Business Terms and Conditions for bank accounts managed by the Magyar Nemzeti Bank and for settlements of forint and foreign exchange transactions

Appendix 1

Budapest, 1 March 2022

DESCRIPTION OF MESSAGES USED IN VIBER

(Version 4.17)

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1. VIBER PARTICIPANTS SWIFT INTERFACE

1.1. Introduction

In this document, VIBER participant refers to direct and indirect participants.

This material has been drawn up using FSUR 4. Participant and MNB SWIFT Interface distributed to direct participants, and the LCSS functional specifications of Logica. Forms and explanations defined by MNB have been added to the messages. The standard book defines how direct participants are to use SWIFT message standards in VIBER.

Messages composed in accordance with the standards defined herein allow messages to be processed automatically between the account management systems of the partners. The field specifications not defined in the standard book are contained in the SWIFT User Manual.

1.2. Summary

The standard book introduces the SWIFT message formats used in VIBER, and focuses on the following message types:

Payment messages:

- Customer orders **(MT103)**
- Bank to bank orders **(MT 202, MT 202COV)**

Confirmation messages:

- Confirmation of debit **(MT 900)**
- Confirmation of credit **(MT 910)**

Enquiries, responses and technical messages: MT 298, MT 920, MT 941, MT 942, and **MT 950**

The use of 102 and 205 messages is optional, the rules are included in the SWIFT standard book.

Definition of message formats conforms to the SWIFT standards and the supplementary rules defined in this document. We formulated these supplementary rules in such a way that they promote automatic processing where it is possible, and they fit in with the current practice of the Hungarian banks.

This document contains all fields which can be used in the above messages, although some of them have been formatted according to the SWIFT standards, and therefore local rules do not apply to them.

1.3. Definitions

This chapter includes definitions included in the standard book, which are applicable to all participants of VIBER.

The 16 or 24-character account numbers shown in the examples are not real numbers, therefore, they may not be in conformity with CDV specifications.

1.3.1. General definitions

- *<code_word>*

  A code_word defined by MNB, which facilitates identification for parties receiving MT 900 and MT 910 messages.

- *<giro_address>*

  Identification number listed in the MNB Routing table (8-character long)

  e.g.: 19017004 = MNB,

10400023 = K&H Bank Zrt 002 Budapest,

11701004 = OTP Bank, Budapest Region

10700017 = CIB Bank Zrt. Centre

<giro_ac>

An 8 or 16-character long account number, which indicates character 9 to 16 or 9 to 24 of the 16 or 24-character long bank account number.

E.g.: 10080009 = Customer of K&H Bank Zrt.

1115759001000004 = Customer of OTP Bank

- *<account_id>*

  The account number may be as follows:

  - For accounts managed in Hungary:
    - [<*giro_address*>[-<*giro_acc*>]] e.g. 11701004-1115759001000004
    - IBAN
  - For accounts managed abroad:
    - IBAN
    - according to the national standard of the countries

- *Authentication table*

  A register kept by the MNB of direct and indirect participants in the domestic payment system and published monthly for payment service providers and operators of domestic payment systems in order to ensure the proper addressing of payment orders in the domestic payment traffic.

- *<sender>*

  BIC code of the direct participant sending the SWIFT message

- *<receiver>*

  BIC code of the direct participant receiving the SWIFT message

- *<counterparty>*

  BIC code of the credit party indicated in the MT 900 (confirmation of credit) SWIFT message, or BIC code of the debit party indicated in the MT 910 (confirmation of debit) SWIFT message. SWIFT messages are generated and sent by CAS based on the account transfers initiated by the MNB, the settlement orders submitted by KELER or the payment and settlement orders initiated by GIRO Zrt. (within the framework of the ICS multiple intraday clearing and instant clearing).

- *<orderer>*

  The *orderer* is the party initiating the payment order. The orderer can be <*direct participant*>, <*fin_institution*> or <*customer*>.

- *<beneficiary>*

The *beneficiary* is the party receiving the payment order. The beneficiary can be <*direct participant*>, <*fin_institution*> or <*customer*>.

1.3.2. Definition of institutions

- ***<direct participant>***

Technically, direct participants in the VIBER may be institutions, as defined in the Business Terms and Conditions, if

- they have an account with the MNB and;
- they have a VIBER BIC code and joined the VIBER Closed User Group.

Going by that definition the MNB is also a <*direct participant*> (its BIC code is MANEHUHH).

In a VIBER message a direct participant can be <*orderer*>, <*sender*>, <*receiver*> or <*beneficiary*>, except if <*orderer*> and <*beneficiary*> are not customers.

Only direct participants may send and receive VIBER messages via SWIFT.

- Chart symbol:

- ***<fin_institution>***

In VIBER - technically - *<fin_institution>* is, which has

- an account with the <*direct participant*> *and*
  - a giro address <*giro_address*>, *and/or*
  - *a BIC code.*

A <*Financial institution*> in VIBER can be an <*ordering customer*> or <*beneficiary*> on both the sender and the receiver sides. If it has been so agreed with the direct participant keeping its account, it may as well be an indirect participant.

- Chart symbol:

- ***<customer>***

Technically, a <customer> in VIBER can be

- a non-credit institution,
- which has an account with the <*direct participant*> or

  with the <*fin_institution*> and
- which has a valid <*account_id*>.

A <*customer*> in a VIBER transaction order may be an <*orderer*> or <*beneficiary*> if the following conditions are met:

- If the account of the <*customer*> is managed by the <*direct participant*> then the account manager permits the customer to be an <*orderer*> or <*beneficiary*> of a VIBER transaction order;
- If the account of the <*customer*> is managed by a <*fin_institution*> then this <*fin_institution*> and its <*direct participant*> should agree whether the <*customer*> can be an <*orderer*> or <*beneficiary*> of a VIBER transaction order.
- If the account of the <*customer*> is managed by the <<*direct participant*> then the chart symbols are as follows:

- If the account of the <*customer*> is managed by the <*fin_institution*> then the chart symbols are as follows:

1.3.3. Definition of transactions

- ***<customer_ tr>***

  A customer transaction is performed when either the <*orderer*> or the <*beneficiary*> of a VIBER transaction order (or both) is a <*customer*>. A <*customer_tr*> is a transaction that is performed with an MT103 SWIFT message in VIBER, where the sender of the message is the <*orderer*>; the <*sender*> starts the SWIFT message, the <*receiver*> receives the SWIFT message and credits it to the <*beneficiary*>.

- ***<bank_to_bank_tr>***

  A transaction where neither the <*orderer*> nor the <*beneficiary*> can be a <*customer*>.

  A <*bank_to_bank_tr*> is a transaction that is performed with an MT 202 or MT 202COV SWIFT message in VIBER, where the sender of the message is the <*orderer*>; the <*sender*> starts the SWIFT message, the <*receiver*> receives the SWIFT message and credits it to the <*beneficiary*>.

- ***<account_transfer> <account_ tr>***

  Money transfer between <direct participants>, initiated by CAS as a result of the settlement orders under the General Business Terms and Conditions of KELER, GIRO Zrt's intraday multiple settlements, the settlement and payment orders of instant clearing and the MNB's account transfers.

  <*Account_transfer*> is an operation where the debited <*direct participant*> receives an MT 900 SWIFT message, while the credited <*direct participant*> received an MT 910 SWIFT message through VIBER.

1.4. Types of messages used in VIBER

1.4.1. Messages sent to VIBER by direct participants

Name of message	SWIFT MT	SWIFT SMT	Note
Payment Message	102, 103, 202, 202 COV, 205		
Payment Cancellation	298	200	
Payment Priority Change	298	202	
Payment Enquiry Request	298	800	
Summary of Outstanding Operations Request	298	801	
Detail of Outstanding Operations Request	298	804	
Transaction Information Request	920		

1.4.2. Messages received from VIBER by direct participants and financial infrastructures

Name of message	SWIFT MT	SWIFT SMT	Note
Payment Message Sender Notification	012		Received by sending institution.
Payment Settlement Refusal Notification	019		Received by sending institution.
Payment Settlement Refusal Notification	298	701	Received by credit party in case of cancellation or refusal of settlement; received by debit and credit parties in case of cancellation or refusal of account transfer by central bank.
DR advice	900		
CR advice	910		
Payment Cancellation Refusal Response	298	250	Refusal response to MT298/SMT200 request for cancellation.
Payment Priority Change Refusal Response	298	252	Refusal response to MT298/SMT202 request for priority change.
Queue Blocked Notification	298	700	Received by the account holder direct participant concerned.

Queue Cleared Notification	298	700	Received by the account holder direct participant concerned.
Direct Participant Organisation Default Notification	298	700	All direct participants and financial infrastructure will be notified.
Direct Participant Organisation Default Lifted Notification	298	700	All direct participants and financial infrastructure will be notified.
CAS Suspended Notification	298	700	All direct participants and financial infrastructure will be notified.
CAS Suspension Lifted Notification	298	700	All direct participants and financial infrastructure will be notified.
Account Suspended Notification	298	700	All direct participants and financial infrastructure will be notified.
Account Suspension Lifted Notification	298	700	All direct participants and financial infrastructure will be notified.
Direct Participant Organisation Suspended Notification	298	700	All direct participants and financial infrastructure will be notified.
Direct Participant Organisation Suspension Lifted Notification	298	700	All direct participants and financial infrastructure will be notified.
CAS Operational Day Open/Closed Notification	298	700	All direct participants and financial infrastructure will be notified.
CAS Operational Plan Schedule Change Notification	298	700	All direct participants and financial infrastructure will be notified.
Payment Enquiry Response	298	850	Response to MT298/SMT800 enquiry request message.
Summary of Outstanding Operations Response	298	851	Response to MT298/SMT801 enquiry request message.
Detail of Outstanding Operations Response	298	854	Response to MT298/SMT804 enquiry request message.
Balance Report	941		Response to MT920 message.
Interim Transaction Report	942		Response to MT920 message.
Statement	950		
Invalid Input Received Notification	298	900	

1.4.3. Messages related to settlements by financial infrastructures

Name of message	SWIFT MT	SWIFT SMT	Note

Third Party Settlement Request – financial infrastructure's settlement order	298	100	
Payment Cancellation	298	200	
Payment Cancellation Refusal Response	298	250	
Collateral Change	298	600	
Payment Settlement Refusal Notification	298	701	Received by financial infrastructure and debit party in case of refusal and end-of-day cancellation of settlement order; received by financial infrastructure and debit and credit parties in case of cancellation.
Payment Settlement Notification	298	703	
Third Party Payments Enquiry Request	298	805	
Third Party Payments Enquiry Response	298	855	
Invalid Input Received Notification	298	900	

2. THE MT103 STANDARD

2.1. Scope

This chapter describes the use of MT103 payment messages in VIBER. MT103 messages are used when the sender party or the beneficiary, or both are not a financial institution.

For a precise definition please refer to: chapter 2.1.1, keyword <*customer_tr*>.

Note:

Standards described herein support fully the generation of MT103+ type message in VIBER too. The MT103+ is a sub-set of MT103 messages, which supports prompt automatic processing of received messages, provided that they have been filled in correctly. If format of User Header, block 3, Field 119 of the MT103 message is {3:{119:STP}} then SWIFT will check the rules set forth in the standard book, which are stricter than normal.

The following table provides an overview of the Y-Copy message flow with MT 103 messages.

Bank A = debit party

Bank B = credit party

An MT103 SWIFT message sent by the sender party will be stopped by SWIFT, and copying the fields of the message it will forward an MT096 SWIFT message to the MNB CAS to initiate the settlement. CAS, as the account manager of VIBER, will check and settle the MT096 SWIFT message, then SWIFT will forward the sent MT103 SWIFT message to the receiver after receiving the MT097 SWIFT response message. For the receiver this means that the payment transaction is completed, and the amount has been credited to the direct participant's account irrevocably.

2.2. Participants of an MT103 message

The following chart shows the possible combinations of VIBER participants involved in an MT103 message.

2.3. Format specification

The below table includes the SWIFT format specification.

M/O*	Tag	Field Name	Content/Options
M	20	Sender’s Reference	16x
O	13C	Time Indication	/8c/4!n1!x4!n
M	23B	Bank Operation Code	4!c

M/O*	Tag	Field Name	Content/Options
O	23E	Instruction Code	4!c[/30x]
O	26T	Transaction Type Code	3!c
M	32A	Value Date, Currency Code, Amount	6!n3!a15d
O	33B	Currency/-Instructed Amount	3!a15d
O	36	Exchange Rate	12d
M	50a	Ordering Customer	A, F** or K
O	51A	Sending Institution	[/1a] [/34x] 4!a2!a2!c[3!c]
O	52a	Ordering Institution	A or D
O	53a	Sender's Correspondent	A, B or D
O	54a	Receiver's Correspondent	A, B or D
O	55a	Third Reimbursement Institution	A, B or D
O	56a	Intermediary Institution	A, C or D
O	57a	Account With Institution	A, B, C or D
M	59a	Beneficiary Customer	A, F** or no letter option
O	70	Details of Payment	4*35x
M	71A	Details of Charges	3!a
O	71F	Sender's Charges	3!a15d
O	71G	Receiver's Charges	3!a15d
O	72	Sender to Receiver Information	6*35x
O	77B	Regulatory Reporting	3*35x
O	77T	Envelope Contents	9000z

* M= Mandatory, O = Optional ** valid from 23 november 2015

2.4. Conditional field rules

In accordance with the SWIFT standards.

2.5. Field specifications

Unless otherwise regulated by MNB, the following field specifications supplement the field specifications defined by SWIFT.

<u>In VIBER the following rules are applicable to fields 20, 23B, 32A, 33B, 50a, 52a, 56a, 57a, 59a, 71A, 72, 77B, 103 and 113:</u>

- **Field 20: Sender's Reference**

It is important that all messages sent by a given BIC the field and message type combination should be unique within the same working day. The TRN code can be no longer than 16 characters.

- **Field 23B: Bank Operation Code**

For messages sent through VIBER its value is: "CRED"

- **Field 32A: Value Date, Currency Code, Interbank Settled Amount**

Date of execution: The day of settlement, that is to say when the VIBER account of one party is debited and the VIBER account of another party is credited by the amount of the payment order. Syntax: yymmdd - e.g. 040317

Currency: HUF

Amount: Various, up to 15d-long field (the field cannot contain filler value!).

- **Field 33B: Currency, Instructed Amount**

This is a mandatory field as Hungary has also joined the group of 37 countries that use stricter validation rules in relation to payments effected by MT103 and MT103+ messages within the EU. This rule is applicable not only to cross-border international payments in EUR, HUF or any other third currencies within the EU, but also to domestic (national) MT103 messages.

Currency: HUF

Instructed amount, if there is no charge for sending/receiving and there is no currency exchange: the same HUF value that was entered into field 32A. This field cannot be longer than 15d (this field may not contain fillér value!).

- **Field 50a: Ordering Customer**

This is a mandatory field, and it should contain the following details about the sender customer of a VIBER transaction order:

- **Option 50K** is applicable: the first line of the field contains the sender's *<account_id>* (account number), the second line contains the name and address of the orderer. The use of the '/' symbol before the account number is mandatory.
- 50F option: this is same as described in the section "if the orderer is a financial institution".

If a foreign financial institution whose account is managed by the direct participant has been entered into field 52a of the MT103 SWIFT message (see: the rule for filling-out field 52a), then the account number of the customer indicated by field 50a can be omitted.

If the orderer is a financial institution (**orderer = *<fin_institution>* or *<direct participant>***) then

- **option 50A:** the field includes

- the BIC code of the financial institution, or

- **option 50K:** the first line of the field includes
  - its 8-digit GIRO code (<*giro_address*>), or
  - <*account_id*> (account number),

  and the second line shows the name of the institution.

- **option 50F**: the first sub-field of the field contains the *Party identifier*, and the second sub-field contains the *Name & Address*, in the following format: 1!n/33x

  (*Party identifier*)

  (*Name & Address*)

In connection with the ***Party identifier*** one of the following two options must be used:

- account number, of format: /34x

  (If available, the account number has to be used) **or**

- code, country code and Identifier of format: 4!a/2!a/27x (meaning: 4 letters/2 letters/ and 27 characters), error code T54

  (If any extra space is required, or another identifier has to be used for which there is enough space or it can be continued under code 8);

The code may be of the following configurations (error code T55):

ARNU (Alien Registration Number): code_word, followed by '/', country code, another '/', and finally the registration number;

CCPT (Passport Number): code_word, followed by '/', country code, another '/', and finally the passport number;

pl.: CCPT/HU/ZH123456

CUST (Customer Identification Number): code_word, followed by '/', country code, then another '/', issuer of the identifier, another '/', followed by the party identifier;

pl.: CUST/HU/ABC Bank/12345

DRLC (Driving License Number): code_word, followed by '/', country code, then another '/', issuer of the identifier, another '/', followed by the party identifier;

Pl.: DRLC/BE/BRUSSELS/NB0949042

EMPL (Employer Number): code_word, followed by '/', country code, another '/', issuer of the identifier, another '/', followed by the party identifier;

pl.: CUST/HU/MNB/12345

NIDN (National Identity Number): code_word, followed by '/', country code, another '/', followed by the international identification number;

SOSE (Social Security Number): code_word, followed by '/', country code, another '/', followed by the social security number

pl.: SOSE/HU/066 357 665

TXID (Tax Identification Number): code_word, followed by '/', country code, another '/', followed by the tax identification number

pl.: TXID/HU/1234567890

In the second sub-field **(*Name & Address*)** one of the following options can be used:

The code may be of the following configurations (each code starts in a new row, in ascending order, if the string is longer than usual, the code may be repeated if necessary, error code T56):

1 (Name of the ordering customer): number followed by '/', followed by the name of the ordering customer. Mandatory field.

2 (Address Line): number followed by '/', followed by the address of the party initiating the order (street, no., building name);

3 (Country and Town): number followed by a slash, '/', the ISO country code, and optionally a slash '/' followed by additional details. Other occurrence(s) of number 3 must be followed by a slash '/' and the continuation of additional details. Additional details can contain Town, which can be complemented by postal code (for example zip) and country subdivision (for example, state, province, or county). It is preferred that the country code and town indicate the country and town of residence, as provided by the ordering customer. Mandatory field.

If use option 50F in the second sub-field number 1 and 3 are mandatory fields.

Numbers 1,2 and 3 may be repeated. The same number must not occur more then 2 times.

The first occurrence of number 3 must be followed by a valid ISO country code (Error code(s): T73).

4 (Date of Birth): number followed by '/', followed by the date of birth in day/month/year format DDMMYYYY;

5 (Place of Birth): number followed by '/', country code, another '/', followed by the place of birth;

4 and 5 must be used together at all times!

6 (Customer Identification Number): number followed by '/', country code, another '/', followed by the issuer of the number, followed by another '/' and the party identifier;

7 (National Identity Number): number followed by '/', country code, another '/', followed by the national identification number;

8 (Additional Information): number followed by '/', followed by the additional information with the following changes:

the first row, for the Party identifier contains the code, Country code and Identifier

the Customer Identification Number provided in subfield 2 (Name and Address) with number 6. The National Identity Number provided in subfield 2 (Name and Address) with number 7.

Numbers 4, 5, 6, 7 and 8 must not be repeated

It is mandatory to use the '/' character before the giro code and *<account_id>.*

Examples:

1. Customer: :50K:/12345678-1234567890123456

Kiss Bertalan, 1039. Kokorcsin u. 4

50F: /12345678-1234567890123456

1/Kiss Bertalan

2/ Kokorcsin u. 4

3/HU/Budapest 1039

:50 F: /12345678-1234567890123456

1/Kiss Bertalan

2/ Kokorcsin park

2/ 4. A. lépcsőház 2/6.

3/HU/Budapest 1039

:50 F: DRCL/HU/Budapest/H972682

1/Kovacs Bela

3/HU/Budapest

4/19720830

5/HU/Budapest

:50F: TXID/HU/1234567890

1/Macsak Ilona

3/HU/Budapest

6/HU/ABC bank/12345678

:50F: CUST/HU/ABC bank/12345678-12345678-1

1/Kiss Bertalan

2/ Kokorcsin u. 4

3/HU/Budapest 1039

8/2345678

2. Financial institution

:50A:COBADEFF, or

:50 K:/11701004

OTP Bank Nyrt, Budapest Region, or

:50 K:/11701004-1115759001000004

OTP Bank Nyrt, Budapest Region

- **Field 52a: Ordering Institution**

The use of this field is mandatory when payment is sent to the account manager <direct participant> by a *foreign* <fin_institution> - with an account managed by the <direct participant> - on the order of its customer (indicated in field 50a). In that case the sender of the VIBER message will send the VIBER message to debit the account identified in field 52a.

Note: For a customer of an indirect participant the first 8 characters of the bank account number in field 50 will clearly identify the financial institution sending the payment order, therefore it is not necessary to fill out field 52a.

- When **option A** is used, it contains the BIC code of the <*fin_institution*>,
- When **option D** is used the first line of the field contains the <account_id> of the account of the financial institution managed by the <*direct participant*>, and the second line contains its name and address.

- **Field 56a: Intermediary**

This field indicates the intermediary, which is situated between the <*receiver*> and the account manager financial institution indicated in field 57a.

If there is no direct account relation between the account keeping bank of the <receiver> direct participant: and the <beneficiary customer> (field 59), the bank keeping an account with the <receiver> direct participant shall be specified in field 56, while the account keeping bank of the <beneficiary> customer shall be specified in field 57.

- When **option A** is used, it contains the BIC code of the <*fin_institution*>,
- **Option C Party identifier**
- When **option D** is used the first line of the field contains the <account_id> of the account of the financial institution managed by the <receiver>, and the second line contains its name and address.

- **Field 57a Account With Institution**

The use of this field is mandatory when the beneficiary of a payment order (indicated in field 59) is an account managed by a *foreign* <fin_institution>, which has an account opened with the receiver <direct participant>. In that case the receiver of the VIBER message will receive the VIBER message and credit the account identified in field 57.

Note: The first 8 characters of the bank account number clearly identifies the financial institution receiving the payment order, and thus when it is used in field 59a there is no need to fill out field 57a.

- When **option A** is used, it contains the BIC code of the <*fin_institution*>,
- **Option B Party identifier and municipality**
- **Option C Party identifier**
- When **option D** is used the first line of the field contains the <account_id> of the account of the financial institution managed by the <receiver>, and the second line contains its name and address.

- **Field 59a: Beneficiary Customer**

Filling out this field is mandatory, and it should contain the following details about the beneficiary of a VIBER transaction order, in order to allow the receiver of the message to credit the amount of the payment transaction automatically to the beneficiary's account:

- If the beneficiary is not a financial institution **(beneficiary = *<customer>*)** then
  - **No letter option**: the first line of the field contains the bank account number (<*account_id*>) of the beneficiary, while the second line shows its name and address. The use of the '/' symbol before the account number is mandatory.
  - F option: this is same as described in the section "if the beneficiary is a financial institution".
- If the beneficiary is a financial institution (**beneficiary = *<fin_institution>* or *<direct participant>***) then
  - **Option A:** the field includes
    - the BIC code of the financial institution.
  - **Option F:** the field includes the first sub-field of the field contains the (*Account Number)*, and the second sub-field contains the (Name and Addres Details*)*: 4*(1!n/33x)
    1. (Name of the beneficiary): The number followed by a slash, '/' must be followed by the name of the beneficiary customer. Mandatory field.
    2. (Address Line): The number followed by a slash, '/' must be followed by an Address Line (Address Line can be used to provide for example, street name and number, building name or post office box number).
    3. (Country and Town): The first occurrence of number 3 must be followed by a slash, '/', the ISO country code, and optionally a slash '/' followed by additional details. Other occurrence(s) of number 3 must be followed by a slash '/' and the continuation of additional details. Additional details can contain Town, which can be complemented by postal code (for example zip) and country subdivision (for example, state, province, or county). It is preferred that the country code and town indicate the country and town of residence, as provided by the ordering customer. Mandatory field.

    In option F, for subfields (Number)(Name and Address Details):

    - The first line must start with number 1 (Error code(s): T56).
    - Numbers must appear in numerical order (Error code(s): T56).
    - If use option 59F in the second sub-field Number 1 and 3 are mandatory fields.
    - Numbers 1,2 and 3 may be repeated. The same number must not occur more then 2 times (Error code: T56).
    - The first occurrence of number 3 must be followed by a valid ISO country code (Error code: T73).
    - If the account number of the beneficiary customer is known, it must be stated in Account.
  - **No letter option:** the first line of the field includes
    - the 8-digit GIRO code (<*giro_address*>) of the institution, or

- the 16 or 24-character long bank account number (<*account_id*>),

and the second line shows the name of the institution.

It is mandatory to use the '/' character before the giro code and *<account_id>.*

Examples:

1. Customer: 59:/12345678-1234567890123456
   Kiss Bertalan, 1039. Kokorcsin u.4
2. Financial institution :59A: COBADEFF

   or

   :59:/11701004
   OTP Bank Nyrt, Budapest Region
3. Customer: :59F:/12345678-1234567890123456
   - 1/Kiss Bertalan
   - 2/1039. Kokorcsin u.4
   - 3/HU/BUDAPEST

- **Field 71A Details of Charges**

In this field the party bearing the cost of the payment order should be indicated.

Permitted value: SHA.

In VIBER transaction orders, regardless of the entered OUR, BEN or SHA values all account holder customers will assume the fee charged by their own account managers for sending and receiving an MT103 SWIFT message.

If the amount of foreign currency sent to the direct participant is credited to its HUF account managed in VIBER (e.g. because the customer has no foreign exchange account) then the entire amount appearing in the payment order will be credited[1], and the fee will be charged by MNB via account transfer, which will be notified to the customer through an MT 900 SWIFT message.

- **Field 72: Sender To Receiver**

In the case of a PVP transaction it is mandatory to complete this field.

In the first line, between two '/' the code word **PVP**, in the second line, between two '/' the code word **RRN**, then (with a max. length of 16 characters) the identical identification number of the two PVP payment orders (hereinafter: **common identification number**) have to be indicated.

Example:

Bank **'A'** sends a VIBER transaction order to Bank **'B'** with an MT103 SWIFT message:

[1] If the value of the field 71A of the message containing the HUF value of the foreign exchange transaction credit to the VIBER member is BEN or SHA, and the value of field 71F is 0 then MNS send an MT 900 SWIFT message to the VIBER member about the fee charged, and the TRN of the message is the same as the TRN of the related foreign exchange transaction.

72:/PVP/

/RRN/1059865

Bank **'B'** sends a VIBER transaction order to Bank **'A'** with an MT103 SWIFT message:

72:/PVP/

/RRN/1059865

- **Field 77B Regulatory Reporting**

This field is not required and any data entered shall be treated as non-existent.

- **Field 103 Service code in User Header Block**

The **HUF code** should be entered into field 103 of the header block of each message sent in VIBER. Without this code the message will not get to Y FIN Copy service branch of SWIFT, and will not become a VIBER message!

- **Field 113: Business priority in User Header Block**

In the header block of the SWIFT message field 113 contains the priority of the transaction order, which is taken into account by CAS in determining the order of settlements. To MT 202 bank to bank transaction orders the sender of the SWIFT message may assign priorities between 10 and 98.

Syntax: 00XX where XX means the priority level.

If the sender of the message does not assign a priority to the transaction order CAS will give it a priority level according to the configured default value, which will be 0098 presumably for transaction orders submitted by VIBER participants.

Orders with identical priority shall be executed along the FIFO principle.

2.6. Examples

The following examples show the possible participant combinations of the MT 103 message with the applicable VIBER rules in order to allow both parties to process the messages automatically.

The 16 and 24-character long customer bank account numbers appearing in these examples are fictitious, and for this reason we did not verify if the CDV is correct.

2.6.1. A direct participant pays a customer of another direct participant

OTP Bank sends 100.000.000 HUF with priority 14 on 18-11-2021 to a UniCredit Bank customer (account number: 10918001-1111111111111111).

Explanation	Format	Description
Sender	OTPVHUHB	Sender's BIC code
Message Type	103	
Receiver	BACXHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0014	priority
Message Text		
Sender's Reference	:20:CUSTRFER1	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211118HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/11701004 Name	Since the orderer is the sender direct participant, the giro code of OTP Bank (11701004) is entered
Beneficiary Customer	:59:/10918001-1111111111111111 Name Address	Since the beneficiary is a customer the customer's bank account number must be entered.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.2. Direct participant sends money to a customer of an indirect VIBER bank (A)

UniCredit sends 100.000.000 HUF with priority 15 on 18-11-2021 to a customer of OTP Lakástakarékpénztár (OTP Housing Savings Bank) (Account number: 88100016-10080009). OTP Lakástakarékpénztár is a respondent of OTP Bank.

Explanation	**Format**	**Description**
Sender	OKHBHUHB	Sender's BIC code
Message Type	103	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0015	priority
Message Text		
Sender's Reference	:20:CUSTRFER1	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211118HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/ 10400023 Name	Since the orderer is the sender participant, the giro code of K&H Bank (10400023) is entered
Beneficiary Customer	:59:/88100016-10080009 Name Address	Since the beneficiary is a customer the customer's bank account number must be entered
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.3. Direct participant sends money to a customer of a foreign financial institution (B)

OTP Bank sends 100.000.000 HUF with priority 19 on 18-10-2021 to a Commerzbank Frankfurt customer (country code: “DE”, account number: 14200067). Commerzbank Budapest manages a loro HUF account for Commerzbank Frankfurt. The FM title of the order: 012

Explanation	**Format**	**Description**
Sender	OTPVHUHB	Sender’s BIC code
Message Type	103	
Receiver	COBAHUHX	Receiver’s BIC code
Field 103	HUF	
Priority Field 113	0019	priority
Message Text		
Sender’s Reference	:20:CUSTOMER7	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/11701004 Name	Since the orderer is the sender direct participant, the giro code of OTP Bank (11701004) is entered
Account With Institution	:57A:COBADEFF	The account of the beneficiary customer is with Commerzbank Frankfurt.
Beneficiary Customer	:59:/14200067abc Name Address	Because the beneficiary is also a customer the customer account number should be entered here if it is known.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.4. An indirect participant sends money to a customer of a direct participant

OTP Lakástakarékpénztár (OTP Housing Savings Bank), which is a respondent of the OTP Bank sends 100.000.000 HUF to a resident customer of UniCredit Bank (account number: 10918001-1111111111111111) without priority indication on 18-10-2021.

Explanation	**Format**	**Description**
Sender	OTPVHUHB	Sender's BIC code
Message Type	103	
Receiver	BACXHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113		priority
Message Text		
Sender's Reference	:20:CUSTOMER7	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/88100016 Name	Since the orderer is a financial institution, the giro code of OTP Housing Savings Bank should be entered (88100016)
Beneficiary Customer	:59:/10918001-1111111111111111 Name Address	Since the beneficiary is a customer the customer's bank account number must be entered.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.5. An indirect participant sends money to a customer of an indirect participant

UniCredit Jelzálogbank (UniCredit Mortgage Bank), which is a respondent of the UniCredit Bank sends 100.000.000 HUF to a customer of OTP Lakástakarékpénztár (account number: 88100016-10080009) with priority 12 on 18-10-2021. OTP Lakástakarékpénztár is a respondent of OTP.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	103	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0012	priority
Message Text		
Sender's Reference	:20:CUSTOMER7	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/17100009 Name	Since the orderer is a financial institution, the giro code of UniCredit Jelzálogbank (UniCredit Mortgage Bank) should be entered (17100009)
Beneficiary Customer	:59:/88100016-10080009 Name Address	Since the beneficiary is a customer the customer's bank account number must be entered.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.6. A customer of a direct participant sends money to another direct participant

A customer of UniCredit Bank (account number: 10918001-11157590-01000004) pays 100.000.000 HUF to OTP Bank with priority 20 on 18-10-2021.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	103	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0020	priority
Message Text		
Sender's Reference	:20:CUSTOMER7	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 F:/10918001-11157590010004 1/Name of the ordering customer 2/Address line 3/Country and town	Since the orderer is a customer, the customer's bank account number, name and address must be entered.
Beneficiary Customer	:59:/11701004 Name	Since the beneficiary is the receiver direct participant the giro code of OTP Bank (11701004) must be entered.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.7. A customer of a direct participant sends money to a customer of another direct participant

A customer of UniCredit Bank (resident, country code: “HU”, account number: 10918001-11157590-01000004) pays 100.000.000 HUF to a resident customer of OTP Bank (account number: 11701004-11111111-11111111) with priority 30 on 18-10-2021.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender’s BIC code
Message Type	103	
Receiver	OTPVHUHB	Receiver’s BIC code
Field 103	HUF	
Priority Field 113	0030	priority
Message Text		
Sender’s Reference	:20:CUSTOMER6	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/10918001-1115759001000004 Name Address	Since the orderer is a customer the customer’s bank account number must be entered.
Beneficiary Customer	:59:/11701004-1111111111111111 Name Address	Since the beneficiary is a customer the customer’s bank account number must be entered
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.8. A customer of a direct participant sends money to an indirect participant (A)

A customer of UniCredit Bank sends 100.000.000 HUF to OTP Lakástakarékpénztár (OTP Housing Savings Bank), which is a respondent of the OTP Bank with priority 19 on 18-10-2021.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	103	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0019	priority
Message Text		
Sender's Reference	:20:CUSTOMER6	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 F:/CCPT/HU/ZH123456 1/Kovacs Bela 3/HU/Budapest 4/19720830 5/HU/Budapest	Since the orderer is a customer with no bank account, the customer's passport number may be entered.
Beneficiary Customer	:59:/ 88100016 Name	Since the beneficiary is the financial institution, the giro code of OPT Lakástakarékpénztár (OTP Housing Savings Bank) should be entered (88100016)
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.9. A customer of a VIBER participant sends money to a foreign financial institution (B)

A customer of HypoVereinsbank (account number: 10918001-11157590-01000004) sends 100.000.000 HUF to Société Générale Paris, which has a nostro HUF account managed by CIB Bank, with priority 19 on 18-10-2021.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	103	
Receiver	CIBHHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0019	priority
Message Text		
Sender's Reference	:20:CUSTOMER6	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/10918001-1115759001000004 Name Address	Since the orderer is a customer the customer's bank account number must be entered.
Beneficiary Customer	:59A:SOGEFRPP :59:/10700017 – 11111111 Name	As the beneficiary is the financial institution, its BIC code or its account number with CIB Bank should be entered.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.10. A customer of a direct participant sends money to a customer of an indirect participant (A)

A customer of UniCredit Bank sends 100.000.000 HUF to a customer of OTP Lakástakarékpénztár (OTP Housing Savings Bank) (account number: 88100016-10080009) with priority 19 on 18-10-2021. OTP Lakástakarékpénztár is a respondent of OTP Bank.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	103	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0019	priority
Message Text		
Sender's Reference	:20:CUSTOMER6	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50F:/TXID/HU/1234567890 1/Macsak Ilona 3/HU/Budapest 6/HU/ABCbank/12345678	Since the orderer is a customer with no account, the customer's tax number may be entered.
Beneficiary Customer	:59:/ 88100016-10080009 Name Address	Since the beneficiary is a customer the customer's bank account number must be entered
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.11. A customer of a direct participant sends money to a customer of a foreign financial institution (B)

A customer of UniCredit Bank (resident, country code: “HU”, account number: 10918001-11157590-01000004) sends 100.000.000 HUF to a customer of Société Générale Paris (country code: “FR”, account number: 14200067abc) with priority 19 on 18-10-2021. CIB Bank holds a loro HUF account for Société Générale. The FM title of the order: 012

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender’s BIC code
Message Type	103	
Receiver	CIBHHUHB	Receiver’s BIC code
Field 103	HUF	
Priority Field 113	0019	priority
Message Text		
Sender’s Reference	:20:CUSTOMER7	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/10918001-15759001000004 Name, Address	Since the orderer is a customer, the customer’s bank account number must be entered.
Account With Institution	:57A:SOGEFRPP	The account of the beneficiary customer is with Société Générale.
Beneficiary Customer	:59:/14200067abc Name, Address	Because the beneficiary is also a customer the customer account number should be entered here if it is known.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.12. A customer of an indirect participant sends money to a direct participant

A customer of OTP Lakástakarékpénztár (OTP Housing Savings Bank) (account number: 88100016-50050990) sends 100.000.000 HUF with priority 12 to UniCredit Bank on 18-10-2021. OTP Lakástakarékpénztár is a respondent of OTP Bank.

Explanation	**Format**	**Description**
Sender	OTPVHUHB	Sender's BIC code
Message Type	103	
Receiver	BACXHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0012	priority
Message Text		
Sender's Reference	:20:CUSTOMER6	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/88100016-50050990 Name, Address	Since the orderer is a customer, the customer's bank account number must be entered.
Beneficiary Customer	:59:/10918001 Name	Since the beneficiary is the receiver direct participant the giro code of UniCredit Bank (10918001) must be entered.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.13. A customer of an indirect participant sends money to a customer of a direct participant (A)

A customer of OTP Lakástakarékpénztár (OTP Housing Savings Bank) (account number: 88100016-50050990) sends 100.000.000 HUF with priority 12 to a customer of UniCredit Bank (account number: 10918001-11157590-01000004) on 18-10-2021. OTP Lakástakarékpénztár is a respondent of OTP Bank.

Explanation	**Format**	**Description**
Sender	OTPVHUHB	Sender's BIC code
Message Type	103	
Receiver	BACXHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0012	priority
Message Text		
Sender's Reference	:20:CUSTOMER6	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/88100016-50050990 Name, Address	Since the orderer is a customer, the customer's bank account number must be entered.
Beneficiary Customer	:59:/10918001-1115759001000004 Name, Address	Since the beneficiary is a customer the customer's bank account number must be entered.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.14. A customer of a foreign financial institution sends money to a customer of a VIBER participant (B)

A customer of Société Générale Paris (with a HUF nostro account with CIB Bank) (country code: 'FR', account number: 501000195005) sends 100.000.000 HUF to a customer of UniCredit Bank (country code: 'HU', account number: 10918001-11157590-01000004) with priority 12 on 18-10-2021. The FM title of the order: 013.

Explanation	**Format**	**Description**
Sender	CIBHHUHB	Sender's BIC code
Message Type	103	
Receiver	BACXHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0012	priority
Message Text		
Sender's Reference	:20:CUSTOMER7	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/501000195005 Name, Address	Since the orderer is a customer the customer account number should be entered here if known.
Ordering Institution	:52A:SOGEFRPP	BIC count of the orderer's account manager bank.
Beneficiary Customer	:59:/10918001-1115759001000004 Name, Address	Since the beneficiary is a customer the customer's bank account number must be entered.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.15. A customer of an indirect participant sends money to an indirect participant (A)

A customer of UniCredit Jelzálogbank (UniCredit Mortgage Bank) (account number: 17100009-50050990) sends 100.000.000 HUF with priority 12 to OTP Lakástakarékpénztár (OTP Housing Savings Bank) on 18-10-2021. UniCredit Jelzálogbank (UniCredit Mortgage Bank) is a respondent of UniCredit Bank, while OTP Lakástakarékpénztár (OTP Housing Savings Bank) is a respondent of the OTP Bank.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	103	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0012	priority
Message Text		
Sender's Reference	:20:CUSTOMER6	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/1710000950050990 Name, Address	Since the orderer is a customer, the customer's bank account number must be entered.
Beneficiary Customer	:59:/ 88100016 Name	Since the beneficiary is the financial institution, the giro code of OPT Lakástakarék should be entered (88100016)
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.16. A customer of an indirect participant sends money to a customer of an indirect participant

A customer of UniCredit Jelzálogbank (UniCredit Mortgage Bank) (account number: 17100009-50050990) sends 100.000.000 HUF with priority 12 to a customer of OTP Lakástakarékpénztár (OTP Housing Savings Bank) (account number: 88100016-10080009) on 18-10-2021. UniCredit Jelzálogbank (UniCredit Mortgage Bank) is a respondent of UniCredit Bank, while OTP Lakástakarékpénztár (OTP Housing Savings Bank) is a respondent of the OTP.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	103	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0012	priority
Message Text		
Sender's Reference	:20:CUSTOMER6	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/1710000950050990 Name, Address	Since the orderer is a customer, the customer's bank account number must be entered.
Beneficiary Customer	:59:/8810001610080009 Name, Address	Since the beneficiary is a customer the customer's bank account number must be entered.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

2.6.17. Sending a customer item as a PVP transaction

For the settlement of the PVP transaction it is mandatory to give the code words /PVP/ and /RRN/ and a common identification number in field 72.

A customer of the Hungarian Branch Office of ING Bank N.V. (account number: 13707013-08553588) sends HUF 1,000,000 with priority 20 to the credit of the account of a customer of CIB Bank Zrt. (10700017-65489653) on 18-10-2021.

Explanation	**Format**	**Description**
Sender	INGBHUHB	Sender's BIC code
Message Type	103	
Receiver	CIBHHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0020	priority
Message Text		
Sender's Reference	:20:1209ABC	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF1000000,	
Currency, Instructed Amount	:33B:HUF1000000,	
Ordering Customer	:50K:/13707013-08553588 Name, Address	Since the orderer is a customer, the customer's bank account number must be entered.
Beneficiary Customer	:59:/10700017-65489653 Name, Address	Since the beneficiary is a customer the customer's bank account number must be entered.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution.
Sender To Receiver	bb /RRN/123456	In the first and second lines of this field, the code words /PVP/ and /RRN/, respectively, have to be written. The code word RRN is followed by the common identification number (of max. 16 characters).
End of Message Text/Trailer		

Simultaneously with this, a customer of CIB Bank Zrt. (account number: 10702435-10000984) sends HUF 5,000,000 with priority 25 to the credit of the account of a customer of the Hungarian Branch office of ING Bank N.V. (13789017-06227564) on 18-10-2021.

Explanation	**Format**	**Description**
Sender	CIBHHUHB	Sender's BIC code
Message Type	103	
Receiver	INGBHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0025	priority
Message Text		
Sender's Reference	:20:546778894	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF5000000,	
Currency, Instructed Amount	:33B:HUF5000000,	
Ordering Customer	:50 K:/10702435-10000984 Name, Address	Since the orderer is a customer, the customer's bank account number must be entered.
Beneficiary Customer	:59:/13789017-06227564 Name, Address	Since the beneficiary is a customer the customer's bank account number must be entered.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution.
Sender To Receiver	bb /RRN/123456	In the first and second lines of this field, the code words **/PVP/** and **/RRN/**, respectively, have to be written. The code word RRN is followed by the **common identification number** (of max. 16 characters).
End of Message Text/Trailer		

2.7. Return of a transaction order (RETURN)

Original message:

A resident customer of UniCredit Bank (account number: 10918001-11157590-01000004) pays 100.000.000 HUF to a resident customer of OTP Bank (account number: 11794008-11111111-11111111) with priority 30 on 18-10-2021.

Explanation	Format	Description
Sender	BACXHUHB	Sender's BIC code
Message Type	103	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0030	priority
Message Text		
Sender's Reference	:20:CUSTOMER6	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	
Currency, Instructed Amount	:33B:HUF100000000,	
Ordering Customer	:50 K:/109180011115759001000004 Name, Address	Since the orderer is a customer, the customer's bank account number must be entered.
Beneficiary Customer	:59:/117940081111111111111111 Name, Address	Since the beneficiary is a customer the customer's bank account number must be entered
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B	
End of Message Text/Trailer		

Return

OTP Bank could not credit the MT103 message (TRN:CUSTOMER6) received from UniCredit Bank to the customer, e.g. because the above account number is not associated with any customers as the account was cancelled 1 month ago.

On 18-10-2021 the transaction order was returned (RETURN) by OTP Bank to UniCredit Bank with priority 12, using

an **MT103 SWIFT message**.

Filling out the fields of the returned MT103 message is subject to the SWIFT standard, however, the following rules are applicable to field 32A, 50, 59, 70 and 72.

- **Field 32A: Value Date, Currency Code, Amount**

The amount shown in field 32A of the returned transaction order should be the same as the one entered into field 32A of the original message.

- **Field 50a: Ordering Customer**

This field should be a copy of field 59a of the original MT103 message (Beneficiary). If the bank returning the payment cannot enter the - invalid - account number into the first line of the field then one of their own suspended accounts should be entered instead. All other lines of field 59a of the original message should be copied here without any changes.

- **Field 59a: Beneficiary Customer**

This field should be a copy of field 50a of the original MT103 message (Ordering customer).

- **Field 70: Details of Payment**

This field should be a copy of the contents of field 70 of the original message.

- **Field 72: Sender to Receiver Information**

Field 72 tells the receiver that the transaction order has been returned, which is indicated by the code_word /RETN/ entered into the first line. The other lines of the field provide information that help identify the original message. The returned transaction order must be identified with **SWIFT** returned transaction codes. It is mandatory to use the code_words of the first three lines, and to fill out the lines.

- The first line always contains the code_word **/RETN/**, followed by the field number of the original message, which resulted in the rejection. For example, /RETN/59 – this means that the transaction order was rejected due to the data entered into field 59 of the original message.
- In the second line the standard SWIFT code of the reason for rejection should be entered between two '/' symbols - e.g. /AC04/, which may be followed by an optional text as explanation. Rejection codes are as follows:

Code	Type	Description
AC01	Account number	Improperly formatted account number
AC04	Account number	Entered account number has been removed from the books of the receiver bank

AC05	Account number	No account is associated with the entered account number at the receiver bank
AC06	Account number	Entered account number is blocked, transactions on the account are restricted
AM01	Amount	Transaction amount is zero
AM05	Amount	Duplicate transaction
BE01	Beneficiary	Entered beneficiary details are not the same as those of the associated account number
BE05	Beneficiary	Sender of the transaction is unknown to beneficiary
MS01	Miscellaneous	e.g.: returned according to prior notice from sender bank (if it has not been credited to customer account) – technical error

- In the **third line**, the code_word **/MREF/** is followed by the TRN code entered into field 20 of the original MT103 message;

From data in the message returned in this way the bank initiating the erroneous transfer can reconstruct the contents of the erroneously sent message without having to look up the original message. (e.g. field 72 of the original message and maybe the account number in field 59).

This algorithm also addresses the chances of 'shuttling' transaction orders, that is, the bank receiving the returned transaction order may forward it to the originator although manual processing, review and interpretation of returned transaction orders is strongly recommended before the receiver bank releases the transaction order for further automated processing.

An MT103 example for a RETURN message is as follows:

Explanation	**Format**	**Description**
Sender	OTPVHUHB	Sender's BIC code
Message Type	103	
Receiver	BACXHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0012	priority
Message Text		
Sender's Reference	:20:RETURN16	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF100000000,	Returned on the same day, 18-10-2021.
Currency, Instructed Amount	:33B:HUF100000000,	

Explanation	Format	Description
Ordering Customer	:50 K:/ Name, Address	Filled out by orderer bank depending on their bank system. The bank either copies field 59 of the original message, or enters a suspended account number into the first line. See: Description of field 50.
Beneficiary Customer	:59:/109180011115759001000004 Name, Address	Contents of field 50 of the original message must be copied here.
Details of payment	:70: Text for the attention of the beneficiary	Contents of field 70 of the original message must be copied here.
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Sender To Receiver Information	:72:/RETN/59 /AC04/ /MREF/CUSTOMER6	
Regulatory Reporting	**:77B:**	
End of Message Text/Trailer		

2.8. Direct submission of customer items into MNB

If the direct participant is unable to send its MT103 message through SWIFT in VIBER, then – in accordance with the 'Emergency situations affecting direct VIBER participants' – it can be submitted to the MNB on paper, by a PFNY11 Transfer order, through Annex 16 or SWIFT message printout, through encrypted e-mail channel or the 'viber' channel of the GIROHáló GIROFile service.

PFNY11 transfer order should be filled out as follows:

- In the field "Name of the payer" should contain the name of the customer submitting the customer item.

  e.g.: Kovács Béla

- "Bank account number of the payer" should include the account number of the customer initiating the customer item.

  e.g.: 13700023-1234567800000001 (The example is not CDV validated!)

- In the field "Name of the beneficiary" should contain the name of the customer to be credited.

  e.g.: Molnár Géza

- "Bank account number of the beneficiary" should include the account number of the customer initiating the customer item.

e.g.: 10980006-1666567800000001 (The example is not CDV validated!)

- "**Debit day**" is the date of submission to MNB.

e.g.: 20040618

- "Amount"

e.g.: 50,000,000 HUF

- "Form number"

e.g.: CUST03

- "Notes"

e.g.: VIBER Sale price of the house at Szeged

In the case of aPVP payment order:

first line /PVP/

second line /RRN/ followed by the common identification number

It is important that the 'payment system' field of the submitted PFNY11 transfer order should contain the 'VIBER' code_word, which tells MNB that the orderer requests the settlement and execution of the payment via VIBER.

MNB transfers the amount indicated in the payment order submitted on paper and debits the sender direct participant's account and credits the amount to the account of the direct participant managing the beneficiary's account.

The sender direct participant receives confirmation of the settlement if SWIFT connection to MNB is not restored by the end of the day and will receive a paper based MT 950 SWIFT message (statement), which includes the MT 900 confirmation of debit. As soon as the SWIFT connection is restored SWIFT will forward the MT 900 message to the sender.

The receiver direct participant will received a credit confirmation for the customer item submitted to MNB in an MT 910 SWIFT message. Thus, in a 'contingency' situation this MT 910 message will constitute the basis of crediting the customer's account. Attention! **No** MT103 **message will be received**.

<u>The contents of the fields of an MT 900 message are the following:</u>

- **Field 20: Transaction Reference Number**

Transaction reference number assigned by the MNB.

- **Field 21: Related Reference**

It contains the "Form number" field of the PFNY11 transfer order submitted on paper to MNB by the direct participant, or the contents of Field 20 if the order is submitted in SWIFT format.

- **Field 25: Account Identification**

This field contains BIC code of the debited direct participant (debit party).

- **Field 32A: Value Date, Currency Code, Amount**

Date of execution: In VIBER **date of execution** of an MT 900 message can only be the current settlement day. Syntax: yymmdd – e.g. 000618

Currency code: HUF

Amount: The amount should always be followed by a comma!

- **Field 72: Sender to Receiver Information**

  - The **first line** always contains the following code word:
    - /CNTRPRTY/, followed by the BIC code of the credit party.
  - In the **second line** the **/BENACCNT/** code_word indicates that the message contains a customer item. The code_word is followed by the account number of the beneficiary customer, formatted as: 10980006-1666567800000001!
  - The **third line** includes the name and possibly the registered seat of the beneficiary customer.
  - The **fourth line** includes the account number of the orderer, or if the account number is not available, the information contained in Field 50a, option F, sub-field 1 according to SWIFT standards,
  - The **fifth line** includes the name and possibly the registered seat of the orderer,
  - The **sixth line** contains the comments.

<u>The contents of the fields of an MT 910 message are the following:</u>

- **Field 20: Transaction Reference Number**

Transaction reference number assigned by the MNB.

- **Field 21: Related Reference**

It contains the “Form number” field of the PFNY11 transfer order submitted on paper to MNB by the direct participant, or the contents of Field 20 if the order is submitted in SWIFT format.

- **Field 25: Account Identification**

This field contains BIC code of the credited direct participant (credit party).

- **Field 32A: Value Date, Currency Code, Amount**

Date of execution: In VIBER **date of execution** of an MT 910 message can only be the current settlement day. Syntax: yymmdd – e.g. 000618

Currency code: HUF

Amount: The amount should always be followed by a comma!

- **Field 52a: Ordering Institution**

This field includes a BIC code to define the VIBER participant who submitted the payment or settlement order resulting in the crediting of the amount. If customer items are submitted to the MNB directly (e.g. items submitted in paper form), the MNB shall execute them by transfers between accounts. As a result field 52D contains the MANEHU2A BIC code of MNB.

- **Field 72: Sender to Receiver Information**

  - The **first line** always contains the following code word:
    - /CNTRPRTY/, followed by the BIC code of the debit party.
  - In the **second line** the **/BENACCNT/** code_word indicates that the message contains a customer item. The code_word is followed by the account number of the beneficiary customer, formatted as: 10980006-1666567800000001
  - The **third line** includes the name and possibly the registered seat of the beneficiary customer.
  - The **fourth line** includes the account number of the orderer, or if the account number is not available, the information contained in Field 50a, option F, sub-field 1 according to SWIFT standards,
  - The **fifth line** includes the name and possibly the registered seat of the orderer,
  - The **sixth line** contains the comments.

2.8.1. Example

ING Bank submitted a customer transaction order on paper to MNB. MNB completes the account transfer between the accounts of the two bank, and ING Bank received the corresponding **MT 900 confirmation of debit**. Their account was debited with 50.000.000 HUF by MNB on 18-10-2021 in favour of UniCredit Bank.

Explanation	**Format**	**Description**
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	INGBHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN12	
Related Reference	:21:CUST03	
Account Identification	:25:INGBHUHBXXX	Debit party' BIC
Value Date, Currency Code, Amount	:32A:211018HUF50000000,	

Explanation	Format	Description
Sender to Receiver Information	:72:/CNTRPRTY/BACXHUHBXXX /BENACCNT/10980006-1666567800000001 /Molnar Geza /13700023-1234567800000001 /Kovacs Bela /Szegedi haz	See explanation
End of Message Text/Trailer		

For the same transaction the bank will received an **MT 910 confirmation of credit** as a proof that the above amount has been credited to their account.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	910	
Receiver	BACXHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN12	
Related Reference	:21:CUST03	
Account Identification	:25:BACXHUHBXXX	Credit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF50000000,	
Ordering Institution	:52D:MANEHU2AXXX	
Sender to Receiver Information	:72:/CNTRPRTY/INGBHUHBXXX /BENACCNT/10980006-1666567800000001 /Molnar Geza /13700023-1234567800000001 /Kovacs Bela /Szegedi haz	BIC code of the party debited during the account transfer (ING Bank)
End of Message Text/Trailer		

3. MT 202: BANK-TO-BANK PAYMENT ORDERS

3.1. Scope

This chapter is related to MT202 type SWIFT messages exchanged between VIBER participants.

This message is used when both the orderer and the beneficiary are direct or indirect VIBER participants.

For a precise definition please refer to under the keyword <*bank_to_bank_tr*>.

The following table provides an overview of the Y-Copy message flow related to MT202 messages.

Bank A = debit party

Bank B = credit party

An MT202 message sent by the sender party will be stopped by SWIFT, and copying the fields of the message it will forward an MT096 message to the MNB CAS to initiate the settlement. CAS will check and settle the MT096 message, then SWIFT will forward the sent MT202 message to the receiver after receiving the MT097 SWIFT response message. This means that the receiver bank will receive the amount indicated in the message irrevocably.

3.2. Participants of an MT202 message

3.3. Format specification

Below is the SWIFT format specification. Further details are available in the SWIFT User Manual.

M/O	Tag	Field Name	Content/Options
M	20	Transaction Reference Number	16x
M	21	Related Reference	16x
O	13C	Time Indication	/8c/4!n1!x4!n
M	32A	Value Date, Currency Code, Amount	6!n3!a15d
O	52a	Ordering Institution	A or D
O	53a	Sender’s Correspondent	A, B or D
O	54a	Receiver’s Correspondent	A, B or D
O	56a	Intermediary	A or D
O	57a	Account With Institution	A, B or D
M	58a	Beneficiary Institution	A or D
O	72	Sender to Receiver Information	6*35x

3.4. Conditional field rules

In accordance with the SWIFT standards.

3.5. Field specification

Unless otherwise regulated by MNB, the following field specifications supplement the field specifications defined by SWIFT and the LCSS Functional Specification. For MT202 messages used in VIBER the following rules are applicable to field 20, 21, 32A, 52 and 58:

- **Field 20: Transaction Reference Number**

It is important that all messages sent by a given BIC the field and message type combination should be unique within the same working day. The TRN code can be no longer than 16 characters.

- **Field 21: Related Reference**

In accordance with the SWIFT standards. If the MT202 message in question is related to a previous transaction order then the TRN code of that transaction order should be entered here. If the transaction order is not related to a previous transaction then NONREF should be entered into the field.

In the case of a **PVP type order** this is the field for giving the common identification number of the PVP pair of items.

- **Field 32A: Value Date, Currency Code, Amount**

Currency code: HUF

Amount: The amount should always be followed by a comma!

- **Field 52a: Ordering Institution**

Use of this field is optional. It should be filled out when the sender of the message is not a direct participant. In this case customer = <*fin_institution*>, sender of the message =<*direct participant*>, that is, the sender is acting according to the instructions of another financial institution. If the customer himself is the sender of the message then field 52 can be omitted.

Field 52 may be used with option A or D so

- **Option A:** If the sender of a payment order has a BIC code then the BIC code of the institution should be entered here.

  Note: If a financial institution has a BIC code it does not mean automatically that they are also a SWIFT member. A financial institution may request a so called “non-connected BIC (NSWB)” registration according to the ISO standard to facilitate identification.

- **Option D:** The first line should contain the 8-character long GIRO code of the sender / indirect participant. The second line shall include the sender’s name. If the sender is a bank and does not have an own 8-character GIRO code (e.g. foreign financial institution) then the first line of field 52 may also include the 16 or 24-character long <account_id> of the foreign bank opened with the direct participant. The sender <direct participant> sends the VIBER message to debit this account.

- **Field 56a: Intermediary**

This field indicates the intermediary, which is situated between the <*receiver*> and the account manager financial institution indicated in field 57a.

If there is no direct account relation between the account keeping bank of the <receiver> direct participant and the <beneficiary> institution (field 58), the bank keeping an account with the <receiver> direct participant shall be specified in field 56, while the account keeping bank of the <beneficiary> institution shall be specified in field 57.

- When **option A** is used, it contains the BIC code of the <*fin_institution*>,
- When **option D** is used the first line of the field contains the <*account_id*> of the account managed by the <*receiver*>, and the second line contains the name and address of the <*fin_institution*>.

- **Field 57a Account With Institution**

The use of this field is mandatory when the beneficiary of a payment order (indicated in field 58) is an account managed by a *foreign* <fin_institution>, which has an account opened with the receiver VIBER <direct participant>. In that case the receiver of the VIBER message will receive the VIBER message and credit the account identified in field 57.

Note: The first 8 characters of the account number composed in accordance with the national standard clearly identifies the financial institution receiving the payment order, and thus when it is used in field 58 there is no need to fill out field 57a.

- When **option A** is used, it contains the BIC code of the <*fin_institution*>,
- When **option D** is used the first line of the field contains the <*account_id*> of the account managed by the <*receiver*>, and the second line contains the name and address of the <*fin_institution*>.

- **Field 58a: Beneficiary Institution**

This field is used to identify the beneficiary financial institution, which may be the receiver of the message or the receiver's correspondent financial institution (indirect participant, <*fin_institution*>).

- If the **beneficiary** is the ***<receiver>*** then

  The 58A format option should be used, that is, the field should contain the BIC code of the addressed VIBER participant.

- If the **beneficiary** is a ***<fin_institution>*** then
  - the use of :58A: format is recommended when the beneficiary has a BIC code.
  - Code format :58D: should be used when the financial institution does not have a BIC code: a '/' character should be entered in the first line, followed by the 8-character long GIRO code, or the 16/24-character long account number (<*account_id*>) of the beneficiary financial institution. The second line contains the name of the beneficiary financial institution.

- **Field 72: Sender to Receiver Information**

In the case of a PVP transaction it is mandatory to complete this field.

In the first line, between two ‘/’ the code word **PVP** must be indicated.

Example:

Bank **'A'** sends an MT202 VIBER transaction order to Bank **'B'**:

72:/PVP/

Bank **'B'** sends an MT202 VIBER transaction order to Bank **'A'**:

72:/PVP/

- **Field 103 Service code in User Header Block**

The **HUF code** should be entered into field 103 of the header block of each message sent in VIBER. Without this code the message will not get to Y FIN Copy service branch of SWIFT, and will not become a VIBER message!

- **Field 113: Business priority in User Header Block**

In the header block of the SWIFT message field 113 contains the priority of the transaction order, which is taken into account by CAS in determining the order of settlements. To MT 202 bank to bank transaction orders the sender of the SWIFT message may assign priorities between 10 and 98.

Syntax: 00XX where XX means the priority level.

If the sender of the message does not assign a priority to the transaction order CAS will give it a priority level according to the configured default value, which will be 0098 presumably for transaction orders sent by VIBER direct participants.

3.6. Examples

The following examples show the possible participant combinations of the MT 202 message with the applicable VIBER rules in order to allow both parties to process the messages automatically.

The 16 and 24-character long customer bank account numbers appearing in these examples are fictitious, and for this reason we did not verify if the CDV is correct.

3.6.1. A direct participant sends money to another direct participant

A customer of UniCredit Bank sends 100.000.000 HUF to OTP Bank with priority 10 on date of execution 18-10-2021.

As the sender of the message is the same as the orderer it is not necessary to fill out field 52a.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	202	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	**HUF**	
Field 113	0012	priority
Message Text		
Transaction Reference Number	:20:INTERBANK1	
Related Reference	:21:NONREF	message is not related to a previous transaction
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Beneficiary Institution	:58A:OTPVHUHB	Since the beneficiary is the receiver party, the BIC code of the receiver should be entered.
Sender to Receiver Information	:72:	
End of Message Text/Trailer		

3.6.2. A direct participant sends money to an indirect VIBER participant (A)

UniCredit Bank transfers 100.000.000 HUF to OTP Lakástakarékpénztár (OTP Housing Savings Bank), which is a respondent of the OTP Bank, without priority indication on 18-10-2021.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	202	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	HUF	
Field 113		priority
Message Text		
Transaction Reference Number	:20:INTERBANK2	
Related Reference	:21:NONREF	message is not related to a previous transaction
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Beneficiary Institution	:58D:/ 88100016 Name	Since the beneficiary is not the receiver party, the giro code of OTP Lakástakarékpénztár should be entered. (88100016)
Sender to Receiver Information	:72:	
End of Message Text/Trailer		

3.6.3. A direct participant sends money to a foreign financial institution (B)

UniCredit Bank transfers 100.000.000 HUF to Commerzbank Frankfurt, which has a nostro HUF account opened with ING Bank, without priority indication on 18-10-2021.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	202	
Receiver	INGBHUHB	Receiver's BIC code
Field 103	HUF	
Field 113		priority
Message Text		
Transaction Reference Number	:20:INTERBANK2	
Related Reference	:21:NONREF	message is not related to a previous transaction
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Beneficiary Institution	:58A: COBADEFF or :58D:/13700016-11111111 Name	Since the beneficiary is not the receiver party, therefore its BIC code or the account number and name of its account with the receiver should be entered here.
Sender to Receiver Information	:72:	
End of Message Text/Trailer		

3.6.4. A direct participant sends money to a foreign financial institution (C)

UniCredit Bank transfers 100.000.000 HUF to Commerzbank Norden (BIC code: COBADEFF283) without priority indication on 18-10-2021. Because the beneficiary financial institution does not have an account with a direct participant Commerzbank Frankfurt joins in the settlement process as intermediary. The nostro HUF account of Commerzbank Frankfurt is managed by ING Bank.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	202	
Receiver	INGBHUHB	Receiver's BIC code
Field 103	HUF	
Field 113		priority
Message Text		
Transaction Reference Number	:20:INTERBANK2	
Related Reference	:21:NONREF	message is not related to a previous transaction
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Account With Institution	:57A:COBADEFF	Commerzbank Norden has an account with Commerzbank Frankfurt
Beneficiary Institution	:58A: COBADEFF283 or :58D:/ 11422010811111 Name	Since the beneficiary is not the receiver party, therefore its BIC code or the account number and name of its account with the receiver should be entered here.
Sender to Receiver Information	:72:	
End of Message Text/Trailer		

3.6.5. An indirect participant sends money to a direct participant (A)

OTP Lakástakarékpénztár (OTP Housing Savings Bank), which is a respondent of OTP Bank, transfers 100.000.000 HUF with priority 15 to CIB Bank on date of execution 18-10-2021.

Explanation	**Format**	**Description**
Sender	OTPVHUHB	Sender's BIC code
Message Type	202	
Receiver	CIBHHUHB	Receiver's BIC code
Field 103	HUF	
Field 113	0015	priority
Message Text		
Transaction Reference Number	:20:INTERBANK3	
Related Reference	:21:NONREF	message is not related to a previous transaction
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Ordering Institution	:52D:/88100016 Name	Since the orderer is not the sender party, the giro code of OTP Lakástakarékpénztár should be entered. (88100016)
Beneficiary Institution	:58A:CIBHHUHB	Since the beneficiary is the receiver party, the BIC code of the receiver should be entered.
Sender to Receiver Information	:72:	
End of Message Text/Trailer		

3.6.6. A foreign financial institution transfers money to a direct participant (B)

Société Générale Paris, which has a HUF loro account with OTP transfers 100.000.000 HUF with priority 15 to CIB Bank on date of execution 18-10-2021.

Explanation	**Format**	**Description**
Sender	OTPVHUHB	Sender's BIC code
Message Type	202	
Receiver	CIBHHUHB	Receiver's BIC code
Field 103	HUF	
Field 113	0015	priority
Message Text		
Transaction Reference Number	:20:INTERBANK3	
Related Reference	:21:NONREF	message is not related to a previous transaction
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Ordering Institution	:52A:SOGEFRPP or :52D:/11700012-23657894 Name	Since the orderer is not the sender party, therefore its BIC code or the account number and name of its account with the receiver should be entered here.
Beneficiary Institution	:58A:CIBHHUHB	Since the beneficiary is the receiver party, the BIC code of the receiver should be entered.
Sender to Receiver Information	:72:	
End of Message Text/Trailer		

3.6.7. An indirect participant sends money to another indirect VIBER participant (A)

UniCredit Jelzálogbank (UniCredit Mortgage Bank), which is a respondent of UniCredit Bank, transfers 100.000.000 HUF with priority 15 to OTP Lakástakarékpénztár (OTP Housing Savings Bank) on date of execution 18-10-2021. OTP Lakástakarékpénztár is a respondent of OTP.

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	202	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	HUF	
Field 113	0015	priority
Message Text		
Transaction Reference Number	:20:INTERBANK4	
Related Reference	:21:NONREF	message is not related to a previous transaction
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Ordering Institution	:52D:/17100009 Name	Since the orderer is not the sender party, the giro code of UniCredit Jelzálogbank (UniCredit Mortgage Bank) should be entered. (17100009)
Beneficiary Institution	:58D:/ 88100016 Name or :58D:/11774299-12345678 Name	Since the beneficiary is not the receiver party, therefore the giro code (88100016), or the account number and name of OTP Lakástakarékpénztár should be entered here.
Sender to Receiver Information	:72:	
End of Message Text/Trailer		

UniCredit Jelzálogbank (UniCredit Mortgage Bank), which is a respondent of UniCredit Bank, transfers 100.000.000 HUF with priority 15 to Nagykátai Takarékszövetkezet on date of execution 18-10-2021. Nagykátai Takarékszövetkezet is a respondent of MNB. Non-connected BIC code of Nagykátai Takarékszövetkezet: KATAHUH1 (This is not a realistic example. The MNB does not provide any correspondent banking services.)

Explanation	**Format**	**Description**
Sender	BACXHUHB	Sender's BIC code
Message Type	202	
Receiver	MANEHUHH	Receiver's BIC code
Field 103	HUF	
Field 113	0015	priority
Message Text		
Transaction Reference Number	:20:INTERBANK4	
Related Reference	:21:NONREF	message is not related to a previous transaction
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Ordering Institution	:52D:/17100009 UniCredit Jelzálogbank	Since the orderer is not the sender party, the giro code and name of UniCredit Jelzálogbank should be entered.
Beneficiary Institution	:58A:KATAHUH1	Since the beneficiary is not the receiver party, the BIC code of Nagykátai Takarékszövetkezet should be entered.
Sender to Receiver Information	:72:	
End of Message Text/Trailer		

3.6.8. A foreign financial institution sends money to another foreign financial institution (B)

Société Générale Paris, which has a HUF loro account with OTP, transfers 100.000.000 HUF with priority 15 on 18-10-2021 as the date of execution to Commerzbank Frankfurt, which has a HUF nostro account with ING Bank.

Explanation	Format	Description
Sender	OTPVHUHB	Sender's BIC code
Message Type	202	
Receiver	INGBHUHB	Receiver's BIC code
Field 103	HUF	
Field 113	0015	priority
Message Text		
Transaction Reference Number	:20:INTERBANK4	
Related Reference	:21:NONREF	message is not related to a previous transaction
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Ordering Institution	:52A:SOGEFRPP or :52D:/11700012-23657894 Name	Since the orderer is not the sender party, therefore its BIC code or the account number of its account with the receiver should be entered here.
Beneficiary Institution	:58A: COBADEFF or :58D:/ 13700016-12345678 Name	Since the beneficiary is not the receiver party, therefore its BIC code or the account number of its account with the receiver should be entered here.
End of Message Text/Trailer		

3.6.9. Sending a Bank-to-Bank item as a PVP transaction

The Hungarian Branch Office of Citibank Europe plc sends HUF 8,000,000 with priority 22 to the credit of Raiffeisen Bank Zrt on 18-10-2021.

Explanation	Format	Description
Sender	CITIHUHB	Sender's BIC code
Message Type	202	
Receiver	UBRTHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0022	priority
Message Text		
Sender's Reference	:20:368457	
Related Reference	:21:123456	The common identification number of the PVP transaction

Explanation	Format	Description
		has to be shown here.
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF8000000,	
Beneficiary Institution	:58A:/UBRTHUHBXXX	
Sender To Receiver	:72:/PVP/	The first line of this field has to include the code word /PVP/.
End of Message Text/Trailer		

Raiffeisen Bank Zrt. sends HUF 2,500,000 with priority 30 to the credit of the Hungarian Branch Office of Citibank Europe plc on 18-10-2021.

Explanation	Format	Description
Sender	UBRTHUHB	Sender's BIC code
Message Type	202	
Receiver	CITIHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0030	priority
Message Text		
Sender's Reference	:20:4387647598	
Related Reference	:21:123456	The common identification number of the PVP transaction has to be shown here.
Value Date, Currency Code, Interbank Settled Amount	:32A:211018HUF2500000,	
Beneficiary Institution	:58A:/CITIHUHBXXX	
Sender To Receiver	:72:/PVP/	The first line of this field has to include the code word /PVP/.
End of Message Text/Trailer		

3.7. MT 202COV

This message must be used if cover for MT103 customer payment orders is transmitted by way of correspondent banking services, rather than as a VIBER payment order. The message shall be composed according to SWIFT standards.

In the MT 202COV message the format of the User Header, block 3, field 119 = {3:{119:COV}}.

Format specification:

Status	Tag	Field Name	Contents/Options
Mandatory sequence A General information			
M	20	Transaction reference number	16x
M	21	Related reference	16x
O	13C	Time indication	/8c/4!n1!x4!n
M	32A	Value date, Currency code, Amount	6!n3!a15d
O	52a	Ordering institution	A or D
O	53a	Sender's Correspondent	A, B or D
O	54a	Receiver's Correspondent	A, B or D
O	56a	Intermediary	A or D
O	57a	Account with institution	A, B or D
M	58a	Beneficiary institution	A or D
O	72	Sender to receiver information	6*35x
Mandatory sequence B Underlying customer credit transfer details			
M	50a	Ordering customer	A, F or K
O	52a	Ordering institution	A or D
O	56a	Intermediary institution	A,C or D
O	57a	Account with institution	A, B, C or D
M	59a	Beneficiary customer	A, F** or no letter option
O	70	Details of Payment	4*35x
O	72	Sender to receiver information	6*35x
O	33B	Currency/instructed amount	3!a15d
M = Mandatory O = Optional ** valid from 23 November 2015			

4. MT 900 AND MT 910: CONFIRMATION OF DEBIT AND CREDIT

4.1. Scope

The MT 900 SWIFT message is generated by CAS to confirm to the party debited by the account transfer that its account was debited based on the account transfers initiated by the MNB, the settlement order submitted by KELER or the payment and settlement order submitted by GIRO Zrt. (see account transfer).

The MT 910 SWIFT message is generated by CAS to confirm to the credit party that its account was credited based on the account transfers initiated by the MNB, the settlement order submitted by KELER or the payment and settlement order submitted by GIRO Zrt. (see account transfer)

For a precise definition please refer to: under the title *<account_transfer> <account_tr>*

4.2. Direct participants of MT 900 and MT 910 messages

The following table shows the direct participants of MT 900 and MT 910 messages.

Bank A = debit party

Bank B = credit party

4.3. MT 900: Confirmation of debit

4.3.1. Scope

This message is generated by CAS to notify the receiver of the message that their account was debited due to *<account_transfer>*.

4.3.2. Format specification

The following table shows the SWIFT format specification. Further details are available in the SWIFT User Manual.

M/O	Tag	Field Name	Content/Options
M	20	Transaction Reference Number	16x
M	21	Related Reference	16x
M	25	Account Identification	35x
M	32A	Value Date, Currency Code, Amount	6!n3!a15d
O	52a	Ordering Institution	A or D
O	72	Sender to Receiver Information	6*35x

4.3.3. Conditional field rules

In accordance with the SWIFT standards.

4.3.4. Field specification

In this message X characters should be used as padding characters to ensure that BIC codes are 11-character long!

- **Field 20: Transaction Reference Number**

It is important that all messages sent by a given BIC the field and message type combination should be unique within the same working day. The TRN code can be no longer than 16 characters.

- **Field 21: Related Reference**

Based on KELER's General Rules of Business, in the case of settlement orders submitted by KELER this field contains the TRN code of the settlement order submitted by KELER.

In confirmation messages related to the settlement of ICS multiple intraday clearing and instant transfer, this field contains the TRN code of the payment and settlement order initiated by GIRO Zrt.

In account transfers sent by MNB this field contains the TRN code of the account transfer.

- **Field 25: Account Identification**

This field contains BIC code of the debit party.

- **Field 32A: Value Date, Currency Code, Amount**

- **Field 72: Sender to Receiver Information**

  - The **first line** always contains the following code word:
    - /CNTRPRTY/, followed by the BIC code of the credit party.
  - The **second line** should contain one of the following options:
    - /code_word/ which is one of the code_words included in the table below and defined by MNB
    - //account_id (account identifier), which identifies the account of the receiver, which is referenced by the MT 900 message; (this is MNB specific at this time)
    - If the line does not start with a '/' character the message will be manually processed by the receiver.
  - The **third line** in the case of a PVP payment order is the code word /RRN/, followed by the common identification number.
  - The **fifth line** is the number of the instant account in the case of interest clearing regarding the instant account

KELER uses the following code_words for settlement orders:

Code_words	Definition
/SECURITY/	Settlement of auction transactions concluded on BSE based on the DVP principle
/SECURITY/	Settlement of fixed-price transactions concluded on BSE based on the DVP principle
/SECURITY/	Settlement procedure for Multinet pending volume based on the DVP

	principle
/SECURITY/	FISZER - Securities settlement of physical delivery of derivative transactions based on the DVP principle
/SECURITY/	Primary securities dealer market transactions based on the DVP principle
/SECURITY/	Mutual fund share daily cancellation, based on the DVP principle
/SECURITY/	Mutual fund share daily tap issue, based on the DVP principle
/SECURITY/	DVP transaction
/SECURITY/	Cash settlement transaction without movement of securities for the settlement of a multinet cash leg
/SECURITY/	Cash settlement transaction without movement of securities to settle a fine
/KIFIZET/	Payment after corporate events of securities, Issuer: Hungarian State
/DAUKCIO/	Primary securities dealer market transactions based on the DVP principle, when the issuer of the security is the Magyar Nemzeti Bank
/REPO/	Delivery REPO near leg and far leg
/HAT/	Financial settlement of derivative transactions concluded on BSE
/KGA/	Financial settlement of the guarantee fund linked to BSE derivative transactions
/NET/	Financial settlement of Multinet transactions concluded on BSE
/TEA/	Financial settlement of the guarantee fund linked to BSE Multinet transactions

MNB uses the following code_words:

Code_words	**Definition**
/START/	Opening of the current day
/DEPO/	O/N deposits
/PREFBET/	Preferential deposits
/2WBETET/	Two-week deposits
/3MBETET/	Three months deposits
/CASH/	Cash transactions
/DEVIZA/	Foreign exchange transactions
/DEVDIJ/	Costs and fees related to VIBER transactions due to foreign exchange transfers
/VISACARD/	For VISA card settlements

/MASTCARD/	For MasterCard card settlements
/PVP/	PVP payment order
/IG2MNB/	In contingency situations the booking by the MNB of the net position of ICS multiple intraday clearing
/RAFRLOAN/	Instant loan repayment
/RAFRCHG/	Instant loan fee: in the case of customers entitled to the disbursement of instant loans, but not entitled to the disbursement of instant supplementary loans
/AFRINTNE/	Negative interest clearing regarding the instant account

GIRO Zrt. uses the following code_words for ICS multiple intraday clearing and instant transfer:

Code_words	**Definition**
/IG2CCOLL/	Settlement of ICS multiple intraday clearing, drawdown of contribution
/IG2FUNDT/	Settlement of ICS multiple intraday clearing, crediting of credit balance, zero, session closing balance
/IG2RFUND/	Settlement of ICS multiple intraday clearing, back transfer of already collected contributions (settlement of cancellation)
/AFRCCOLL/	instant transfer: coverage collection

- In the course of ICS multiple intraday clearing the structure of Field 72 is as follows when GIRO Zrt. launches a drawdown of contribution:
  - The **first line** always contains the following code_word:
    - /CNTRPRTY/, which is followed by the BIC of the credit party
  - The **second line**:
    - /code_word/ (IG2CCOLL) + IG2 session number

GIRO Zrt. is notified of the debiting of the transfer of the session closing balance in an MT 900 message, the code_word is IG2FUNDT.

- In the case of coverage collection by instant transfer launched by GIRO Zrt., Field 72 has the following structure:
  - The first line always contains the following code_word:
    - /CNTRPRTY/, which is followed by the BIC of the credit party
  - The **second line**:
    - /AFRCCOLL/, followed by the BIC code of the direct participant involved

If MT 900 message contains code_word IG2CCOLL and AFRCCOLL, Lines 3, 4 and 5 do not appear.

4.4. MT 910: Confirmation of credit

4.4.1. Scope

This message is generated by CAS to confirm to the receiver of the message that an amount was credited to its account

as a result of an account transfer.

4.4.2. Format specification

Below is the SWIFT format specification. Further details are available in the SWIFT User Manual.

M/O	Tag	Field Name	Content/Options
M	20	Transaction Reference Number	16x
M	21	Related Reference	16x
M	25	Account Identification	35x
M	32A	Value Date, Currency Code, Amount	6!n3!a15d
O	50a	Ordering Customer	A, F or K
O	52a	Ordering Institution	A or D
O	56a	Intermediary	A or D
O	72	Sender to Receiver Information	6*35x

4.4.3. Conditional field rules

In accordance with the SWIFT standards.

4.4.4. Field specification

In this message X characters should be used as padding characters to ensure that BIC codes are 11-character long!

- **Field 20: Transaction Reference Number**

It is important that all messages sent by a given BIC the field and message type combination should be unique within the same working day. The TRN code can be no longer than 16 characters.

- **Field 21: Related Reference**

In settlement orders submitted by KELER this field contains the TRN code of settlement order initiated by KELER.

In confirmation messages related to the settlement of ICS multiple intraday clearing and instant transfer, this field contains the TRN code of the settlement and payment order initiated by GIRO Zrt

In account transfers sent by MNB this field contains the TRN code of the account transfer.

- **Field 25: Account Identification**

This field contains BIC code of the credit party.

- **Field 32A: Value Date, Currency Code, Amount**

- **Field 50a: Ordering Customer see Chapter 3.5**
- **Field 52a: Ordering Institution**

This field includes a BIC code to define the direct participant who submitted the payment order resulting in the crediting of the amount. In VIBER only the MNB, KELER and GIRO Zrt. are permitted to submit settlement and payment orders resulting in account transfers in order to effect account transfers, clear settlement transactions in accordance with KELER's General Terms and Conditions (KELER GTC) and to effect ICS multiple intraday clearing and instant transfer, respectively. The message uses the field under option 'D'. As a result field 52D contains the BIC code of MNB (MANEHU2AXXX), KELER (KELRHUHBXXX), GIRO Zrt (GHUNHUHBGIR) or the collective account (MANEHUHHAFR).

- **Field 72: Sender to Receiver Information**

  - The **first line** always contains the following code word:
    - /CNTRPRTY/, followed by the BIC code of the debit party.
  - The **second line** should contain either of the two:
    - /code_word/, which should be one of the code_words defined by MNB, to be used by the receiver of the MT 910 message to identify their account.
    - //account_id (account identifier), which identifies the account of the receiver, which is referenced by the MT 900 message; (this is MNB specific at this time)
    - If the second line does not start with a '/' character the message will be manually processed by the receiver.
  - The **third line** in the case of a PVP payment order is the code word /RRN/, followed by the common identification number.
  - The **fifth line** is the number of the instant account in the case of interest clearing regarding the instant account

    KELER can use the following code_words.

Code_words	**Definition**
/SECURITY/	Settlement of BSE Auction transactions based on the DVP principle
/SECURITY/	Settlement of fixed-price transactions concluded on BSE based on the DVP principle
/SECURITY/	Settlement procedure for Multinet pending volume based on the DVP principle
/SECURITY/	FISZER - Securities settlement of physical delivery of derivative transactions based on the DVP principle
/SECURITY/	Primary securities dealer market transactions based on the DVP principle
/SECURITY/	Mutual fund share daily cancellation, based on the DVP principle
/SECURITY/	Mutual fund share daily tap issue, based on the DVP principle
/SECURITY/	DVP transaction
/SECURITY/	Cash settlement transaction without movement of securities for the settlement of a multinet cash leg
/SECURITY/	Cash settlement transaction without movement of securities to settle a fine

/KIFIZET/	Payment after corporate events of securities, Issuer: Hungarian State
/DAUKCIO/	Primary securities dealer market transactions based on the DVP principle, when the issuer of the security is the Magyar Nemzeti Bank
/REPO/	Delivery REPO near leg and far leg
/HAT/	Financial settlement of derivative transactions concluded on BSE
/KGA/	Financial settlement of the guarantee fund linked to BSE derivative transactions
/NET/	Financial settlement of Multinet transactions concluded on BSE
/TEA/	Financial settlement of the guarantee fund linked to BSE Multinet transactions

MNB uses the following code_words:

Code_words	**Definition**
/START/	Opening of the current day
/DEPO/	O/N deposits
/PREFBET/	Preferential deposits
/2WBETET/	Two-week deposits
/3MBETET/	Three months deposits
/CASH/	Cash transactions
/DEVIZA/	Foreign exchange transactions
/DEVDIJ/	Costs and fees related to VIBER transactions due to foreign exchange transfers
/VISACARD/	For VISA card settlements
/MASTCARD/	For MasterCard card settlements
/PVP/	PVP payment order
/IG2MNB/	In contingency situations the booking by the MNB of the net position of ICS multiple intraday clearing
/AFRINTPO/	Clearing of positive interest regarding the instant account

GIRO Zrt. uses the following code_words for the settlement orders submitted within the framework of the ICS multiple intraday clearing, and for the payment orders for instant transfers:

Code_words	**Definition**
/IG2FUNDT/	Settlement of ICS multiple intraday clearing, crediting of positive and zero session closing balance
/IG2CCOLL/	Settlement of ICS multiple intraday clearing, collection of contribution
/IG2RFUND/	Settlement of ICS multiple intraday clearing, back transfer of already collected

	contribution (settlement of cancellation)
/AFRFUNDT/	Instant transfer: back transfer of coverage amount

- In the course of ICS multiple intraday clearing the structure of Field 72 is as follows when GIRO Zrt. launches a collection of contribution request:
  - The **first line** always contains the following code_word:
    - /CNTRPRTY/, which is followed by the BIC of the debit party
  - The **second line**:
    - /code_word/ (IG2FUNDT) + IG2 session number
  - The third line: //opening balance (amount collected at the beginning of the session),
  - The fourth line: //all outgoing items,
  - The fifth line://all incoming items.

  When the closing balance of a session is transferred between books, the code_word shall also be IG2FUNDT in the messages sent by the VIBER, including MT 910 (confirmation of credit). GIRO Zrt. is notified of the crediting of the transfer of the session closing balance in a MT 910 message, the code_word is IG2CCOLL.

For settlement of cancellation, when GIRO Zrt. back transfers the collateral that it has already collected, field 72 of the settlement order is structured as follows:

  - The **first line** always contains the following code word:
    - /CNTRPRTY/, which is followed by the BIC of the debit party
  - The **second line** should contain either of the two:
    - /code_word/ (IG2RFUND)
  - The third line: //contribution collected,
  - The fourth line: //0,
  - The fifth line://0
- In the case of transferring back a coverage by instant transfer launched by GIRO Zrt., Field 72 has the following structure:
  - The first line always contains the following code_word:
    - /CNTRPRTY/, which is followed by the BIC of the credit party
  - The second line:
    - /AFRFUNDT/, followed by the BIC code of the system member involved

If MT 910 message contains code_word IG2FUNDT and AFRFUNDT, Lines 3, 4 and 5 do not appear.

4.4.5. Example for account transfer by MNB

Due to an account transfer between two bank accounts at MNB (e.g. to correct an error) OTP Bank receives **an MT 900 confirmation of debit** indicating that their account was debited with 100.000.000 HUF by MNB on 18-18-10-2021 in favour of UniCredit Bank.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF1925	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Sender to Receiver Information	:72:/CNTRPRTY/BACXHUHBXXX	A BIC of the party credited (UniCredit Bank) during transfers between accounts
End of Message Text/Trailer		

For the same transaction UniCredit Bank will received an **MT 910 confirmation of credit** as a proof that the above amount has been credited to their account.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	910	
Receiver	BACXHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF1925	
Account Identification	:25:BACXHUHBXXX	Credit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Ordering Institution	:52D:MANEHU2AXXX	
Sender to Receiver Information	:72:/CNTRPRTY/OTPVHUHBXXX	BIC code of the party debited during the account transfer (OTP Bank)
End of Message Text/Trailer		

4.4.6. Example for MÁK customer foreign exchange transfer

A MÁK customer, Gödöllői Agrártudományi Egyetem (Agricultural University Gödöllő) submitted its foreign exchange transfer order of EUR 198.00 with order number K2 1677697 in favour of European Association for Cardio-Thoracic

Surgery, bearing the note "INV.NR.012345 67890123456123456" on paper to MNB. MNB completed the transfer, and MÁK will received an **MT 900 confirmation of debit**. MNB debited their account with 48,397 HUF on 26-02-2003.

Explanation	**Format**	**Description**
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	HUSTHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN12	
Related Reference	:21:CUST03	
Account Identification	:25:HUSTHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:030226HUF48397,	
Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHXXX /DEVIZA/10032000014918690000000 /Gödöllői Agrártudományi Egyetem /1677697/151EU83830/240,72 /EUR198,00/INV.NR.01234567890123456 /123456	BIC code of the party credited during the transfer, Code_word (transaction type)/orderer's account/; Orderer's name form no./transaction no. /exchange rate/ currency andamount/Note¶ /Note (continued)
End of Message Text/Trailer		

4.4.7. Example for financial settlement and execution of settlement orders submitted by KELER

After financial settlement and execution of a settlement order submitted by KELER OTP Bank receives a **confirmation of debit in an MT 900 SWIFT message**, which includes a code_word that specifies the settlement order (security) for the credit party, ING Bank.

Explanation	**Format**	**Description**
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC01	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	

Explanation	Format	Description

Sender to Receiver Information	:72:/CNTRPRTY/INGBHUHBXXX
	/SECURITY/ HU0000111222
	//19017004-00201373-00000000
	//TAG:0348
	//19017004-00201177-00000000
	//TAG:0410
		BIC of the party credited during the transfer, and code_word (trn. type)/ISIN
		/account to be credited
		/securities account to be credited
		/account to be debited
		/securities account to be debited

End of Message Text/Trailer		

INB Bank receives an **MT 910 confirmation of credit**, with a code_word identifying the transaction order (security) for the debited party (OTP Bank).

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	910	
Receiver	INGBHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC01	
Account Identification	:25:INGBHUHBXXX	Credit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Ordering Institution	:52D:KELRHUHBXXX	

Sender to Receiver Information	:72:/CNTRPRTY/OTPVHUHBXXX
	
	/SECURITY/ HU0000111222
	//19017004-00201373-00000000
	//TAG:0348
	//19017004-00201177-00000000
	//TAG:0410
		BIC of the party debited during the transfer (trn. type)/ISIN
		/account to be credited
		/securities account to be credited
		/account to be debited
		/securities account to be debited

End of Message Text/Trail		

4.4.8. An example illustrating multiple intraday clearing

During ICS multiple intraday clearing for which GIRO Zrt. submitted an order, in session 1, after HUF 100 contribution has been collected OTP Bank receives **MT 900 debit notification**, where the credit party is GIRO Zrt.'s technical account and the code_word is IG2CCOLL.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC012	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF100,	
Sender to Receiver Information	:72:/CNTRPRTY/GHUNHUHBXXX /IG2CCOLL/session01	A BIC of the party credited during transfers between accounts, /code_word/+settlement session no.
End of Message Text/Trailer		

A GIRO Zrt. receives **MT 910 confirmation of credit**, where the debit party is OTP Bank and the code_word is IG2CCOLL.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	910	
Receiver	GHUNHUHBXXX	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC012	
Account Identification	:25:GHUNHUHBXXX	Credit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF100,	
Ordering Institution	:52D:GHUNHUHBGIR	
Sender to Receiver Information	:72:/CNTRPRTY/OTPVHUHBXXX /IG2CCOLL/session01	BIC of the party debited during transfers between accounts, /code_word/+settlement session no.
End of Message Text/Trail		

4.4.9. An example of the book transfer of the closing balance of the ICS multiple intraday clearing

At the end of the first settlement session GIRO Zrt. submits a settlement order for the crediting of the zero closing balance of the settlement session to VIBER with OTP Bank as beneficiary, GIRO Zrt. receives an **MT 900 confirmation of debit** message, while the credited OTP Bank an **MT 910 confirmation of credit** message of its settlement and execution. The code_word for both orders is IG2FUNDT. The code_word for both order is The opening balance is HUF 100, total amount sent is HUF 300 and total amount received is HUF 200.

GIRO Zrt.'s MT 900 confirmation of debit:

Explanation	**Format**	**Description**
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	GHUNHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC012	
Account Identification	:25:GHUNHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF0,	
Sender to Receiver Information	:72:/CNTRPRTY/OTPVHUHBXXX /IG2FUNDT/session01 //100, //300, //100,	BIC of the party credited during transfers between accounts, /code_word/+settlement session no.
End of Message Text/Trailer		

OTP Bank's MT 910 confirmation of credit.

Explanation	**Format**	**Description**
Sender	MANEHU2A	Sender's BIC
Message Type	910	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC012	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF0,	
Ordering Institution	:52D:GHUNHUHBGIR	
Sender to Receiver Information	:72:/CNTRPRTY/GHUNHUHBXXX /IG2FUNDT/session01 //100, //300, //200,	BIC of the party debited during transfers between accounts /code_word/+settlement session no.
End of Message Text/Trail		

4.4.10. An example of an incident during an ICS multiple intraday settlement (back transfer of the collateral/funds already provided)

After HUF 1 contribution collected by GIRO Zrt. has been back transferred, GIRO Zrt. receives an **MT 900 confirmation of debit** and the credited OTP Bank an MT910 confirmation of credit. The code_word for both orders is IG2RFUND.

Explanation	**Format**	**Description**
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	GHUNHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:VISSZA	
Account Identification	:25:GHUNHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF1,	

Explanation	Format	Description
Sender to Receiver Information	:72:/CNTRPRTY/OTPVHUHBXXX /IG2RFUND/session01 //1, //0, //0,	A BIC of the party credited during transfers between accounts, /code_word/settlement session no.
End of Message Text/Trailer		

OTP Bank's MT 910 confirmation of credit.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	910	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:VISSZA	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF1,	
Ordering Institution	:52D:GHUNHUHBGIR	
Sender to Receiver Information	:72:/CNTRPRTY/GHUNHUHBXXX /IG2RFUND/session01 //1, //0, //0,	BIC of the party debited during transfers between accounts /code_word/settlement session no.
End of Message Text/Trail		

4.4.11. An example of an incident during the ICS multiple intraday clearing (the MNB posts net positions)

The amount of the transactions sent by OTP Bank for ICS multiple intraday clearing is HUF 100,000,000. The amount of the transactions received is HUF 88 M. In a contingency situation the MNB executes the settlement by means of transfers between accounts by booking a net position vis-à-vis its own account, the debit balance of which is HUF 12 M. OTP Bank receives an **MT 900 confirmation of debit**, while the credited MNB an MT 910 confirmation of credit. The code_word for both orders is IG2MNB.

OTP Bank's MT 900 confirmation of debit

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC

Explanation	Format	Description
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:VISSZA	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF12000000,	
Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHXXX /IG2MNB/	A BIC of the party credited during transfers between accounts, /code_word/
End of Message Text/Trailer		

MNB's **MT 910 confirmation of credit**.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	910	
Receiver	MANEHUHH	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:VISSZA	
Account Identification	:25:MANEHUHHXXX	Credit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF12000000,	
Ordering Institution	:52D:MANEHU2AXXX	
Sender to Receiver Information	:72:/CNTRPRTY/OTPVHUHBXXX /IG2MNB/	BIC of the party debited during transfers between accounts /code_word/
End of Message Text/Trail		

4.4.12. Example for instant transfer, coverage collection

OTP Bank initiates a coverage collection worth HUF 600,000,000 at GIRO for its instant execution account on 18-10-2021 and gets the **MT 900 debit notification** of the settlement and execution. Code_word: AFRCCOLL

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC012	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF600000000,	
Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHAFR /AFRCCOLL/OTPVHUHBXXX	BIC of the credit party, /code_word/instant direct participant's BIC
End of Message Text/Trailer		

4.4.13. Example for instant transfer, coverage back tansfer

OTP Bank initiates a coverage back transfer worth HUF 500,000,000 at GIRO from its instant execution account on 18-10-2021 and gets the **MT 910 debit notification** of the settlement and execution. Code_word: AFRFUNDT

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	910	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC012	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF500000000,	
Ordering Institution	:52D:GHUNHUHBAFR	
Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHAFR /AFRFUNDT/OTPVHUHBXXX	Debit party's BIC /code_word/instant direct participant's BIC
End of Message Text/Trail		

4.4.14. Example of instant loan repayment

OTP Bank had an instant loan principal repayment worth HUF 120,000,000 on 18-10-2021. OTP Bank is notified of the repayment in the **MT 900 debit notification**. Code_word: RAFRLOAN

Explanation	**Format**	**Description**
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC	
Account Identification	:25:OTPHUHBXXX	BIC of the debit party
Value Date, Currency Code, Amount	:32A:211018HUF120000000,	
Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHXXX /RAFRLOAN/ / //LOAN000000/	BIC of the credit party /code_word/ / //Loan repayment ID
End of Message Text/Trail		

OTP Bank had an instant loan fee repayment worth HUF 1,000,000 on 18-10-2021. OTP Bank is notified of the repayment in the **MT 900 debit notification**. Code_word: RAFRCHG

Explanation	**Format**	**Description**
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC	
Account Identification	:25:OTPHUHBXXX	BIC of the debit party
Value Date, Currency Code, Amount	:32A:211018HUF1000000,	
Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHXXX /RAFRCHG/ / //LOAN000000/	BIC of the credit party /code_word/ / //Loan repayment ID

Explanation	Format	Description
End of Message Text/Trail		

4.4.15. Example for payment of negative interest to the instant account

The balance of the instant account of OTP Bank is HUF 120,000,000 on 18-10-2021, its negative interest is HUF 120. OTP Bank is notified of the interest payment in the **MT 900 debit notification.** Code_word: AFRINTNE

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC	
Account Identification	:25:OTPHUHBXXX	BIC of the debit party
Value Date, Currency Code, Amount	:32A:211018HUF120,	

Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHXXX
	/AFRINTNE/0174N20117700
	/NEGATIV KAMAT ATVEZETESI SZAMLA
	//NAS00000000000/
	//HU/9991/HU/0111320117700
		Debit party's BIC
		/code_word/number of the account to be credited
		/name of account to be credited
		//interest payment ID
		/instant account number

End of Message Text/Trail		

4.4.16. Example for payment of positive interest to the instant account

The balance of the instant account of Budapest Bank is HUF 120,000,000 on 18-10-2021, its positive interest is HUF 120. Budapest Bank is notified of the interest payment in the **MT 910 credit notification.** Code_word: AFRINTPO

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	910	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF120,	

Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHXXX
	/AFRINTPO/0174V20117700
	/POZITIV KAMAT ATVEZETESI SZAMLA
	//PAS00000000000/
	//HU/9991/HU/0111320117700
		BIC of the debit party
		/code_word/debited account number
		/name of account to be debited
		//Interest payment ID
		//instant account number

End of Message Text/Trail		

4.4.17. Example for O/N depositing at MNB

HUF 100.000.000 O/N deposit of OTP Bank at MNB on 18-10-2021 as the **date of execution**. MNB debits OTP Bank, and sends an **MT 900 confirmation of debit** to them.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF00009	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHXXX /DEPO/ / /DEPO001111	BIC of the party credited during account transfer, the code_word describing the transfer and the transaction identifier
End of Message Text/Trailer		

4.4.18. Example of O/N Preferential depositing

HUF 100.000.000 preferential deposit of OTP Bank at MNB on 18-10-2021 as the **date of execution**. MNB debits OTP

Bank, and sends an **MT 900 confirmation of debit** to them.

Explanation	**Format**	**Description**
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF00009	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHXXX /PREFBET/ / /DEPO001111	BIC of the party credited during account transfer, the code_word describing the transfer and the transaction identifier
End of Message Text/Trailer		

4.4.19. Example of two-week depositing at MNB

HUF 100.000.000 two-week deposit of OTP Bank at MNB on 18-10-2021 as the **date of execution**. MNB debits OTP Bank, and sends an **MT 900 confirmation of debit** to them.

Explanation	**Format**	**Description**
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF00009	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHXXX /2WBETET/ / /DEPO001111	BIC of the party credited during account transfer, the code_word describing the transfer and the transaction identifier
End of Message Text/Trailer		

4.4.20. Example of three-month depositing at MNB

HUF 100.000.000 three-month deposit of OTP Bank at MNB on 18-10-2021 as the **date of execution**. MNB debits OTP Bank, and sends an **MT 900 confirmation of debit** to them.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF00009	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211018HUF100000000,	
Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHXXX /3MBETET/ / /DEPO001111	BIC of the party credited during account transfer, the code_word describing the transfer and the transaction identifier
End of Message Text/Trailer		

4.4.21. Example for processing a PVP payment order as account transfer by the MNB

Instead of the Hungarian Branch Office of ING Bank N.V. (due to its SWIFT problem) the MNB processes (an MT 103 or MT 202 type) PVP payment order as account transfer in the amount of HUF 50,000,000 to the credit of OTP Bank. The **date of execution** is 09-12-2021. The MNB debits the Hungarian Branch Office of ING Bank N.V., and sends an **MT 900 confirmation of debit** to it.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	INGBHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF00123	
Account Identification	:25:INGBHUHBXXX	Debit party' BIC
Value Date, Currency Code, Amount	:32A:211209HUF50000000,	
Sender to Receiver Information	:72:/CNTRPRTY/OTPVHUHBXXX /PVP/ /RRN/123456	BIC of the party credited during account transfer and the code_words interpreting the PVP + common identification number.
End of Message Text/Trailer		

OTP Bank is informed in an MT 910 message about the processing of the PVP payment order of ING Bank by the MNB.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	910	
Receiver	OTPHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF00123	
Account Identification	:25:OTPHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:211209HUF50000000,	
Ordering Institution	:52D:MANEHU2AXXX	
Sender to Receiver Information	:72:/CNTRPRTY/INGBHUHBXXX /PVP/ /RRN/123456	BIC of the party credited during account transfer and the code_words interpreting the PVP + common identification number.
End of Message Text/Trailer		

5. MT 298 MESSAGES - CLASS SMT 2XX

5.1. Orders from direct participants

5.1.1. SMT200 – Payment cancellation

A direct participant sends an SMT 200 messages to request cancellation of a transaction order that was sent by them, but has not been settled yet. CAS returns an MT 019 message to the sender of the transaction order as a confirmation of cancellation. The credit party is notified of the successful cancellation via an SMT701 message. If the cancellation request is rejected the sender of the SMT 200 message receives an SMT 250 message.

The cancellation of the SMT 200 order will only be executed if the message to be cancelled has been received in VIBER and the conditions for cancellation (time elapsed, queuing due to lack of coverage) exist.

In response to a payment and settlement order by KELER and GIRO Zrt. (MT 298/SMT 100) CAS sends an SMT 701 message if the order has been cancelled. The recipients of the SMT 701 message are KELER/GIRO Zrt. as financial infrastructure and the debit and credit parties.

Message format description

M/O	Field	Field name	Scope
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3!n
M	77E	Proprietary Field Tag	

M/O	Field	Field name	Scope
M	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x

Field specification

- **Field L02**

Field L02 identifies the transaction order to be cancelled (original transaction).

Field contents: 1x6n3x3x11a16x

- 1x = credit or debit order flag - C or D
- 6n = **value date of the original transaction**: yymmdd, e.g. 041012
- 3x = message type, e.g. 103
- 3x = message subtype, e.g. 801. If this message does not have a sub-type then it contains the same value as that of the message type. In the above example field L02 is related to the MT 103 message so 103 was entered as 'message sub-type'.

  If the transaction is an account transfer the message type will be TRF, just like the message sub-type.
- 11a = 11-character long BIC code of the sender. E.g.: BACXHUHBXXX
- 16x = TRN code of the message, e.g. CT991012003CT041012003.

Field L02 is located in a separate line after field 77E.

:77E:

:L02: D041012103103BACXHUHBXXXCT991012003CT041012003

Example
OTP Bank wishes to cancel the MT 103 message identified with TRN code CT991012003 sent on the value date of 18-10-2021.

Explanation	Format
Sender	OTPVHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:T991012103
Sub-Message Type	:12:200
Proprietary Field Tag	:77E:
CAS Message Details	:L02:D211018103103OTPVHUHBXXXCT991012003
End of Message Text/Trailer	

5.1.2. SMT202 - Payment Priority Change

A direct participant can change the priority of a sent message that has not been processed yet by sending an SMT 202 message. There is no response message if the change of priority was successful. If CAS is unable to change the priority then the direct participant will receive an SMT 252 message.

Message format

M/O	Field	Field name	Scope
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x
M	113	Reservation/Business Priority	4x

Field specification

- **Field 113** (Business Priority)

This field should contain the new priority.

Example

OTP Bank wants to change the priority of its MT 202 message (TRN code: BT991012004) sent on 12-10-1999 from 12 to 15.

Explanation	Format
Sender	OTPVHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:T991012104
Sub-Message Type	:12:202
Proprietary Field Tag	:77E:
CAS Message Details	:L02:D991012202202OTPVHUHBXXXBT991012004
Business Priority	:113:0015
End of Message Text/Trailer	

5.2. Responses and refusals to instructions sent by direct participants

5.2.1. SMT250 – Payment Cancellation Refusal Response

If CAS is unable to perform the cancellation request (SMT200) of a direct participant it will send an SMT 250 message in response. The message will also include the reason for refusal.

Message format description

M/O	Field	Field name	Scope
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	12n
M	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x
M	L05	CAS Action Response	5~~a~~
M	13	CAS Date	10x
O	L10	CAS Message Status	5a[3n]

Field specification

- ***Field L05*** (CAS Action Response) contains the reason of refusal, which may be the following:
    - LR000 = The message, which was requested to be cancelled has already been settled, that is, the order has been completed
    - LR001 = Because it failed to find the order to be cancelled, cancellation was not performed by CASLR003 = Cancellation is not performed due to order status.
- ***Field 13*** contains the date and time (in this case, 11.00 AM, 12-10-1999) when the status of the transaction order to be cancelled changed to the status indicated in CAS Message Status (field L10). The above example shows the time and date when the message was settled.
- ***Field L10*** indicates the status of the order to be cancelled, in this instance, the status of the MT 103 message at the time when the SMT 200 message was received by CAS. The above example includes the LN000 code, which means that the payment was already settled when the SMT 200 was received.

5.2.1.1. The most frequent status codes

LN000	Order has been settled
LT000	Order is awaiting settlement
LF000	Invalid message contents

LF001	Invalid BIC code
LF002	Invalid code_word
LF003	Message contains incompatible field
LA070	Rejected due to validation error
LA071	Rejected because sender or receiver direct participant is unknown
LA072	Order was already refused at the time of receipt or queuing due to late submission
LA073	Refused due to unacceptable **date of execution**
LA074	Refused because submitted order type is not permitted
LA075	Not used
LA076	Refused because direct participant has been suspended (default status)
LA077	Duplicate message
LA078	Invalid message
LA079	Order has already been cancelled
LA080	Failure in CAS operation
LA081	Invalid message format
LA082	Order cannot be completed due to insufficient cover and has been refused (the VIBER does not permit the sender of the given message to queue their transaction orders if there is no sufficient cover).
LA083	The amount of the order is smaller than the minimum amount expected for this message type
LA084	Not the appropriate account to be debited
LA085	Not the appropriate account to be credited

Example

OTP Bank sent an SMT200 SWIFT message, indicating their intent to cancel the payment order submitted on 12-10-2004 in an MT103 message, the L02 field of which (CAS Message Details) was: L02:D041012103103OTPVHUHBXXXT991012003. (The TRN code of the order is: T991012103.)

CAS refused the cancellation request at 11:10 AM as the payment order was already executed (right before the submission of the SMT 200 SWIFT message at 11:00) on the same VIBER business day (12-10-2004).

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:CAS991012103
Sub-Message Type	:12:250
Proprietary Field Tag	:77E:
Related Reference	:21: T991012103
CAS Action Time	:L12:200410121110
CAS Message Details	:L02:D041012103103OTPVHUHBXXXCT991012003
CAS Action Response	:L05:LR003
Date/Time Indicator	:13:0410121100
CAS Message Status	:L10:LN000
End of Message Text/Trailer	

5.2.2. SMT252 – Payment Priority Change Refusal Response

If CAS is unable to perform the priority change request of a direct participant then it will send an SMT 252 message, indicating the reason for refusal.

Message format description

M/O	Field	Field name	Scope
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	12n

M/O	Field	Field name	Scope
M	L05	CAS Action Response	5~~a~~
M	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x
O	L10	CAS Message Status	5a[3n]

- **Field specification**
- ***Field L05*** (CAS Action Response) contains the reason of refusal, which may be the following:
    - LR000 = Priority change was not performed because the given message has already been settled successfully, that is, the order has been completed
    - LR001 = Priority change cannot be completed because the given transaction order cannot be found.

      LR003 = Priority change cannot be performed due to order status.

Example

The SMT 202 message sent by OTP Bank on 12-10-1999, requesting changing priority 12 to priority 15 was refused by CAS because the message could not be found (field L05: LR001). TRN code of the sent message was: BT991012004.

Message details (CAS Message Details) appear in field L02: D991012200200OTPVHUHBXXXBT991012004.

Explanation	**Format**
Sender	MANEHU2A
Message Type	298
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:CAS991012204
Sub-Message Type	:12:252

Proprietary Field Tag	:77E:
Related Reference	:21: BT991012004
CAS Action Time	:L12:199910121110
CAS Action Response	:L05:LR001
CAS Message Details	:L02:D991012200200OTPVHUHBXXXBT991012004
End of Message Text/Trailer	

6. CLASS SMT 7XX

6.1. Status change notification

6.1.1. SMT 700- State Change Notification

An SMT 700 message is sent by CAS to the direct participants when

- CAS business day status has changed (OPEN/CLOSED)
- CAS operating time has changed (SCHEDULE)
- CAS settlement status has changed (CAS);
- account has been suspended (ACCOUNT);
- Direct participant has been removed (ORG);
- Direct participant has been suspended (ORG);
- There was a change in the queue of the direct participant (queue has been created, removed, or a new transaction order was added to the beginning of the queue (QUEUE)).

Except for the last case all direct participants and financial infrastuctures are notified about the status change. Only the account owner is notified when the status of the queue changes.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	L12	CAS Action Time	12n
M	L01	Cas Object State	16x/16x

M/O	Tag	Field name	Contents/Options
O	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x
O	32B	Amount	3a15number
O	113	Reservation/Business Priority	4x
O	L04	CAS Member BIC	6a~~5a~~

Field specification

- ***Field L01*** (CAS Object State) shows what element of CAS has been changed and what the current status is. The following code_words can be used in this field:
  - SCHEDULE status can be the following:
    - OPENFB, in the case of opening,
    - ENDCUS, closing of client items
    - ENDINT, closing of interbank orders
  - END3RD, in the case of a change in the cut-off time for payment and settlement orders submitted by system operators.

    The new value of the modified data (HHMM) and the validity period of the change are indicated after each status

    - TODAY, if it is only for the current day, or
    - EVERY, if its valid for all business days after the reference date

L01	incident (for example)
SCHEDULE/OPENFB-0850EVERY	Change in the time of CAS opening/ daily/ new time 08:50
SCHEDULE/OPENFB-0850TODAY	Change in the time of CAS opening / today / new time 08:50
SCHEDULE/ENDCUS-1730TODAY	change in the cut-off time for client items/today/new date 17:30
SCHEDULE/ENDINT-1830TODAY	change in the cut-off time for interbank orders/today/new time 18:30
SCHEDULE/END3RD-1830TODAY	Change in the cut-off time for payment and settlement orders submitted by system operators/today/new time 18:30
SCHEDULE/ENDCUS-1730EVERY	change in the cut-off time for client orders/ daily/ new time 17:30
SCHEDULE/ENDINT-1830EVERY	change in the cut-off time for interbank orders/daily/new time 18:30
SCHEDULE/END3RD-1830EVERY	Change in the cut-off time for payment and settlement orders submitted by system operators/daily/new time 18:30

    If more than one time change occur simultaneously, a separate SMT700 SWIFT message will be sent for each event.

  - QUEUE status can be the following:
    - QUEUE/BLOCKED-NOFUNDS when a queue was created for the direct participant due to lack of sufficient funds or a new order has been added to the top of the queue.

- QUEUE/CLEAR when the queue has been cleared.

- ORG (direct participant) status can be:
  - DEFAULTED when the direct participant has been excluded and payment transaction to the credit or debit of it are rejected.
  - NOTDEFAULTED when a former “defaulted” direct participant has been un-blocked.
  - SUSPENDED, when **all accounts of the direct participant have been suspended**. However, in this case the payment transactions received to the credit or debit of it are queued by VIBER.
  - NOTSUSP when the suspended status has been removed.
- ACCOUNT status can be the following:
  - SUSPENDED, when **one account has been suspended** in CAS for both credit and debit transactions.
  - CREDITSUSP when one account is suspended for credits in CAS
  - DEBITSUSP when one account is suspended for debits in CAS
  - NOTSUSP when the suspended status has been removed.
- CAS status can be the following:
  - OPEN, the CAS is open
  - CLOSED, the CAS is closed

L01	**incident**
CAS/OPEN	CAS opened at the time indicated in row L12
CAS/CLOSED	CAS closed at the time indicated in row L12

  - SUSPENDED when operation of CAS has been suspended

L01	**incident**
CAS/SUSPENDED	the operation of CAS was suspended at the time indicated in row L12

  - NOTSUSP when the suspended status of CAS has been removed.

L01	**incident**
CAS/NOTSUSP	the suspension of CAS was cancelled at the time indicated in row L12

When *field L01 contains the code_words QUEUE / BLOCKED-NOFUNDS* then the SMT 700 message will include also field L02, 32B and 113 (in addition to the mandatory fields: 20, 12, 77E, L12).

- **Field 113** (Business Priority) contains the priority of the transaction order at the start of the queue.
- **Field L02** (CAS Message Details) identifies the transaction order at the start of the queue.
- **Field 32B** (Amount) includes the currency code and amount of the first transaction order in the queue.

If *field L01 includes any of the other code_words* then the SMT 700 SWIFT message will include field L04 in addition to the mandatory fields.

- **Field L04** (CAS Member BIC) includes the BIC code of the direct participant or account holder that has been suspended, locked out or whose suspension or lock-out has been removed.

Examples

OTP Bank receives an SMT 700 SWIFT message from CAS informing that the uptime for interbank orders have been extended for the current day, with the new cut-off time being 19:00.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:21060101e800006f
Sub-Message Type	:12:700
Proprietary Field Tag	:77E:
CAS Action Time	:L12:202106011625
CAS Object State	:L01:SCHEDULE/ENDINT-1900TODAY
End of Message Text/Trailer	

OTPt Bank receives an SMT 700 SWIFT message from CAS, notifying them that a queue was generated as they did not have sufficient funds on their accounts to settle the transaction order shown in field L02.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:ST9910121116
Sub-Message Type	:12:700

Proprietary Field Tag	:77E:
CAS Action Time	:L12:199910121100
CAS Object State	:L01:QUEUE/BLOCKED-NOFUNDS
CAS Message Details	:L02:D991012202202OTPVHUHBXXXCP9910121005
Amount	:32B:HUF35000000,
Business Priority	:113:0012
End of Message Text/Trailer	

All direct participants, including UniCredit Bank receives an SMT 700 SWIFT message from CAS, announcing that the accounts of OTP Bank have been suspended in CAS.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	BACXHUHB
Message Text	
Transaction Reference Number	:20:SST9910121116
Sub-Message Type	:12:700
Proprietary Field Tag	:77E:
CAS Action Time	:L12:199910121105
CAS Object State	:L01:ORG/SUSPENDED
Cas Member BIC	:L04:OTPVHUHBXXX
End of Message Text/Trailer	

Each direct participant, including UniCredit Bank receives an SMT 700 message from CAS, with the information that the account of OTP Bank has been suspended in CAS.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	BACXHUHB
Message Text	
Transaction Reference Number	:20:SST9910121116
Sub-Message Type	:12:700

Proprietary Field Tag	:77E:
CAS Action Time	:L12:199910121105
CAS Object State	:L01:ACCOUNT/SUSPENDED
Cas Member BIC	:L04:OTPVHUHBXXX
End of Message Text/Trailer	

6.2. Notification of cancellation and refusal of account transfers and incoming payment operations

6.2.1. SMT701 – Payment Settlement Refusal Notification – Account transfer order or the amount of the incoming payment transaction has been refused or cancelled

In case the account transfer submitted by the MNB is cancelled or refused, including the end-of-day cancellation of queued transaction orders, the debit and credit direct participants receive an SMT 701 SWIFT message.

In case the settlement order (MT298 SMT100) submitted by the system operator (KELER, GIRO Zrt.) is

- refused or cancelled automatically at the end of the day, the system operator (KELER, GIRO Zrt.) and the debit party receive an SMT701 message,
- cancelled, the system operator and the debit and credit direct participants receive an SMT701 SWIFT message.

In case the payment order (via MT 103, MT 102 SWIFT messages) submitted by the direct participant is cancelled by the the VIBER participant or it is refused, including the case of end-of-day automatic cancellation, the debit party receives an MT019 and the credit party receives an SMT701 SWIFT message.

(N.B.: If the transfer between the accounts and the settlement order are settled and executed, then the debited <*direct participant*> receives an MT 900 message, while the credited <*direct participant*> an MT 910 SWIFT message through VIBER.)

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x

M/O	Tag	Field name	Contents/Options
M	L10	CAS Message Status	5a[3n]

Field specification

- **Field L02** is related to the refused account transfer.
- **Field L10**: the code indicates the reason for refusal or cancellation.

Example

Due to correcting an error MNB wanted to carry out an account transfer between OTP Bank and UniCredit Bank but it was refused by CAS because an invalid date of execution was entered (LA073). TRN code of the account transfer was: SZT991012008. OTP Bank that would have been debited during the transfer will receive the following SMT 701 SWIFT message:

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:CAS991012505
Sub-Message Type	:12:701
Proprietary Field Tag	:77E:
Related Reference	:21: SZT991012008
CAS Message Details	:L02:D991012TRFTRFMANEHU2AXXXBT991012004
CAS Message Status	:L10:LA073
End of Message Text/Trailer	

7. CLASS SMT 8XX

7.1. Enquiries from direct participants

7.1.1. SMT800 – Payment Enquiry Request

A direct participant can use an SMT 800 message to query information about their own debit orders or about credit orders in their favour. CAS responds with an SMT 850 message to the enquiry.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x

Example

OTP Bank is querying the status of their MT103 message sent on 12-10-2004, using an SMT800 message.

The TRN code of the MT 103 message was CP9910121005.

Explanation	Format
Sender	OTPVHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:LT9910121015
Sub-Message Type	:12:800
Proprietary Field Tag	:77E:
CAS Message Details	:L02:D041012103103OTPVHUHBXXXCP9910121005
End of Message Text/Trailer	

7.1.2. SMT801 – Summary of Outstanding Operations Request – Query about general message status

A direct participant can send an SMT 801 message to query the status of CAS, the status of a queue, or the status of individual payment orders, accounts, balances and daily credit limits. CAS responds with an SMT 851 message to the enquiry.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	

M/O	Tag	Field name	Contents/Options
M	L04	CAS Member BIC	6a~~5a~~

Field specification

- **Field L04** contains the BIC code of the sender of the message, whose direct participant status is being queried with the enquiry.

Example

HypoVeresinsbank requests current status information from CAS.

Explanation	Format
Sender	OTPVHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:OR9910121016
Sub-Message Type	:12:801
Proprietary Field Tag	:77E:
CAS Member BIC	:L04:OTPVHUHBXXX
End of Message Text/Trailer	

7.1.3. SMT804 – Detail of Outstanding Operations Request - Querying orders by status

A direct participant may use an SMT 804 message to query their sent but as yet unsettled payment orders of a given status (queued, awaiting start of settlement, awaiting new CAS **date of executio**n). CAS responds with an SMT 854 message to the enquiry.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	L04	CAS Member BIC	6a~~5a~~

M/O	Tag	Field name	Contents/Options
O	L01	CAS Object State	16x/16x

Field specification

- **Field L04** includes the BIC code of the direct participant sending the SMT 804 message.
- **Field L01** (CAS Object State) indicates the status of the payment order that the direct participant wishes to query. According to the status, which is the subject of the query the orders can be described as follows:
    - PAYMENT/AWAITFUNDS = payment is queued;
    - PAYMENT/PENDING = payment is awaiting start of settlement;
    - PAYMENT/WAREHOUSED = payment is pending new CAS date of execution.

If field L01 in an SMT 804 message is empty, the query shall be made for queued payment orders (PAYMENT/AWAITFUNDS).

Example

UniCredit Bank queries its queued payment orders by sending an SMT 804 SWIFT message for 18.10.2021.

Explanation	Format
Sender	BACXHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:DR2110181016
Sub-Message Type	:12:804
Proprietary Field Tag	:77E:
CAS Member BIC	:L04:BACXHUHBXXX
CAS Object Satae	:L01: PAYMENT/AWAITFUNDS
End of Message Text/Trailer	

7.2. Responses to enquiries from direct participants

7.2.1. SMT850 – Payment Enquiry Response – response to a payment order query

CAS responds to an SMT 800 payment order enquiry request message of a direct participant by sending an SMT 850 message.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	12n
M	L03	CAS Message Sequence	4n[/4n]
M	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x
M	L05	CAS Action Response	5~~a~~
O	L10	CAS Message Status	5a[3n]
O	L04	CAS Member BIC	6a~~5a~~
O	32B	Amount	3a15number
O	L07	CAS Source Code	5~~a~~
O	113	Reservation/Business Priority	4x

Field specification

- **Field L05** can contain the following:
  - LR000, which means that the system found the queried message or
  - LR001, if the message could not be found.
- If the queried message was sent by the debit party then **field L04** will contain the BIC code of the credit party. If the querying party is the credit party then this field contains the BIC code of the debit party.
- ***Field 13*** will be filled out when field L10 (CAS Message Status) indicates that the payment has been settled or refused, or cancelled. Field 13 contains the date and time (in this case, 10.55 AM, 12-10-1999) when the status of the queried transaction order changed to the status indicated in CAS Message Status (field L10). In the above example it indicates the time when the message was refused.
- ***Field L10*** is filled out when the value of field L05 is LR000, indicated that CAS has found the queried message.

  Field L10 indicates the status of the queried order, in this instance, the status of the MT 103 message at the time when the SMT 800 message was received by CAS. The above example includes the LA076 code, which means that the payment was refused because the credit party had been locked out by the time the SMT 800 message was received.

For the most frequently used status codes please refer to the SMT 250 message.

- ***Field L07*** (CAS Source Code) will be filled out when field L10 (CAS Message Status) indicates that the payment has been settled or refused, or cancelled. Field L07 indicates who gave the instruction to effect these changes in the status. In this case LS000 indicates that it was CAS that refused the transaction order.

  Most frequent field values are:

  - LS000 = CAS sent the message resulting in a change of status
  - LS001 = the message that resulted in a change of status was sent from a user interface at MNB

    LS002 = the message resulting in a change of status was sent by the direct participant

- **Field 113** (Reservation/Business Priority) is included in an SMT 850 SWIFT message when field L10 indicates that the queried payment is awaiting settlement and execution in CAS.

Example

OTP Bank querying the status of a payment order submitted on 18-10-2021 via MT 103 SWIFT message using an SMT 800 SWIFT message (TRN: LT9910121015). The TRN code of the MT 103 message is CP9910121005, and the beneficiary of the message was UniCredit Bank. CAS responses in an SMT 850 SWIFT message that the given payment order was refused due to the fact that UniCredit Bank was locked out from the system on that day (defaulted) – L10:LA076 –, and the lock-out was initiated by CAS (L07:LS000).

Explanation	**Format**
Sender	MANEHU2A
Message Type	298
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:PT9910121115
Sub-Message Type	:12:850

Proprietary Field Tag	:77E:
Related Reference	:21: LT9910121015
CAS Action Time	:L12:202110181211
CAS Message Sequence	:L03:1/1
CAS Message Details	:L02:D211018103103OTPVHUHBXXXCP9910121005
CAS Action Response	:L05:LR000
CAS Message Status	:L10:LA076
CAS Member BIC	:L04:BACXHUHBXXX
Amount	:32B:HUF10000000,
LCSS Date and Time	:13:2110181055
CAS Source Code	:L07:LS000
End of Message Text/Trailer	

7.2.2. SMT851 – Summary of Outstanding Operations Response – Response to a general enquiry

CAS uses an SMT 851 SWIFT message in response to a general enquiry (SMT801) from a direct participant.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	12n
M	L03	CAS Message Sequence	4n[/4n]
M	L04	CAS Member BIC	6a~~5a~~
M	L01	CAS Object State (CAS)	16x/16x
O	L09	Settlement Account Balance	3a1a15number
O	L13	CAS intraday credit line	16x/3a15number

M/O	Tag	Field name	Contents/Options
O	L14	CAS Reservations	3a15number
O	L01	CAS Object State (Queue)	16x/16x
O	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x
O	32B	Amount	3a15number
O	L01	CAS Object State (Payment)	16x/16x
O	L11	CAS Object Count	8n
O	32B	Amount	3a15number
O	L01	CAS Object State (Account)	16x/16x
O	L04	CAS Member BIC	6a~~5a~~

Field specification

- **Field L04** contains the BIC code of the sender of the message, whose direct participant status is being queried with the enquiry.
- **Field L09** contains the balance of the direct participant's account sending the SMT 801 message at the time of the enquiry.
- ***Field L01***
  - CAS Object State (CAS) indicates CAS status at the time of querying. CAS status can be the following:
    - CAS/SUSPENDED when the operation of CAS has been suspended, and the settlement process has been stopped.
    - CAS/NOTSUSP, when CAS is not suspended.
  - **CAS Object State (Queue)** contains information pertaining to the queue of the party sending the enquiry. When there is a queue the details of the payment (field L02) is related to the first transaction order in the queue.

    The following code_words can be used in this field:
    - QUEUE/BLOCKED-NOFUNDS when a queue was generated for the direct participant and the first transaction order in the queue cannot be settled due to lack of sufficient funds.
    - QUEUE/BLOCKED-CAS when the first transaction order in the queue cannot be settled because the operation of CAS has been suspended.
    - QUEUE/BLOCKED-ACTSUSP when the first transaction order in the queue cannot be settled because the account of the debit party has been suspended.

- QUEUE/CLEAR when the queue was cleared and there are no transaction orders in queue.

- **CAS Object State (Payment)** A summary of unsettled transaction orders in CAS. **Field L11** that follows this line shows the number of payments in the given state, and **field 32B** provides the sum of the values of these transaction orders.
  - PAYMENT/AWAITFUNDS when the payment is queued;
  - PAYMENT/CREDITSUSP when the payment cannot be settled because the account of the credit party has been suspended.
  - PAYMENT/PENDING when payment is awaiting start of settlement;
  - PAYMENT/WAREHOUSED = payment is pending new CAS date of execution.
- **CAS Object State (Account)** provides information (BIC code) of an account of the direct participant, which has been suspended.

  ACCOUNT status can be the following:
  - SUSPENDED when the account has been suspended in CAS for both credit and debit transactions.
  - CREDITSUSP when the account has been suspended for credits in CAS.
  - DEBITSUSP when the account has been suspended for debits in CAS.

Example

OTP Bank requests current status information from CAS. HypoVeresinsbank requests current status information from CAS (SMT801, TRN code: OR9910121016), which is answered by CAS with the following SMT 851 message.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:OR9910121035
Sub-Message Type	:12:851

Proprietary Field Tag	:77E:
Related Reference	:21: OR9910121016
CAS Action Time	:L12:199910121205
CAS Message Sequence	:L03:1/1
CAS Member BIC	:L04:OTPVHUHBXXX
CAS Object State (CAS)	:L01:CAS/NOTSUSP
Settlement Account Balance	:L09:HUF3000000,
CAS intraday credit line	:L13:OVERDRAFT/HUF10000000,
CAS Object State (Queue)	:L01:QUEUE/BLOCKED-ACTSUSP
CAS Message Details	:L02:D991012202202OTPVHUHBXXXBT9910121003
Amount	:32B:HUF5000000,
CAS Object State (Payment)	:L01:PAYMENT/READY
CAS Object Count	:L11:5
Amount	:32B:HUF1500000,
CAS Object State (Payment)	:L01:PAYMENT/PENDING
CAS Object Count	:L11:2
Amount	:32B:350000,
CAS Object State (Payment)	:L01:PAYMENT/CREDITSUSP
CAS Object Count	:L11:1
Amount	:32B:HUF500000,
CAS Object State (Account)	:L01:ACCOUNT/SUSPENDED
CAS Member BIC	:L04:INGBHUHBXXX
End of Message Text/Trailer	

7.2.3. SMT854 – Detail of Outstanding Operations Response – Response to an enquiry about payments

CAS uses an SMT 854 message to respond to a direct participant's SMT 804 message. The message includes all queued transaction orders of the requesting direct participant.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x

M/O	Tag	Field name	Contents/Options
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	12n
M	L03	CAS Message Sequence	4n[/4n]
M	L04	CAS Member BIC	6a~~5a~~
M	L01	CAS Object State	16x/16x
O	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x
O	L04	CAS Member BIC	6a~~5a~~
O	32B	Amount	3a15number
O	113	Reservation/Business Priority (Current)	4x
O	113	Reservation/Business Priority (Original)	4x

Field specification

- **Field L01** (CAS Object State) indicates the status of the order that the direct participant queried. Please note that according to the status, which is the subject of the query the orders can be described as follows:
  - PAYMENT/AWAITFUNDS = payment is queued;
  - PAYMENT/PENDING = payment is awaiting start of settlement;
  - PAYMENT/WAREHOUSED = payment is pending new CAS date of execution.

  If field L01 in an SMT 804 message is left empty then the system will interpret the message as if it were sent to query queued transaction orders (PAYMENT/AWAITFUNDS).

Description of queued transaction orders:

- Several instances of **field L02** (CAS Message Details) and of **fields L04, 32B and 113** following the latter indicate that there are several transaction orders in the queue. If there are no queued transaction orders then this group will not be present.
- **Field L04** (CAS Member BIC) contains the BIC code of the credit party indicated in the order.

Field 113: the message includes Reservation/Business Priority Original if the current priority of the order is different from its (initial) priority at the time of submission.

Example:

OTP Bank queries their queued messages (PAYMENT/AWAITFUNDS) by sending an SMT 804 message (TRN code: DR9910121016) with regard to settlement date 12-10-1999. CAS replied with the following SMT 854 message, indicating that the direct participant has 2 queued messages.

Explanation	**Format**
Sender	MANEHU2A
Message Type	298
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:CR9910121017
Sub-Message Type	:12:854
Proprietary Field Tag	:77E:
Related Reference	:21: DR9910121016
CAS Action Time	:L12:199910121205
CAS Message Sequence	:L03:1/1
CAS Member BIC	:L04:OTPVHUHBXXX
CAS Object State	:L01: PAYMENT/AWAITFUNDS
CAS Message Details	:L02:D991012202202OTPVHUHBXXXBT9910121003
CAS Member BIC	:L04:CIBHHUHBXXX
Amount	:32B:HUF5000000,
Reservation/Business Priority (Current)	:113:0012
Reservation/Business Priority (Original)	:113:0020
CAS Message Details	:L02:D991012202202OTPVHUHBXXXBT9910121004
CAS Member BIC	:L04:INGBHUHBXXX
Amount	:32B:HUF6500000,
Business Priority (Current)	:113:0012
End of Message Text/Trailer	

8. CLASS SMT 9XX

8.1. Refusal of an erroneous message

8.1.1. SMT 900 – Invalid Input Received Notification – Invalid incoming message

CAS uses an SMT 900 message to notify the direct participant that the message they sent was refused due to invalid format.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	12n
M	12	Message Type	3n
M	L10	CAS Message Status	5a[3n]

Field specification

- **Field 12** contains the type of the invalid and refused message (MT).
- **Field L10** shows the reason for reason for refusal. In the above example LF001 code is used to indicate that the sender of the order entered an invalid BIC code, and '004' following it shows the line of the original message that contained the error.

  For error codes used in field L10 please refer to: the description of the SMT 250 message.

Example

OTP Bank sent an SMT 801 message in which field L04 in line 4 contained an invalid BIC code. As a response they receive the following SMT 900 message from CAS, which includes the reasons why their order was refused (L10).

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:SCR9910121018
Sub-Message Type	:12:900
Proprietary Field Tag	:77E:
Related Reference	:21: SR9910121020
CAS Action Time	:L12:199910121203
Message Type	:12:298

CAS Message Status	:L10:LF001004
End of Message Text/Trailer	

9. MESSAGES REQUESTING AND CONTAINING INFORMATION ON SETTLED TRANSACTION ORDERS OF DIRECT PARTICIPANTS

9.1. Enquiry about settled transaction orders

9.1.1. MT920 – Transaction Information Request Message – Request for information about settled transaction orders

A direct participant can use an MT920 message to request Balance Report in an MT941 response message or an Interim Transaction Report in an MT 942 response message.

Field specification

- **Field 12** indicates the message type requested by the direct participant. It may contain the following information:
  - 941 = Balance Report;
  - 942 = Interim Transaction Report.
- **Field 25** includes the BIC code of the sender of the MT 920 message.
- **Field 34F** specifies a lower limit, which means that mostly when an MT 942 message is requested the sender defines a limit value so that only information about transaction orders exceeding that limit should be reported to them. For debit and credit transaction orders it is also possible to define a different lower limit.

Example

OTP Bank sends an MT 920 message, requesting a Balance Report in an MT 941 SWIFT message from CAS.

Explanation	Format
Sender	OTPVHUHB
Message Type	920
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:TR9910121118
Message Requested	:12:941
Account Identification	:25:OTPHUHBXXX
Floor Limit Indicator	:34F:HUF0,
End of Message Text/Trailer	

9.2. CAS sends information on the payment transactions executed to the credit of the direct participant

9.2.1. MT 941 – Balance Report

A direct participant can request a Balance Report in an MT941 message from CAS by sending an MT 920 message. An MT 941 SWIFT message contains payment transactions (credited and debited) executed on the account of the querying direct participant on a given VIBER business day prior to the time of sending the message. No information is supplied about cancelled or refused payment transactions.

Field specification

Field 60F, 86, 90D and 90C are always present in an MT 941 SWIFT message. Field **21** is included when the Balance Report was requested with an MT 920 SWIFT message.

- **Field 90D** in the above example shows that 15 debit messages were settled for a total amount of HUF 20,650,000,000 on the given settlement day up to the time of sending the MT 941 message.
- **Field 90C** in the above example shows that 12 credit messages were settled for a total amount of 16,950,000,000 HUF on the given settlement day up to the time of sending the MT941 message.
- **Field 62F** indicates the balance of the direct participant at the time of sending the MT 941 SWIFT message, which is +4,268,500,000 HUF in this case.
- **Field 86** – Information to Account Owner – indicates the reasons for generating the MT 941 SWIFT message. It contains one of the following code_words:
    - REQUESTED BY MEMBER

Example:

OTP Bank sends an MT 920 SW message, requesting a Balance Report in an MT 941 SWIFT message from CAS.

Explanation	Format
Sender	MANEHU2A
Message Type	941
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:BTR9910121108
Related Reference	:21:TR9910121118
Account Identification	:25:OTPHUHBXXX
Statement Number	:28:165
Date/Time Indication	:13D:9910121045
Opening Balance	:60F:C991012HUF568500000,
Number and SUM of Debits	:90D:15HUF16950000000,
Number and SUM of Credits	:90C:12HUF20650000000,
Closing Balance (Booked Funds)	:62F:CHUF4268500000,
Information to Account Owner	:86:REQUESTED BY MEMBER
End of Message Text/Trailer	

9.2.2. MT942 – Interim Transaction Report

In response to the MT 920 SWIFT message of the direct participant CAS sends an MT 942 SWIFT message, which includes transaction orders executed on the given settlement day since the time when the previous MT 942 SWIFT message was sent.

The message includes the executed payment transactions (field 61) grouped by debit and credit transaction orders, in ascending order according to their values.

Field specification

- **Field 13D** indicates the time when CAS started to generate the MT 942 SWIFT message.
- The order in **field 61**, depending on the SWIFT interface, may be different from the example provided by Logica.

```
:61:9910121012DF25000000,S202BK199910121003
0923INGBHUHBXXXOTPVHUHBXXX
```

  - Date of execution – 6n, e.g. 991012
  - Date of submitting the order (month, day) - 4n, e.g. 1012

- Debit (D) or Credit © transaction order - 2a – e.g. D or C
- Last letter of currency code - 1a – 'F' for HUF
- Amount of the order - 15numeric – e.g. 25,000,000
- Type of the order message is Snnn, where the last three characters are the SWIFT message type of the message, e.g. NTRF for account transfer: for example S202 means that the order is an MT 202 message.
- TRN code of the order, 16x – e.g. BK199910121003
- Additional data, 34x – includes time of settlement (hour, minute), and the 11-character BIC code of the debit party and the 11-character BIC code of the credit party. E.g.: 0923 INGBHUHBXXX OTPVHUHBXXX.

Example

At 10:00 ING Bank sent their first MT920 message, requesting an interim transaction report. Again, at 12:00 they also asked for an interim transaction report for transaction orders settled between 10:00 and 12:00. In its MT 942 response message CAS notified them that in the period that has passed 1 credit and 2 debit transaction orders were settled on their account.

For example, debit: HUF 25,000,000 message type: MT202

Sender of the message: INGBUHBXXX

Receiver of the message: OTPHUHBXXX

Time of settlement: 09:23

TRN code: BK199910121003

CAS sent the following MT 942 message:

Explanation	Format
Sender	MANEHU2A
Message Type	942
Receiver	INGBHUHB
Message Text	
Transaction Reference Number	:20:BTR9910121109
Related Reference	:21:ITR9910121118
Account Identification	:25:INGBHUHBXXX
Entry Number	:28C:7/1
Floor Limit Indicator	:34F: HUF0,
Date/Time Indication	:13D: 9910121200
1st Transaction	:61:9910121012DF25000000,S202BK199910121003 0923INGBHUHBXXXOTPVHUHBXXX
2nd Transaction	:61:9910121012CF16000000,S103CT9910121119 1020CIBHHUHBXXXINGBHUHBXXX
3rd Transaction	:61:9910121012CF20000000,S202CT9910121120 1120OTPVHUHBXXXINGBHUHBXXX
Number and Sum of Debits	:90D:1HUF25000000,
Number and Sum of Credits	:90C:2HUF36000000,
Information to Account Owner	:86:REQUESTED BY MEMBER 1/1
End of Message Text/Trailer	

9.2.3. MT950 – Statement Message – Closing statement for the day

At the time of closing CAS sends a Statement in an MT 950 message to all direct participants. The Statement Message contains grouped debit and credit transactions settled on the given settlement day, in ascending order sorted according to their value.

Field specification

- For the composition of **field 61** please refer to: the description of MT 942 message.

Example

On 12-10-2004 OTP Bank receives the following message at the time of closing CAS.

Explanation	Format
Sender	MANEHU2A
Message Type	950
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:CBTR2008121112
Account Identification	:25:OTPHUHBXXX
Statement Number	:28C:7/1
Opening Balance	:60F:C200812HUF568500000,
1st Transaction	:61:2008120812DF25000000,S202BK199910121003 0923OTPVHUHBXXXINGBHUHBXXX
2nd Transaction	:61: 2008120812CF16000000,S103CT9910121119 1020CIBHHUHBXXXOTPVHUHBXXX
3rd Transaction	:61: 2008120812CF20000000,S202CT9910121120 1120INGBHUHBXXXOTPVHUHBXXX
4th Transaction	:61: 2008120812CF30000000,S202BT9910121389 1230INGBHUHBXXXOTPVHUHBXXX
5th Transaction	:61: 2008120812DF106944,FTRAFRCHG747501FX 0650OTPVHUHBXXXMANEHUHHXXX
6th Transaction	:61: 2008120812DF100000000,FTRAFLOAN747500FX 0650OTPVHUHBXXXMANEHUHHXXX
Closing Balance	:62F:CHUF509393056
End of Message Text/Trailer	

10. MT 298 SWIFT MESSAGES RELATED TO SETTLEMENT AND PAYMENT ORDERS SUBMITTED BY SYSTEM OPERATORS (THIRD PARTY SETTLEMENT)

10.1. Overview

SWIFT messages related to payment and settlement orders submitted by system operators are summarised in the table below. Most of the messages (SMT 100, 200, 250, 600, 700, 703, 805 and 855) can be used only between MNB and KELER and MNB and GIRO Zrt. The direct participant is notified by an MT900 or MT910 SWIFT message of the settlement and execution of the settlement transactions submitted by the system operator. KELER/GIRO Zrt, as system operator and the client to be debited and credit receive an MT 298 SMT 701 SWIFT message when the submitted settlement or payment order is cancelled during the day. The system operator and the debit party receive an SMT 701 message about settlement orders refused in VIBER or those submitted by the system operator and cancelled by the VIBER at VIBER closing. KELER and/or a GIRO Zrt. receive(s) an SMT 900 SWIFT message if an MT 298 SMT 100 SWIFT message with a form-related error has been sent. The debit party receives an MT 298 SMT 700 SWIFT message if payment and settlement orders are queued on its account or if there is a change at the top of the queue or there are no more queued items.

SMT messages related to settlement and payment orders submitted by system operators:

SMT	**Name of message type**	Settlement order submitted by KELER based on the KELER GTC	**Settlement order submitted by GIRO Zrt in connection with** the ICS intraday multiple clearing	**payment order submitted by GIRO Zrt. for instant transfer**
100	Third party settlement request	✓	✓	✓
200	Payment Cancellation	✓	✓	✓
250	Payment Cancellation Refusal Response	✓	✓	✓
600	Collateral Change	✓		
700	State Change Notification e.g. QUEUE/CLEAR	✓	✓	✓
701	Payment Settlement Refusal Notification Payment cancellation	✓	✓	✓
703	Payment Settlement Notification	✓	✓	✓
805	Query about payment and settlement orders sent by KELER and GIRO Zrt. (Third Party Payments Request)	✓	✓	✓
855	Response to a query about payment and settlement orders sent by KELER and GIRO Zrt. (Third Party Payments Response)	✓	✓	✓
900	Notificatio ndue tot he use of an invalid message format (Invalid input Received Notification)	✓	✓	✓

10.2. SMT 100 - Payment and settlement orders of system operators (Third party settlement request)

Following the conclusion of a security transaction partners send the security contract notes to KELER through the system of KELER. After completing the matching, KELER sends a settlement order by an SMT 100 SWIFT message to CAS asking for the settlement of the securities transaction. KELER sends a settlement order to CAS by an SMT100 SWIFT message in other cases as defined in the KELER GTC.

ICS participant shall submit their payment orders to GIRO Zrt. in accordance with the business terms and conditions of ICS. By GIRO Zrt's settlement order in the form of an MT 298/SMT 100 SWIFT message within the framework of the ICS intraday multiple clearing

- collect participants' financial obligations generated after ICS multiple intraday clearing from the respective accounts of ICS participants;
- after the execution of these, the positive closing balances resulting from the settlement and execution are transferred in VIBER to the bank accounts of the ICS participants,
- and, when there is an incident, the already collected collateral amounts are transferred back to the direct participants' bank accounts that were debited previously.

During the operating hours of VIBER, instant transfers between the direct participant's bank account and the collective account take place by way of the MT298/SMT100 SWIFT message sent by GIRO Zrt.

10.2.1. Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	L04	CAS Member BIC (Debit)	6a~~5a~~
M	L04	CAS Member BIC (Credit)	6a~~5a~~
M	32A	Value Date, Currency Code, Amount	6n3a15number
M	72	Sender to Receiver Information	6*35x
O	113	Business Priority	4x

10.2.2. Conditional field rules

This message type does not have conditional field rules.

10.2.3. Field specification

- **Field 12: Sub-Message Type**

This field should contain 100 as a numeric value.

- **Field 20: Transaction reference number**

The first four characters of this field are

- AFRC for coverage collection with instant transfer,
- AFRF for coverage back transfer with instant transfer

Missing ID characters can be specified optionally, but in consideration of the rules pertaining to individual IDs.

- **Field L04: CAS Member BIC (Debit)**

This field contains the BIC code of the party to be debited in the case of settlement orders and instant transfer orders submitted by system operators.

- **Field L04: CAS Member BIC (Credit)**

This field contains the BIC code of the party to be credited in the case of settlement orders and instant transfer orders submitted by system operators.

- **Field 32A: Value Date, Currency Code, Amount**

Date of execution should always be the same as the date of sending the message. Currency code is always HUF. The amount should always be followed by a comma!

- **Field 72: Sender to Receiver Information**

Information in this field will be forwarded to the debit and credit party. This information is included in field 72 of the MT 900/MT 910 message.

The field format complies with the SWIFT standard.

'Structured Text' line format can be used with the following restrictions:

Line 1:

Sub-field 1: a code_word defined by MNB, e.g. : /SECURITY/, /IG2CCOLL/, /AFRCCOLL/, /AFRFUNDT/.

The BIC code of the direct participant involved in the instant clearing is to follow the code_words used for the instant transfer.

Sub-field 2: further information defined by MNB

Line 2 to 5:

According to the SWIFT standard

Line 6:

not needed.

When SECURITY, KIFIZET, DAUKCIO and REPO code_words are used, the lines should be filled out as follows:

Line 1: code_word + ISIN code of the security

e.g.: /SECURITY/ HU0000111222

Line 2: the account number of the seller to be credited, 3x8+2 characters long (with dashes, plus with zeros as padding characters for 16-character account numbers).

Line 3: TAG: and the code of the seller's security account, 4 or 10 characters long

Line 4: the account number of the seller, 3x8+2 characters long (with dashes, plus with zeros as padding characters for 16-character account numbers).

Line 5: TAG: code of the buyer's security account, 4 or 10 characters long

In the event that IG2CCOLL is the code_word:

Line 1: code_word + IG2 session no. e.g. /IG2CCOLL/session1

In the event that IG2FUNDT is the code_word:

Line 1: code_word + IG2 session no. e.g. /IG2FUNDT/session1

Line 2: opening balance

e.g. //100,

Line 3: all outgoing items

e.g. //200,

Line 4: all incoming items

e.g. //300,

In the event that IG2RFUND is the code_word:

Line 1: code_word: /IG2RFUND/

Line 2: Collected contribution

e.g. //1,

Line 3:

e.g. //0,

Line 4:

e.g. //0.

- **Field 113: Business Priority**

Settlement orders submitted to KELER can use priority 7, 8 and 9. KELER assigns security levels to the transaction orders depending on the type of the single security transactions. GIRO Zrt. may use priority 4 for settlement orders related to ICS intraday multiple settlement and the instant internal transfer orders. Syntax of the priority: 00XX where XX means the priority level.

10.2.4. Example

OTP Bank buys securities from ING Bank for 10 million HUF on 05-08-1999. KELER sends the following SMT 100 message to CAS, requesting settlement of the transaction.

Explanation	Format
Sender	KELRHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:DVP/1
Sub-Message Type	:12:100
Proprietary Field Tag	:77E:
Debit BIC	:L04:OTPVHUHBXXX
Credit BIC	:L04:INGBHUHBXXX
Value Date, Currency Code, Amount	:32A:990805HUF10000000,

Sender to Receiver information	:72:/SECURITY/ HU0000111222
	//19017004-00201373-00000000
	//TAG:0348
	//19017004-00201012-00000000
	//TAG:0410

End of Message Text/Trailer	

OTP Bank buys securities from ERSTE Broker for 10 million HUF on 05-08-1999. KELER sends the following SMT 100 message to CAS, requesting settlement of the transaction.

Explanation	Format
Sender	KELRHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:DVP/1
Sub-Message Type	:12:100

Proprietary Field Tag	:77E:
Debit BIC	:L04:OTPVHUHBXXX
Credit BIC	:L04:KELRHUHBABC
Value Date, Currency Code, Amount	:32A:990805HUF10000000,

Sender to Receiver information	:72:/SECURITY/ HU0000111222
	//14400018-10361966-10010017
	//TAG:0348000000
	//19017004-00201177-00000000
	//TAG:0410123456

End of Message Text/Trailer	

ING Bank buys securities from AKK for 10,000,000 HUF.

Explanation	Format
Sender	KELRHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:DVP/1
Sub-Message Type	:12:100
Proprietary Field Tag	:77E:
Debit BIC	:L04:HUSTHUHBXXX
Credit BIC	:L04:INGBHUHBXXX
Value Date, Currency Code, Amount	:32A:990805HUF10000000,

Sender to Receiver information	:72:/SECURITY/HU0000111222
	//10032000-01200117-00000000
	//TAG:0348000000
	//19017004-01110201-83000001
	//TAG:0410234567

End of Message Text/Trailer	

OTP Bank buys securities for 20,000,000 HUF from MNB at the time of bond release.

Explanation	Format
Sender	KELRHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:DVP/1
Sub-Message Type	:12:100

Proprietary Field Tag	:77E:
Debit BIC	:L04:OTPVHUHBXXX
Credit BIC	:L04:MANEHUHHXXX
Value Date, Currency Code, Amount	:32A:990805HUF20000000,

Sender to Receiver information	:72:/DAUKCIO/HU0000111222
	//19017004-01740060-01996003
	//TAG:0348
	//19017004-00201177-00000000
	//TAG:0410

End of Message Text/Trailer	

10.2.5. Example of the collection of contribution calculated in accordance with the contribution specifications during ICS multiple intraday clearing sessions

ING Bank submitted 1 transaction batch in an amount of HUF 10,000,000 in session 1 of ICS multiple intraday clearing; based on the set contribution specifications, HUF 10,000,000 in contribution is collected by GIRO Zrt. from ING Bank's account.

Explanation	Format
Sender	GHUNHUHBGIR
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:IG2CCOLL/1
Sub-Message Type	:12:100
Proprietary Field Tag	:77E:
Debit BIC	:L04:INGBHUHBXXX
Credit BIC	:L04:GHUNHUHBXXX
Value Date, Currency Code, Amount	:32A:101228HUF10000000,
Sender to Receiver information	:72:/IG2CCOLL/session1
Priority	:113:0004
End of Message Text/Trailer	

10.2.6. An example of the settlement of the credit balance of ICS multiple intraday clearing

HUF 30,000,000 is credited to ING Bank's account at the end of session 1 of ICS multiple intraday clearing (closing balance).

Explanation	Format
Sender	GHUNHUHBGIR
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:IG2FUNDT/2
Sub-Message Type	:12:100
Proprietary Field Tag	:77E:
Debit BIC	:L04:GHUNHUHBXXX
Credit BIC	:L04:INGBHUHBXXX
Value Date, Currency Code, Amount	:32A:101228HUF30000000,
Sender to Receiver information	:72:/IG2FUNDT/session1 //10000000, //10000000, //30000000,
Priority	:113:0004
End of Message Text/Trailer	

10.2.7. An example of cancellation settlements during ICS multiple intraday clearing sessions

GIRO Zrt. performs cancellation settlement, therefore ING Bank's account is credited in an amount of HUF 10,000,000 by GIRO Zrt. on account of the back transfer of the contribution collected during ICS multiple intraday clearing.

Explanation	Format
Sender	GHUNHUHBGIR
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:VISSZA
Sub-Message Type	:12:100

Proprietary Field Tag	:77E:
Debit BIC	:L04:GHUNHUHBXXX
Credit BIC	:L04:INGBHUHBXXX
Value Date, Currency Code, Amount	:32A:101228HUF10000000,
Sender to Receiver information	:72:/IG2RFUND/ //10000000, //0, //0,
Priority	:113:0004
End of Message Text/Trailer	

10.2.8. Example for coverage collection with instant transfer

ING Bank wishes to deposit the coverage amount of HUF 10,000,000 to its collective account; accordingly, GIRO Zrt. initiates a coverage collection by debiting the account of ING Bank.

Explanation	Format
Sender	GHUNHUHBAFR
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:AFRCCOLL1
Sub-Message Type	:12:100
Proprietary Field Tag	:77E:
Debit BIC	:L04:INGBHUHBXXX
Credit BIC	:L04:MANEHUHHAFR
Value Date, Currency Code, Amount	:32A:190702HUF10000000,
Sender to Receiver information	:72:/AFRCCOLL/INGBHUHBXXX
Priority	:113:0004
End of Message Text/Trailer	

10.2.9. Example for coverage back transfer with instant transfer

ING Bank requests the back transfer of the coverage amount of HUF 30,000,000 by way of debiting it to the collective account; accordingly, GIRO Zrt. submitting a payment order crediting the account of ING Bank.

Explanation	Format
Sender	GHUNHUHBAFR
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:AFRFUNDT1
Sub-Message Type	:12:100
Proprietary Field Tag	:77E:
Debit BIC	:L04:MANEHUHHAFR
Credit BIC	:L04:INGBHUHBXXX
Value Date, Currency Code, Amount	:32A:190702HUF30000000,
Sender to Receiver information	:72:/AFRFUNDT/INGBHUHBXXX
Priority	:113:0004
End of Message Text/Trailer	

10.3. SMT 200 - Requests for cancellation of settlement orders submitted by system operators (Payment cancellation)

Cancellation of a settlement order initiated by KELER may only be submitted to VIBER by KELER. In the case of settlement orders connected to the ICS multiple intraday clearing submitted by GIRO Zrt, the cancellation may only be initiated by GIRO Zrt.

10.3.1. Message format description

The format of the message for the cancellation of settlement orders is the same as the format of the SMT 200 message initiating the cancellation of the MT 103 and MT 202 SWIFT messages.

10.3.2. Field specification

- **Field L02: CAS Message Details**

  In the case of settlement orders, the structure of the L02 field is generally the same as the L02 field used to identify the MT 103 and MT 202 SWIFT messages.

  When field L02 identifies a settlement order, then the following rules are applicable:

  - Credit/Debit Indicator (subfield 1) is always „S”;
  - Originator Identification (subfield 5) contains the BIC code of KELER and GIRO Zrt.;

- Originator's Reference (subfield 6) contains the TRN code of the SMT 100 SWIFT message of the settlement order.
- E.g.: :L02:**S**990805298100**KELRHUHBXXXDVP/1**

10.3.3. Example

OTP Bank buys securities from ING for 10 million HUF. KELER sent an SMT 100 SWIFT message requesting the settlement of this transaction in VIBER. Later, on the request of OTP Bank, a cancellation request of type SMT 200 SWIFT was submitted to VIBER for the same transaction order.

Explanation	Format
Sender	KELRHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:DVP/1TOROL
Sub-Message Type	:12:200
Proprietary Field Tag	:77E:
CAS Message Details	:L02:S211018298100KELRHUHBXXXDVP/1
End of Message Text/Trailer	

GIRO Zrt. requested in an SMT 100 message the settlement of ICS multiple intraday clearing in VIBER. Later GIRO Zrt. submitted an SMT 200 cancellation order in VIBER in respect of this settlement order.

Explanation	Format
Sender	GHUNHUHBGIR
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:IG2CCOLL/1TOROL
Sub-Message Type	:12:200
Proprietary Field Tag	:77E:
CAS Message Details	:L02:S101228298100GHUNHUHBGIRIG2CCOLL/1
End of Message Text/Trailer	

10.4. SMT 250 – Refusal of a request for cancellation of a settlement and payment order (Payment Cancellation Refusal Response)

CAS responds to the cancellation request of type SMT 200 SWIFT message from KELER and GIRO Zrt. with an SMT 250 SWIFT message if it is unable to cancel the settlement and payment order. In its response CAS also indicates the reason for the refusal.

10.4.1. Message format description

The message format for the cancellation of settlement and payment orders is the same as the format of the SWIFT SMT 200 message initiating the cancellation of the MT 103 and MT 202 SWIFT messages.

10.4.2. Example

OTP Bank concluded a security deal amounting to 10 million HUF with ING Bank, which was sent by KELER to VIBER for settlement and execution. On the request of OTP Bank KELER submitted a cancellation request in an SMT 200 SWIFT message subsequently, which was refused by CAS with an SMT 250 SWIFT message. The underlying reason for the rejection (LR003, LN000) was that the settlement order was already settled at 9:50.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	KELRHUHB
Message Text	
Transaction Reference Number	:20:21101800023
Sub-Message Type	:12:250
Proprietary Field Tag	:77E:
Related Reference	:21: DVP/1TOROL
CAS Action Time	:L12:202110181015
CAS Message Details	:L02:S211018298100KELRHUHBXXXDVP/1
CAS Action Response	:L05:LR003
Date/Time Indicator	:13:211018950
CAS Message Status	:L10:LN000
End of Message Text/Trailer	

GIRO Zrt. submitted a cancellation request in an SMT 200 SWIFT message, which was refused by CAS with an SMT 250 SWIFT message. The underlying reason for the rejection (LR003, LN000) was that the settlement order was already settled at 9:50.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	GHUNHUHBGIR
Message Text	
Transaction Reference Number	:20:10122800023
Sub-Message Type	:12:250
Proprietary Field Tag	:77E:
Related Reference	:21: IG2CCOLL/1TOROL
CAS Action Time	:L12:201012281015
CAS Message Details	:L02:S101228298100GHUNHUHBGIRIG2CCOLL/1
CAS Action Response	:L05:LR003
Date/Time Indicator	:13:101228950
CAS Message Status	:L10:LN000
End of Message Text/Trailer	

10.5. SMT 600 – Collateral Change

MNB does not provide intraday collaterals for payment institutions, their requests for collateral change only affect the instant collateral. Money-market clients cannot give declarations regarding the instant collateral, they only can increase or decrease their intraday collateral only.

In response to a direct participant's request for intraday/instant collateral change KELER sends an SMT 600 message to CAS, to the MNB's client account management system in the case of instant collateral change, requesting the change of the direct participant's intraday/instant collateral. MNB uses the same message type to notify KELER about the acceptance or refusal of the request for intraday/instant collateral change.

It is also the SMT 600 message that can be used to provide a security deposit, blocked with MNS as the beneficiary, as a security for bank card settlements, and to release it.

Collateral call

When, during collateral valuation, the customer of MNB becomes underhedged (is at the minimum balance) and the customer does not respond until the given deadline or unable to pay back the one-day collateralised loan then MNB may request from KELER to unblock the full security portfolio used as collateral for the intraday/instant credit line of the direct participant, and to recall the securities at the same time (crediting them to the securities account of MNB). MNB sends an SMT 600 message to KELER, requesting the completion of the recall. The security portfolio will be transferred from the given direct participant to the security account of MNB. KELER does not send confirmation of the release of blocked intraday/instant credit and collateral to MNB.

10.5.1. Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	L04	CAS Member BIC	6a~~5a~~
M	32N	Value Date, Currency Code, Amount	[N]6n3a15number
O	72	Sender to Receiver Information	6*35x

10.5.2. Field specification

- **Field 12: Sub-Message Type**

  This field should contain 600 as a numeric value.

- **Field L04: CAS Member BIC**

  The field contains the BIC code of the direct participant requesting the change of the intraday/instant credit or the collateral. MNB uses this field to return the BIC code of the direct participant whose collateral for its full limit or security deposit is requested to be recalled.

- **Field 32N: Value Date, Currency Code, Amount**

  Date of execution should always be the same as the date of sending the message. Currency code is the currency in which the securities are denominated. The amount shows the securities nominal value, if other than collateral call. The amount should always be followed by a comma!

  If the first character in the field is N then this amount is negative, which means that the KELER is requesting the reduction of the intraday/instant credit limit or security deposit, or MNB responds to an intraday/instant credit or security deposit reduction request. (:32N:N060120HUF1000000,)

  If the letter N is missing then the amount is positive, and KELER is requesting the increase of the intraday/instant credit limit or security deposit, or MNB responds to a request for intraday/instant credit or security deposit increase. (:32N:060122HUF200200,)

  If MNB does not authorise the change in the intraday/instant credit limit or security deposit, then the first character of the field will be ‘R’ and the amount will be the same as the original amount in the request for changing the intraday/instant credit limit or security deposit.

  (:32N:R060120HUF1000000,)

  For collateral recall the amount is always ‘999’. (:32N:060323HUF999,)

- **Field 72: Sender to Receiver Information**

Change in the intraday credit limit

KELER enters the ISIN code of the security affected by the change of intraday credit limit into field 72 of the message sent to MNB.

- The first line contains /X/.
- The second line contains the ISIN/code_word, followed by the ISIN code of the security involved in the change of the intraday credit limit.
    - ISIN: 2a10n (country code, number), which should be followed by a comma.

E.g.:

:72:/X/172

/ISIN/HU1234567890,

Instant collateral change

In its message sent to MNB, KELER will indicate the ISIN code of the security involved in the instant collateral change in field 72.

- The first line is the code word of the instant collateral, /AFRLIMIT/, between two "/" characters.
- The second line contains the /ISIN/ code word and is followed by the ISIN code of the security involved in the instant collateral change.
    - ISIN: 2a10n (country code, number), which should be followed by a comma.

E.g.:

:72:/AFRLIMIT/.

/ISIN/HU1234567890,

Changing the bank card security deposit

KELER enters the block group, block expiration, non-VIBER bank code, ISIN code, nominal value and number of the security of the bank blocking the security into field 72 of the message sent to MNB.

- The first line contains the code_word of the card issuer between two '/' symbols, followed by the end of the period of blocking: YYYY.MM.DD; Code words: VISACARD; MASTCARD
- In the second line "." character will be included after the // symbol.
- The third and fourth lines are the same as those described at the changing of limits.
- In the fifth line the code_word /DARAB/ is followed by the number of block securities.

E.g.: A non-VIBER participant:

:72:/ MASTCARD/2007.02.15

//.

/ISIN/HU1234567890,

/VALUE/HUF1000000,

/DARAB/800

Enforcement of collateral

The code_word related to enforcement of collateral will be entered by MNB into field 72, along with the account and sub-account numbers with KELER, which is the target of the transfer of enforced collateral.

- The first line includes the key word /ELVONAS/.
- The second line contains the primary account of MNB opened with KELER after the // symbol, with a length of 4n. E.g.: //0021
- The third line contains the sub-account of MNB opened with KELER after the // symbol, with a length of 6n. E.g.: //000000
- By entering the code_words /VIBER/; /AFRLIMIT/; /VISACARD/ or /MASTCARD/ in the fourth line MNB indicates which blocked securities they intend to recall due to an underhedged portfolio (to release the blocking of the full securities portfolio including the blocked group, and to recall the securities by transferring them to the securities account of MNB).

E.g.:

:72: /ELVONAS/172

//0021

//000000

/VIBER

10.5.3. Examples

Change in the intraday credit limit

1. ING Bank advises KELER of an increase of the intraday credit limit. KELER blocked securities of a nominal value of 10,000,000 HUF on the securities account of the bank, as required for the increase of intraday credit. KELER sends the following SMT 600 message about the change in the intraday credit limit.

Explanation	**Format**
Sender	KELRHUHBXXX
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:HITELKERET/1
Sub-Message Type	:12:600

Proprietary Field Tag	:77E:
CAS Member BIC	:L04:INGBHUHBXXX
Value Date, Currency Code, Amount	:32N:060120HUF10000000,
Sender to receiver Information	:72:/X/ /ISIN/HU1234567890,
End of Message Text/Trailer	

2. In response to the request of KELER for a decrease of intraday credit MNB sends an SMT 600 message to KELER, indicating that the request from OTP Bank for a reduction of the intraday credit limit by a nominal value of 10 million HUF has been accepted.

Explanation	**Format**
Sender	MANEHU2A
Message Type	298
Receiver	KELRHUHBXXX
Message Text	
Transaction Reference Number	:20:HITELKERET/2
Sub-Message Type	:12:600
Proprietary Field Tag	:77E:
CAS Member BIC	:L04:OTPVHUHBXXX
Value Date, Currency Code, Amount	:32N:N060120HUF10000000,
Sender to receiver Information	:72:/X/ /ISIN/HU1234567890,
End of Message Text/Trailer	

3a) ING Bank sends a request to KELER for a decrease of the intraday credit limit. KELER sends the following SMT 600 message to CAS about the change in the intraday credit limit.

Explanation	**Format**
Sender	KELRHUHBXXX
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:HITELKERET/1
Sub-Message Type	:12:600

Proprietary Field Tag	:77E:
CAS Member BIC	:L04:INGBHUHBXXX
Value Date, Currency Code, Amount	:32N:N060120HUF10000000,
Sender to receiver Information	:72:/X/ /ISIN/HU1234567890,
End of Message Text/Trailer	

3b) In response to the request of KELER for an decrease of the intraday credit limit MNB sends an SMT 600 message to KELER, indicating that the request from ING Bank for a reduction of the intraday credit limit by a nominal value of 10 million HUF has been refused.

Explanation	**Format**
Sender	MANEHU2A
Message Type	298
Receiver	KELRHUHBXXX
Message Text	
Transaction Reference Number	:20:HITELKERET/2
Sub-Message Type	:12:600
Proprietary Field Tag	:77E:
CAS Member BIC	:L04:INGBHUHBXXX
Value Date, Currency Code, Amount	:32N:R060120HUF10000000,
Sender to receiver Information	:72:/X/ /ISIN/HU1234567890,
End of Message Text/Trailer	

Changing the bank card security deposit

4. ING Bank reported the blocking of securities to KELER in order to effect an increase of the VISA security deposit. KELER blocked securities valued at 8 million HUF on the securities account of the bank, as required for the increase of the security deposit. KELER sends the following SMT 600 message to CAS about the change in security deposit.

Explanation	**Format**
Sender	KELRHUHBXXX
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:OVADEK/1
Sub-Message Type	:12:600

Proprietary Field Tag	:77E:
CAS Member BIC	:L04:INGBHUHBXXX
Value Date, Currency Code, Amount	:32N:070215HUF8000000,
Sender to receiver Information	:72: /VISACARD/2007.06.15 //. /ISIN/HU0000111222, /VALUE/HUF8000000, /DARAB/800
End of Message Text/Trailer	

5a) OTP Bank notified KELER of the release of blocked securities in order to effect a reduction of the VISA security deposit by 2 million HUF. KELER sends the following SMT 600 message to CAS about the reduction of the security deposit.

Explanation	**Format**
Sender	KELRHUHBXXX
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:OVADEK/1
Sub-Message Type	:12:600
Proprietary Field Tag	:77E:
CAS Member BIC	:L04:OTPVHUHB
Value Date, Currency Code, Amount	:32N:N070215HUF2000000,
Sender to receiver Information	:72: /VISACARD/2007.06.15 //. /ISIN/HU0000111222, /VALUE/HUF2000000, /DARAB/200
End of Message Text/Trailer	

5b) In response to the request of KELER for an decrease of the security deposit MNB sends an SMT 600 message to KELER indicating that the request of OTP Bank for a reduction of the security deposit by 2 million HUF has been refused.

Explanation	Format
Sender	KELRHUHBXXX
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:OVADEK/1
Sub-Message Type	:12:600
Proprietary Field Tag	:77E:
CAS Member BIC	:L04:OTPVHUHB
Value Date, Currency Code, Amount	:32N:R070215HUF2000000,
Sender to receiver Information	:72: /VISACARD/2007.06.15 //. /ISIN/HU0000111222, /VALUE/HUF2000000, /DARAB/200
End of Message Text/Trailer	

Instant collateral change

6. O.F.SZ. announced an increase of the collateral to KELER. KELER blocked the securities having a nominal value of HUF 10,000,000 on the securities deposit account of the payment institution as necessary for the increasing of the collateral. KELER sends the following SMT 600 message to MNB regarding the change of the instant collateral.

Explanation	Format
Sender	KELRHUHBXXX
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:AFRHITELKERET/1
Sub-Message Type	:12:600
Proprietary Field Tag	:77E:
CAS Member BIC	:L04:OFSZHUHBXXX
Value Date, Currency Code, Amount	:32N:190702HUF10000000,
Sender to receiver Information	:72:/AFRLIMIT/. /ISIN/HU1234567890,
End of Message Text/Trailer	

7. At the request of KELER to reduce an instant collateral, MNB sent an SMT 600 message to KELER, indicating that it has approved of the reduction of the collateral of O.F.SZ., in a nominal value of HUF 10,000,000.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	KELRHUHBXXX
Message Text	
Transaction Reference Number	:20:AFRHITELKERET/2
Sub-Message Type	:12:600
Proprietary Field Tag	:77E:
CAS Member BIC	:L04:OFSZHUHBXXX
Value Date, Currency Code, Amount	:32N:N190702HUF10000000,
Sender to receiver Information	:72:/AFRLIMIT/. /ISIN/HU1234567890,
End of Message Text/Trailer	

8a) O.F.SZ. sent a request for the reduction of its instant collateral. KELER sends the following SMT 600 message to MNB regarding the change of the instant collateral.

Explanation	Format
Sender	KELRHUHBXXX
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:AFRHITELKERET/3
Sub-Message Type	:12:600
Proprietary Field Tag	:77E:
CAS Member BIC	:L04:OFSZHUHBXXX
Value Date, Currency Code, Amount	:32N:N190702HUF10000000,
Sender to receiver Information	:72:/AFRLIMIT/. /ISIN/HU1234567890,
End of Message Text/Trailer	

8b) At the request of KELER to reduce an instant collateral, MNB sent an SMT 600 message to KELER, informing it that it does not accept the reduction of the instant collateral in the nominal amount of HUF 10,000,000 for O.F.SZ.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	KELRHUHBXXX
Message Text	
Transaction Reference Number	:20:AFRHITELKERET/3
Sub-Message Type	:12:600
Proprietary Field Tag	:77E:
CAS Member BIC	:L04:OFSZHUHBXXX
Value Date, Currency Code, Amount	:32N:R190702HUF10000000,
Sender to receiver Information	:72:/AFRLIMIT/ /ISIN/HU1234567890,
End of Message Text/Trailer	

Collateral call

9. MNB initiates the recall of the collateral for the full intraday credit limit of ING Bank.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	KELRHUHBXXX
Message Text	
Transaction Reference Number	:20:999
Sub-Message Type	:12:600
Proprietary Field Tag	:77E:
CAS Member BIC	:L04:INGBHUHBXXX
Value Date, Currency Code, Amount	:32N:060323HUF999,
Sender to receiver Information	:72:/ELVONAS/ //0021 //000000 /VIBER
End of Message Text/Trailer	

10.6. SMT 701 – Notification of refusal of payment and settlement orders of system operators (Payment Settlement Refusal Notification)

Forsettlement and payment orders submitted by system operators (by an SMT 100 SWIFT message) , the CAS sends an SMT 701 SWIFT message if these payment and settlement orders are cancelled by VIBER at the time of closing

VIBER or rejected by the CAS during the day. In such cases, an SMT 701 SWIFT message is received by KELER or GIRO Zrt. and the debit party. The credit party will receive an SMT 701 SWIFT message if the payment and settlement order have been cancelled during the day.

Payment and settlement orders submitted by an SMT 100 SWIFT message may be cancelled or rejected in the following cases:

- CAS automatically rejects the payment and settlement order, when
    - CAS enters 'closed for business' status (cancellation at end-of-day closing);
    - a party involved in the transaction has been locked out ('defaulted' status);
    - **date of execution** of the payment or settlement order is older than the current date;
    - a payment or settlement order has been submitted in duplicate;
    - address validation failed;
    - debit or credit party is not a direct participant.
- MNB has cancelled the payment (intraday).
- KELER has cancelled the payment and settlement order with an SMT 200 message (intraday).

10.6.1. Message format description

The SMT 701 message format for settlement and payment orders submitted by system operators is the same as the SWIFT SMT 701 message format for the cancellation of MT 103 and MT 202 SWIFT messages.

10.6.2. Field specification

The specifications for the SMT 701 SWIFT message for settlement orders and instant internal transfer orders submitted by system operators are the same as those listed for the SMT 701 SWIFT message for the cancellation of the MT 103 and MT 202 SWIFT messages.

10.6.3. Example

OTP Bank buys securities from K&H Bank for 10 million HUF. KELER applied for the settlement and execution of this transaction in VIBER by an SMT 100 SWIFT message. Later, on the request of OTP Bank, they sent a cancellation request in an SMT 200 SWIFT message to VIBER for the same settlement order. KELER received the following SMT 701 SWIFT message about the cancellation of the settlement order.

Explanation	**Format**
Sender	MANEHU2A
Message Type	298
Receiver	KELRHUHB
Message Text	
Transaction Reference Number	:20:99080500025
Sub-Message Type	:12:701

Proprietary Field Tag	:77E:
Related Reference	:21: DVP/1
CAS Message Details	:L02:S990805298100KELRHUHBXXXDVP/1
CAC Message Status	:L10:LA079
End of Message Text/Trailer	

GIRO Zrt. submitted an MT 298/SMT 100 settlement order in VIBER for the contribution established in session 1 of ICS multiple intraday clearing. Later GIRO Zrt. submitted an SMT 200 cancellation order in VIBER in respect of this transaction order. GIRO Zrt. as a direct participant submitting the order receives the following SMT 701 SWIFT message on the cancellation of the order.

Explanation	**Format**
Sender	MANEHU2A
Message Type	298
Receiver	GHUNHUHBGIR
Message Text	
Transaction Reference Number	:20:10122800025
Sub-Message Type	:12:701
Proprietary Field Tag	:77E:
Related Reference	:21: IG2CCOLL/1
CAS Message Details	:L02:S101228298100GHUNHUHBGIRIG2CCOLL/1
CAS Message Status	:L10:LA079
End of Message Text/Trailer	

Example

GIRO Zrt. submitted an MT 298/SMT 100 settlement order in VIBER for the contribution established in session 1 of ICS multiple intraday clearing from a CITIBank account, however, CAS rejects the order, because an unacceptable **execution date** (LA073). The TRN code of the settlement order was MAN2011050402. CITIBank as debit party receives the following SMT 701 SWIFT message:

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	CITIHUHB
Message Text	
Transaction Reference Number	:20:CAS991012505
Sub-Message Type	:12:701
Proprietary Field Tag	:77E:
Related Reference	:21: MAN2011050402
CAS Message Details	:L02:S110504298100GHUNHUHBGIRMAN2011050402
CAS Message Status	:L10:LA073
End of Message Text/Trailer	

10.7. SMT 703 - Notification of settlement and execution of payment and settlement orders of system operators - (Payment Settlement Notification)

KELER receives a GIRO Zrt. SMT 703 SWIFT message from CAS if the SMT 100 SWIFT message sent by GIRO Zrt. has been settled by KELER. Direct participants receive MT 900 and MT 910 SWIFT messages for the settlement and execution of settlement orders and instant internal transfer orders submitted by system operators.

10.7.1. Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x

10.7.2. Field specification

- **Field 12: Sub-Message Type**

  This field should contain 703 as a numeric value.

- **Field 21: Related Reference**

This field includes the TRN code of the sent SMT 100 SWIFT message.

- **Field L02: CAS Message Details**

Structure of the L02 field: in the case of settlement orders and instant internal transfer orders submitted by system operators it is generally the same as that of the L02 field in the MT103 and MT202 SWIFT messages.

When field L02 identifies a settlement order or instant internal transfer order submitted by a system operator, the following rules shall be applied:

- Credit/Debit Indicator (subfield 1) is always „S";
- Originator Identification (subfield 5) contains the BIC code of KELER and GIRO Zrt.;
- Originator's Reference (subfield 6) contains the TRN code of the SMT 100 SWIFT message requesting the settlement and execution of settlement orders and instant internal transfer orders submitted by system operators.
- E.g.: :L02:**S**990805298100**KELRHUHBXXXDVP/1**

10.7.3. Example

KELER receives an SMT 703 SWIFT message on the execution of a settlement order submitted by an SMT 100 SWIFT message of no. DVP/1 TRN.

Explanation	**Format**
Sender	MANEHU2A
Message Type	298
Receiver	KELRHUHB
Message Text	
Transaction Reference Number	:20:99080500027
Sub-Message Type	:12:703
Proprietary Field Tag	:77E:
Related Reference	:21: DVP/1
CAS Message Details	:L02:S990805298100KELRHUHBXXXDVP/1
End of Message Text/Trailer	

GIRO Zrt. receives an SMT 703 SWIFT message on the settlement and execution of a settlement order submitted by an SMT 100 SWIFT message of no. IG2CCOLL/1 TRN.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	GHUNHUHBGIR
Message Text	
Transaction Reference Number	:20:10122800027
Sub-Message Type	:12:703
Proprietary Field Tag	:77E:
Related Reference	:21: IG2CCOLL/1
CAS Message Details	:L02:S101228298100GHUNHUHBGIRIG2CCOLL/1
End of Message Text/Trailer	

GIRO Zrt. receives an SMT 703 SWIFT message on the settlement and execution of the payment order submitted by an SMT 100 SWIFT message of no. AFRCCOLL1 TRN.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	GHUNHUHBAFR
Message Text	
Transaction Reference Number	:20:19070200027
Sub-Message Type	:12:703
Proprietary Field Tag	:77E:
Related Reference	:21: AFRCCOLL1
CAS Message Details	:L02:S190702298100GHUNHUHBAFRAFRCCOLL1
End of Message Text/Trailer	

GIRO Zrt. receives an SMT 703 SWIFT message on the settlement and execution of the payment order submitted by an SMT 100 SWIFT message of no. AFRFUNDT1 TRN.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	GHUNHUHBAFR
Message Text	
Transaction Reference Number	:20:19070200028
Sub-Message Type	:12:703
Proprietary Field Tag	:77E:
Related Reference	:21: AFRFUNDT1
CAS Message Details	:L02:S190702298100GHUNHUHBAFRAFRFUNDT1
End of Message Text/Trailer	

GIRO Zrt. receives an SMT 703 message on the settlement and execution of the payment order submitted by an SMT 100 SWIFT message of no. AFRFUNDT2 TRN.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	GHUNHUHBAFR
Message Text	
Transaction Reference Number	:20:19070200028
Sub-Message Type	:12:703
Proprietary Field Tag	:77E:
Related Reference	:21: AFRFUNDT2
CAS Message Details	:L02:S190702298100GHUNHUHBAFRAFRFUNDT2
End of Message Text/Trailer	

10.8. SMT 805 - Querying payment and settlement orders from system operators (Third Party Payment Requests)

KELER and GIRO Zrt. can use an SMT 805 SWIFT message to query the status of its settlement and instant internal transfer orders in CAS. Only single transaction orders can be queried.

10.8.1. Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x

10.8.2. Field specification

- **Field 12: Sub-Message Type**

This field should contain 805 as a numeric value.

- **Field L02: CAS Message Details**

This field is used to identify transaction orders that have been sent so far and are now being queried.

10.8.3. Example

KELER queries about a settlement order that they sent with the reference number S990805298100KELRHUHBXXXDVP/2.

Explanation	Format
Sender	KELRHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:LEKERDEZES/1
Sub-Message Type	:12:805
Proprietary Field Tag	:77E:
CAS Message Details	:L02:S990805298100KELRHUHBXXXDVP/2
End of Message Text/Trailer	

GIRO Zrt. makes a query about settlement order reference no. S101228298100GHUNHUHBGIRIG2CCOLL/1 submitted by it.

Explanation	Format
Sender	GHUNHUHBGIR
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:LEKERDEZES/1
Sub-Message Type	:12:805
Proprietary Field Tag	:77E:
CAS Message Details	:L02:S101228298100GHUNHUHBGIRIG2CCOLL/1
End of Message Text/Trailer	

10.9. SMT 855 – Response to system operators' payment and settlement order query (Third Party Payment Response)

CAS responds to the query of KELER and GIRO Zrt. sent by an SMT 805 SWIFT message by an SMT 855 SWIFT message.

10.9.1. Message format description

M/O	Field	Field name	Content
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	3n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	12n
M	L03	CAS Message Sequence	4n[/4n]
O	L01	Cas Object State	16x/16x
O	L02	CAS Message Details	1x~~6~~n3x3x11~~a~~16x
O	L04	CAS Member BIC (Debit)	6a~~5a~~
O	L04	CAS Member BIC (Credit)	6a~~5a~~
O	32B	Amount	3a15number

M/O	Field	Field name	Content
O	113	Business Priority (Current)	4x
O	113	Business Priority (Original)	4x

10.9.2. Conditional field rules

Multiple instances of the repeated fields – starting from L01 CAS Object State – in the message will be included if the sent message duplicated.

Field 113 – Business Priority (Original) does not occur in messages of settlement orders and instant internal transfer orders submitted by system operators.

10.9.3. Field specification

- **Field 12: Sub-Message Type**

This field should contain 855 as a numeric value.

- **Field 21: Related Reference**

  This field includes the TRN code of the sent SMT 805 SWIFT message.

- **Field L01: CAS Object State**

  Rules applicable to field L01 are the same as those applicable to field L01 appearing in system messages related to MT103 and MT 202 messages.

  The following code_words may be added to Subfield 2:

  - SETTLED= settlement is complete;
  - REJECTED= CAS rejected the transaction order;
  - CANCELLED = cancelled by KELER, GIRO Zrt. or MNB.

- **Field L02: CAS Message Details**

  This field is used to identify transaction orders that have been sent as individual transaction orders and are now being queried.

- **Field L04: CAS Member BIC (Debit)**

  This field contains the BIC code of the party to be debited upon the settlement and execution of settlement orders and instant internal transfer orders submitted by system operators.

- **Field L04: CAS Member BIC (Credit)**

This field contains the BIC code of the party to be credited upon the settlement and execution of settlement orders and instant internal transfer orders submitted by system operators.

- **Field 32B: Amount**

It contains the amount of the payment and settlement order.

- **Field 113: Business Priority**

Settlement orders submitted to KELER can use priority 7, 8 and 9. KELER assigns priorities to the settlement orders depending on the type of the single transactions. GIRO Zrt. may use priority 4 for the settlement orders and instant internal transfer orders submitted for the settlement of ICS intraday multiple clearing. Syntax of the priority: 00XX where XX means the priority level.

10.9.4. Example

CAS response with the following SMT 855 SWIFT message to an SMT 805 SWIFT message with TRN code LEKÉRDEZÉS/1 sent by KELER.

Explanation	**Format**
Sender	MANEHU2A
Message Type	298
Receiver	KELRHUHB
Message Text	
Transaction Reference Number	:20:199908050029
Sub-Message Type	:12:855

Proprietary Field Tag	:77E:
Related Reference	:21:LEKERDEZES/1
CAS Action Time	:L12:199908051308
CAS Message Sequence	:L03:1/1
CAS Object State	:L01:PAYMENT/SETTLED
CAS Message Details	:L02:S990805298100KELRHUHBXXXDVP/2
Debit BIC	:L04:INGBHUHBXXX
Credit BIC	:L04:AEBBHUHBXXX
Amount	:32B:HUF10000000,
Business Priority	:113:0009
End of Message Text/Trailer	

CAS sends the following SMT 855 message in response to GIRO Zrt.'s LEKERDEZES/1 TRN SMT 805 message:

Explanation	**Format**
Sender	MANEHU2A
Message Type	298
Receiver	GHUNHUHBGIR
Message Text	
Transaction Reference Number	:20:201012280029
Sub-Message Type	:12:855

Proprietary Field Tag	:77E:
Related Reference	:21:LEKERDEZES/1
CAS Action Time	:L12:201012281308
CAS Message Sequence	:L03:1/1
CAS Object State	:L01:PAYMENT/SETTLED
CAS Message Details	:L02:S101228298100GHUNHUHBGIRIG2CCOLL/1
Debit BIC	:L04:INGBHUHBXXX
Credit BIC	:L04:GHUNHUHBXXX
Amount	:32B:HUF10000000,
Business Priority	:113:0004
End of Message Text/Trailer	

10.10. SMT 900 – Invalid incoming message (Invalid Input Received Notification)

KELER and GIRO Zrt. receives an SMT 900 message from CAS when the message sent by KELER and GIRO Zrt. contained invalid formatting.

10.10.1. Example

KELER sent an MT 298 message to CAS, which contained invalid formatting, and CAS responded with the following SMT 900 message.

Explanation	**Format**
Sender	MANEHU2A
Message Type	298
Receiver	KELRHUHB
Message Text	
Transaction Reference Number	:20:199908050031
Sub-Message Type	:12:900
Proprietary Field Tag	:77E:
Related Reference	:21:LEKERDEZES/2
CAS Action Time	:L12:199908051320
Message Type	:12:298
CAS Message Status	:L10:LF000
End of Message Text/Trailer	

GIRO Zrt. sent an MT 298 message in an erroneous format to CAS, in response to which CAS sent the following SMT 900 message.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	GHUNHUHBGIR
Message Text	
Transaction Reference Number	:20:201012280031
Sub-Message Type	:12:900
Proprietary Field Tag	:77E:
Related Reference	:21:LEKERDEZES/2
CAS Action Time	:L12:201012281320
Message Type	:12:298
CAS Message Status	:L10:LF000
End of Message Text/Trailer	

11. MT581 - COLLATERAL ADJUSTMENT MESSAGE - MESSAGE INDICATING CHANGES IN THE INTRADAY CREDIT LIMIT OF DIRECT PARTICIPANTS

The MNB notifies the direct participant by means of a SWIFT MT581 message in the case of requests for collateral adjustment, end of day and extraordinary revaluation – in the latter case if the intraday credit line has been modified –, and in the case of O/N secured loan disbursement and repayment, indicating that the intraday credit line has been modified and showing the new limit.

11.1. Message forma description

M/O	Field	Field name	Content
M	20	Transaction Reference Number	16x
M	21	Related Reference	16x
M	23	Further Identification	16x
O	30	Date of Adjustment	6!n
M	35H	Adjustment to the Collateral	[N]3!a15d

M/O	Field	Field name	Content
M	80C	Reason for Collateral Adjustment	6*35x
O	34B	Outstanding Collateral Value	3!a15d
O	72	Sender to Receiver Information	6*35x

11.2. Field specification

- **Field 20: Transaction Reference Number**

  Transaction reference number assigned by the MNB.

- **Field 21: Related Reference**

  This field shows field 20 of the MT298 SMT600 SWIFT messages sent by KELER. When processed manually or during revaluation the field contains NONREF

- **Field 23: Further Identification**

  The field always contains the code ADVICE

- **Field 30: Date of Adjustment**

  This field contains the value date from field 32N of the MT298 SMT600 SWIFT message sent by KELER. In the case of revaluation, the field shows the price value date.

- **Field 35H: Currency Code, Amount**

  The currency code indicates the currency in which the nominal value of the securities is denominated. The amount shows the nominal value of collateral adjustment. The end of the amount is indicated by comma!

  If the first character in the field is N, the amount covers the reduction of the intraday/instant credit limit. If revalued, the amount following the currency code is zero (HUF0,)

- **Field 80C: Reason for Collateral Adjustment**

  This field following the code_word /COLLVALU/ indicates the currency of the collateral, that is always HUF. After the currency type the amount of the intraday/instant collateral adjustment is indicated.

  If revalued, after the currency type the amount of collateral adjustment resulting from revaluation is indicated. The end of the amount is indicated by a comma.

- **Field 34B: Outstanding Collateral Value**

  This field indicates the currency of the intraday/instant credit limit, that is always HUF. After the currency type the amount of new intraday/instant credit limit is indicated, also if the collateral had been adjusted or revalued. If the new intraday/instant limit is positive, this field should be blank. The end of the amount is indicated by comma.

- **Field 72: Sender to Receiver Information**

  - The first line contains the /ISIN/code_word, followed by the ISIN – contained in the SMT600 message sent by KELER Zrt. – of the securities involved in the intraday/instant collateral adjustment.
  - The second line contains the description of the securities after "//".

    Example:

    :72:/ISIN/HU0000402292

    //A101012B05

  - The third line appears if the intraday/instant credit limit is positive after the adjustment.

    The field, after the /POSLIMIT/ code_word indicates the currency of the intraday/instant credit limit (always HUF), followed by the new limit. In this case new collateral should be blocked.

    /POSLIMIT/HUF123456789,

  - **Revaluation**

    After the /X/ code_word the field indicates FEDEZET ATERTEKELES

  - **O/N secured loan disbursement**

    The content of the field following the code_word /X/: HITELFOLYOSITAS

  - **O/N secured loan repayment**

    The content of the field following the code_word /X/: HITELTORLESZTES

11.2.1. Example for blocking securities

On 03-10-2010 OTP Bank blocked securities worth CHF 100,000,000 for the purpose of intraday credit limit. Collateral value: HUF 99.900.000. Nominal value of initial securities portfolio is CHF 150,000,000, collateral value: HUF 149,500,000.

Explanation	**Format**
Sender	MANEHUHB
Message Type	581
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:COLL000000000158
Related Reference	:21:L00100549421
Further Identification	:23:ADVICE
Date of Adjustment	:30:101003
Adjustment to the Collateral	:35H:CHF100000000,
Reason for Collateral Adjustment	:80C:/COLLVALU/HUF99900000,
Outstanding Collateral Value	:34B:HUF249400000,
Sender to Receiver Information	:72:/ISIN/HU0000401831 //A101012B05
End of Message Text/Trailer	

11.2.2. Example securities unblocking

On 03-10-2010 OTP Bank reduces its securities portfolio of HUF 100,000,000. Collateral value: HUF 99.900.000. Initial other collateral portfolio, nominal value HUF 150,000,000, collateral value HUF 149,500,000.

Explanation	Format
Sender	MANEHUHB
Message Type	581
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:COLL000000000157
Related Reference	:21:L00100549422
Further Identification	:23:ADVICE
Date of Adjustment	:30:101003
Adjustment to the Collateral	:35H:NHUF100000000,
Reason for Collateral Adjustment	:80C:/COLLVALU/HUF99900000,
Outstanding Collateral Value	:34B:HUF496000000,
Sender to Receiver Information	:72:/ISIN/HU0000401831 //A101012B05
End of Message Text/Trailer	

11.2.3. Example Positive limit, End of day revaluation

On 03-10-2010, the securities portfolio of OTP Bank of a nominal value of HUF 100.000.000 is terminated due to maturity. Collateral value HUF 99,900,000. loan portfolio (principal+interest) HUF 43,456,789

Explanation	Format
Sender	MANEHUHB
Message Type	581
Receiver	OTPHUHB
Message Text	
Transaction Reference Number	:20:COLL000000000159
Related Reference	:21:NONREF
Further Identification	:23:ADVICE
Date of Adjustment	:30:101003

Adjustment to the Collateral	:35H:HUF0,
Reason for Collateral Adjustment	:80C:/COLLVALU/HUF99900000,
Sender to Receiver Information	:72:/X/FEDEZET ATERTEKELES // /POSLIMIT/HUF43456789,
End of Message Text/Trailer	

11.2.4. Example loan disbursement

Notification on 13-09-2011 to UniCredit Bank Hungary Zrt. about a modification of the intraday credit line due to secured loan disbursement. Initial intraday credit line at collateral value: HUF 10,443,931,955.

Explanation	**Format**
Sender	MANEHUHB
Message Type	581
Receiver	BACXHUHB
Message Text	
Transaction Reference Number	:20:LOAN001002/001
Related Reference	:21:NONREF
Further Identification	:23:ADVICE
Date of Adjustment	:30:110913
Adjustment to the Collateral	:35H:HUF0,
Reason for Collateral Adjustment	:80C:/COLLVALU/HUF2886971621,
Outstanding Collateral Value	:34B:HUF7556960334,
Sender to Receiver Information	:72:/X/HITELFOLYOSITAS
End of Message Text/Trailer	

11.2.5. Example loan repayment

On 14-09-2011 UniCredit Bank Hungary Zrt. repays its secured loan extended on 13-09-2011. Initial intraday credit line: HUF 7,660,838,298.

Explanation	**Format**
Sender	MANEHUHB
Message Type	581
Receiver	BACXHUHB
Message Text	
Transaction Reference Number	:20:LOAN001002/002
Related Reference	:21:LOAN001002/001
Further Identification	:23:ADVICE
Date of Adjustment	:30:110914
Adjustment to the Collateral	:35H:HUF0,
Reason for Collateral Adjustment	:80C:/COLLVALU/HUF2887532977,
Outstanding Collateral Value	:34B:HUF10548371275,
Sender to Receiver Information	:72:/X/HITELTORLESZTES
End of Message Text/Trailer	