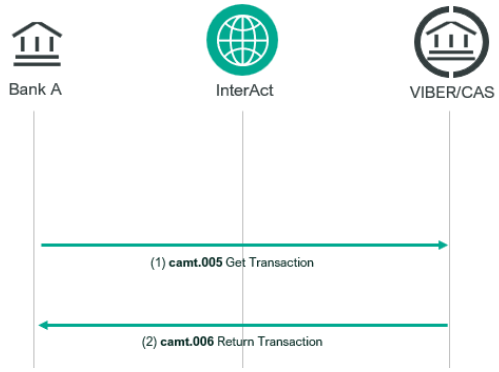
Valid from: November 30, 2026.

CAMT.006.001.08 RETURN TRANSACTION (MT EQUIVALENT: MT298/SMT850 PAYMENT ENQUIRY RESPONSE, MT298/SMT854 DETAIL OF OUTSTANDING OPERATIONS RESPONSE AND MT298/SMT855 THIRD PARTY PAYMENT RESPONSE)

Scope

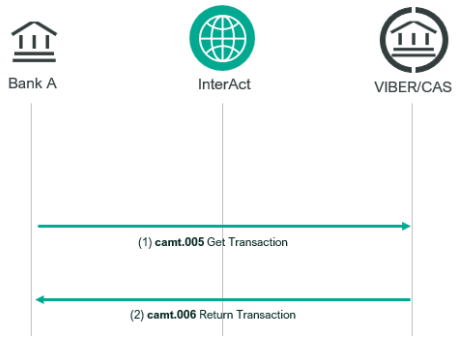
CAS responds to a camt.005.001.08 (Request Type: 800) Get Transaction message of a direct participant by sending a camt.006.001.08 (Query Name: 850) message.

Payment Enquiry Request (SMT800) **& Response** (SMT850)



CAS uses a camt.006.001.08 (Query Name: 854) message to respond to a direct participant's camt.005.001.08 (Request Type: 804) message. The message includes all queued transaction orders of the requesting direct participant.

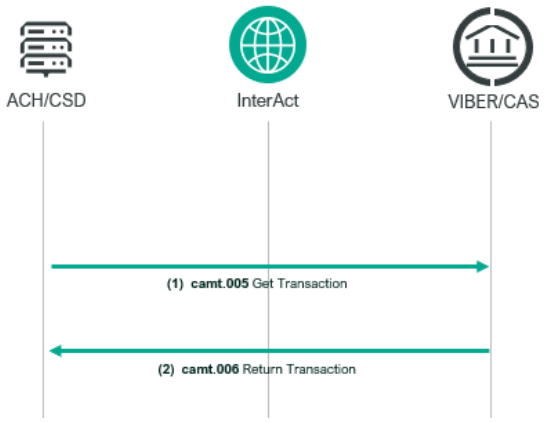
Detail of Outstanding Operations Request/Orders by status query (SMT804) **& Detail of Outstanding Operations Response/Response to payment enquiries** (SMT854)



Valid from: November 30, 2026.

CAS responds to the query of KELER and GIRO Zrt. sent by a camt.005.001.08 (Request Type: 805) SWIFT message by a camt.006.001.08 (Query Name: 855) SWIFT message.

Third Party Payment Enquiry Request (SMT805) **& Response** (SMT855)



Element specification

The below table includes the SWIFT format specification.

M/O	Element	MX options	850	854	855	MT equivalent field	MT equivalent field name
M	**AppHdr**/Fr/FIId/FinInstnId/BICFI	CAS settlement BIC (MANEHU2AXXX)	X	X	X	n/a	
M	**AppHdr**/To/FIId/FinInstnId/BICFI	receiving BIC	X	X	X	n/a	
M	**AppHdr**/BizMsgIdr	Business Message Identifier	X	X	X	n/a	
M	**AppHdr**/MsgDefIdr	camt.006.001.08	X	X	X	n/a	
M	**AppHdr**/BizSvc	swift.iap.02	X	X	X	n/a	
M	**AppHdr**/CreDt	Creation Date/Time	X	X	X	n/a	
M	**Document/RtrTx/MsgHdr**/MsgId	Message Identification	X	X	X	20	TRN
M	**Document/RtrTx/MsgHdr**/CreDtTm	Creation Date And Time	X	X	X	L12	Cas action time
M	**Document/RtrTx/MsgHdr**/MsgPgntn/PgNb	Page Number	X	X	X	L03	Page number
M	**Document/RtrTx/MsgHdr**/MsgPgntn/LastPgInd	Last Page Indicator	X	X	X	n/a	
O	**Document/RtrTx/MsgHdr**/OrgnlBizQry/MsgId	Original Message Identification	X	X		L02 L04 L01	TRN CAS Member BIC CAS Object State
O	**Document/RtrTx/MsgHdr**/OrgnlBizQry/MsgNmId	Original Message Name Identification	X			L02	Credit/debit Indicator Value Date Message type Sub-message type
O	**Document/RtrTx/MsgHdr**/ReqTp/Prtry/Id	Request Type Identification	X			L02	CAS Member BIC
M	**Document/RtrTx/MsgHdr**/QryNm	Query Name	X	X	X	12	Sub-Message Type
M	**Document/RtrTx/RptOrErr**/BizRpt/TxRpt/PmtId/TxId	Transaction Identification	X	X	X	21	Related reference

Deleted: 1

M/O	Element	MX options	850	854	855	MT equivalent field	MT equivalent field name
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/PmtTo/MmbId/FinInstnId/BICFI	Payment To BIC	X	X	X	L04 (second)	Credit BIC
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/PmtFr/MmbId/FinInstnId/BICFI	Payment From BIC	X		X	L04 (first)	Debit BIC
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/DtTm/DtTm	Date and Time	X			13	CAS message Times-tamp (debit only)
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Rsn/Prtry	Payment Status	X			L10 L07	CAS Message Status CAS Source Code
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/CdtDbtind	Credit/Debit Indicator		X		L02	Credit/Debit Indicator
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/Pmt/MsgId	Payment Message Identification		X	X	L02	TRN
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Prtry	Status Code			X	L01	CAS Object State
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	Amount With Currency	X	X	X	L02/32B	Amount and Currency
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/Pmt/PmtMtd/Prtry	Payment Method		X	X	L02	Message Type Sub-Message Type
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/Pmt/Prty/Prtry	Priority	X	X	X	113	Business Priority
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntBkSttlmDt	Interbank Settlement Date		X	X	L02	Value Date
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/DbtrAgt/FinInstnId/BICFI	Debtor Agent BIC		X	X	L02 L02	Submitter BIC Third Party BIC
O	**Document/RtrTx/RptOrErr/** BizRpt/TxRpt/TxOrErr/BizErr/Err/Prtry	Business Error	X	X	X	L05 n/a	CAS Action Response

Format specification

- **Document/RtrTx/MsgHdr/OrgnlBizQry/MsgId – Original Message Identification**

  850: contains the Message Identification of the payment which the enquiry refers to.

  854: contains

  - the BIC code of the credit party indicated in the order and
  - the payment status (WTFD, PNDG or WHSD).
  - If payment status was not present in the request then it contains WTFD in this response.

    Components are separated by „//”

    e.g.: „OTPVHUHBXXX//WTFD”

- **Document/RtrTx/MsgHdr/OrgnlBizQry/MsgNmId – Original Message Name Identification**

  850: contains the following details from the associated camt.005.001.08 - Payment Enquiry Request:

  - Credit/Debit indicator (CRDT or DBIT)
  - Settlement Date
  - Message Definition Identifier, repeated; e.g. „008//008” in case of a pacs.008 message

  Components are separated by „//”

  e.g. “DBIT//2023-10-13//008//008”

- **Document/RtrTx/MsgHdr/ReqTp/Prtry/Id – Request Type Identification**

  850: Contains submitter BIC from associated camt.005.001.08 message.

- **Document/RtrTx/MsgHdr/QryNm – Query Name**

  contains the response type: 850, 854 or 855

- **Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/TxId – Transaction Identification**

  contains the Message Identification of the related camt.005.001.08 message.

- **Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtTo/MmbId/FinInstnId/BICFI – Payment To Member BIC** is only present if payment is debit.

- **Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtFr/MmbId/FinInstnId/BICFI - Payment From Member BIC** is only present if payment is credit. (In 854 it is not present.)

- **Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/DtTm/DtTm – Date and Time**

  850: Only present if the debit payment has been settled or refused or cancelled. This element contains the date and time when the status of the queried transaction order changed to the status indicated in Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Rsn/Prtry element.

- **Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Rsn/Prtry – Payment Status**

  850: contains the following components:

  - CAS message status that indicates the status of the queried order at the time when the camt.005.001.08 message was received by CAS. The most frequent status codes:

LN00	Order has been settled
LT00	Order is awaiting settlement
LF00	Invalid message contents
LF01	Invalid BIC code
LF02	Invalid code_word
LF03	Message contains incompatible field
LA70	Rejected due to validation error
LA71	Rejected because sender or receiver direct participant is unknown
LA72	Order was already refused at the time of receipt or queuing due to late submission
LA73	Refused due to unacceptable date of execution
LA74	Refused because submitted order type is not permitted
LA75	Not used
LA76	Refused because direct participant has been suspended (default status)
LA77	Duplicate message
LA78	Invalid message
LA79	Order has already been cancelled
LA80	Failure in CAS operation
LA81	Invalid message format
LA82	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).
LA83	The amount of the order is smaller than the minimum amount expected for this message type
LA84	Not the appropriate account to be debited

- CAS source code indicates who gave the instruction to effect these changes in the status. Its format is as per former MT field L07 and present if CAS message status indicates that the payment has been rejected or cancelled. It will never be present in responses to credit enquiries.

  Most frequent 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

Components are separated by //, e.g. “LA79//LS002” or “LA79”.

- **Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtind – Credit/Debit Indicator**

  854: fix value: „DBIT”

- **Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/MsgId – Payment Message Identification**

  854,855: contains the Message Identification of the related transaction.

- **Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Prtry – Status Code**

  855: indicates the status of the order that the direct participant queried. According to the status, which is the subject of the query the orders can be described as follows:

  • SETTLED = settlement is complete;

  • REJECTED = CAS rejected the transaction order;

  • CANCELLED = cancelled by KELER, GIRO or MNB.

- **Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/PmtMtd/Prtry – Payment Method**

  854, 855: Message Definition Identifier of the related transaction, repeated

  e.g. „008//008” in case of a pacs.008.001.08 message

- **Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Prty/Prtry - Priority**

  850: Business priority (numeric) is included in a camt.006.001.08 SWIFT message if CAS message status indicates that the queried payment is awaiting settlement and execution in CAS.

  854: Original priority included in brackets after current, if different from current, e.g. “0095 (0098)” or “0095”.

- **Document/RtrTx/RptOrErr**/BizRpt/TxRpt/TxOrErr/BizErr/Err/Prtry – Business Error

  850: „no payment found” Only present if no payments being reported.

Repeating tags:

One instance of BizRpt/TxRpt for each payment being reported.

If more than 50 payments are being reported, then a separate camt.006.001.08 (each with unique MsgId) is sent for each batch of 50 payments. The page number and last page indicator tags can be used to identify all messages that are part of the same response.

In case where no payments are being reported,

- 850: one instance of BizRpt/TxRpt containing only PmtId/TxId, and TxOrErr/BizErr/Err/Prtry.

- 854, 855: Document/RtrTx/RptOrErr tag contains one instance of BizRpt/TxRpt containing just:
  - PmtId/TxId - as above
  - TxOrErr/BizErr/Err/Prtry - “no payment found”

Examples

1. OTP Bank querying the status of a payment order submitted via pacs.008.001.08 message using a camt.005.001.08 (Request Type: 800) SWIFT message (Message Identification is: LT9910121015). The Message Identification of the pacs.008.001.08 message is CP9910121005, and the beneficiary of the message was UniCredit Bank. CAS responses in a camt.006.001.08 SWIFT message (Query Name: 850) *that the given payment order was refused due to the fact that UniCredit Bank was locked out from the system on that day (defaulted) – Cas message status is LA76 –, and the lock-out was initiated by CAS (CAS source code is LS000).*

   mnb.hu/letoltes/camt-006-001-08-1-viber-20261130.txt

2. OTP Bank querying the status of a payment order submitted via pacs.008.001.08 message using a camt.005.001.08 (Request Type: 800) SWIFT message (Message Identification is: LT9910121015). The Message Identification of the pacs.008.001.08 message is CP9910121005, and the beneficiary of the message was UniCredit Bank. CAS responses in a camt.006.001.08 SWIFT message (Query Name: 850) *that the payment order couldn’t found.*

   mnb.hu/letoltes/camt-006-001-08-2-viber-20261130.txt

3. OTP Bank queries their queued messages (WTFD) by sending a camt.005.001.08 (Request Type: 804) (Message Identification: DR9910121016) with regard to the current settlement date, CAS replied with the following camt.006.001.08 message (Query Name: 854), indicating that the direct participant has 2 queued messages.

   mnb.hu/letoltes/camt-006-001-08-3-viber-20261130.txt

4. OTP Bank queries their queued messages (WTFD) by sending a camt.005.001.08 (Request Type: 804) (Message Identification: DR9910121016) with regard to the current settlement date, CAS replied with the following camt.006.001.08 message (Query Name: 854), indicating that no payment was found.

   mnb.hu/letoltes/camt-006-001-08-4-viber-20261130.txt

5. CAS responses with the following camt.006.001.08 (Query Name: 855) SWIFT message to a camt.005.001.08 (Request Type: 805) SWIFT message with Message Identification LEKERDEZES/1 sent by KELER.

   mnb.hu/letoltes/camt-006-001-08-5-viber-20261130.txt

6. CAS sends the following camt.006.001.08 (Query Name: 855) message in response to GIRO Zrt.’s LEKERDEZES/1 Message Identification camt.005.001.08 (Request Type: 805) message:

   mnb.hu/letoltes/camt-006-001-08-6-viber-20261130.txt

Deleted: on 28-12-2023

Deleted: https://www.mnb.hu/letoltes/camt-006-001-08-1-viber.txt…

Deleted: on 28-12-2023

Deleted: https://www.mnb.hu/letoltes/camt-006-001-08-2-viber.txt…

Deleted: 12-10-2023

Deleted: https://www.mnb.hu/letoltes/camt-006-001-08-3-viber.txt…

Deleted: 12-10-2023

Deleted: https://www.mnb.hu/letoltes/camt-006-001-08-4-viber.txt

Deleted: https://www.mnb.hu/letoltes/camt-006-001-08-5-viber.txt…

Deleted: https://www.mnb.hu/letoltes/camt-006-001-08-6-viber.txt…