Budapest, 1 March 2022

SWIFT MESSAGES RELATED TO THE PERFORMANCE OF CENTRAL BANK OPERATIONS

1. O/N LOAN DISBURSEMENT REQUESTED IN MT298 SMT500 SWIFT MESSAGE

When the client authorised to create a credit limit sends an MT298 SMT500 SWIFT message to the MNB MANEHUHBXXX BIC code and applies for an overnight secured credit, the MNB sends an MT581 SWIFT reply message on the performance of the disbursement.

In the case of insufficient collateral, not standard filling in or a credit application received outside the specified period, the request will be rejected, and the client authorised to create a credit limit will be informed of that in an MT298 SMT500 SWIFT reply message (indicating the reason for rejection in the narrative).

Field specification of MT298 SMT500 message

M/O	Field	Field name		Content
M	20	Transaction Reference Number	16x	
M	12	Sub-Message Type	3n	500
M	77E	Proprietary Field Tag		
O	21	Related Reference	16x	NONREF
M	32A	Value Date, Currency Code, Amount	[N]6n3a15number	
M	79	Sender to Receiver Information	6*35x	/ONHITEL/

Field 12: Sub-type of message

The field has to contain the number 500.

Field 32A: Performance date, Currency code, Amount

The performance date is identical with the day of sending the message.

The amount of the loan requested has to be specified in HUF, with a comma after it.

Field 79: Sender receiver information

The first line should contain the /ONHITEL/ code word.

Example for overnight loan application:

Explanation	Format
Sender	CIBHHUHB
Message Type	298
Receiver	MANEHUHB
Message Text	
Transaction Reference Number	:20:12345
Sub-Message Type	:12:500
Proprietary Field Tag	:77E:
Value Date, Currency Code, Amount	:32A:190808HUF10000000,
Sender to Receiver Information	:79:/ONHITEL/

MT298 SMT500 reply message on the **rejection of the disbursement**

M/O	Field	Field name		Content
M	20	Transaction Reference Number	16x	
M	12	Sub-Message Type	3n	500
M	77E	Proprietary Field Tag		
M	21	Related Reference	16x	Original loan application MT298 SMT500 20 field
M	32A	Value Date, Currency Code, Amount	[N]6n3a15number	
M	79	Sender to Receiver Information	6*35x	/ONHITEL/rejection reason

Example for the rejection of an overnight application rejection due to insufficient collateral:

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:LOAN001067/002
Sub-Message Type	:12:500
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Value Date, Currency Code, Amount	:32A:190808HUF10000000,
Sender to Receiver Information	:79:/ONHITEL/REJECTED DEAL DELETED LIMIT IS LOWER THAN LOAN AMOUNT FOR

2. O/N DEPOSIT REQUESTED IN MT298 SMT 550 SWIFT MESSAGE

The client authorised to make deposits may make an overnight deposit with an MT298 SMT550 SWIFT submitted maximum one day earlier, with a value date, to the MNB MANEHUHBXXX BIC code. The client authorised to make deposits is informed of the acceptance or the rejection of the request in an MT298 SMT550 SWIFT reply message, indicating the reason for rejection in the narrative. About the debit of the account, the debit notice MT 900 according to annex 1 is sent from the MANEHU2AXXX BIC code during the VIBER operating hours, and from the MANEHUHBXXX BIC code after the VIBER operating hours.

2.1. Field specification of MT298 SMT550 SWIFT message on the making of the deposit

M/O	Field	Field name		Content
M	20	Transaction Reference Number	16x	
M	12	Sub-Message Type	3n	550
M	77E	Proprietary Field Tag		blank or point
O	21	Related Reference	16x	NONREF
M	32A	Value Date, Currency Code, Amount	[N]6n3a15number	
M	79	Sender to Receiver Information	6*35x	/ONHITEL/

Field 12: Sub-type of message

The field has to contain the number 550.

Field 32A: Performance date, Currency code, Amount

The performance date is the day of submitting the application or the banking day following that.

The amount of the intended deposit has to be specified in HUF, with a comma after it.

Field 79: Sender's information to receiver

The first line should contain the /ONBETET/ code word.

2.2. MT298 SMT550 field specification on acceptance/rejection of request for making a deposit

M/O	Field	Field name		Content
M	20	Transaction Reference Number	16x	MNB identifier number
M	12	Sub-Message Type	3n	550
M	77E	Proprietary Field Tag		
M	21	Related Reference	16x	Filed 20 of the original MT298 SMT550
M	32A	Value Date, Currency Code, Amount	[N]6n3a15number	from original message
O O	34E 37G	Currency and Interest Amount Interest Rate	[N]3!a15d [N]12d	
M	79	Sender to Receiver Information	6*35x	/ONBETET/ACCEPTED or REJECTED rejection reason code

Field 79: Sender's information to receiver

When the deposit is accepted, the /ONBETET/ code word is followed by the word „ACCEPTED", when it is rejected, the word „REJECTED" follows, and, in the next line, the code of the reason for rejection.

The code of the reason for rejection and its meaning may be as follows:

1: Not among the partners

2: Incorrect amount (e.g. the amount contains fillérs, too)

3: The request for making the deposit came before/after the commitment period

4: Incorrect value date

5: Other format error

6: Unsecured transaction

2.3. Example for making O/N deposit

On 05-02-2019, the CIB Bank submits a request for making a deposit in the amount of HUF 1 billion, with a value date of 05-02-2019.

Explanation	Format
Sender	CIBHHUHB
Message Type	298
Receiver	MANEHUHB
Message Text	
Transaction Reference Number	:20: 12345
Sub-Message Type	:12:550
Proprietary Field Tag	:77E:
Related Reference	:21:NONREF
Value Date, Currency Code, Amount	:32A:190205HUF1000000000,
Sender to Receiver Information	:79:/ONBETET/

The request for making a deposit has been accepted, and the bank is informed of this in a message of MT298 SMT 550 type.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:DEPO000010
Sub-Message Type	:12:550
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Value Date, Currency Code, Amount	:32A:190205HUF1000000000,
Currency and Interest Amount	:34E:HUF12500,
Interest Rate	:37G:4.5
Sender to Receiver Information	:79:/ONBETET/ACCEPTED

The request arrived after the closing time of O/N deposits, therefore it is rejected.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:DEPO000011
Sub-Message Type	:12:550
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Value Date, Currency Code, Amount	:32A:190205HUF1000000000,
Sender to Receiver Information	:79:/ONBETET/REJECTED 3

3. PREFERENTIAL O/N DEPOSIT REQUESTED WITH AN MT298 SMT 550 SWIFT MESSAGE

The client authorised to make deposits may make a preferential deposit with an MT298 SMT550 SWIFT submitted to the MNB MANEHUHBXXX BIC code. The client authorised to make deposits is informed of the acceptance or the rejection of the request in an MT298 SMT550 SWIFT reply message, indicating the reason for rejection in the narrative. About the debit of the account, the debit notice MT 900 according to annex 1 is sent during the VIBER operating hours from the MANEHU2AXXX BIC code. In an extraordinary situation, the MT 900 Swift message can be sent from the MANEHUHBXXX BIC code, too.

3.1. Field specification of MT298 SMT550 SWIFT message on the making of the deposit

M/O	Field	Field name		Content
M	20	Transaction Reference Number	16x	
M	12	Sub-Message Type	3n	550
M	77E		Proprietary Field Tag	blank or point
O	21	Related Reference	16x	NONREF
M	32A	Value Date, Currency Code, Amount	[N]6n3a15number	
M	79	Sender to Receiver Information	6*35x	/PREFBET/13 characters preferential deposit account

Field 12: Sub-type of message

The field has to contain the number 550.

Field 32A: Performance date, Currency code, Amount

The performance date is the day of submitting the request.

The amount of the intended deposit has to be specified in HUF, with a comma after it.

Field 79: Sender's information to receiver

The first line should contain the /PREFBET/ code word and the number of the account opened for preferential depositing.

3.2. MT298 SMT550 field specification on acceptance/rejection of request for making a deposit

M/O	Field	Field name		Content
M	20	Transaction Reference Number	16x	MNB identifier number
M	12	Sub-Message Type	3n	550
M	77E	Proprietary Field Tag		
M	21	Related Reference	16x	Filed 20 of the original MT298 SMT550
M	32A	Value Date, Currency Code, Amount	[N]6n3a15number	from original message
O	34E	Currency and Interest Amount	[N]3!a15d	
O	37G	Interest Rate	[N]12d	
M	79	Sender to Receiver Information	6*35x	/PREFBET/13 characters preferential deposit account

				ACCEPTED or REJECTED rejection reason code

Field 79: Sender's information to receiver

When the deposit is accepted, the /PREFBET/ code word is followed by the preferential deposit account number, then in the next line the word „ACCEPTED", when it is rejected, the word „REJECTED" follows, and, in the next line, the code of the reason for rejection.

The code of the reason for rejection and its meaning may be as follows:

1: Wrong account number

2: Incorrect amount (e.g. the amount contains fillérs, too)

3: The request for making the deposit came before/after the commitment period

4: Incorrect value date

5: Other format error

6: Unsecured transaction

7: Amount exceeding the maximum daily limit

3.3. Example for making preferential deposit

On 05-02-2019, the CIB Bank submits a request for making a preferential deposit in the amount of HUF 1 billion, with a value date of 05-02-2019.

Explanation	Format
Sender	CIBHHUHB
Message Type	298
Receiver	MANEHUHB
Message Text	
Transaction Reference Number	:20: 12345
Sub-Message Type	:12:550
Proprietary Field Tag	:77E:
Related Reference	:21:NONREF
Value Date, Currency Code, Amount	:32A:190205HUF1000000000,
Sender to Receiver Information	:79:/PREFBET/0111020123456

The request for making a preferential deposit has been accepted, and the bank is informed of this in a message of MT298 SMT 550 type.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB

Message Text	
Transaction Reference Number	:20:DEPO000010
Sub-Message Type	:12:550
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Value Date, Currency Code, Amount	:32A:190205HUF1000000000,
Currency and Interest Amount	:34E:HUF12500,
Interest Rate	:37G:4.5
Sender to Receiver Information	:79:/PREFBET/0111020123456 ACCEPTED

The request arrived before/after the closing time of preferential deposits, therefore it is rejected.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:DEPO000011
Sub-Message Type	:12:550
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Value Date, Currency Code, Amount	:32A:190205HUF1000000000,
Sender to Receiver Information	:79:/PREFBET/0111020123456 REJECTED 3