

# Vállalati Netbank

(Ex-MKB Bank)

## Table of Contents

1.	Introduction.....	5
1.1.	How to apply?.....	5
1.2.	Technical conditions.....	5
1.3.	Contact .....	6
2.	General .....	7
2.1.	Login and logout.....	7
2.2.	Menu structure.....	8
2.3.	Switching between customers .....	8
2.4.	Overview of authorisations .....	8
2.5.	Sending a message .....	8
2.6.	Settings.....	8
2.6.1.	Initial Account Numbers.....	8
2.6.2.	Set Favourites .....	9
2.6.3.	Authentication Table .....	9
2.6.4.	Show Log.....	9
2.6.5.	Change Login Password.....	9
2.6.6.	Manage access to account .....	9
2.6.7.	Change PIN .....	9
2.7.	Export and print options .....	9
2.7.1.	Data export.....	9
2.7.2.	Printing .....	10
2.8.	Help .....	10
2.9.	Information related to strong customer identification.....	10
3.	Available services .....	12
3.1.	Overview.....	12
3.2.	Queries .....	13
3.2.1.	Information request .....	13
3.2.2.	Document copies.....	27
3.3.	Handling of orders.....	33
3.3.1.	New Order .....	33
3.3.2.	Management of orders.....	42
3.3.3.	Sent Orders.....	45
3.3.4.	List of templates .....	48
3.3.5.	Enter new template.....	49
3.3.6.	Partner Management .....	49

3.3.7.	Investments .....	50
4.	HUF orders import formats .....	53
4.1.1.	HUF transfer orders - EDIFACT import .....	53
4.1.2.	MBH BANK format (Recommended) .....	54
4.1.3.	HUF orders import MBH format 101 .....	55
4.1.4.	XML format - Collection, official .....	56
4.1.5.	HUF orders import XML format- Collection 101 .....	57
4.1.6.	MBH BANK format with secondary IDs .....	58
4.1.7.	HUF orders import MBH Bank format with secondary IDs 101 .....	60
4.1.8.	<i>HUF transfer orders - Batch generator 101</i> .....	62
4.1.9.	XML format – HUF, VIBER .....	63
4.1.10.	HUF orders import XML format- HUF, VIBER 101 .....	64
5.	Currency orders import formats .....	66
5.1.1.	MBH BANK format .....	66
5.1.2.	Currency orders import - MBH format 101 .....	68
5.1.3.	MBH BANK format - New currency interface (Recommended) .....	70
5.1.4.	Currency orders import - MBH format new currency interface 101 .....	72
5.1.5.	XML format .....	75
5.1.6.	Currency orders import - XML format 101 .....	77
5.1.7.	<i>Foreign currency transfer orders - EDIFACT import</i> .....	80
5.1.8.	Collection initiation order - EDIFACT import .....	81
5.1.9.	Collection order, EDIFACT format (*.INK) .....	82
5.1.10.	Prompt collection initiation order - XML format 101 .....	83
5.1.11.	HUF and currency transfer orders - ISO20022 import format .....	84
5.1.12.	HUF and currency transfer orders - MultiCash import (MT100) .....	85
5.1.13.	MultiCash international transfer format (MT100) .....	89
5.1.14.	Postal remittance forms – PEK import, Postal format (*.PKF) .....	94
5.1.15.	Group message standards (UGIRO) format (*.CAT) .....	95
6.	Export account information .....	116
6.1.1.	Account information XML export .....	116
6.1.2.	Account information export – XML export 101 .....	120
6.1.3.	Simple export .....	122
6.1.4.	Account information export - Simple export 101 .....	123
6.1.5.	CSV format .....	125
6.1.6.	Account information export - CSV format 101 .....	125
6.1.7.	SAP format .....	126

6.1.8.	Supplemented export.....	130
6.1.9.	Account information export - Supplement export 101.....	133
6.1.10.	Other extended format .....	136
6.1.11.	Account information export - Other - extended format 101 .....	139
6.1.12.	Other - simple format.....	143
6.1.13.	Account information export - Other - simple format 101 .....	145
6.1.14.	Other - supplemented format .....	149
6.1.15.	Account information export - Other - supplemented format 101 .....	151

## 1. Introduction

With the help of the Vállalati Netbank (Ex-MKB Bank) service provided by MBH Bank Nyrt. (the 'Bank'), you can easily manage the finances of your business. You can check your account balance, transfer, view and print your account statements, and handle many other banking matters at any time and from anywhere.

This User Manual briefly contains the information needed to use the service safely. The Bank's lists of terms and conditions and other related information materials provide guidance on issues not detailed in the User Manual.

The content of the User Manual may change, so we recommend that if you have any question, you always inquire from the latest version, which can be downloaded from the Bank's website or Vállalati Netbank (Ex-MKB Bank).

### 1.1. How to apply?

The Vállalati Netbank (Ex-MKB Bank) service is available to MBH Bank customers. The service can be requested by small and medium-sized companies and large companies alike.

To apply for the Vállalati Netbank (Ex-MKB Bank) service, visit any of our branches in person and our staff will help you apply.

### 1.2. Technical conditions

The Vállalati Netbank (Ex-MKB Bank) service is available as an application running in a browser, the recommended minimum technical conditions of which have been determined primarily for security reasons:

- A prerequisite is a computer that has a Windows 10 operating system or runs one of the following supported browsers:
- Supported browsers (the latest version of the programs listed is recommended): Chrome, Safari, Firefox, Microsoft Edge and Opera;
- Internet connection;
- to use SMS signature password, you need a mobile phone capable of receiving SMS messages and a subscription.

Required settings:

- Browser settings: proper operation requires that JavaScript and Cookies be enabled in the browser;
- Screen resolution: a screen setting with a minimum resolution of 734 pixels or more in width.

## 1.3. Contact

Web access: [www.mbhbank.hu](http://www.mbhbank.hu)

MBH Telebank customer service telephone number: 06 80 350 350, +36 1 373 3399

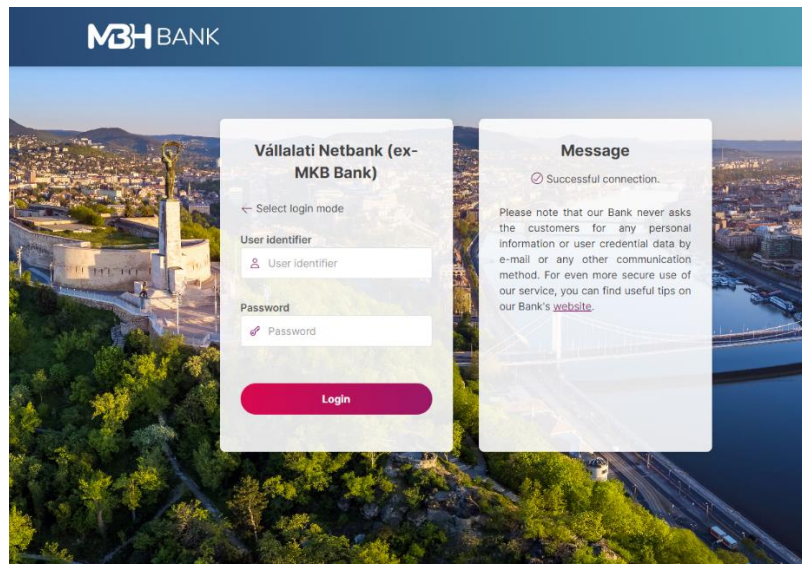
For more details, please visit our website.

## 2. General

### 2.1. Login and logout

#### Login to the service

To use the Vállalati Netbank (Ex-MKB Bank) service, you must log in to the system at <https://vallalatinetbank.mbhbank.hu>.



To log in, please enter:

- your user ID (in GROUP CODE:ABBREVIATION format),
- your login password.

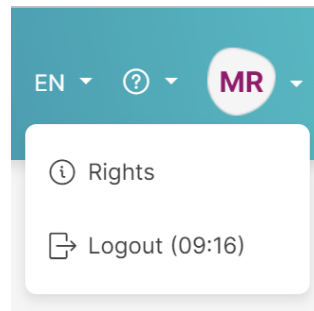
After this, click on Login and enter:

- your one-time code received by SMS.

If you enter incorrect details, the system will prevent you from logging in and you will have to start the login process again. If you have entered an incorrect login password or one-time code three times, the system will ban you, and in this case our MBH Telebank customer service can help you.

#### Logout

If you no longer wish to use the service, please log out of the program to protect your data. This is possible with the Logout button in the drop-down menu next to the monogram in the upper right corner. Please always use the Logout option if you no longer wish to use the system.



In addition, if the program experiences 10 minutes of inactivity, it will automatically log the User out.

## 2.2. Menu structure

The features that can be used in the Vállalati Netbank (Ex-MKB Bank) service are available in the menu bar on the left, which has two levels. You can read about the exact content and use of the menu items in the following sections.

## 2.3. Switching between customers

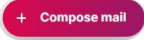
With the Vállalati Netbank (Ex-MKB Bank) service, one User can handle the data of several customers at the same time; however, you can access the data of only one customer in the system at a time. If you wish to switch between customers, you can do so by clicking on the customer's name in the upper right corner.

## 2.4. Overview of authorisations

You can also query the user rights by selecting the drop-down menu next to the monogram available in the top right line, where you can check the currently set authorisations for the given company by clicking on the Authorisation Overview button.

## 2.5. Sending a message

You can access the messages sent by the Bank in the Mailbox menu item on the left. The number next to the description indicates how many unread messages are currently in your mailbox.

In addition, you can also write a letter to the Bank's Customer Service, which is also available in this menu item by clicking on the  button in the lower right corner.

## 2.6. Settings

Several setting options of Vállalati Netbank (Ex-MKB Bank) are available in the Settings menu item.

### 2.6.1. Initial Account Numbers

In the Settings / Initial Account Numbers menu item, you can set your favourite, most frequently used account number to be debited for each order type. After the setting is completed, new orders started



from the given order type are always uploaded by default with the initial account number set here, helping complete the order. This account number can always be changed for individual transactions.

### 2.6.2. Set Favourites

In the Settings / Set Favourites menu item, you can select up to five features that are the most frequently used functions, so they will always be available on the home screen in the order you specify, thus supporting their quick use.

### 2.6.3. Authentication Table

In the Settings / Authentication Table feature, you can query the list of currently accessible branches in Hungary at any time.

### 2.6.4. Show Log

In the Settings / Show Log menu item, you can view the event log of the active Users belonging to the selected customer, which you can access through a filter for the Period, User Name and Event fields, allowing the tracking of the actions taken during the use of the service.

### 2.6.5. Change Login Password

In the Settings / Change Login Password menu item, you can change the login password, subject to the password management rules in force.

### 2.6.6. Manage access to account

After the confirmation of the selection, by clicking on the Settings / Manage access to account menu item, the interface will redirect you to a web page created outside the system and dedicated to these settings. On that web page, you can manage your previously granted authorisations after proper identification.

With the entry into force of the PSD2 Policy, you may grant access to 'third party service providers' (TPPs) outside the Bank to access your account information or to initiate transfers from your accounts.

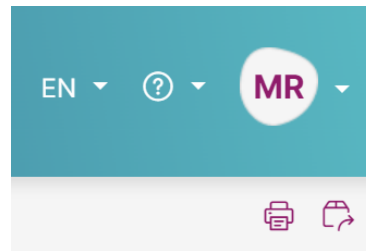
### 2.6.7. Change PIN

*By clicking on the Settings / Change menu item the setting of the on-line security code of the bank card directs the user from the Vállalati Netbank (Ex-MKB Bank) page to the Online PIN code settings page (<https://onlinepinbeallitasok.mbhbank.hu/mkb3ds/login>) where every customer can sign in after identification upon entering the necessary data.*

## 2.7. Export and print options

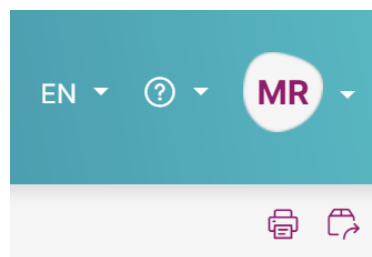
### 2.7.1. Data export

In the system, certain lists and data can be exported in different export formats. In certain cases, documentation describing the export format is also available for the individual export formats, which you can access by clicking on the information symbol next to the given format. The currently available formats and their characteristics are explained for the related features.



### 2.7.2. Printing

The system can also print certain displayed details; during this, the details are displayed in a printer-friendly, transparent format. If a given page or view can be printed, a printer icon will appear in the upper right corner, which can be clicked on to access the print image, which can be saved in different formats or can even be printed.



Depending on the feature, lists with different levels of detail are available, i.e. short or detailed lists, which differ in the level of detail of the data content. In order to ascertain the content, please check both lists and choose to save or print the print image that works best for you accordingly.

## 2.8. Help

You can access the Vállalati Netbank (Ex-MKB Bank) User Manual (this document) from the menu items in the upper right bar of the screen; clicking on the ? (question mark) icon loads the currently valid document.

## 2.9. Information related to strong customer identification

In accordance with Directive 2015/2366 of the European Parliament and of the Council, the Vállalati Netbank (Ex-MKB Bank) service can only be used with strong customer authentication.

To identify the customer at login and to sign orders, it is necessary to enter a permanent password provided by the User and a one-time password sent in an SMS message to the phone number provided by the User.

- The initial permanent password is generated by the Bank's system, which the User must change during its first use.
- To log in or to sign transactions (orders), the Bank sends a one-time SMS Signature Password to the User in an SMS sent to the mobile number provided by the User in the User Declaration, which must and may be used only during the use of the Service when the SMS is sent.

The unauthorised use of the SMS password and the permanent password is at the risk and responsibility of the Account Holder; the Bank is only responsible for sending an SMS containing the

Signature Password to the mobile number indicated in the User Declaration. The SMS is considered to have originated from the Bank if it was received from one of the telephone numbers specified on the List of Terms and Conditions applicable to the Service and contains the abbreviation 'MBH'. The Bank sends each SMS only once and only to the phone number specified in the User Declaration.

There are two ways to change your phone number:

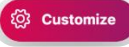
- by modifying the User Declaration;
- in the Vállalati Netbank (Ex-MKB Bank) New Order / Set Strong Customer Authentication (SCA) menu item, with the appropriate authorisations (it is necessary to enter the phone number twice, then you can validate it by selecting immediate submission).

### 3. Available services

You can select the features available in the Vállalati Netbank (Ex-MKB Bank) Service in the menu bar on the left side of the screen. If you are not authorised to use any of the features, it will either not appear or the system will inform you about this in a message after you open the feature.

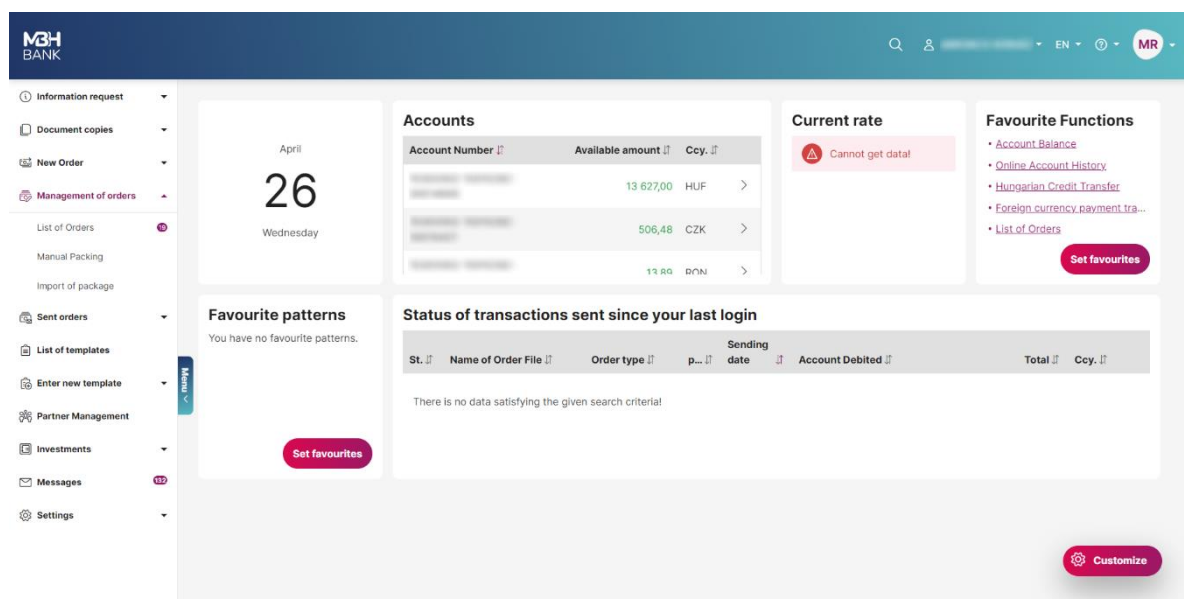
#### 3.1. Overview

After login, an overview page welcomes the logged-in user, where a brief overview of the most frequently used features is available. This overview page can be freely parameterised using the

 button available in the lower right corner. By clicking on it, you can:

- dynamically sort the items on the overview screen;
- delete them;
- add items from a predefined list.

In the Current Accounts tile of the overview screen, any change in the payment account balances will result in an immediate balance update.



Items that can be displayed:

- date,
- favourite features,
- favourite templates,
- current accounts (two different views),
- deposit overview,
- list of maturing deposits,
- authorisation overview,
- number of batches prepared,
- status of order batches sent,
- current exchange rate,


— number of letters.

3.2. Queries

You can access the features detailed in this section with the appropriate query authorisations, i.e. you may query details related to accounts for which the given user has at least query authorisation.

3.2.1. Information request

3.2.1.1. Account Balance

In the Information Request / Account Balance menu item, you can query the account number, currency and current balance of all transaction accounts connected to the given customer. The system automatically summarises the current balance available on all accounts by currency. In addition, you can filter the details of each account under the summary block by clicking on the  filter icon on the right.

Any change in the payment account balances will result in an immediate balance update.

HUF

3 459 909 995,00

EUR

792 455,30

USD

47 825,13

CZK

1 169,97

RON

13,89

Account Number

Account name

Current balance

Available amount

from

to

from

to

Currency

RON

Delete

Filter

Account Number

Account name

Current balance

Available amount

Ccy.

By clicking on any of the account numbers available on the list, you can also view and, if necessary, print further details of the given account.

3.2.1.2. Account History

In the Information Request / Account History menu item, you can query account history data. You can query the data after selecting the account number and the time interval.

Account History

Account Number

Period

Search

Filter results

Partner Account

Partner Type

Comment

Value date

Amount

Ccy.

Effective from 22 March 2025

Information only on one specific account number can be queried at once in the account history menu. You can select one of the pre-set intervals under the Period drop-down list, or if you choose the Define custom period option, a calendar appears in which you can set the dates: the starting date and the ending date of the period to be queried, upon the first click and the second click on the calendar, respectively. Please make sure to specify a period of at least 62 days. If you enter a wrong or non-existent starting or ending date or a wrong or non-existent period, you will see an error message indicating the type of the error. If you have chosen an account number and a period for which there is or are appropriate hits, you can list those by using the Search button.

**Note!** You can execute searches in this menu item only on the basis of existing statement items. To view your account turnover items real-time, use the Online Account History menu item.

Having completed the query you can further filter the data with the Filter results option in the top left corner of the search list header. Among the filtering options you will find the options Search results, Partner/Type, Partner Account, Transaction direction, Amount and Currency.

By using the Search results filter you can execute a free-word search on your list of matches. Using this field enables you to search on Partner account, Partner/Type, Comment or Amount.

Having completed the search and filtering operations you can click on any one of the items on the list to view – or print, if necessary – further details of the item concerned.

In the case of an overdraft facility, if the account management system settles any amount used from the credit line during the end-of-day closing, i.e. the total amount of transactions on the account on that day is negative, this amount will appear on the account (in the account history) as a credit entry, as a Disbursement of Overdraft (HFOLY-Disbursement of Credit - HFOLY-Hitelfolyósítás) transaction.

Partner Account	Partner	Comment	Transaction type	Value date	Amount	Ccy.
			HFOLY - Hitelfolyósítás	25/09/2024		HUF

Id during the end-of-day closing the account management system settles an amount that can replenish the credit facility, i.e. the total amount of transactions on the account on that day is positive, this amount will appear as a debit in the account (in the account history) as a capital repayment on the overdraft facility transaction. In both cases, i.e. the Disbursement of Overdraft and the capital repayment on the overdraft facility (AHTRL-Loan Repayment - AHTRL-Hiteltörlesztés) transactions are bank technical transactions and therefore do not affect the current balance.

### 3.2.1.3. Online Account History

In the Information request / Online Account History menu you can view your real-time account history item. You can query data in the account number, the period or the limit amount fields. You can select one of the pre-set intervals under the Period drop-down list, or if you choose the Define custom period option, a calendar appears in which you can set the dates: the starting date and the ending date of the period to be queried, upon the first click and the second click on the calendar, respectively. A period of up to 90 days can be entered in the query.

For even more precise search click Detailed search to find further search options such as “Transaction direction, Partner, Account number of partner and Comment.

Click the Search button to see the list of items matching the search criteria you have entered: upon clicking on any of the items on the list you can view – or print, if necessary – further details of the item concerned.

**Note!** Unlike in the case of the Information Request/ Account History menu items here you can also view the current day's transactions.

### 3.2.1.4. Account Statement Items

In the Information Request / Account Statement Items menu item, you can query the completed account statements for a given interval and can download them in the form of monthly or one-time account statements set in accordance with the agreement concluded with the Bank.

There are a couple of ways to do searches:

- after selecting the period and starting the Search, you can select a specific date within the period, after which the query will start automatically;
- you can download the last completed account statement by clicking on the Last Download button.

After the search, the completed account statements are displayed on the list by account number, and you can filter the list.

In this view, you can access all options to print and export account statements for all displayed account numbers:

- Multiple print views are available depending on whether you wish to access short or detailed data.
- A couple of export formats are available in the system, depending on the other system in which you wish to process the account statement (Windows and CP852). Each format is available with three different contents (standard, extended data content and instant transfers).

By clicking on one of the available account numbers, the details of the given account statement are loaded on the screen in a summary header or at item level.

Statement No.:	033
Opening balance	12 326,00
Total Debits	0,00
Total Credits	1 301,00
Closing balance:	13 627,00

You can filter the displayed items or can also printed or export the account statement items of the given daily statement linked to the given account number.

- Multiple print views are available depending on whether you wish to access short or detailed data.
- A couple of export formats are available in the system, depending on the other system in which you wish to process the account statement (Windows and CP852). Each format is available with three different contents (standard, extended data content and instant transfers). You can access more information about the export options in different formats and contents by clicking on the information icon next to the individual export options.

Selecting a single account statement item will load the details of the account statement item, which you can print.

### 3.2.1.5. [Search in Statements](#)

In the Information Request / Search in Statements menu item, you can query individual account statement items for a given interval. You can start a data query after entering the time interval, transaction type, transaction direction or partner account number. In addition, clicking on Advanced Search will display other search criteria on the interface, which can also be used to narrow the search



results (partner, amount, currency and details). A period of maximum 61 days may be specified in the query.

Period: 25/04/2023 to 26/04/2023

Transaction type: [dropdown]

Transaction direction: All

Account number of partner: [input]

Partner: [input]

Amount: [input] from [input] to [input]

Currency: [dropdown]

Details: [input]

[Detailed search ^](#) Search

After filtering, you can click on any of the items available on the list to view more detailed information about that item and, if necessary, print it.

### 3.2.1.6. [Advices](#)

In the Information request / Advices menu item, you can query different notifications for a given interval. A period of maximum 60 days may be specified in the query.

Date interval: Last 1 month [dropdown]

Searched period: 27/03/2023 to 26/04/2023

Inquire

Date	Time	Title	No. of orders
------	------	-------	---------------

In this menu item, you can query the following types of notifications, among others (if they are generated because the related product is in use by the given customer):

- DETSTA, CS-STATUS and FELHKI messages related to direct credit and direct debit;
- Postal Payment Order Notification (PKF);
- Postal Cash Transfer Notification / Electronic Analytics (CHQ).

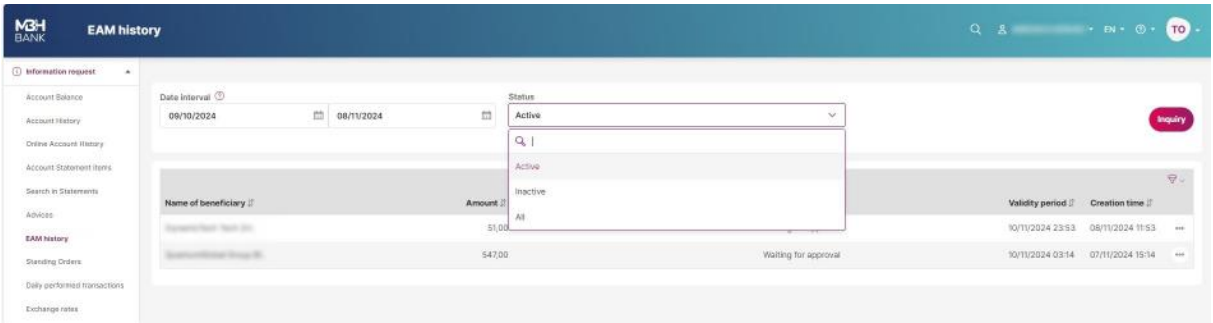
Clicking on the line of items that appear as a result of the query will load the detailed content of the given notification message, which may differ depending on the type of notification (e.g. initiator, order identifier and status information). In general, the header details of the given notification are displayed and if it is a notification that can be interpreted at item level, the individual items and their status are displayed in a table. You can filter the items available on the list based on the available data (they may vary by notification type).

In addition to viewing, you can print or export the data in a processable file format if necessary.

### 3.2.1.7. [EAM History](#)


The EAM (officially known as Qvik) scanning service is available on the MBH Vállalati App. If you cancel the approval of a Qvik order scanned in the app, you can also approve or delete it at any time until the expiry date from the EAM History menu in Vállalati Netbank (Ex-MKB Bank).

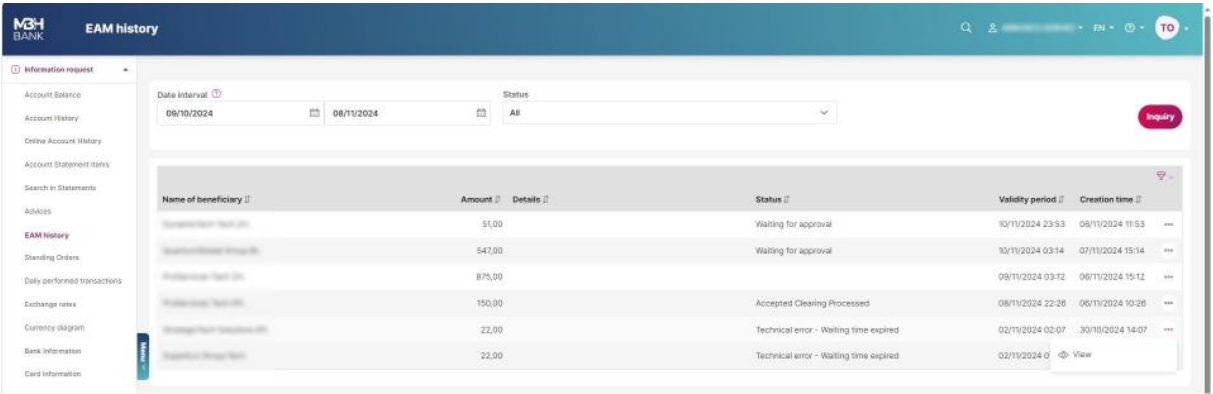
In the EAM history menu, items that have been scanned previously are listed, and you can also launch various searches. For example: by setting a time interval, by setting a status. For the status filter, in the drop down list you can choose to see active, inactive or all EAM orders.



In the active list, you will find Qvik orders that have already been scanned, are still waiting for approval and have not yet expired.

The inactive list shows Qvik orders that have been previously approved, rejected or whose validity period has expired.

For pending or inactive orders, clicking on the  will display the View option.



After selecting View, full details of the transaction will be displayed.

MBH BANK

Instant payment

🔍

👤

🌐

EN

🔊

🌐

TO

Information request

Account Balance

Account History

Online Account History

Account Statement Items

Search in Statements

Advices

Quick EAM history

Standing Orders

Daily performed transactions

Exchange rates

Currency diagram

Bank Information

Card Information

Term deposits

Group authorisations

EFER history

Secondary identifiers

Outgoing payment requests

Incoming payment requests

Document copies

New Order

Management of orders

Sent orders

List of templates

Enter new template

Partner Management

Investments

Messages

Settings

[View]

Processing method

Instant settlement

Creditor data

Trade name

Account to be credited

Destination Bank

Transaction information

Amount

Validity period

Partners' unique ID

Remittance Information

Additional transaction information

Merchant tool ID


Payee's internal transaction ID

Merchant device (till machine, POS) ID

Commercial unit, shop ID

Creation time

Close

For transactions pending approval, when clicking on the  you can select View, Instant credit transfer or Cancel.

MBH BANK

Instant payment

🔍

👤

📄

EN

🕒

TO

🕒 Information request

Account Balance

Account History

Online Account History

Account Statement Items

Search in Statements

Advices

Qvik EAM history

Standing Orders

Daily performed transactions

Exchange rates

Currency diagram

Bank Information

Card Information

Term deposits

Group authorisations

EFER history

Secondary identifiers

Outgoing payment requests

Incoming payment requests

📄 Document copies

📄 New Order

📄 Management of orders

📄 Sent orders

📄 List of templates

📄 Enter new template

📄 Partner Management

📄 Investments

📄 Messages

📄 Settings

(View)

Processing method

instant settlement

ATONNALLI FIIZETTES

Creditor data

Trade name

Regenera/Trade Bank Ltd.

Account to be credited

MBH Bank Nyrt. 7700 Moh cs, D zsa Gy rgy utca 31.

Destination Bank

MBH Bank Nyrt. 7700 Moh cs, D zsa Gy rgy utca 31.

Transaction information

Amount

51

HUF

Validity period

10/11/2024 23:53:50

Partners' unique ID

MBH1.MBH1.712345678.MKKKBHUH0

Remittance Information

Additional transaction Information

Merchant tool ID

MP2P

Payee's internal transaction ID

eda3064bf5004b978\_db9abb2ab1bb45bd9

Merchant device (till machine, POS) ID

MBH1

Commercial unit, shop ID

001.MBH1.712345678.MKKKBHUH0

Creation time

2024/11/08 11:53:50

Approve

Reject

Close

Clicking on the View button will display the full details of the order. You can choose instant credit transfer, cancel, or go back to the EAM history menu.

After selecting Instant credit transfer, the approval of the EAM order can be initiated. The method of sending can be the usual batch or immediate submission. The further procedures are the same as described in the chapter Record a new order in Vállalati Netbank (Ex-MKB Bank) (see chapter 3.3.1)

MBH BANK

Instant payment

Q

🔗

MBH Bank Ltd. Budapest

EN

🌐

To

① Information request

Account Balance

Account History

Online Account History

Account Statement items

Search in Statements

Advices

Quick EAM history

Standing Orders

Daily performed transactions

Exchange rates

Currency diagram

Bank Information

Card information

Term deposits

Group authorisations

EFER history

Secondary identifiers

Outgoing payment requests

Incoming payment requests

Document copies

New Order

Management of orders

Sent orders

List of templates

Enter new template

Partner Management

Investments

Messages

Settings

Processing method

instant settlement

Debtor information

Account to be debited

Creditor data

Trade name

Account to be credited

Destination Bank

Transaction information

Amount

Validity period

Partners' unique ID

Remittance information

Additional transaction information

Merchant tool ID

Payee's internal transaction ID

Merchant device (till machine, POS) ID

Commercial unit, shop ID

Creation time

Planned date of sending

STANDARD  
FIZETES

Debtor information

Account to be debited

Creditor data

Trade name

Account to be credited

Destination Bank

Transaction information

Amount

Validity period

Partners' unique ID

Remittance information

Additional transaction information

Merchant tool ID

Payee's internal transaction ID

Merchant device (till machine, POS) ID

Commercial unit, shop ID

Creation time

Planned date of sending

Cancel

To pack


Send now

### 3.2.1.8. Standing Orders


In the Information Request / Standing Orders menu item, you can query and handle previously entered standing transfers.

You can filter the standing transfer items available on the list as follows:

You can sort each column by clicking on the arrows next to the column name.

By clicking on the  icon at the end of the given line item, you can access three options: View, Amendment and Delete:

- in the case of **View**, you can access and print the details of the given standing transfer;
- in the case of **Amendment**, certain details of the standing transfer can be modified (this requires appropriate data entry authorisation and approval requires signing authorisation);
- in the case of **Delete**, the given standing transfer can be permanently deleted – in this case, additional scheduled transactions will not be automatically generated (this requires data entry authorisation and approval requires signing authorisation).

In addition to the previously entered standing transfers, you can also use the  button at the bottom right of the screen to enter a new standing order. Details of this can be read in the related section of the New Order / Standing Order menu item.

### 3.2.1.9. Daily performed transactions

In the Information Request / Daily performed transactions menu item, you can query the entries made on the individual accounts on a given day.

After selecting an account, the aggregate data of the given account are displayed at the top of the page, and then the transactions performed on the given day are displayed on an itemised list, in which you can filter the transfer items as follows:

You can sort each column by clicking on the arrows next to the column name.

After filtering, you can click on any of the items available on the list to view more detailed information about that item and, if necessary, print it.

#### 3.2.1.10. Exchange rates

In the Information request / Exchange rates menu item, you can access and query the current daily exchange rates of the selected day for information purposes:

- MBH trading exchange rates;
- MBH cash foreign exchange and cheque exchange rates;
- MBH cash foreign currency and cheque exchange rates;
- exchange rates of the National Bank of Hungary.

After selecting the date or exchange rate type, the results can be exported in a couple of encoding formats (Windows and CP852) if necessary. Each encoding is available in three different contents and formats (Excel format, Total daily exchange rate and Exchange rate of the National Bank of Hungary). You can access more information about the export options in different formats and contents by clicking on the information icon (question mark) next to the individual export options.

#### 3.2.1.11. Currency diagram

In the Information Request / Currency diagram menu item, you can access and query the exchange rate types described also in the previous menu item for information purposes in the form of a graph that makes the change of the given period traceable. In addition to the four exchange rate types, the direction, date interval, and the currency or currencies that need to be included in the graph can be defined as filtering criteria.

#### 3.2.1.12. Bank Information


In the Information Request / Bank Information menu item, you can access up-to-date useful information on the Bank's operations (for example, foreign exchange holidays). The information materials are available in downloadable format on the interface and can be viewed after downloading.

#### 3.2.1.13. Card Information

In the Information Request / Card Information menu item, you can query the list of bank cards belonging to the given account by account number. After the query, you can filter the list as follows:

The screenshot displays a web interface for filtering bank cards. At the top, there are four input fields: 'Card number', 'Card Owner', 'Status', and 'Type'. Below these are three date/limit ranges: 'Validity' (from to), 'Daily purchase limit' (from to), and 'Daily cash withdrawal limit' (from to). To the right of these ranges are two buttons: 'Delete' and 'Filter'. At the bottom, there is a table header with the following columns: 'Card number', 'Card Owner', 'Type', 'Status', 'Validity', 'Daily purchase limit', and 'Daily cash withdrawal limit'. Each column header has a small double-headed arrow icon next to it, indicating that the columns can be sorted by clicking on these arrows.

You can sort each column by clicking on the arrows next to the column name.

By clicking on the  icon at the end of the line representing the data of the given card, you can access several actions (depending on card status and other parameters):

- In the **View** menu item, the details of the card are available, which you can print if necessary.
- In the event of **Bank Card Activation**, a bank card activation command can be submitted and the bank card will be activated as a result (this requires appropriate data entry authorisation and approval requires signing authorisation).
- In the event of **Bank Card Passivation**, a bank card deactivation command can be submitted and the bank card will be deactivated as a result (this requires appropriate data entry authorisation and approval requires signing authorisation).
- In the case of **Change Bank Card / Credit Card Limit**, you can change the daily limit amount and number of purchases as well as the cash withdrawal limit amount and number of withdrawals up to the valid maximum limits (this requires appropriate data entry authorisation and approval requires signing authorisation).
- In the case of **History**, you can query the transaction history of the given card, which you can further filter by time interval, amount limit, currency, merchant, address of acceptance point, terminal identifier or entry date. A period of maximum 31 days may be specified in the query. Clicking on one of the transactions appearing on the list will display its details, which you can print if necessary.

#### 3.2.1.14. Term deposits

In the Information Request / Term deposits menu item, you can query the list of fixed-term deposits. After the query, you can filter the list as follows:

You can sort each column by clicking on the arrows next to the column name.

You can access View by clicking on the icon at the end of the line representing the data of the given deposit. In the **View** menu item, you can access the details of the deposit, which you can print if necessary, and you can also initiate the termination of the deposit.

In the event of a **deposit breakup**, you can select the repayment account on which the deposit amount will be credited.



### 3.2.1.15. Group authorisations

In the Information Request / Group authorisations menu item, you can query previously submitted direct debit authorisation orders. You can filter the list as follows:

You can sort each column by clicking on the arrows next to the column name.

You can access several actions by clicking on the icon at the end of the line representing the given item:

- in the case of **View**, you can access and print the details of the given direct debit authorisation;
- in the case of **Amendment**, certain details of the direct debit authorisation can be modified, e.g. valid until and value limit (this requires appropriate data entry authorisation and approval requires signing authorisation);
- in the case of **Delete**, a direct debit authorisation can be permanently cancelled – in this case, the direct debit orders received for the given authorisation in the future cannot be executed (this requires data entry authorisation and approval requires signing authorisation).

In addition to the previously entered direct debit authorisations, you can also use the button at the bottom right of the screen to enter a new direct debit authorisation order. If you would like to authorise a service provider to execute automatic direct debit orders, you can enter a direct debit authorisation by providing the debit details (consumer details, start and end of validity period, value limit and comment; this requires data entry authorisation and approval requires signing authorisation). It is important that the direct debits submitted by the service provider will be executed automatically only below the specified value limit and within the specified period. To ensure this, always provide a sufficient amount on the account to be debited when direct debit is applied.

### 3.2.1.16. EFER (Electronic Payment and Settlement System) history

In the Information Request / EFER history menu item, you can query previously submitted EFER orders. The query starts with entering the account number to be debited and the period. After this, you can filter the hit list as follows:

You can sort each column by clicking on the arrows next to the column name.

You can print the items appearing on the list in list view or can also export it to an Excel file.

By clicking on the line representing the given item, you can view the details of the order, which you can also print.

#### 3.2.1.17. Secondary identifiers

You can enter secondary account identifiers to identify payment accounts, which are used to clearly identify the payment account in the same way as the bank account number itself. Thus, instead of a traditional name and account number, it is possible to start an instant transfer more easily and quickly by entering a mobile phone number, email address, tax number or tax identification number (these are 'secondary account identification types') provided by the payee for the Bank. A prerequisite for this is that the payee registers its secondary account identifiers for its payment account at its own account-keeping bank. Multiple and several kinds of secondary account identifiers can also be assigned to a transaction account, but a given secondary account identifier can only be assigned to one payment account.

##### **Query of secondary identifier**

Querying secondary identifiers is available under the Information Request / Secondary Identifiers menu item. When you open the menu item, all account numbers are displayed, and if they have a secondary identifier, they are also displayed.

##### **Entry of secondary identifier**

If you would like to enter a new secondary identifier, you need to click on the New Registration button, where you can register a phone number and an email address. You can also register several different secondary identifiers for an account number. A secondary identifier can only belong to one account number. You must validate the secondary identifier provided using a code sent by SMS or email.

As part of entering a secondary identifier, you must accept a GDPR statement, after which you can submit the order immediately with the appropriate signature or can save it in a batch and can send it later from the Order List menu item. In order to submit it, you need a 10-point signature authorisation in connection with the given transaction account and an authorisation to use a secondary identifier. The created secondary identifier is valid for 1 year, and it is possible to extend it 60 days before its expiry. You can delete a registered secondary identifier at any time.

##### **Deletion of secondary identifier**

By clicking on the secondary identifiers that appear under the Information Request / Secondary Identifiers menu item, you can access the Delete button, which you can use to delete a previously registered secondary identifier with the appropriate authorisations.

### Extension of secondary identifier

By clicking on the secondary identifiers that appear under the Information Request / Secondary Identifiers menu item, you can access the Registration Extension button, which you can use to extend a previously registered secondary identifier with the appropriate authorisations 60 days before its expiry. In this case, the original entry date will be extended by 1 full year.

#### 3.2.1.18. Incoming payment requests

Incoming payment requests can be queried and managed under the Information Request/Incoming Payment Requests menu item. You can access the following functions in the menu:

- View and filter active, executed, expired, rejected or withdrawn incoming payment requests
- Execute or reject active payment requests
- Modify the execution of active payment requests (if the sender of the payment request allows it)

In the home view only the active payment requests are shown, but the filter function can also be used to query payment requests that are already inactive.

To display inactive (e.g. expired, rejected or withdrawn) payment requests, please select Inactive or All from the Status drop-down menu and then select the period you want to query in the Date Received field. The maximum number of days that can be queried at a time is 90 days.



The screenshot displays a web interface for filtering incoming payment requests. On the left, a 'Status' dropdown menu is open, showing options: 'All', 'Active', 'Inactive', and 'All'. To the right, the 'Arrival time' section contains two date pickers with the dates '18/03/2024' and '25/03/2024'. A red 'Inquiry' button is located on the far right of the filter area.

### 3.2.2. Document copies

The information in this menu item is available in the form of certified documents.

#### 3.2.2.1. Statement

In the Document Copies / Statement menu item, you can query the completed certified account statements in pdf format, which can be downloaded for each account in the form set according to the contract.

You can start a new query by clicking the  button, also specifying a time interval, during which the available, previously not queried account statements will be loaded on the screen, marked 'New'. After this, in the case of newly appearing account statements, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given pdf account statement is downloaded;
- in the case of Deletion, the given pdf account statement is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:

You can sort each column by clicking on the arrows next to the column name.

### 3.2.2.2. Archived XML statements 101



Former Budapest Bank customers may retrieve XML statements issued by the bank between January 2023 and September 2023 under the menu “Document copies / Archived XML statements 101”.

Information on how to download and view statements in XML format can be accessed via the following link: [https://www.mbhbank.hu/sw/static/file/XML\\_kivonatok\\_megjelenitese\\_-\\_letoltesi\\_segedlet.pdf](https://www.mbhbank.hu/sw/static/file/XML_kivonatok_megjelenitese_-_letoltesi_segedlet.pdf)

To view the XML statements, you will need to download the stylesheet package accessible via the following link: [https://www.mbhbank.hu/sw/static/file/xml\\_kivonatok.zip](https://www.mbhbank.hu/sw/static/file/xml_kivonatok.zip)

### 3.2.2.3. Invoice

In the Document Copies / Invoice menu item, you can query certified pdf invoices issued and prepared by the Bank.

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried accounts will be loaded on the screen, marked ‘New’. After this, in the case of newly appearing accounts, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:



- in the case of Download, the given pdf account is downloaded;
- in the case of Deletion, the given pdf account is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:

You can sort each column by clicking on the arrows next to the column name.

#### 3.2.2.4. Advice

In the Document Copies / Advice menu item, you can query pdf certificates and notifications issued and prepared by the Bank.

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried certificates and notifications will be loaded on the screen, marked 'New'. After this, in the case of newly appearing certificates and notifications, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:



- in the case of Download, the given pdf certificate or notification is downloaded;
- in the case of Deletion, the given pdf certificate or notification is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:

You can sort each column by clicking on the arrows next to the column name.

#### 3.2.2.5. Appendix

In the Document Copies / Appendix menu item, you can query annexes issued and prepared by the Bank (e.g. cash transaction record).

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried annexes will be loaded on the screen, marked 'New'. After this, in the case of newly appearing annexes, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:



- in the case of Download, the given annex is downloaded;
- in the case of Deletion, the given annex is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:

You can sort each column by clicking on the arrows next to the column name.

### 3.2.2.6. Electronic Appendix

In the Document Copies / Electronic Appendix menu item, you can query electronic annexes issued and prepared by the Bank.

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried electronic annexes will be loaded on the screen, marked 'New'. After this, in the case of newly appearing annexes, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:


- in the case of Download, the given electronic annex is downloaded;
- in the case of Deletion, the given electronic annex is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).


After the query, you can filter the list as follows:

You can sort each column by clicking on the arrows next to the column name.

### 3.2.2.7. Securities statement

In the Document Copies / Securities statement menu item, you can query certified pdf securities account and customer account statements issued and prepared by the Bank.

You can start a new query by clicking the  button, also specifying a time interval, during which the available, previously not queried certified securities account statements will be loaded on

the screen, marked 'New'. After this, in the case of newly appearing certified securities account statements, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given certified securities account statement is downloaded;
- in the case of Deletion, the given certified securities account statement is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).



After the query, you can filter the list as follows:



You can sort each column by clicking on the arrows next to the column name.

### 3.2.2.8. Securities advice

In the Document Copies / Securities advice menu item, you can query pdf documents confirming securities transactions issued and prepared by the Bank.

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried pdf documents confirming securities transactions will be loaded on the screen, marked 'New'. After this, in the case of newly appearing pdf documents confirming securities transactions, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given pdf document confirming securities transactions is downloaded;
- in the case of Deletion, the given pdf document confirming securities transactions is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

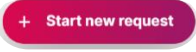

After the query, you can filter the list as follows:



You can sort each column by clicking on the arrows next to the column name.

### 3.2.2.9. PEK Notifications

In the Document Copies / PEK Notifications menu item, you can query the image analytics of cash transfer orders in pdf format (PEK Notification).

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried PEK pdf notifications will be loaded on the screen, marked 'New'. After this, in the case of newly appearing PEK pdf notifications, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given PEK pdf notification is downloaded;
- in the case of Deletion, the given PEK pdf notification is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

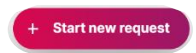

After the query, you can filter the list as follows:



You can sort each column by clicking on the arrows next to the column name.

### 3.2.2.10. Contracts (PDF)

In the Document Copies / Contracts menu item, you can query agreements and information brochures issued and prepared by the Bank.

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried agreements and information brochures will be loaded on the screen, marked 'New'. After this, in the case of newly appearing agreements and information brochures, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given agreement or information brochure is downloaded;
- in the case of Deletion, the given agreement or information brochure is deleted from the hit list (however, this does not mean the permanent deletion of the account statement because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:



The screenshot shows a file management interface. At the top, there is a search bar with 'File name' and a date range selector with 'from' and 'to' fields. To the right of the search bar are two buttons: 'Delete' and 'Filter'. Below the search bar, there are three sorting options: 'File name' with an up/down arrow, 'File type' with an up/down arrow, and 'File date' with an up/down arrow.

You can sort each column by clicking on the arrows next to the column name.

### 3.3. Handling of orders

#### 3.3.1. New Order

Orders can be submitted via the Vállalati Netbank (Ex-MKB Bank) service, the first step of which is to record the order(s) and then to send it (them) to the Bank with appropriate authentication.

There are two ways to record orders:

- **Immediate submission**
  - If a given user has the appropriate authorisation (data entry authorisation required for a given account to be debited and 10-point signing authorisation) to submit the order, then by choosing to submit it immediately and providing the appropriate authentication details, you may send the order to the Bank immediately after finalising its entry in the system. In this case, the order will not be included in the List of Orders.
- **Placing in a batch**
  - The entered orders are always placed in a batch, in connection with which the recorder may decide to put certain orders in one batch or in separate batches.
  - Batching rules: only items that meet the following batching criteria can be included in the same batch, i.e. they have the same:
    - order type;
    - account number to be debited;
    - target date for dispatch;
    - processing method (applicable only for a few order types).
  - **Selecting a batch**
    - If all necessary data have been entered in the interface, it is possible to form a batch from the given order type. Depending on whether there is already a batch entered on the basis of the data of the given item, which is exactly the same in batch formation conditions:
      - a previously created batch is displayed to which the new order can be added (this option only appears if such batch(es) exists (exist));
      - it is possible to form a new batch, the name of which can be freely entered (this option always appears).
    - When you press the **Save** button, the order is saved and the interface navigates to the Order List menu item, where it is possible to further handle the batch.
    - When you **save the order and enter a new order**, the order is saved in the batch, and the interface navigates to a new data entry screen, where entering the details can be continued (after entering it will be possible to enter the details of the batch also in this case if the To Batch button is selected).

Other possibilities when orders are entered:

- **Cancel**
  - Clicking on the Cancel button discards the data entered during the registration started and navigates back to the home screen.
- **Templates / Partners**
  - Clicking on the Templates/Partners button loads the template or partner data that can be used for the given order type. In the case of templates, only templates that have been created for the given order type can be used, but partner data can be used freely for most order types.
  - You can typically use also the payee name field on the data entry interface to load the partner's details, which shows the previously entered partners from a drop-down list from which you can select the partner to be addressed.
- **Creating a template**
  - By clicking the Create Template button, the interface navigates to a new data entry screen, where a template screen filled with the data specified in the order appears. Adding this to the Template name (or even additional fields) allows you to save the template. In each case, the screen is navigated back from the template entry screen to the screen of the currently entered order, where the entry and saving of the order continue.
- **Beneficiary details**
  - To enter the Beneficiary's name, if the number of partners is over 500, click on the arrow and enter the name of the partner in the search field.

Creditor data

Name of beneficiary

[No partner name]

KFT.

- If the number of partners is less than 500, enter the name of the partner directly in the Beneficiary name field.

Creditor data

Name of beneficiary

Teszt Elemér

### 3.3.1.1. General provisions

#### Transfer orders via the Instant Payment System (AFR) (GIROInstant platform)

A one-time domestic HUF transfer order from a HUF payment account for a maximum amount of HUF 20 million, if it has no value date, automatically qualifies as an immediate transfer order on the Vállalati Netbank (Ex-MKB Bank) channel. (Value date order: a transfer order including a debit day following the day of receipt). Transfers that meet the conditions of immediate payment can be initiated 24/7/365 and are credited to the payee's account within 5 seconds.

You can find out more about the rules at <https://www.mnb.hu/azonnalifizetes>

#### Authority to sign

When signing the contract, you can specify the rights the users belonging to your company should have in the Vállalati Netbank (Ex-MKB Bank) system. For the authority to sign, it is possible to set 10, 6 or 4 points for users per account. In Vállalati Netbank (Ex-MKB Bank) system, 10 signature points are required to submit transactions. A transaction can be signed by up to two users. A user with 10 points can sign and submit requests and packages solely in his/her individual capacity, while users with 6 or 4 points need to sign and submit requests and packages jointly.

Options for signing a transaction requiring 10 points:

- 10-point signature individually
- 6-point signature + 4 or 6-point signature jointly
- 4-point signature + 6-point signature jointly

#### Login and signature password

In the Vállalati Netbank (Ex-MKB Bank) system, there are no separate passwords for login and signature. If no biometric identification has been set up for the user through the Vállalati App or ViCA applications, he/she can use a password and a one-time code sent via SMS to log in and sign transactions and packages.

If biometric identification has been set up in the Vállalati App or ViCA applications, it can be used for login and signature authentication.

#### Handling of batch orders

The processing of immediate transfers by companies submitted in a batch may differ from the processing time of a single-item immediate transfer because the transmission of these transactions to the central system is limited: one transaction per addressed institution and per second may be sent to the central system. It is possible to use this function in the case of the Intraday HUF Transfer Order type.

In the case of the following types of orders, it is not possible to submit immediate transfers by companies in batches, so in the case of multi-item batches they are always processed with intraday settlement, and if several single-item batches corresponding to immediate settlement are submitted,

the single-item batch submitted is immediately processed, while the second and any subsequent single-item batches will not be executed, the submission process will be interrupted and it will be possible to resubmit these rejected orders in the Order List menu item. Order types affected:

- HUF transfer order,
- inter-account HUF transfer order,
- foreign exchange transfer order,
- inter-account foreign exchange transfer order,
- EFER order,
- NAV EBÜK order (involving the tax authority).

### 3.3.1.2. HUF orders

#### Payment Order

*From 22.03.2025 the HUF orders and the Hungarian Credit Transfer transaction types will be accessible from a single menu item. The full functionality of the former HUF orders menu item will continue to be available under the Hungarian Credit Transfer menu item. Your templates used in the HUF orders menu will be automatically updated in the Hungarian Credit Transfer processes and, if it is imported, the HUF orders type transaction package the system automatically transforms it into the Hungarian Credit Transfer transaction type.*

#### Hungarian Credit Transfer

In the Hungarian Credit Transfer menu item, it is possible to transfer an amount specified in HUF from the account number to be debited to an account number in Hungary; however, a larger data content can be specified compared to the HUF transfer order type due to the options provided by the HCT (Hungarian Credit Transfer) standard (e.g. specification of transfer, the payee and the supplementary details of the transfer), and the appearance of the immediate payment system (transfer to a secondary identifier, submission of an immediate batch transfer).

#### Submitting and handling transactions based on the processing method

If the Processing Method is **'instant settlement'**, the item(s) (batches) sent to the Bank at the same time will be processed by immediate settlement (GIROInstant platform):

- in the case of the first\* single-item batch, processing is within 5 seconds;
- the processing of multi-item or every additional single-item batches may differ from the processing time of a single-item transfer because the transmission of these transactions to the central system is limited: one transaction per addressed institution and per second may be sent to the central system.

If the Processing Method is **'Normal'**, the item(s) and batches sent to the Bank at the same time will be processed:

- in the case of the first\* single-item batch, within 5 seconds (GIROInstant platform);
- in the case of multi-item or every additional single-item batches, with intraday settlement (InterGIRO2 platform).

\* Please note that in the case of item(s) (batches) sent to the Bank at the same time, all items form part of the batch, i.e. can be sent as the first single-item batch presented above, which comply with the rules of immediate settlement and belong to one of the following order types:

- HUF transfer order,
- intraday HUF transfer order,
- inter-account HUF transfer order,
- foreign exchange transfer order,
- inter-account foreign exchange transfer order,
- EFER order,
- NAV EBÜK order (involving the tax authority).

### **Initiating transactions to a secondary identifier**

In the case of transfer to a secondary identifier, only the secondary identifier needs to be provided in the appropriate format from the payee's details. The prerequisite for transferring to a secondary identifier is that the order meets the conditions for immediate transfer:

- the method of processing is immediate;
- the account number to be debited is based on HUF;
- the amount is based on HUF;
- the recipient bank account is a bank account maintained in Hungary;
- a secondary identifier is registered for the recipient bank account;
- the amount may not exceed HUF 20 million;
- no value date is set.

### **HUF book transfer**

In the HUF book transfer menu item, it is possible to transfer an amount specified in HUF from the account number to be debited to a Hungarian account number. The order may be submitted as a pre-value dated or no value dated transaction.

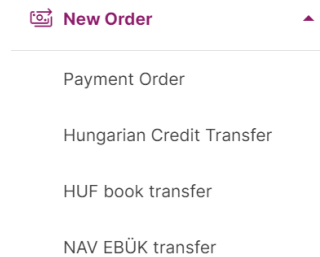
### **VIBER transaction menu item**

*The VIBER transaction type will be accessible from a new menu item; transactions of this type can, from 22.03.2025, be started from the VIBER transfer submenu.*

### **NAV EBÜK Transfer (involving the tax authority)**

It is possible to enter transfers initiated to the tax authority via the NAV EBÜK transfer menu item. The order can be submitted to pre-parameterised account numbers of the tax authority as payee. The advantage of the order is that in addition to the execution of the order, the Bank forwards information on the payment of customs liability and other public charges related to the customs procedure to the tax authority via the EBÜK system immediately after the transfer initiated by the customer.

The menu item is available on the interface only if the customer has concluded a Supplementary Agreement for the execution of transfers and submission of certificates to the tax authority via electronic channels.



## Foreign HUF Transfer

Through the Foreign HUF Transfer menu item, it is possible to submit orders executed in HUF abroad in such a way that both the currency of the account to be debited and the currency of the amount may be different.

When an order is submitted, it is possible to specify a value date. Items submitted before the acceptance deadline without specifying a value date will be accepted on that day as value date, and items submitted after the acceptance deadline will only be accepted on the next banking day. Execution takes place according to the current list of terms and conditions. Items marked out of turn can be executed on day T (in this case, T indicates the value date and depends on the acceptance deadline).

## Postal Payment Order

Using a Postal Payment Order, it is possible to send money to the debit of a bank account to a recipient via the Hungarian Post Office. The payment order is forwarded by the Bank to the Hungarian Post Office, and the amount stated on it is delivered by the Hungarian Post Office to the indicated address.

## Standing Order

Using the Standing Order feature, it is possible to record pre-parameterised transfers by specifying a frequency, where the amounts are automatically transferred to the payee's account number on the due date. The great advantage of using an order is that the entry and signing of the transaction must be performed once, and from then on, the transfers are executed automatically based on the set parameters.

Frequencies that can be specified:

- daily;
- in the first, second or third week of the month (with respect to the day, the date of the first transfer is decisive);
- every 1 to 12 months on the given day of the month (the day of the first transfer is decisive).

In the Information Request / Standing Orders menu item, you can name a standing transfer order and, after entering and authentication, can query and handle (modify or delete) it.

## EFER Transfer

You cannot enter EFER transfers in the channel, but it is possible in the [eBEV](#) portal. The data entered in the eBEV portal is received by the Bank via EFER (Electronic Payment and Settlement System) and then transmitted by the Bank to the customer. In the case of the Vállalati Netbank (Ex-MKB Bank)

service, the EFER transfer orders entered in the eBEV portal, the payee of which is the tax authority, and the bank account number to be debited is the payment account indicated by the customer on the portal. Following the verification, approval and signing of the EFER transfer order by the customer, the Bank will execute it without queuing through the interbank GIRO system if full cover is available.

### 3.3.1.3. Foreign exchange orders

#### Foreign currency payment transfer

Through the use of the Foreign currency payment transfer order type, it is possible to initiate a transfer order from a HUF or foreign exchange account (it is important that a HUF-denominated transfer may not be initiated from a HUF account as a foreign exchange transfer). The amount can be specified in the currency of either the account number to be debited or payment.

In order to execute the order, it is necessary to enter the bank account number in the appropriate format in addition to the payee's details and the details of the payee's bank (including its SWIFT code).

When an order is submitted, it is possible to specify a value date. Items submitted before the acceptance deadline without a value date specified will be accepted on that day as value date, and items submitted after the acceptance deadline will only be accepted on the next banking day. Execution takes place according to the current list of terms and conditions. Items marked out of turn can be executed on day T (in this case, T indicates the value date and depends on the acceptance deadline).

It is also possible to request a SWIFT copy by Fax by entering the appropriate Fax number when the item is entered in the system.

#### Foreign currency book transfer

In the Foreign currency book transfer menu item, it is possible to transfer an amount specified in the currency of the account to be debited or the payee's account from the account number of any currency to be debited to your own account. It is important that you can enter only orders where at least one of the two accounts is a non-HUF account as a foreign exchange transfer. The order may be submitted as a pre-value dated or no value dated transaction.

#### SEPA Payment Transfer

Through the use of the SEPA Payment Transfer order type, it is possible to initiate foreign exchange transfers in EUR between various banks in the EEA (Member States of the European Economic Area), Switzerland and Hungary (however, it may be initiated from a non-EUR foreign exchange account or the recipient account number may also be other than EUR).

In order to execute the order, it is necessary to enter the bank account number in IBAN format in addition to the payee's details and the details of the payee's bank (including its SWIFT/BIC code).

When an order is submitted, it is possible to specify a value date. Items submitted before the acceptance deadline without specifying a value date will be accepted on that day as value date, and items submitted after the acceptance deadline will only be accepted on the next banking day. Execution takes place according to the current list of terms and conditions. Items marked out of turn can be executed on day T (in this case, T indicates the value date and depends on the acceptance deadline).

The charge method cannot be changed, the SHA bearing option is applicable always, so the costs of the payer's bank must be paid by the payer and the costs of the payee's bank, by the payee.

### Instant foreign currency conversion

Instant foreign currency conversion transfer between own accounts can be performed if the User has the appropriate authorisation ('Use of an instant currency conversion order at a special exchange rate between own accounts' in the statement of granting user authorisation). The minimum amount of the inter-account transfer is HUF 100,000 or an equivalent amount in foreign exchange, while the maximum amount is HUF 150,000,000 or an equivalent amount in foreign exchange. The always indicates if the order is below the daily minimum.

The screenshot displays the 'Instant foreign currency conversion' form. At the top, there's a header with the bank logo and navigation icons. A sidebar on the left lists various transaction types. The main form area has a red error banner stating 'The order contains errors'. Below this, the 'Source account' is set to HUF and the 'Target account' is set to USD. The 'Amount' field shows '100 000,00' with a dropdown for 'HUF HUNGARIAN FORINT'. A red message box below the amount field states 'A minimum összeg 355000 HUF'. At the bottom, there's a 'Planned date of sending' field with the date '21/10/2024' and a calendar icon. The form concludes with 'Cancel' and 'Go on' buttons.

After selecting the affected accounts and entering the amount to be transferred, the User will receive a special, one-time exchange rate. If they accept it, they will have to enter their signature password and one-time password received via SMS. You have 1 minute to accept the offer. In the event of non-acceptance or rejection, the details of the request for quotation can be modified. After it is signed, the transaction is completed immediately and cannot be cancelled.

Information on how to use the instant foreign exchange conversion service can be accessed via this link:

[Instant foreign exchange conversion order between own accounts](#)

### Documentary Payment Order

It is possible to pay for import foreign exchange collection through the use of the Documentary Payment Order. The payment or commercial documents are handled by the Bank, so this order can be initiated if the customer has previously been notified by the Bank of an import foreign exchange collection. The successful processing of the order requires an import documentary collection transaction and the availability of the necessary balance on the account to be debited, and the details on the documentary payment order should match the foreign exchange collection details (documentary reference, currency and payee), otherwise the submitted order is rejected. The amount of the order may be less than the amount of the collection in the case of partial or reduced payment, and it is advisable to indicate these in the order as a comment.



#### 3.3.1.4. Direct debit / direct credit orders

A common feature of direct debit/ direct credit orders is that direct debit / direct credit orders usually consist of several items, for which:

- the grounds must be the same;
- you must enter the batch identifier manually when entering the order (the first half is automatically generated based on the planned date of dispatch and the second part can be entered freely) in such a way that there are no two items with the same batch identifier because the orders may fail as a result (for the correct use of the unique batch identifier, it is necessary to enter different, continuously increasing serial numbers for all direct debit / direct credit orders, which is allowed by the last four digits of the batch identifier).

#### Group payment transfer

Using the Group payment transfer order type, transfers with a larger number of items, on the same grounds (e.g. wages) and on a pre-specified value date can typically be processed. A lump sum is debited with the sum of the items of the direct credit to the account number to be debited on the specified value date, and the amounts are credited to the bank account numbers of the payees of the items specified in the transfer portfolio. In the Information Request / Notifications menu item, you can access the status management of the individual items of a direct credit, where you can query the successful or unsuccessful execution of transfer orders by item.

#### Group collection

Using a Group collection order, a service provider (collector) can initiate the collection of fees at the same time even for its entire customer base on the same grounds. A prerequisite for successful collection is that the payer authorises its bank before direct debit to debit the account up to a certain amount. If this is not carried out, the collection will not be successful, otherwise the collection and crediting to the payee's account will take place automatically. The status management of individual direct debit items is available in the Information Request / Notifications menu item, where you can query the successful or unsuccessful payment of direct debit orders by item.

#### 3.3.1.5. Collection orders

##### Collection

In the case of collection based on a letter of authorisation, the debtor authorises the payee in the letter of authorisation to submit a collection order (in the event of default). The collection initiated by the customer (Collection) is automatically forwarded to the debtor's bank and in the event of payment the amount is also automatically credited to the payee's account.

#### 3.3.1.6. Loan management

##### Repayment of HUF loan

In the Repayment of HUF loan menu item, it is possible to transfer the balance to active credit accounts from a transaction account. In addition to the fields to be debited and credited (based on HUF only) and the amount, it is mandatory to enter a censorship number, with which the loan the repayment of which you have initiated can be identified. After submission, up-to-date information on the status and success of the processing is available in the Sent Orders menu item.

## Repayment of foreign currency loan

In the Repayment of foreign currency loan menu item, it is possible to transfer the balance to active credit accounts from a transaction account. In addition to the fields to be debited and credited (based on a foreign exchange only) and the amount, it is mandatory to enter a censorship number, with which the loan the repayment of which you have initiated can be identified. After submission, up-to-date information on the status and success of the processing is available in the Sent Orders menu item.

### 3.3.1.7. Other orders

#### Free-form letter

Using a Free-form letter, it is possible to send a message to the Bank. The submitted letters are processed by the Customer Service, after which, depending on the request, it will contact the customer concerned if necessary.

Writing a letter is subject to a 10-point authorised signatory status. If you are unable to access this function, please contact your advisor or bank branch.

#### Set Strong Client Authentication (SCA)

The Set Strong Client Authentication (SCA) menu item offers the option to change the phone number set for strong client authentication in order to successfully deliver the single login password required for login and authentication to the phone number selected by the customer.

#### Open account

In the Open account menu item, it is possible to initiate the opening of a new transaction bank account, where it is necessary to select the currency of the transaction bank account. It is important to emphasise that the newly opened transaction bank account entails costs, and the right to give instructions in respect of the new account can be exercised in the manner and under the conditions set out in the Declaration.

## 3.3.2. Management of orders


### 3.3.2.1. List of Orders

In the List of Orders menu item, you can query every prepared batch of orders that has not yet been sent to the Bank, i.e. is being prepared. In this view, operations related to prepared orders are possible. You can further filter the details by clicking on the filter icon on the right. Filtering options: account number to be debited, batch name, order type, interval of planned dispatch dates, amount range and currency.


The screenshot displays the 'List of Orders' interface. At the top, there are search filters: 'Account to be Debited', 'Name of Order File', 'Order type', and 'Planned date of sending' (with 'from' and 'to' sub-fields). Below these are 'Total' (with 'from' and 'to' sub-fields) and 'Ccy.' (with a dropdown arrow). On the right side, there are 'Delete' and 'Filter' buttons. At the bottom, a table header is visible with columns: 'Name of Order File', 'Order type', 'P...', 'Sched...', 'Account to be Debited', 'Total', and 'Ccy.'. The table body is currently empty.

The data content of the **Prepared Batches** is displayed in a list view, where it is possible to sort by column. The various columns and values that can be displayed:

- incorrect item marking – batches with this marking contain an error, the correction of which is essential for sending the batch to the Bank (an exact error indication is given on the relevant order, which can be corrected during modification);
- number of signatures – this marking shows the number of signatures on the batch, and you can view to the signatories by navigating the mouse cursor to the signature icon;
- properties – this marking indicates imported batches and batches in a shared area;
- processing method – highlighting of urgency markings, e.g. immediate, VIBER;
- batch name;
- order type;
- number of orders in the batch;
- scheduled dispatch date – this field only specifies a batch formation condition and does not affect actual dispatch;
- account number to be debited;
- grand total;
- currency.

It is possible to select one or more batches and then to perform **bulk actions** on the selected batches by clicking on the  actions on the right:

- signing selected batches;
- sending selected batches to the bank (prerequisite for having the appropriate signatures on the batches);
- deletion of selected batches;
- deletion of signatures on selected batches.

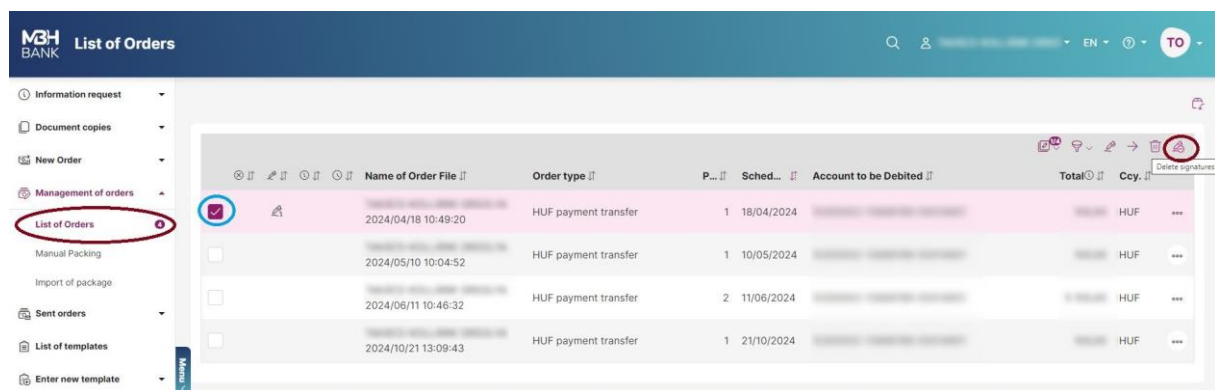
You can access several actions by clicking on the  icon at the end of the line representing the data of the given order batch (depending on the batch parameters and previously performed actions):

- in the **View** menu item, the details of the batch are available, which you can print and export, and you can view the related log entries if necessary;
- in the **Modify** menu item, it is possible to change the items of the batch;
- in the case of **Delete**, you can delete the batch permanently;
- If a **batch is signed**, you can sign the batch on the basis of the signing authorisation related to account number to be debited and the signature score.
- if **signatures are deleted**, it is possible to delete the signature(s) on the batch by selecting the signature(s) to be deleted;
- when a **batch is sent**, the batch will be sent to the Bank, provided that the appropriate signatures are available on the batch;
- **during rescheduling**, it is possible to change the planned dispatch date of the batch (it only specifies a batch formation condition and does not affect actual dispatch);
- when a **batch is renamed**, it is possible to change the batch name;
- when **header data are changed**, you can change the batch formation conditions of the batch (account number to be debited, planned dispatch date, processing method – if the field is affected in the case of a given order type, subject to certain restrictions);

- when the **processing method is changed**, you can change the processing method for certain types of orders, but only with restrictions (if all items in the batch correspond to the processing method to be set newly);
- when **transfer is made to a common area**, it is possible to receive batches between the Vállalati Netbank (Ex-MKB Bank) and Direct Bank (Ex-MKB Bank) services, the first step of which is transferring them to a common area;
- during **receipt**, it is possible to receive a batch transferred to a common area, after which it is possible to handle the received batch on a given channel.

The signature(s) of signed packages can be deleted, the procedure for which is as follows.

In list of orders contains all the transactions that have not yet been submitted. After selecting the appropriate item (by clicking in the box, the tick mark will appear), one click on the last pen icon in the top right corner will prompt the deletion of the signature.



Clicking on the individual order batches may display two different views depending on whether it is a single- or multi-item batch:

- in the case of a single-item batch, the order is filled in itself;
- in the case of a multi-item batch, the batch header data are loaded and the orders are displayed in the list view, where clicking on an item will also load the details of the order.

By opening the order, it is possible to create a new template based on the details of the item, using the Create Template feature and, if necessary, you can print or export the order or you can also view the related log entries.

### 3.3.2.2. Manual Packing

In the Manual Packing menu item, it is possible to re-form already prepared batches, to open existing batches and to create new batches according to the rules of batch formation in force.

After the menu item is started, it is necessary to select the type of order and the account number to be debited and, after searching, the orders that meet the conditions will appear in the hit list. You can further filter the details by clicking on the filter icon on the right.

From the orders that appear on the list, it is necessary to select the items that you wish to place in a batch. After selection, you can click on the Save Selected Items to Batch button to re-form the selected orders with the scheduled Dispatch Date for that day, and you can enter the batch name freely.

A new batch can be formed from certain items only with restrictions, and these restrictions are highlighted in a warning message.

### 3.3.2.3. Import of package

In the Import of package menu item, it is possible to import order batches prepared in advance into Vállalati Netbank (Ex-MKB Bank). To do this, click the Browse button to select the file you wish to load, after which the system will automatically recognise its format, and the file format belonging to the order type will be set automatically in the Format field accordingly. If necessary, the format can also be changed after selecting the file.

Clicking on the Import button imports the orders in the file and, by naming the import file, the order batch(es) is (are) added to the list of orders, where they can be authenticated and sent to the Bank, similarly to manually entered items. Depending on whether or not all items in the imported orders conform to the batch formation rules, one or more matches may be formed after import.

If the batch is erroneous, the import will fail and the system will report the cause of the error in an error message; the file will need to be repaired and re-imported accordingly.

## 3.3.3. Sent Orders

### 3.3.3.1. Sent Orders

In the Sent Orders menu item, you can query every batch of orders that has been successfully sent to the Bank. In this view, it is possible to query information about the orders sent, to view their status and to carry out some other actions. You can further filter the details by clicking on the filter icon on the right. Filtering options: interval of submission dates, order type, batch name, number of debited account, amount range and currency.

Sending date		Order type	Name of Order File	Account Debited
19/04/2023	26/04/2023			
Total		Currency		
from	to			
				<input type="button" value="Delete"/> <input type="button" value="Search"/>

St. ↑↓	Name of Order File ↑↓	Order type ↑↓	p... ↑↓	Sending date ↑↓	Account Debited ↑↓	Total ↑↓	Ccy. ↑↓
--------	-----------------------	---------------	---------	-----------------	--------------------	----------	---------

The data content of the **Sent Orders** is displayed in a list view, where it is possible to sort by column. The various columns and values that can be displayed:

- status – governing the status of the batch (the status of the individual orders can be checked by opening the batch);
- batch name;
- order type;
- number of orders in the batch;
- submission date;
- debited account number;
- grand total;
- currency.

Clicking on the individual order batches may display two different views depending on whether it is a single- or multi-item batch:

- in the case of a single-item batch, the order is filled in itself, supplemented with the status of the order at the Bank;
- in the case of a multi-item batch, the batch header data are loaded and the orders are displayed in the list view supplemented with the status of the order at the Bank; clicking on it will also load the details of the order.

Status of the order at the Bank: the status of orders at the Bank is always provided by the server back end systems for each order.

By opening the order, it is possible to reuse the batch based on the batch data, in which case it is possible to reuse the entire batch, or if there were rejected items, then you can select the reuse of only the rejected items, and, if necessary, you can print or export the order or you can also view the related log entries.

### Error status codes

For each transaction submitted, the current status of the transaction is displayed, which can be viewed in the Status column of the relevant package or by clicking on the item for transaction details in the Bank Status field.

St. ↑↓	Name of Order File ↑↓	Order type ↑↓	p... ↑↓	Sending date ↑↓	Account Debited ↑↓	Total ↑↓	Ccy. ↑↓	
⊗	2024/03/13 14:15:03	HUF payment transfer	1	13/03/2024	XXXXXXXXXXXXXXXXXXXX	20.000,00	HUF	>
⊗	2024/03/13 13:52:14	HUF payment transfer	1	13/03/2024	XXXXXXXXXXXXXXXXXXXX	20.000,00	HUF	>

For Sent requests.

Bank Status

⊗

GLB9 Rejected  
-INSUFFICIENT FUNDS FOR ACCOUNT MSG\_REF\_NO-PCBI000044775916000001---INSUFFICIENT FUNDS FOR ACCOUNT1368978900014901 -

For Status options:

GLB0 – Successful

GLB1 – Queued due to lack of funds

GLB2 – Pre-dated transaction

GLB4 – Transaction successfully completed out of queue

GLB7 – Transaction on HOLD, requires manual processing. In this case, please check transaction status in the Account History or in the statement.

GLB9 – Transaction rejected due to error (the exact reason for the error is indicated in the status message in English) package or transaction details.

### 3.3.3.2. Ongoing payment transfers

In the Ongoing payment transfers menu item, you can query all orders that have been sent to the Bank but have not yet been executed, for example, due to the lack of availability of sufficient balance. The query is based on the account number to be debited.

Account Number

Currency

Account name

▼

Delete

Filter

Account Number ⓘ

Ccy. ⓘ

Account name ⓘ

You must select the account number to be debited from the list of account numbers, after which the pending orders will be queried. You can further filter, open and print the items appearing on the list, as needed. No other action is available for orders. If sufficient balance is provided, the items will be processed in the order of queuing items, and the items will disappear from this list after processing.

### 3.3.3.3. HUF Transactions Submitted for later value date


In the HUF Transactions Submitted for later value date menu item, you can query all orders that have been sent to the Bank but have not yet been executed due to a future value date (future execution). The query is based on the account number to be debited, to which filtering can also be applied (basically only the accounts for which there is an applicable item are displayed).



You must select the account number to be debited from the list of account numbers, after which the pending orders will be queried. You can further filter, open and print the items appearing on the list, as needed.


Transactions submitted for a later value date can be cancelled after the item has been opened. When a cancellation request is sent to the Bank with the appropriate authentication, the item will be cancelled and its execution will be interrupted, i.e. the item will not be executed on the specified value date.

### 3.3.4. List of templates

In the List of templates menu item, you can query existing templates and perform various actions on templates. When you open the Template List menu, the templates are loaded automatically. You can further filter the details by clicking on the filter icon on the right. Filtering options: template name and type (order type), comment, and partner name, account number and secondary identifier.

It is possible to select one or more templates and then you **can delete** the selected templates **in bulk** by clicking on the  action on the right.

It is also possible to import and export templates in bulk using the   buttons, which are in the upper right of the webpage. By selecting the order type, it is possible to import a template if the corresponding import file is available. It is also possible to export existing templates by selecting an order type, whereby only those templates that match the desired export according to the order type will be included in a given export.

You can access several actions by clicking on the  icon at the end of the line representing the details of the given template:

- the details of the template are available in the **View** menu item, which you can print and export if necessary;
- in the **Modification** menu item, it is possible to change the template;
- in the case of **Launch an Order**, you can start a new order with the details of the template (a new order is started with the details saved in the template, which you can change or supplement when entering the order);
- in the case of **Delete**, the template can be permanently deleted;



By opening the template, it is possible to change and delete the template and to start an order alike and, if necessary, you can print and export the template in the export format associated with the order type.


### 3.3.5. Enter new template



In the Enter new template menu item, it is possible to create predefined templates after selecting the order type. The data content of the templates is the same as that of the related orders, they do not include the planned Dispatch date, but you can specify the name of the template and a comment field for the template, which helps you use the template. You can query the templates created in this way in the Patterns menu item. Based on the entered data, you can start an order both from the List of templates menu item and after entering a new order.


### 3.3.6. Partner Management

In the Partner Management menu item, you can create new partners, query existing partners and perform various actions on partners. When you open the Partner Master Database Management menu, the partners are loaded automatically. You can further filter the details by clicking on the filter icon on the right. Filtering options: partner, account number and partner code.

The screenshot shows a web interface for Partner Management. At the top, there are three input fields labeled 'Partner', 'Account Number', and 'Partner code'. To the right of these fields is a filter icon (a funnel with an upward arrow). Below the input fields, there are two buttons: 'Delete' and 'Filter'. At the bottom, there are three labels: 'Partner', 'Account Number', and 'Partner code', each followed by a small icon representing a list or table.

It is possible to select one or more partners and then you **can delete** the selected partners **in bulk** by clicking on the  action on the right.

It is also possible to import and export partners in bulk using the   buttons, which are in the upper right of the webpage. It is possible to import partners if the corresponding import file is available. It is also possible to export existing partners.

You can access several actions by clicking on the  icon at the end of the line representing the details of the given partner:

- in the **View** menu item, the details of the partner are available, which you can print if necessary;
- in the **Modification** menu item, it is possible to change the partner details;
- in the case of **Start Order**, you can start a new order with the details of the partner, for which you must select the order type to be started in the second step (a new order is started with the details saved for the partner, which you can change or supplement when entering the order);
- in the case of **Delete**, the partner can be permanently deleted.

By opening the partner, it is possible to start an order based on the partner details and, if necessary, you can also print the partner.

### 3.3.7. Investments


In the Investments menu item, you can query investments, perform new investment operations, and also query transactions related to the securities account.

#### 3.3.7.1. Investment Portfolio (Sale of securities)

In the Investment Portfolio, you can query the details of the currently available instruments based on the customer account. You can further filter the details by clicking on the filter icon on the right.

The screenshot shows a search form for the Investment Portfolio. It includes the following fields and controls:

- Instrument**: A single-line text input field.
- Portfolio**: A range selection with 'from' and 'to' sub-inputs.
- Portfolio Currency**: A single-line text input field.
- Free portfolio**: A range selection with 'from' and 'to' sub-inputs.
- Free portfolio Currency**: A single-line text input field.
- Cost value**: A range selection with 'from' and 'to' sub-inputs.
- Cost value Currency**: A single-line text input field.
- Buttons**: 'Delete' (outlined) and 'Filter' (solid red) buttons on the right side.
- Sorting Indicators**: At the bottom, each field has a label followed by a double arrow icon (e.g., 'Instrument ↑↓', 'Portfolio ↑↓ Ccy. ↑↓', etc.).

You can access several actions by clicking on the  icon at the end of the line representing the details of the given investment:

- in the **Details** menu item, the details of the given instrument are available, which you can print if necessary.
- in the **Sell** menu item, it is possible to redeem part of the given instrument or the entire free portfolio; after entering the required values, you can enter and sign the order and send it to the Bank if the appropriate authorisations exist.

By opening the given instrument, it is possible to print the details as well.

#### 3.3.7.2. Securities Information

In the Securities Information menu item, you can query current information on the available securities. The menu item provides information on the following categories of securities, including the name, price data and validity period of the securities:

- MBH fixed-rate bonds,
- MBH floating-rate bonds,
- MBH investment funds,
- government securities.

#### 3.3.7.3. MBH Bond Purchase

In the MBH Bond Purchase menu item, it is possible to purchase currently available MBH bonds if you have a securities account. For the purchase, one of the number of bonds / nominal value / transaction value fields must be filled in freely, on the basis of which the system automatically calculates the value of the other two fields (important: the number of bonds is always rounded to an integer).

After entering the required values and accepting the information provided, you can enter and sign the order and send it to the Bank if the appropriate authorisations exist and there is sufficient balance.

#### 3.3.7.4. Investment fund Purchase

In the Investment fund Purchase menu item, it is possible to purchase the securities of the currently available MBH funds if you have a securities account. You must specify an amount for the purchase. In addition, after entering the required values and accepting the information provided, you can enter and sign the order and send it to the Bank if the appropriate authorisations exist and there is sufficient balance.

#### 3.3.7.5. Government securities purchase

In the Government securities purchase menu item, it is possible to purchase currently available government securities if you have a securities account. For the purchase, one of the number of bonds / nominal value / transaction value fields must be filled in freely, on the basis of which the system automatically calculates the value of the other two fields (important: the number of bonds is always rounded to an integer).

After entering the required values, you can enter and sign the order and send it to the bank if the appropriate authorisations exist and there is sufficient balance.

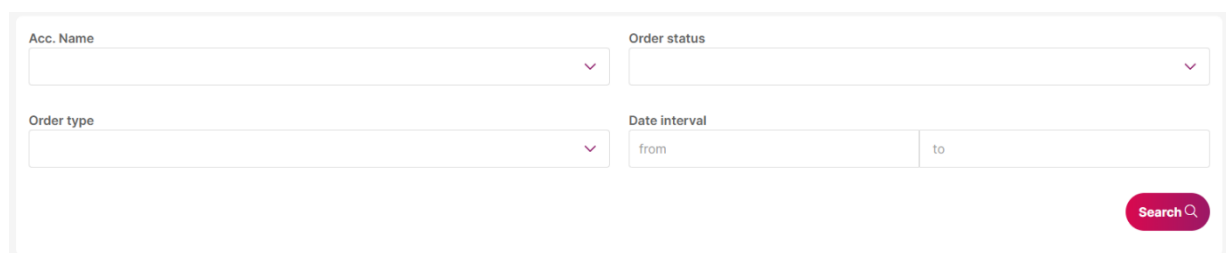
#### 3.3.7.6. Book transfer

In the Book transfer menu item, it is possible to transfer the balance between transaction accounts and securities accounts.

After entering the required values, you can enter and sign the order and send it to the bank if the appropriate authorisations exist and there is sufficient balance.

#### 3.3.7.7. Securities account transactions

In the Securities Account Transactions menu item, you can query transaction data related to the securities account. You can query the data after selecting the account number, the order type, the status and the time interval.



The screenshot shows a search form for Securities Account Transactions. It contains four dropdown menus: 'Acc. Name', 'Order status', and 'Order type'. The 'Date interval' section consists of two input fields labeled 'from' and 'to'. A red 'Search' button with a magnifying glass icon is located at the bottom right of the form.

You can also print the data displayed in the hit list at list level. You can further filter the data displayed in the hit list by clicking on the filter icon on the right.



The screenshot displays a search and filter interface for transactions. It includes the following elements:

- Search Fields:**
  - Date of order:** A range selector with 'from' and 'to' input boxes.
  - Id of Transaction:** A single-line text input box.
  - Name of security:** A single-line text input box.
  - Order status:** A single-line text input box.
  - Nominal value / Amount:** A range selector with 'from' and 'to' input boxes.
  - Ccy.:** A single-line text input box.
- Buttons:** Two buttons labeled 'Delete' and 'Filter' are located on the right side of the search area.
- Table Headers:** Below the search fields, there is a table header with the following columns: 'Date of order', 'Id of Transaction', 'Name of security', 'Order status', 'Nominal value / Amount', and 'Ccy.'. Each header has a small upward and downward arrow icon next to it, indicating that the columns are sortable.

Clicking on a given transaction displays its details, which you can print.

## 4. HUF orders import formats

### 4.1.1. HUF transfer orders - EDIFACT import

One format that can be used for HUF transfers is the EDIFACT PAYORD format. The length of the lines is 941 characters (including the CR/LF line separator character pair). (Extension: (\*.HVE))

Field	Description	Pos.	Length	Filled	Description
	<b>Transaction</b>				
M1	Record type	1	6	K	"PAYORD"
M2	HUF transfer	7	2	K	"DO"
M3	ID	9	14	K	YYYYMMDD + 6 NUM
	<b>Sender</b>				
M4	Account number	23	47	K	24 digit account number
M5	Account number type	70	1	K	0
M6	Name of sender	71	32	K	
	<b>To:</b>				
M8	Account number	220	47	K	24 digit account number
M9	Account number type	267	1	K	0
M12	Recipient's name	332	32	K	
	Country of registration	472	2		
	<b>Remark</b>				
M18	Remark	593	96		Reference (3*32 characters)
	Document number	689	6		
	Title code	695	4		
	<b>Amount</b>				
M24	Currency to be transferred	806	3	K	ALFA (Currency Short Name)
M25	Number of decimal places	809	1	K	NUM
M26	Amount to be transferred	810	13	K	Filled with zeros from left, without decimal point
	<b>Date</b>				
M28	Currency date	835	8		YYYYMMDD
	<b>Other</b>				
M29	Status	843	1		" " = NORMAL, "V" = VIBER
M61	Status	938	2	K	00.),
	<b>Record separator</b>				
	CR/LF	940	2	K	0x0D 0x0A

## 4.1.2. MBH BANK format (Recommended)

Row no.	Definition	Position	Length	Type	Comment
1	ID	001 - 020	20	AN	Customer's document serial number → Not mandatory
2	transaction code	021 - 023	3	N	Transaction code: - 410: Credit transfer, internal transfer - 413: VIBER - 610. Collection order - 611: Official credit transfer order
3	own account	024 - 047	24	AN	Bank account number of the customer (sender / beneficiary) initiating the transaction
4	name of the account holder	048 – 079	32	AN	Name of the customer initiating the transaction
5		080 - 083	4	N	Terminated, to be filled with spaces, or "4515"
6	counter account	084 – 107	24	AN	Bank account number of the counterparty (payee / payer) receiving the transaction
7	name of the holder of the counter account	108 - 139	32	AN	Name of the counterparty receiving the transaction
8	debit day	140 – 147	8	N	Debit day (due date)
9	amount	148 - 162	15	N	Order amount
10	currency type	163 - 165	3	AN	Currency type ('HUF')
11	reference field 1	166 – 197	32	AN	Reference field - 1
12	reference field 2	198 – 229	32	AN	Reference field - 2
13	reference field 3	230 – 261	32	AN	Reference field - 3
14	payment deadline	262 - 269	8	N	Payment deadline
15		270 - 281	12	AN	Terminated, to be filled with spaces
16	reason for submission	282 - 282	1	N	Reason for submission: 1
17		283 - 287	5	AN	Terminated, to be filled with spaces
18	contingency	288 - 291	4	AN	Contingency field
19		292 - 293	2	AN	0D, 0A

## 4.1.3. HUF orders import MBH format 101

Row no.	Definition	Position	Length	Type	Comment
1	ID	001 - 020	20	AN	Document number → Not mandatory
2	transaction code	021 - 023	3	N	<b>Transaction type code</b> 410. Credit transfer, internal transfer 413. VIBER 610. Collection order 611. Official credit transfer order
3	own account	024 - 047	24	AN	GIRO 3x8 account number of the customer initiating the transaction
4	name of the Account Holder	048 - 079	32	AN	Not used. In created order is automatically loaded based on the account number. To be filled with spaces
5		080 - 083	4	N	Not used, to be filled with spaces
6	counter account	084 - 107	24	AN	GIRO 3x8 account number of the counterparty receiving the transaction
7	name of the holder of the counter account	108 - 139	32	AN	Name of the counterparty receiving the transaction
8	debit day	140 - 147	8	N	Order date in MMYYYY format
9	amount	148 - 162	15	N	Order amount: Decimal format prefix, without marking thousands and decimals.
10	CURRENCY	163 - 165	3	AN	"HUF"
11	reference field 1	166 - 197	32	AN	Reference field - 1
12	reference field 2	198 - 229	32	AN	Reference field - 2
13	reference field 3	230 - 261	32	AN	Reference field - 3
14	payment deadline	262 - 269	8	N	Planned date of sending in DDMMYYYY format
15		270 - 281	12	AN	Not used, to be filled with spaces
16	reason for submission	282 - 282	1	N	Not used, to be filled with spaces
17		283 - 287	5	AN	Not used, to be filled with spaces
18	contingency	288 - 291	4	AN	Not used, to be filled with spaces

19		292 - 293	2	AN	OD, OA
----	--	-----------	---	----	--------

**Changes:**

- Comment fields highlighted in yellow:
  - Account holder's name: To be filled with space
  - Reason for submission: To be filled with spaces
  - Contingency: To be filled with spaces

**4.1.4. XML format - Collection, official**

XML tag/sub-tag	Definition	Comment
+ INKTransactions	Collection order	
++ Transaction	Transaction	TransactionProcessingMode attribute (Bank processing method) for VIBER order 'VIBER', if not indicated, then HUF credit transfer order
+++ CreationDateAndTime	Date of generation of the data	Not used
+++ ScheduledDate	Planned date of sending	Not used
+++ CustomerSpecifiedReference	Document number	Customer's document serial number → Not mandatory
+++ MandanteOption		
++++ MandanteType	Collection type REP=based on agreement,  LAW=based on legislation,  TIM=forward collection	Can only be 'REP' or 'LAW'
++++ LawNumber	Legislation number	Not used
++++ TimeLimit	Deadline for objection	Not used
+++ Creditor	Creditor	
++++ AccountNumber	Account number	16/24 character GIRO bank account number of the customer (sender / beneficiary) initiating the transaction  Type attribute: Its value can only be blank/GIRO
++++ Name	Name	Name of the customer initiating the transaction
+++ Debtor	Debtor	



+++ AccountNumber	Account number	26/24 character bank account number of the counterparty (payee / payer) receiving the transaction  Type attribute (Account number type) can be only blank/GIRO
++++ Name	Name	Name of the counterparty receiving the transaction
+++ Amount	Amount to be transferred	Order amount  Currency attribute (For all currency types) can only be 'HUF'
+++ RemittanceInfo	Reference field	Text (free text format) 3 x 32 length Reference field – 1, Reference field – 2 Reference field – 3

#### 4.1.5. HUF orders import XML format- Collection 101

XML tag/sub-tag	Definition	Comment
+ INKTransactions	Collection order	
++ Transaction	Transaction	
+++ CustomerSpecifiedReference	Document number:	Customer's document serial number → Not mandatory
+++ MandateOption		
++++ MandateType	Collection type	Can only be 'REP' Based on letter of authorisation
+++ Creditor	Beneficiary	
++++ Account		
+++++ AccountNumber	Account number	16/24-character GIRO bank account number of the beneficiary customer initiating the transaction.
+++++ Name	Name	Name of the beneficiary customer initiating the transaction
+++ Debtor	Payer	
++++ Account		

+++++ AccountNumber	Account number	16/24 character bank account number of the payer receiving the transaction.
+++++ Name	Name	Name of the payer receiving the transaction.
+++ Amount	To be transferred	Currency can only be HUF. <b>Currency</b> attribute value 'HUF'
+++ RemittanceInfo	Reference field	Reference field
++++ Text1	Reference field-1	max. 32 characters
++++ Text2	Reference field-2	max. 32 characters
++++ Text3	Reference field-3	max. 32 characters

### Changes

- The value of the Comment columns in the following rows has been amended:
  - ++++ MandateType: REP: Based on a letter of authorisation value possible
- The following lines have been deleted:
  - +++ CreationDateAndTime +++ ScheduledDate
  - ++++ LawNumber ++++ TimeLimit
- Have been added with the following rows:
  - ++++ Account ++++ Text1
- The following values have become subordinate due to the extra value included:
  - +++++ AccountNumber +++++ Name

#### 4.1.6. MBH BANK format with secondary IDs

Row no.	Definition	Position	Length	Type	Comment
1	ID	001 - 020	20	AN	Customer's document serial number→ Not mandatory
2	transaction code	021 - 023	3	N	Transaction code - 410. Credit transfer, internal transfer - 413. VIBER - 610. Collection order - 611. Official credit transfer order

3	own account	024 - 047	24	AN	Bank account number of the customer (sender / beneficiary) initiating the transaction
4	name of the Account Holder	048 - 079	32	AN	Name of the customer initiating the transaction
5		080 - 083	4	N	Terminated, to be filled with spaces, or 4515
6	counter account	084 - 107	24	AN	Bank account number of the counterparty (payee / payer) receiving the transaction
7	name of the holder of the counter account	108 - 139	32	AN	Name of the counterparty receiving the transaction
8	debit day	140 - 147	8	N	Debit day (due date)
9	amount	148 - 162	15	N	Order amount
10	CURRENCY	163 - 165	3	AN	Currency type ('HUF')
11	reference field 1	166 - 197	32	AN	Reference field - 1
12	reference field 2	198 - 229	32	AN	Reference field - 2
13	reference field 3	230 - 261	32	AN	Reference field - 3
14	payment deadline	262 - 269	8	N	Payment deadline
15		270 - 281	12	AN	Terminated, to be filled with spaces
16	reason for submission	282 - 282	1	N	Reason for submission: 1
17		283 - 287	5	AN	Terminated, can filled with any character
18	contingency	288 - 291	4	AN	Contingency field
19	payment ID type	292 – 292	1	AN	Counterparty's payment ID type <ul style="list-style-type: none"> <li>• „1” or „G” – Account number</li> <li>• „2” or „M” – Mobile phone number</li> <li>• „6” or „P” – Foreign mobile phone number</li> <li>• „3” or „E” – E-mail address</li> <li>• „4” or „A” – Tax number</li> <li>• „7” or „V” – Foreign tax number</li> <li>• „5” or „J” – Tax identification number</li> </ul>
20	payment ID	293 – 362	70	AN	Counterparty's payment ID
21		363 - 364	2	AN	0D, 0A

## 4.1.7. HUF orders import MBH Bank format with secondary IDs 101

Row no.	Definition	Position	Length	Type	Comment
1	ID	001 - 020	20	AN	Customer's document serial number→ Not mandatory
2	transaction code	021 - 023	3	N	Transaction type code 410. Credit transfer, internal transfer 413. VIBER 610. Collection order 611. Official credit transfer order
3	own account	024 - 047	24	AN	GIRO 3x8 account number of the customer initiating the transaction
4	name of the Account Holder	048 - 079	32	AN	Not used. In created order filled automatically. based on the account number. To with be filled spaces
5		080 - 083	4	N	Not used. To be filled with spaces
6	counter account	084 - 107	24	AN	GIRO 3x8 account number of the counterparty receiving the transaction
7	name of the holder of the counter account	108 - 139	32	AN	Name of the counterparty receiving the transaction
8	debit day	140 - 147	8	N	In MMYYYY format
9	amount	148 - 162	15	N	Order amount in Decimal format. Prefix, without marking thousands, up to 2 decimals. Value of decimals constant 00.
10	CURRENCY	163 - 165	3	AN	HUF
11	reference field 1	166 - 197	32	AN	Reference field - 1
12	reference field 2	198 - 229	32	AN	Reference field - 2
13	reference field 3	230 - 261	32	AN	Reference field - 3
14	payment deadline	262 - 269	8	N	Planned date of sending in MMYYYY format

15		270 - 281	12	AN	Terminated, to be filled with spaces
16	reason for submission	282 - 282	1	N	Not used. To be filled with spaces
17		283 - 287	5	AN	Terminated, to be filled with spaces
18	contingency	288 - 291	4	AN	Not used. To be filled with spaces
19	payment ID type	292 - 292	1	AN	Counterparty's payment ID type 1, G -> Bank account number 2, M, 6, P -> Mobile phone number 3, E -> E-mail address 4, A -> Hungarian tax number 7, V, 5, J - Other tax identification number
20	payment ID	293 - 362	70	AN	Counterparty's payment ID
21		363 - 364	2	AN	0D, 0A

### Changes

- Comment fields highlighted in yellow:
  - Account holder's name: To be filled with space
  - Reason for submission: To be filled with spaces
  - Contingency: To be filled with space
  - Payment ID type The possibility to select the type of identifiers changes

#### 4.1.8. HUF transfer orders - Batch generator 101

- File name \*.TXT
- Character code set ISO 8859-2
- End of record sign position 292 CHR(13), position 293 CHR(10)
- EOF sign once at the end of the file Hexadecimal 1A
- Only for HUF orders, account to be debited and beneficiary accounts can only be GIRO HUF accounts
- Unused fields filled with space

The batch generator format is available at the link below:

[https://mbhbank.hu/sw/static/file/Koteg\\_megbizas\\_generator\\_MBH.exe](https://mbhbank.hu/sw/static/file/Koteg_megbizas_generator_MBH.exe)

Serial number	Description	Pos.	Length	Type	Remark
1	Serial number of the document	001 - 020	20	AN	Not mandatory. First 6 characters if there is place in the order to be written.
2	Transaction type code	021 - 023	3	N	410 - Transfer, internal transfer
3	Account to be debited	024 - 047	24	AN	GIRO 3x8 HUF account number
4	Sender customer's name, business site	048 - 079	32	AN	Comma ',' after the name followed by the address of the business site
5		080 - 083	4	N	Not used
6	Beneficiary account	084 - 107	24	AN	GIRO 3x8 HUF account number
7	Beneficiary's name, business site	108 - 139	32	AN	Comma ',' after the name followed by the address of the business site
8	Value date	140 - 147	8	N	In YYYYMMDD format
9	Order amount	148 - 162	15	N	In decimal format. Without prefix, marking thousands. Without decimal places or 2 decimal places constant .00
10	Currency	163 - 165	3	AN	Constant "HUF"
11	Reference field 1	166 - 197	32	AN	Reference - 1
12	Reference field 2	198 - 229	32	AN	Reference - 2

13	Reference field 3	230 - 261	32	AN	Reference - 3
14	Not used	262-263	2	A	
15	Not used	264-266	3	AN	
16	Not used	267-281	15	AN	
17	Not used	282-291	10	AN	
18	CR/LF	292-293	2	AN	0x0D 0x0A

#### 4.1.9. XML format – HUF, VIBER

XML tag/sub-tag	Definition	Comment
+ HUFTxactions	HUF order	
++ Transaction	Transaction	TransactionProcessingMode attribute (Bank processing method) for VIBER order 'VIBER', if not indicated, then HUF credit transfer order
+++ CreationDateAndTime	Date of generation of the data	Not used
+++ ScheduledDate	Planned date of sending	Not used
+++ CustomerSpecifiedReference	Document number:	Customer's document serial number
+++ Originator	Sender	
++++ AccountNumber	Account number Type attribute: its value can only be blank/GIRO	16/24 character GIRO bank account number of the customer (sender / beneficiary) initiating the transaction
++++ AccountNumber Type	Account number type	The value can only be blank/GIRO Type attribute: Its value can only be blank/GIRO
++++ Name	Name	Name of the customer initiating the transaction
+++ Beneficiary	Beneficiary:	
+++ AccountNumber	Account number	26/24 character bank account number of the counterparty (payee / payer) receiving the transaction  Type attribute (Account number type) can be only blank/GIRO

++++ Name	Name	Name of the counterparty receiving the transaction
++++ CountryCode	Country code	Not used
++++ Country	Country name	Not used
+++ RequestedExecutionDate	Value date (due date)	Debit day (due date) in DD MMYYYY format
+++ Amount	Amount to be transferred	Order amount Currency attribute (For all currency types) can only be 'HUF'
+++ RemittanceInfo	Reference field	Text (free text format) 3 x 32 length Reference field - 1 Reference field - 2 Reference field - 3
+++ StatisticalCode	Title code	Not used

#### 4.1.10. HUF orders import XML format- HUF, VIBER 101

XML tag/sub-tag	Definition	Comment
+ HUFTTransactions	HUF order	
++ Transaction	Transaction	TransactionProcessingMode attribute For VIBER order 'VIBER', if not indicated, then HUF transfer order
+++ CustomerSpecified Reference	Document number:	Not mandatory. First 8 characters if there is place in the order to be written.
+++ Originator	Principal	
+++ Account		
+++++ AccountNumber	Account number	16/24 character GIRO bank account number of the ordering customer initiating the transaction
+++++ Name	Name	Name of the customer initiating the transaction.
+++ Beneficiary	Beneficiary:	
++++ Account		



+++++ AccountNumber	Account number	16/24 character bank account number of the counterparty receiving the transaction.
+++++ Name	Name	Name of the counterparty receiving the transaction.
+++ RequestedExecutionDate	Value date (due date)	Debit day (due date) in <b>DDMMYYYY</b> format.
+++ Amount	Amount to be transferred	<b>Currency</b> is the value of the Currency attribute. Can only be 'HUF'.
+++ RemittanceInfo	Reference field	
++++ Text1	Reference field-1	max. 32 characters
++++ Text2	Reference field-2	max. 32 characters
++++ Text3	Reference field-3	max. 32 characters

### Changes

- The following rows are deleted from the template:
  - +++ CreationDateAndTime
  - +++ ScheduledDate
  - ++++ AccountNumber Type
  - ++++ CountryCode
  - ++++ Country
  - +++ StatisticalCode
- The following rows are added to the template
  - ++++ Account
  - ++++ Text1
  - ++++ Text2
  - ++++ Text3
- The following values have become subordinate due to the extra value included:
  - +++++ AccountNumber
  - +++++ Name

## 5. Currency orders import formats

### 5.1.1. MBH BANK format

Row no.	Definition	Position	Length	Type	Comment
1	ID	0001–0020	20	AN	Sender's own ID → Not mandatory
2	own account	0021–0044	24	AN	Sender's bank account number, aligned to the left, without hyphens, filled in with a space at the end, cannot remain empty
3	sender's name	0045–0079	35	AN	Sender's name 1, cannot remain empty
4	principal's name	0080–0114	35	AN	Sender's name 2
5	sender's site	0115–0149	35	AN	Sender's site 1, cannot remain empty
6	sender's site	0150–0184	35	AN	Sender's site 2
7	counter account	0185–0219	35	AN	Payee's bank account number, cannot remain blank
8	payee's name	0220–0254	35	AN	Payee's name 1, cannot remain empty
9	beneficiary's name:	0255–0289	35	AN	Payee's name 2
10	payee's site	0290–0324	35	AN	Payee's site 1, cannot remain empty
11	payee's site	0325–0359	35	AN	Payee's site 2
12	payee's bank	0360–0394	35	AN	Name of payee's bank 1
13	beneficiary's bank:	0395–0429	35	AN	Name of payee's bank 2
14	address of payee's bank	0430–0469	35	AN	Address of payee's bank 1
15	address of payee's bank	0465–0499	35	AN	Address of payee's bank 2
16	payee's bank account relationship	0500–0534	35	AN	Account relationship of payee's bank: name 1
17	payee's bank account relationship	0535–0569	35	AN	Account relationship of payee's bank: name 2

18	payee's bank account relationship address	0570–0604	35	AN	Account relationship of payee's bank: address 1
19	payee's bank account relationship address	0605–0639	35	AN	Account relationship of payee's bank: address 2
20	CURRENCY	0640–0642	3	AN	Currency type, cannot remain empty
21	amount (in currency)	0643–0657	15	N	Amount to be transferred in currency, can only be positive, cannot remain empty
22	amount (in HUF)	0658–0672	15	N	Amount to be transferred in HUF
23	reference field 1	0673–0707	35	AN	Reference to the payee 1
24	reference field 2	0708–0742	35	AN	Reference to the payee 2
25	reference field 3	0743–0777	35	AN	Reference to the payee 3
26	reference field 4	0778–0812	35	AN	Reference to the payee 4
27		0813–0917	105	AN	Terminated, to be filled with spaces
28	date of processing	0918–0925	8	N	Date of processing (due date)
29		0926–0933	8	AN	Terminated, can filled with any character
30	payee's country code	0934–0935	2	AN	Payee's country code
31		0936–1247	312	AN	Terminated, to be filled with spaces
32	import refnum	1248–1252	5	N	Reference number of import collection
33	cost bearer	1253–1253	1	N	Cost bearer: 1, 2 or 3, cannot remain empty
34	transaction type	1254–1254	1	A	Transaction type: A, C, K or I, cannot remain empty
35		1255–1255	1	AN	Terminated, to be filled with spaces
36	urgent	1256–1256	1	A	Urgent execution (Y / N), cannot remain empty
37	individual exchange rate	1257–1257	1	A	Request for individual exchange rate (Y / N)

38		1258–1271	14	AN	Terminated, to be filled with spaces
39	commodity name	1272–1306	35	AN	Definition of goods (for goods release)
40		1307–1341	35	AN	Terminated, to be filled with spaces
41	SWIFT copy fax number	1342–1376	35	AN	SWIFT copy fax number, only if fax copy is requested
42	payee's bank code	1377–1411	35	AN	Payee's bank code
43	relationship bank code	1412–1446	35	AN	Relationship's bank code
44		1447–1448	2	AN	0D, 0A

### 5.1.2. Currency orders import - MBH format 101

Row no.	Definition	Position	Length	Type	Comment
1	ID	001–0020	20	AN	Sender's own ID → Not mandatory
2	own account	0021–0044	24	AN	Payee's bank account number, aligned to the left, without hyphens, filled in with a space at the end. Cannot be blank
3	principal's name	0045–0079	35	AN	Sender's name 1, cannot be blank
4	principal's name	0080–0114	35	AN	Sender's name 2
5	sender's site	0115–0149	35	AN	Sender's site 1, cannot be blank.
6	sender's site	0150–0184	35	AN	Sender's site 2
7	counter account	0185–0219	35	AN	Beneficiary's bank account number, cannot be blank.
8	beneficiary's name:	0220–0254	35	AN	Beneficiary's name 1, cannot be blank
9	beneficiary's name:	0255–0289	35	AN	Beneficiary's name (2.)
10	payee's site	0290–0324	35	AN	Beneficiary's site 1, cannot be blank.
11	payee's site	0325–0359	35	AN	Beneficiary's site 2
12	beneficiary's bank:	0360–0394	35	AN	Name of beneficiary's bank 1
13	beneficiary's bank:	0395–0429	35	AN	Not used → To be filled with spaces

14	address of payee's bank	0430–0469	35	AN	Address of beneficiary's bank 1
15	address of payee's bank	0465–0499	35	AN	Address of beneficiary's bank 2
16	payee's bank account relationship	0500–0534	35	AN	Not used→To be filled with spaces
17	payee's bank account relationship	0535–0569	35	AN	Not used→To be filled with spaces
18	payee's bank account relationship address	0570–0604	35	AN	Not used→To be filled with spaces
19	payee's bank account relationship address	0605–0639	35	AN	Not used→To be filled with spaces
20	CURRENCY	0640–0642	3	AN	Currency type, cannot remain empty
21	amount in foreign currency	0643–0657	15	N	Amount to be transferred in currency, can only be positive, cannot be blank.
22	amount in HUF	0658–0672	15	N	Not used→To be filled with spaces
23	reference field 1	0673–0707	35	AN	
24	reference field 2	0708–0742	35	AN	
25	reference field 3	0743–0777	35	AN	
26	reference field 4	0778–0812	35	AN	
27		0813–0917	105	AN	Terminated, to be filled with spaces
28	date of processing	0918–0925	8	N	Order date In DDMMYYYY format
29		0926–0933	8	AN	Not used, to be filled with spaces
30	payee's country code	0934–0935	2	AN	IBAN country code
31		0936–1247	312	AN	Terminated, to be filled with spaces
32	import refnum	1248–1252	5	N	Not used→To be filled with spaces
33	cost bearer	1253–1253	1	N	Cost bearer's coding, cannot be blank. Its value can only be 1 or 2. 1 -> OUR 2 -> SHA
34	transaction type	1254–1254	1	A	Transaction type must be A only. A -> credit transfer
35		1255–1255	1	AN	Not used→To be filled with spaces

36	urgent	1256–1256	1	A	Urgent execution, cannot be blank. Value Can be Y or N Y -> Out of turn, T day N -> normal, T+1 day
37	individual exchange rate	1257–1257	1	A	Not used→To be filled with spaces
38		1258–1271	14	AN	Terminated, to be filled with spaces
39	commodity name	1272–1306	35	AN	Terminated, to be filled with spaces
40		1307–1341	35	AN	Terminated, to be filled with spaces
41	SWIFT copy fax number	1342–1376	35	AN	If requested a fax copy, then the SWIFT copy fax number, otherwise blank.
42	payee's bank code	1377–1411	35	AN	Beneficiary bank's SWIFT code
43	relationship bank code	1412–1446	35	AN	Not used→To be filled with spaces
44		1447–1448	2	AN	0D, 0A

### Changes

- Comment fields highlighted in yellow:
  - Payee's bank: To be filled with spaces
  - Payee's Bank account relationship 1,2: To be filled with spaces
  - Payee's Bank account relationship address 1,2: To be filled with spaces
  - Amount in HUF: To be filled with spaces
  - Cost bearer Can be OUR or SHA
  - Transaction type: Can be only A
  - Individual exchange rate: To be filled with spaces
  - Commodity name: To be filled with spaces

#### 5.1.3. MBH BANK format - New currency interface (Recommended)

Row no.	Definition	Position	Length	Type	Comment
1	ID	0001–0020	20	AN	Sender's own ID→ Not mandatory
2	own account	0021–0044	24	AN	Sender's bank account number, aligned to the left, without hyphens, filled in with a space at the end, cannot remain empty
3	principal's name	0045–0079	35	AN	Sender's name 1, cannot remain empty
4	sender's name	0080–0114	35	AN	Sender's name 2
5	sender's site	0115–0149	35	AN	Sender's site 1, cannot remain empty
6	sender's site	0150–0184	35	AN	Sender's site 2

7	counter account	0185–0219	35	AN	Payee's bank account number, cannot remain empty
8	beneficiary's name:	0220–0254	35	AN	Payee's name 1, cannot remain empty
9	beneficiary's name:	0255–0289	35	AN	Payee's name 2
10	payee's site	0290, 0324	35	AN	Payee's site 1, cannot remain empty
11	payee's site	0325–0359	35	AN	Payee's site 2
12	beneficiary's bank:	0360–0394	35	AN	Name of payee's bank 1
13	beneficiary's bank:	0395–0429	35	AN	Name of payee's bank 2
14	address of payee's bank	0430–0469	35	AN	Address of payee's bank 1
15	address of payee's bank	0465–0499	35	AN	Address of payee's bank 2
16	payee's bank account relationship	0500–0534	35	AN	Account relationship of payee's bank: name 1
17	payee's bank account relationship	0535–0569	35	AN	Account relations of payee's bank: name 2
18	payee's bank account relationship address	0570–0604	35	AN	Account relations of payee bank: address 1
19	payee's bank account relationship address	0605–0639	35	AN	Account relations of payee bank: address 2
20	order's currency type	0640–0642	3	AN	Currency of the order, cannot remain empty
21	amount in foreign currency	0643–0657	15	N	Amount to be transferred in currency, can only be positive, cannot remain empty
22	amount in HUF	0658–0672	15	N	Amount to be transferred in HUF
23	reference field 1	0673–0707	35	AN	Reference to the payee 1
24	reference field 2	0708–0742	35	AN	Reference to the payee 2
25	reference field 3	0743–0777	35	AN	Reference to the payee 3
26	reference field 4	0778–0812	35	AN	Reference to the payee 4
27		0813–0917	105	AN	Terminated, to be filled with spaces
28	date of processing	0918–0925	8	N	Date of processing (due date)
29		0926–0933	8	AN	Terminated, can filled with any character

30	payee's country code	0934–0935	2	AN	Payee's country code
31		0936–1247	312	AN	Terminated, to be filled with spaces
32	import refnum	1248–1252	5	N	Reference number of import collection
33	cost bearer	1253–1253	1	N	Cost bearer: 1, 2 or 3, cannot remain empty
34	transaction type	1254–1254	1	A	Transaction type: A, C, K or I, cannot remain empty
35		1255–1255	1	AN	Terminated, to be filled with spaces
36	urgent	1256–1256	1	A	Urgent execution (Y / N), cannot remain empty
37	individual exchange rate	1257–1257	1	A	Request for individual exchange rate (Y / N)
38		1258–1271	14	AN	Terminated, to be filled with spaces
39	commodity name	1272–1306	35	AN	Definition of goods (for goods release)
40		1307–1341	35	AN	Terminated, to be filled with spaces
41	SWIFT copy fax number	1342–1376	35	AN	SWIFT copy fax number, only if fax copy is requested
42	payee's bank code	1377–1411	35	AN	Payee's bank code
43	relationship bank code	1412–1446	35	AN	Relationship's bank code
44	execution currency	1447-1449	3	AN	Currency of the order, cannot remain empty
45		1450–1451	2	AN	0D, 0A

#### 5.1.4. Currency orders import - MBH format new currency interface 101

Row no.	Definition	Position	Length	Type	Comment
1	ID	0001–0020	20	AN	Document number→ Not mandatory
2	own account	0021–0044	24	AN	Payee's bank account number, aligned to the left, without hyphens, filled in with a space at the end. Cannot be blank
3	principal's name	0045–0079	35	AN	Sender's name 1, cannot be blank
4	principal's name	0080–0114	35	AN	Sender's name 2
5	sender's site	0115–0149	35	AN	Sender's site 1, cannot be blank
6	sender's site	0150–0184	35	AN	Sender's site 2



7	counter account	0185–0219	35	AN	Beneficiary's bank account number, cannot be blank
8	beneficiary's name:	0220–0254	35	AN	Beneficiary's name 1, cannot be blank
9	beneficiary's name:	0255–0289	35	AN	Beneficiary's name (2.)
10	payee's site	0290, 0324	35	AN	Beneficiary's site 1, cannot be blank.
11	payee's site	0325–0359	35	AN	Beneficiary's site 2
12	beneficiary's bank:	0360–0394	35	AN	Name of beneficiary's bank 1
13	payee's bank 2	0395–0429	35	AN	Not used→To be filled with spaces
14	address of payee's bank	0430–0469	35	AN	Address of beneficiary's bank 1
15	payee's bank 2 address	0465–0499	35	AN	Address of beneficiary's bank 2
16	payee's bank account relationship	0500–0534	35	AN	Not used→To be filled with spaces
17	payee bank account relationship 2	0535–0569	35	AN	Not used→To be filled with spaces
18	payee's bank account relationship address	0570–0604	35	AN	Not used→To be filled with spaces
19	payee's bank account relationship address 2	0605–0639	35	AN	Not used→To be filled with spaces
20	order's currency type	0640–0642	3	AN	Currency of the order, cannot be blank
21	amount in foreign currency	0643–0657	15	N	Amount to be transferred in currency, can only be positive, cannot be blank.
22	amount in HUF	0658–0672	15	N	Not used→To be filled with spaces
23	reference field 1	0673–0707	35	AN	
24	reference field 2	0708–0742	35	AN	
25	reference field 3	0743–0777	35	AN	
26	reference field 4	0778–0812	35	AN	
27		0813–0917	105	AN	Terminated, to be filled with spaces
28	date of processing	0918–0925	8	N	Order date In DDMMYYYY format

29		0926–0933	8	AN	Terminated, to be filled with spaces
30	payee's country code	0934–0935	2	AN	Beneficiary's country code IBAN country code
31		0936–1247	312	AN	Terminated, to be filled with spaces
32	import refnum	1248–1252	5	N	Not used→To be filled with spaces
33	cost bearer	1253–1253	1	N	Cost bearer's coding, cannot be blank. Value can only be 1 or 2. 1 -> OUR 2 -> SHA
34	transaction type	1254–1254	1	A	Transaction type, can only be A, cannot be blank A -> credit transfer
35		1255–1255	1	AN	Terminated, to be filled with spaces
36	urgent	1256–1256	1	A	Urgent execution, cannot be blank. Value Can be Y or N Y -> Out of turn, T day N -> normal, T+1 day
37	individual exchange rate	1257–1257	1	A	Not used→To be filled with spaces
38		1258–1271	14	AN	Terminated, to be filled with spaces
39	commodity name	1272–1306	35	AN	Not used→To be filled with spaces
40		1307–1341	35	AN	Terminated, to be filled with spaces
41	SWIFT copy fax number	1342–1376	35	AN	If requested a fax copy, then the SWIFT copy fax number, otherwise blank.
42	payee's bank code	1377–1411	35	AN	Beneficiary bank's SWIFT code
43	relationship bank code	1412–1446	35	AN	Not used→To be filled with spaces
44	execution currency	1447-1449	3	AN	ISO currency code, cannot be blank
45		1450–1451	2	AN	0D, 0A

### Changes

- Comment fields highlighted in yellow:
  - Payee's bank 2: To be filled with spaces
  - Payee's Bank account relationship 1,2: To be filled with spaces
  - Payee's Bank account relationship address 1,2: To be filled with spaces
  - Amount in HUF: To be filled with space
  - Import refnum: To be filled with spaces
  - Cost bearer Can be OUR or SHA
  - Transaction type: Can be only A

- Individual exchange rate: To be filled with spaces
- Commodity name: To be filled with spaces
- Relation bank code: To be filled with spaces

### 5.1.5. XML format

XML tag	Definition	Description
+ DEVTransactions	Currency order	
++ Transaction		Urgent attribute (urgent) can be 'yes' or no' RequestedExecutionDay attribute (Value date) can be 'T' or 'T+1 day' Data not necessary
+++CreationDateAndTime	Date of generation of the data	Data not necessary
+++ ScheduledDate	Planned date of sending	Data not necessary
+++ Originator	Principal	
++++ Name	Principal's name	Sender's name
++++ Address	Postal address	
+++++ FreeFormatPostalAddress vagy StructuredPostalAddress	Sender's site	
++++ AccountNumber	Sender's account number	Type attribute can be 'GIRO' or 'IBAN'
++++ CountryCode	Country code (in capital letters)	Data not necessary
++++ Country	Country name	Data not necessary
+++ FinancialInstitution		
++++ Name	Bank's name	Name of the sender's bank, data not required
++++ FinancialInstitutionId	Bank's code	Name of the sender's bank, data not required, Type attribute (Bank code type) can be 'BIC', 'SWIFT' or 'BLZ'
++++ Address	Postal address	Address of the sender's bank, data not required
+++++ FreeFormatPostalAddress vagy StructuredPostalAddress	Postal address	Data not necessary

++++ CountryCode	Country code (in capital letters)	Country code of the sender's bank, data not required
++++ Country	Country name	Data not necessary
+++ Beneficiary	Beneficiary:	
++++ Name	Beneficiary's name	
++++ Address	Postal address	
+++++ FreeFormatPostalAddress vagy StructuredPostalAddress	Postal address	Payee's site
+++ FinancialInstitution		
++++ Name	Bank's name	Payee bank's name
++++ FinancialInstitutionId	Bank's code	Payee's bank code Type attribute (bank code type) Can be 'BIC', 'SWIFT' or 'BLZ, data not required
++++ Address	Postal address	
XML tag	Definition	Description
+++++ FreeFormatPostalAddress vagy StructuredPostalAddress	Postal address	Address of payee's bank
++++ CountryCode	Country code (in capital letters)	Payee's country code
++++ Country	Country name	Not required
++++ AccountNumber	Account number	Payee's bank account number Type attribute (account number type) can be 'GIRO' or 'IBAN'
+++ Amount	Amount to be transferred	Amount to be transferred Currency attribute: currency of the order in capital letters
+++ TargetCurrency	Currency of execution	Currency of execution for the use of new currency order interface
+++ RequestedExecutionDate	Day of execution	Date of processing in DD-MM-YYYY format
+++ RemittanceInfo	Reference field	To be notified to the payee Text in 4x35 length
+++ TransferInstruction		
++++ Name	Corresponding bank	Payee bank account relationship name

++++ IndividualExchangeRate	Individual exchange rate	Request individual exchange rate
++++ SWIFTFaximileRequested	FAX number	SWIFT copy fax number
++++ FreeFormatInstruction	Reference for the Bank	
+++ Charge	Banking expenses	ChargeOption attribute: 'BEN', 'SHA', 'OUR' BEN=beneficiary SHA=shared cost OUR=sender
+++ StatisticalCode	Title code	A3

### 5.1.6. Currency orders import - XML format 101

XML tag	Definition	Description
+ DEVTransactions	Currency order	
++ Transaction		<b>Can be repeated several times.</b> If applicable <b>Urgent</b> attribute and value 'yes', then <b>Extraordinary</b> transfer (only Urgent="yes" interpreted). If: no such attribute, then Ordinary credit transfer with T+1 day.
+++ Originator	Principal	
++++ Name	Principal's name	
++++ Address	Postal address	
+++++ FreeFormatPostalAddress or StructuredPostalAddress	Sender's site	Not used
++++ AccountNumber	Sender's account number	In format according to <b>Type</b> attribute value. 'GIRO' or IBAN'
++++ CountryCode	Country code	Not mandatory
++++ Country	Country name	Not mandatory
+++ FinancialInstitution		
++++ Name	Bank's name	Name of the sender's bank, not mandatory.

++++ FinancialInstitutionId	Bank's code	Not mandatory. If <b>Type</b> attribute value is 'SWIFT', then the SWIFT code of the beneficiary's bank.
++++ Address	Postal address	Address of the sender's bank, not mandatory.
+++++ FreeFormatPostalAddress or StructuredPostalAddress	Postal address	Not used
++++ CountryCode	Country code	Country code of the sender's bank, not mandatory.
++++ Country	Country name	Not mandatory
+++ Beneficiary	Beneficiary:	
++++ Name	Beneficiary's name	
++++ Address	Postal address	
+++++ FreeFormatPostalAddress vagy StructuredPostalAddress	Postal address	Not used
+++ FinancialInstitution		
++++ Name	Bank's name	Beneficiary bank's name
++++ FinancialInstitutionId	Bank's code	Not mandatory. If <b>Type</b> attribute value is 'SWIFT', then the SWIFT code of the beneficiary's bank.
++++ Address	Postal address	
+++++ FreeFormatPostalAddress vagy StructuredPostalAddress	Postal address	Not used
++++ CountryCode	Country code	Beneficiary's country code
++++ Country	Country name	Not mandatory
++++ AccountNumber	Beneficiary's account number	In format according to <b>Type</b> attribute value. 'GIRO' or IBAN'

+++ Amount	Amount to be transferred	Order amount <b>Currency</b> attribute value currency
+++ TargetCurrency	Currency of execution	Currency of execution ISO currency code
+++ RequestedExecutionDate	Day of execution	Date of order in <b>DD-MM-YYYY</b> format
+++ RemittanceInfo	Reference field	
++++ Text1	Reference field-1	max. 35 characters
++++ Text2	Reference field-2	max. 35 characters
++++ Text3	Reference field-3	max. 35 characters
++++ Text4	Reference field-4	max. 35 characters
+++ TransferInstruction		
++++ Name	Corresponding bank	Not used
++++ IndividualExchangeRate	Individual exchange rate	Not used
++++ SWIFTFaximileRequested	FAX number	fax number for SWIFT copy
++++ FreeFormatInstruction	Announcement for the Bank	
+++ Charge	Banking expenses	According to <b>ChargeOption</b> attribute value. Can only be SHA or OUR
+++ StatisticalCode	Title code	Not used

## Changes

- The following rows have been added to the table:
  - ++++ Text1
  - ++++ Text2
  - ++++ Text3
  - ++++ Text4
- The values in the Comment column of the following rows have been changed:
  - ++ Transaction: Can be repeated several times
  - +++++ FreeFormatPostalAddress or StructuredPostalAddress: Not used
  - ++++ FinancialInstitutionId: Not mandatory
  - ++++ Name: Not used
  - ++++ IndividualExchangeRate: Not used
  - +++ Charge: Can be SHA or OUR

+++ StatisticalCode: Not used

### 5.1.7. Foreign currency transfer orders - EDIFACT import

The format to be used for foreign currency transfers in the EDIFACT PAYORD format. The length of the lines is 941 characters (including the CR/LF line separator character pair).

Field	Description	Pos.	Length	Filled	Description
	<b>Transaction</b>				
M1	Record type	1	6	K	"PAYORD"
M2	Foreign currency transfer	7	2	K	"IN"
M3	ID	9	14	K	YYYYMMDD + 6 NUM
	<b>Sender</b>				
M4	Account number	23	47	K	Payee's bank account number (GIRO 3x8 format)
M5	Account number type	70	1	K	
M6	Name of sender	71	4*35	K	
	<b>To:</b>				
M8	Account number	220	47	K	
M9	Account number type	267	1	K	
M10	Bank's name	268	35+29		
M12	Recipient's name	332	4*35	K	
	Country code	472	2	K	
	S.W.I.F.T. code	474	15		
	Corresponding bank	489	35		
	<b>Remark</b>				
	Resident	524	1		Resident (Y/N)
	SWIFT	525	1		Requests copy of SWIFT message (Y/N)
	Fax number	526	15		Fax number to which the SWIFT copy is requested
M18	Communication to the Bank	558	35		Its value is not handled by the system as of version 73, and its value is not transferred to the bank when importing.
	Reference	593	35+35+25		
	<b>Stat. information</b>				
	Curr. perm. number	753	24		ALFANUM
	Curr. perm. date	777	8		YYYYMMDD



	Urgent execution	786	1		0 - TtDay, 1 - T+1st day, 2 - T+2nd day
	VIBER	787	1		Y/N
	<b>Amount</b>				
M21	Foreign currency to be paid	789	3	K	ALFA
M24	Currency to be transferred	806	3	K	ALFA
M25	Number of decimal places	809	1	K	NUM
M26	Amount to be transferred	810	13	K	Filled with zeros from left, without decimal point
	<b>Date</b>				
M28	Currency date	835	8		YYYYMMDD
	<b>Other</b>				
M31	Cost bearing	855	1		NUM
M61	Status	938	2	K	00.),
	<b>Record separator</b>				
	CR/LF	940	2	K	

#### 5.1.8. Collection initiation order - EDIFACT import

- File name FI\*.XML

XML tag/sub-tag	Description	Remark
+ INKTransactions	Collection order	
++ Transaction	Transaction	
+++ CustomerSpecifiedReference	Document number	Not mandatory. First 6 characters if there is place in the order to be written.
+++ MandateOption		
++++ MandateType	Collection type	Can only be "REP", based on authorisation etter
+++ Creditor	Beneficiary	
++++ Account		
+++++ AccountNumber	Account number	16/24-character GIRO bank account number of the beneficiary customer initiating the transaction.

+++++ Name	Name	Name of the beneficiary customer initiating the transaction
+++ Debtor	Payer	
++++ Account		
+++++ AccountNumber	Account number	16/24 character bank account number of the payer receiving the transaction.
+++++ Name	Name	Name of the payer receiving the transaction.
+++ Amount	Amount to be transferred	Currency can only be HUF. Currency attribute value 'HUF'
+++ RemittanceInfo	Reference	Reference
++++ Text1	Reference field-1	max. 32 characters
++++ Text2	Announcement-2	max. 32 characters
++++ Text3	Announcement-3	max. 32 characters

#### 5.1.9. Collection order, EDIFACT format (\*.INK)

The EDIFACT PAYORD format is one of the formats that can be used for initiating collection orders. The length of the lines is 941 characters (including the CR/LF line separator character pair).

Field	Description	Pos.	Length	Filled	Description
Transaction					
M1	Record type	1	6	K	"INKORD"
M2	HUF-based	7	2	K	"DO"
M3	ID	9	14	V	YYYYMMDD + 6 NUM
Sender					
M4	Account number	23	47	K	24 digit account number
M5	Account number type	70	1	V	0
M6	Name of sender	71	32	V	
Recipient					
M8	Account number	220	47	K	24 digit account number

M9	Account number type	267	1	V	0
M12	Recipient's name	332	32	K	
Remark					
M18	Remark	593	96		Reference (3*32 characters)
	Document number	689	6	V	Alphanumeric value
Type of the collection order		695	1	K	"a": prompt collection order based on agreement concluded with the payer
					"e": prompt collection order based on legislation
		696	19		For prompt collection order executed on the basis of legislation:
					number of the piece of legislation
Amount					
M24	Currency	806	3	V	"HUF"
M25	Number of decimal places	809	1	V	"2"
M26	Amount	810	13	K	Filled with zeros from left, without decimal point
Other					
M61	Status	938	2	K	00.),
Record separator					
	CR/LF	940	2	K	0x0D 0x0A

#### 5.1.10. Prompt collection initiation order - XML format 101

File name FI\*.XML

XML tag/sub-tag	Description	Remark
+ INKTransactions	Collection order	

++ Transaction	Transaction	
+++ CustomerSpecifiedReference	Document number	Not mandatory. First 6 characters if there is place in the order to be written.
+++ MandateOption		
++++ MandateType	Collection type	Can only be "REP", based on authorisation etter
+++ Creditor	Beneficiary	
++++ Account		
+++++ AccountNumber	Account number	16/24-character GIRO bank account number of the beneficiary customer initiating the transaction.
+++++ Name	Name	Name of the beneficiary customer initiating the transaction
+++ Debtor	Payer	
++++ Account		
+++++ AccountNumber	Account number	16/24 character bank account number of the payer receiving the transaction.
+++++ Name	Name	Name of the payer receiving the transaction.
+++ Amount	Amount to be transferred	Currency can only be HUF. Currency attribute value 'HUF'
+++ RemittanceInfo	Reference	Reference
++++ Text1	Reference field-1	max. 32 characters
++++ Text2	Announcement-2	max. 32 characters
++++ Text3	Announcement-3	max. 32 characters

#### 5.1.11. HUF and currency transfer orders - ISO20022 import format

For a description of the ISO20022 import format, please refer to the manual for the format, which is available as follows: ISO20022 import format description.

### 5.1.12. HUF and currency transfer orders - MultiCash import (MT100)

The file format corresponds to the giro-format introduced in Hungarian domestic payments. In addition to the format of the transfer order, the following also describes the format of the forward direct debit order and the prompt direct debit order.

The required file extension is ".UNG".

The file contains two types of records:

- 1 header, and
- one or more information part (transfers/collection orders).

Both the header and the information part are of constant length. This length is 355 bytes for both. Neither the data fields nor the records are delimited by separators.

#### The meaning of the columns in the record description:

- TYPE = field type
- a = alphanumeric
- n = numeric (0-9)n = numeric (0 - 9),
- x = date (YYYYMMDD)
- HOSSZ = field length

#### Header

The header data fields are identified by a field serial number. The field serial number is preceded and followed by ":" (e.g. ":01:"). Filling in all data fields is mandatory.

FIELD NUMBER	SERIAL	TYPE	LENGTH	TITLE
:01:		a	6	Reference
:02:		n	18	Amount of the amounts of the orders
:03:		n	5	Number of orders
:04:		a	12	Bank number
:05:		a	16	Sender's name 1
			16	Sender's address
:06:		a	8	Generator's code
:07:		a	12	File name
:08:		n	1	Order type
		a	229	Spaces as filling characters

The content of the ":08:" field varies according to the type of order:

- transfer = 1
- prompt collection order = 2
- forward direct debit order = 3

## Information part

One record contains all the information for one transfer order.

### In case of transfer

CSOP	TYPE	LENGTH	TITLE
G1	n	2	Item code (always "02")
G2	n	3	Transaction code (always "001")
G3	n	2	Transaction subcode (always "00")
G4	a	12	Number of the sender's bank
G5			<u>Transaction ID</u>
G5-1	x	8	Date of recording (YYYYMMDD)
G5-2	n	7	Serial number (always "0000000")
G5-3	n	2	Batch number (always "00")
G6	a	12	Beneficiary's bank number
G7	n	18	Amount
G8			<u>Currency code</u>
G8-1	a	3	ISO code (always "HUF")
G8-2	n	1	Number of decimal places (always "2")
G9	x	8	Value date (YYYYMMDD)
G10	a	1	Priority code (always "0")
G11	a	1	Urgency code (always "0")
G12	a	3	Debit charge code (always "000")
G13-1	a	8	Code of approver 1
G13-2	a	2	Reserve area (space)
G14	a	2	Error code (always "00")
B1-1	a	8	Code of approver 2
B1-2	a	1	Reserve area (space)
B2	a	6	Customer reference
B3			<u>Principal</u>
B3-1	a	16	Sender's account number
B3-2	a	16	Sender's name 1
B3-3	a	16	Address of the sender 1
B4	a	4	TITLE:
B5			<u>Beneficiary</u>
B5-1	a	16	Account number of the beneficiary
B5-2	a	16	Beneficiary's name 1
B5-3	a	16	Beneficiary's address 1
B6	x	8	Value date (YYYYMMDD)
B7	a	32	Reference field 1
B8	a	32	Reference field 2

B9	a	32	Reference field 3
B10	a	4	Reserve area (space)
B11	a	4	Reserve area (space)
B12	a	33	Reserve area (space)

The records of direct debit orders differ from the transfer record in the transaction code and the content of the end of the record.

**In case of a prompt collection order**

CSOP	TYPE	LENGTH	TITLE
G1	n	2	Item code (always "02")
G2	n	3	Transaction code (always "092")
G3	n	2	Transaction subcode (always "00")
G4	a	12	Number of the sender's bank
G5			<u>Transaction ID</u>
G5-1	x	8	Date of recording (YYYYMMDD)
G5-2	n	7	Serial number (always "0000000")
G5-3	n	2	Batch number (always "00")
G6	a	12	Beneficiary's bank number
G7	n	18	Area filled with zero
G8			<u>Currency code</u>
G8-1	a	3	ISO code (always "HUF")
G8-2	n	1	Number of decimal places (always "2")
G9	x	8	Value date (YYYYMMDD)
G10	a	1	Priority code (always "0")
G11	a	1	Urgency code (always "0")
G12	a	3	Debit charge code (always "000")
G13-1	a	8	Code of approver 1
G13-2	a	2	Reserve area (space)
G14	a	2	Error code (always "00")
B1-1	a	8	Code of approver 2
B1-2	a	1	Reserve area (space)
B2	a	6	Customer reference
B3			<u>Principal</u>
B3-1	a	16	Sender's account number
B3-2	a	16	Sender's name 1
B3-3	a	16	Address of the sender 1
B4	a	4	TITLE:
B5			<u>Payment obligor</u>
B5-1	a	16	Account number of the payment obligor

B5-2	a	16	Name of the payment obligor 1
B5-3	a	16	Address of the payment obligor 1
B6	x	8	Start date (YYYYMMDD)
B7	a	32	Reference field 1
B8	a	32	Reference field 2
B9	a	32	Reference field 3
B10	n	1	Legal title of submission
B11	a	19	Legal regulation
B12	n	18	Amount to be collected
B13	a	3	Reserve area (space)

**In case of collection order with a time limit**

CSOP	TYPE	LENGTH	TITLE
G1	n	2	Item code (always "02")
G2	n	3	Transaction code (always "093")
G3	n	2	Transaction subcode (always "00")
G4	a	12	Number of the sender's bank
G5			<u>Transaction ID</u>
G5-1	x	8	Date of recording (YYYYMMDD)
G5-2	n	7	Serial number (always "0000000")
G5-3	n	2	Batch number (always "00")
G6	a	12	Beneficiary's bank number
G7	n	18	Area filled with zero
G8			<u>Currency code</u>
G8-1	a	3	ISO code (always "HUF")
G8-2	n	1	Number of decimal places (always "2")
G9	x	8	Value date (YYYYMMDD)
G10	a	1	Priority code (always "0")
G11	a	1	Urgency code (always "0")
G12	a	3	Debit charge code (always "000")
G13-1	a	8	Code of approver 1
G13-2	a	2	Reserve area (space)
G14	a	2	Error code (always "00")
B1-1	a	8	Code of approver 2
B1-2	a	1	Reserve area (space)
B2	a	6	Customer reference
B3			<u>Principal</u>
B3-1	a	16	Sender's account number
B3-2	a	16	Sender's name 1
B3-3	a	16	Address of the sender 1
B4	a	4	TITLE:



B5			<i>Payment obligor</i>
B5-1	a	16	Account number of the payment obligor
B5-2	a	16	Name of the payment obligor 1
B5-3	a	16	Address of the payment obligor 1
B6	x	8	Start date (YYYYMMDD)
B7	a	32	Reference field 1
B8	a	32	Reference field 2
B9	a	32	Reference field 3
B10	x	8	Acceptance date (YYYYMMDD)
B11	x	8	Time limit for objection (YYYYMMDD)
B12	n	18	Amount to be collected
B13	a	7	Reserve area (space)

Align the fields:

- The alphanumeric fields are aligned to the left and the empty positions are filled with spaces, except for the bank number fields (04, G4, G6,) which are aligned to the right and filled with spaces from the left.

The numeric fields are aligned to the right and filled with zeros from the left.

### 5.1.13. MultiCash international transfer format (MT100)

#### 1. File header

The separator before each field number, e.g. ":01:", is the <CR><LF> (ASCII 13 + 10) character sequence for TAF data transmission and <@><@> (ASCII 64 + 64) character sequence for BTX data transmission.

**mandatory:**

- <CR><LF>:01:  
reference: max 16 characters alphanumeric reference number
- <CR><LF>:02:  
sum of the amounts: max. 17 characters numeric check amount
- <CR><LF>:03:  
number of orders: max 5 characters numeric, number of transfer orders in the file
- <CR><LF>:04:  
executing bank: max 11 characters alphanumeric, Swift ID of the executing bank

- <CR><LF>:05:

sender: max 4 \* 35 characters alphanumeric, name and address of the principal

**optional:**

- <CR><LF>:06:

participant number: max. 8 characters alphanumeric, participant number of the principal at the executing bank (from the BPD file)

- <CR><LF>:07:

filename: max. 12 characters alphanumeric, the name of the MT100 file used by the program to store it on the hard disk

Header before each transfer order, if the "Rooting" field is selected in the ordering party's auxiliary database.

**mandatory**

- 1. basic block

{1:F01XXXXXXXXXX1111223333}

x = the Swift ID of the sending unit ( service branch; 11 positions)

1 = date : MMDD

2 = running number of files produced on the day of production (2 positions)

3 = running sequence number of data sentences within the file (4 positions)

- 2. application block

{2:I100YYYYYYYYYU2} : Swift ID of the account management unit (ordering bank)

- 3. text block

{4:Message content according to the following definition

- 2. **Transfer orders**

**mandatory**

- <CR><LF>:20:

reference, max 16 characters alphanumeric reference number

- <CR><LF>:32A:

max. 24 characters, alphanumeric

**optional:**

- Sub-field 1: planned implementation deadline: exactly 6 characters numeric, format : YYMMDD

#### mandatory

- Sub-field 2: currency: exactly 3 characters alphanumeric, ISO code of the currency
- Sub-field 3: amount: max 15 characters numeric, sum with comma (,) as separator
- <CR><LF>:50:

sender: max. 4 \* 35 characters alphanumeric, name and address of the principal; the account number is :52a: field 1. Stored in its partial field.

#### optional:

- <CR><LF>:52a:

sender bank

*Version A:*

Subfield	1:	account	number,	max.	37	characters	alphanumeric,
/C/xxx	...	xx	vagy	/D/xxx	...	xx,	
C		=		credit		(prefix),	
D		=		debt		(prefix),	

x = account number max. 34 characters

Subfield 2: identifier, max 11 characters alphanumeric, Swift identifier

*Variant D:*

Subfield	1:	account	number,	max.	37	characters	alphanumeric,
/C/xxx	...	xx	or	/D/xxx	...	xx	
C		=		credit		(prefix),	
D		=		debt		(prefix),	

x = account number max. 34 characters

Sub-field 2: address, max. 4 \* 35 characters, alphanumeric, name and address of the sender bank

- <CR><LF>:53a:

the correspondent bank of the sender in the country of the currency

*Version A:*

Subfield 1: account number of the sender bank at the correspondent bank, max. 37 characters alphanumeric,

/C/xxx	...	xx	vagy	/D/xxx	...	xx,
C		=		credit		(prefix),
D		=		debt		(prefix),

x = account number max. 34 characters

Subfield 2: identifier, max 11 characters alphanumeric, Swift identifier

*Variant D:*

Subfield 1: account number of the sender bank at the correspondent bank, max. 37 characters alphanumeric,

/C/xxx	...	xx	vagy	/D/xxx	...	xx,
C		=		credit		(prefix),
D		=		debt		(prefix),

x = account number max. 34 characters

Sub-field 2: address, max. 4 \* 35 characters, alphanumeric, name and address of the corresponding bank

- <CR><LF>:57a:

beneficiary's bank relation

*Version A:*

Sub-field 1: ID, max 11 characters alphanumeric, Swift ID of the beneficiary bank

*Variant D:*

Sub-field 1: address, max. 4 \* 35 characters alphanumeric, name and address of the beneficiary bank

- <CR><LF>:59a:

beneficiary

Sub-field 1: account number, max. 35 characters alphanumeric, account number of the beneficiary

**mandatory**

Sub-field 2: address, max. 4 \* 35 characters alphanumeric, name and address of the beneficiary

**optional:**

- <CR><LF>:70:

references

- <CR><LF>:71A:

cost control: exactly 3 characters alphanumeric, BEN or OUR

- <CR><LF>:72:

supplementary information: max. 6 \* 35 characters alphanumeric, for additional information about the order, /BENONLY, /CHEQUE, /HOLD and 3 additional lines of free text

### 3. Example of a transfer order

```
:01:REF01
:02:3340.00
:03:2
:04:21798302
:50:SENDER 1.
VIHAR U. 11.
GYOMA
:06:MD
:07:INTZV12.INT
```

4. :20:HIV3  
 :32A:950626DEM3330,00  
 :50:SENDER 1.  
 VIHAR U. 11.  
 GYOMA  
 :52A:/D/30542253  
 21798302  
 :57A:35353535  
 :59:/54325432  
 FAVOURED 1.  
 FASOR U. 22.  
 VAC  
 :71A:BEN

5. {1:F0111223344 0626061138}{2:I10021798302 U2}{4:  
 :20:HIV  
 :32A:950626DEM10,00  
 :50:SENDER 1.  
 VIHAR U. 11.  
 GYOMA  
 :52A:/D/30542253  
 21798302  
 :53A:/D/44444444  
 11223344  
 :57A:35353535  
 :59:/54325432  
 FAVOURED 1.  
 FASOR U. 22.  
 VAC  
 :70:REFERENCE  
 :71A:BEN  
 :72:/BENONLY  
 4815  
 }

#### 5.1.14. Postal remittance forms – PEK import, Postal format (\*.PKF)

Direct Bank uses the Postal Clearing Centre format for postal payment orders.

##### Header record:

Field	Description	Pos.	Length	Description
1	Customer ID	1	8	
2	Nature of the data file	9	1	E=original, M=copy
3	Transfer date	10	3	serial number of the day with the year !
4	Serial number of the package within the day	13	2	
5	Print sender on the slip	15	1	1=yes, 0=no
6	Certificate type	16	2	81
7	Print sender list	18	1	1=yes, 0=no
8	Number of items in the package	19	6	
9	Sum of the transferred amounts	25	16	no decimal contained
10	Amount of the remittance fees	41	12	no decimal contained
11	Amount of coverage	53	16	sum of the previous two fields
12	Field not used	69	12	filled with '0'
13	Customer's name	81	24	
14	Number of account to be debited	105	24	
	CR/LF	129	2	2

##### Data record:

Field	Description	Pos.	Length	Description
1	Recipient ID:	1	24	
2	Recipient's name	25	24	
3	Recipient's name	49	24	
4	Recipient's destination	73	24	
5	Recipient street, house number, P.O.Box	97	24	
6	Recipient post code	121	4	
7	Payable amount	125	9	
8	Remittance order fee	134	6	
9	Sender's reference	140	30	

10	Result of postal processing	170	1	
11	Date of postal admission	171	6	
12	Postal control number	177	4	
13	Postal ID number	181	8	
14	Field not used	189	12	
	CR/LF	201	2	2

Fields 10-14 in the order must be left blank and will be filled in by the post office.

#### 5.1.15. Group message standards (UGIRO) format (\*.CAT)

The direct credit (CS-ÁTUTALÁS -G-TRANSFER) message standard

CS-ÁTUTALÁS message HEADER

field	contents	type	length	value, K/V	remark
F210	item-type	N	2	01, K	
F211	message type	A	6	ATUTAL, K (TRANSFER, K)	
F212 **4	duplum code	N	1	= 0 / <> 0, K	0 for the first transmission, a number other than 0 for each subsequent transmission,  = 0 - original message,  <> 0 - copy
F213	initiator ID	AN	13	K	the compiler of CS-ÁTUTALÁS: for employer, pension fund, etc. tax number AaaaaaaaaaaaaTttt, where 't' is the site ID
F214	message serial number	N	12	K	the serial number, also called input serial number, must be sequential and unique for the same initiator
F214.1	-compilation date (8)				

F214.2	-serial number (4)				
F215	bank account number of the initiator	AN	24	K	the number of the common counter account for the items; if the account number is only 8 characters long: aligned to the left filled from the right with spaces
F215.1	- bank unit (8)				
F215.2	-account number (8 / 16)				
F216 **	date of debit	N	8	K	debiting the account of the initiator of the CS-ÁTUTALÁS
F217	TITLE:	A	3	K	see list of titles
F218	name of the initiating company	AN	35	K	<u>Remark:</u> only the first 32 characters are sent to the beneficiary's bank
F2112 **	reference	AN	70	V	initiator's reference to the account-holding bank

**K/V** – the field is **Mandatory/ Optional**, in the case of an **Optional** field, if the field is not filled with data by the initiator, then the appropriate fill characters (0 or space) for the type must be inserted in the field.

<sup>4</sup> positive feedback requirements (field F212)

- 0 - **original** copy, positive confirmation **is not required** by the initiator,
- 1 - **second** copy, positive confirmation **is not required** by the initiator,
- 7 - **original** copy, positive confirmation is **required** by the initiator,

8 - **second** copy, positive confirmation is **required** by the initiator,

CS-ÁTUTALÁS ITEM

field	contents	type	length	value, K/V	remark
T210	item type	N	2	02, K	



T211	item number	serial N	6	K	a sequentially increasing number starting with 1, uniquely identifying the item within the message indicated in fields F213 to F214; the 31-character base identifier of the item: Value of fields F213+F214+T211
T212	day of credit	N	8	V	on that date, the amount must appear in the eligible customer's account.
T213	amount	N	10	K	the amount to be credited is only HUF, no decimal part can be used
T214	the beneficiary's bank account number	AN	24	K	if the account number has 8 digits, it should be left justified and filled in from the right with a space
T214.1	- bank unit (8)				
T214.2	-account number (8 /16)				
T215	customer identifier at the initiator	AN	24	K	e.g. master number, if the ID is shorter than 24 characters, it should be aligned to the left and filled from the right with spaces
T216	customer's name	AN	35	V	<u>Remark:</u> only the first 32 characters are sent to the beneficiary's bank
T217	customer's address	AN	35	V	<u>Remark:</u> only the first 32 characters are sent to the beneficiary's bank
T218	account holder's name	AN	35	K	<u>Remark:</u> only the first 32 characters are sent to the beneficiary's bank
T219	reference	AN	70	V	<u>Remark:</u> only the first 18 characters are sent to the beneficiary's bank

## CS-ÁTUTALÁS message Closing FOOTER

field	field	field	field	field	field
Z210	item-type	N	2	03, K	
Z211	number of items	N	6	K	the number of customer ITEMS in the CS-ÁTUTALÁS message
Z212	total value of items	N	16	K	the amount of customer ITEMS in the CS-ÁTUTALÁS message

## UGIRO format (\*.CBE) for the group collection CS-BESZEDÉS (G-COLLECTION) message standard

## CS-BESZEDÉS message HEADER

field	contents	type	length	value, K/V	remark
F210	item-type	N	2	01, K	
F211	message type	A	6	COLLECT, K	
F212 **1	duplum code	N	1	= 0 / <> 0, K	0 for the first transmission, a number other than 0 for each subsequent transmission, = 0 - original message, <> 0 - copy
F213	initiator ID	AN	13	K	compiler of the CS-BESZEDÉS: for tax number AaaaaaaaaaaaTttt, where 't' is the establishment ID
F214	message serial number	N	12	K	the serial number, also called input serial number, must be sequential and unique for the same initiator
F214.1	-compilation date (8)				
F214.2	-serial number (4)				
F215	initiator's account number				
F215.1	- bank unit (8)	AN	24	K	the number of the common counter account for the items; if the account number is only 8 digit long: aligned to the left filled from the right with spaces
F215.2	-account number (8 / 16)				

F216 **	notification deadline	N	8	K	sending the 'direct debit notice' to the debtor customer's account-holding bank
F217	TITLE:	A	3	V	see list of titles
F218	name of the initiating company	AN	35	K	<u>Remark:</u> only the first 32 characters are sent to the obligor's bank
F2112**	reference	AN	70	V	initiator's reference to the account-holding bank

<sup>1</sup> the value marked with \*\* does **not** reach the recipient

#### CS-BESZEDÉS ITEM

field name	contents	type	length	value, K/V	remark
T210	item type	N	2	02, K	
T211	item serial number	N	6	K	a sequentially increasing number starting with 1, uniquely identifying the item within the message indicated in fields F213 to F214; the 31-character base identifier of the item: Value of fields F213+F214+T211
T212	day of debit	N	8	K	on that day, the amount to be collected shall be debited from the debtor customer's account
T213	amount	N	10	K	the amount to be collected is only HUF, no decimal part can be used
T214	bank account number of the obligor	AN	24	K	if the account number has 8 digits, it should be left justified and filled in from the right with a space
T214.1	- bank unit (8)				
T214.2	-account number (8 /16)				

T215	customer identifier at the initiator	AN	24	K	e.g. consumer ID, if the ID is shorter than 24 characters, it should be aligned to the left and filled from the right with spaces
T216	customer's name	AN	35	V	<u>Remark:</u> only the first 32 characters are sent to the obligor's bank
T217	customer's address	AN	35	V	<u>Remark:</u> only the first 32 characters are sent to the obligor's bank
T218	obligor's / account holder's name	AN	35	K	<u>Remark:</u> only the first 32 characters are sent to the obligor's bank
T219	reference	AN	70	V	<u>Remark:</u> only the first 10 characters are sent to the obligor's bank

## CS-BESZEDÉS message Closing FOOTER

field	contents	type	length	value, K/V	remark
Z210	item-type	N	2	03, K	
Z211	number of items	N	6	K	the number of customer ITEMS in the CS-BESZEDÉS message
Z212	total value of items	N	16	K	the amount of customer ITEMS in the CS-BESZEDÉS message

## The Group Verification Report (G-STATUS) message standard

G-STATUS message HEADER (length: 54.

field	contents	type	length	value	remark
F220	item-type	N	2	1	
F221	message type	A	6	STATUS	
F222	duplum code	N	1	= 0 / <> 0	0 for the first transmission, a number other than 0 for each subsequent transmission,
					= 0 - original message,
					<> 0 - copy

F223	initiator of the direct order	AN	13		F223 and F224 are the same as F213 and F214 of the original direct order message, with the direct order message ID
F224	serial number of the direct order	N	12		
F224.1	- date of compilation (8)				
		N	12		
F224.2	- serial number (4)				
F225	STATUS message ID:	N	12		the unique ID of the STATUS message, the date of processing of the group order message (if the G-STATUS message was generated by GIRO Rt., this date is the 'settlement date' valid when the group order was processed by GIRO Rt.).
F225.1	- date of compilation (8)				
F225.2	- serial number (4)	N	6		hhmmss
F226	time of STATUS message compilation				
F227	status information referring to the entire message	N	2		in the case of a message-level error resulting in the rejection of the entire group order message by the system, the reason for the error is displayed in this field

## G-STATUS message unique ITEM for customer (length: 63)

field	contents	type	length	value	remark
T220	item type	N	2	2	
T221	item serial number	N	6		the original serial number of the item within the direct order message (indicated in field T211)
T222	status information referring to the item	N	2		in the case of an error at item level which results in the rejection of the item by the system, the reason for the error is displayed in this field

T223	BZSR reference code	AN	29		- the reference code of the BZSR transaction generated from the original item, if T222 is 00,
					- space if T222 is <> 00
T224	customer ID:	AN	24		according to field T215 of the original item

## G-STATUS message Closing FOOTER (length: 46)

field	contents	type	length	value	remark
Z220	item-type	N	2	3	
Z221	number of accepted / processed items	N	6		the sum of the fields Z221 and Z223 is equal to the number of items in the original group order message, the value of field Z211
Z222	total value of accepted / processed items	N	16		the sum of the fields Z222 and Z224 is equal to the sum of the items of the original group order message, the value of field Z212
Z223	number of rejected unprocessed items	N	6		
Z224	total value of rejected unprocessed items	N	16		

## The direct order reporting (G-DETSTA) message standard

G-DETSTA message HEADER (length: 52.):

field	contents	type	length	value	remark
F420	item-type	N	2	1	
F421	message type	A	6	DETSTA	

F422	daily report indicator and duplum code	N	1	0, 1, 8, 9	0 - day report - original copy
					1 - daily report - second copy
					8- summary report - original copy
					9- summary report - second copy
F423	initiator of the direct order	AN	13		F423 and F424 are the same as F213 and F214 of the original direct order message, with the direct order unique message ID
F424	serial number of the order message	N	12		
F424.1	- date of compilation (8)				
F424.2	- serial number (4)				
F425	DETSTA message ID:	N	12		unique ID of the G-DETSTA message
F425.1	- date of compilation (8)				
F425.2	- serial number (4)				
F426	time of message compilation	N	6		hhmmss

G-DETSTA message unique ITEM for customer (length: 126)

field	contents	type	length	value	remark
T420	item type	N	2	2	
T421	item serial number	N	6		the original serial number of the item within the group order message (indicated in field T211)
T422	amount	N	10		equal to the value of field T213 of the original item

T423	the processing date of the original item	N	8		equal to the value of field F225.1 of the G-STATUS message
T424	feedback information on the item from the recipient bank	AN	2		00 - executed collection
					vv - reason for rejection
					NO - no response received
T425	response processing date	AN	8		- <u>space</u> , if the value of the T424 field: NO - otherwise <u>process date</u> .
T426	customer account debit date	AN	8		- - the beneficiary bank debited the debtor's account <u>on that date</u>
					- <u>space</u> , if the value of the T424 field is <> 00
T427	reference code of the response	AN	29		- reference code of the <u>response</u> BZSR
					- <u>space</u> , if the value of T424 is 'NO'
T428	original BZSR reference code	AN	29		- the reference code of the BZSR transaction generated from the original item
T429	customer ID:	AN	24		according to field T215 of the original item

## G-DETSTA message Closing FOOTER (length: 68)

field	contents	type	length	value	remark
F110	item-type	N	2	01, K	
F111	message-type	N	6	FELHBE	
F112	duplum code <sup>1</sup>	N	1	= 0 or <> 0	
F113	initiator bank's (beneficiary's bank) code <sup>2</sup>	AN	13	K	
F114	message serial number	N	12	K	



F114.1	- date of compilation (8)				
F114.2	- serial number (4)				
F115	name of the initiating bank	AN	35	V	

<sup>1</sup>**F112**: 0 for the first transmission, a number other than 0 for each subsequent transmission,

<sup>2</sup>**F113**: to allow the system to be improved, the field is 13 characters long; the 3-character bank code must be left-aligned and the field must be filled with spaces.

FELHBE message FELHAT item (length: 279)

field	contents	type	length	value	remark
T110	item-type	N	2	02, K	
T111	tételsorszám <sup>1</sup>	N	6	K	
T112	nature of authorisation	A	1	U/T/D/L/M, K	U - new, T - cancel, D - modify end of validity date, L - modify limit, M - modify end of validity and value limit
T113	service provider ID <sup>2</sup>	AN	13	K	EAN code or tax number or "other" ID
T114	consumer ID <sup>3</sup>	AN	24	K	ID shorter than 24 characters aligned left and the field is filled with spaces
T115	bank account number of the obligor <sup>4</sup>	AN	24	K	if the account number has only 8 digits, it must be left aligned and the field must be filled with a space
T115.1	- bank unit (8)				
T115.2	- account number (8/16)				
T116	obligor's name	AN	35	K	
T117	start of validity of the authorisation <sup>5</sup>	N	8	K	
T118	end of validity of the authorisation	N	8	V	
T119	date of authorisation	N	8	V	

T1110	value limit of authorisation	N	10	V	the value is expressed in HUF, the amount must be given aligned to the right, no decimal places can be used
T1111	consumer's name	AN	35	V	
T1112	consumer's address	AN	35	V	
T1113	reference	AN	70	V	

<sup>1</sup>**T111**: a number uniquely identifying the item within the message.

<sup>2</sup>**T113**: for the structure of the code, see the footnotes to the General Information in the Introduction to this standard.

<sup>3</sup>**T114**: a unique ID allocated by the service provider.

<sup>4</sup>**T115**: customer account; the obligor is not necessarily the same as the consumer.

<sup>5</sup>**T117**: the date specified by the customer from which the financial transaction can be executed by the customer; in the case of an invalidation (cancellation) item, the date from which the invalidity starts.

FELHBE message FOOTER (length: 20)

field	contents	type	length	value	remark
Z110	item-type	N	2	03, K	
Z111	number of the new authorisations (items)	N	4	K	
Z112	number of the modification authorisations (items)	N	4	K	
Z113	the number of cancellation authorisations (items)	N	4	K	
Z114	total number of items	N	6	K	

## FELHAC message

## FELHAC message HEADER (length: 54)

field	contents	type	length	value	remark
F120	item-type	N	2	1	
F121	message-type	N	6	FELHAC	
F122	duplum code	N	1	= 0 or <> 0	see footnote in field F112 of the FELHBE message
F123	message serial number	N	12		to be completed by the intermediary system
F123.1	- date of compilation (8)				
F123.2	- serial number (4)				
F124	time of message compilation	AN	6		hhmmss
F125	the referenced message identifier	AN	25		the ID of the original FELHBE message just responded to, according to the value of fields F113+F114
F126	message level error code	N	2		error code in case of message level error, see error messages otherwise 00
field	contents	type	length	value	remark
F120	item-type	N	2	1	
F121	message-type	N	6	FELHAC	
F122	duplum code	N	1	= 0 or <> 0	see footnote in field F112 of the FELHBE message

F123	message serial number	N	12		to be completed by the intermediary system
F123.1	- date of compilation (8)				
F123.2	- serial number (4)				
F124	time of message compilation	AN	6		hhmmss
F125	the referenced message identifier	AN	25		the ID of the original FELHBE message just responded to, according to the value of fields F113+F114
F126	message level error code	N	2		error code in case of message level error, see error messages otherwise 00

FELHAC message good FELHAT item reference (length: 8)

field	contents	type	length	value	remark
JT120	item-type	N	2	2	
JT121	good FELHAT item original item serial number	N	6		good FELHAT items serial number according to the value of T111 field

FELHAC message wrong FELHAT item (length: 283)

field	contents	type	length	value	remark
RT120	item-type	N	2	3	

RT121-RT1214	repeat the original fields of the ROSSZ (WRONG) FELHAT item	AN	279		according to the value of fields T110 to T1113 of the original wrong FELHAT item
RT1217	ERROR CODE	N	2		see error messages

FELHAC message FOOTER (length: 10)

field	contents	type	length	value	remark
Z120	item-type	N	2	4	
Z121	number of batches without errors	N	4		number of accepted items, message level always 0000 in case of erroneous FELHBE
Z122	number of batches with errors	N	4		number of rejected items, message level always 9999 in case of erroneous FELHBE

FELHKL message

FELHKL message HEADER (length: 40)

field	contents	type	length	value	remark
F130	item-type	N	2	1	
F131	message-type	N	6	FELHKL	
F132	duplum code	N	1	= 0 or <> 0	see footnote in field F112 of the FELHBE message
F133	message serial number	N	12		the unique message identifier provided by the intermediary system
F133.1	- date of compilation (8)				
F133.2	- serial number (4)				
F134	time of message compilation	AN	6		hhmmss
F135	service provider's code <sup>1</sup>	AN	13		sub-groups of different FELHBE messages addressed to the same service provider are put into one FELHKL message

<sup>1</sup>F135: for the structure of the code, see the footnotes to the General Information in the Introduction to this standard.

## FELHKL message sub-group (length: 62)

field	contents	type	length	value	remark
AF130	item-type	N	2	2	
AF131	sub-group ID	AN	25		original message ID F113+F114
AF132	name of the initiating bank	AN	35		the original FELHBE message according to the F115 field

## FELHKL message good FELHAT item (length: 281)

field	contents	type	length	value	remark
AT130	item-type	N	2	3	
AT131-AT1314	repeat the original fields of the good FELHAT item	AN	279		according to the value of fields T110 to T1113 of the original FELHAT item

## FELHKL message sub-group footer (length: 6)

field	contents	type	length	value	remark
AZ130	item-type	N	2	4	
AZ131	number of the authorisation items in the sub-group	N	4		

## FELHKL message FOOTER (length: 10)

field	contents	type	length	value	remark
Z130	item-type	N	2	5	
Z131	number of subgroups	N	2		
Z132	total number of authorisation items	N	6		

## FELHAP message

## FELHAP message HEADER (length: 69)

field	contents	type	length	value	remark
F140	item-type	N	2	01, K	

F141	message-type	N	6	FELHAP, K	
F142	duplum code	N	1	= 0 or <> 0	see footnote in field F112 of the FELHBE message
F143	the ID of the confirming service provider	AN	13	K	valid tax number or EAN code or "other" code: the field content corresponds to the Central Register
F144	message serial number	N	12	K	
F144.1	- date of compilation (8)				
F144.2	- serial number (4)				
F145	the name of the confirming service provider	AN	35	V	

FELHAC message FELHAT item reference (length: 91)

field	contents	type	length	value	remark
T140	item-type	N	2	02, K	
T141	basis ID of the FELHAT item	AN	31	K	F113 + F114 + T111
T142	consumer identifier	AN	24	K	
T143	bank account number of the obligor	AN	24	K	
T143.1	- bank unit (8)				
T143.2	- account number (8/16)				
T144	expected time of first fee drawdown	N	8	K	data provided by the service provider, usually equal to AT138, but may be higher

T145	confirmation code	N	2	K	values below 10: item accepted, values above 10: item rejected (according to the code list)
------	-------------------	---	---	---	---

## FELHAP message FOOTER (length: 10)

field	contents	type	length	value	remark
Z140	item-type	N	2	03, K	
Z141	the number of "executed" authorisations	N	4	K	
Z142	the number of "NON-executed" authorisations	N	4	K	

## FELHNA message

## FELHNA message FEJ (length: 54.)

field	contents	type	length	value	remark
F150	item-type	N	2	1	
F151	message-type	N	6	FELHNA	
F152	duplum code	N	1	= 0 or <> 0	see footnote in field F112 of the FELHBE message
F153	message identifier	N	12		to be completed by the intermediary system
F153.1	- date of compilation (8)				
F153.2	- serial number (4)				
F154	time of message compilation	AN	6		hhmmss
F155	the referenced message identifier	AN	25		the ID of the original FELHAP message just responded to, according to fields F143+F144
F156	message level error code	N	2		error code in case of message-level error (see error messages), otherwise 00



## FELHNA message good FELHAP item reference (length: 33)

field	contents	type	length	value	remark
JT150	item-type	N	2	2	
JT151	good FELHAP item original item serial number	AN	31		good FELHAP item ID according to the value of T141 field

## FELHNA message wrong FELHAP item (length: 95)

field	contents	type	length	value	remark
RT150	item-type	N	2	3	
RT151-RT156	repeat the original fields of the WRONG FELHAP item	AN	91		according to the value of fields T140 to T145 of the original FELHAP item
RT157	ERROR CODE	N	2		see error messages

## FELHNA message FOOTER (length: 10)

field	contents	type	length	value	remark
Z150	item-type	N	2	4	
Z151	number of batches without errors	N	4		number of accepted items, message level always 0000 in case of erroneous FELHAP
Z152	number of batches with errors	N	4		number of rejected items, message level always 9999 in case of erroneous FELHAP

## FELHOK message

## FELHOK message FEJ (length: 52)

field	contents	type	length	value	remark
F160	item-type	N	2	1	
F161	message-type	N	6	FELHOK	
F162	duplum code	N	1	= 0 or <> 0	see footnote in field F112 of the FELHBE message
F163	message identifier	N	12		to be completed by the intermediary system

F163.1	- date of compilation (8)				
F163.2	- serial number (4)				
F164	time of message compilation	AN	6		hhmmss
F165	original message ID	AN	25		the ID of the original FELHBE message that has now been (at least partially) responded to, according to the value of fields F113+F114

## FELHOK message sub-group header (length: 27)

field	contents	type	length	value	remark
AF160	item-type	N	2	2	
AF161	sub-group ID is the referenced FELHAP message ID	AN	25		the ID of the FELHAP message confirming the sub-group items, according to the value of fields F143+F144

## FELHOK message responded to FELHAT item reference (length: 66)

field	contents	type	length	value	remark
AT160	item-type	N	2	3	
AT161	serial number of the FELHAT item responded to	N	6		part of the item number of the base ID (last six characters)
AT162	consumer identifier	AN	24		according to the value of T142 field of the referenced FELHAP message
AT163	bank account number of the obligor	AN	24		according to the value of T143 field of the referenced FELHAP message
AT163.1	- bank organisation(8)				
AT163.2	- account number (8/16)	N	8		according to the value of T144 field of the referenced FELHAP message
AT164	expected time of first fee drawdown				

AT165	confirmation code	N	2		according to the value of T145 field of the referenced FELHAP message
-------	-------------------	---	---	--	---

FELHOK message sub-group footer (length: 10)

field	contents	type	length	value	remark
AZ160	item-type	N	2	4	
AZ161	number of the accepted authorisation items in the sub-group	N	4		
AZ162	number of the rejected authorisation items in the sub-group	N	4		

FELHOK message FOOTER (length: 12)

field	contents	type	length	value	remark
Z160	item-type	N	2	5	
Z161	number of subgroups	N	2		
Z162	number of the accepted authorisation items	N	4		the items accepted by the service provider accepting the authorisation
Z163	number of the rejected authorisation items	N	4		the items rejected by the service provider accepting the authorisation

## 6. Export account information

### 6.1.1. Account information XML export

The XML contains the following components:

```
<balances>

  <value date>

    <account number>

      <account name>

        <opening>

        <closing>

        <current account_limit>

        <blocked amount>

        <bank card_reservation>

    </account number>

  </value date>

  <value date>

    <account number>

      <account name>

        <opening>

        <closing>

        <current account_limit>

        <blocked amount>

        <bank card_reservation>

    </account number>

  <account number>

    <account name>

    <opening>
```

&lt;closing&gt;

&lt;current account\_limit&gt;

&lt;blocked amount&gt;

&lt;bank card\_reservation&gt;

&lt;/account number&gt;

&lt;/value date&gt;

&lt;balances&gt;

Level	root component
Component	<balances>
Meaning:	Balances for a customer's accounts, which may include data for several days
Syntax	<balances> <value date> <balances>
Type	-
Format	-
Maximum length	-
Parent	-
Child	value date
Occurrence	must be included once
Level	1.
Component	<value date>
Meaning:	Value date of the balances
Syntax	<value date> <account number> </value date>
Type	text
Format	DD.MM.YYYY (D – day, M – month, Y – year)
Maximum length	10
Parent	balances
Child	account number
Occurrence	must be included once, but may be included several times

Level	1.1
Component	<account number>
Meaning:	Balance grouping for the customer's account number
Syntax	<account number> <account name> <opening> <closing> <overdraft_facility> <blocked_amount> <bank card_reservation> </account number>
Type	text, grouping tag
Format	plain text without format
Maximum length	24
Parent	value date
Child	account name, opening, closing, current account_credit facility, blocked_amount, bank card_reservation
Occurrence	must be included once, but may be included several times

Level	1.1.1.
Component	<account name>
Meaning:	Name of Account Holder
Syntax	<account name> </account name>
Type	Text
Format	plain text without format
Maximum length	35
Parent	account number
Child	-
Occurrence	must be included once
Level	1.1.2.
Component	<opening>
Meaning:	Opening balance of the account on the value date
Syntax	<opening> <opening>

Type	numeric
Format	uses decimal point (". " - period) and thousands separator characters
Maximum length	15.2 (15 whole numbers and 2 decimal places)
Parent	account number
Child	-
Occurrence	must be included once

Level	1.1.3.
Component	<closing>
Meaning:	Closing balance of the account on the value date
Syntax	<closing> </closing>
Type	numeric
Format	uses decimal point (". " - period) and thousands separator characters
Maximum length	15.2 (15 whole numbers and 2 decimal places)
Parent	account number
Child	-
Occurrence	must be included once

Level	1.1.4.
Component	<overdraft_facility>
Meaning:	The overdraft facility
Syntax	<overdraft_facility> </overdraft_facility>
Type	numeric
Format	uses decimal point (". " - period) and thousands separator characters
Maximum length	15.2 (15 whole numbers and 2 decimal places)
Parent	account number
Child	-
Occurrence	must be included once

Level	1.1.5.
Component	<blocked_amount>
Meaning:	Blocked amount on the account
Syntax	<blocked_amount> </blocked_amount>
Type	numeric
Format	uses decimal point (". " - period) and thousands separator characters
Maximum length	15.2 (15 whole numbers and 2 decimal places)
Parent	account number
Child	-
Occurrence	must be included once

### 6.1.2. Account information export – XML export 101

XML tag/sub-tag	Max. length	Comment
+ balances		Root component Balances for a customer's accounts, which may include data for several days Mandatory once.
++ value date	10	Value date of the balances In DD.MM.YYYY format Can be repeated several times.
+++ account number	24	Customer's account number GIRO 3x8 Can be repeated several times.
++++ account name	35	Customer's name
++++ opening	18	Opening balance on the particular value date In Decimal format. To 2 decimal places, the decimal point in the point '.' in the currency attribute is the currency of the invoice.
++++closing	18	Closing balance on the particular value date In Decimal format. To 2 decimal places, the decimal point in the point '.' in the currency attribute is the currency of the invoice.



++++ current_account_limit>	18	Credit facility included in the account balance data. In Decimal format. To 2 decimal places, the decimal point in the point '.' in the currency attribute is the currency of the invoice.
++++ blocked_amount	18	Blocked amount on the account. In Decimal format. To 2 decimal places, the decimal point in the point '.' in the currency attribute is the currency of the invoice.

**Example:**

&lt;balances&gt;

&lt;value date&gt;29.10.2005

&lt;account number&gt;101020860000000000000001

&lt;account name&gt;Valaki Kft.&lt;/account name&gt;

&lt;opening currency = 'HUF'&gt;2002.00&lt;/opening&gt;

&lt;closing currency = 'HUF'&gt;5003.00&lt;/closing&gt;

&lt;overdraft\_limit foreign currency = 'HUF'&gt;0.00&lt;/overdraft\_limit&gt;

&lt;blocked\_amount currency type = 'HUF'&gt;0.00&lt;/blocked\_amount&gt;

&lt;/account number&gt;

&lt;account number&gt;101020860000000000000002

&lt;account name&gt;Valaki 2 Kft.&lt;/account name&gt;

&lt;opening currency = 'HUF'&gt;2002.00&lt;/opening&gt;

&lt;closing currency = 'HUF'&gt;6003.00&lt;/closing&gt;

&lt;overdraft\_limit foreign currency = 'HUF'&gt;0.00&lt;/overdraft\_limit&gt;

&lt;blocked\_amount currency type = 'HUF'&gt;0.00&lt;/blocked\_amount&gt;

&lt;/account number&gt;

&lt;/value date&gt;

&lt;value date&gt;29.12.2005

&lt;account number&gt;101020860000000000000001

&lt;account name&gt;Valaki Kft.&lt;/account name&gt;

<opening currency = 'HUF'>2002.00</opening>

<closing currency = 'HUF'>773.00</closing>

<overdraft\_limit foreign currency = 'HUF'>0.00</overdraft\_limit>

<blocked\_amount currency type = 'HUF'>0.00</blocked\_amount>

</account number>

<balances>

### Changes

- A <bank card\_reservation> component deleted.

#### 6.1.3. Simple export

Row no.	Definition	Position	Length	Type	Comment
1	ID	001 - 020	20	AN	Customer's document serial number
2	transaction code	021 - 023	3	N	Transaction code - 410. Credit transfer, internal transfer - 413. VIBER - 610. Collection order - 611. Official credit transfer order
3	own account	024 - 047	24	AN	Bank account number of the customer (sender / beneficiary) initiating the transaction
4	name of the Account Holder	048 - 079	32	AN	Name of the customer initiating the transaction
5		080 - 083	4	N	Terminated, to be filled with spaces, or 4515
6	counter account	084 - 107	24	AN	Bank account number of the counterparty (payee / payer) receiving the transaction
7	name of the holder of the counter account	108 - 139	32	AN	Name of the counterparty receiving the transaction
8	debit day	140 - 147	8	N	Debit day (due date)
9	amount	148 - 162	15	N	Order amount
10	currency	163 - 165	3	AN	Currency type ('HUF')
11	reference field 1	166 - 197	32	AN	Reference field - 1
12	reference field 2	198 - 229	32	AN	Reference field - 2

13	reference field 3	230 - 261	32	AN	Reference field - 3
14	payment deadline	262 - 269	8	N	Payment deadline
15		270 - 281	12	AN	Terminated, to be filled with spaces
16	reason for submission	282 - 282	1	N	Reason for submission: 1
17		283 - 287	5	AN	Terminated, can filled with any character
18	contingency	288 - 291	4	AN	Contingency field
19	payment ID type	292 - 292	1	AN	Counterparty's payment ID type <ul style="list-style-type: none"> <li>• „1” or „G” – Account number</li> <li>• „2” or „M” – Mobile phone number</li> <li>• „6” or „P” – Foreign mobile phone number</li> <li>• „3” or „E” – E-mail address</li> <li>• „4” or „A” – Tax number</li> <li>• „7” or „V” – Foreign tax number</li> <li>• „5” or „J” – Tax identification number</li> </ul>
20	payment ID	293 - 362	70	AN	Counterparty's payment ID
21		363 - 364	2	AN	OD, OA

#### 6.1.4. Account information export - Simple export 101

Row no.	Definition	Position	Length	Type	Comment
1	ID	001 - 020	20	AN	Document number of the order → Not mandatory
2	transaction code	021 - 023	3	AN	In statement item <TRX_TYPE> value
3	own account	024 - 047	24	AN	Bank account number of the querying customer (sender / beneficiary)
4	name of the Account Holder	048 - 079	32	AN	Querying customer's name
5		080 - 083	4	N	Not used, to be filled with spaces
6	counter account	084 - 107	24	AN	Bank account number of the counterparty (payee / payer). If more than 24 characters, then from the 5th character onwards for 24 lengths.

7	name of the holder of the counter account	108 - 139	32	AN	Partner's name
8	debit day	140 - 147	8	N	Debit day (due date)
9	amount	148 - 162	15	N	Order amount in Decimal format. Without marking thousands, 2 decimals constant '00'
10	CURRENCY	163 - 165	3	AN	Constant 'HUF'
11	reference field 1	166 - 197	32	AN	Reference field - 1
12	reference field 2	198 - 229	32	AN	Reference field - 2
13	reference field 3	230 - 261	32	AN	Reference field - 3
14	payment deadline	262 - 269	8	N	Planned deadline of sending
15		270 - 281	12	AN	Not used, to be filled with spaces
16	reason for submission	282 - 282	1	N	Reason for submission, constant 1
17		283 - 287	5	AN	Not used, to be filled with spaces
18	contingency	288 - 291	4	AN	Contingency field
19	payment ID type	292 - 292	1	AN	Counterparty's payment ID type <ul style="list-style-type: none"> <li>Account number -&gt; '1'</li> <li>Mobile phone number -&gt; '2'</li> <li>E-mail address -&gt; „3”</li> <li>Hungarian tax number -&gt; '4'</li> <li>Other tax ID -&gt; '5'</li> </ul>
20	payment ID	293 - 362	70	AN	Counterparty's payment ID if the payment ID type1 otherwise blank
21		363 - 364	2	AN	0D, 0A

### Changes

- Comment fields highlighted in yellow:
  - Transaction code: Based on the description of the account management system
  - Payment ID type: The possibility to select the type of identifiers changes
  - Payment ID: If bank account number type, then blank.

## 6.1.5. CSV format

Row no.	Definition	Description
1	Booking date	In DD.MM.YYYY format
2	Value date	In DD.MM.YYYY format
3	Own account number	24 digit GIRO account number, 3x8 hyphens
4	Partner's name	
5	Partner's account number	For GIRO account numbers, separated by 2x8 or 3x8 hyphens, For IBAN account numbers, without segmentation
6	Amount	Up to 2 decimal places
7	Debit or credit	Debit C; Credit: J)
8	Transaction type	
9	Reference field	
	CR/LF	0D, 0A

## 6.1.6. Account information export - CSV format 101

Row no.	Definition	Description
1	Booking date	In DD.MM.YYYY format
2	Value date	In DD.MM.YYYY format
3	Own account number	GIRO account number, 3x8 separated with hyphens
4	Partner's name	
5	Partner's account number	For <b>GIRO account numbers</b> , separated by 2x8 or 3x8 hyphens, For IBAN account numbers, without separation
6	Amount	Decimal format, with prefix, without marking thousands, up to 2 decimals.
7	Debit or credit	<b>Debit</b> -> 'D' <b>Credit</b> -> „C”
8	Transaction type	MBH transaction type statement code
9	Reference field	
	CR/LF	0D, 0A

## Change:

- Description field highlighted in yellow:
  - Transaction type: Based on the description of the account management system

### 6.1.7. SAP format

Description of the record structure of the file containing account balance data:

Field code	Definition	Length	Description
BANK	Bank	12	Fixed value Budapest Bank
KTONR	Account number	24	Account number
AZNUM	Statement number	5	Not used
AZDAT	Date	8	In DD.MM.YY format
WAERS	Currency of the account:	3	
SSALD	Opening balance	23	Opening balance
SUMSO	Total debt	23	Total debit
SUMHA	Total receivables	23	Total credit
ESALD	Closing balance	23	Booked balance.
UNHAB	Owner	35	Name of the Account Holder
KTOBZ	Account description	35	Not used
BLAUF	Not used	8	Not used
ELAUF	Not used	8	Not used
HZINS	Not used	9	Not used
KOART	Not used	2	Not used
KTOKL	Not used	2	Not used
UPDAT	Not used	8	Not used
ANZUM	Record number of account statement	5	
	CR/LF	2	OD, OA

Description of the record structure of the file containing account turnover data:

Field code	Definition	Length	Description
BANK	Bank	12	Fixed value Budapest Bank
KTONR	Account number	24	
AZNUM	Statement number	5	Not used
VALUT	Date	8	In DD.MM.YY format
PRIMA	Not used	10	Not used
VWZ01	Reference field	1	Not used
BUTXT	Internal announcement	1	Not used
UZEIT	Not used	4	Not used

Field code	Definition	Length	Description
TSCHL	Transaction coded	3	Not used
SCHNR	Not usedt	16	Not used
WRBTR	Amount	23	Not used
SAMPO	Not usedt	5	Not used
FOLGS	Not usedt	5	Not used
BUDAT	Value date	8	In DD.MM.YY format
ZINF1	Not usedt	16	Not used
ZINF2	Not usedt	9	Not used
VWZ02	Reference field 1	27	Announcement in 27 character breakdown
VWZ02	Reference field 2	27	
VWZ03	Reference field 3	27	
VWZ04	Reference field 4	27	
VWZ05	Reference field 5	27	
VWZ06	Reference field 6	27	
VWZ07	Reference field 7	27	
VWZ07	Reference field 8	27	
VWZ07	Reference field 9	27	
VWZ07	Announcement 1 J	27	
VWZ07	Announcement 1 L	27	
VWZ07	Announcement 1 2	27	
VWZ07	Announcement 1 3	27	
VWZ07	Announcement 1 4	27	
AUFG1	Partner's name/address	27	Payee's name in 27 character breakdown
AUFG2	Partner's name/address	27	
AGBNK	Counterparty umber bank account	12	Not used
AGKTO	Counterparty number bank account	24	Beneficiary's account number:

GCODE	Transaction coded	3	Not used
STORN	Not usedt	6	Not used
FWAER	Not usedt	6	Not used
FWBTR	Not usedt	6	Not used
	CR/LF	2	OD, OA

**Change:**

- Description field highlighted in yellow:
  - BANK: First eight of the GIRO account number of the queried account
  - SUMSO: Not used, to be filled with spaces
  - SUMHA: Not used, to be filled with spaces

**UMS** file containing account turnover data:

Field code	Definition	Length	Description
BANK	Bank	12	First eight of the GIRO account number
KTONR	Account number	24	GIRO account number 3x8
AZNUM	Statement number	5	Not used, to be filled with spaces
VALUT	Date	8	In DD.MM.YY format
PRIMA	Not used	10	Not used, to be filled with spaces
VWZ01	Comment	1	Not used, to be filled with spaces
BUTXT	Internal announcement	1	Not used, to be filled with spaces
UZEIT	Not used	4	Not used, to be filled with spaces
TSCHL	Transaction code	3	Not used, to be filled with spaces
SCHNR	Not used	16	Not used, to be filled with spaces
WRBTR	Amount	23	Not used, to be filled with spaces
SAMPO	Not used	5	Not used, to be filled with spaces
FOLGS	Not used	5	Not used, to be filled with spaces
BUDAT	Value date	8	In DD.MM.YY format
ZINF1	Not used	16	Not used, to be filled with spaces
ZINF2	Not used	9	Not used, to be filled with spaces
VWZ02	Announcement 1	27	Announcement in 27 character breakdown
VWZ02	Announcement 2	27	
VWZ03	Announcement 3	27	



VWZ04	Announcement 4	27	
VWZ05	Reference field 5	27	
VWZ06	Reference field 6	27	
VWZ07	Reference field 7	27	
VWZ07	Reference field 8	27	
VWZ07	Reference field 9	27	
VWZ07	Reference field 10	27	
VWZ07	Reference field 11	27	
VWZ07	Reference field 12	27	
VWZ07	Reference field 13	27	
VWZ07	Reference field 14	27	
AUFG1	Partner's name/address	27	Payee's name in 27 character breakdown
AUFG2	Partner's name/address	27	
AGBNK	Counterparty bank account	12	Not used, to be filled with spaces
AGKTO	Partner's account number	24	Payee's account number if more than 24 characters, then from the 5th character onwards 24 characters long
GCODE	Transaction code	3	Not used, to be filled with spaces
STORN	Not used	6	Not used, to be filled with spaces
FWAER	Not used	6	Not used, to be filled with spaces
FWBTR	Not used	6	Not used, to be filled with spaces
	CR/LF	2	0D, 0A

### Changes

- Description field highlighted in yellow:
  - BANK: First eight of the GIRO account number of the queried account

## 6.1.8. Supplemented export

Row no.	Definition	Position	Length	Type	Comment
1	ID	001 - 020	20	AN	Customer's document serial number → Not mandatory
2	transaction code	021 - 023	3	N	Transaction code - 410. Credit transfer, internal transfer - 413. VIBER - 610. Collection order - 611. Official credit transfer order
3	own account	024 - 047	24	AN	Bank account number of the customer (sender / beneficiary) initiating the transaction
4	name of the Account Holder	048 - 079	32	AN	Name of the customer initiating the transaction
5		080 - 083	4	N	Terminated, to be filled with spaces, or 4515
6	counter account	084 - 107	24	AN	Bank account number of the counterparty (payee / payer) receiving the transaction
7	name of the holder of the counter account	108 - 139	32	AN	Name of the counterparty receiving the transaction
8	debit day	140 - 147	8	N	Debit day (due date)
9	amount	148 - 162	15	N	Order amount
10	CURRENCY	163 - 165	3	AN	Currency type ('HUF')
11	reference field 1	166 - 197	32	AN	Reference field - 1
12	reference field 2	198 - 229	32	AN	Reference field - 2
13	reference field 3	230 - 261	32	AN	Reference field - 3
14	payment deadline	262 - 269	8	N	Payment deadline
15		270 - 281	12	AN	Terminated, to be filled with spaces
16	reason for submission	282 - 282	1	N	Reason for submission: 1
17		283 - 287	5	AN	Terminated, can filled with any character
18	contingency	288 - 291	4	AN	Contingency field
19	reference field 4	291 - 326	35	AN	Reference field - 4
20	BM account number	326 - 339	13	AN	Bank Master bank account number

21	BM counter account	339 - 352	13	AN	Bank Master bank counter account
22	transaction type code	352 - 358	6	AN	Transaction type code
23	status	358 - 359	1	AN	Status (F=under processing V=final)
24	transaction counter	359 - 364	5	N	Transaction counter
25	statement flag	364 - 365	1	N	Statement flag (0, or 2)
26	SWIFT reference number	365 - 385	20	AN	Transaction SWIFT reference number
27	transaction format+type	385 - 388	3	AN	Transaction format and type
28	transaction booking date	388 - 398	10	AN	Transaction booking date

29	sender's address1	398 - 468	70	AN	Sender's address – 1
30	sender's address2	468 - 538	70	AN	Sender's address – 2
31	sender's address – country code	538 - 540	2	AN	Sender's country code
32	sender's bank code	540 - 551	11	AN	Sender's bank code
33	sender's bank1	551 - 586	35	AN	Sender's bank – 1
34	sender's bank2	586 - 621	35	AN	Sender's bank – 2
35	sender's bank3	621 - 656	35	AN	Sender's bank – 3
36	sender's bank4	656 - 691	35	AN	Sender's bank – 4
37	original amount of order	691 - 709	18	AN	Original amount of order
38	original currency type of order	709 - 712	3	AN	Order's original currency
39	sender's ID	712 - 747	35	AN	Sender's ID
40	beneficiary's ID	747 - 782	35	AN	Beneficiary's ID
41	actual beneficiary's name	782 - 817	35	AN	Actual beneficiary's name
42	actual beneficiary's ID	817 - 852	35	AN	Beneficial beneficiary's ID
43	beneficial payer's name	852 - 922	70	AN	Beneficial payer's name
44	beneficial payer's ID	922 - 957	35	AN	Beneficial payer's ID

45	foreign bank charge(s) first sending bank	957 - 978	21	AN	Foreign bank charge(s) First sending bank, also contains the currency
46	foreign bank charge(s) 2nd sending bank	978 - 999	21	AN	Foreign bank charge(s) 2nd sending bank, also contains the currency
47	foreign bank charge(s) 3rd sending bank	999 – 1020	21	AN	Foreign bank charge(s) 3rd sending bank, also contains the currency
48	foreign bank charge(s) 4th sending bank	1020 – 1041	21	AN	Foreign bank charge(s) 4th sending bank, also contains the currency
49	foreign bank charge(s) 5th sending bank	1041 – 1062	21	AN	Foreign bank charge(s) 5th sending bank, also contains the currency
50	amount received	1062 – 1080	18	AN	Amount received
51	currency of received amount	1080 – 1083	3	AN	Currency of received amount
52	exchange rate	1083 – 1094	11	AN	Exchange rate
53	TITLE:	1094 – 1129	35	AN	TITLE:
54	order on commissions and bank charges	1129 – 1133	4	AN	Provision on commissions and bank charges - shared (SHA) - sender (OUR) - beneficiary (BEN)
55	information1	1133 – 1218	85	AN	Information 1
56	information2	1218 – 1303	85	AN	Information 2
57	information3	1303 – 1388	85	AN	Information 3
58	information4	1388 – 1473	85	AN	Information 4
59	contra-side account number	1474 - 1508	35	AN	Bank account number of the counterparty (payee / payer) receiving the transaction
60		1509 - 1510	2	AN	0D, 0A

## 6.1.9. Account information export - Supplement export 101

Row no.	Definition	Position	Length	Type	Comment
1	ID	001 - 020	20	AN	Document number of the order→ Not mandatory
2	transaction code	021 - 023	3	AN	In statement item <TRX_TYPE> value
3	own account	024 - 047	24	AN	Bank account number of the customer (sender / beneficiary) initiating the transaction-
4	name of the Account Holder	048 - 079	32	AN	Name of the customer initiating the transaction
5		080 - 083	4	N	Not used, to be filled with spaces
6	counter account	084 - 107	24	AN	Bank account number of the customer (beneficiary) receiving the transaction <ul style="list-style-type: none"> <li>if IBAN number starts with HU, then from the 5th character onwards 24 characters long</li> <li>otherwise the first 24 characters</li> </ul>
7	name of the holder of the counter account	108 - 139	32	AN	Partner's name
8	debit day	140 - 147	8	N	In DDMMYYYY format
9	order amount	148 - 162	15	N	Decimal format, without marking thousands, 2 decimals constant 00
10	CURRENCY	163 - 165	3	AN	Currency of the transaction ISO code
11	reference field 1	166 - 197	32	AN	Reference field - 1
12	reference field 2	198 - 229	32	AN	Reference field - 2
13	reference field 3	230 - 261	32	AN	Reference field - 3
14	payment deadline	262 - 269	8	N	<b>Planned date of sending</b> In DDMMYYYY format
15		270 - 281	12	AN	Not used, to be filled with spaces
16	reason for submission	282 - 282	1	N	Reason for submission, constant 1
17		283 - 287	5	AN	Not used, to be filled with spaces
18	contingency	288 - 291	4	AN	Not used, to be filled with spaces
19	reference field 4	292 - 326	35	AN	Reference field - 4

20	BM account number	327 - 339	13	AN	Terminated, to be filled with spaces
21	BM counter account	340 - 352	13	AN	Terminated, to be filled with spaces
22	transaction type code	353 - 358	6	AN	Account manager transaction type statement code
23	status	359 - 359	1	AN	Terminated, to be filled with spaces

24	transaction counter	360 - 364	5	N	Serial number of item in export in 5 characters
25	statement flag	365 - 365	1	N	Constant 0
26	SWIFT reference number	366 - 385	20	AN	Transaction SWIFT reference number
27	transaction format and type	386 - 388	3	AN	Terminated, to be filled with spaces
28	transaction booking date	389 - 398	10	AN	Transaction booking date
29	sender's address1	399 - 468	70	AN	Terminated, to be filled with spaces
30	sender's address2	469 - 538	70	AN	Terminated, to be filled with spaces
31	sender's address – country code	539 - 540	2	AN	Sender's IBAN country code
32	sender's bank code	541 - 551	11	AN	Sender's bank code
33	sender's bank1	552 - 586	35	AN	Sender's bank – 1
34	sender's bank2	587 - 621	35	AN	Sender's bank – 2
35	sender's bank3	622 - 656	35	AN	Sender's bank – 3
36	sender's bank4	657 - 691	35	AN	Sender's bank – 4
37	original amount of order	692 - 709	18	AN	In Decimal format Without marking thousands 2 decimals Original amount of order
38	original currency type of order	710 - 712	3	AN	ISO currency code
39	sender's ID	713 - 747	35	AN	Sender's ID
40	beneficiary's ID	748 - 782	35	AN	Beneficiary's ID

41	actual beneficiary's name	783 - 817	35	AN	Actual beneficiary's name
42	actual beneficiary's ID	818 - 852	35	AN	Beneficial beneficiary's ID
43	beneficial payer's name	853 - 922	70	AN	Beneficial payer's name
44	beneficial payer's ID	923 - 957	35	AN	Beneficial payer's ID
45	foreign bank charge 1 sending bank	958 - 978	21	AN	Terminated, to be filled with spaces
46	foreign bank charge 2 sending bank	979 - 999	21	AN	Terminated, to be filled with spaces
47	foreign bank charge 3 sending bank	1000 – 1020	21	AN	Terminated, to be filled with spaces
48	foreign bank charge 4 sending bank	1021 – 1041	21	AN	Terminated, to be filled with spaces
49	foreign bank charge 5 sending bank	1042 – 1062	21	AN	Terminated, to be filled with spaces
50	amount received	1063 – 1080	18	AN	In Decimal format Without marking thousands, up to 2 decimals Amount received
51	currency of received amount	1081 – 1083	3	AN	ISO currency code
52	exchange rate	1084 – 1094	11	AN	In Decimal format Without marking thousands, up to 2 decimals
53	TITLE:	1095 – 1129	35	AN	TITLE:
54	order on commissions and bank charges	1130 – 1133	4	AN	shared -> SHA  sender -> OUR
55	information1	1134 – 1218	85	AN	Terminated, to be filled with spaces
56	information2	1219 – 1303	85	AN	Terminated, to be filled with spaces
57	information3	1304 – 1388	85	AN	Terminated, to be filled with spaces
58	information4	1389 – 1473	85	AN	Terminated, to be filled with spaces

59	contra-side account number	1474 – 1508	35	AN	Bank account number of the counterparty (payee / payer).
60		1509 – 1510	2	AN	0D, 0A

### Changes

- Description field highlighted in yellow:
  - Transaction code Based on the description of the account management system
  - BM account number: Terminated, to be filled with space
  - BM counter account: Terminated, to be filled with space
  - Status: Terminated, to be filled with space
  - statement flag: Constant 0 (zero)
  - Transaction format and type Terminated, to be filled with space
  - Sender's address 1,2: Terminated, to be filled with space
  - Foreign bank charge 1-5, sender bank: Terminated, to be filled with spaces
  - Provision on commissions and bank charges: Can be SHA and OUR
  - Information 1-4: Terminated, to be filled with spaces

### 6.1.10. Other extended format

Header record:

Row no.	Definition	Position	Length	Description
1	Record type	1 / 2	2	'11' (constant in all header records)
2	Statement ID	3 - 10	8	Not used
3	Account number	11 - 34	24	
4	Currency of the account	35 - 37	3	
5	Account title	38 - 57	20	Not used
6	Branch code	58 - 65	8	Sender's name (GIRO address, first 8 digits of the account number)
7	Branch name	66 - 85	20	Not used
8	Start day of the statement	86 - 93	8	Booking day in DDMMYYYY format Start date of the selected interval
9	Closing day of the statement	94 - 101	8	Booking day in DDMMYYYY format - Closing date of the selected interval
10	Opening balance on the start day	102 - 120	19	Booked balance with prefix, with 2 decimal places, without decimal point
11	Closing balance on the closing day	121 - 139	19	The current balance of the closing date with prefix, with 2 decimal places, without decimal point
12	Customer's name	140 - 189	50	Name of the Account Holder
13	Customer's address 1	190 - 239	50	Not used
14	Customer's address 2	240 - 289	50	Not used



15	Customer's address 3	290 - 339	50	Not used
16	Customer's address 4	340 - 389	50	Not used
17	Customer's address 5	390 - 439	50	Not used
18		440 - 967	528.	Maintained (to be filled with spaces)
	CR/LF	968 - 969	2	0x0D 0x0A

## Data record:

Row no.	Definition	Pos.	Length	Description
1	Record type	1 / 2	2	'12' (constant all data records))
2	Transaction type	3 - 8	6	Transaction type:
3	Transaction's bank ID	9 - 23	15	Reference number:
4	Order amount	24 - 39	16	The amount of the order with prefix, with 2 decimal places, without decimal point
5	Currency type of the transaction	40 - 42	3	
6	Sender's bank 1	43 - 77	35	Blank for HUF orders
7	Sender's bank 2	78 - 112	35	Blank for HUF orders
8	Sender's bank 3	113 - 147	35	Blank for HUF orders
9	Sender's bank 4	148 - 182	35	Blank for HUF orders
10	Sender's name 1	183 - 217	35	For debit (HUF, currency too) name of account holder, For credit, the name of the counter account holder/sender.
11	Sender's name 2	218 - 252	35	Blank for debit.
12	Sender's name 3	253 - 287	35	Not used
13	Sender's name 4	288 - 322	35	Not used
14	Sender's account number	323 - 356	34	
15	Reference field 1	357 - 391	35	Reference field 1
16	Reference field 2	392 - 426	35	Reference field 2
17	Reference field 3	427 - 461	35	Reference field 3
18	Reference field 4	462 - 496	35	Reference field 4
19	Beneficiary's bank 1	497 - 531	35	Not used

20	Beneficiary's bank 2	532 - 566	35	Not used
21	Beneficiary's bank 3	567 - 601	35	Not used
22	Beneficiary's bank 4	602 - 636	35	Not used
23	Beneficiary's name 1	637 - 671	35	
24	Beneficiary's name 2	672 - 706	35	Not used
25	Beneficiary's name 3	707 - 741	35	Not used
26	Beneficiary's name 4	742 - 776	35	Not used
27	Beneficiary's account number	777 - 810	34	
28	Document number:	811 - 816	6	
29	Deadline	817 - 824	8	Not used
30	Account number of credit	825 - 848	24	
31	Currency type of the credit	849 - 851	3	
32	Final amount of credit	852 - 867	16	Final amount of credit with with 2 decimal places, without decimal point
33	Value date of credit	868 - 875	8	Value date of credit in DDMMYYYY format
34	Account number of debit	876 - 899	24	
35	Currency of the debit	900 - 902	3	
36	Final amount of debit	903 - 918	16	Final amount of credit with with 2 decimal places, without decimal point
37	Value date of the debit	919 - 926	8	Value date of debit in DDMMYYYY format
38	Sender's country code	927 - 928	2	
39	Beneficiary country code	929 - 930	2	Not used
40	Title code	931 - 933	3	
41	Original amount of the order	934 - 949	16	
42	Original currency type of the order	950 - 952	3	
43	Conversion exchange rate	953 - 967	15	
	CR/LF	968 - 969	2	OD, OA

Footer record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	'13' (constant in all footer records)
2	Value date of the debit	003 - 967	965.	Maintained (to be filled with spaces)
	CR/LF	968 - 969	2	0D, 0A

End of file record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	'14' – (constant)
2	Value date of the debit	003 - 967	965.	Maintained (to be filled with spaces)
	CR/LF	968 - 969	2	0D, 0A

#### 6.1.11. Account information export - Other - extended format 101

Header record:

Row no.	Definition	Pos.	Length	Description
1	Record type	1 / 2	2	Constant '11'
2	Statement ID	3 - 10	8	Not used, to be filled with spaces
3	Account number	11 - 34	24	GIRO account number 3x8
4	Currency of the account	35 - 37	3	ISO currency code
5	Account title	38 - 57	20	Not used, to be filled with spaces
6	Branch code	58 - 65	8	GIRO bank code, first 8 characters of account number
7	Branch name	66 - 85	20	Not used, to be filled with spaces
8	Start day of the statement	86 - 93	8	Booking day in DDMMYYYY format. Start day of query period
9	Closing day of the statement	94 - 101	8	Booking day in DDMMYYYY format. Closing day of queried period
10	Opening balance on the start day	102 - 120	19	Opening balance on the start day. In Decimal format. With prefix, without marking thousands. To 2 decimal places, <b>without decimal point</b> . Aligned to the right, without pre-zeroing. e.g. +3419900
11	Closing balance on the closing day	121 - 139	19	Closing day balance. In Decimal format. With prefix, without marking thousands. To 2 decimal places, <b>without decimal point</b> . Aligned to the right, without pre-zeroing. e.g. +3419900
12	Customer's name	140 - 189	50	Name of the Account Holder

13	Customer's address 1	190 - 239	50	Not used, to be filled with spaces
14	Customer's address 2	240 - 289	50	Not used, to be filled with spaces
15	Customer's address 3	290 - 339	50	Not used, to be filled with spaces
16	Customer's address 4	340 - 389	50	Not used, to be filled with spaces
17	Customer's address 5	390 - 439	50	Not used, to be filled with spaces
18		440 - 967	528.	Not used, to be filled with spaces
20	CR/LF	968 - 969	2	0D, 0A

Data record:

Row no.	Definition	Pos.	Length	Description
1	Record type	1 / 2	2	Constant '12'
2	Transaction type	3 - 8	6	Account manager transaction type statement code
3	Transaction's bank ID	9 - 23	15	Reference number:
4	Order amount	24 - 39	16	In Decimal format. With prefix for HUF amount, without marking thousands To 2 decimal places, <b>without decimal point</b> . Aligned to the right, without pre-zeroing. e.g. +3419900 -6041300 For non-HUF amount, up to 2 decimals, <b>with decimal point</b> Aligned to the right, without prefix, <b>pre-zeroed</b> e.g. 0000000000003.21
5	Currency type of the transaction	40 - 42	3	ISO currency code
6	Sender's bank 1	43 - 77	35	Blank for HUF orders, to be filled with spaces
7	Sender's bank 2	78 - 112	35	Blank for HUF orders, to be filled with spaces
8	Sender's bank 3	113 - 147	35	Blank for HUF orders, to be filled with spaces
9	Sender's bank 4	148 - 182	35	Blank for HUF orders, to be filled with spaces
10	Sender's name 1	183 - 217	35	For <b>debits</b> (HUF, foreign currency too) name of the queried account holder For <b>credits</b> , name of the counter account holder
11	Sender's name 2	218 - 252	35	Blank for <b>debit</b> , to be filled with space.
12	Sender's name 3	253 - 287	35	Not used, to be filled with spaces
13	Sender's name 4	288 - 322	35	Not used, to be filled with spaces
14	Sender's account number	323 - 356	34	
15	Reference field 1	357 - 391	35	Reference field 1
16	Reference field 2	392 - 426	35	Reference field 2
17	Reference field 3	427 - 461	35	Reference field 3

18	Reference field 4	462 - 496	35	Reference field 4
19	Beneficiary's bank 1	497 - 531	35	Not used, to be filled with spaces
20	Beneficiary's bank 2	532 - 566	35	Not used, to be filled with spaces
21	Beneficiary's bank 3	567 - 601	35	Not used, to be filled with spaces
22	Beneficiary's bank 4	602 - 636	35	Not used, to be filled with spaces
23	Beneficiary's name 1	637 - 671	35	
24	Beneficiary's name 2	672 - 706	35	Not used, to be filled with spaces
25	Beneficiary's name 3	707 - 741	35	Not used, to be filled with spaces
26	Beneficiary's name 4	742 - 776	35	Not used, to be filled with spaces
27	Beneficiary's account number	777 - 810	34	
28	Document number:	811 - 816	6	Order's document number. If not fillable, to be filled with space.
29	Deadline	817 - 824	8	Not used, to be filled with spaces
30	Account number of credit	825 - 848	24	If more than 24 characters, then from the 5th character onwards for 24 lengths. In the case of a credit to a queried account, the queried invoice; in the case of a debit, the counter invoice.
31	Currency type of the credit	849 - 851	3	ISO currency code
32	Final amount of credit	852 - 867	16	In Decimal format. For <b>HUF</b> amount without marking thousands. Up to 2 decimal places, <b>without decimal point</b> . Aligned to the right, without pre-zeroing, e.g., +3419900 -6041300 For <b>non-HUF</b> amount, up to 2 decimals, <b>with decimal point</b> Aligned to the right, without prefix, pre-zeroed e.g. 00000000000003.21
33	Value date of credit	868 - 875	8	In DDMMYYYY format
34	Account number of debit	876 - 899	24	If more than 24 characters, then from the 5th character onwards for 24 lengths. for debit on the queried account the queried account, for credit the counter account.
35	Currency of the debit	900 - 902	3	ISO currency code
36	Final amount of debit	903 - 918	16	In Decimal format. For <b>HUF</b> amount without units of thousands To 2 decimal places, <b>without decimal point</b> . Aligned to the right, without pre-zeroing, e.g., +3419900 -6041300 For <b>non-HUF</b> amount, up to 2 decimals, <b>with decimal point</b> Aligned to the right, without prefix, pre-zeroed e.g.00000000000003.21
37	Value date of the debit	919 - 926	8	In DDMMYYYY format
38	Sender's country code	927 - 928	2	IBAN country code

39	Beneficiary country code	929 - 930	2	Not used, to be filled with spaces
40	Title code	931 - 933	3	In statement item <TRX_TYPE> value
41	Original amount of the order	934 - 949	16	In Decimal format. For HUF amount without marking thousands Up to 2 decimal places, without decimal point. Aligned to the right, without pre-zeroing, e.g., +3419900 -6041300 For non-HUF amount, up to 2 decimals, with decimal point Aligned to the right, without prefix, pre-zeroed e.g.00000000000003.21
42	Original currency type of the order	950 - 952	3	ISO currency code
43	Conversion exchange rate	953 - 967	15	HUF order- amount blank Otherwise up to 2 decimals, with decimal point Aligned to the right, without prefix, without pre-zeroing, e.g. 390,64
	CR/LF	968 - 969	2	0D, 0A

### Changes

- Description field highlighted in yellow:
  - Transaction type: Based on the description of the account management system
  - Title code: Based on the description of the account management system

Footer record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	Constant '13'
2	Not used	003 - 967	965.	Not used, to be filled with spaces
3	CR/LF	968 - 969	2	0D, 0A

No change

End of file record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	Constant '14'
2	Not used	003 - 967	965.	Not used, to be filled with spaces
3	CR/LF	968 - 969	2	0D, 0A

No change

## 6.1.12. Other - simple format

Header record:

Row no.	Definition	Pos.	Length	Description
1	Record type	1 / 2	2	'11' (constant in all header records)
2	Statement ID	3 - 10	8	Not used
3	Account number	11 - 34	24	Account number
4	Currency of the account	35 - 37	3	Currency of the account
5	Account title	38 - 57	20	Not used
6	Branch code	58 - 65	8	Sender's name (GIRO address, first 8 digits of the account number)
7	Branch name	66 - 85	20	Not used
8	Start day of the statement	86 - 93	8	Booking day in DDMMYYYY format. Start date of the selected interval
9	Closing day of the statement	94 - 101	8	Booking day in DDMMYYYY format. Closing date of the selected interval
10	Opening balance on the start day	102 - 120	19	Opening balance on the start date, with prefix, with 2 decimal places, without decimal point For negative balance two - with mark
11	Closing balance on the closing day	121 - 139	19	The current balance of the closing date with prefix, with 2 decimal places, without decimal point
12	Customer's name	140 - 189	50	Name of the Account Holder
13	Customer's address 1	190 - 239	50	Not used
14	Customer's address 2	240 - 289	50	Not used
15	Customer's address 3	290 - 339	50	Not used
16	Customer's address 4	340 - 389	50	Not used
17	Customer's address 5	390 - 439	50	Not used
18		440 - 926	487.	Maintained (to be filled with spaces)
20	CR/LF	927 - 928	2	0D, 0A

Data record:

Row no.	Definition	Pos.	Length	Description
1	Record type	1 / 2	2	'12' (constant all data records))

2	Transaction type	3 - 8	6	Transaction type
3	Transaction's bank ID	9 - 23	15	Reference number:
4	Order amount	24 - 39	16	The amount of the order with prefix, with 2 decimal places, without decimal point
5	Currency type of the transaction	40 - 42	3	Currency type of the transaction
6	Sender's bank 1	43 - 77	35	Blank for HUF orders
7	Sender's bank 2	78 - 112	35	Blank for HUF orders
8	Sender's bank 3	113 - 147	35	Blank for HUF orders
9	Sender's bank 4	148 - 182	35	Blank for HUF orders
10	Sender's name 1	183 - 217	35	For debit, name of account holder, for credit, the name of the counter account holder/sender.
11	Sender's name 2	218 - 252	35	For debits (HUF, currency too) blank (to be filled with spaces) For credits, name of the counter account holder/sender
12	Sender's name 3	253 - 287	35	Not used
13	Sender's name 4	288 - 322	35	Not used
14	Sender's account number	323 - 356	34	
15	Reference field 1	357 - 391	35	Reference field 1
16	Reference field 2	392 - 426	35	Reference field 2
17	Reference field 3	427 - 461	35	Reference field 3
18	Reference field 4	462 - 496	35	Reference field 4
19	Beneficiary's bank 1	497 - 531	35	Not used
20	Beneficiary's bank 2	532 - 566	35	Not used
21	Beneficiary's bank 3	567 - 601	35	Not used
22	Beneficiary's bank 4	602 - 636	35	Not used
23	Beneficiary's name 1	637 - 671	35	
24	Beneficiary's name 2	672 - 706	35	Not used
25	Beneficiary's name 3	707 - 741	35	Not used
26	Beneficiary's name 4	742 - 776	35	Not used
27	Beneficiary's account number	777 - 810	34	
28	Document number:	811 - 816	6	8-digit document number
29	Deadline	817 - 824	8	Not used
30	Account number of credit	825 - 848	24	
31	Currency type of the credit	849 - 851	3	
32	Final amount of credit	852 - 867	16	Final amount of credit with 2 decimal places, decimal point



33	Value date of credit	868 - 875	8	Value date of credit in DDMMYYYY format
34	Account number of debit	876 - 899	24	
35	Currency of the debit	900 - 902	3	
36	Final amount of debit	903 - 918	16	Final amount of credit with 2 decimal places, without decimal point
37	Value date of the debit	919 - 926	8	Value date of debit in DDMMYYYY format
38	CR/LF	927 - 928	2	0D, 0A

Footer record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	'13' (constant in all footer records)
2	Value date of the debit	003 - 926	924.	Maintained (to be filled with spaces)
3	CR/LF	927 - 928	2	0D, 0A

End of file record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	'14' – (constant)
2	Value date of the debit	003 - 926	924.	Maintained (to be filled with spaces)
3	CR/LF	927 - 928	2	0D, 0A

### 6.1.13. Account information export - Other - simple format 101

Header record:

Row no.	Definition	Pos.	Length	Description
1	Record type	1 / 2	2	Constant '11'
2	Statement ID	3 - 10	8	Not used, to be filled with spaces
3	Account number	11 - 34	24	GIRO 3x8
4	Currency of the account	35 - 37	3	ISO currency code
5	Account title	38 - 57	20	Not used, to be filled with spaces
6	Branch code	58 - 65	8	GIRO bank code, first 8 characters of account number
7	Branch name	66 - 85	20	Not used, to be filled with spaces

8	Start day of the statement	86 - 93	8	Booking day in DDMMYYYY format. Start day of query period
9	Closing day of the statement	94 - 101	8	Booking day in DDMMYYYY format. Closing day of queried period
10	Opening balance on the start day	102 - 120	19	Opening balance on the start day. In Decimal format. With prefix, without marking thousands, up to 2 decimals, <b>without decimal point</b> . For <b>negative</b> balance <b>two</b> - with mark
11	Closing balance on the closing day	121 - 139	19	Closing day balance. In Decimal format. With prefix, without marking thousands, up to 2 decimals, <b>without decimal point</b> .
12	Customer's name	140 - 189	50	Name of the Account Holder
13	Customer's address 1	190 - 239	50	Not used, to be filled with spaces
14	Customer's address 2	240 - 289	50	Not used, to be filled with spaces
15	Customer's address 3	290 - 339	50	Not used, to be filled with spaces
16	Customer's address 4	340 - 389	50	Not used, to be filled with spaces
17	Customer's address 5	390 - 439	50	Not used, to be filled with spaces
18		440 - 926	487.	Not used, to be filled with spaces
19	CR/LF	927-928	2	0D,0A

## Data record:

Row no.	Definition	Pos.	Length	Description
1	Record type	1 / 2	2	Constant '12'
2	Transaction type	3 - 8	6	Account manager transaction type statement code
3	Transaction's bank ID	9 - 23	15	Reference number:
4	Order amount	24 - 39	16	Decimal format with prefix, without marking thousands. for HUF amount To 2 decimal places, <b>without decimal point</b> . Aligned to the right, <b>with prefix</b> , without pre-zeroing.  For non-HUF amount To 2 decimals, <b>with decimal point</b> , <b>without prefix</b> , <b>pre-zeroed</b>

5	Currency type of the transaction	40 - 42	3	ISO currency code
6	Sender's bank 1	43 - 77	35	Blank for HUF orders, to be filled with spaces
7	Sender's bank 2	78 - 112	35	Blank for HUF orders, to be filled with spaces
8	Sender's bank 3	113 - 147	35	Blank for HUF orders, to be filled with spaces
9	Sender's bank 4	148 - 182	35	Blank for HUF orders, to be filled with spaces
10	Sender's name 1	183 - 217	35	For <b>debits</b> (HUF, foreign currency too) name of the queried account holder For <b>credits</b> , name of the counter account holder
11	Sender's name 2	218 - 252	35	Terminated, to be filled with spaces
12	Sender's name 3	253 - 287	35	Not used, to be filled with spaces
13	Sender's name 4	288 - 322	35	Not used, to be filled with spaces
14	Sender's account number	323 - 356	34	
15	Reference field 1	357 - 391	35	Reference field 1
16	Reference field 2	392 - 426	35	Reference field 2
17	Reference field 3	427 - 461	35	Reference field 3
18	Reference field 4	462 - 496	35	Reference field 4
19	Beneficiary's bank 1	497 - 531	35	Not used, to be filled with spaces
20	Beneficiary's bank 2	532 - 566	35	Not used, to be filled with spaces
21	Beneficiary's bank 3	567 - 601	35	Not used, to be filled with spaces
22	Beneficiary's bank 4	602 - 636	35	Not used, to be filled with spaces
23	Beneficiary's name 1	637 - 671	35	
24	Beneficiary's name 2	672 - 706	35	Not used, to be filled with spaces
25	Beneficiary's name 3	707 - 741	35	Not used, to be filled with spaces
26	Beneficiary's name 4	742 - 776	35	Not used, to be filled with spaces
27	Beneficiary's account number	777 - 810	34	
28	Document number:	811 - 816	6	Order's document number
29	Deadline	817 - 824	8	Not used, to be filled with spaces
30	Account number of credit	825 - 848	24	If more than 24 characters, then from the 5th character onwards for 24 lengths. In the case of a credit to a

				queried account, the queried invoice; in the case of a debit, the counter invoice.
31	Currency type of the credit	849 - 851	3	ISO currency code
32	Final amount of credit	852 - 867	16	In Decimal format. Without marking thousands. for HUF amount To 2 decimal places, <b>without decimal point</b> . Aligned to the right, <b>with prefix</b> , without pre-zeroing. For non-HUF amount To 2 decimals, <b>with decimal point, without prefix, pre-zeroed</b>
33	Value date of credit	868 - 875	8	In DDMMYYYY format
34	Account number of debit	876 - 899	24	If more than 24 characters, then from the 5th character onwards for 24 lengths. for debit on the queried account the queried account, for credit the counter account.
35	Currency of the debit	900 - 902	3	ISO currency code
36	Final amount of debit	903 - 918	16	In Decimal format Without marking thousands, up to 2 decimals, without decimal point.
37	Value date of the debit	919 - 926	8	In DDMMYYYY format
	CR/LF	927 - 928	2	0D, 0A

### Changes

- Description field highlighted in yellow:
  - Transaction type: Based on the description of the account management system
  - Sender's name 2: Terminated, to be filled with spaces

Footer record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	Constant '13'
2	Value date of the debit	003 - 926	924.	Maintained (to be filled with spaces)
3	CR/LF	927 - 928	2	0D, 0A

End of file record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	Constant '14'
2	Value date of the debit	003 - 926	924.	Maintained (to be filled with spaces)
3	CR/LF	927 - 928	2	0D, 0A

No change

#### 6.1.14. Other - supplemented format

Header record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	'11' (constant in all header records)
2		003 - 010	8	Not used
3	Account number	011 - 034	24	
4	Currency of the account	035 - 037	3	
5	Account title	038 - 057	20	Not used
6		058 - 085	28	Not used
8	Starting Date	086 - 093	8	Booking day in DDMMYYYY format
9		094 - 101	8	Not used
10	Opening balance	102 - 120	19	Booked balance with prefix, with 2 decimal places, without decimal point
11		121 - 926	806.	Not used
12	CR/LF	927 - 928	2	0D, 0A

Transaction record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	'12' (constant all data records))
2	Transaction type	003 - 008	6	Transaction type:
3	Transaction's bank ID	009 - 023	15	Reference number:
4	Order amount	024 - 039	16	The amount of the order with prefix, with 2 decimal places, without decimal point
5	Currency type of the transaction	040 - 042	3	
6	Sender's bank 1	043 - 077	35	Blank for HUF orders
7	Sender's bank 2	078 - 112	35	Blank for HUF orders
8	Sender's bank 3	113 - 147	35	Blank for HUF orders
9	Sender's bank 4	148 - 182	35	Blank for HUF orders

10	Sender's name 1	183 - 217	35	For debit (HUF, currency too) name of account holder, For credit, the name of the counter account holder/sender.
11	Sender's name 2	218 - 252	35	For debits (HUF, currency too) blank
12	Sender's name 3	253 - 287	35	Not used
13	Sender's name 4	288 - 322	35	Not used
14	Sender's account number	323 - 356	34	
15	Reference field 1	357 - 391	35	Reference field 1
16	Reference field 2	392 - 426	35	Reference field 2
17	Reference field 3	427 - 461	35	Reference field 3
18	Reference field 4	462 - 496	35	Reference field 4
19	Beneficiary's bank 1	497 - 531	35	Not used
20	Beneficiary's bank 2	532 - 566	35	Not used
21	Beneficiary's bank 3	567 - 601	35	Not used
22	Beneficiary's bank 4	602 - 636	35	Not used
23	Beneficiary's name 1	637 - 671	35	
24	Beneficiary's name 2	672 - 706	35	Not used
25	Beneficiary's name 3	707 - 741	35	Not used
26	Beneficiary's name 4	742 - 776	35	Not used
27	Beneficiary's account number	777 - 810	34	
28	Document number:	811 - 816	6	8-digit document number
29	Deadline	817 - 824	8	Not used
30	Account number of credit	825 - 848	24	
31	Currency type of the credit	849 - 851	3	
32	Final amount of credit	852 - 867	16	Final amount of credit with with 2 decimal places, without decimal point
33	Value date of credit	868 - 875	8	Value date of credit in DDMMYYYY format
34	Account number of debit	876 - 899	24	
35	Currency of the debit	900 - 902	3	
36	Final amount of debit	903 - 918	16	Final amount of credit with with 2 decimal places, without decimal point
37	Value date of the debit	919 - 926	8	Value date of debit in DDMMYYYY format
	CR/LF	927 - 928	2	0D, 0A

Balance record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	'15' (constant in all balance records)
2		003 - 025	23	Not used
3	Balance	026 - 041	16	Booked balance with prefix, with 2 decimal places, without decimal point
4	Balance in EUR	042 - 057	16	Not used
5	Value date	058 - 065	8	In DDMMYYYY format
6		066 - 926	861.	Maintained (to be filled with spaces)
	CR/LF	927 - 928	2	0D, 0A

Footer record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	'13' (constant in all footer records)
2	Value date of the debit	003 - 926	924.	Maintained (to be filled with spaces)
	CR/LF	927 - 928	2	0D, 0A

End of file record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	'14' – (constant)
2	Value date of the debit	003 - 926	924.	Maintained (to be filled with spaces)
	CR/LF	927 - 928	2	0D, 0A

#### 6.1.15. Account information export - Other - supplemented format 101

Header record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	Constant '11'
2		003 - 010	8	Not used
3	Account number	011 - 034	24	
4	Currency of the account	035 - 037	3	ISO currency code
5	Account title	038 - 057	20	Not used, to be filled with spaces
6		058 - 085	28	Not used, to be filled with spaces

8	Starting Date	086 - 093	8	Booking day in DDMMYYYY format
9		094 - 101	8	Not used, to be filled with spaces
10	Opening balance	102 - 120	19	The booked balance. Decimal format with prefix, without marking thousands, up to 2 decimals, <b>without decimal point</b> . Aligned to the right, without pre-zeroing.
11		121 - 926	806.	Not used, to be filled with spaces
12	CR/LF	927 - 928	2	0D, 0A

## Transaction record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	Constant '12'
2	Transaction type	003 - 008	6	MBH transaction type statement code
3	Transaction's bank ID	009 - 023	15	Reference number:
4	Order amount	024 - 039	16	Decimal format with prefix, without marking thousands, up to 2 decimals, <b>without decimal point</b> . For debit on the queried account the queried account, prefix '-', for credit prefix '+'. For
5	Currency type of the transaction	040 - 042	3	ISO currency code
6	Sender's bank 1	043 - 077	35	Blank for HUF orders, to be filled with spaces
7	Sender's bank 2	078 - 112	35	Blank for HUF orders, to be filled with spaces
8	Sender's bank 3	113 - 147	35	Blank for HUF orders, to be filled with spaces
9	Sender's bank 4	148 - 182	35	Blank for HUF orders, to be filled with spaces
10	Sender's name 1	183 - 217	35	For <b>debit</b> (HUF, currency too) name of account holder. For <b>credit</b> , name of the counter account holder.
11	Sender's name 2	218 - 252	35	Terminated, to be filled with spaces
12	Sender's name 3	253 - 287	35	Not used, to be filled with spaces
13	Sender's name 4	288 - 322	35	Not used, to be filled with spaces
14	Sender's account number	323 - 356	34	
15	Reference field 1	357 - 391	35	Reference field 1
16	Reference field 2	392 - 426	35	Reference field 2
17	Reference field 3	427 - 461	35	Reference field 3
18	Reference field 4	462 - 496	35	Reference field 4
19	Beneficiary's bank 1	497 - 531	35	Not used, to be filled with spaces



20	Beneficiary's bank 2	532 - 566	35	Not used, to be filled with spaces
21	Beneficiary's bank 3	567 - 601	35	Not used, to be filled with spaces
22	Beneficiary's bank 4	602 - 636	35	Not used, to be filled with spaces
23	Beneficiary's name 1	637 - 671	35	
24	Beneficiary's name 2	672 - 706	35	Not used, to be filled with spaces
25	Beneficiary's name 3	707 - 741	35	Not used, to be filled with spaces
26	Beneficiary's name 4	742 - 776	35	Not used, to be filled with spaces
27	Beneficiary's account number	777 - 810	34	
28	Document number:	811 - 816	6	Order's document number. If not fillable, to be filled with space.
29	Deadline	817 - 824	8	Not used, to be filled with spaces
30	Account number of credit	825 - 848	24	If more than 24 characters, then from the 5th character onwards for 24 lengths. In the case of a credit to a queried account, the queried invoice; in the case of a debit, the counter invoice.
31	Currency type of the credit	849 - 851	3	ISO currency code
32	Final amount of credit	852 - 867	16	Final amount of credit with 2 decimal places, <b>without decimal point</b>
33	Value date of credit	868 - 875	8	Value date of credit in DDMMYYYY format
34	Account number of debit	876 - 899	24	If more than 24 characters, then from the 5th character onwards for 24 lengths. for debit on the queried account the queried account, for credit the counter account.
35	Currency of the debit	900 - 902	3	ISO currency code
36	Final amount of debit	903 - 918	16	Decimal format, without marking thousands, up to 2 decimals, <b>without decimal point.</b>
37	Value date of the debit	919 - 926	8	Value date of debit in DDMMYYYY format
	CR/LF	927 - 928	2	0D, 0A

### Changes

- Description field highlighted in yellow:
  - Transaction type: Based on the description of the account management system
  - Sender's name 2: Terminated, to be filled with spaces

Balance record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	Constant '15'
2		003 - 025	23	Not used

3	Balance	026 - 041	16	The booked balance. Decimal format <b>with prefix</b> , without marking thousands, up to 2 decimals, <b>without decimal point</b> .
4	Balance in EUR	042 - 057	16	Not used, to be filled with spaces
5	Value date	058 - 065	8	In DDMMYYYY format
6		066 - 926	861.	Not used, to be filled with spaces
	CR/LF	927 - 928	2	0D, 0A

No change

Footer record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	Constant '13'
2	Value date of the debit	003 - 926	924.	Not used, to be filled with spaces
	CR/LF	927 - 928	2	0D, 0A

No change

End of file record:

Row no.	Definition	Position	Length	Description
1	Record type	001 - 002	2	Constant '14'
2	Value date of the debit	003 - 926	924.	Not used, to be filled with spaces
	CR/LF	927 - 928	2	0D, 0A

No change