

Business Conditions for the bank accounts managed by the Magyar Nemzeti Bank and for settlements in Forint and other currencies

Appendix 1

Budapest, 12 December 2011

Description of messages used in VIBER

(Version 4.8.)

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1. S.W.I.F.T. INTERFACE FOR VIBER MEMBERS

1.1. Introduction

This material has been drawn up using FSUR 4. Participant and MNB S.W.I.F.T. Interface distributed to VIBER 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 VIBER participants are to use S.W.I.F.T. 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 S.W.I.F.T. message formats used in VIBER, and focuses on the following message types:

- Payment messages:
 - Customer orders (**MT103**)
 - Bank to bank transfers (**MT202, MT202COV**)
- Confirmation messages:
 - Confirmation of debit (**MT900**)
 - Confirmation of credit (**MT910**)
 - **MT 298, MT 920, MT 941, MT 942, and MT 950** S.W.I.F.T. messages

The use of 102 and 205 messages is optional, the rules are included in the S.W.I.F.T. standard book.

Definition of message formats conforms to the S.W.I.F.T. 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 S.W.I.F.T. 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,

10101504 = Budapest Bank - Central Accounting,

14020001 = HypoVereinsbank Budapest

65200067 = Nagykáta Takarékszövetkezet

- <giro_acc>

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 Nagykáta Takarékszövetkezet

1115759001000004 = Customer of HypoVereinsbank

- <account_id>

The account number may be as follows:

- For accounts managed in Hungary:
 - [<giro_address>[-<giro_acc>]] e.g. 14020001-1115759001000004
- For accounts managed abroad:
 - IBAN
 - according to the national standard of the countries

- *Authentication chart*

A list that the MNB publishes monthly to institutions and clearing houses for credit institutions, containing information on persons directly and indirectly involved in the national payment transfer system for clearing transactions for the proper execution of payment orders within the domestic payment transfer system.

- <sender>

Sender of the S.W.I.F.T. message (VIBER member (<participant>)) or its BIC code

- <receiver>

Receiver of the S.W.I.F.T. message (VIBER member (<participant>)) or its BIC code

- <counterparty>

BIC code of the credit party indicated in the MT 900 (confirmation of credit) S.W.I.F.T. message, or BIC code of the debit party indicated in the MT 910 (confirmation of debit) S.W.I.F.T. message. S.W.I.F.T. messages are generated and sent by CAS according to account transfers initiated by MNB or KELER (DVP).

- <orderer>

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

- <beneficiary>

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

2. DEFINITION OF INSTITUTIONS

Receivers and senders indicated in S.W.I.F.T. messages exchanged between VIBER participants can be the following:

- **<participant>**

Technically, credit institutions and other institutions may be VIBER participants if

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

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

In a VIBER message a participant can be <orderer>, <sender>, <receiver> or <beneficiary>.

VIBER messages can be sent and received through S.W.I.F.T. only by the participants (VIBER direct participants).

- Chart symbol:



- **<fin_institution>**

In VIBER, a <fin_institution> is a financial institution which

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

A <fin_institution> in VIBER can an <orderer> or <beneficiary> on both the sender or receiver side if an arrangement has been made with the participant managing the account of the institution.

- Chart symbol:



- **<customer>**

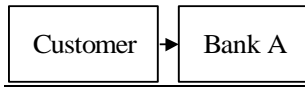
Technically, a <customer> in VIBER can be the following:

- it may not be a credit institution;
- it should have an account with the <participant> or <fin_institution> and
- it should have a valid <account_id>.

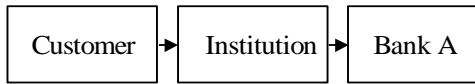
A <customer> in a VIBER transaction order may be an <orderer> or <beneficiary> if the following conditions are met:

- If the account of the <customer> is managed by the <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 <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 <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:



2.1.1. 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 S.W.I.F.T. message in VIBER, where the sender of the message is the <orderer>; the <sender> starts the S.W.I.F.T. message, the <receiver> receives the S.W.I.F.T. 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 MT202 or MT202COV S.W.I.F.T. message in VIBER, where the sender of the message is the <orderer>; the <sender> starts the S.W.I.F.T. message, the <receiver> receives the S.W.I.F.T. message and credits it to the <beneficiary>.

- <account_transfer> <account_tr>

Money transfer between <participants>, which is initiated by CAS on account of KELER DVP transaction orders and MNB transfers between accounts.

<Account_transfer> is an operation where the debited <participant> receives an MT 900 S.W.I.F.T. message, while the credited <participant> received an MT 910 S.W.I.F.T. message through VIBER.

3. THE MT103 STANDARD

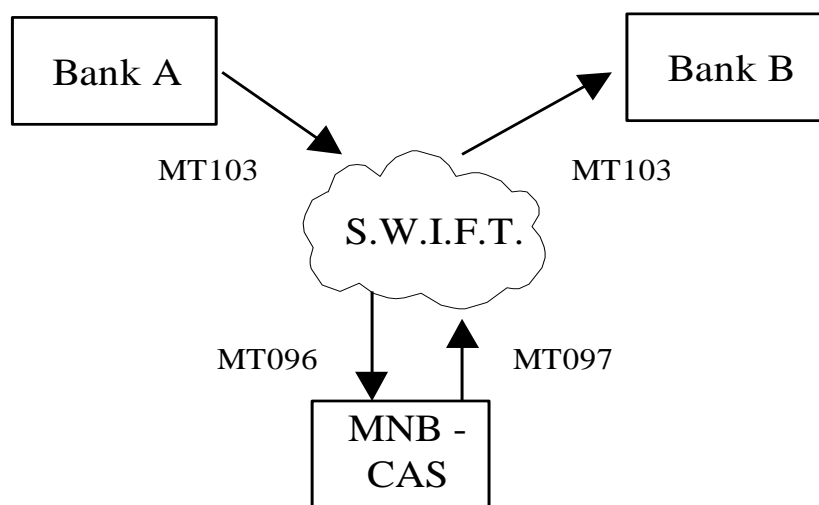
3.1. Scope

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 S.W.I.F.T. 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 MT103 messages.



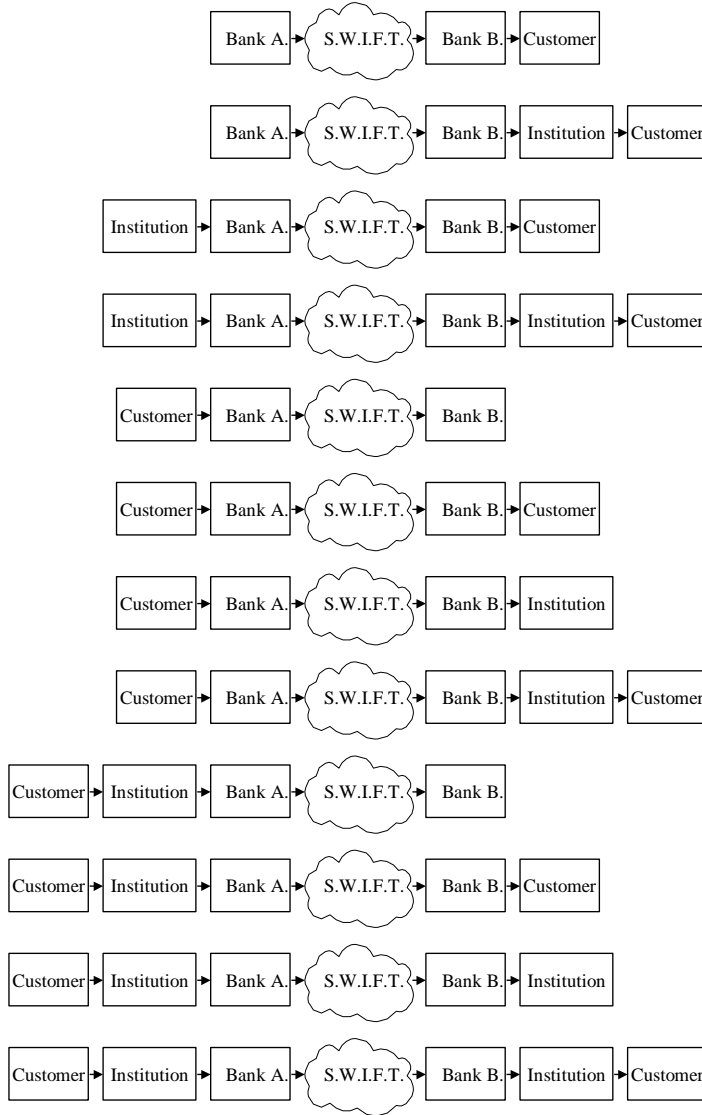
Bank A = debit party

Bank B = credit party

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

3.2. Participants of an MT103 message

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



3.3. Format specification

The below table includes the S.W.I.F.T. 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

----->

O	23E	Instruction Code	4!c[/30x]
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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 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 or no letter option
O	70	Remittance Information	4*35x
M	71A	Details of Charges	3!a

----->

O	71F	Sender's Charges	3!a15d
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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

3.4. Conditional field rules

According to S.W.I.F.T. standards.

3.5. Field specifications

Unless otherwise regulated by MNB, the following field specifications supplement the field specifications defined by S.W.I.F.T.

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

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: Date of Execution, 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:

- If the orderer is not a financial institution (**orderer=<customer>**) then 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.

If a foreign financial institution whose account is managed by the VIBER participant has been entered into field 52a of the MT103 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 <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 must 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 party initiating the order (it is recommended to use the surname - forename format);
 - 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 '/', country code, another '/', followed by the home address of the party initiating the order /town and postal code or county /;
- 2 and 3 must be used together at all times!**
- 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

in the second row, in respect of Party identifier with code 6, in respect of national identifier with code 7

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
 50F: DRCL/HU/Budapest/H972682
 1/Kovacs Bela
 4/19720830
 5/HU/Budapest
 50F: TXID/HU/1234567890
 1/Macsak Ilona

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

:50K:/50100019

Boly és videke Tksz, Boly

or

:50K:/ 11516705-50100019

Boly és videke Tksz, Boly

- **Field 52a Ordering Institution**

The use of this field is mandatory when payment is sent to the account manager VIBER <participant> by a foreign <fin_institution> - with an account managed by the <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 VIBER participant the first 8 characters of the account number in field 50, composed according to the national standard, 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 <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 the bank which opened an account with the VIBER participant <receiver> is not the same as the account manager bank of the <beneficiary> (field 59) then the bank which has an account with the <receiver> VIBER participant shall be entered into field 56, while the account manager bank of the customer should be entered into 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 VIBER <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 59a 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 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.
- If the beneficiary is a financial institution (**beneficiary = <fin_institution> or <participant>**) then
 - **Option A**: the field includes
 - the BIC code of the financial institution;
 - **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:/50100019
Boly és videke tksz, Boly

- **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 message.

If the amount of foreign currency sent to the VIBER member 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 credited¹, and the fee will be charged by MNB via account transfer, which will be notified to the customer through an MT 900 message.

- **Field 72 Sender To Receiver**

In the case of 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 an MT103 VIBER transaction order to Bank 'B':

72:/PVP/

/RRN/1059865

Bank 'B' sends an MT103 VIBER transaction order to Bank 'A':

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 S.W.I.F.T., and will not become a VIBER message!

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

In the header block of the S.W.I.F.T. 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 S.W.I.F.T. 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 participants.

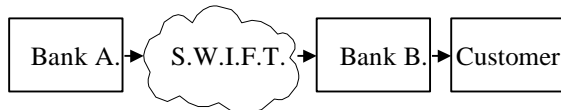
¹ If the value of the field 71A of the message containing the HUF value of the foreign exchange transaction credit to the VIBER member is BEN or SHA, and the value of field 71F is 0 then MNS send an MT900 message to the VIBER member about the fee charged, and the TRN of the message is the same as the TRN of the related foreign exchange transaction.

3.6. 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.

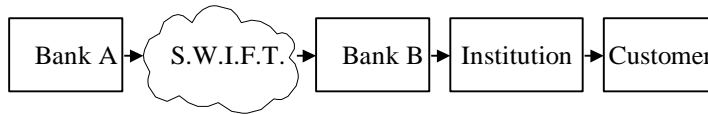
3.6.1. VIBER member initiates a payment to a customer of a VIBER member



HypoVereinsbank sends 100.000.000 HUF with priority 14 on 18-03-2004 to a Budapest Bank customer (account number: 10100709-1111111111111111).

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	103	
Receiver	BUDAHUHB	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:040318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/14020001 Name	Since the orderer is the sender participant, the giro code of HypoVereinsbank (14020001) is entered
Beneficiary Customer	:59:/10100709-1111111111111111 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		

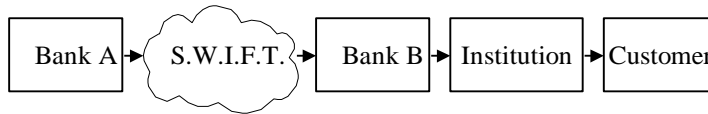
3.6.2. VIBER participant sends money to a customer of an indirect VIBER bank (A)



HypoVereinsbank sends 100.000.000 HUF with priority 15 on 18-03-2004 to a customer of Boly és Vidéke Takarékszövetkezet (Boly és Vidéke Savings Bank) (Account number: 65200067-10080009). Boly és Vidéke Takarékszövetkezet is a correspondent of Takarékbank.

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	103	
Receiver	TAKBHUHB	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:040318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/14020001 Name	Since the orderer is the sender participant, the giro code of HypoVereinsbank (14020001) is entered
Beneficiary Customer	:59:/ 50100019-10080009 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		

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



HypoVereinsbank sends 100.000.000 HUF with priority 19 to a customer of Commerzbank Frankfurt (country code: DE, account number: 14200067) on 18-06-2004. Commerzbank Budapest manages a loro HUF account for Commerzbank Frankfurt. The FM title of the order: 012

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	103	
Receiver	COBAHUHXHUF	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:040618HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/14020001 Name	Since the orderer is the sender participant, the giro code of HypoVereinsbank (14020001) 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		

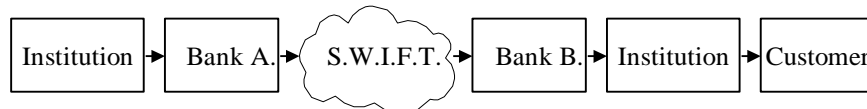
3.6.4. An indirect VIBER participant sends money to a customer of a VIBER participant



Boly Takarékszövetkezet (Boly Savings Bank), which is a correspondent of the Savings Bank sends 100.000.000 HUF to a resident customer of HypoVereinsbank (account number: 1402001-1111111111111111) without priority indication on 18-03-2004.

Explanation	Format	Description
Sender	TAKBHUHB	Sender's BIC code
Message Type	103	
Receiver	HYPOHUHB	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:010318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/50100019 Name	Since the orderer is a financial institution, the giro code of Boly Savings should be entered (5100019)
Beneficiary Customer	:59:/1402001-1111111111111111 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		

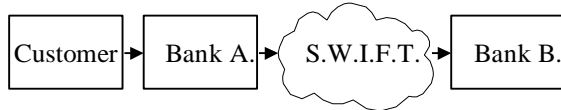
3.6.5. An indirect VIBER participant sends money to a customer of an indirect VIBER participant



Boly Takarékszövetkezet (Boly Savings Bank), which is a correspondent of the Savings Bank sends 100.000.000 HUF to a customer of OTP Lakástakarékpénztár (account number: 88100016-10080009) with priority 10 on 18-03-2004. OTP Lakástakarékpénztár is a correspondent of OTP.

Explanation	Format	Description
Sender	TAKBHUHB	Sender's BIC code
Message Type	103	
Receiver	OTPVHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0010	priority
Message Text		
Sender's Reference	:20:CUSTOMER7	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:040318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/50100019 Name	Since the orderer is a financial institution, the giro code of Boly Savings should be entered (5100019)
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		

3.6.6. A customer of a VIBER participant sends money to another VIBER participant



A customer of HypoVereinsbank (account number: 14020001-11157590-01000004) pays 100.000.000 HUF to Budapest Bank with priority 20 on 18-03-2004.

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	103	
Receiver	BUDAHUHB	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:040318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	: 50F:/14020001-11157590010004 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:/10100709 Name	Since the beneficiary is the receiver participant the giro code of Budapest Bank (10100709) 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		

3.6.7. A customer of a VIBER participant sends money to a customer of another VIBER participant



A customer of HypeVereinsbank (resident, country code is 'HU', account number: 14020001-11157590-01000004) pays 100.000.000 HUF to a resident customer of Budapest Bank (account number: 10100709-11111111-11111111) with priority 30 on 18-03-2004.

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	103	
Receiver	BUDAHUHB	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:010318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/14020001-1115759001000004 Name Address	Since the orderer is a customer, the customer's bank account number must be entered.
Beneficiary Customer	:59:/10100709-1111111111111111 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		

3.6.8.

3.6.9. A customer of a VIBER participant sends money to an indirect VIBER participant (A)



A customer of HypoVereinsbank (account number: 14020001-11157590-01000004) sends 100.000.000 HUF to Bóly Takarékszövetkezet (Bóly Savings Bank), which is a correspondent of Takarékbank, with priority 19 on 18-03-2004.

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	103	
Receiver	TAKBHUHB	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:040318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50F:/ CCPT/HU/ZH123456 1/Kovacs Bela 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:/5010019 Name	Since the beneficiary is the financial institution, the giro code of Bóly Takarékszövetkezet should be entered (50100019)
Details of Charges	:71A:SHA	Each party pays the fees charged by his own credit institution
Regulatory Reporting	:77B:	
End of Message Text/Trailer		

3.6.10.

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

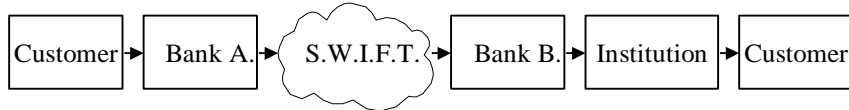


A customer of HypoVereinsbank (account number: 14020001-11157590-01000004) sends 100.000.000 HUF to Société Generale Paris, which has a nostro HUF account managed by Takarékbank, with priority 19 on 18-06-2001.

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	103	
Receiver	TAKBHUHB	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:010318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/14020001-1115759001000004 Name Address	Since the orderer is a customer, the customer's bank account number must be entered.
Beneficiary Customer	:59A:SOGEFRPP Name vagy :59:/11500016 - 11111111 Name Address	As the beneficiary is the financial institution, its BIC code or its account number with Takarékbank 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		

3.6.12.

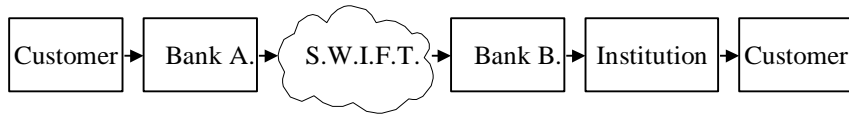
3.6.13. A customer of a VIBER participant sends money to a customer of an indirect VIBER participant (A)



A customer of HypoVereinsbank (account number: 14020001-11157590-01000004) sends 100.000.000 HUF to a customer (account number: 50100067-10080009) of Bóly Takarékszövetkezet (Bóly Savings Bank), with priority 19 on 18-03-2004. The savings bank is a correspondent of Takarékbank.

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	103	
Receiver	TAKBHUHB	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:040318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50F:/TXID/HU/1234567890 1/Macsak Ilona 6/HU/ABCbank/12345678	Since the orderer is a customer with no account, the customer's tax number may be entered.
Beneficiary Customer	:59:/ 50100067-10080009 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		

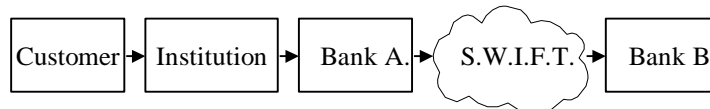
3.6.14. A customer of a VIBER participant sends money to a customer of a foreign financial institution (B)



A customer of HypoVereinsbank (resident, country code: 'HU', account number: 14020001-11157590-01000004) sends 100.000.000 HUF with priority 19 to a customer of Commerzbank Frankfurt (country code: DE, account number: 14200067) on 18-06-2004. Commerzbank Budapest manages a loro HUF account for Commerzbank Frankfurt. The FM title of the order: 012

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	103	
Receiver	COBAHUHXHUF	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:010618HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/14020001-15759001000004 Name Address	Since the orderer is a customer, the customer's bank account number must be 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		

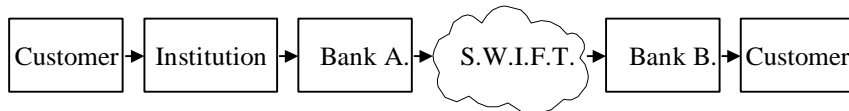
3.6.15. A customer of an indirect VIBER participant sends money to a VIBER participant



A Customer of Bóly Takarékszövetkezet (account number: 50100019-50050990) send 100.000.000 HUF with priority 10 to HypoVereinsbank on 18-03-2004.

Explanation	Format	Description
Sender	TAKBHUHB	Sender's BIC code
Message Type	103	
Receiver	HYPOHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0010	priority
Message Text		
Sender's Reference	:20:CUSTOMER6	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:040318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/ 50100019-50050990 Name Address	Since the orderer is a customer, the customer's bank account number must be entered.
Beneficiary Customer	:59:/14020001 Name	Since the beneficiary is the receiver participant the giro code of HypoVereinsbank (14020001) 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		

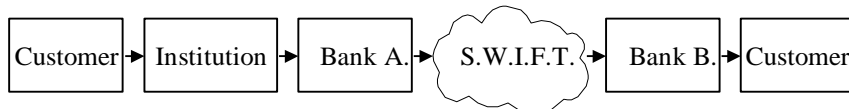
3.6.16. A customer of an indirect VIBER participant sends money to a customer of a VIBER participant (A)



A Customer of Bóly Takarékszövetkezet (account number: 50100019-50050990) sends 100.000.000 HUF with priority 11 to a customer of HypoVereinsbank (account number: 14020001-11157590-01000004) on 18-03-2004.

Explanation	Format	Description
Sender	TAKBHUHB	Sender's BIC code
Message Type	103	
Receiver	HYPOHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0011	priority
Message Text		
Sender's Reference	:20:CUSTOMER6	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:040318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/ 50100019-50050990 Name Address	Since the orderer is a customer, the customer's bank account number must be entered.
Beneficiary Customer	:59:/14020001-1115759001000004 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		

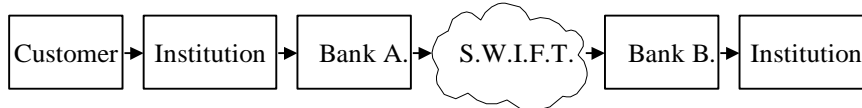
3.6.17. A customer of a foreign financial institution sends money to a customer of a VIBER participant (B)



A customer of Banca Commerciale Italiana Milano (with a HUF nostro account with Inter-Europa Bank, country code: 'IT', account number: 501000195005) sends 100.000.000 HUF to a customer of HypoVereinsbank (country code: 'HU', account number: 14020001-11157590-01000004) with priority 11 on 18-06-2001. The FM title of the order: 013.

Explanation	Format	Description
Sender	INEBHUHB	Sender's BIC code
Message Type	103	
Receiver	HYPOHUHB	Receiver's BIC code
Field 103	HUF	
Priority Field 113	0011	priority
Message Text		
Sender's Reference	:20:CUSTOMER7	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:010618HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/501000195005 Name Address	Since the orderer is a customer the customer account number should be entered here if known.
Ordering Institution	:52A:BCITITMM	BIC count of the orderer's account manager bank.
Beneficiary Customer	:59:/14020001-1115759001000004 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		

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



A customer of OTP Lakástakarékpénztár (account number: 50100019-50050990) sends 100.000.000 HUF with priority 12 to Nagykáta Takarékszövetkezet on 18-03-2004. Bóly Takarékszövetkezet is a correspondent of Takarékbank, while OTP Lakástakarékpénztár is a correspondent of MNB.

Explanation	Format	Description
Sender	TAKBHUHB	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:040318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/ 5010001950050990 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		

3.6.19. A customer of an indirect VIBER participant sends money to a customer of an indirect VIBER participant



A customer of Bóly Takarékszövetkezet (account number: 50100019-50050990) sends 100.000.000 HUF with priority 12 to a customer of OTP Lakástakarékpénztár (account number: 88100016-10080009) on 18-03-2004. Bóly Takarékszövetkezet is a correspondent of Takarékbank, while OTP Lakástakarékpénztár is a correspondent of OTP.

Explanation	Format	Description
Sender	TAKBHUHB	Sender's BIC code
Message Type	103	
Receiver	OTPVHUB	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:040318HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/ 5010001950050990 Name Address	Since the orderer is a customer the customer's bank account number must be entered.
Beneficiary Customer	:59:/ 8810001610080009 Name	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		

3.6.20. 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 Magyar Takarékszövetkezeti Bank Zrt. (11513276-65489653) on 09-12-2011.

Explanation	Format	Description
Sender	INGBHUHB	Sender's BIC code
Message Type	103	
Receiver	TAKBHUHB	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:111209HUF1000000,	
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:/11513276-65489653 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	:72:/PVP/ /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 Magyar Takarékszövetkezeti Bank Zrt. (account number: 11500119-10000984) 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 09-12-2011.

Explanation	Format	Description
Sender	TAKBHUHB	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:111209HUF5000000,	
Currency, Instructed Amount	:33B: HUF5000000,	
Ordering Customer	:50K:/11500119-10000984 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	:72:/PVP/ /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		

3.7. Return of a transaction order (RETURN)



Original message:

A customer of HypeVereinsbank (account number: 14020001-11157590-01000004) pays 100.000.000 HUF to a resident customer of Budapest Bank (account number: 10100709-11111111-11111111) with priority 30 on 18-08-2001.

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	103	
Receiver	BUDAHUHB	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:010818HUF100000000,	
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/140200011115759001000004 Name Address	Since the orderer is a customer the customer's bank account number must be entered.
Beneficiary Customer	:59:/101007091111111111111111 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

Budapest Bank could not credit the MT103 message (TRN:CUSTOMER6) received from HypoVereinsbank 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 18-08-2001 the transaction order was returned (RETURN) by Budapest Bank to HypoVereinsbank with

priority 11, using an **MT103 VIBER message**.

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

- **Field 32A: Date of Execution, 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: Remittance Information**

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 S.W.I.F.T. 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 S.W.I.F.T. 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	BUDAHUHB	Sender’s BIC code
Message Type	103	
Receiver	HYPOHUHB	Receiver’s BIC code
Field 103	HUF	
Priority Field 113	0011	priority
Message Text		
Sender’s Reference	:20:RETURN16	
Bank Operation Code	:23B:CRED	
Value Date, Currency Code, Interbank Settled Amount	:32A:00818HUF100000000,	Returned on the same day, 18-08-2001
Currency, Instructed Amount	:33B: HUF100000000,	
Ordering Customer	:50K:/ 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:/140200011115759001000004 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

Explanation	Format	Description
Sender To Receiver Information	:72:/RETN/59 /AC04/ /MREF/CUSTOMER6	
Regulatory Reporting	:77B:	
End of Message Text/Trailer		

3.8. Direct entry of VIBER customer items into MNB

If a VIBER participant is unable to send its MT103 message through S.W.I.F.T. in VIBER, then it can be submitted to MNB on paper, SWIFT message printout, through encrypted fax or the 'viber' channel of the GIROHáló GIROFile service, according to the 'Emergency situations of VIBER participants'.

PFNY11 transfer order should be filled out as follows:

- In the field "Name and seat of the transferor" should contain the name and registered address of the customer submitting the customer item.

e.g.: Kovács Béla, Budapest

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

e.g.: 13700023-1234567800000001 (Not CDV validated!)

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

e.g.: Molnár Géza, Szeged

- The "Account number of the beneficiary" field should include the account number of the party initiating the customer item.

e.g.: 10980006-1666567800000001 (Not CDV validated!)

- "Date of execution" is the date of submission to MNB.

e.g.: 20040618

- "Amount"

e.g.: 5.000.000 HUF

- "Form number"

e.g.: CUST03

- "Notes"

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

In the case of a PVP 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 payment to be transferred through VIBER.

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

The sender VIBER participant receives confirmation of the settlement if S.W.I.F.T. connection to MNB is not restored by the end of the day and will receive a paper based MT950 statement message, which includes the MT900 confirmation of debit. As soon as the S.W.I.F.T. connection is restored S.W.I.F.T. will forward the MT900 message to the sender.

The receiver VIBER participant will received an MT910 confirmation of credit for the customer item submitted to MNB. Thus, in a ‘disaster’ situation this MT910 message will constitute the basis of crediting the customer’s account. Attention! No MT103 message will be received.

The contents of the fields of an MT900 message are the following:

- **Field 20: Transaction Reference Number**

Transaction identifier assigned by MNB.

- **Field 21: Related Reference**

It contains the “Form number” field of the PFNY11 transfer order submitted on paper to MNB by the VIBER participant, or the contents of Field 20 if the order is submitted in S.W.I.F.T. format.

- **Field 25: Account Identification**

This field contains BIC code of the debited VIBER member (debit party).

- **Field 32A: Date of Execution, Currency Code, Amount**

Date of execution: In VIBER date of execution of an MT900 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 includes the following code_word (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.

The contents of the fields of an MT910 message are the following:

- **Field 20: Transaction Reference Number**

Transaction identifier assigned by MNB.

- **Field 21: Related Reference**

It contains the “Form number” field of the PFNY11 transfer order submitted on paper to MNB by the VIBER participant, or the contents of Field 20 if the order is submitted in S.W.I.F.T. format.

- **Field 25: Account Identification**

This field contains BIC code of the credited VIBER member (credit party).

- **Field 32A: Date of Execution, Currency Code, Amount**

Date of execution: In VIBER date of execution of an MT910 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 order resulting in the crediting of the amount. *In VIBER only MNB and KELER are permitted to send account transfer orders to effect account transfers and to settle DVP security transactions respectively. As a result field 52D contains either the BIC code of MNB or KELER.*

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

- The **first line** always includes the following code_word (code_word):
 - /CNTRPTY/, followed by the BIC code of the debit party.
- In the **second line** the /BENACNT/ 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.

3.8.1. 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 **MT900 confirmation of debit**. Their account was debited with 50.000.000 HUF by MNB on 18-06-2004 in favour of Bank Austria Creditanstalt.

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's BIC
Value Date, Currency Code, Amount	:32A:040618HUF50000000,	
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 Bank Austria Creditanstalt will received an **MT910 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:000618HUF50000000,	
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		

4. MT202: BANK TO BANK TRANSACTION ORDERS

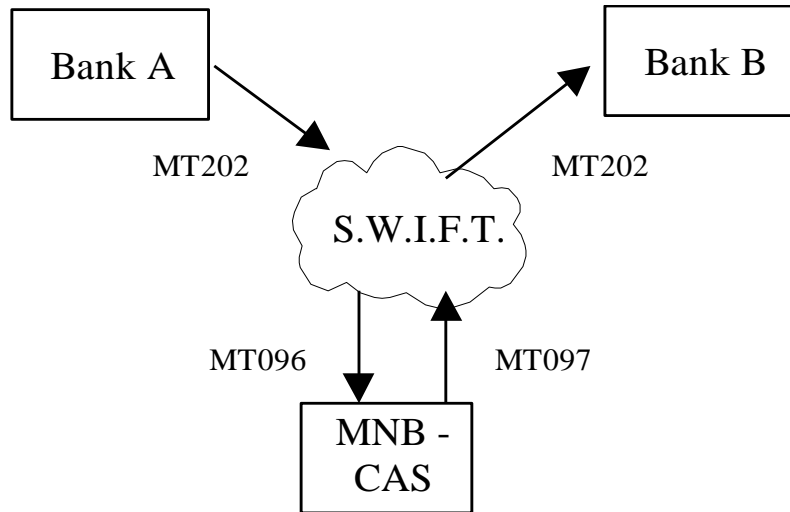
4.1. Scope

This chapter is related to MT202 type S.W.I.F.T. messages exchanged between VIBER participants.

This message is used when both the orderer and the beneficiary are financial institutions.

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.

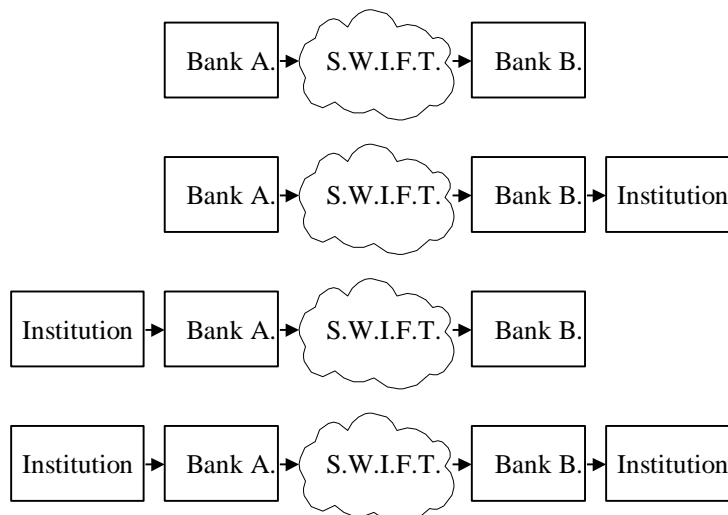


Bank A = debit party

Bank B = credit party

An MT202 message sent by the sender party will be stopped by S.W.I.F.T., 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 S.W.I.F.T. will forward the sent MT202 message to the receiver after receiving the MT097 response message. This means that the receiver bank will receive the amount indicated in the message irrevocably.

4.2. Participants of an MT 202 message



4.3. Format specification

The below table includes the S.W.I.F.T. format specification. Further details are available in the S.W.I.F.T. 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

4.4. Conditional field rules

According to S.W.I.F.T. standards.

4.5. Field specification

Unless otherwise regulated by MNB, the following field specifications supplement the field specifications defined by S.W.I.F.T. and the LCSS Functional Specification. For MT 202 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**

According to S.W.I.F.T. standards. If the MT 202 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: Date of Execution, 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 VIBER participant. In this case customer = *<fin_institution>*, sender of the message = *<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 S.W.I.F.T. member. A financial institution may request a so called “non-SWIFT BIC” registration according to the ISO standard to facilitate identification, and in that case the eighth character of its BIC code is ‘1’.

- **Option D:** The first line should contain the 8-character long GIRO code of the sender / indirect VIBER 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 VIBER participant. The sender *<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 the bank which opened an account with the VIBER participant *<receiver>* is not the same as the account manager bank of the *<beneficiary>* (field 58) then the bank which has an account with the *<receiver>* VIBER participant shall be entered into field 56, while the account manager bank of the customer should be entered into 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 *<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 VIBER 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 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 S.W.I.F.T., and will not become a VIBER message!

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

In the header block of the S.W.I.F.T. 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 S.W.I.F.T. 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 participants.

4.6. 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.

4.6.1. A VIBER participant sends money to another VIBER participant

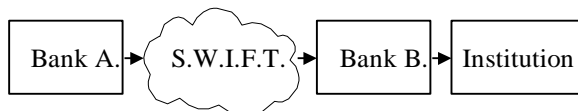


HypoVereinsbank sends 100.000.000 HUF with priority 10 on date of execution 18-03-1999 to Budapest Bank.

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	HYPOHUHB	Sender's BIC code
Message Type	202	
Receiver	BUDAHUHB	Receiver's BIC code
Field 103	HUF	
Field 113	0010	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:990318HUF100000000,	
Beneficiary Institution	:58A:BUDAHUHB	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		

4.6.2. A VIBER participant sends money to an indirect VIBER participant (A)

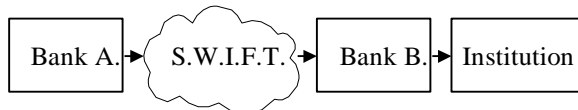


HypoVereinsbank transfers 100.000.000 HUF without priority on 18-03-1999 to OTP Lakástakarékpénztár, a correspondent of OTP.

Explanation	Format	Description
Sender	HYPOHUHB	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:990318HUF100000000,	
Beneficiary Institution	:58D:/ 88100016 Name	Since the beneficiary is not the receiver party, the giro code of OTP

Explanation	Format	Description
		Lakástakarékpénztár should be entered. (88100016)
Sender to Receiver Information	:72:	
End of Message Text/Trailer		

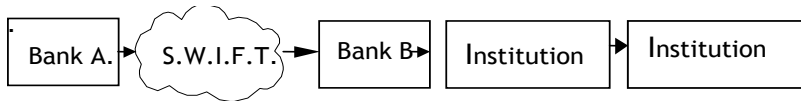
4.6.3. A VIBER participant sends money to a foreign financial institution (B)



HypoVereinsbank transfers 100.000.000 HUF to Commerzbank Frankfurt, which has a nostro HUF account opened with Commerzbank Budapest, without priority on 18-06-2001.

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	202	
Receiver	COBAHUHXHUF	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:010618HUF100000000,	
Beneficiary Institution	:58A: COBADEFF vagy :58D:/ 114220108-11111111 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.
Sender to Receiver Information	:72:	
End of Message Text/Trailer		

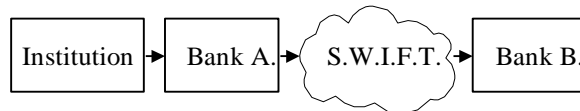
4.6.4. A VIBER participant sends money to a foreign financial institution (C)



HypoVereinsbank transfers 100.000.000 HUF to Commerzbank Norden (BIC code: COBADEFF283) without priority on 18-06-2001. Because the beneficiary financial institution does not have an account with a VIBER participant Commerzbank Frankfurt joins in the settlement process as intermediary. The nostro HUF account of Commerzbank Frankfurt is managed by Commerzbank Budapest.

Explanation	Format	Description
Sender	HYPOHUHB	Sender's BIC code
Message Type	202	
Receiver	COBAHUHXHUF	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:010618HUF100000000,	
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 of its account with the receiver should be entered here.
Sender to Receiver Information	:72:	
End of Message Text/Trailer		

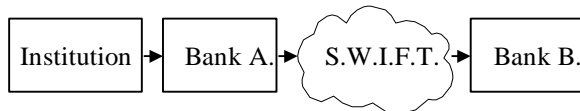
4.6.5. An indirect VIBER participant sends money to a VIBER participant (A)



Bóly Takarékszövetkezet, which is a correspondent of Takarékbank transfers 100.000.000 HUF to Budapest Bank with priority 15 on date of execution 18-03-1999.

Explanation	Format	Description
Sender	TAKBHUHB	Sender's BIC code
Message Type	202	
Receiver	BUDAHUHB	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:990318HUF100000000,	
Ordering Institution Name	:52D:/50100019	Since the orderer is not the sender party, the giro code of Bóly Takarékszövetkezet should be entered. (50100019)
Beneficiary Institution	:58A:BUDAHUHB	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		

4.6.6. A foreign financial institution sends money to a VIBER participant (B)



Société Generale Bank Paris, which has a HUF loro account with OTP transfers 100.000.000 HUF with priority 15 to Budapest Bank on date of execution 18-06-2001.

Explanation	Format	Description
Sender	OTPVHUHB	Sender's BIC code
Message Type	202	
Receiver	BUDAHUHB	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:990318HUF100000000,	
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:BUDAHUHB	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		

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



Bóly Takarékszövetkezet, which is a correspondent of Takarékbank transfers 100.000.000 HUF to OTP Lakástakarékpénztár with priority 15 on 18-03-1999 as the date of execution. OTP Lakástakarékpénztár is a correspondent of OTP.

Explanation	Format	Description
Sender	TAKBHUHB	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:990318HUF100000000,	
Ordering Institution Name	:52D:/50100019	Since the orderer is not the sender party, the giro code of Bóly Takarékszövetkezet should be entered. (50100019)
Beneficiary Institution Name	:58D:/ 88100016 or 117aaaaa-sssssss	Since the beneficiary is not the receiver party, therefore the giro code (88100016), or the account number of OTP Lakástakarékpénztár should be entered here.
Sender to Receiver Information	:72:	
End of Message Text/Trailer		



Bóly Takarékszövetkezet, which is a correspondent of Takarékbank transfers 100.000.000 HUF to Nagykáta Takarékszövetkezet with priority 15 on 18-03-1999 as the date of execution. Nagykáta Takarékszövetkezet is a correspondent of MNB. Non-SWIFT BIC code of Nagykáta Takarékszövetkezet: KATAHUH1 (This is not a realistic example for MNB does not correspondent banking services.)

Explanation	Format	Description
Sender	TAKBHUHB	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:990318HUF100000000,	
Ordering Institution	:52D:/50100019 Takszov Boly	Since the orderer is not the sender party, the giro code of Boly Takarékszövetkezet 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		

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



Société Generale Bank Paris, which has a HUF loro account opened with OTP transfers 100.000.000 HUF with priority 15 on 18-06-2001 as the date of execution to Bance Commerciale Italiana Milano, which has a HUF nostro account with Inter-Európa Bank.

Explanation	Format	Description
Sender	OTPVHUHB	Sender's BIC code
Message Type	202	
Receiver	INEBHUHB	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

Explanation	Format	Description
Value Date, Currency Code, Amount	:32A:010618HUF100000000,	
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:BCITITMM or :58D:/11100111-12365498 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		

4.6.9. 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 01-12-2011.

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 has to be shown here.
Value Date, Currency Code, Interbank Settled Amount	:32A:111201HUF8000000,	
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 01-12-2011.

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:111201HUF2500000,	
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		

4.7. MT202COV

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 MT202COV 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 or no letter option
O	70	Remittance information	4*35x
O	72	Sender to receiver information	6*35x
O	33B	Currency/instructed amount	3!a15d
M = Mandatory O = Optional			

5. MT900 AND MT910: CONFIRMATION OF DEBIT AND CREDIT

5.1. Scope

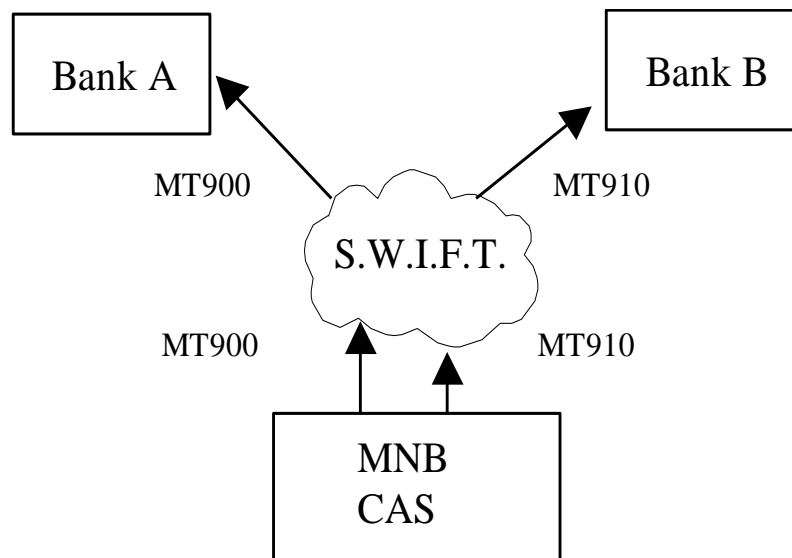
An MT900 message is generated by CAS to confirm to the debit party that their account was debited according to the transaction order sent by MNB or KELER. (See account transfer).

An MT910 message is generated by CAS to confirm to the credit party that the transaction order sent by MNB or KELER was credited to their account. (See account transfer).

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

5.2. Participants of MT900 and MT910 messages

The following table shows the participants of MT900 and MT910 messages.



Bank A = debit party

Bank B = credit party

5.3. MT 900: Confirmation of debit

5.3.1. Scope

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

5.3.2. Format specification

The following table shows the S.W.I.F.T. format specification. Further details are available in the S.W.I.F.T. 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

5.3.3. Conditional field rules

According to S.W.I.F.T. standards.

5.3.4. 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**

In DVP transaction orders sent by KELER this field contains the TRN code of DVP settlement request initiated by KELER.

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: date of execution, Currency Code, Amount**

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

- The **first line** always includes the following code_word (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 defined by MNB
- The **third line** in the case of a PVP payment order is the code word /RRN/, followed by the common identification number.

KELER uses the following code_words for DVP payments:

Code words	Definition
/SECURITY/	Indication of the settlement of a securities transaction
/KIFIZET/ /DAUKCIO/	Financial settlement of government securities at the time of maturity A primary market transaction related to securities issued by MNB (DVP)
/REPO/	For a repo transaction
/HAT/	Transaction order related to settlement of futures transactions
/KGA/	Settlements of the Collective Guarantee Fund - a guarantee fund related to futures transactions
/NET/	Multinet settlement - settlement of spot deals
/TEA/	Settlements of the Exchange Settlement Fund - a guarantee element of the spot market

MNB uses the following code_words:

Code words	Definition
/START/	Opening of the current day
/DEPO/	For 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

- //account_id (account identifier), which identifies the account of the receiver, which is referenced by the MT900 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.

5.4. MT910: Confirmation of credit

5.4.1. 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.

5.4.2. Format specification

The below table includes the S.W.I.F.T. format specification. Further details are available in the S.W.I.F.T. 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

5.4.3. Conditional field rules

According to S.W.I.F.T. standards.

5.4.4. 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 DVP transaction orders sent by KELER this field contains the TRN code of DVP settlement request initiated by KELER. 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: date of execution, Currency Code, Amount**

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

- **Field 52a: Ordering Institution**

This field includes a BIC code to define the VIBER participant who submitted the payment order resulting in the crediting of the amount. In VIBER only MNB and KELER are permitted to send account transfer orders to effect account transfers and to settle DVP security transactions respectively. As a result field 52D contains either the BIC code of MNB or KELER.

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

- The **first line** always includes the following code_word (code_word):
 - /CNTRPTY/, followed by the BIC code of the debit party.
- The **second line** should contain one of the following options:
 - /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.
- The **third line** in the case of a PVP payment order is the code word /RRN/, followed by the common identification number.

KELER can use the following code_words.

Code words	Definition
/SECURITY/	Indication of the settlement of a securities transaction
/KIFIZET/ /DAUKCIO/	Financial settlement of government securities at the time of maturity A primary market transaction related to securities issued by MNB (DVP)
/REPO/	For a repo transaction
/HAT/	Transaction order related to settlement of futures transactions
/KGA/	Settlements of the Collective Guarantee Fund - a guarantee fund related to futures transactions
/NET/	Multinet settlement - settlement of spot deals
/TEA/	Settlements of the Exchange Settlement Fund - a guarantee element of the spot market

MNB uses the following code_words:

Code words	Definition
/START/	Opening of the current day
/DEPO/	For 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

- //account_id (account identifier), which identifies the account of the receiver, which is referenced by the MT900 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.

5.4.5. Example for account transfer by MNB

Due to an account transfer between two bank accounts at MNB (e.g. to correct an error) Budapest Bank receives an **MT900 confirmation of debit** indicating that their account was debited with 100.000.000 HUF by MNB on 18-03-1999 in favour of HypeVereinsbank.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	BUDAHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF1925	
Account Identification	:25:BUDAHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:990318HUF100000000,	
Sender to Receiver Information	:72:/CNTRPRTY/HYPOHUHBXXX	BIC code of the party credited during the account transfer (HypoVereinsbank)
End of Message Text/Trailer		

For the same transaction HypoVereinsbank will receive an **MT910 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	HYPOHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF1925	
Account Identification	:25:HYPHUHBXXX	Credit party's BIC
Value Date, Currency Code, Amount	:32A:990318HUF100000000,	
Ordering Institution	:52D:MANEHUHHXXX	
Sender to Receiver Information	:72:/CNTRPRTY/BUDAHUHBXXX	BIC code of the party debited during the account transfer (Budapest Bank)
End of Message Text/Trailer		

5.4.6. 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 **MT900 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/10032000-01491869-00000000 /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 and amount/Note /Note (continued)
End of Message Text/Trailer		

5.4.7. Example for financial settlement of DVP transactions sent by KELER

After financial settlement of a DVP securities transaction order sent by KELER Budapest Bank receives an **MT900 confirmation of debit**, which includes a code_word that specifies the transaction order (security) for the credit party, ING Bank.

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	900	
Receiver	BUDAHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC01	
Account Identification	:25:BUDAHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:990318HUF100000000,	

Explanation	Format	Description
Sender to Receiver Information	:72:/CNTRPRTY/INGBHUBXXX /SECURITY/ HU0000111222 //19017004-00201373-00000000 //TAG:0348 //19017004-00201012-00000000 //TAG:0410	BIC of the party credited during the transfer, and code_word (trn. type)/ISIN/acct.no. to be credited/securities acc. to be credited/acct. no. to be debited/securities acc. to be debited
End of Message Text/Trailer		

INB Bank receives an **MT910 confirmation of credit**, with a code_word identifying the transaction order (security) for the debited party (Budapest Bank).

Explanation	Format	Description
Sender	MANEHU2A	Sender's BIC
Message Type	910	
Receiver	INGBHUB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REFSEC01	
Account Identification	:25:INGBHUBXXX	Credit party's BIC
Value Date, Currency Code, Amount	:32A:990318HUF100000000,	
Ordering Institution	:52D:KELRHUBXXX	
Sender to Receiver Information	:72:/CNTRPRTY/BUDAHUBXXX /SECURITY/ HU0000111222 //19017004-00201373-00000000 //TAG:0348 //19017004-00201012-00000000 //TAG:0410	BIC of the party debited during the transfer, transaction type)/ISIN /credited acct. no. /credited securities acc. /debited acct. no. /debited securities acc.
End of Message Text/Trail		

5.4.8. Example for depositing at MNB

Budapest Bank deposits 100.000.000 HUF at MNB on 18-03-1999 as the date of execution. MNB debits Budapest Bank, and send an **MT900 confirmation of debit** to them.

Explanation	Format	Description
Sender	MANEHU2A	² Sender's BIC
Message Type	900	
Receiver	BUDAHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF00009	
Account Identification	:25:BUDAHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:990318HUF100000000,	
Sender to Receiver Information	:72:/CNTRPRTY/MANEHUHHXXX /DEPO/	BIC of the party credited during account transfer, and the code_word describing the transfer
End of Message Text/Trailer		

5.4.9. 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 a(n MT103 or MT202 type) PVP payment order as account transfer in the amount of HUF 50,000,000 to the credit of MKB Bank Zrt. The **date of execution** is 09-12-2011. The MNB debits the Hungarian Branch Office of ING Bank N.V., and sends an **MT900 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:111209HUF50000000,	
Sender to Receiver Information	:72:/CNTRPRTY/MKKBHUHBXXX /PVP/	BIC of the party credited during account transfer and

² Fordítói comment; magyar maradt

Explanation	Format	Description
	/RRN/123456	the code_words interpreting the PVP + common identification number.
End of Message Text/Trailer		

MKB Bank Zrt. is informed in an MT910 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	MKKBHUHB	Receiver's BIC
Message Text		
Transaction Reference Number	:20:TRN	
Related Reference	:21:REF00123	
Account Identification	:25:MKKBHUHBXXX	Debit party's BIC
Value Date, Currency Code, Amount	:32A:111209HUF50000000,	
Sender to Receiver Information	:72:/CNTRPRTY/INGBHUBXXX /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		

6. MT298 MESSAGES - CLASS SMT2XX

6.1. Instructions of VIBER participants

6.1.1. SMT200 - Payment cancellation

A VIBER participant sends an SMT200 messages to request cancellation of a transaction order that was sent by them, but has not been settled yet. CAS returns an MT019 message to the sender of the transaction order as a confirmation of cancellation. If the cancellation request is rejected the sender of the SMT 200 message receives an SMT250 message.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> !n
M	77E	Proprietary Field Tag	
M	L02	CAS Message Details	<u>1x6n3x3x11a</u> 16x

Field specification

- **Field L02**

Field L02 identifies the transaction order to be cancelled.

Field contents: 1x6n3x3x11a16x

- 1x = credit or debit order flag - C or D
- 6n = date of execution, 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 MT103 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. HYPOHUHBXXX
- 16x = TRN code of the message, e.g. CT991012003CT041012003.

Example

HypoVeresinsbank wishes to cancel the MT103 message identified with TRN code CT991012003 sent on 12-10-2004.

Explanation	Format
Sender	HYPOHUHB
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:D041012103103HYPOHUHBXXXCT991012003
End of Message Text/Trailer	

6.1.2. SMT202 - Payment Priority Change

A VIBER participant can change the priority of a sent message that has not been processed yet by sending an SMT202 message. There is no answer message if the change of priority was successful. If CAS is unable to change the priority then the VIBER participant will receive an SMT252 message.

Message format

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n

M/O	Tag	Field name	Contents/Options
M	77E	Proprietary Field Tag	
M	L02	CAS Message Details	<u>1</u> x <u>6</u> n <u>3</u> x <u>3</u> x <u>11</u> a <u>16</u> x
M	113	Business Priority	<u>4</u> x

Field specification

- **Field 113 (Business Priority)**

This field should contain the new priority.

Example

HypoVereinsbank wants to change the priority of its MT202 message (TRN code: BT991012004) sent on 12-10-1999 from 12 to 15.

Explanation	Format
Sender	HYPOHUHB
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:D991012202202HYPOHUHBXXXBT991012004
Business Priority	:113:0015
End of Message Text/Trailer	

6.2. Responses and refusals to instructions sent by VIBER participants

6.2.1. SMT250 - Payment Cancellation Refusal Response

If CAS is unable to perform the cancellation request (SMT200) of a VIBER member it will send an SMT250 message in response. The message will also include the reason for refusal.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	<u>12</u> n
M	L02	CAS Message Details	<u>1</u> x <u>6</u> n <u>3</u> x <u>3</u> x <u>11</u> a <u>16</u> x
M	L05	Cas Action Response	<u>5</u> a

M/O	Tag	Field name	Contents/Options
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 CAS
 - LR003 = 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 MT103 message at the time when the SMT200 message was received by CAS. The above example includes the LN000 code, which means that the payment was already settled when the SMT200 was received.

6.2.1.1. 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
LA062	Use of field 54A for domestic payments is not permitted
LA070	Rejected due to validation error
LA071	Rejected because sender or receiver 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 in the system
LA075	
LA076	Refused because 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 system does not permit the sender of the given message to queue their transaction orders if there is no sufficient cover).

Example

HypoVeresinsbank sent an SMT200 message, indicating their intent to cancel the MT103 message sent on 12-10-2004, in which field L02 (CAS Message Details) was: L02:D041012103103HYPOHUHBXXCT991012003.

The TRN code of the order was: T991012103.

CAS refused the cancellation request at 11:10 AM as the order was already settled (right before the submission of the SMT200 message at 11:00) on the same settlement date (12-10-2004).

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	HYPOHUHB
Message Text	
Transaction Reference Number	:20:CAS991012103
Sub-Message Type	:12:250
Proprietary Field Tag	:77E:
Related Reference	:21: T991012103
CAS Action Time	:L12:0410121110
CAS Message Details	:L02:D041012103103HYPOHUHBXXCT991012003
CAS Action Response	:L05:LR003
Date/Time Indicator	:13:0410121100
CAS Message Status	:L10:LN000
End of Message Text/Trailer	

6.2.2. SMT252 - Payment Priority Change Refusal Response

If CAS is unable to perform the priority change request of a VIBER participant then it will send an SMT252 message, indicating the reason for refusal.

Message format description

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

M/O	Tag	Field name	Contents/Options
M	21	Related Reference	16x
M	L12	CAS Action Time	<u>12</u> n
M	L05	Cas Action Response	<u>5</u> a
M	L02	CAS Message Details	<u>1x6n3x3x11a</u> 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 MT200 message sent by HypoVereinsbank 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: D991012200200HYPOHUHBXXXBT991012004.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	HYPOHUHB
Message Text	
Transaction Reference Number	:20:CAS991012204
Sub-Message Type	:12:252
Proprietary Field Tag	:77E:
Related Reference	:21: BT991012004
CAS Action Time	:L12:9910121110
CAS Action Response	:L05:LR001
CAS Message Details	:L02:D991012200200HYPOHUHBXXXBT991012004
End of Message Text/Trailer	

7. CLASS SMT7XX

7.1. Status change notification

7.1.1. SMT700- State Change Notification

An SMT700 message is sent by CAS to the participants when

- CAS settlement status has changed (CAS);
- account has been suspended (ACCOUNT);
- participant has been removed (ORG);
- participant has been suspended (ORG);
- there was a change in the queue of the 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 VIBER participants 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	<u>3</u> n
M	77E	Proprietary Field Tag	
M	L12	CAS Action Time	<u>12</u> n
M	L01	Cas Object State	<u>16x/16x</u>
O	L02	CAS Message Details	<u>1x6n3x3x11a16x</u>
O	32B	Amount	<u>3a15</u> number
O	113	Business Priority	<u>4</u> x
O	L04	CAS Member BIC	<u>6a5a</u>

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:
 - QUEUE status can be the following:
 - BLOCKED-NOFUNDS when a queue was created for the participant due to lack of sufficient funds.
 - CLEAR when the queue has been cleared.
 - ORG (participant) status can be:
 - DEFAULTTED when the participant has been blocked and messages sent to them are refused.
 - NOTDEFAULTED when a former “defaulted” participant has been un-blocked.
 - SUSPENDED, when the participant’s account has been suspended, but in that case the system queues the messages sent to them.
 - NOTSUSP when the suspended status has been removed.
 - ACCOUNT status can be the following:
 - SUSPENDED, when the account has been suspended.

- NOTSUSP when the suspended status has been removed.
- CAS status can be the following:
 - SUSPENDED when operation of CAS has been suspended.
 - NOTSUSP when the suspended status of CAS has been removed.

When *field L01 contains the code_words QUEUE / BLOCKED-NOFUNDS* then the SMT700 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 SM700 message will include field L04 in addition to the mandatory fields.

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

Examples

Budapest Bank receives an SMT700 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	BUDAHUHB
Message Text	
Transaction Reference Number	:20:ST9910121116
Sub-Message Type	:12:700
Proprietary Field Tag	:77E:
CAS Action Time	:L12:9910121100
CAS Object State	:L01:QUEUE/BLOCKED-NOFUNDS
CAS Message Details	:L02:D991012202202BUDAHUHBXXXCP9910121005
Amount	:32B:HUF35000000,
Business Priority	:113:0010
End of Message Text/Trailer	

All VIBER participants, including Budapest Bank receives an SMT700 message from CAS, announcing that the account of HypoVereinsbank has been suspended in CAS.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	BUDAHUHB
Message Text	
Transaction Reference Number	:20:SST9910121116
Sub-Message Type	:12:700
Proprietary Field Tag	:77E:
CAS Action Time	:L12:9910121105
CAS Object State	:L01:ORG/SUSPENDED
Cas Member BIC	:L04:HYPOHUHBXXX
End of Message Text/Trailer	

7.2. Account transfers sent by MNB or KELER, and messages related to the settlement of transaction orders sent to a VIBER participant

7.2.1. SMT701 - Payment Settlement Refusal Notification - Account transfer order or the amount of the incoming payment transaction has been refused

CAS sends an STM701 message to the debit party involved in the account transfer when an account transfer sent by MNB or KELER is cancelled or refused. (As a reminder, if the account transfer has been settled then the debited <participant> receives an MT 900 S.W.I.F.T. message, while the credited <participant> receives an MT 910 S.W.I.F.T. message through VIBER.)

If it was set up in VIBER that any VIBER participants can query transaction orders that have been sent to them (MT103, MT 202, account transfer) but have not been settled then they will also receive an SMT701 message about cancellation or refusal of these transaction orders.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L02	CAS Message Details	<u>1x6</u> n <u>3x3x11a</u> 16x
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 Budapest Bank and Hypovereinsbank but it was refused by CAS because an invalid date of execution was entered (LA073). TRN code of the account transfer was: SZT991012008. Budapest Bank that would have been debited during the transfer will receive the following SMT701 message:

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	BUDAHUHB
Message Text	
Transaction Reference Number	:20:CA5991012505
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	

8. CLASS SMT8XX**8.1. Enquiries from VIBER participants****8.1.1. SMT800 - Payment Enquiry Request**

A VIBER participant can use an SMT800 message to query information about their own debit orders or about credit orders in their favour. CAS responds with an SMT850 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	<u>3</u> n
M	77E	Proprietary Field Tag	
M	L02	CAS Message Details	<u>1</u> x <u>6</u> n <u>3</u> x <u>3</u> x <u>11</u> a <u>16</u> x

Example

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

The TRN code of the MT103 message was CP9910121005.

Explanation	Format
Sender	BUDAHUHB
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:D041012103103BUDAHUHBXXXCP9910121005
End of Message Text/Trailer	

8.1.2. SMT801 - Summary of Outstanding Operations Request - Query about general message status

A VIBER participant can send an SMT801 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 SMT851 message.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	L04	CAS Member BIC	<u>6a5a</u>

Field specification

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

Example

HypoVeresinsbank requests current status information from CAS.

Explanation	Format
Sender	HYPOHUHB
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:HYPOHUHBXXX
End of Message Text/Trailer	

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

A VIBER participant may use an SMT804 message to query their sent but as yet unsettled orders of a given status (queued, awaiting start of settlement, awaiting new CAS date of execution).

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	6a5a
O	L01	CAS Object State	16x/16x

Field specification

- **Field L04** includes the BIC code of the VIBER participant sending the SMT804 message.
- **Field L01 (CAS Object State)** indicates the status of the order that the participant wishes to query. According to the status, which is the subject of the query the orders can be described as follows:
 - PAYMENT/READY = 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 SMT804 message is left empty then the system will interpret the message as if it were sent to query queued transaction orders (PAYMENT/READY).

Example

HypoVereinsbank queries their queued message by sending an SMT804 message with regard to settlement date 12-10-1999.

Explanation	Format
Sender	HYPOHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:DR9910121016
Sub-Message Type	:12:804

Proprietary Field Tag	:77E:
CAS Member BIC	:L04:HYPOHUHBXXX
CAS Object Satae	:L01: PAYMENT/READY
End of Message Text/Trailer	

8.2. Responses to enquiries from VIBER participants

8.2.1. SMT850 - Payment Enquiry Response - response to a payment order query

CAS responds to an SMT800 payment enquiry request message of a VIBER participant by sending an SMT850 message.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	<u>12</u> n
M	L03	CAS Message Sequence	4n[/4n]
M	L02	CAS Message Details	<u>1</u> x <u>6</u> n <u>3</u> x <u>3</u> x <u>11</u> a <u>16</u> x
M	L05	CAS Action Response	<u>5</u> a
O	L10	CAS Message Status	5a[3n]
O	L04	CAS Member BIC	<u>6</u> a <u>5</u> a
O	32B	Amount	<u>3</u> a15number
O	L07	CAS Source Code	<u>5</u> a
O	113	Business Priority	<u>4</u> x

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 party to be debited 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 as the credit party had been locked out from the system.

- **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 MT103 message at the time when the SMT800 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 SMT800 message was received.

For the most frequently used status codes please refer to the SMT250 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 VIBER participant
- **Field 113** (Business Priority) is included in an SMT850 message when field L10 indicates that the queried payment is awaiting settlement in CAS.

Example

Budapest Bank is querying the status of their MT103 message sent on 12-10-2004, using an SMT800 message (TRN: LT9910121015). The TRN code of the MT130 message is CP9910121005, and the beneficiary of the message was HypoVereinsbank. CAS responses in an SMT850 message that the given message was refused due to the fact that HypoVeresinsbank 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	BUDAHUHB
Message Text	
Transaction Reference Number	:20:PT9910121115
Sub-Message Type	:12:850

Proprietary Field Tag	:77E:
Related Reference	:21: LT9910121015
CAS Action Time	:L12:0410121100
CAS Message Sequence	:L03:1/1
CAS Message Details	:L02:D041012103103BUDAHUHBXXXCP9910121005
CAS Action Response	:L05:LR000
CAS Message Status	:L10:LA076
CAS Member BIC	:L04:HYPOHUHBXXX
Amount	:32B:HUF10000000,
LCSS Date and Time	:13:0410121055
CAS Source Code	:L07:LS000
End of Message Text/Trailer	

8.2.2. SMT851 - Summary of Outstanding Operations Response - Response to a general enquiry

CAS uses an SMT851 message in response to a general enquiry (SMT801) from a VIBER participant.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	<u>12</u> n
M	L03	CAS Message Sequence	4n[/4n]
M	L04	CAS Member BIC	<u>6a5a</u>
M	L01	CAS Object State (CAS)	16x/16x
O	L09	Settlement Account Balance	<u>3a1a</u> 15number
O	L13	CAS ³ intraday credit line	16x/3a15number
O	L14	CAS Earmarks	<u>3a</u> 15number
O	L01	CAS Object State (Queue)	16x/16x
O	L02	CAS Message Details	<u>1x6n3x3x11a</u> 16x
O	32B	Amount	<u>3a</u> 15number
O	L01	CAS Object State (Payment)	16x/16x
O	L11	CAS Object Count	8n

³ Fordítói comment; magyar maradt

M/O	Tag	Field name	Contents/Options
O	32B	Amount	3a15number
O	L01	CAS Object State (Account)	16x/16x
O	L04	CAS Member BIC	6a5a

Field specification

- **Field L04** contains the BIC code of the sender of the message, whose status is being queried with the enquiry.
- **Field L09** includes the balance of the 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, ⁴when 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 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/READY 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.

⁴ Fordítói comment; magyar maradt

- **CAS Object State (Account)** provides information (BIC code) of the participant's account, which has been suspended.

ACCOUNT status can be the following:

- **SUSPENDED** when the account has been suspended in CAS.

Example

HypoVeresinsbank requests current status information from CAS (SMT801, TRN code: OR9910121016), which is answered by CAS with the following SMT851 message.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	HYPOHUHB
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:HYPOHUHBXXX
CAS Object State (CAS)	:L01:CAS/NOTSUSP
Settlement Account Balance	:L09:HUF3000000,
CAS ⁵ intraday credit line	:L13:OVERDRAFT/HUF10000000,
CAS Object State (Queue)	:L01:QUEUE/BLOCKED-ACTSUSP
CAS Message Details	:L02:D991012202202HYPOHUHBXXXBT9910121003
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:BUDAHUHBXXX
End of Message Text/Trailer	

⁵ Fordítói comment; magyar maradt

8.2.3. SMT854 - Detail of Outstanding Operations Response - Response to an enquiry about payments

CAS uses an SMT854 message to respond to a VIBER participant's SMT804 message. The message includes all queued transaction orders of the requesting party.

Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	<u>12</u> n
M	L03	CAS Message Sequence	4n[/4n]
M	L04	CAS Member BIC	<u>6a5a</u>
M	L01	Cas Object State	<u>16x/16x</u>
O	L02	CAS Message Details	<u>1x6n3x3x11a16x</u>
O	L04	CAS Member BIC	<u>6a5a</u>
O	32B	Amount	<u>3a15</u> number
O	113	Business Priority (Current)	<u>4x</u>
O	113	Business Priority (Original)	<u>4x</u>

Field specification

- **Field L01** (CAS Object State) indicates the status of the order that the participant queried. Please note that according to the status, which is the subject of the query the orders can be described as follows:
 - PAYMENT/READY = 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 SMT804 message is left empty then the system will interpret the message as if it were sent to query queued transaction orders (PAYMENT/READY).

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 Business Priority Original if the current priority of the order is different from its (initial) priority at the time of input.

Example:

HypoVereinsbank queries their queued messages (PAYMENT/READY) by sending an SMT804 message (TRN code: DR9910121016) with regard to settlement date 12-10-1999. CAS replied with the following SMT854 message, indicating that the participant has 2 queued messages.

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	HYPOHUHB
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:HYPOHUHBXXX
CAS Object State	:L01: PAYMENT/READY
CAS Message Details	:L02:D991012202202HYPOHUHBXXXBT9910121003
CAS Member BIC	:L04:BUDAHUHBXXX
Amount	:32B:HUF5000000,
Business Priority (Current)	:113:0010
Business Priority (Original)	:113:0020
CAS Message Details	:L02:D991012202202HYPOHUHBXXXBT9910121004
CAS Member BIC	:L04:TAKBHUHBXXX
Amount	:32B:HUF6500000,
Business Priority (Current)	:113:0011
End of Message Text/Trailer	

9. CLASS SMT9XX

9.1. Refusal of an erroneous message

9.1.1. SMT900 - Invalid Input Received Notification - Invalid incoming message

CAS uses an SMT900 message to notify the VIBER 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/O	Tag	Field name	Contents/Options
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	<u>12</u> n
M	12	Message Type	<u>3</u> n
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

Budapest Bank sent an SMT801 message in which field L04 in line 4 contained an invalid BIC code. As a response they receive the following SMT900 message from CAS, which includes the reasons why their order was refused (L10).

Explanation	Format
Sender	MANEHU2A
Message Type	298
Receiver	BUDAHUHB
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	

10. MESSAGES REQUESTING AND CONTAINING INFORMATION ON SETTLED TRANSACTION ORDERS OF VIBER PARTICIPANTS

10.1. Enquiry about settled transaction orders

10.1.1. MT920 - Transaction Information Request Message - Request for information about settled transaction orders

A participant can use an MT920 message to request an MT941 Balance Report or an MT942 Interim Transaction Report.

Field specification

- **Field 12** indicates the message type requested by the participant ⁶and it may contain the following information:
 - 941 = Balance Report;
 - 942 = Interim Transaction Report.
- **Field 25** includes the BIC code of the sender of the MT920 message.
- **Field 34F** specifies a lower limit, which means that mostly when an MT942 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

HypoVereinsbank sends an MT920 message, requesting an MT941 Balance Report from CAS.

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

10.2. CAS sends information about a participant's settled transaction orders

10.2.1. MT941 - Balance Report

A participant can request an MT941 message from CAS by sending an MT920 message. An MT941 message contains payments that were settled on (credited or debited to) the account of the querying participant before the time of sending the message on a given settlement date. No information is supplied about cancelled or refused messages!

For reconciliation purposes participants are also allowed to send MT941 messages to CAS.

Field specification

Field 60F, 86, 90D and 90C are always present in an MT941 message. Field 21 is included when the Balance Report was requested with an MT920 message.

⁶ Fordítói comment; magyar maradt

- **Field 90D** in the above example shows that 15 debit messages were settled for a total amount of 20.650.000.000 HUF on the given settlement day up to the time of sending the MT941 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 participant at the time of sending the MT941 message, which is +4,268,500,000 HUF in this case.
- **Field 86** - Information to Account Owner - indicates the reasons for generating the MT941 message. It contains one of the following code_words:
 - REQUESTED BY MEMBER
 - REQUESTED BY CUSTOMER.

Example:

HypoVereinsbank sends an MT920 message, requesting an MT941 Balance Report from CAS.

Explanation	Format
Sender	MANEHU2A
Message Type	941
Receiver	HYPOHUHB
Message Text	
Transaction Reference Number	:20:BTR9910121108
Related Reference	:21:TR9910121118
Account Identification	:25:HYPOHUHBXXX
Statement Number	:28:165
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	

10.2.2. MT942 - Interim Transaction Report

In response to the MT920 message of the participant CAS sends an MT942 message, which includes transaction orders settled on the given settlement day since the time when the previous MT942 message was sent.

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

Field specification

- **Field 13** indicates the time when CAS started to generate the MT942 message.

Depending on the S.W.I.F.T. interface the order in field 61 may be different from the example provided by Logica!

:61:9910121012DF25000000,S202BK199910121003 0923BUDAHUHBXXXHYPOHUHBXXX

- Date of execution - 6n, e.g. 991012
- Date of sending the order (month, day) - 4n, e.g. 1012
- Debit (D) or Credit © transaction order - 2s - 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 S.W.I.F.T. message type of the message, e.g. NTRF for account transfer: for example S202 means that the order is an MT202 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. For example, 0923 BUDAHUHXXX HYPOHUHBXXX.

Example

At 10.00 Budapest 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 MT942 response 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: BUDAHUHBXXX

Receiver of the message: HYPOHUHBXXX

Time of settlement: 09:23

TRN code: BK199910121003

CAS sent the following MT942 message:

Explanation	Format
Sender	MANEHU2A
Message Type	942
Receiver	BUDAHUHB
Message Text	
Transaction Reference Number	:20:BTR9910121109
Related Reference	:21:ITR9910121118
Account Identification	:25:BUDAHUHBXXX
Entry Number	:28C:7/1
Floor Limit Indicator	:34F: HUF0,
Date/Time Indicator	:13: 0410121200
1 st Transaction	:61:0410121012DF25000000,S202BK199910121003 0923BUDAHUHBXXXHYPOHUHBXXX
2 nd Transaction	:61:0410121012CF16000000,S103CT9910121119 1020TAKBHUHBXXXBUDAHUHBXXX
3 rd Transaction	:61:0410121012CF20000000,S202CT9910121120 1120HYPOHUHBXXXBUDAHUHBXXX
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	

10.2.3. MT950 - Statement Message - Closing statement for the day

At the time of closing CAS sends an MT950 statement message to all VIBER 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 MT950 message.

Example

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

Explanation	Format
Sender	MANEHU2A
Message Type	950
Receiver	BUDAHUHB
Message Text	
Transaction Reference Number	:20:CBTR9910121112
Account Identification	:25:BUDAHUHBXXX
Statement Number	:28C:7/1
Opening Balance	:60F:C041012HUF568500000,
1 st Transaction	:61:0410121012DF25000000,S202BK199910121003 0923BUDAHUHBXXXHYPOHUHBXXX
2 nd Transaction	:61:0410121012CF16000000,S103CT9910121119 1020TAKBUHUHBXXXBUDAHUHBXXX
3 rd Transaction	:61:0410121012CF20000000,S202CT9910121120 1120HYPOHUHBXXXBUDAHUHBXXX
4 th Transaction	:61:0410121012CF30000000,S202BT9910121389 1230HYPOHUHBXXXBUDAHUHBXXX
Closing Balance	:62F:CHUF609500000,
End of Message Text/Trailer	

11. MT298 MESSAGES RELATED TO THE SETTLEMENT OF SECURITIES BASED ON DVP PRINCIPLE

11.1. Overview

In VIBER S.W.I.F.T. messages summarised in the below table can be used for the settlement of securities based on the DVP principle. Most of the messages (SMT 100, 200, 250, 600, 703, 805 and 855) can be used only between MNB and KELER. VIBER participants are notified with MT900 and MT910 messages about the completion of their securities transactions, and MT298 SMT701 messages if the securities transaction sent to VIBER has been cancelled or refused.

SMT messages related to DVP settlements:

SMT	Message type designation
100	DVP Settlement Request
200	Payment Cancellation
250	Payment Cancellation Refusal Response
600	Collateral Change
701	Payment Refusal, Cancellation Notification
703	Payment Settlement Notification
805	Query about payments sent by KELER (Third Party Payments Request)

855	Response to a query about payments sent by KELER (Third Party Payments Response)
900	Notification due to the use of an invalid message format (Invalid input Received Notification)

11.2. SMT 100 - DVP Settlement Request

Following the conclusion of a security transaction partners send the security contract notes to KELER through KID. After pairing the transactions and notes, KELER will send an SMT 100 message to CAS, requesting DVP settlement.

11.2.1. Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	L04	CAS Member BIC (Debit)	<u>6a5a</u>
M	L04	CAS Member BIC (Credit)	<u>6a5a</u>
M	32A	Value Date, Currency Code, Amount	6n3a15number
M	72	Sender to Receiver Information	6*35x
O	113	Business Priority	<u>4</u> x

11.2.2. Conditional field rules

This message type does not have conditional field rules.

11.2.3. Field specification

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

This field should contain 100 as a numeric value.

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

It contains the BIC code of the debit party for the settlement of a DVP transaction order.

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

It contains the BIC code of the credit party for the settlement of a DVP transaction order.

- **Field 32A: Date of Execution, 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 900/910 message.

The field format complies with the S.W.I.F.T. 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

Sub-field 2: further information defined by MNB

Line 2 to 5:

According to the S.W.I.F.T. 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: code of the seller's security account

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: code of the buyer's security account

- **Field 113: Business Priority**

DVP security transaction orders sent to KELER can use priority 6, 7, 8 and 9. KELER assigns security levels to the transaction orders depending on the type of the single security transactions. Syntax of the priority: 00XX where XX means the priority level.

11.2.4. Example

Budapest Bank buys securities from ING Bank for 10 million HUF on 5th August 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:BUDAHUHBXXX
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	

Budapest Bank bought securities from ERSTE Broker for 10 million HUF on 5th August 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:BUDAHUHBXXX
Credit BIC	:L04:KELRHUHBABC
Value Date, Currency Code, Amount	:32A:990805HUF10000000,
Sender to Receiver information	:72:/SECURITY/ HU0000111222 //14400018-10361966-10010017 //TAG:0348 //19017004-00201012-00000000 //TAG:0410
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:INGHUHBXXX
Value Date, Currency Code, Amount	:32A:990805HUF10000000,
Sender to Receiver information	:72:/SECURITY/HU0000111222 //10032000-01200117-00000000 //TAG:0348 //19017004-01110201-83000001 //TAG:0410
End of Message Text/Trailer	

Kereskedelmi Bank buys securities for 20,000,000 HUF from MNB at the time of a two-week 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:OKHBHUHBXXX
Credit BIC	:L04:MANEHUHHXXX
Value Date, Currency Code, Amount	:32A:990805HUF20000000,
Sender to Receiver information	:72:/DAUKCIO/HU0000111222 //19017004-01740060-01996003 //TAG:0348 //19017004-00201043-00000000 //TAG:0410
End of Message Text/Trailer	

11.3. SMT 200 - Request for cancellation of a transaction order sent to VIBER - Payment cancellation

Request for cancellation of a DVP transaction order sent to VIBER may only be submitted to VIBER by KELER on the request of the buyer or seller of the security.

11.3.1. Message format description

The message format used for cancelling DVP transaction orders has the same format as the SMT200 message initiating the cancellation of MT103 and MT202 messages.

11.3.2. Field specification

- **Field L02: CAS Message Details**

For the purpose of DVP transaction order identification the specification of field L02 is the same as that of field L02 used to identify MT103 and MT202 messages.

When field L02 identifies a DVP transaction 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;
- Originator’s Reference (subfield 6) contains the TRN code of the SMT 100 message requesting DVP settlement.
- E.g.: :L02:S990805298100KELRHUHBXXXDVP/1

11.3.3. Example

Budapest Bank buys securities from ABN-Amro for 10 million HUF. KELER sent an SMT100 message requesting the settlement of this transaction in VIBER. Later, on the request of Budapest Bank, they sent an SMT200 cancellation request to VIBER for the same transaction order.

Explanation	Format
Sender	KELRHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:DVP/1TÖRÖL
Sub-Message Type	:12:200
Proprietary Field Tag	:77E:
CAS Message Details	:L02:S990805298100KELRHUHBXXXDVP/1
End of Message Text/Trailer	

11.4. SMT 250 - Payment Cancellation Refusal Response

CAS responds to the SMT200 cancellation request from KELER with an SMT250 message if it is unable to cancel the transaction order. In its response CAS also indicates the reason for the refusal.

11.4.1. Message format description

The message format used for cancelling DVP transaction orders has the same format as the SMT200 message initiating the cancellation of MT103 and MT202 messages.

11.4.2. Example

Budapest Bank concluded a security deal amounting to 10 million HUF with ABN-Amro Bank, which was sent by KELER to VIBER for settlement. On the request of Budapest Bank KELER sent an SMT 200 cancellation request message subsequently, which was refused by CAS with an SMT250 message. The reason for refusal was (LR003, LN000) that the transaction order had already been settled at 9:50.

Explanation	Format
Sender	KELRHUHB
Message Type	298
Receiver	MANEHU2A
Message Text	
Transaction Reference Number	:20:99080500023
Sub-Message Type	:12:250
Proprietary Field Tag	:77E:
Related Reference	:21: DVP/1TÖRÖL
CAS Action Time	:L12:199908051015
CAS Message Details	:L02:S990805298100KELRHUHBXXXDVP/1
CAS Action Response	:L05:LR003
Date/Time Indicator	:13:990805950
CAC Message Status	:L10:LN000
End of Message Text/Trailer	

11.5. SMT 600 - Collateral Change

In response to a VIBER participant's request for collateral change during the day KELER sends an SMT 600 message to CAS, requesting the change of the VIBER participant's collateral. MNB uses the same message type to notify KELER about the acceptance or refusal of the request for collateral change.

It is also the SMT600 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 credit line of the VIBER participant, and to recall the securities at the same time (crediting them to the securities account of MNB). MNB sends an SMT600 message to KELER, requesting the completion of the recall. The security portfolio will be transferred from the given VIBER participant to the security account of MNB. KELER does not send confirmation of the release of blocked intraday credit and collateral to MNB.

11.5.1. Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	L04	CAS Member BIC	<u>6</u> a <u>5</u> a
M	32N	Value Date, Currency Code, Amount	[N] <u>6</u> n <u>3</u> a15number
O	72	Sender to Receiver Information	6*35x

11.5.2. Field specification

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

This field should contain 600 as a numeric value.

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

The field contains the BIC code of the VIBER member requesting the change of the intraday credit or the collateral, and the BIC code of MNB for a non-VIBER member. MNB uses this field to return the BIC code of the VIBER participant whose collateral for its full limit or security deposit is requested to be recalled.

- **Field 32N: Date of Execution, 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 credit limit or security deposit, or MNB responds to an intraday 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 credit limit or security deposit, or MNB responds to a request for intraday credit or security deposit increase. (:32N:060122HUF200200,)

If MNB does not authorise the change in the intraday 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 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 code of the non-VIBER participant bank, 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/. In connection with the change of intraday credit limit of a non-VIBER participant, the relevant bank code shall be indicated after the code_word.
- 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 is to be followed by a comma.

E.g.:

A non-VIBER participant:

:72:/X/172

/ISIN/HU1234567890,

A VIBER participant:

:72:/X/

/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 ; VISACARD; MASTCARD

- In the second line after the // symbol, the bank code of a non-VIBER member if the intraday credit of such a party is modified, and for a VIBER member a “.” 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: /GIROCARD/2007.02.15
//167
/ISIN/HU1234567890,
/VALUE/HUF1000000,
/DARAB/800
```

A VIBER participant:

```
:72: /GIROCARD/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/. For a non-VIBER participant the key word should be followed by the bank account code of the non-VIBER member Bank. E.g.: /ELVONAS/ or /ELVONAS/172
- 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/; /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.:

A non-VIBER participant:

```
:72: /ELVONAS/172
//0021
//000000
/VIBER/
```

A VIBER participant:

```
:72: /ELVONAS/
//0021
//000000
/VIBER/
```

11.5.3. 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 SMT600 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 Budapest 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:BUDAHUHBXXX
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 SMT600 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 SMT600 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) Magyar Cetelem 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 SMT600 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: MANEHUHH
Value Date, Currency Code, Amount	:32N:N070215HUF2000000,
Sender to receiver Information	:72: /VISACARD/2007.06.15 //167 /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 Cetelem 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: MANEHUHH
Value Date, Currency Code, Amount	:32N:R070215HUF2000000,
Sender to receiver Information	:72: /VISACARD/2007.06.15 //167 /ISIN/HU0000111222, /VALUE/HUF2000000, /DARAB/200
End of Message Text/Trailer	

Collateral call

6. 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	

7. MNB initiates the recall of the collateral for the full intraday credit limit of Credigen 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:MANEHUHHXXX
Value Date, Currency Code, Amount	:32N:060323HUF999,
Sender to receiver Information	:72:/ELVONAS/172 //0021 //000000 /VIBER/
End of Message Text/Trailer	

11.6. SMT 701 - Payment Settlement Refusal Notification

In response to DVP settlement requests sent by KELER (SMT100 message) CAS sends an SMT 701 message if the transaction order in question has been cancelled or refused in CAS. The SMT 701 message is received by KELER and the debit party. The credit party will receive an SMT 701 message if it was configured in VIBER that the VIBER participant may query message sent to them. Since the start-up of VIBER on 3rd September 1999 this service has been activated.

SMT100 payments can be cancelled or refused under the following conditions:

- CAS refused the payment automatically if
 - CAS enters 'closed for business' status;
 - a party involved in the transaction has been locked out ('defaulted' status);
 - date of execution of the payment is older than the current date;
 - transaction order has been submitted in duplicate;
 - CIM validation failed;
 - debit or credit party is not a VIBER participant.
- MNB has cancelled the payment.
- KELER has cancelled the transaction order with an SMT200 message.

11.6.1. Message format description

SMT701 message format used with DVP transaction orders is the same as the format of the SMT701 message about the cancellation of MT103 and MT202 messages.

11.6.2. Field specification

Field specification for the SMT701 message format used with DVP transaction orders is the same as the field descriptions listed for SMT701 message about the cancellation of MT103 and MT202 messages.

11.6.3. Example

Budapest Bank buys securities from ABN-Amro for 10 million HUF. KELER sent an SMT100 message requesting the settlement of this transaction in VIBER. Later, on the request of Budapest Bank, they sent an SMT200 cancellation request to VIBER for the same transaction order. KELER received the following SMT701 message about the cancellation of the transaction 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/1TOROL
CAS Message Details	:L02:S990805298100KELRHUHBXXXDVP/1
Date/Time Indicator	:13:990805950
CAC Message Status	:L10:LA079
End of Message Text/Trailer	

11.7. SMT 703 - Payment Settlement Notification

KELER receives an SMT 703 message from CAS if the SMT 100 message sent by KELER has been settled. VIBER participants receive MT900 and MT910 messages about the DVP settlement.

11.7.1. Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L02	CAS Message Details	<u>1</u> x <u>6</u> n <u>3</u> x <u>3</u> x <u>11</u> <u>a</u> 16x

11.7.2. 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 SMT100 message.

- **Field L02: CAS Message Details**

For the purpose of DVP transaction order identification the specification of field L02 is the same as that of field L02 used to identify MT103 and MT202 messages.

When field L02 identifies a DVP transaction 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;
- Originator's Reference (subfield 6) contains the TRN code of the SMT 100 message requesting DVP settlement.
- E.g.: :L02:S990805298100KELRHUHBXXXDVP/1

11.7.3. Example

KELER receives an SMT703 message about the settlement of the SMT100 message with DVP/1 TRN number.

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	

11.8. SMT 805 - DVP transaction order queries - Third Party Payment Requests

KELER may use an SMT 805 message to query the status of a DVP transaction order that they sent to CAS. Only single transaction orders can be queried.

11.8.1. Message format description

M/O	Tag	Field name	Contents/Options
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	L02	CAS Message Details	<u>1</u> x <u>6</u> n <u>3</u> x <u>3</u> x <u>11</u> a <u>16</u> x

11.8.2. 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.

11.8.3. Example

KELER queries about a DVP transaction 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	

11.9. SMT 855 - Response to DVP transaction order query - Third Party Payment Response

CAS sends an SMT855 message in response to the SMT805 message of KELER.

11.9.1. Message format description

M/O	Field	Field name	Content
M	20	Transaction Reference Number	16x
M	12	Sub-Message Type	<u>3</u> n
M	77E	Proprietary Field Tag	
M	21	Related Reference	16x
M	L12	CAS Action Time	<u>12</u> n
M	L03	CAS Message Sequence	4n[/4n]
O	L01	Cas Object State	<u>16x/16x</u>
O	L02	CAS Message Details	<u>1x6n3x3x11a16x</u>
O	L04	CAS Member BIC (Debit)	<u>6a5a</u>
O	L04	CAS Member BIC (Credit)	<u>6a5a</u>
O	32B	Amount	<u>3a15</u> number
O	113	Business Priority (Current)	<u>4x</u>
O	113	Business Priority (Original)	<u>4x</u>

11.9.2. 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) is never included in DVP messages sent by KELER.

⁷ Fordítói comment; magyar maradt

11.9.3. 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 SMT805 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 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)**

It contains the BIC code of the debit party for the settlement of a DVP transaction order.

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

It contains the BIC code of the credit party for the settlement of a DVP transaction order.

- **Field 32B: Amount**

It contains the amount of the payment order.

- **Field 113: Business Priority**

DVP security transaction orders sent 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. Syntax of the priority: 00XX where XX means the priority level.

11.9.4. Example

CAS response with the following SMT855 message to an SMT805 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	

11.10. SMT 900 - Invalid Input Received Notification

KELER receives an SMT900 message from CAS when the message sent by KELER contained invalid formatting.

11.10.1. Example

KELER sent an MT298 message to CAS, which contained invalid formatting, and CAS responded with the following SMT900 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
CAS Message Sequence	:L03:1/1
Message Type	:12:298
CAS Message Status	:L10:LF000
End of Message Text/Trailer	

12. MT581 - COLLATERAL ADJUSTMENT MESSAGE - MESSAGE INDICATING CHANGES IN THE INTRADAY CREDIT LIMIT OF VIBER PARTICIPANTS

The MNB notifies the VIBER 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.

12.1. Message format 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	80C	Reason for Collateral Adjustment	6*35x
O	34B	Outstanding Collateral Value	3!a15d
O	72	Sender to Receiver Information	6*35x

12.2. 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 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 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 credit limit, that is always HUF. After the currency type the amount of new intraday credit limit is indicated, also if the collateral had been adjusted or

revalued. If the new 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 collateral adjustment.
- The second line contains the description of the securities after “//”.

Example:

:72:/ISIN/HU0000402292

//A101012B05

- The third line appears if the intraday credit limit is positive after the adjustment.

The field, after the /POSLIMIT/ code_word indicates the currency of the intraday 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

12.2.1. Example for blocking securities

On 03.10.2010 Budapest 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	BUDAHUHB
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	

12.2.2. Example securities unblocking

On 03.10.2010 Budapest 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	BUDAHUHB
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	

12.2.3. Example Positive limit, End of day revaluation

On 03.10.2010, the securities portfolio of Budapest Bank of a nominal value of HUF 100.000.000 is terminated due to maturity. Collateral value HUF 99.900.000. O/N loan portfolio (principal+interest) HUF 43.456.789

Explanation	Format
Sender	MANEHUHB
Message Type	581
Receiver	BUDAHUHB
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	

12.2.4. Example loan disbursement

Notification on 13-09-2011 to UniCredit Bank Hungary Zrt. about a modification of the intraday credit line due to O/N 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	

12.2.5. Example loan repayment

On 14-09-2011 UniCredit Bank Hungary Zrt. repays its O/N 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	