT	Passport number	<Cd>	When passport number is entered
~~TXID~~	~~Tax No.~~	~~<Cd>~~	~~When tax number is entered~~
NIDN	Identity card no.	<Cd>	When identity card number is entered
~~EMPL~~	~~Employee identification no.~~	~~<Cd>~~	~~When employee identification number is entered~~

2.6.2.3 Feedback to customers on the start of the processing of the orders

The MNB will send a notice file to the Customer on the start of the processing of FX orders received by the MNB, through the "e-currency" channel of the GIROHáló GIROFile service.

File name: ééhhnnóóppmm_ZYYYYXXXXXXXX-XXXXXXXX-XXXXXXXXDEVBEDOLGééhhnnóóppmm.xml

where:	ééhhnn:	Date of FX order initiation's arrival at MNB
	óóppmm:	Time of FX order initiation's arrival at MNB
	ZYYYY	sequence number (Z-letter format, Y-numeric format)
	xxxxxxxx:	Account number of GIRO format
	DEVBEDOLG:	Keyword identifying the file that confirms the start of the processing
	ééhhnn:	date of sending the order by the Customer
	óóppmm:	date of sending the order by the Customer

2.6.2.4 Automatic rejection of erroneous FX order

The rejection of the erroneous FX orders is initiated by the MNB to the Customer through the GIROHáló GIROFile service "e-currency" channel.

In the case of error file during the day:

File name: ééhhnnóóppmm_ZYYYYXXXXXXXX-XXXXXXXX-XXXXXXXXDEVHIBAééhhnnóóppmm.xml

where:	ééhhnn: date of order's arrival at MNB	
	óóppmm:	time of order's arrival at MNB
	ZYYYY	sequence number (Z-letter format, Y-numeric format)
	xxxxxxxx:	Account number of GIRO format
	DEVHIBA:	Keyword identifying FX order rejection file during the day
	ééhhnn:	date of sending the order by the Customer
	óóppmm:	time of sending the order by the Customer

2.6.2.5 Notice on suspended FX order

On the date of initiating the order, on orders not performed by the MNB for some reason, and submitted for a later performance day, i.e. suspended orders, a notice is sent to the Customer through the "e-currency" channel of the GIROHáló GIROFile.

File name: ééhhnnóóppmm_ZYYYYXXXXXXXX-XXXXXXXX-XXXXXXXXDEVFUGGOééhhnnóóppmm.xml

where:	ééhhnn:	date of order's arrival at MNB
	óóppmm:	time of order's arrival at MNB
	ZYYYY	sequence number (Z-letter format, Y-numeric format)
	xxxxxxxx:	Account number of GIRO format
	DEVFUGGO:	Keyword identifying suspended FX file
	ééhhnn:	date of sending the order by the Customer
	óóppmm:	time of sending the order by the Customer

2.6.2.6 Manual rejection of erroneous FX order

At the end of the day, the MNB sends the following file via the GIROHáló GIROFile service "e-currency" channel, with regard to the orders rejected by the administrator during the day, as well as the orders suspended and rejected later (on the value date at the latest), which cannot be fulfilled, and also in the case if the file contains no suspended/rejected item, i.e. all items in the file have been processed, using the codes specified in subsection 2.6.2.2.

In the case of error file at the end of the day:

File name: ééhhnnóóppmm_ZYYYYXXXXXXXX-XXXXXXXX-XXXXXXXXNVDEVHIBAééhhnnóóppmm.xml

where:	ééhhnn:	date of order's arrival at MNB

óóppmm:	time of order's arrival at MNB
ZYYYY	sequence number (Z-letter format, Y-numeric format)
xxxxxxxx:	Account number of GIRO format
NVDEVHIBA:	Keyword identifying FX order rejection file at the end of the day
ééhhnn:	date of sending the order by the Customer
óóppmm:	time of sending the order by the Customer

2.6.2.7 Error code table

Code	Narrative	Level
AC01	Invalid account number (e.g. not in IBAN format) or the account number does not exist	FILE/PAYMENT INFORMATION / TRANSACTION
AM02	Amount not permitted.	TRANSACTION
AM05	Duplicated transaction.	TRANSACTION
B01	The Payment Information was partially rejected.	PAYMENT INFORMATION
B03	The number of transactions within Payment Information is not consistent with the number of items entered in Payment Information (<NbOfTxs>).	PAYMENT INFORMATION
B05	The sum of the items in Payment Information (independent of currency) does not match the control sum. <CtrlSum>	PAYMENT INFORMATION
B09	All items of Payment Information were rejected.	PAYMENT INFORMATION
B10	The Payment Information contains pending items.	PAYMENT INFORMATION
B12	Payment Information was rejected, because authorization to dispose of the account is missing or the data of the authorized person are not correct.	FILE
B14	The Payment Information was rejected, as the <PmtInfId> identification number is duplicated.	PAYMENT INFORMATION
B15	The Payment Information was rejected, because it does not comply with the EU Regulation	PAYMENT INFORMATION
B19	The Payment Information was rejected due to incorrect character usage	PAYMENT INFORMATION
B99	The Payment Information was rejected because of other reasons.	PAYMENT INFORMATION
DA01	The BIC code of the Ordering Customer or of the Ordering Customer's account-keeping bank is incorrect.	PAYMENT INFORMATION
R02	The file name does not comply with the requirements.	FILE
R05	The sum of the individual items (independent of currency) does not match the control sum. <CtrlSum>	GROUP HEADER
~~R09~~	~~The entire file was rejected due to format error (e.g. the file coding fails to comply with UTF-8)~~	~~FILE~~
R10	The file does not comply with the format requirements, thus it cannot be processed (e.g xsd structure, tag order)	FILE
R13	Duplicated file	FILE
R18	The number of Payment Information items does not match the control number<CtrlSum>.	GROUP HEADER
TR01	There is not enough coverage	TRANSACTION/MANUAL
TR03	Conversion is not allowed	TRANSACTION/MANUAL
TR04	Wrong currency	TRANSACTION
TR05	Number of decimals is not consistent with the currency.	TRANSACTION
TR07	Designation of intermediary bank is unclear.	TRANSACTION/MANUAL
TR08	Inaccurate/unclear designation of the beneficiary	TRANSACTION/MANUAL
TR09	The entered value date cannot be applied.	PAYMENT INFORMATION
TR10	MNB does not fulfil orders in the currency entered.	TRANSACTION
TR12	Method of charge bearing cannot be applied.	TRANSACTION/MANUAL
TR13	Designation of beneficiary bank is not clear.	TRANSACTION/MANUAL
TR14	Order is not EU-conform	TRANSACTION/MANUAL
TR15	Rejected at the customer's request.	TRANSACTION/MANUAL
TR16	Contradiction between bank name/BIC code and beneficiary account number.	TRANSACTION/MANUAL
TR17	The beneficiary bank does not accept orders in the specified currency.	TRANSACTION/MANUAL

TR18	Invalid BIC code	TRANSACTION/MANUAL
TR19	The transaction was rejected due to incorrect character usage	TRANSACTION
TR20	The Payment Information/transaction was rejected, because it does not comply with the SWIFT standard	PAYMENT INFORMATION/TRANSACTION
TR21	The transaction was rejected, because it does not comply with the SEPA standard	TRANSACTION
TR99	Other error	TRANSACTION/MANUAL
~~XT33~~	~~At least one XML tag fails to comply with the format (content error arising from the restrictions applied by MNB in the tag)~~ ~~FILE~~	~~FILE~~
~~XT99~~	~~The order was rejected due to other reasons~~	~~TRANSACTION~~

2.7. Feedback to clients on rejection of file level

In the case of the file level rejection of FX orders received by the MNB, the MNB sends a notice letter to the client through the GIROHáló GIROFile service "e-currency" channel.

The contents of the letter may be as follows for each error type:

- The processing of the xxxxxxx folder file has not started because of a format error, the error probably occurred during the production of the folder.

- A problem was found with the electronic signatures during the checking of the xxxxxxx folder file authenticity. Explanation: The signature of the folder was not according to chapter III of annex 2.

- In the course of checking the authenticity of xxxxxxx file, the authenticity of at least one electronic signature cannot be checked, because less than 4 hours passed since the signature.

- At least one electronic signature's authenticity - found during the checking of the xxxxxxx folder - cannot be checked. Please initiate the Key replacement procedure described in the MNB Business Conditions.

- In the course of checking the xxxxxxx folder file authenticity - at least one - electronic signature is suspended, expired or withdrawn.

- An integrity problem was found during the authenticity checking of the xxxxxxx folder file. The folder was modified after the signing.

- The processing of the xxxxxxx file has not started because of file name error.

2.8 Process of submitting electronic FX transfers

The Client may submit FX orders to MNB electronically, in the xml file format specified in point 2.6.1.1. The maximum file size is 20 MB, a file can contain a maximum of 9,000 transactions. Netlock guarantees a 20 MB file file processing. If the file size of the file exceeds the allowed size, the MNB notifies the client concerned. If in submitted FX orders there is a file-level error specified in point 2.7, MNB will reject the entire file in the file format indicated in point 2.6.2.1, by exactly specifying the error.
If during the processing any error occurs that renders the return of the error file impossible, the MNB shall liaise with the client over the phone.

At the start of the orders, the MNB feeds back the fact of the start of the processing, in a xml file to the client (this annex, point 2.6.2.3)

When incorrect order is sent, the MNB returns the order in the file format defined in point 2.6.2.4 and 2.6.2.6 of this annex, together with the proper error code. The possible error codes are included in point 2.6.2.7 of the present annex.
The returned order contains the code of the first error found.
Orders kept suspended by the MNB - because of acquisition of payment route information are communicated to the submitting party according to point 2.6.2.5 while in the case of rejections, the rejections are communicated in the file format defined in point 2.6.2.6.

In the case of files free of errors, the MNB returns an empty error file.
At the end of the daily processing - if there are no more incorrect orders or suspended orders for that day - the MNB informs the client by sending an empty error file.

2.9 Regulation No. 2015/847 of the European Parliament and the Council mentions the information on the ordering party/payer accompanying the transfers of funds, and stipulates that the full scope of ordering party/payer data consists of the ordering party's/payer's name, address and account number. The address of ordering party may be substituted by his/her place and date of birth, the client identification number or the personal identification document number. If the ordering party/ payer has no account number, it can be substituted by a unique identifier which facilitates the retrieval of the payer in the transaction (for 5 years

For the identification of the client, field 50F of message MT103 (client order) of the SWIFT standard has been worked out.

According to the SWIFT standard, the choice of 50A, F or K option may be as follows:

50A option: the first line of the field contains the principal's account number and the second line the identification code
50K option: the first line of the field contains the payer's account number,
and the remaining lines contain the payer's name and address.
50F option: the first line of the field contains the client identifier (Party identifier),
the remaining lines contain the name and address (Name & Address) in the following format: 1!n/33x (meaning: one number /- and 33 characters)

First line:
In the case of the client identifier (Party identifier), one of the following two options shall be used:

- account number (account), the format of which is: /34x (34 character)
  (If the account number is known, that has to be used) or
- code word, country code and the identifier following that (code) (Country code) (Identifier), in the following format: 4!a/2!a/27x (meaning: 4 letters/2 letters/ and 27 characters)
  If more space is required than allowed, or another identifier has to be used, which fits into the space, or it can be continued under code number 8).

The code may have the following values:
ARNU (Alien Registration Number) usage: '/' sign after the code, then country code, '/' sign again, followed by the registration number;
CCPT (Passport Number) usage: '/' sign after the code, then country code, '/' sign again, followed by the passport number;

e.g.: CCPT/HU/ZH123456

CUST (Customer Identification Number) usage: ’/’ sign after the code, then country code, ’/’ sign again, then the issuer of the identification number, ’/’ sign again, followed by the customer identification number;

e.g.: CUST/HU/ABC Bank/12345

DRLC (Driving License Number) usage: ’/’ sign after the code, then country code, ’/’ sign again, then the issuer of the identification number, ’/’ sign again, followed by the customer identification number;

E.g.: DRLC/BE/BRUSSELS/NB0949042

EMPL (Employer Number) usage: ’/’ sign after the code, then country code, ’/’ sign again, then the issuer of the identification number, ’/’ sign again, followed by the customer identification number;

e.g.: CUST/HU/MNB/12345

NIDN (National Identity Number) usage: ’/’ sign after the code, then country code, ’/’ sign again, followed by the international identity number;

SOSE (Social Security Number) usage: ’/’ sign after the code, then country code, ’/’ sign again, followed by the Social Security Number;

e.g.: SOSE/HU/066 357 665

TXID (Tax Identification Number) usage: ’/’ sign after the code, then country code, ’/’ sign again, followed by the tax identification number;

e.g.: TXID/HU/1234567890

From the second line

The code number may have the following values (each code is in a new line, in ascending sequence, in case of longer pieces of data, the code number may be repeated for the continuation):

1 (Name of the ordering customer) usage: ’/’ sign after the number, then the name of the customer initiating the order

2 (Address Line) usage: ’/’ sign after the number, then the address of the customer initiating the order (street, house number, building name);

3 (Country and Town) usage: ’/’ sign after the number, then the country code, ’/’ sign again, then other data. The other data are: town, which can be supplemented by ZIP code and county. When entering country and town, it is recommended to enter the resident's country and town.

Number 2 cannot be used without number 3!

4 (Date of Birth) usage: ’/’ after the number, then the date of birth in year/month/day format YYYYMMDD;

5 (Place of Birth) usage: ’/’ sign after the number, then the country code, ’/’ sign again, then the place of birth;

Code number 4 and 5 shall always be used together!

6 (Customer Identification Number) usage: ’/’ sign after the number, then country code, ’/’ sign again, then the issuer of the number, followed by the ’/’ sign and the customer identification number;

7 (National Identity Number) usage: ’/’ sign after the number, then country code, ’/’ sign again, then the national identity number;

8 (Additional Information) usage: ’/’ sign after the number, then the continuation of the information with the above modifications:

- in the first line, in the case of the customer identifier (Party identifier), a code word (code) (Country code) (Identifier)
- in the second line regarding the customer identification number, with code 6, regarding national identity number, with code 7
- the national identification number shall be entered in the second line (Name and Address), with code 7

For the identification of the beneficiary, field 59 of message MT103 (client order) of the SWIFT standard has been worked out.

According to the SWIFT standard, the choice of 59 without letter, with A or K option may be as follows:

59 without letter option: the first line of the field contains the beneficiary's account number and the further lines contain the beneficiary's name and address

59A option: the first line of the field contains the account number and the second line the principal's BIC code

59F option: the first line of the field contains the beneficiary's account number (Account), the further lines contain the name and address after the code (Number/Name and Address Details), the format of which is: 4*(1!n/33x) (meaning: one number in 4 lines/- and 33 character)

First line:
The beneficiary's account number (account), the format of which is: /34x (34 character)

From the second line
in the case of the name and address (Name & Address), one of the following options shall be used:
The code number may have the following values (each code is in a new line, in ascending sequence, in case of longer pieces of data, the code number may be repeated for the continuation):
1 (Name of the beneficiary customer) usage: '/' sign after the number, then the name of the beneficiary customer
Use of number 1 is obligatory!
2 (Address Line) usage: '/' sign after the number, then the address of the beneficiary customer (street, house number, building name);
3 (Country and Town) usage: '/' sign after the number, then the country code, '/' sign again, then other data referring to the beneficiary's address.

Number 2 cannot be used without number 3!
Numbers shall be used in increasing order.

III. Rule of producing folder formats of HUF an FX files, and the sending of electronic orders and CER files

3.1 Rules of producing folder format:

The electronic order files shall be sent to the MNB in folder format. The MNB is able to perform the automatic authenticity check and the checking of the disposal right over the account on the order files of folder format, produced according to the following rules.

When producing the folder file, the following rules need to be observed:

- the names of the produced order files and the folder to be sent in shall always meet the name convention defined by the MNB;
- the electronic signatures shall be placed on the folder file;
- two staff members' valid electronic signatures are required on the folder;
- the folder shall bear the electronic signatures of those staff members who have right of disposition over the accounts included in the order file;
- there can be no "relation" between the two signatures, i.e. one of them cannot be the "countersignature" of the other;
- at the time of adding the signatures, the "4 hours waiting time" option cannot be in active status in the Mokka application, therefore please set it correctly;
- the order files within the folder may not be compressed.

3.2 Rules of sending through public mail system

3.2.1 Suspension of the personal delivery of paper-based payment orders
If the MNB suspends the submission of paper-based payment orders with personal delivery, as defined in point

3.2 of these Business terms and conditions, the client shall first inform the MNB on the phone, then send the orders bearing the required electronic signatures of the client, in a file of folder format in an encrypted mail to the bmfviber@mnb.hu e-mail address. Requirements against the e-mail:

1. The sender of the letter shall be clearly identified. The letter shall be encrypted with the encrypting certificates of the BMF-VIBER and the MNB Keyguardian user.
2. The letter shall be sent toBMF-VIBER (bmfviber@mnb.hu) and the MNB Keyguardian user (keyguardian@mnb.hu) address in a way that the letter contains both recipients.
3. The letter shall contain the submitted orders in folder or pdf format, containing the signatures, as an attachment.

The encryption certificates of the recipients of the letter (bmfviber@mnb.hu and keyguardian@mnb.hu) can be downloaded from the MNB website packed as vCARD format.

3.2.2 Sending in order files

The order files shall be sent in the given Folder format via e-mail. The structure of the e-mail shall be as follows:

1. The sender of the letter could be clearly identified. The letter shall be encrypted with the encrypting certificates of the MNB automatic letter processor and the MNB Keyguardian user.
2. The letter shall be sent to the MNB automatic letter processor (_svc_emegbizas@mnb.hu) and the MNB Keyguardian user (keyguardian@mnb.hu) address in a way that the letter contains both recipients.
3. The letter format shall be „Plain Text”
4. In the attachments, the letter shall contain the submitted orders of Folder format, it may not contain any other attachments or formats, the Folder format shall not be further compressed, e.g. to ZIP format.
5. The „Subject” field of the letter shall contain the name of the attached file
6. The encryption certificates of the recipients of the letter (_svc_emegbizas@mnb.hu és keyguardian@mnb.hu) can be downloaded from the MNB website packed as vCARD format.

3.2.3 Sending in the public key (certificate)

The electronic signature belonging to the submission form shall be sent in by signing the letter.

The structure of the e-mail shall be as follows:

1. The sender of the letter could be clearly identified, and shall be identical with the owner of the signature.
2. The letter and the sender's certificate shall be electronically signed. The content part of the letter shall be left blank. The letter shall be sent to the MNB automatic letter processor (_svc_emegbizas@mnb.hu) and the MNB Keyguardian user (keyguardian@mnb.hu) address in a way that the letter contains both recipients.
3. The letter format shall be „Plain Text”
4. The „Subject” field of the letter shall contain the pre-defined key word: key replacement.

3.3 Use of GIROHáló GIROFile service

The FX payment files can be sent in through GIROHáló GIROFile service "e-currency" channel, too. In this case, the public key (certificate) is also sent in via the GIROHáló GIROFile service.

3.3.1 Sending in the public key (certificate) through the GIROHáló GIROFile service

The certificates sent through the GIROHáló GIROFile service e-currency channel shall be forwarded in CER format, as attached files to the MNB GIRO end point.

IV. SENDING AND RECEIVING DOCUMENTS IN ELECTRONIC WAY

4.1 Documents sent through the GIROHáló GIROFile service

In the case of documents sent through the "viber" channel of the GIROHáló GIROFile service, the MNB uses the following format:

a) In the case of letters addressed to all VIBER members
   File name convention: VIBERYYMMDDSS.xxx,
   where: YYMMDD: date

SS: MNB message sequence number sent within the day
xxx: extension (any), e.g. tif

b) In the case of letters addressed to one VIBER member
File name convention: VTRGGGYYMMDDSS.xxx,
where: GGG: Giro code of receiving bank
YYMMDD: date
SS: sequence number of file sent to receiving bank within the day
xxx: extension (any), e.g. tif

4.2 Documents sent through the GIROHáló GIROFile service

Documents defined in the Business conditions (e.g. appendices 5-8, 11-12 and 14 (in the lack of SWIFT connection), late client item reconciliation reports) can be sent though the GIROHáló GIROFile service „viber" channel, too, in the following format:

File name convention: PTRGGGYYMMDDSS.xxx

Where PTR: fixed

GGG: Giro code of sending bank

YYMMDD: date

SS: sequence number of file sent from sending bank within a given day

xxx: file extension (any), e.g. tif etc.