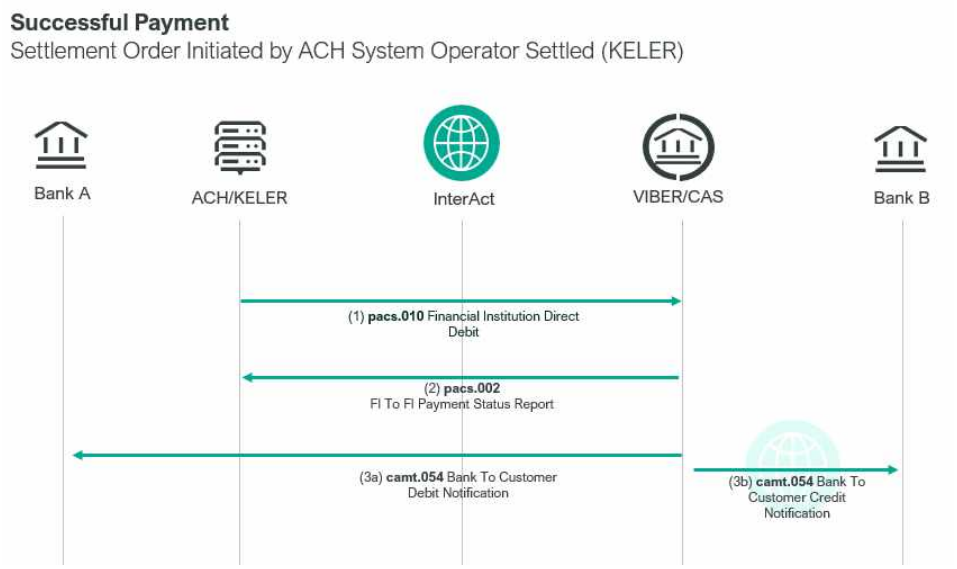
Valid from: November 30, 2026.

PACS.010.001.03 – FINANCIAL INSTITUTION DIRECT DEBIT (MT EQIUVALENT: MT298/SMT100 PAYMENT AND SETTLEMENT ORDERS OF SYSTEM OPERATORS (THIRD PARTY SETTLEMENT REQUEST))

Scope

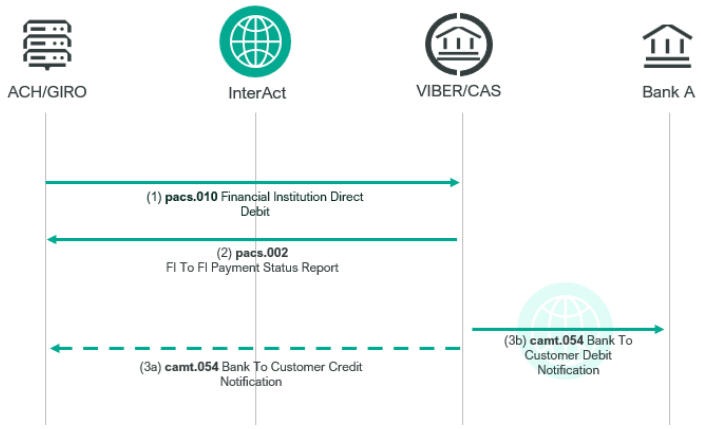
Following the conclusion of a security transaction partners send the security contract notes to KELER through the system of KELER. After completing the matching, KELER sends a settlement order by a pacs.010.001.03 SWIFT message to CAS asking for the settlement of the securities transaction. KELER sends a settlement order to CAS by a pacs.010.001.03 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 MX pacs.010.001.03 SWIFT message within the framework of the ICS intraday multiple clearing

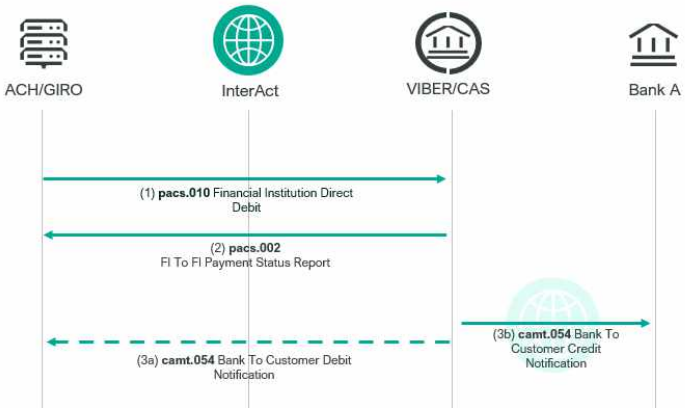
- collects participants' financial obligations generated after ICS multiple intraday clearing from the respective accounts of ICS participants;

Successful Payment
Settlement Order Initiated by ACH System Operator Settled (GIRO) for Collection of contribution calculated in accordance with the contribution specifications during ICS multiple intraday clearing sessions



- 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,

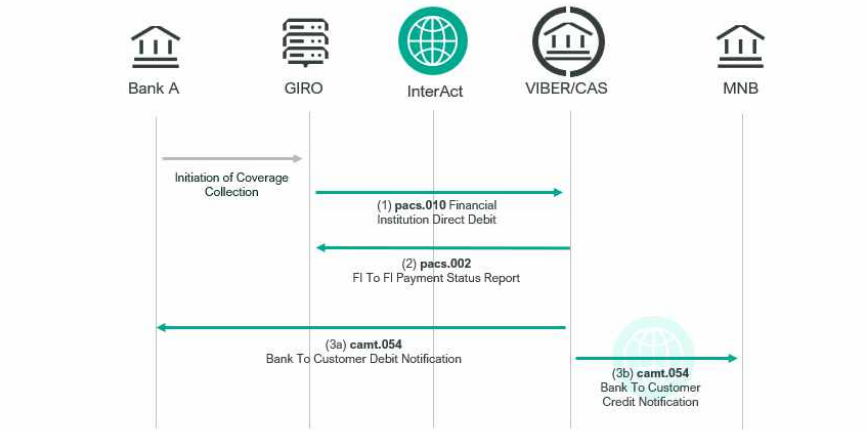
Successful Payment
Settlement Order Initiated by ACH System Operator Settled (GIRO) for settlement of the credit balance of ICS multiple intraday clearing



- and, when there is an incident, the already collected collateral amounts are transferred back to the direct participants' bank accounts that were debited previously.

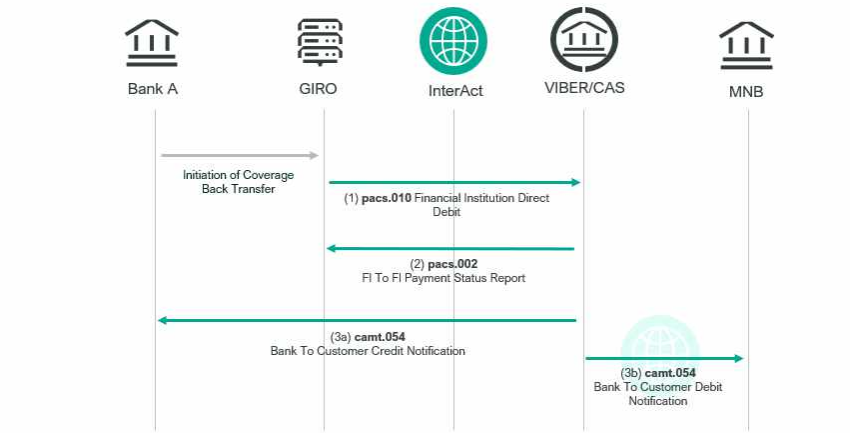
During the operating hours of VIBER, instant transfers between the direct participant's bank account and the collective account take place by way of the MX pacs.010.001.03 message sent by GIRO Zrt.

Instant Transfers for Coverage Collection
Submitted by GIRO



In this scenario, GIRO, upon the reception of the request from the participant Bank A, sends the payment instruction to VIBER/CAS, requesting to debit Bank A's RTGS account and to credit MNB's RTGS account.

Instant Transfers for Coverage Back Transfer
Submitted by GIRO



In this scenario, GIRO, upon the reception of the request from the participant Bank A, sends the payment instruction to VIBER/CAS, requesting to credit Bank A's RTGS account and to debit MNB's RTGS account.

Element specification

The below table includes the SWIFT format specification.

M/O	Element	MX options	MT equivalent field	MT equivalent field name
M	**AppHdr**/Fr/FIId/FinInstnId/BICFI	CAS settlement BIC	n/a	
M	**AppHdr**/To/FIId/FinInstnId/BICFI	receiving BIC (MANEHU2AXXX)	n/a	
M	**AppHdr**/BizMsgIdr	Business Message Identifier	n/a	
M	**AppHdr**/MsgDefIdr	pacs.010.001.03	n/a	
M	**AppHdr**/BizSvc	swift.iap.02	n/a	
M	**AppHdr**/CreDt	Creation Date and Time	n/a	
M	**Document/FIDrctDbt/GrpHdr** /MsgId	Message Identification	n/a	
M	**Document/FIDrctDbt/GrpHdr** /CreDtTm	Creation Date and Time	n/a	
M	**Document/FIDrctDbt/GrpHdr** /NbOfTns	Number of transactions, fixed value: 1	n/a	
M	**Document/FIDrctDbt/CdtInstr** /CdtId	Credit Identification	20	Transaction Reference Number
M	**Document/FIDrctDbt/CdtInstr**/InstgAgt/FinInstnId/BICFI	Instructing Agent	n/a	CAS Member BIC

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M/O	Element	MX options	MT equivalent field	MT equivalent field name
M	**Document/FIDrctDbt/CdtInstr**/InstdAgt/FinInstnId/BICFI	Instructed Agent (MANEHU2AXXX)	n/a	
M	**Document/FIDrctDbt/CdtInstr**/Cdtr/FinInstnId/BICFI†	Creditor BIC	L04 (Second)	CAS Member BIC (credit)
M	**Document/FIDrctDbt/CdtInstr**/DrctDbtTxInf/PmtId/EndToEndId	End To End Identification	n/a	
M	**Document/FIDrctDbt/CdtInstr**/DrctDbtTxInf/PmtId/UETR	UETR	n/a	
M	**Document/FIDrctDbt/CdtInstr**/DrctDbtTxInf/IntrBkSttlmAmt	Amount and Currency	32A	Amount and currency
M	**Document/FIDrctDbt/CdtInstr**/DrctDbtTxInf/IntrBkSttlmDt	Interbank Settlement Date	32A	Value date
O	**Document/FIDrctDbt/CdtInstr**/DrctDbtTxInf/SttlmPrty	Settlement Priority HIGH,NORM or URGT	113	Priority
M	**Document/FIDrctDbt/CdtInstr**/DrctDbtTxInf/Dbtr/Fin-InstnId/BICFI†	Debtor BIC	L04 (First)	CAS Member BIC (debit)
	Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/InstrForDbtrAgt	Instruction For Debtor Agent	72	Sender to receiver information
	Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/Purp/Prtry	Numeric Priority	113	Priority

Format specification

- **Document/FIDrctDbt/GrpHdr /MsgId: Message Identifier**

  The first four characters of this element 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.

- **Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr/FinInstnId/BICFI†: Debtor BIC**

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

- **Document/FIDrctDbt/CdtInstr/Cdtr/FinInstnId/BICFI†: Creditor BIC**

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

- **Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmDt: Interbank Settlement Date**

  Date of execution should always be the same as the date of sending the message.

  Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt: Currency Code, Amount

  Currency code is always HUF.

- **Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/InstrForDbtrAgt: Instructions For Debtor Agent**

  Information in this element will be forwarded to the debit and credit party. This information is included in element Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Prxy/Id of the camt.054 message.

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

  Line 1:
  Sub-field 1: a codeword defined by MNB, e.g. : /SECURITY/, /IG2CCOLL/, /AFRC-COLL/, /AFRFUNDT/.
  The BIC code of the direct participant involved in the instant clearing is to follow the codewords used for the instant transfer.
  Sub-field 2: further information defined by MNB
  Line 2 to 5:
  According to the SWIFT MT standard
  Line 6:
  not needed.

  - line break replaced with „::"
  - /FIELD72/ added at start of first line if it does not begin with /
  - // added at start of subsequent lines if they do not start with /

- line break added after 35 characters of any line longer than 35 characters.

Example: <InstrForDbtrAgt>/SECURITY/HU0000111222::19017004-00201373-00000000::TAG:0348::19017004-00201012-00000000::TAG:0410</InstrForDbtrAgt>

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

Line 1: codeword + 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

Example:<InstrForDbtrAgt>/SECURITY/HU0000111222::14400018-10361966-10010017::TAG:0348000000::19017004-00201177-00000000::TAG:0410123456</InstrForDbtrAgt>

In the event that **IG2CCOLL** is the codeword:
Line 1: codeword + IG2 session no. e.g. /IG2CCOLL/session1

In the event that **IG2FUNDT** is the codeword:
Line 1: codeword + 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,
Example: <InstrForDbtrAgt>/IG2FUNDT/2/session1::10000000,::10000000,::30000000,</InstrForDbtrAgt>

In the event that **IG2RFUND** is the codeword:
Line 1: codeword: /IG2RFUND/
Line 2: Collected contribution
e.g. //1,
Line 3:
e.g. //0,
Line 4:
e.g. //0.
Example: <InstrForDbtrAgt>/IG2RFUNDT/::10000000,::0,::0,</InstrForDbtrAgt>

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- **Business Priority**

  The priority in ***Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmPrty*** element can only be set to one of the following text values: URGT, HIGH or NORM. CAS is configured to define a numeric priority value for each of these; it is this configured numeric priority that is used as the business priority for the payment. MNB sets the priority value as follows:

  URGT – 0012
  HIGH – 0050
  NORM – 0098

  To add a numeric priority to a pacs.010 message, the ***Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/Purp/Prtry*** tag should contain a numeric priority of exactly 4 digits in length, eg 0007.

  Settlement orders submitted to KELER can use priority 0007, 0008 and 0009. KELER assigns security levels to the transaction orders depending on the type of the single security transactions. GIRO Zrt. may use priority 0004 for settlement orders related to ICS intraday multiple settlement and the instant internal transfer orders.

Examples

1. OTP Bank buys securities from ING Bank for 10 million HUF, KELER sends the following pacs.010.001.03 message (Message Identifier: DVP/1) to CAS, requesting settlement of the transaction.

   Account and security TAG data:

   /SECURITY/HU0000111222
   //19017004-00201373-00000000
   //TAG:0348
   //19017004-00201012-00000000
   //TAG:0410

   mnb.hu/letoltes/pacs-010-001-03-1-viber-20261130.txt

2. OTP Bank buys securities from ERSTE Broker for 10 million HUF, KELER sends the following pacs.010.001.03 message (Message Identifier: DVP/1) to CAS, requesting settlement of the transaction.

   Account and security TAG data:
   /SECURITY/HU0000111222
   //14400018-10361966-10010017
   //TAG:0348000000
   //19017004-00201177-00000000
   //TAG:0410123456

   mnb.hu/letoltes/pacs-010-001-03-2-viber-20261130.txt

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3. ING Bank buys securities from AKK for 10,000,000 HUF. (Message Identifier: DVP/1)

   Account and security TAG data:

   /SECURITY/ HU0000111222
   //14400018-10361966-10010017
   //TAG:0348000000
   //19017004-00201177-00000000
   //TAG:0410123456

   mnb.hu/letoltes/pacs-010-001-03-3-viber-20261130.txt

4. OTP Bank buys securities for 20,000,000 HUF from MNB at the time of bond release. (Message Identifier: DVP/1)

   Account and security TAG data:

   /DAUKCIO/HU0000111222
   //19017004-01740060-01996003
   //TAG:0348
   //19017004-00201177-00000000
   //TAG:0410

   mnb.hu/letoltes/pacs-010-001-03-4-viber-20261130.txt

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 (Message Identifier: IG2CCOLL/1).

   mnb.hu/letoltes/pacs-010-001-03-5-viber-20261130.txt

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

   HUF 30,000,000 is credited (Message Identifier: IG2FUNDT/2) to ING Bank's account at the end of session 1 of ICS multiple intraday clearing (closing balance). Opening balance: 10000000, outgoing items: 10000000, incoming items: 30000000.

   mnb.hu/letoltes/pacs-010-001-03-6-viber-20261130.txt

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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. Opening balance: 10000000, outgoing items: 0, incoming items: 0. (Message Identifier: VISSZA)

   mnb.hu/letoltes/pacs-010-001-03-7-viber-20261130.txt

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. (Message Identifier: AFRCOLL1)

   mnb.hu/letoltes/pacs-010-001-03-8-viber-20261130.txt

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 (Message Identifier: AFRFUNDT1).

   mnb.hu/letoltes/pacs-010-001-03-9-viber-20261130.txt

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