G I R O Zrt.	**Interbank Clearing System Standards Volume II Version 3.1**	
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INTERBANK CLEARING SYSTEM
IG1 STANDARDS
Volume II

CLEARING STANDARDS OF IGS FORMAT
Version 3.1

G I R O Zrt.

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PREFACE

The management of GRIO Zrt. has decided to publish a new version of the book of standards in order to ease the work of both its users and employees.

There is little information in the book of standards which hasn't been provided to our users so far. In parallel with the development of ICS, with the possibility of recalling the directly submitted multiple credit transfer and postal payment messages before their debit dates, suspension of the sending and/or receiving on the IG1 platform, and establishing the harmonization with the 18/2009 decree of MNB regarding the 5 working days pre-dating of multiple direct debit transactions, the pieces of information were scattered into an increasing number of different documents. The information described in the old book of standards has been partly modified and partly extended, therefore the time has come again to collate and issue all information valid after issuing the ICS Standards version 3.0 on 10 December 2010 and already published during 2013 in several documents [1] in an up-to-date publication in a uniform framework.

In accord with the above pursuit the ICS IG1 Standards on the one hand is more than a simple book of standards, it can be rather considered as a reference manual with general purpose, and on the other hand it logically doesn't include any information that form a part of the Business Rules or Operational Manual. The ICS IG1 Standards is not a schoolbook or a reading book since it not only supports the daily work but may also be used as an assistance to training and learning.

The ICS IG1 standards – similarly to the previous edition – are thematically grouped and published in three separate volumes.

Volume I *gives a general overview of the services, a detailed description of the settlement process, thus providing help to the user to fit the standards discussed in the subsequent volumes into the settlement process.*

Volume II *details the so-called IGS format[*] clearing standards that are related to the processing of single transactions.*

Volume III *includes multiple message standards as well as environmental standards related to direct submission of multiple orders and transfer of authorizations.*

The management of GIRO Zrt. and the authors of the book of standards wish you a lot of success in using Version 3.1 of the ICS IG1 Standards!

Budapest, March 31, 2014

[1] ICS IG1 STANDARDS ADDITION *Handling of the sending and receiving suspension in the night-time clearing mode* version 1.0 26 March, 2013

ICS IG1 STANDARDS 2nd ADDITION *Amendment of the multiple direct debit transation's date in the night-time clearing mode* version 1.0 11 Nov, 2013

Electra business requirements 1.0v 18 March, 2013

[*] The standards have been grouped into separate volumes on the basis of taking into account the **differences** between them in terms of service processes and IG1 processing as well as their formal characteristics.

The publication of ICS IG1 Standards Version 3.1 is based on the following documents

1. ICS Standards (Volumes I – III)
   Version 2.0, October 31, 2003

2. Banks' questions – GIRO's answers: FAQ 1 – 7 in 2009.
   (Frequently Asked Questions)

3. Presentations and Minutes of Meetings Minutes of Bank Steering Committee in relation with the implementation of ICS on a new platform (InterGIRO1)

4. ICS Standards (volume I. – III.)
   3.0 version, December 10, 2010

5. Electra business requirements version 1.0 March18, 2013

6. ICS IG1 STANDARDS ADDITION *Handling of the sending and receiving suspension in the night-time clearing mode* version 1.0 26 March, 2013

7. ICS IG1 STANDARDS 2nd ADDITION *Amendment of the multiple direct debit transation's date in the night-time clearing mode* version 1.0 November 11, 2013

INTRODUCTION

The Formal Structure of Standards

The **purpose** of the ICS format clearing standards is to ensure a uniform 'communication facility' for customers (clearing members, correspondent banks and indirect participating banks) transferring funds (sending and / or receiving) via the IG1 platform, by precisely defining what content and structure (standards) the files to be transmitted should have.

The standards are described according to the same pattern,
- in an increasing order of file extensions in terms of the clearing standards, and
- other standards are presented on the basis of frequency they are used.

Transactions are detailed in an increasing order of transaction codes and sub-codes.

For each file
- first its content (purpose) is described briefly, then
- its structure is presented and
- its records are detailed

Records are divided into fields and are described as set out below.

position	*field name*	*content*	*type*	*length*	*value*	*M/O*	*comment*

The **position** indicates the distance of the given field from the beginning of the record, measured in characters.
Numbering starts from **1,** for instance position 1 – 3 indicates the first three (on the left side) characters of the record.

Each field of the record has a symbolic **field name**, which – according to our intention – refers to the type of the record (e.g. head, foot, item) and to its content (which file it belongs to), as well as it indicates the relative position (sequence number) of the field within the record.

The structure* of the symbolic field name is the following:
- **record type**-indicator (e.g. it is F in case of a head record and L in case of a foot record),
- **file extension** indicator (the last two digits of the file extension),
  (e.g. in case of file extension **.030** it is **30**, and in case of file extension **.095** it is **95**),
- **sequence number** (starting from 0) of the field within the record (e.g. F350, F951),
- sequence number of the **sub-field** (starting from 1) in case the field is further broken down (e.g. F022.2)

In the **content** column a brief reference is made to the data stored in the field, such as 'entry date'.

* Field names of the so-called '***readable text files***' which are suitable for manual (visual) processing and which have a non-numeric file extension, are identical with the real content of the fields (therefore the 'content' column is excluded from the description of these records).

The **type** column indicates the type of the field,
A - alphabetic, only letters,
AN - alphanumeric, letters and / or numbers,
and / or – if not provided otherwise – other characters,
(In the ASCII 32-128 number range and within the permitted part of the ASCII 128-256 number range*)
N - numeric, only numbers are permitted.
(If not provided otherwise, numbers must be positioned in the numeric field right aligned, filled with 0's from left.)

The **length** column indicates the length of the field / record, measured in characters / bytes.

In case the length value is in brackets, e.g. (24), this indicates that the field is broken down to additional sub-fields and beside each sub-field its length is separately indicated.

Important note: at the end of each record the *CRLF* (*CR+LF, 0A+0D* hexadecimal value) character pair must be entered, but this is not displayed when record length is described.

In the **value** column either the *real value* is indicated (e.g. file extension),
or a reference is made to the type of the value, e.g. in case of a date field it is *yyyymmdd*.

Comment: the value column is included only for those records of which one or more fields must have a **specific mandatory value** (e.g. HUF is the mandatory value of the field with *currency code* content).

The **M/O** column indicates whether it is ***MANDATORY*** or ***OPTIONAL*** to fill out the field.

The **IG1 platform checks** how the ***M*** (mandatory to fill out) fields are filled out and in case any of the criteria is not met – depending on the type of error – it **rejects** either the record with the erroneous field or the entire file.

The ***O*** (optional to fill out) fields must not be excluded, they must be included in the records – even if left blank –, since they might have an influence on the position of subsequent fields.

The M/O column is not included in the (output) files prepared by the **IG1 platform**, because each field has the indicated, pre-defined (mandatory) value.

The **comment** column is for displaying any possible, additional explanation about the field.

* Hungarian accentuated characters as per ISO 8859-2 standard

The Structure of Transactions

Transfer orders submitted by the customers (fund transfers, collection advices) are converted into TRANSACTIONS, put into SENDING REMITTANCES (SR) then sent for the IG1 platform processing by the account keeping credit institution of the ordering customer.

The TRANSACTIONS are records of fixed length and with a predefined structure, which are transmitted from the ordering customer's bank to the addressed customer's bank through the IG1 platform.

With respect to the IG1 platform processing, transactions consist of the **giro (G) area and the banking (B) area**,

- the giro area includes data that has an impact on the IG1 platform processing
  (e.g. the ordering and the receiving bank organisation,
  the settlement amount that affects the bank position,
  the transaction code that refers to the method of payment),
- the banking area includes other data that is important for bank processing
  (e.g. the debtor' and the beneficiary's account number, the reason for returning / rejecting a transfer, comment).

Both the giro and the banking area may contain a so-called **reserved for future use** field, which – as its name also suggests – either did not bear any information at the time the record (its fields and content) was designed or the information originally deemed to be important had become redundant, unused meanwhile.

This reserved for future use field is normally not used by the banks for storing their own data or for forwarding it to the addressed customer because the IG1 platform

– may overwrite it during processing, or
– may store information here that becomes important at a later stage.

The structure of **giro area** is **the same** for every method of payment. (An exception is the method of payment in case of *multiple debit order initiation or rejection*, when the amount to be debited is still stored in the field reserved for future use at the time the IG1 processing is launched.)

The structure of **banking area** (the content and position of fields within the record) may be different depending on the method of payment (transaction code).

The Structure of Transaction Codes

The **method of payment** of a payment order is indicated by the (*tt*) **transaction code,** whereas **sub cod**es (*ss*) within a transaction code are used to differentiate between the **different types of payment** within the same method of payment.

The **transaction code** consists of 3 characters with a predefined value.

1st character	= 0	- original and / or initiating transaction
	= 2	- reject, return response transaction
	= 4	- fulfilment of multiple debit order response transaction
	= 6*	- advice on queued collection items
2nd – 3rd characters	= *tt*	- indicate the method of payment of a payment order
2nd character	= **9**	- initiation and / or rejection and / or queued **collection items**

Transaction **sub code** = *ss* - differentiates between types of payment within transaction codes

According to the above, each original / initiating transaction code and sub code has the following rejection pair: **0***ttss* ↔ **2***ttss*

Comment

- In the description of banking area the transaction codes and sub codes – for the sake of lucidity – are separated with a dash in the title, e.g. 001-00, 2*tt-ss* , 404-00.
- Transactions introduced with multiple payment orders are also called ***UGIRO*** transactions, in order to differentiate them from ***IGS*** transactions that are independent from multiple payment orders.

  (The description of how multiple message standards and multiple payment orders are converted to UGIRO transactions is set out in ***Volume III of the IG1 Standards***.)

The Position of Account Numbers within a Transaction

24 characters are available within the transactions for storing account numbers that consist of **2 * 8** or **3 * 8** characters.

Concerning the sending and the receiving account numbers,
- their first eight characters (in ICS terminology it is called the *bank organisation code*) are included in the giro area,
- their 9 – 24 characters (in ICS terminology it is called the *customer's account number*) are included in the banking area.

Comment

- In case the account number consists of only **2 * 8** characters, the third eight-character string (characters 17 – 24) must be spaces.
  (This is not considered as an error by the IG1 when the numeric account numbers of a transaction are checked.)
- Characters 9.-24. (the *customer's account number*) **must not have**
  only 0's, nor
  8 * 0 and 8 * space characters.

Basic Principles of Checking

The IG1 platform checks if the (records of) incoming (input) files satisfy all predefined checking criteria.

The checking criteria apply to
- the entire file (e.g. size, character set) on the one hand, and
- to the acceptable values of mandatory fields of the individual record, on the other hand.

The 'identifiers' (e.g. initiator's name) will only be considered filled out by the IG1 platform if they also include **other characters apart from 0's and spaces**.

Date field checking involves checking of compliance with the date ***validity*** (if it is an existing calendar / settlement day) and with the predefined ***criteria*** (e.g. 'distance' from another date). It is separately indicated whether the checking refers to a ***calendar day*** or to a ***settlement day***.

The ***account numbers must not have only 0's,*** both the first eight-character string (the *bank organisation code)* and the 2nd – 3rd eight-character strings (the customer's account number) must include digits other than 0. (In case of *bank-to-bank* orders the 2nd – 3rd eight-character strings of the account number include data – of which the structure maybe even different from the above described – agreed upon by the Treasurers of the two banks at the time of making the deal.)

Only those ***bank organisation codes*** may be included in the input files, which are '***authorised***' to use that specific ***giro endpoint*** (GID[2]) where the input file had been received from.

Checking the compliance with criteria takes place in a sequence defined by the IG1 (**sequence of checking**). When the IG1 detects **the first error**, it displays the cause of the error and – depending on the nature of the error – will not make any further checking of the given record and / or file.

Non-compliance with the checking criteria may result in
- rejection of the **entire file**, exclusion from further processing (apart from errors of size, type or character set, the entire file will be rejected if the settlement amount in a transaction is not numeric),
- rejecting **single erroneous transactions**.

Transaction checking involves
- a ***GENERAL*** checking of the ***giro area*** (with respect to every transaction code)
- a ***SUPPLEMENTARY*** checking of the giro area with respect to transactions of ***term collection order***,
- a checking of the ***banking area***,
- with respect to multiple payment order types, the so-called **UGIRO** transactions the following additional checking is made
  - ***SUPPLEMENTARY*** checking of the giro area, and
  - as for a response transaction it also checks if it is ***in accord*** with the initiating transaction .

[2] Clearing members can communicate with the IG1 only via their own GIRO endpoints (previously used expression GID, **G**iro **I**nterface **D**evice). Although the GID (ie. the PC and the client software implemented on it) has not been used since April 2011, expression GID is still used for the identifiacation of banks' GIRO endpoint.,

Formal Display of the Checking Mechanism

Following the description of records by fields, an additional, new table is used to indicate the **checking criteria** applied by the IG1 platform to **M** (mandatory to fill out) fields, and the error codes that indicate causes of non-compliance with the criteria.

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type*	*comment*

The content of **position** **field name** and **content** columns is **the same** as indicated in the records description section („*The formal structure of standards"*).

In the checking (***criteria to be met***) column those criteria are indicated in text format and / or with 'formulae', which the field must comply with. (Abbreviations and references that might be included in the 'formulae' are detailed in additional, separate comments.)

The **error code / type** column includes the error code that indicates the cause of non-compliance with the defined criteria as well as the 'type' of non-compliance.

Comment: since the error code consists of only two digits, it may happen, that depending on the input file to be checked, the same error code has different meanings.

The meaning of type: either only the given record or the entire file is rejected by the IG1.

An incoming **input file (at the remittance level) will be rejected**, if
- its size or the type of its records is not correct, or
- it also includes characters that are not allowed to be included
  (e.g. *CRLF* within the record,
  any character other than Hungarian accentuated letters** within the range of 128-256 ASCII),
- the Sending Remittance (SR) arrived outside the opening hours of the IG1 platform,
- signature of the file is invalid.

checking ***(criteria to be met)***	error code /type*	description
is the size of input file correct?	26 C	invalid structure
is the type / length of files / records correct ?	26 C	invalid structure
is CR + LF (CRLF) included only at the end of records?	26 C	invalid structure
is the character set correct (permitted part of = 8859-2) ?	36 C	interpretation error
did the SR arrive during opening hours of the IG1?	40 A4	late sending
is the signature of file valid?	96 A4	invalid signature

** the **character set 8859-2** can only be used in clearing standards of IGS format (see Appendix).
* type = C: Rejection of the entire file due to invalid structure or interpretation error
= A4: Rejection of the entire file due to invalid signature or late sending of Sending Remittance

1. INTERBANK SENDING REMITTANCE (SR.002)

The **purpose of SR** is: to ensure an external framework of sending **TRANSACTIONS** put into one group (remittance) for processing in the IG1 platform.

Comments

- Homogeneous SRs containing only multiple debit transactions (of code 094) with 0 settlement amounts will always be cleared by the IG1 (even if the value of the bank's LIMIT is + infinite/∞).
- Before reaching their final (cleared) state SRs – if requested by banks – can be withdrawn.
- SRs having invalid signatures and / or arriving outside the opening hours will be rejected.
- To ensure the uniqueness of SRs' file names they will be extended by the IG1 platform by adding a sequence number to identical file names. The IG1 platform will generate with these extended filenames all files containing the result of validation (.LOG, :REF, .006). SRs with the same file names as those already withdrawn are not considered duplicates by the IG1 platform.

The Structure of Interbank Sending Remittance

record type	*record length*	*frequency of occurrence*	*character set to be used (acceptable)*
01 HEAD	63	1	must **not** include accentuated characters
02 TRANSACTION	355	1 – 9999	may include Hungarian ***accentuated*** characters as per ***ISO 8859-2*** standard
03 FOOT	30	1	must **not** include accentuated characters

1.1. Interbank Sending Remittance HEAD (length: 63)

position	*field name*	*content*	*type*	*length*	*value*	*M/O*	*comment*
1 – 2	F**02**0	record type	N	2	01	M	
3 – 5	F**02**1	file type	N	3	0**02**	M	
6 – 29	F**02**2	sending remittance reference		(24)		M	
6	F**02**2.1	sending bank's qualifier	N	1	1		
7 – 12	F**02**2.2	sending bank's code	AN	6	*bbb*□□□		***bbb*** = bank code, □□□ = 3 spaces
13 – 17	F**02**2.3	sending bank's branch code	N	5	***ffff***Δ		***ffff*** = branch code Δ = CDV
18 – 25	F**02**2.4	entry date	N	8	*yyyymmdd*		year, month, day
26 – 29	F**02**2.5	remittance seq. number	N	4			
30	F**02**3	priority code	N	1	0 / 1	M	
31	F**02**4	urgency code	N	1	0 / 1	M	
32 – 45	F**02**5	SR common information		(14)		M	
32	F**02**5.1	receiving qualifier	N	1	1		
33 – 40	F**02**5.2	settlement date	N	8	*yyyymmdd*		year, month, day
41 – 43	F**02**5.3	currency code	A	3	HUF		
44	F**02**5.4	credit code	A	1	C		
45	F**02**5.5	interbank code	N	1	0		
46 – 63	F**02**6	reserved for future use	AN	18		O	

1.1.1. Interbank Sending Remittance HEAD - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type*[*]	*comment*
1 – 2	F020	record type **0**	= 01 ?	26 C	invalid structure
3 – 5	F021	file type	= 002 ?	26 A1	invalid structure
6 – 29	F022	remittance ref. **1**	unique?	29 A1	remittance ref. not unique
6	F022.1	sending qualifier	= 1 ?	01 A1	incorrect sending ref. code
7 – 12	F022.2	sending bank code	direct bank org.	01 A1	incorrect sending ref. code
13 – 17	F022.3	sending branch code	linked to sender?		
18 – 25	F022.4	entry date (B) **2**	E-15 ≤ B≤ E+15?	02 A1	incorr. remittance ref. code
26 – 29	F022.5	remittance seq. no.	numeric? < 5000?	02 A1	incorr. remittance ref. code
30	F023	priority code	= 0 or = 1 ?	03 A1	incorrect priority code
31	F024	urgency code	= 0 or = 1 ?	04 A1	incorrect urgency code
32 – 45	F025	common inform.			
32	F025.1	receiving qualifier	= 1 ?	06 A1	incorrect qualifier code
33 – 40	F025.2	settlement date	***NO*** checking		IG1 overwrites it with the settlement date valid at the time of processing
41 – 43	F025.3	currency code	= HUF ?	08 A1	incorrect currency code
44	F025.4	credit code	= C ?	09 A1	incorrect credit code
45	F025.5	interbank code	= 0 ?	10 A1	incorrect interbank code
46 – 63	F026	res. for future use	***NO*** checking		IG1 overwrites with spaces

Comment

0 From the number range above ASCII 128 the sending remittance may include exclusively those Hungarian accentuated characters (in the transactions), which are set out in **ISO 8859-2** Standard. However, no accentuated characters of any type are allowed to be included either in the HEAD or in the FOOT. Using an inappropriate character set results in the rejection of the entire sending remittance. The error code of rejection is **36**.

1 The reference code of the remittance (the value of field F022) must be unique within 15 days preceding and following the '**E**' settlement date. (This is the so-called ***'eternal uniqueness'*** – checking) The direct bank organisation belonging to the bank GIRO endpoint must be included in the SR HEAD.

2 The '**B**' entry date must be a valid calendar day and it may be of maximum 15 calendar days' „distance" from the '**E'** settlement date.

See the ***Introduction*** (Section of *Formal display of the checking mechanism*) for the description of non-compliance with other*** criteria detected anywhere in the file resulting in rejection of the entire remittance.

[*] type: A1 – rejection of the entire remittance due to HEAD record error
C – rejection of the entire remittance due to some other error (structure / character set)

*** other criteria: file and record size, CR+LF missing from the end of the record, accentuated characters in the HEAD, invalid signature, late sending

1.2. Interbank Sending Remittance FOOT (length: 30)

position	*field name*	*content*	*type*	*length*	*value*	*M/O*	*comment*
1 – 2	L020	record type	N	2	03	M	
3 – 6	L021	number of transactions	N	4		M	
7 – 26	L022	settlement amount of transactions	N	20		M	last two characters are '**fillérs'**, mandatory value is **00**
27 - 30	L023	reserved for future use	N	4		O	

1.2.1. Interbank Sending Remittance FOOT - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type*[*]	*comment*
1 – 2	L020	record type **0**	= 03 ?	26 C	invalid structure
3 – 6	L021	number of transactions	correct number of trans?	18 A3	incorrect number of transactions
7 – 26	L022	sum of transactions **1**	correct grand total?	19 A3	incorrect grand total of transactions
27 - 30	L023	reserved for future use	***NO*** checking		

Comment

0 From the number range above ASCII 128 the sending remittance can include exclusively those Hungarian accentuated characters (in the transactions), which are set out in **ISO 8859-2** Standard. However, no accentuated characters of any type are allowed to be included either in the HEAD or in the FOOT. Using an inappropriate character set results in the rejection of the entire sending remittance. The error code of rejection is **36**.

1 The HUF value of the amount in the FOOT is of max 14 characters long. If the HUF amount is bigger, or if the value is not numeric or the value of the last two characters (fillér) is > 00, the IG1 will reject the SR (with error code 19).

[*] type: A3 – rejection of the entire remittance due to FOOT record error
C – rejection of the entire remittance due to some other error (record size, CR+LF is missing from the end of the record)

1.3. Interbank TRANSACTIONS Giro Area (length: 95)

position	*field name*	*content*	*type*	*length*	*value*	*M/O*	*comment*
1 – 2	G1	record type	N	2	02	M	
3 – 5	G2	transaction code	N	3		M	
6 – 7	G3	transaction sub code	N	2		M	
8 – 19	G4	ordering bank reference code **1**	AN	(12)		M	
8	G4 – 1	qualifier code	N	1	1		
9 – 14	G4 – 2	ordering bank code	AN	6	*bbb*□□□		***bbb*** = bank code, □□□ = 3 spaces
15 – 19	G4 – 3	ordering branch code	N	5	***ffff***Δ		***ffff*** = branch code Δ = CDV
20 – 36	G5	transaction number **1**		(17)		M	
20 – 27	G5 – 1	entry date	N	8	*yyyymmdd*		year, month, day
28 – 34	G5 – 2	sequence number	N	7			
35 – 36	G5 – 3	folio no.	N	2	00		
37 – 48	G6	addressed bank reference code		(12)		M	
37	G6 – 1	qualifier ode	N	1	1		
38 – 43	G6 – 2	addressed bank code	AN	6	*bbb*□□□		***bbb*** = bank code, □□□ = 3 spaces
44 – 48	G6 – 3	addressed branch code	N	5	***ffff***Δ		***ffff*** = branch code Δ = CDV
49 – 66	G7	settlement amount **2**	N	18		M	last two characters are '**fillérs'**, mandatory value is **00**
67 – 70	G8	currency code		(4)		M	
67 – 69	G8 – 1	ISO (standard) code	A	3	HUF		
70	G8 – 2	decimal number	N	1	2		
71 – 78	G9	settlement date	N	8	*yyyymmdd*		year, month, day
79 – 80	G10– G11	reserved for future use (RFU) **3**	A	2		O	residence of ordering customer
81 – 83	G12	RFU **3**	AN	3		O	purpose code
84 – 93	**G13**	**amount to be collected** in case **G2 = 094 / 294** **4**	N	10		M	**only HUF without 'fillér'**
		res. for future use in case **G2 ≠ 094 / 294**	AN	10		O	
94 – 95	G14	error code	N	2		O	

Comment

1 The **transaction reference code** represents the cumulated values of fields G4 and G5.

2 In case a **collection is initiated / rejected / or postponed,**
(the second character of field G2 = 9) the settlement amount = 0 .

3 The IG1 platform will overwrite the content of fields **G10 – G12** before forwarding the transaction to the direct bank organization code of the receiving bank**.**

4 The value of field **G13** depends on the transaction code (value of field G2),
- in case multiple collection order has been initiated or rejected (the 2^{nd}-3^{rd} characters of field G2 = 94) it includes the **amount** (only HUF without 'fillér') **to be collected**,
- whereas in case of other transaction codes (when the 2^{nd}-3^{rd} characters of field G2 ≠ 94) it is **reserved for future use.**

1.3.1. Interbank TRANSACTIONS Giro Area - GENERAL Checking

position	*field name*	*content*	checking *(criteria to be met)*	*error code / type**	*comment*
1 – 2	G1	record type **0**	= 02 ?	26 C	invalid structure invalid characters
3 – 5	G2	transaction code	valid transaction code?	13 B	invalid transaction code
6 – 7	G3	transact. sub code	correct transact. sub code?	13 B	incorrect transaction sub code
8 – 19	G4	ordering bank reference code **1**	single tran. reference?	32 B	not an individ. tran. reference (G4 + G5)
8	G4 – 1	qualifier code	***NO*** checking		IG1 overwrites with 1
9 – 19	G4 – 2/3	bank and br. code	- included in VT? - belongs to sender? - no suspension?	14 B 31 B 14 B	incorrect ordering bank reference sending suspension
20 – 36	G5	transaction number			
20 – 27	G5 – 1	entry date (B) **2**	E-15 ≤ B≤ E+15?	38 B	incorrect entry date
28 – 34	G5 – 2	sequence number	numeric ?	39 B	seq. no. not numeric
35 – 36	G5 – 3	folio no.	***NO*** checking		IG1 overwr. with 00
37 – 48	G6	addressed bank reference code			
37	G6 – 1	qualifier code	***NO*** checking		IG1 overwrites with 1
38 – 48	G6 – 2/3	bank- and branch code **3**	- included in VT? - interbank trans.? - no suspension?	37 B 28 B 37 B	incorrect addressed bank org. ordering & addressed banks the same receiving suspension
49 – 66	G7	settlement amount **4**	- numeric ? - last two characters = 0? - for cred. trans. > 0? - for collection = 0?	34 A2 16 B 16 B 16 B	- amount not numeric - invalid settlm. amount - invalid settlm. amount - invalid settlm. amount
67 – 70	G8	currency code			
67- 69	G8 – 1	ISO code	= HUF ?	20 B	currency code
70	G8 – 2	decimal number	= 2 ?	21 B	incorrect decimal point
71 – 78	G9	settlement date	***NO*** checking		IG1 overwrites it with settlement date valid at the time of processing
79 – 83	G10 – G12	reserved for future use **5**	***NO*** checking		ORDERRES + purpose code
84 – 93	G13	G2 ≠ 094 / 294 **6** reserved for future use	***NO*** checking		if G2 ≠ 094 / 294, IG1 overwrites with spaces
94 – 95	G14	error code	***NO*** checking		

* type: A2 – rejection of the entire remittance due to TRANSACTION error
B – rejection of the single transaction due to TRANSACTION error
C – rejection of the entire remittance due to some other error (record size / CR+LF is missing from the end of the record)

Comment

0 Transactions in the giro area must not include accentuated characters of any type. Transactions can include in the text type fields (name, address and notice fields) of banking area exclusively those Hungarian accentuated characters, which are set out in **ISO 8859-2** Standard. Using an inappropriate character set results in the rejection of the entire sending remittance. The error code of rejection is **36**.

1 The transaction reference code (joint value of fields G4 + G5) must be unique within 15 days preceding and following the '**E**' settlement date.
(This is the so-called ***'eternal uniqueness'*** checking).
The bank organisation initiating the transaction must belong to the bank's GIRO endpoint, that is it must be 'authorised' to effect transactions via this endpoint

2 The '**B**' entry date must be a valid calendar day and it may be of maximum 15 calendar days' „distance" from the '**E'** settlement date.

Comment: entry date later than the settlement date (B>E) must not be used, because its reference in the (fulfilling, rejecting) answer might be refused by the IG1 platform, as the entry date referred to must not be later than the settlement date of the answer.

The distance between '**B**' and '**E**' may be ***more than 15 calendar days*** in case of transactions generated by the IG1 (with qualifier code 3) from the multiple payment orders ***submitted directly*** to GIRO Zrt. , since the 15-day threshold value applies to the settlement date valid at the time of submitting the multiple message. (For further details see Volume III of ICS IG1 Standards)

The '**B**' entry date of transactions generated by the IG1 (with qualifier code 3) is the same as the compilation date ('ÖÁ') of directly submitted multiple messages.

3 The **IG1** accepts only **interbank** (so-called *INTER*) transactions, this means that the ordering bank organisation (indicated in field G4) and the receiving bank organisation (indicated in field G6) must belong to different clearing members.

4 In case **a collection is initiated / rejected / or deferred,** (the second character of field G2 = 9) the settlement amount (the content of field G7) must be **0**.
In case of **credit transfer** transactions (the second character of field G2 ≠ 9) the settlement amount must be **greater than 0**.

5 Before forwarding the transaction to the receiving bank, IG1 platform – without checking – will overwrite the contents of fields **G10-G12** with spaces.

6 The value of field **G13** depends on the transaction code (value of field G2),
- in case multiple collection order has been initiated or rejected (the 2nd-3rd characters of field G2 = 94) it includes the **amount** (only HUF without 'fillér') **to be collected**, the checking of which is discussed separately, in the ***SUPPLEMENTARY checking*** of the giro area section, together with the checking of UGIRO transactions,
- in case of other transaction codes (when the 2nd-3rd characters of field G2 ≠ 94) field G 13 is **reserved for future use**, therefore its content is not checked by the IG1 platform.

1.3.2. Interbank TRANSACTIONS Giro Area - SUPPLEMENTARY Checking

1.3.2.1. Term Collection Order Transactions - SUPPLEMENTARY Checking

position	*field name*	*content*	checking *(criteria to be met)*	*error code / type*[*]	*comment*
3 – 5	G2	trans. code = **093** (**initiation** of term collection order) trans. code = **293** (rejection of fulfilled term collection order)			term collection order can be submitted only against customers who keep their account with the TREASURY[**] addressees of the reject transactions of code 203 (answers of transactions of code 003 initiated by the TREASURY) can only be customers keeing their accounts with the TREASURY
37 – 48 38 – 40	G6 G6 – 2	addressed bank reference code addressed bank code	=TREASURY[**]**?**	11 B	unauthorized transaction code

3 – 5	G2	transaction code = **293** (**rejection** of term collection order)			only the TREASURY[**] is entitled to reject term collection orders if submitted against a customer who keeps his account with the TREASURY[**]
8 – 19 9 – 11	G4 G4 – 2	ordering bank reference code ordering bank code	=TREASURY[**]**?**	11 B	unauthorized transaction code

3 – 5	G2	transaction code = **003** (**fulfilment** of term collection order			only the TREASURY[**] can fulfil term collection orders submitted against a customer who keeps his account with the TREASURY[**]
8 – 19 9 – 11	G4 G4 – 2	ordering bank reference code ordering bank code	=TREASURY[**]**?**	11 B	unauthorized transaction code

[*] type: B – rejection of the single transaction due to error in TRANSACTION
[**] TREASURY – Hungarian State Treasury

1.3.2.2. UGIRO Initiating Transactions - SUPPLEMENTARY Checking

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
3 – 5	G2	transaction code	is initiating for the ordering party (G4-2) and receiving for the addressed party (G6-2) authorised?	11 U	unauthorized transaction code due to inappropriate role of ordering and / or addressed party
84 – 93	G13	amount to be collected (in case G2 = 094)	- numeric? - > 0 ?	64 U 66 U	amount to be collected is not numeric invalid (0) amount to be collected (In case **G2 = 094** , the amount must be numeric and greater than 0)

* type: U – rejection of the single transaction due to error in UGIRO TRANSACTION

1.3.2.3. UGIRO Response Transactions - SUPPLEMENTARY Checking

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
3 – 7	G2, G3	tran. code, sub code	is initiating for the ordering party (G4-2) and receiving for the addressed party (G6-2) authorised?	11 U	unauthorized transaction code due to inappropriate role of ordering and / or addressed party
			is it a correct pair for the initiating transaction code, sub code?	86 U	inconsistent transaction code and sub code
9 – 19	G4 – 2 G4 – 3	ordering bank organisation (bank and branch code with no qualifier)	= G6 – 2 / G6 - 3 field of initiating transaction?	87 U	inconsistent ordering bank organisation
38 – 48	G6 – 2 G6 – 3	addressed bank organisation (bank and branch code with no qualif.)	= G4 – 2 / G4 - 3 field of initiating transaction?	88 U	inconsistent addressed bank organisation
49 – 64	G7	**HUF** part of settlement amount	in case **G2 = 207** = G7 field of initiating item?	89 U	inconsistent settlement amount
			in case **G2 = 404** = G13 field of initiating item?	89 U	inconsistent settlement amount (amount to be collected)
84 – 93	G13	amount to be collected	in case **G2 = 294** = G13 field of initiating item?	89 U	inconsistent amount to be collected

* type: U – rejection of the single transaction due to error in UGIRO TRANSACTION

1.4. Interbank Transactions - Banking Area (length: 260)

1.4.1. Banking Area of IGS Transactions

1.4.1.1. Credit Orders (00100)/ Direct Credits (00101)/ Documentary Credits (00102)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	internal reference number of ordering bank	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	ordering customer's		(48)	M	
111-126	B3-1	account number	N	16		the last eight characters of account number may be spaces, too
127-158	B3-2	identifier (name and address)	AN	32		
159 – 162	B4	payment indicator	AN	4	O	
163 – 210	B5	addressed customer's		(48)	M	
163-178	B5-1	account number	N	16		
179-210	B5-2	identifier (name and address)	AN	32		the last eight characters of account number may be spaces, too
211 – 218	B6	date of sending / date of debiting customer account	N	8	O	year, month, day
219 – 250	B7	notice-1	AN	32	O	
251 – 282	B8	notice -2	AN	32	O	
283 – 314	B9	notice -3	AN	32	O	
315 – 355	B99	reserved for future use	AN	41	O	

* position calculated from the beginning of transaction

1.4.1.1.1. Credit Order of Transaction with Code 001 – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
111–158	B3	ordering customer's			
111-126	B3-1	account number 1	numeric? > 0? CDV correct?	51 B	invalid ordering party's account number
127-158	B3-2	identifier 2 (name and address)	≠ all 0's and/or ≠ all spaces?	52 B	invalid ordering party's name
163–210	B5	addressed (benef.) customer's			
163-178	B5-1	account number 1	numeric? > 0? CDV correct?	61 B	invalid beneficiary's account number
179-210	B5-2	identifier 2 (name and address)	≠ all 0's and/or ≠ all spaces?	62 B	invalid addr. party's (beneficiary) name

Comment

1 The expression 'numeric' means the following when account numbers are checked:
In case the **entire** account number (together with the bank organisation code, which is included in the giro area)

- has **16 characters,** then the 2nd eight-character string of the account number (positions 9 to 16 in the entire account number, field B3-1 / B5-1) must include a numeric value **other than 0**, the value of the 3rd eight-character string may be all spaces or all 0's;
- has **24 characters**, then the 2nd and 3rd eight-character string of the account number (positions 9 to 24 in the entire account number, field B3-1 / B5-1) must also include a numeric value **other than 0**.

See the algorithm of CDV calculation in Appendix 8.

2 The identifiers (B3-2, B5-2, B8) must not consist of all 0's and/or spaces, they must also include characters other than 0's and spaces.

The identifiers (and the notice as well as the field reserved for future use) can only include from the number range above ASCII 128 those Hungarian accentuated characters, which are set out in **ISO 8859-2** Standard. Using an inappropriate character set results in the rejection of the entire sending remittance. The error code of rejection is **36**.

* type: B – rejection of the single transaction due to an error in IGS transaction

1.4.1.2. Transfer of Coverage of Postal Payment Orders (001-81)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank's internal reference number	AN	9	O	IG1 constant: ***kkkccc*** + 3 spaces B1 = content of B2 + 3 spaces
105 – 110	B2	sequence number of payment order	AN	6	M	IG1 constant: ***kkkccc*** ***kkk*** – ordering bank's code (G4-2) ***ccc*** – addressed bank code (G6-2)
111 – 158 111-126 127-158	B3 B3-1 B3-2	ordering customer's account number identifier (name and address)	 N AN	(48) 16 32	M	 account number and identifier specified by the account keeping bank of the institute initiating postal payment
159 – 162	B4	payment indicator	AN	4	O	IG1 constant: **GPEK**
163 – 210 163-178 179-210	B5 B5-1 B5-2	addressed customer's account number identifier (name and address)	 N AN	(48) 16 32	M	account number and identifier of PEK the last eight characters of the account number may also be spaces
211 – 218	B6	date of sending / date of debiting customer account	N	8	O	debit date of multiple postal payment** orders: year, month, day
219 – 250	B7	notice-1	AN	32	O	***<sender[4]> .nnn*** + 20 spaces the first 7 char.s of ***sender*** in common head record of PEK file + 1 space + .(dot) + 3-char. date of transfer (nnn, the sequence number of day within the year), left aligned, filled with spaces from the right
251 – 282	B8	notice-2	AN	32	O	
283 – 314	B9	notice-3	AN	32	O	
315 – 355	B99	reserved for future use	AN	41	O	

Comment

- **KIFIZET** transaction with code 001-81 is generated by the IG1 platform on the basis of multiple postal payment (PKUTAL**) orders submitted by the customers to GIRO Zrt.
- On the basis of its **code** (001) KIFIZET belongs to **IGS**, whereas on the basis of its content it belongs to **UGIRO** transactions.
- **One single** KIFIZET transaction is generated for a sending bank on a settlement day, which includes the **coverage** of all the PKUTAL** files with coverage submitted by all the customers (institutes) of the bank.

This transaction will be present in the receving remittance (RR.020) created at he end[5] of the 2nd section.

- In the giro area of KIFIZET transaction
  - field G4 includes the bank organisation specified by that account-keeping bank of the institute, which initiated the postal payment, its qualifier is 3.
  - field G6 contains the account keeping bank organisation of the Postal Clearing Centre (PEK), its qualifier value is 1.
  - Field G7 includes the grand total coverage (settlement) amount of all multiple postal payment orders** with coverage, authorized for settlement by the account keeping bank.

* position calculated from the beginning of transaction

[4] 'floppy identifier' / 'label' as in GMDB (Giro Master DataBase)

** see files and message standards related to multiple payments in ***Volume III of ICS IG1 Standards***

[5] if the account holder sending bank had enough cover

1.4.1.3. Fulfilling Collection Orders based on Letter of Authorization (002-00)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank's internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	debtor's		(48)	M	
111-126	B3-1	account number	N	16		the last eight characters of the account number may also be spaces
127-158	B3-2	identifier (name and address)	AN	32		
159 – 162	B4	payment indicator	AN	4	O	
163 – 210	B5	addressed (beneficiary) customer's		(48)	M	
163-178	B5-1	account number	N	16		the last eight characters of the account number may also be spaces
179-210	B5-2	identifier (name and address)	AN	32		
211 – 218	B6	date of sending / date of debiting customer account	N	8	O	year, month, day
219 – 250	B7	notice-1	AN	32	O	
251 – 282	B8	notice-2	AN	32	O	
283 – 314	B9	notice-3	AN	32	O	
315 – 318	B10	not used	AN	4	O	see Proposal
319 – 322	B11	not used	AN	4	O	
323 – 351	B12	initiating (advising) transaction reference code		(29)	O	
323-334	B12-1	ordering bank's identifier	AN	12		
335-351	B12-2	ordering tran. number	N	17		
352 – 355	B99	reserved for future use	AN	4	O	

Comment

- In field B12 the transaction reference code of advices on those collections, which have been initiated via the IG1 (with code 092) must be indicated. In case of responding to collections, which haven't been initiated via the IG1, field B12 needn't be filled out.
- Transaction code 002-00 can also be used for executing credit transfer initiated by authorities and / or by judge's decision / order as well as for fulfilling Documentary Collections / Debits.
- For further details on the checking of mandatory fields and error codes see section on **Credit transfer with 002 transaction code – checking of mandatory fields**

* position calculated from the beginning of transaction

Proposal for filling fields B10 and B11 to indicate the 'type' of credit transfers

'type' of credit transfer	contens of field B10	B11	comments
fulfilling collection based on Letter of Authorization	1	space	• contents of B10 right aligned, filled with spaces from the left • IG1 platform does not check the contents of fields B10 and B11, • if the financial institutions accept this proposal, they ust agree to fill fields B10 and B11 as proposed
executing credit transfer initiated by authorities	3		
executing credit transfer initiated by judge's decision	3 or 6		
fulfilling documentary collection	7		

1.4.1.4. Fulfilling Prompt Collection Orders of Bill of Exchange / Cheque (002-01 / 002-03)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank's internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	debtor's		(48)	M	
111-126	B3-1	account number	N	16		
127-158	B3-2	identifier	AN	32		the last eight characters of the account number may also be spaces
		(name and address)				
159 – 162	B4	payment indicator	AN	4	O	
163 – 210	B5	addressed (beneficiary) customer's		(48)	M	
163-178	B5-1	account number	N	16		the last eight characters of the account number may also be spaces
179-210	B5-2	identifier	AN	32		
		(name and address)				
211 – 218	B6	date of sending / date of debiting customer account	N	8	O	year, month, day
219 – 250	B7	notice-1	AN	32	O	
251 – 282	B8	notice-2	AN	32	O	
283 – 314	B9	notice-3	AN	32	O	
315 – 324	B10	unique identifier of bill of exchange / cheque	AN	10	O	
325 – 355	B99	reserved for future use	AN	31	O	

Comment

- For further details on the checking of mandatory fields and error codes see section on **Credit transfer with 002 transaction code – checking of mandatory fields**

* position calculated from the beginning of transaction

1.4.1.4.1 Credit Transfer with Transaction Code 002 – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
111–158	B3	debtor's			
111-126	B3-1	account number 1	numeric? > 0? CDV correct?	51 B	invalid debtor's account number
127-158	B3-2	identifier 2 (name and address)	≠ all 0's and/or ≠ all spaces?	52 B	invalid debtor's name
163–210	B5	addressed (benef.) customer's			
163-178	B5-1	account number 1	numeric? > 0? CDV correct?	61 B	invalid beneficiary's account number
179-210	B5-2	identifier 2 (name and address)	≠ all 0's and/or ≠ all spaces?	62 B	invalid addr. party's (beneficiary) name

Comment

1 The expression 'numeric' means the following when account numbers are checked:
In case the **entire** account number (together with the bank organisation code, which is included in the giro area)

- has **16 characters,** then the 2nd eight-character string of the account number (positions 9 to 16 in the entire account number, field B3-1 / B5-1) must include a numeric value **other than 0**, the value of the 3rd eight-character string can be all spaces or all 0's;
- has **24 characters**, then the 2nd and 3rd eight-character string of the account number (positions 9 to 24 in the entire account number, the content of field B3-1 / B5-1) must also include a numeric value **other than 0**.

See the algorithm of CDV calculation in Appendix 8..

2 The identifiers (B3-2, B5-2, B8) must not consist of all 0's and/or spaces, they must also include characters other than 0's and spaces.

The identifiers (and the notice as well as the field reserved for future use) can only include from the number range above ASCII 128 those Hungarian accentuated characters, which are set out in **ISO 8859-2** Standard. Using an inappropriate character set results in the rejection of the entire sending remittance. The error code of rejection is **36**.

* type: B – rejection of the single transaction due to an error in IGS transaction

1.4.1.5. Fulfilling Term Collection Orders (003-00)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	debtor's		(48)	M	
111-126	B3-1	account number	N	16		the last eight characters of the account number may also be spaces
127-158	B3-2	identifier (name and address)	AN	32		
159 – 162	B4	payment indicator	AN	4	O	
163 – 210	B5	addressed (benef.) customer's		(48)	M	
163-178	B5-1	account number	N	16		the last eight characters of the account number may also be spaces
179-210	B5-2	identifier (name and address)	AN	32		
211 – 218	B6	date of sending / date of debiting customer account	N	8	O	year, month, day
219 – 250	B7	notice-1	AN	32	O	
251 – 282	B8	notice-2	AN	32	O	
283 – 314	B9	notice-3	AN	32	O	
315 – 318	B10	not used	AN	4	O	
319 – 322	B11	not used	AN	4	O	
323 – 351	B12	initiating (advice) transaction reference code		(29)	O	
323-334	B12-1	ordering bank's identifier	AN	12		
335-351	B12-2	initiating tran. number	N	17		
352 – 355	B99	reserved for future use	AN	4	O	

Comment

In field B12 the transaction reference code of advices on those collections, which have been initiated via the IG1 (with code 093) must be indicated. In case of responding to collections, which haven't been initiated via the IG1, field B12 needn't be filled out.

* position calculated from the beginning of transaction

1.4.1.5.1. Fulfilling Term Collection Orders (Transfer Transactions with Code 003) – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
111–158 111-126	B3 B3-1	debtor's account number **1**	numeric? > 0? CDV correct?	51 B	invalid debtor's account number
127-158	B3-2	identifier **2** (name and address)	≠ all 0's and/or ≠ all spaces?	52 B	invalid debtor's name
163–210 163-178	B5 B5-1	addressed (benef.) customer's account number **1**	numeric? > 0? CDV correct?	61 B	invalid beneficiary's account number
179-210	B5-2	identifier **2** (name and address)	≠ all 0's and/or ≠ all spaces?	62 B	invalid addressed party's (beneficiary) name

Comment

1 The expression 'numeric' means the following when account numbers are checked:
In case the **entire** account number (together with the bank organisation code, which is included in the giro area)

- has **16 characters,** then the 2nd eight-character string of the account number (positions 9 to 16 in the entire account number, field B3-1 / B5-1) must include a numeric value **other than 0**, the value of the 3rd eight-character string can be all spaces or all 0's;
- has **24 characters**, then the 2nd and 3rd eight-character string of the account number (positions 9 to 24 in the entire account number, field B3-1 / B5-1) must also include a numeric value **other than 0**.

See the algorithm of CDV calculation in Appendix 8..

2 The identifiers (B3-2, B5-2, B8) must not consist of all 0's and/or spaces, they must also include characters other than 0's and spaces.

The identifiers (and the notice as well as the field reserved for future use) can only include from the number range above ASCII 128 those Hungarian accentuated characters, which are set out in **ISO 8859-2** Standard. Using an inappropriate character set results in the rejection of the entire sending remittance. The error code of rejection is **36**.

Given that according to the prevailing MNB regulation, term collection orders can be submitted only against customers who keep their accounts with the Hungarian State TREASURY, therefore **only the TREASURY may initiate** fulfilling response transactions (transfer of the amount to be collected with transaction code 003)**.**

* type: B - rejection of the single transaction due to an error in IGS transaction

1.4.1.6. Bank-to-Bank Orders (082-00)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	ordering bank's		(48)	O	
111-126	B3-1	account number	N	16		
127-158	B3-2	identifier (name and address)	AN	32		
159 – 162	B4	payment indicator	AN	4	O	
163 – 210	B5	addressed bank		(48)	O	
163-178	B5-1	account number	N	16		
179-210	B5-2	identifier (name and address)	AN	32		
211 – 218	B6	date of sending / debiting	N	8	O	year, month, day
219 – 250	B7	notice-1	AN	32	O	
251 – 282	B8	notice-2	AN	32	O	
283 – 314	B9	notice-3	AN	32	O	
315 – 355	B99	reserved for future use	AN	41	O	

Completion guide

The following values are allowed to be entered into the 'bank's **account number**' field:

- the account numbers agreed on by the "Treasurers" of the two banks at the time of making the deal, or
- may be left blank in case the bank did not give instruction of which account the payment must be debited from or credited to.

Comment

The IG1 platform in the banking area checks only the compliance of character set, does not check the content.

The banking area may include from the number range above ASCII 128 exclusively those Hungarian accentuated characters, which are set out in **ISO 8859-2** Standard. Using an inappropriate character set results in the rejection of the entire sending remittance. The error code of rejection is **36.**

.

* position calculated from the beginning of transaction

1.4.1.7. Collection based on Letter of Authorization (092 – 00)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	ordering (submitting) customer's		(48)	M	
111-126	B3-1	account number	N	16		the last eight characters
127-158	B3-2	identifier (name and address)	AN	32		of the account number may also be spaces
159 – 162	B4	payment indicator	AN	4	O	
163 – 210	B5	addressed (debtor) customer's		(48)	M	
163-178	B5-1	account number	N	16		the last eight characters
179-210	B5-2	identifier (name and address)	AN	32		of the account number may also be spaces
211 – 218	B6	date of sending	N	8	O	year, month, day
219 – 250	B7	notice-1	AN	32	O	
251 – 282	B8	notice-2	AN	32	O	
283 – 314	B9	notice-3	AN	32	O	
315 – 334	B10	reason for submitting **1**		(20)	M	
315	B10-1	reasonspace /	N	1		
316-334	B10-2	HATÓSÁGI ÁTUTALÁS	AN	19		
335 – 352	B11	amount to be collected		(18)	M	
335-338	B11-1	zero	N	4		0000
339-350	B11-2	amount	N	12		HUF amount
351-352	B11-3	fillér	N	2		00
353 – 355	B99	reserved for future use	AN	3	O	

Completion guide

In case of transaction **092-00** – prompt collection order / advice on collection
- 0's must be entered into the 'settlement amount' field (G7) of the giro area!
- can be used if the reason for submitting (value of field B10-1) = 1 or 3.

1 If the ***reason*** = **1** (based on Letter of Authorization), then the content of field **B10-2** is **spaces**,
= **3** (based on autorities' notice), then the expression HATÓSÁGI ÁTUTALÁS must be positioned in field
B10-2 right aligned, filled with spaces from the left.

* position calculated from the beginning of transaction

1.4.1.7.1. Collection Orders based on Authorization Letter /Advice on Collection – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
111–158	B3	ordering (submitting) customer's			
111-126	B3-1	account number 1	numeric? > 0? CDV correct?	51 B	invalid ordering party's account number
127-158	B3-2	identifier 2 (name and address)	≠ all 0's and/or ≠ all spaces?	52 B	invalid ordering party's name
163–210	B5	addressed (debtor)			
163-178	B5-1	customer's account number 1	numeric? > 0? CDV correct?	61 B	invalid beneficiary's account number
179-210	B5-2	identifier 2 (name and address)	≠ all 0's and/or ≠ all spaces?	62 B	invalid addressed party's (beneficiary) name
315 – 334	B10	reason for submitting			
315	B10-1	reason	1 or 3?	68 B	invalid reason
316-334	B10-2	spaces / HATÓSÁGI ÁTUTALÁS 3	- **spaces** ? (in case reason =**1**)	68 B	both reason and legal provision are invalid
			- **not all spaces** ? (in case reason =**3**)	68 B	both reason and legal provision are invalid
335 – 352	B11	amount to be collected	numeric?	64 B	amount to be collected is not numeric
335-338	B11-1	zero	= 0?	66 B	invalid amount
339-350	B11-2	HUF amount	> 0?	66 B	invalid amount
351-352	B11-3	fillér	= 0?	66 B	invalid amount

* type: B - rejection of the single transaction due to an error in IGS transaction

Comment

1 The expression 'numeric' means the following when account numbers are checked:
In case the **entire** account number (together with the banking organisation code, which is included in the giro area)

- has **16 characters,** then the 2nd eight-character string of the account number (positions 9 to 16 in the entire account number, field B3-1 / B5-1) must also include a numeric value **other than 0**, the value of the 3rd eight-character string can be all spaces or all 0's;
- has **24 characters**, then the 2nd and 3rd eight-character string of the account number (positions 9 to 16 in the entire account number, field B3-1 / B5-1) must also include a numeric value **other than 0**.

See the algorithm of CDV calculation in Appendix 8.

2 The identifiers (B3-2, B5-2) must not consist of all 0's and/or spaces, they must also include characters other than 0's and spaces.

The identifiers (and the notice as well as the field reserved for future use) can only include from the number range above ASCII 128 those Hungarian accentuated characters, which are set out in **ISO 8859-2** Standard. Using an inappropriate character set results in the rejection of the entire sending remittance. The error code of rejection is **36**.

3 The IG1 plaform checks if contents of field B10-2 is in accordance with field B10-1.

If reason in field B10-1 = **1** then field B10-2 must contain **only spaces**.

If reason in field B10-1 = **3** then field B10-2 must not consist of all 0's and/or spaces, it must also include characters **other than 0's and spaces**
Using expression 'HATÓSÁGI ÁTUTALÁS' depends on the banks' decision.

1.4.1.8. Term Collection Orders /Advice on Collection (093 – 00)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank's internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	ordering (submitting) customer's		(48)	M	
111-126	B3-1	account number	N	16		the last eight characters
127-158	B3-2	identifier (name and address)	AN	32		of the account number may also be spaces
159 – 162	B4	payment indicator	AN	4	O	
163 – 210	B5	addressed (debtor) customer's		(48)	M	
163-178	B5-1	account number	N	16		the last eight characters
179-210	B5-2	identifier (name and address)	AN	32		of the account number may also be spaces
211 – 218	B6	date of sending	N	8	O	year, month, day
219 – 250	B7	notice-1	AN	32	O	
251 – 282	B8	notice-2	AN	32	O	
283 – 314	B9	notice-3	AN	32	O	
315 – 322	B10	date of receiving **1**	N	8	O	year, month, day
323 – 330	B11	last day of deadline for complaint **2**	N	8	O	year, month, day
331 – 348	B12	amount to be collected		(18)	M	
331-334	B12.1	zero	N	4		0000
335-346	B12.2	amount	N	12		**HUF** amount
347-348	B12.3	fillér	N	2		00
349 – 355	B99	reserved for future use	AN	7	O	

Completion guide

Transaction 093-00 for initiating term collection order / advice on collection

- 0's must be entered into the 'settlement amount' field (G7) of the giro area!
- can be submitted exclusively against customers who keep their accounts with the Hungarian State TREASURY.

1 The *date of receiving* (B10) is the date when the advice is received, which serves as a basis for prompt collection.

2 The *last day of deadline for complaint* (B11) is taken from the same (corresponding) heading of the notice and means the date until which complaint against term collection order can be submitted. If no complaint is received, the counter balancing transaction (with code 003) must be started on this day. In an 'ideal' situation this date is the 'date of sending' + 10 days (minimum).

* position calculated from the beginning of transaction

1.4.1.8.1. Term Collection Orders /Advice on Collection – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
111–158	B3	ordering (submitting) customer's			
111-126	B3-1	account number 1	numeric? > 0? CDV correct?	51 B	invalid ordering party's account number
127-158	B3-2	identifier 2 (name and address)	≠ all 0's and/or ≠ all spaces?	52 B	invalid ordering party's name
163–210	B5	addressed (debtor) customer's			
163-178	B5-1	account number 1	numeric? > 0? CDV correct?	61 B	invalid debtor's account number
179-210	B5-2	identifier 2 (name and address)	≠ all 0's and/or ≠ all spaces?	62 B	invalid addressed party's (debtor's) name
323 – 330	B11	last day of deadline for complaint	***NO* checking!**		correctness of content of field is **not checked** by the IG1
331 – 348	B12	amount to be collected	numeric?	64 B	amount to be collected not numeric
331-334	B12-1		= 0?	66 B	invalid amount
335-346	B12-2	zero	> 0?	66 B	invalid amount
347-348	B12-3	HUF amount fillér	= 0?	66 B	invalid amount

Comment

1 The expression 'numeric' means the following when account numbers are checked:
In case the **entire** account number (together with the banking organisation code, which is included in the giro area)
- has **16 characters,** then the 2nd eight-character string of the account number (positions 9 to 16 in the entire account number, field B3-1 / B5-1) must also include a numeric value **other than 0**, the value of the 3rd eight-character string can be all spaces or all 0's;
- has **24 characters**, then the 2nd and 3rd eight-character string of the account number (positions 9 to 16 in the entire account number, field B3-1 / B5-1) must also include a numeric value **other than 0**.

See the algorithm of CDV calculation in Appendix 8.

2 The identifiers (B3-2, B5-2) must not consist of all 0's and/or spaces, they must also include characters other than 0's and spaces.

The identifiers (and the notice as well as the field reserved for future use) can only include from the number range above ASCII 128 those Hungarian accentuated characters, which are set out in **ISO 8859-2** Standard. Using an inappropriate character set results in the rejection of the entire sending remittance. The error code of rejection is **36**.

* type: B - rejection of the single transaction due to an error in IGS transaction

1.4.1.9. IGS Reject Transactions (2tt-ss)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank's internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 139	B3	original transaction reference code		(29)	M	
111-122	B3-1	ordering bank organisation	AN	12		qualifier + bank code + 3 spaces + branch code
123-139	B3-2	transaction number	N	17		year, month, day + sequence number + folio no.
140 – 147	B4	original transaction settlement date	N	8	M	year, month, day
148 – 149	B5	reason for rejection	N	2	M	
150 – 181	B6	notice	AN	32	O	
182 – 355	B99	reserved for future use	AN	174	O	

Comment

The rejecting and the original (the now rejected) **transaction code** and sub code (the content of field G3 of the giro area) is **the same** with the exception of the first character in both of them.

In case of **original** transactions the first character of the code = **0**,

In case of **reject transaction**s the first character of the code = **2**.

* position calculated from the beginning of transaction

Completion Guide

The reason for rejection (value of field B5) can be one of the following:

code explanation

rejection due to technical, statistical, interpretation error

01* banking area cannot be interpreted

02 account number (addressed party) does not exist

03 account number (addressed party) has been terminated

04* account number (addressed party) is not standardised / not in line with the agreement

05* the addressed party's account number is not filled

06 the addressed party's account number cannot be interpreted
(the bank's general ledger account number is indicated instead of the customer's account number)

07* initiator's account number is not standardised / not in line with the agreement

10 the name is not linked to the account number

return due to semantic, "impossible to fulfil " reason (RETURN)

50 return due to insufficient funds (292, 293)

51 return due to lack of authorization letter (292)

53 legal provision referred to in the initiating transaction is invalid (292)

54 general return (based on the customer's order, 293)

55 the amount to be collected exceeds the limit (292, 293)

99 other type of error

* this rejection code can be used only for bank-to-bank return transactions (code 282), because the only transfers IG1 does not perform any contentual (semantic) checking of in the banking area are the bank-to-bank transfers (code 082)

1.4.1.9.1. IGS Reject Transactions (2tt-ss) – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
111 – 139	B3	original transaction reference code **1**	syntactically correct?	80 B	transaction reference (syntactically) incorrect
140 – 147	B4	original transaction settlement date **2**	valid date?	77 B	invalid settlement date
148 – 149	B5	reason for rejection	valid reason?	76 B	invalid reason for rejection

Comments

1. Checking of the (syntactic correctness of) transaction reference code:

1st position (qualifier) has a value of: 1?

2nd – 12th positions (bank organisation code) have a value of: ***bbb fffff;***
is ***bbbfffff*** numeric and is CDV correct?
is ***bbb*** followed by 3 spaces? and is ***bbb*** different from the ordering bank's code?

13th – 20th positions (***B*** entry date) have a value of: *yyyymmdd*, ***B*** – valid date?
is 19941118 ≤ ***B*** ≤ settlement date of processing – 1 calendar day?

Warning! If entry date (B) referred to is **greater** than the settlement date (E) of the reject transaction's processing (B>E), then the IG1 will not accept the reject transaction, because the enrty date might not be greater than the current settlemet date.

21st – 27th positions (sequence number) are: numeric?

28th – 29th positions (folio number) are: 00?

Non-compliance with any of the above criteria will result in rejection of the transaction (error code: **80**).

2. The original (**T**) settlement date is correct if ***T*** – is a valid date and meets the following criterion:

- 19941118 ≤ ***T*** ≤ settlement date of processing – 1 settlement day?
- Is **T** a valid **working day**?

* type: B - rejection of the single transaction due to an error in IGS transaction

1.4.1.10. Advice on Queuing of Collection Items Initiated via IG1 (692-00)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank's internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 139	B3	original transaction reference code		(29)	M	
111 – 122	B3-1	ordering bank organisation	AN	12		qualifier + bank code + 3 spaces + branch code
123 – 139	B3-2	transaction number	N	17		year, month, day + seq. number + folio no.
140 – 147	B4	settlement date of original transaction	N	8	M	year, month, day
148 – 149	B5	reason for queuing	N	2	M	field value: **50** (insufficient coverage)
150 – 163	B6	amount to be collected	N	14	M	only **HUF** amount (without fillér!)
150 – 151	B6-1	00	N	2		
152 – 163	B6-2	amount to be collected	N	12		right aligned, filled with 0s from left
164 – 171	B7	deadline	N	8	M	date of last day of postponing
172 – 203	B8	notice-1	AN	32	O	
204 – 235	B9	notice-2	AN	32	O	
236 – 267	B10	notice-3	AN	32	O	
268 – 355	B99	reserved for future use	AN	88	O	

Comments

- The position and the content of fields **B1 – B5** of the banking area are **the same** as those of the **reject transaction** (with code 2*ttss*). In order to emphasize this similarity, field **B5** (reason for queuing) is also included, of which the value must be exclusively **50** (queuing due to insufficient coverage).

- The length of amount to be collected (right aligned, filled with 0s from left) is 12 characters in accordance with the initiating transaction of code 092-00.

* position calculated from the beginning of transaction

1.4.1.10.1. Advice on Queuing of Collection Items Initiated via IG1 (692- 00) – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
111 – 139	B3	original transaction reference code **1**	syntactically correct?	80 B	transaction reference (syntactically) incorrect
140 – 147	B4	settlement date of original transaction **2**	valid date?	77 B	invalid settlement date
148 – 149	B5	reason for queuing	valid reason (50)?	76 B	invalid reason (value not 50)
150 – 163	B6	amount to be collected	- numeric? - greater than 0?	64 B 66 B	amount to be collected is invalid
164 – 171	B7	deadline **3**	valid date?	73 B	invalid date

Comments

1. Checking of the (syntactic correctness of) transaction reference code:

1st position (qualifier) has a value of: 1?

2nd – 12th positions (bank organisation code) have a value of: ***bbb fffff;***
is ***bbbfffff*** numeric and is CDV** correct?
is ***bbb*** followed by 3 spaces? is ***bbb*** different from the ordering bank's code?

13th – 20th positions (***B*** entry date) have a value of: *yyyymmdd*, ***B*** – valid date?
is 19941118 ≤ ***B*** ≤ settlement date of processing – 1 calendar day?

Note**: i**f entry date (B) referred to is **greater** than the settlement date (E) of the advice transaction's processing (B>E), then the IG1 platform will not accept the advice transaction, because the enrty date might not be greater than the current settlemet date.

21st – 27th positions (sequence number) are: numeric?

28th – 29th positions (folio number) are: 00?
Non-compliance with any of the above criteria will result in rejection of the transaction (error code: **80**).

2. The original (**T**) settlement date is correct if ***T*** – is a valid date and meets the following criteria:

- 19941118 ≤ ***T*** ≤ settlement date of processing – 1 settlement day?
- Is **T** a valid **working day**?

3. The date of the last ***F*** day of postponing is correct if:
F – is a **valid** date, and
– is **greater** than the settlement date (E) of processing.

* type: B - rejection of the single transaction due to an error in IGS transaction
** See the algorithm of CDV calculation in Appendix 8.

1.4.2. Banking Area of UGIRO Transactions

1.4.2.1. Multiple Credit Orders –UGIRO Initiating Transactions (007-01)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank's internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	ordering customer's		(48)	M	
111-126	B3-1	account number	N	16		the last eight characters of the account number may also be spaces
127-158	B3-2	identifier (name and address)	AN	32		
159 – 162	B4	purpose of payment	AN	4	M	capitalized 3-character purpose code left-aligned, filled with spaces from the right
163 – 210	B5	addressed (benef.) customer's		(48)	M	
163-178	B5-1	account number	N	16		the last eight characters of the account number may also be spaces
179-210	B5-2	identifier (name and address)	AN	32		
211 – 218	B6	reserved for future use	N	8	O	due to accord with multiple debit item
219 – 249	B7	base identifier		(31)	M	
	B7-1	message identifier		(25)		
219 – 231	B7-1-1	ordering party's identif.	AN	13		
232 – 239	B7-1-2	compilation date	N	8		
240 – 243	B7-1-3	sequence number	N	4		
244 – 249	B7-2	item sequence number	N	6		
250– 273	B8	customer identifier	AN	24	M	
274 – 305	B9	customer name	AN	32	O	
306 – 337	B10	customer address	AN	32	O	
338 – 355	B11	notice	AN	18	O	

* position calculated from the beginning of transaction

1.4.2.1.1. Multiple Credit Order Transactions - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
111–158	B3	ordering customer's			
111-126	B3-1	account number	numeric? > 0? CDV** correct?	51 U	invalid ordering party's account number
127-158	B3-2	identifier 1 (name and address)	≠ all 0 and/or ≠ all spaces?	52 U	invalid ordering party's name
159–162	B4	purpose of payment	is it incl. in the list of purpose codes?	68 U	invalid purpose code
163–210	B5	addressed (benef.) customer's			
163-178	B5-1	account number	numeric? > 0? CDV** correct?	61 U	invalid beneficiary's account number
179-210	B5-2	identifier 1 (name and address)	≠ all 0's and/or ≠ all spaces?	62 U	inval. addressed party's (beneficiary) name
219–249	B7	base identifier	- unique?	58 U	not a unique base identifier
	B7-1	message identifier			
219–231	B7-1-1	ordering party's identifier 2	- valid structure? - correct CDV**?	53 U	invalid ordering party's identifier
232–239	B7-1-2	compilation date 3	- valid date? E-15 ≤ C ≤ E-1?	54 U	invalid compilation date
240–243	B7-1-3	sequence number	- numeric?	55 U	invalid message seq. no
244–249	B7-2	item seq. number	- numeric?	57 U	invalid item seq. no
250–273	B8	cust. identifier 1	≠ all 0's and/or ≠ all spaces ?	63 U	invalid customer identifier

Comment

1 The identifiers (B3-2, B5-2, B8) must not consist of all 0's and/or spaces, they must also include characters other than 0's and spaces.

2 The ordering party's identifier can have the following valid structure:
- EAN code (see in Appendix 9), or
- **A***aaaaaaa*Δ + 4 spaces , where *aaaaaaa* = tax number, Δ = CDV**, or
- **A***aaaaaaa*Δ**T***ttt* , where *aaaaaaa* = tax number, Δ = CDV**, *ttt* – branch office code

3 '**C**' compilation date, which forms a part of the base identifier, may be maximum 15 calendar days older than '**E**' settlement date.

The difference between '**C**' and '**E**' may be ***more than 15 days*** in case of transactions generated by the IG1 (with qualifier code 3) from the multiple credit payment orders submitted directly to GIRO Zrt, since the 15-day threshold value applies to the settlement date valid at the time of submitting the multiple message.
(See further details in Volume III of ICS IG1 Standards.)
The base identifier is a self-dependent entity, it has nothing to do either with the code of the bank initiating the transaction or the type (credit or debit) of transaction'

* type: U - rejection of the single transaction due to error in UGIRO transaction
** See the algorithm of CDV calculation in Appendix 9.

1.4.2.2. Multiple Debit Orders – UGIRO Initiating Transactions (094-00)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank's internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	ordering party's (beneficiary)		(48)	M	
111-126	B3-1	account number	N	16		the last eight characters of the account number may also be spaces
127-158	B3-2	identifier (name and address)	AN	32		
159 – 162	B4	purpose of payment	AN	4	M	capitalized 3-character purpose code left-aligned, filled with spaces from the right
163 – 210	B5	addressed party's (debtor)		(48)	M	
163-178	B5-1	account number	N	16		the last eight characters of the account number may also be spaces
179-210	B5-2	identifier (name and address)	AN	32		
211 – 218	B6	due date / debit date	N	8	M	year, month, day
219 – 249	B7	base identifier		(31)	M	
	B7-1	message identifier		(25)		
219 – 231	B7-1-1	ordering party's identifier	AN	13		
232 – 239	B7-1-2	compilation date	N	8		
240 – 243	B7-1-3	sequence number	N	4		
244 – 249	B7-2	item sequence number	N	6		
250– 273	B8	customer identifier	AN	24	M	
274 – 305	B9	customer name	AN	32	O	
306 – 337	B10	customer address	AN	32	O	
338 – 355	B11	notice	AN	18	O	

* position calculated from the beginning of transaction

1.4.2.2.1. Multiple Debit Order Transactions (094-00) - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
111–158	B3	ordering party's			
111-126	B3-1	account number	numeric? > 0? CDV** correct?	51 U	invalid ordering party's (beneficiary) account number
127-158	B3-2	identifier 1 (name and address)	≠ all 0's and/or ≠ all spaces?	52 U	invalid ordering party's name
159–162	B4	purpose of payment	is it incl. in the list of purpose codes?	68 U	invalid purpose code
163–210	B5	addr. party's (debtor)			
163-178	B5-1	account number	numeric? > 0? CDV** correct?	61 U	invalid addressed party's (debtor) a/c number
179-210	B5-2	identifier 1 (name and address)	≠ all 0's and/or ≠ all spaces?	62 U	invalid addressed party's name
211-218	B6	debit date (D) 2	valid date? **E ≤ D ≤ E+8 ?**	73 U	invalid debit date
219–249	B7	base identifier	- unique?	58 U	not a unique base id.
	B7-1	message identifier			
219–231	B7-1-1	ordering party's identifier	- is it included in the central registry? - does it belong to the ordering bank?	53 U	invalid ordering party's identifier
232–239	B7-1-2	compilation date 3	- valid date? **E-15 ≤ C ≤ E-1?**	54 U	invalid compilation date
240–243	B7-1-3	sequence number	- numeric?	55 U	invalid message seq. no
244–249	B7-2	item sequence no	- numeric?	57 U	invalid item seq. no
250–273	B8	customer identifier 1	≠ all 0's and/or ≠ all spaces ?	63 U	invalid customer identifier

Comment

1 The identifiers (B3-2, B5-2, B8) must not consist of all 0's and/or spaces, they must also include characters other than 0's and spaces.

2 '**D**' debit date mustn't be smaller than 'E' settlement date valid at the time of processing, and may be maximum 8 working (settlement) days later date than '**E**' settlement date.

3 '**C**' message compilation date, which forms a part of the base identifier, may be maximum 15 calendar days older than '**E**' settlement date.

The base identifier is a self-dependent entity, it has nothing to do either with the code of the bank initiating the transaction or the type (credit or debit) of transaction.

* rejection of the single transaction due to error in UGIRO transaction

** See the algorithm of CDV calculation in Appendix 8.

1.4.2.3. Multiple Credit Orders – UGIRO Return Transaction (207-01)

position[*]	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank's internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 139	B3	original (initiating) transaction reference		(29)	M	the content of field G4+G5 of the original transaction (code 007)
111 – 122	B3-1	ordering bank's identifier	AN	12		
123 – 139	B3-2	initiating transaction number	N	17		
140 – 147	B4	settlement date of initiating transaction	N	8	M	the content of field G9 of the original transaction (code 007)
148 – 149	B5	reason for rejection	N	2	M	
150 – 180	B6	original (initiating) base identifier	AN	31	M	the content of field B7 of the original transaction (code 007)
181– 204	B7	customer identifier	AN	24	M	the content of field B8 of the original transaction (code 007)
205 – 236	B8	notice	AN	32	O	
237 – 355	B99	reserved for future use	AN	119	O	

Comment

In the event that transactions (with qualifier 3), which are generated by the IG1 from multiple credit orders directly submitted to GIRO Zrt. are returned, the returned amount is credited by the bank to the account number linked to the institution identifier, which forms a part of the original (initiating) base identifier (field B6).

In case an institution holds several accounts, then in order to make the credit entry, the bank must retrieve – on the basis of the message identifier forming a part of the base identifier (field B6), and of the original settlement date (field B4) – the account number indicated in the balance checking requesting exchange of messages – FEDKER / FEDJEL. (See further details in Volume III of *ICS IG1 Standards*.)

[*] position calculated from the beginning of transaction

Completion Guide

The reason for rejection (content of field B5) can be one of the following codes:

code	***explanation***
	rejection due to technical, syntactical error (REJECT)
02	addressed party's account number does not exist
03	addressed party's account number has been terminated
06	the addressed party's account number cannot be interpreted (the bank's general ledger account number is indicated instead of the customer's account number))
10	the account holder's name is not linked to the specified account number
	return due to semantic, 'impossible to fulfil' reason (RETURN)
50	return due to insufficient coverage
51	return due to lack of authorization
54	return due to general reason (based on order by the customer)
65	the amount to be collected exceeds the limit
99	other error

Comment

Although the value **50, 51** and **65**, which indicates the reason for rejection only makes sense in case of rejecting a collection, these reasons are also accepted by the IG1 as rejection of transfers.

1.4.2.3.1. Return Transactions of Multiple Credit Order - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
111–139	B3	original (initiating) transaction reference **1**	= the content of field G4+G5 of original transaction with code 007?	80 U	reference code of original transaction is inconsistent
140–147	B4	original settlement date (**EE**) **2**	- timely response? **VE** ≤ **EE** + 5 working days?	77 U	invalid / late response
			= the content of field G9 of the original transaction with code 007?	78 U	settlement date of original transaction is inconsistent
148–149	B5	reason for rejection	valid reason for rejection?	76 U	invalid reason for rejection
150–180	B6	base identifier	= the content of field B7 of original transaction with code 007?	74 U	base identifier-reference inconsistent
		3	= first correct response ?	75 U	repeatedly responded base identifier
181–204	B8	customer identifier	= the content of field B8 of original transaction with code 007?	79 U	inconsistent customer identifier

Comment

1 When comparison of the original transaction reference code is made, the qualifier is ignored.

2 '**VE**' settlement date of the response may be maximum 5 working days (settlement days) later than '**EE**' settlement date of the original transaction.

3 Only **one correct response** to the initiating transaction is accepted by the IG1.

* rejection of the single transaction due to error in UGIRO transaction

1.4.2.4. Multiple Debit Orders – Reject Transactions (294-00)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank's internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 139	B3	original (initiating) transaction reference		(29)	M	the content of field G4+G5 of original transaction (with code 094)
111 – 122	B3-1	ordering bank identifier	AN	12		
123 – 139	B3-2	initiating transaction number	N	17		
140 – 147	B4	settlement date of initiating transaction	N	8	M	the content of field G9 of original transaction (with code 094)
148 – 149	B5	reason for rejection	N	2	M	
150 – 180	B6	original (initiating) base identifier	AN	31	M	the content of field B7 of original transaction (with code 094)
181– 204	B7	customer identifier	AN	24	M	the content of field B8 of original transaction (with code 094)
205 – 236	B8	notice	AN	32	O	
237 – 355	B99	reserved for future use	AN	119	O	

* position calculated from the beginning of transaction

Completion Guide

The reason for rejection (content of field B5) can be one of the following codes:

code	***explanation***
	rejection due to technical, syntactical error (REJECT)
02	addressed party's account number does not exist
03	addressed party's account number has been terminated
06	the addressed party's account number cannot be interpreted (the bank's general ledger account number is indicated instead of the customer's account number)
10	the account holder's name is not linked to the specified account number
	return due to semantic, 'impossible to fulfil' reason (RETURN)
50	return due to insufficient coverage
51	return due to lack of authorization
54	return due to general reason (based on order by the customer)
65	the amount to be collected exceeds the limit
99	other error

1.4.2.4.1. Multiple Debit Orders – Reject Transactions - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
111–139	B3	original (initiating) transaction reference **1**	= the content of field G4+G5 of original transaction with code 094?	80 U	reference code of original transaction is inconsistent
140–147	B4	original settlement date (**EE**) **2**	- timely response? **VE** ≤ **D** + 5 working days?	77 U	invalid / late response
			= the content of field G9 of original transaction with code 094?	78 U	settlement date of original transaction is inconsistent
148–149	B5	reason for rejection	valid reason for rejection?	76 U	invalid reason for rejection
150–180	B6	base identifier	= the content of field B7 of original transaction with code 094?	74 U	base identifier reference is inconsistent
		3	= first correct response ?	75 U	repeatedly responded base identifier
181–204	B7	customer identifier	= the content of field B8 of original transaction with code 094?	79 U	inconsistent customer identifier

Comment

1 When comparison of the original transaction reference code is made, the qualifier is ignored.

2 '**VE**' settlement date of the response may be maximum **5 working days** (settlement days) later than '**D**' debit date (content of field B6 of the transaction) of the original transaction.
If the original 'D' debit date is not a working day, then in order ***to calculate the acceptance time of response*** the system performs the following:
- *first it 'adjusts 'D' debit date to the nearest working day (settlement day),*
- *then calculates the acceptable date of response relevant to the debit date 'adjusted' to a working day.*

*E.g. original value of '**D**': Saturday before Easter*
*value of **'adjusted D'**: Tuesday after Easter*
*latest settlement date of response (**VE_{max}**): Tuesday of the following week*

3 Only one correct (rejection or fulfilment) response to the initiating transaction is accepted by the IG1 platform.

* rejection of the single transaction due to error in UGIRO transaction

1.4.2.5 Fulfilling Multiple Debit Order Transactions (404-00)

*position**	*field name*	*content*	*type*	*length*	*M/O*	*comment*
96 – 104	B1	ordering bank's internal reference number	AN	9	O	
105 – 110	B2	sequence number of payment order	AN	6	O	
111 – 158	B3	ordering party's (debtor)		(48)	M	
111-126	B3-1	account number	N	16		account number (indicated in field B5-1) of the addressed party of advice on collection (with code 094)
127-158	B3-2	identifier (name and address)	AN	32		
159 – 162	B4	purpose of payment	AN	4	O	capitalized 3-character purpose code left-aligned, filled with spaces from the right
163 – 210	B5	addressed party's (beneficiary)		(48)	M	
163-178	B5-1	account number	N	16		account number (indicated in field B3-1) of the ordering party of advice on collection (with code 094)
179-210	B5-2	identifier (name and address)	AN	32		
211 – 218	B6	date of actual debit	N	8	M	date when customer's account is actually debited by the bank
219 – 249	B7	base identifier	AN	31	M	base identifier (indicated in field B7) of advice on collection (with code 094)
250– 273	B8	customer identifier	AN	24	M	customer identifier (indicated in field B8) of advice on collection (with code 094)
274 – 302	B9	reference code of original transaction	AN	29	M	transaction reference code (indicated in field G4+G5) of advice on collection (with code 094)
303 – 310	B10	settlement date of original transaction	N	8	M	settlement date (indicated in field G9) of advice on collection (with code 094)
311– 342	B11	notice	AN	32	O	
343 – 355	B99	reserved for future use	AN	13	O	

* position calculated from the beginning of transaction

1.4.2.5.1. Fulfilling Multiple Debit Order Transactions - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type*[*]	*comment*
111–158	B3	ordering party's			
111-126	B3-1	account number 1	= account number (indicated in field B5-1) of addressed party of advice on collection (with code 094)?	71 U	ordering party's account number is inconsistent
127-158	B3-2	identifier 2 (name and address)	≠ all 0's and/or ≠ all spaces?	52 U	invalid ordering party's name
163–210	B5	addressed party's (benef.)			
163-178	B5-1	account number	= account number (indicated in field B3-1) of ordering party of advice on collection (with code 094)?	81 U	addressed party's (beneficiary) account number is inconsistent
179-210	B5-2	identifier 2 (name and address)	≠ all 0's and/or ≠ all spaces?	62 U	invalid addressed party's (beneficiary) name
211-218	B6	date of actual debit (**VD**) 3	EE ≤ VD ≤ D + 4 working days?	73 U	invalid debit date
219–249	B7	base identifier	= base identifier (indicated in field B7) of advice on collection (with code 094)?	74 U	base identifier is inconsistent
		4	= first correct response?	75 U	repeatedly responded base identifier
250–273	B8	customer identifier 2	= customer identifier (indicated in field B8) of advice on collection (with code 094)?	79 U	inconsistent customer identifier
274–302	B9	reference code of orig. transaction 5	= reference code of transaction (indicated in field G4+G5) of advice on collection?	80 U	reference code of original transaction is inconsistent
303–310	B10	settlement date of original transaction (**EE**) 6	= settlement date (indicated in field G9) of advice on collection (with code 094)?	78 U	settlement date of original transaction is inconsistent
			EE < VE ≤ D + 5 working day?	77 U	invalid / „late" response

[*] rejection of the single transaction due to error in UGIRO transaction

Comment

1 When the last 8 characters of the ordering party's account number included in the response transaction are compared with the account number of the addressed party of the original transaction, **0**'s and **spaces** are considered identical by the IG1 platform.

Accordingly the following account numbers are accepted (considered identical) by the IG1 platform

addressed party in the original transaction.		ordering party in response transaction
kkkkkkkk + 8 spaces	=	*kkkkkkkk* + 8 spaces,
	=	*kkkkkkkk* + 8 times 0,
kkkkkkkk + 8 times 0	=	*kkkkkkkk* + 8 times 0,
	=	*kkkkkkkk* + 8 spaces.

2 The identifiers (B3-2, B5-2, B8) must not consist of all 0's and/or spaces, they must also include characters other than 0's and spaces.

3 '**VD**' date of actual debit included in the response transaction
- must be valid (an existing calendar day),
- mustn't be smaller than '**EE**' settlement date of the original initiating transaction,
- mustn't be greater then the settlement date (VE) of the response-transaction (of code 404-00)
- may be a date maximum **4 working days** later than '**D**' due date / debit date indicated in the original transaction

If the original 'D' debit date is not a working day, then in order ***to calculate the acceptance time of VD,*** IG1 performs the following:
- first it '*adjusts* 'D' debit date to the nearest working day (settlement day),
- then calculates the acceptable date of response relevant to the debit date 'adjusted' to a working day.

E.g. original value of '**D**': Saturday before Easter
value of **'adjusted D'**: Tuesday after Easter
latest actual debit date of response (**VD_{max}**): Monday of the following week (adjusted 'D' + 4 working days)

4 Only one correct (fulfilling or rejecting) response to the initiating transaction is accepted by IG1 platform.

5 When comparison of the original transaction reference code is made, the qualifier is ignored.

6 '**VE**' settlement date of the response is
- compulsorily greater than '**EE**' settlement date of the original initiating transaction
- may not be smaller than the date of actual debit (VE ≥ VD)
- may be a date maximum **5 working days** later than '**D**' due date / debit date indicated in the original transaction

If the original 'D' debit date is not a working day, then in order ***to calculate the acceptance time of VE,*** IG1 performs the following:
- first it '*adjusts* 'D' debit date to the nearest working day (settlement day),
- then calculates the acceptable date of response relevant to the debit date 'adjusted' to a working day.

E.g. original value of '**D**': Saturday before Easter
value of **'adjusted D'**: Tuesday after Easter
latest settlement date of response (**VE_{max}**): Tuesday of the following week (adjusted 'D' + 5 working days)

2. CHECKING REPORT (CR.006)

The **purpose of CR** is**:** to give feedback on the checking and processing of **SENDING REMITTANCE** on the basis of sorting settled (and also 'mailed' to the addressed parties) transactions by addressed banks.

The external file name of CR is identical with that of the sending remittance.

If a SR has the same external file as that of another SR previously received, then IG1 extends it by adding a sequence number (to ensure its uniqueness). The external file name of CR also has this added sequence number.

If GIRO Zrt. has been notified about the payment (sending) and/or receiving suspension before the clearing but after the creation and sending out of the Prompt Feedback / PF, then the Checking Reports of the Sending Remittances concerned by the suspension will differ (may differ) from the content of the Prompt Feedback created befor the suspension.

The transations with accepted, errorfree status in the Prompt Feedback concerned by the later suspension will have (may have) rejected status in the Checking Report.

IG1 clears (or puts in the queue) the Sending Remittances affected by the suspension based on their transaction number and sum which were accepted and errorfree in the Checking Report.

In case of **receiving suspension** of the addressed bank (in the field G6-2) IG1 rejects all transations addressed to the suspended bank (with error code 37).

In case of a **Correspondent Bank**'s receiving suspension IG1 rejects all transactions addressed to the Correnspondent Bank and all its indirect participating banks.

In case of an initiating bank's (in the filed G4-2) **payment suspension** IG1 rejects only the transfer type (*n*0*n*, *n*8*n* code) transactions (with error code 14). The advice type transactions (*n*9*n* code) will reach their addressees.

The **correnspondent bank**'s payment suspension affects **all its indirect participating** banks' **transfer type transactions** (*n*0*n*, *n*8*n* code) as well.

The indirect participating bank's payment and/or receiving suspension **does not affect** its correspondent bank's transactions (nor the transactions submitted by the not restricted indirect participating banks) neither in the sending nor in the receiving direction .

The structure of Checking Report

In case SENDING REMITTANCE is non-erroneous on the remittance level (error code in the CR head record = 00)

record type	*record length*	*frequency of occurrence*
01 HEAD	63	1
03* correct transaction	31	1 – 9999
05 erroneous transaction	355	1 – 9999
06 FOOT	53	1

Comment: the only events for the CHECKING REPORT to include

- records of type **03** if the sending remittance had included correct / non-erroneous transaction(s),
- record(s) of type **05** if the sending remittance had included incorrect / erroneous transaction(s).

In case SENDING REMITTANCE is erroneous on the remittance level (error code in the CR head record > 00)

record type	*record length*	*frequency of occurrence*
01 HEAD	63	1
06 FOOT	53	1

* record types 02 and 04 (record types 03 flanked by MESSAGE HEAD and MESSAGE FOOT) haven't been in use since January 13, 2003

2.1. CHECKING REPORT HEAD (length: 63)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F**06**0	record type	N	2	01	
3 – 5	F**06**1	file type	N	3	0**06**	
6 – 29	F**06**2	sending remitt. reference		(24)		
6	F0**62**.1	sending bank's qualifier	N	1	1	
7–12	F**06**2.2	sending bank's code	AN	6	*bbb*□□□	***bbb*** = bank code, □□□ = 3 spaces
13–17	F**06**2.3	sending bank's branch code	N	5	***ffff***Δ	***ffff*** = branch code Δ = CDV
18–25	F**06**2.4	entry date	N	8	*yyyymmdd*	year, month, day
26–29	F**06**2.5	remittance seq. number	N	4		
30	F**06**3	priority code	N	1	0 / 1	
31	F**06**4	urgency code	N	1	0 / 1	
32 – 45	F**06**5	common information from SR		(14)		
32	F**06**5.1	receiving qualifier code	N	1	1	
33 – 40	F**06**5.2	settlement date	N	8	*yyyymmdd*	year, month, day
41 – 43	F**06**5.3	currency code	A	3	HUF	
44	F**06**5.4	credit (cr. posting) code	A	1	C	
45	F**06**5.5	interbank code	N	1	0	
46 – 59	F**06**6	creation		(14)		
46–53	F**06**6.1	date	N	8	*yyyymmdd*	year, month, day
54–59	F**06**6.2	time	N	6	*hhmmss*	hour, minute, sec.
60	F**06**7	reserved for future use	N	1	9	9 – IG1 constant
61	F**06**8	reserved for future use	N	1	0	0 – IG1 constant
62 - 63	F**06**9	error code	N	2	00 / *ec*	

Comment

The error code (value of field F069) = **00**, in case the sending remittance was non-erroneous, or error was not on the remittance level[6]

= ***ec***, if the sending remittance was erroneous on the remittance level,

ec = is the **error code**, which refers to the cause of the error

If a SR has invalid structure (error code = 26) , only field F062 (common information from SR) has the content of the original SR..

[6] According to definition if a SR is erroneous on file level, error code in CR's Header contains a value other than 00. However Promp Feedback will indicate SR as erroneous on file level if every transaction in it is erroneous (and the error code in CR's Header has a value of 00).

2.2. CHECKING REPORT FOOT (length: 53)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	L**06**0	record type	N	2	06	
3 – 5	L**06**1	reserved for future use	N	3	000	000: IG1 constant
6 – 29	L**06**2	accepted transactions		(24)		non-erroneous (settled) transactions
6 – 9	L**06**2.1	number of transactions	N	4		
10 – 29	L**06**2.2	grand total of transactions	N	20		last two characters are **fillérs, mandat. value is 00**
30 – 53	L**06**3	erroneous transactions		(24)		erroneous (not settled) transactions
30 – 33	L**06**3.1	number of transactions	N	4		
34 – 53	L**06**3.2	grand total of transactions	N	20		last two characters are **fillérs, mandat. value is 00**

Comment

In case SENDING REMITTANCE is erroneous on the remittance level* the FOOT record, with the exception of the record type, includes only 0 characters.

* Indicating an error on the remittance level: in the CHECKING REPORT head record, the value of field F069 (error code) is **not = 00**
Promp Feedback will indicate SR as erroneous on file level if every transaction in it is erroneous (and the error code in CR's Header has a value of 00).

2.3. CHECKING REPORT – NON-ERRONEOUS TRANSACTIONS (length: 31)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	T0	record type	N	2	03	
3 – 31	T1	transaction reference code		(29)		
3 – 14	T1.1	ordering bank's reference code		(12)		original G4 field
3	T1.1.1	qualifier	N	1	1	
4 – 9	T1.1.2	bank code	AN	6	*bbb*□□□	***bbb*** = bank code, □□□ = 3 spaces
10 – 14	T1.1.3	branch code	N	5	***ffff***Δ	***ffff*** = branch code Δ = CDV
15 – 31	T1.2	transaction number		(17)		original field G5
15 – 22	T1.2.1	entry date	N	8	*yyyymmdd*	**year, month, day**
23 – 29	T1.2.2	sequence number	N	7		
30 – 31	T1.2.3	folio no.	N	2	00	

2.4. CHECKING REPORT – ERRONEOUS TRANSACTIONS (length: 355)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	G1	record type	N	2	05	
3 – 5	G2	transaction code	N	3		
6 – 7	G3	transaction sub code	N	2		
8 – 19	G4	ordering bank's reference code		(12)		field G4 + G5 is the transaction ref. code
					1	
8	G4 – 1	qualifier code	N	1	*bbb*□□□	***bbb*** = bank code,
9 – 14	G4 – 2	bank code	AN	6		□□□ = 3 spaces
15 – 19	G4 – 3	branch code	N	5	***ffff***Δ	***ffff*** = branch code Δ = CDV
20 – 36	G5	transaction number		(17)		
20 – 27	G5 – 1	entry date	N	8	*yyyymmdd*	year, month, day
28 – 34	G5 – 2	sequence number	N	7		
35 – 36	G5 – 3	folio no.	N	2	00	
37 – 48	G6	addressed bank's reference code		(12)		
37	G6 – 1	qualifier code	N	1	1	
38 – 43	G6 – 2	bank code	AN	6	*bbb*□□□	***bbb*** = bank code, □□□ = 3 spaces
44 – 48	G6 – 3	branch code	N	5	***ffff***Δ	***ffff*** = branch code Δ = CDV
49 – 66	G7	settlement amount	N	18		last two characters are **fillérs, mandat. value is 00**
67 – 70	G8	currency code		(4)		
67- 69	G8 – 1	ISO (standard) code	A	3	HUF	
70	G8 – 2	decimal number	N	1	2	
71 – 78	G9	settlement date	N	8	*yyyymmdd*	year, month, day
79 – 80	G10–G11	reserved for future use	A	2		will be overwritten with spaces by IG1
81 – 83	G12		AN	3		
84 – 93	**G13**	**sum to be collected** if **G2 = 094 / 294**	N	10		**only HUF, without fillérs**
		res. for future use if **G2 ≠ 094 / 294**	AN	10		
94 – 95	G14	error code	N	2	*ec*	error code(*ec*) indicating the cause of error
96 - 355	B1 – B99	**banking area,** which depends on tran. code (G2) and tran. sub code (G3)	AN	260		see the exact values in the section describing banking area by tran. codes and sub codes

3. RECEIVING REMITTANCES (RR.020)

The **purpose of RR** is: to provide an 'external envelope' for the (settled) transaction received by the bank from partner banks.
The **size** of RR (measured in transactions), as well as the to what extent RR is '**made homogeneous**' (e.g. received UGIRO transactions should be included in a separate RR), are subject to requirements of the receiving bank.

The structure of Receiving Remittances

Partner banks have sent transactions

record type	*record length*	*frequency of occurrence*
01 HEAD	48	1
03* TRANSACTION	355	1 – 9999
05 FOOT	30	1

Partner banks have not sent transactions

record type	*record length*	*frequency of occurrence*
01 HEAD	48	1
05 FOOT	30	1

Comment

- In case no items were received by the bank from the partner banks on a settlement day (within any of the clearing sections or cycles), then IG1 generates an empty receiving remittance including only a HEAD record and a FOOT record.
- If a bank requested homogeneous RRs then in the first section as well as in the first cycle IG1 generates two RRs (even if both are empty).
- The empty RRs created by IG1 in the second cycle are always forwarded to the banks.
- If GIRO Zrt. has been notified about the payment (sending) and/or receiving suspension before the clearing then
  - the receiving remittance of a **Clearing Member affected by the receiving suspension** will be always empty, will not contain any transations,
  - the receiving remittance belonging to the **Clearing Member** of an-indirect participant concerned by the receiving suspension will contain only the transations addressed to the clearing member and/or to the indirect participants not affected by receiving suspension,
- The receiving remittance of a Clearing Member **not affected** by the receiving suspension will contain only the **non** credit transfer type transations - with code *n*9*n* - initiated by a payment suspended credit institution, indirect bank and/or Clearing Member and its indirect participants (in addition to all transactions initiated by banks not affected by sending restriction).

* record types 02 and 04 (record types 03 flanked by MESSAGE HEAD and MESSAGE FOOT) haven't been in use since January 13, 2003

3.1. RECEIVING REMITTANCE HEAD (length: 48)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F**20**0	record type	N	2	01	
3 – 5	F**20**1	file type	N	3	0**20**	
6 – 17	F**20**2	receiving remittance ref.		(12)		
		code	N			
6 – 13	F**20**2.1	settlement date	N	8	*yyyymmdd*	year, month, day
14 – 17	F**20**2.2	remittance seq. number		4		
18 – 23	F**20**3	creation time	N	6	*hhmmss*	hour, minute, second
24	F**20**4	reserved for future use	N	1	9	9 – IG1 constant
25 - 48	F**20**5	reserved for future use	AN	24	spaces	

3.2. RECEIVING REMITTANCE FOOT (length: 30)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	L**20**0	record type	N	2	05	
3 – 6	L**20**1	reserved for future use	N	4	0000	0000 – IG1 constant
7 – 12	L**20**2	number of transactions	N	6		number of correct (settled) transactions
13 – 30	L**20**3	grand total of transactions	N	18		**HUF amount** (without fillérs)

Comment

If a bank did not define the size of RR (number of transactions in RR), then IG1 platform puts all transactions into one file.

3.3. RECEIVING REMITTANCES - TRANSACTIONS RECEIVED (length: 355)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	G1	record type	N	2	03	
3 – 5	G2	transaction code	N	3		
6 – 7	G3	transaction sub code	N	2		
8 – 19	G4	ordering bank's reference code		(12)		field G4 + G5: transaction reference code
8	G4 – 1	qualifier code **1**	N	1	1 / 3	**GIRO conversion: 3**
9 – 14	G4 – 2	bank code	AN	6	*bbb*□□□	***bbb*** = bank code, □□□ = 3 spaces
15 – 19	G4 – 3	branch code	N	5	***ffff***Δ	***ffff*** = branch code, Δ = CDV
20 – 36	G5	transaction number		(17)		
20 – 27	G5 – 1	entry date	N	8	*yyyymmdd*	year, month, day
28 – 34	G5 – 2	sequence number	N	7		
35 – 36	G5 – 3	folio no.		2	00	
37 – 48	G6	addressed bank's reference code		(12)		
37	G6 – 1	qualifier code	N	1	1	
38 – 43	G6 – 2	bank code	AN	6	*bbb*□□□	***bbb*** = bank code, □□□ = 3 spaces
44 – 48	G6 – 3	branch code	N	5	***ffff***Δ	***ffff*** = branch code, Δ = CDV
49 – 66	G7	settlement amount	N	18		last two characters are **fillérs, mandat. val. is 00**
67 – 70	G8	currency code				
67- 69	G8 – 1	ISO (standard) code	A	3	HUF	
70	G8 – 2	decimal number	N	1	2	
71 – 78	G9	settlement date	N	8	*yyyymmdd*	year, month, day
79 – 80	G10–G11	reserved area	A	2		IG1 overwrites with spaces
81 – 83	G12		AN	3		
84 – 93	**G13**	**amount to be collected** if **G2 = 094 / 294**	N	10		**only HUF without fillérs**
		reserved for future use if **G2 ≠ 094 / 294**	AN	10	spaces	
94 – 95	G14	error code	N	2	00	
96 - 355	B1 – B99	**banking area,** which depends on tran. code (G2) and transaction sub code (G3)	AN	260		see the exact values in the section describing banking area by tran. codes and sub codes

Comment

1 The value of qualifier is **3** in case of UGIRO transactions **converted by GIRO Zrt.** from multiple payment order messages accepted in an unchanged form.

4. BANK POSITION REPORT (BPR.030)

The **purpose of BPR** is: to provide a statement of the settlement amounts sent and received by the bank (receiving BPR), listed by partner banks.

The Structure of Bank Position Report

The bank effected transfers (sent to and/or received from the partner banks)

record type	*record length*	*frequency of occurrence*
01 HEAD	38	1
02 CURRENCY HEAD	6	1
03 BANK POSITION	96	*n*
04 CURRENCY FOOT	111	1

The bank did not effect any transfers (didn't send to and/or received from the partner banks)

record type	*record length*	*frequency of occurrence*
01 HEAD	38	1
02 CURRENCY HEAD	6	1
04 CURRENCY FOOT	111	1

Comment

The IG1 platform always generates BPRs at the end of each clearing cycle (even for banks having no traffic).
Empty BPRs created by the IG1 platform in the second cycle are forwarded always to the banks with no traffic.

If the GIRO Zrt. has been notified about the payment (sending) and/or receiving suspension before the clearing then

- a **Clearing Member** standing under **payment suspension** has a **debit position / its sent amount: zero**
  (Neither the transfer type transations sent by Clearing Member or its indirect participating banks, nor the items of the CSÁT and PKUTAL messages submitted directly by institusions having their accounts with a Clearing Member will be cleared.)
- a **Clearing Member** standing under **receiving suspension** has a **credit position** / **its received amount: zero.**

In case of payment and/or receiving suspension of an **indirect participant bank**, the debit and/or credit position of the Clearing Member won't contain the sum of the transactions (and CSÁT items) sent by its indirect participating bank and/or addressed towards it and rejected by the IG1.

4.1. BANK POSITION REPORT HEAD (length: 38)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F**30**0	record type	N	2	01	
3 – 5	F**30**1	file type	N	3	0**30**	
6 – 19	F**30**2	creation date and	N	8	*yyyymmdd*	year, month, day
		time	N	6	*hhmmss*	hour, minute, second
20 – 29	F**30**3	bank's reference code		(10)		the bank receiving BPR
20 – 25	F**30**3.1	bank code	AN	6	*bbb*□□□	***bbb*** = bank code, □□□ = 3 spaces
26 – 29	F**30**3.2	GID number	N	4	*gggg*	identifier (sequence number) of the bank's GIRO endpoint
30 - 37	F**30**4	settlement date	N	8	*yyyymmdd*	year, month, day
38	F**30**5	reserved for future use	N	1	9	9 – IG1 constant

4.2. BANK POSITION REPORT CURRENCY HEAD (length: 6)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	PF**30**0	record type	N	2	02	
3 – 5	PF**30**1	currency code	A	3	HUF	bank position is prepared for one currency
6	PF**30**2	decimal point	N	1	2	

4.3. BANK POSITION REPORT BANK POSITION (length: 96)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	BP**30**0	record type	N	2	03	
3 – 8	BP**30**1	partner bank's code	AN	6	*bbb*□□□	***bbb*** = bank code, □□□ = 3 spaces
9 – 52	BP**30**2	sending amount		(44)		amount sent to partner bank by the bank indicated in the HEAD
9–30	BP**30**2.1	grand total of debits (of DEBIT type) **1**	N	22	0000..000	grand total of debits (DEBIT) is **always 0!**
31–52	BP**30**2.2	grand total of credits (of CREDIT type) **2**	N	22		last two characters are **fillérs, always 00**
53 – 96	BP**30**3	receiving amount	N	(44)		amount received from partner bank by bank indicated in the HEAD
53–74	BP**30**3.1	grand total of debits (of DEBIT type) **1**	N	22	0000..000	grand total of debits (DEBIT) is **always 0!**
75-96	BP**30**3.2	grand total of credits (of CREDIT type) **3**	N	22		last two characters are **fillérs, always 00**

Comment

1 Since IG1 currently effects transfers of **only CREDIT type** transactions (see SENDING REMITTANCE HEAD, F025.4 = **C**), the DEBIT type amount is always 0.

If GIRO Zrt. has been notified about the payment (sending) and/or receiving suspension before the clearing then for the **Clearing Member** receiving the BPR

2 the sending amount will be **zero** (in the BP302.2 field) in case of **payment suspension,**
3 the receiving amount will be **zero** (in the BP303.2 field) in case of **receiving suspension.**

Only those direct clearing members (partner banks) have a record (bank position) in BPR, which **did effect transfers** to/from the bank indicated in the HEAD, in other words the sending and / or the receiving amount is not 0.

4.4. BANK POSITION REPORT CURRENCY FOOT (length: 111)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	PL**30**0	record type	N	2	04	
3 – 10	PL**30**1	settlement date	N	8	*yyyymmdd*	year, month, day
11 – 19	PL**30**2	reserved for future use	N	9	123456789	IG1 constant
20 – 22	PL**30**3	currency code	A	3	HUF	bank position is prepared for one currency
23	PL**30**4	decimal point	N	1	2	
24 – 67	PL**30**5	sending amount		(44)		amount sent by the bank indicated in the HEAD
24–45	PL**30**5.1	grand total of debits (of DEBIT type) 1	N	22	0000..000	grand total of debits (DEBIT) is **always 0!**
46–67	PL**30**5.2	grand total of credits (of CREDIT type)	N	22		last two characters are **fillérs, always 00**
68–111	PL**30**6	receiving amount		(44)		amount received by bank indicated in HEAD
68–89	PL**30**6.1	grand total of debits (of DEBIT type) 1	N	22	0000..000	grand total of debits (DEBIT) is **always 0!**
90–111	PL**30**6.2	grand total of credits (of CREDIT type)	N	22		last two characters are **fillérs, always 00**

Comment

1 Since the IG1 currently effects transfers of **only CREDIT type** transactions (see SENDING REMITTANCE HEAD, F025.4 = **C**), the DEBIT type amount is always 0.

If GIRO Zrt. has been notified about the payment (sending) and/or receiving suspension before the clearing then for the **Clearing Member** receiving the BPR

2 the sending amount will be **zero** (in the PL305.2 field) in case of **payment suspension,**
3 the receiving amount will be **zero** (in the PL306.2 field) in case of **receiving suspension.**

5. ANALYTIC IBI MATRIX (IBI.034)

The **purpose of IBI** is: to provide a statement of settlement amounts sent and received by the clearing members, listed by sending – receiving clearing pairs.

The Structure of Analytic IBI Matrix

record type	*record length*	*frequency of occurrence*
01 HEAD	27	1
02 BANK POSITION	80	*n * (n-1)*[*]

5.1. ANALYTIC IBI MATRIX HEAD (length: 27)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F**34**0	record type	N	2	01	
3 – 5	F**34**1	file type	N	3	0**34**	
6 – 19	F**34**2	creation date and	N	8	*yyyymmdd*	year, month, day
		time	N	6	*hhmmss*	hour, minute, second
20 - 27	F**34**3	settlement date	N	8	*yyyymmdd*	year, month, day

[*] *n* – the number of clearing members effecting transfers via IG1

5.2. ANALYTIC IBI MATRIX BANK POSITION (length: 80)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	BP**34**0	record type	N	2	02	
3 – 5	BP**34**1	currency code	A	3	HUF	
6	BP**34**2	decimal point	N	1	2	
7 – 21	BP**34**3	sending bank's		(15)		
7 – 12	BP**34**3.1	code	AN	6	*bbb*□□□	***bbb*** = bank code, □□□ = 3 spaces
13 – 21	BP**34**3.2	reserved for future use	N	9	123456789	123456789-IG1 constant
22 – 36	BP**34**4	receiving bank's		(15)		
22 – 27	BP**34**4.1	code	AN	6	*bbb*□□□	***bbb*** = bank code, □□□ =3 spaces
28 – 36	BP**34**4.2	reserved for future use	N	9	123456789	123456789-IG1 constant
37 – 58	BP**34**5	grand total of debits (of DEBIT type) **1**	N	22	0000..000	grand total of debits (DEBIT) is **always 0!**
59 – 80	BP**34**6	grand total of credits (of CREDIT type) 2	N	22		grand total sent to receiving bank by sending bank, last two characters are **fillérs, always 00**

Comment

1 Since the IG1 currently effects transfers of **only CREDIT type** transactions (see SENDING REMITTANCE HEAD, F025.4 = **C**), the DEBIT type amount is always 0.

2 If GIRO Zrt. has been notified about the payment (sending) and/or receiving suspension before the clearing then the credit (CREDIT type) grand total sum is (in the BP346 field) **zero**

- in case of **payment suspension** of the sending bank (Clearing Member)**,**
- in case of **receiving suspension** of the receiving bank (Clearing Member)**.**

The grand totals (even those with a 0 amount!) of credit type, which are sent to all the clearing members by each clearing member effecting transfers via the IG1, can be found in IBI matrix.

If the number of clearing members is ***n***, the analytical IBI matrix includes ***n*** * (***n***-1) records / detailed bank positions.

6. SYNTHETIC IBI MATRIX (IBIS.035)

The **purpose of IBIS** is: to provide a summary of settlement amounts sent and received by the clearing members.

The Structure of Synthetic IBI Matrix

record type	*record length*	*frequency of occurrence*
01 HEAD	27	1
02 BANK POSITION	65	*n*
03 CURRENCY FOOT	50	1
04 FOOT	5	1

6.1. SYNTHETIC IBI MATRIX HEAD (length: 27)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F**35**0	record type	N	2	01	
3 – 5	F**35**1	file type	N	3	0**35**	
6 – 19	F**35**2	creation date and	N	8	*yyyymmdd*	year, month, day
		time	N	6	*hhmmss*	hour, minute, second
20 - 27	F**35**3	settlement date	N	8	*yyyymmdd*	year, month, day

6.2. SYNTHETIC IBI MATRIX FOOT (length: 5)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	L**35**0	record type	N	2	04	
3 – 5	L**35**1	number of different currencies	N	3	001	only one currency is allowed at present

6.3. SYNTHETIC IBI MATRIX BANK POSITION (length: 65)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	BP**35**0	record type	N	2	02	
3 – 5	BP**35**1	currency code	A	3	HUF	
6	BP**35**2	decimal point	N	1	2	
7 – 12	BP**35**3	bank code	AN	6	*bbb*□□□	***bbb*** = bank code, □□□ = 3 spaces
13 – 21	BP**35**4	reserved for future use	N	9	123456789	IG1 constant
22 – 43	BP**35**5	grand total of credit items	N	22		- **amount to be credited** to clearing member's account kept with NBH, - last two characters are **fillérs, always 00**
44 – 65	BP**35**6	grand total of debit items	N	22		- **amount to be debited** from clearing member's account kept with NBH, - last two characters are **fillérs, always 00**

Comment

- One single record / summarized (synthetic) bank position is included in IBI matrix for each and every clearing member effecting transfers via the IG1.
- The record / bank position of a bank includes
  - the grand total (grand total of credit items) of transfers received by the bank from partner clearing banks, and
  - the grand total (grand total of debit items) of transfers sent by the bank to partner clearing members
- If GIRO Zrt. has been notified about the payment (sending) and/or receiving suspension before the clearing then the affected **Clearing Member's** (with its bank code in the BP353 field) grand total of
  - credit items will be **zero** (in the BP355 field) in case of **receiving suspension ,**
  - debit items will be **zero** (in the BP356 field) in case of **payment suspension .**

6.4. SYNTHETIC IBI MATRIX CURRENCY FOOT (length: 50)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	PL**35**0	record type	N	2	03	
3 – 5	PL**35**1	currency code	A	3	HUF	
6	PL**35**2	decimal point	N	1	2	
7 – 28	PL**35**3	grand total of credit items	N	22		last two characters are **fillérs, always 00**
29 – 50	PL**35**4	grand total of debit items	N	22		last two characters are **fillérs, always 00**

7. Multiple DETSTA Report (DR.042)

The **purpose of DR** is: to provide daily and summary (final) **DET**ailed **STA**tistics of the responses sent by partner banks to the UGIRO initiating transactions, which are included in the homogenous* SENDING REMITTANCE.

IG1 always generates DR **at the end of the settlement day**.

The end of the settlement day is
- the end of the 1st clearing cycle, if there is no 2nd clearing cycle,
- the end of the 2nd clearing cycle, if there is a 2nd clearing cycle

The Structure of DETSTA Report

	record type	*record length*	*frequency of occurrence*
01	HEAD	48	1
02	CHARACTERISTICS OF THE ORIGINAL AND OF THE RESPONSE ITEMS	157	*n*
03	FOOT	80	1

* homogenous SENDING REMITTANCE: only includes transactions, which initiate either UGIRO payments (007-01), or initiate UGIRO collections (094-00).

7.1. DETSTA REPORT HEAD (length: 48)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F**42**0	record type	N	2	01	
3 – 5	F**42**1	file type	N	3	0**42**	
6 – 17	F**42**2	DR reference code		(12)		
6 – 13	F**42**2.1	creation date	N	8	*yyyymmdd*	year, month, day
14 – 17	F**42**2.2	sequence number	N	4		
18 – 23	F**42**3	creation time	N	6	*hhmmss*	hour, minute, second
24	F**42**4	daily report indicator **and** duplicate code	N	1	0 / 1 / 8 / 9	0 – daily report, original copy 1 – daily report, second copy 8 – summary report, original copy 9 – summary report, second copy
25 – 48	F**42**5	SR reference code		(24)		
25-36	F**42**5.1	sending bank's reference		(12)		
25	F**42**5.1.1	qualifier	N	1	1	
26-31	F**42**5.1.2	bank code	AN	6	*bbb*□□□	*bbb* = bank code □□□ = 3 spaces
32-36	F**42**5.1.3	branch code	N	5	*ffff*Δ	*ffff* = branch code, Δ= CDV
37-48	F**42**5.2	remittance number		(12)		
37-44	F**42**5.2.1	entry date	N	8	*yyyymmdd*	year, month, day
45-48	F**42**5.2.2	sequence number	N	4		

7.2. DETSTA REPORT – Characteristics of the Original and of the Response ITEMS (length: 157)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	T**42**0	record type	N	2	02	
3 – 31	T**42**1	original transaction reference code		(29)		
3 - 14	T**42**1.1	ordering bank's reference code		(12)		
3	T**42**1.1.1	qualifier	N	1	1	
4 - 9	T**42**1.1.2	bank code	AN	6	*bbb*□□□	*bbb* = bank code, □□□ = 3 spaces
10 - 14	T**42**1.1.3	branch code	N	5	*ffff*Δ	*ffff* = branch code, Δ = CDV
15 - 31	T**42**1.2	transaction number		(17)		
15 - 22	T**42**1.2.1	entry date	N	8	*yyyymmdd*	year, month, day
23 - 29	T**42**1.2.2	sequence number	N	7		
30 - 31	T**42**1.2.3	folio no.	N	2	00	
32 – 39	T**42**2	processing date of original transaction	N	8	*yyyymmdd*	settlement date of processing of initiating item
40 – 57	T**42**3	amount	N	18		last two characters are **fillérs, always 00**
58 – 86	T**42**4	response transaction reference code		(29)		
58 - 69	T**42**4.1	responding bank's reference code		(12)		
58	T**42**4.1.1	qualifier	N	1	1	
59-64	T**42**4.1.2	bank code	AN	6	*bbb*□□□	*bbb* = bank code, □□□ = 3 spaces
65-69	T**42**4.1.3	branch code	N	5	*ffff*Δ	*ffff* = branch code, Δ = CDV
70 - 86	T**42**4.2	transaction-number		(17)		
70-77	T**42**4.2.1	entry date	N	8	*yyyymmdd*	year, month, day
78-84	T**42**4.2.2	sequence number	N	7		
85-86	T**42**4.2.3	folio no.	N	2	00	
87 – 94	T**42**5	processing date of response transaction	N	8	*yyyymmdd*	settlement date of response processing
95 –102	T**42**6	**value date** of posting / fulfilment	N	8	*yyyymmdd*	date of debit (fulfilling a collection) to customer account
		or				
		reason for **rejection** / return	AN	8	*vv*	rejection reason **code** (*vv*) + **6 spaces**
		or				
		blank (spaces)	AN	8	**spaces**	THERE WAS NO RESPONSE
103 - 133	T**42**7	base identifier	AN	31		=field B7 of orig. item
134 - 157	T**42**8	customer identifier	AN	24		=field B8 of orig. item

Comment

- Fields T424 and T425 are filled (with values other than 0 / spaces) only in case the value of field T426 is not all spaces (there was a response).
  If there was no response (T426 = spaces), then both fields T424 and T425 contain spaces.

- The value of item-level feedback information (field T426 in the item) may be the following
  - in case the collection item is responded as fulfilled: it is the **date of debit posting to the customer account**
  - in case the credit order / collection item is rejected: it is ***vv*** (rejection reason code) **+ 6 spaces**
  - in case the credit order / collection item is unresponded: it is **8 spaces**

- The daily DETSTA report (the value of field F424 in the HEAD is 0 or 1) includes only the items responded to on the same day.

- The summary DETSTA report (the value of field F424 in the HEAD is 8 or 9) includes all the multiple UGIRO items of the original sending remittance, that is to say
  - items previously responded (and already 'mailed' in the daily DETSTA report) with the indication of the appropriate feedback information (fulfilled, rejected), and
  - items still unresponded at the time of preparing the summary DETSTA report (where the value of feedback information is '8 spaces').

7.3. DETSTA REPORT - FOOT (length: 80)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	L**42**0	record type	N	2	03	
3 – 6	L**42**1	number of **fulfilled** items	N	4		fulfilled collections
7 – 26	L**42**2	amount of fulfilled items	N	20		last two characters are **fillérs**, **always 00**
27 – 30	L**42**3	number of **rejected** items	N	4		rejected credit, debit orders
31 – 50	L**42**4	sum of rejected items	N	20		last two characters are **fillérs**, **always 00**
51 – 54	L**42**5	number of **unresponded** items	N	4		unresponded credit, debit orders
55 – 74	L**42**6	sum of unresponded items	N	20		last two characters are **fillérs, always 00**
75 – 80	L**42**7	reserved for future use	AN	6	spaces	

Comment

In the daily DETSTA report (the value of field F424 in the HEAD is 0 or 1) the FOOT includes only the number and sum of items responded (fulfilled / rejected) on the same day, in other words these are not added to the number and sum of items previously already responded - and mailed in the preceding day's DETSTA reports. However, the number and sum of unresponded items are updated in the FOOT, meaning that they are reduced with the number and sum of items responded on the same day.

The summary DETSTA report generated on the day of reporting deadline (the value of field F424 in the HEAD is 8 or 9) includes the 'status' (responded or not) of all the UGIRO initiating transactions of the original homogenous SENDING REMITTANCE.
In this case

- the sum of fields L421 (number of fulfilled items), L423 (number of rejected items) and L425 (number of unresponded items) is the same as the number of accepted items of the original sending remittance (same as the value of field L062.1 '*number of accepted transactions'* included in the FOOT record of the CHECKING REPORT)
- the sum of fields L422 (sum of fulfilled items), L424 (sum of rejected items) and L426 (sum of unresponded items) – in case of multiple credit orders – is the same as the sum of accepted items of the original sending remittance (same as the value of field L062.2 '*sum of accepted transactions'* included in the FOOT record of the CHECKING REPORT).

Multiple credit order UGIRO transactions need to be responded, rejected or returned by the addressed bank, which keeps the beneficiary's account only in case of non-fulfilment. Consequently the feedback information on multiple credit order UGIRO transactions may be only either rejected or unresponded. ('Unresponded' equals to the transferred amount having been credited to the beneficiary's account.) In the event that no rejection was received of any of the multiple credit order UGIRO transactions (meaning that it is true to all transactions that the addressed bank has credited the transferred amount to the beneficiary's account), then the feedback-information of every item (the value of field T426 in the item) included in the summary DETSTA report, which is prepared on the day of reporting deadline, is '8 spaces', and in the FOOT record of the DETSTA report only the 'number / grand total of unresponded items' fields (L425 and L426) are filled (with values other than 0).

The ***reporting deadline*** (by when the summary DETSTA REPORT is prepared) is the same as the deadline for accepting UGIRO responses, that is

- in case of credit orders it is the settlement day of initiation + 5 working days (settlement day),
- in case of debit orders it is the latest of dates listed in the homogenous sending remittance, defined as '$\mathbf{D}_{max}$' debit date + 5 working days (settlement day).

If $\mathbf{D}_{max}$ is not a working day, then in order to calculate the reporting deadline, the IG1 performs the following:

- first it 'adjusts '$\mathbf{D}_{max}$ debit date to the nearest working day (settlement day),
- then calculates the reporting deadline relevant to $\mathbf{D}_{max}$ debit date 'adjusted' to a working day.

E.g. original value of '$\mathbf{D}_{max}$': Saturday before Easter
value of **'adjusted' $\mathbf{D}_{max}$'**: Tuesday after Easter
reporting deadline: Tuesday of the following week ('adjusted D_{max}' + 5 working days)

In the event that all the UGIRO initiating transactions of a homogenous sending remittance are responded ***prior to the reporting deadline***, then the summary DETSTA report of data supply is generated on the settlement day of the last response.

8. SUMFIOK (SF.091)

The purpose of SUMFIOK is: to provide a bank organization level information, a detailed list – in an easy-to-read text file, which is (also) suitable for manual (visual) processing – on the clearing member's (its direct and/or indirect branches and/or indirect participating banks) items queuing at the end of the overnight cycle / Extraordinary Sending Section (ESS) for sending and/or receiving, due to insufficient coverage / late sending.

The **external file name** of SUMFIOK indicates the file generation time.
The name of the file generated at the end of the overnight cycle is **SUMFIOK1**, the name of the file generated at the end of the ESS is **SUMFIOKX**.
SUMFIOK**X** includes the **grand total** of turnover queuing at the end of the overnight cycle **and** that of received during ESS, the information on turnover to be settled during the morning clearing section.

The Structure of SUMFIOK

record name	*record content*
title line	clearing member's bank code, settlement day, creation time
item lines	the number and sum of transactions queuing to be sent and/or received, in a breakdown by bank organizations
summary line	the number and sum of total items queuing to be sent or received by the clearing member

Comment

- SUMFIOK includes as many bank organization records, as many bank organizations have queued items to be sent / received,
- the sums are displayed in a format of 20-digit, right aligned, without leading zeros, including only HUF,
- the item numbers are displayed in a format of 10-digit, right aligned, without leading zeros,
- the content of the closing record (GRAND TOTAL) is the same as the sums and item numbers included in the SUMITUP bank record generated during the same period (in the first settlement clearing section or at the end of the ESS).
- the structure of SUMFIOK is detailed below

line 1	clearing member's bank code, dates, page number
line 2	Blank
line 3	clearing member's bank name, title of table
line 4	Blank
line 5	main header of the content of 'columns'
line 6	detailing the content of columns
line 7	Blank
line 8	data on the bank organization level
line 9	data on the bank organization level (if more than one bank organization is queuing)
	additional data on the bank organization level (if any).
	...
last but one line	underlining (constant)
last line	closing record including clearing member's grand totals

8.1. An Example of SUMFIOK1

bbb BANK Settlement date*: yyyy.mm.dd Creation date: yyyy.mm.dd hh.mm oo. page

bank's short name Branches queuing to send and / or receive

bank organisation	to be sent		to be received	
	sum (HUF)	item number (pcs.)	sum (HUF)	item number (pcs)
ffffffff	*sssssssssss*	*ttttt*	*rrrrrrrrrrr*	*uuuuu*
TOTAL	*kkkkkkkkkkkk*	*iiiiiiii*	*ddddddddd*	*jjjjjjjjjj*

Symbols used are:

bbb	the clearing member's 3-digit **bank code**
yyyy.mm.dd	the date in **year.month.day** format
hh.mm	the time of creation in hour-minute format
oo	page number
bank's short name	the clearing member's maximum 25-character long name, left aligned
ffffffff	bank organization code = 3-digit **bank code** + 5-digit **branch code**; the bank organization bank code **is different** from the bank code included in the title line in case of **indirect participating** banks (e.g. savings co-operations)
sssssssssss	the **sum** of queued items **sent** by the bank organization (20-digit, only HUF)
ttttt	the **number** of queued items **sent** by the bank organization (10-digit, only HUF)
rrrrrrrrrrr	the **sum** of queued items **to be received** by the bank organization (20-digit, only HUF)
uuuuu	the **number** of queued items **to be received** by the bank organization (10-digit)
kkkkkkkkkkkk	the **sum** of queued items **sent** by all the bank organizations (of the clearing member)
iiiiiiii	the **number** of queued items **sent** by **all** the bank organizations (of the clearing member)
ddddddddd	the **sum** of queued items **to be received** by **all** the bank org.s (of the clearing member)
jjjjjjjjjj	the **number** of queued items **to be received** by **all** the bank org.s (of the clearing member)

* All the text fields appear in Hungarian.

8.2. The Structure of SUMFIOK

Position	Field name	Type	Length	Value**
				Line 1 (clearing member's bank code, dates, page number)
1 - 3	dirbank	N	3	clearing member's bank code
4 - 5	filler	A	2	spaces
6 - 9	**konst1**	A	4	**BANK**
10 - 12	filler	A	3	spaces
13 - 30	**konst2**	A	18	**Settlement date*:**
31 - 31	filler	A	1	spaces
32 - 41	elszdatum	AN	10	yyyy.mm.dd
42 - 43	filler	A	2	spaces
44 - 58	**konst3**	A	15	**Creation time:**
59 - 59	filler	A	1	spaces
60 - 69	creadate	AN	10	yyyy.mm.dd
70 - 71	filler	A	2	spaces
72 - 76	creatime	AN	5	hh.mm
77 - 83	filler	A	7	spaces
84 - 85	page	N	2	page number
86 - 90	**konst4**	A	5	**. page**
				Line 2 (blank)
1 - 2	sorem1	AN	2	CRLF
				Line 3 (clearing member's name, title of table)
1 - 3	filler	A	3	spaces
4 - 28	dirname	A25		clearing member's short name
29 - 32	filler	A	4	spaces
33 - 90	**konst5**	A	58	**List of bank organizations queued for sending and/or receiving**
				Line 4 (blank)
1 - 2	sorem2	AN	2	CRLF

** Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

* All the constant text fields appear in Hungarian.

Position	Field name	Type	Length	Value*
				Line 5 (main title of columns: to be sent / to be received)
1 - 9	**konst6**	AN	9	**bank organization****
10 - 28	filler	A	19	spaces
29 - 36	**konst7**	A	8	**to be sent**
37 - 73	filler	A	37	spaces
74 - 82	**konst8**	A	9	**to be received**
				Line 6 (detailing the content of columns)
1 - 20	filler	A	20	spaces
21 - 30	**konst9**	A	10	**sum (HUF)(Ft)**
31 - 32	filler	A	2	spaces
33 - 45	**konst10**	A	13	**item number (pcs)**
46 - 65	filler	A	20	spaces
66 - 75	**konst9**	A	10	**sum (HUF)**
76 - 77	filler	A	2	spaces
78 - 90	**konst10**	A	13	**item number (pcs)**
				Line 7 (blank)
1 - 2	sorem2	AN	2	CRLF

* Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

** All the constant fields appear in Hungarian.

Position	Field name	Type	Length	Value*
				Line 8 (data on the bank organization level)
1 - 8	bankszerv	AN	8	3-character bank code + 5-character branch code
9 - 10	filler	A	2	spaces
11 - 30	küldösszeg	AN	20	only HUF sum to be sent, right aligned, spaces instead of 0's from the left
31-35	filler	A	5	spaces
36 - 45	küldődb	AN	10	number of items to be sent, right aligned, spaces instead of 0's from the left
46 - 55	filler	A	10	spaces
56 - 75	fogadösszeg	AN	20	only HUF sum to be received, right aligned, spaces instead of 0's from the left
76 - 80	filler	A	5	spaces
81 - 90	fogadódb	AN	10	number of items to be received, right aligned, spaces instead of 0's from the left
				Last but one line (underlining)
1 - 90	**konst12**	A	90	_ (underlining)
				Last line (bank's total data)
1 - 8	**konst11**	A	8	**TOTAL****
9 - 10	filler	A	2	spaces
11 - 30	kössztotál	AN	20	only HUF, bank total sum to be sent right aligned, spaces instead of 0's from the left
31 - 35	filler	A	5	spaces
36 - 45	kdbtotál	AN	10	bank total number of items to be sent, right aligned, spaces instead of 0's from the left
46 - 55	filler	A	10	spaces
56 - 75	fössztotál	AN	20	only HUF, bank total sum to be received right aligned, spaces instead of 0's from the left
76-80	filler	A	5	spaces
81-90	fdbtotál	AN	10	number of bank total items to be received right aligned, spaces instead of 0's from the left

* Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

** All the constant text fields appear in Hungarian.

9. SUMITUP (SP.090, SP.095)

The **purpose of SUMITUP** is: to provide summary of the clearing member's (intended, actual, queuing) turnover items at the end of the overnight cycle / Extraordinary Sending Section (ESS) / morning cycle, to indicate and detail the number[7] and sum of transactions in an easy-to-read text file, which is (also) suitable for manual (visual) processing (in case of sums greater than 0 the last two digits are fillérs, their value is always 00).

The **external file name** of SUMITUP indicates when the file was generated. Apart from the above-mentioned summary turnover, the SUMITUP files generated in different periods also include special information regarding only a particular, given period.

SUMITUP**1** is generated at the close of the overnight (first) cycle and refers to the possible affectedness of **all the banks** in the 2nd cycle (in the morning settlement cycle), namely it indicates that transactions addressed to the bank may still arrive during the extraordinary sending section, subsequent to closing the overnight settlement cycle.

SUMITUP**X** is generated at the close of the Extraordinary Sending Section (ESS) and indicates **which** banks are **actually** affected by the 2nd cycle (in the morning settlement cycle).
Given that there is no settlement in the ESS, transactions sent subsequently, late during this clearing section are all queuing, therefore
- the value of intended turnover and that of the queuing turnover are the same, (it is the total of the turnover left queuing from the overnight cycle and turnover received "late")
- the value of actual (settled) turnover is always 0.

SUMITUP**2** is generated at the close of the morning (second) cycle for banks affected by dequeuing. Given that the settlement day is completed with the morning cycle, the previously queuing banking turnover is either fully settled or rejected by IG1 (depending on the value of dequeuing permission), therefore in such an event
- the value of intended turnover and that of the actually settled turnover are the same,
- the value of queued turnover is always 0.

The Structure of SUMITUP

record name	*record content*
title line	bank code, settlement day, creation time, KERET
item lines	the number and sum of transactions *intended* to be sent, *actually* sent and *queuing* due to insufficient coverage
	the number and sum of transactions *intended* to be received, *actually* received and *queuing* due to insufficient coverage
summary line	the clearing member's estimated and actual balance
line after summary line	in case of SUMITUP1 and SUMITUPX verbal text on the fact of queuing, on the existence of Extraordinary Sending Section (ESS), on the bank's involvement in the 2nd cycle (see the examples)

[7] the number of transactions (of *n*9*m* code) with no settlement amount – depending on their processing state – is included into the number of transactions actually sent and/or queuing to be sent and/or to be received. Homogeneous SRs (containing only transactions woth *n*9*m* code) are always cleared by IG1.

A **detailed description of the item lines** in **SUMITUP1** file generated at the end of the **1st (overnight) cycle**

item line	*content*
items ***to be sent**** (pcs/sum)	that part of the turnover sent by the clearing member, which has been detected as **non-erroneous** (not rejected with an error code) by the IG1
actually sent (pcs/sum)	that part of the turnover *to be sent*, which has been **settled** (and forwarded to the receiving / addressed parties) by the IG1 in the 1st (overnight) cycle
queuing to be sent (pcs/sum)	that part of the turnover *to be sent*, which has been **queued** by the IG1 at the end of the 1st (overnight) cycle due to bank's insufficient coverage
items ***to be received*** (pcs/sum)	that part of the *partner* clearing members' turnover *to be sent*, which has been **addressed** to the receiving clearing member
actually received (pcs/sum)	that part of the *partner* clearing members' *actually sent* turnover, which has been **addressed** to the clearing member, has been **forwarded** to the
queuing to be received (pcs/sum)	the ***difference*** between ***to be received*** and ***actually received*** turnover (that part of the partner clearing members' *queuing to be sent* turnover, which has been addressed to the receiving clearing member)

A **detailed description of the item lines** in **SUMITUPX** file generated at the end of the **E**xtraordinary **S**ending **S**ection (**ESS**)

item line	*content*
items ***to be sent*** (pcs/sum)	the **total sum** of turnover items ***queuing to be sent*** at the end of the 1st cycle **and** sent 'late' during ESS and found ***non-erroneous*** by the IG1
actually sent (pcs/sum)	**0**
queuing to be sent (pcs/sum)	it is the same as the turnover ***to be sent***
items ***to be received*** (pcs/sum)	that part of the *partner* clearing members' turnover *to be sent*, which has been **addressed** to the receiving clearing member
actually received (pcs/sum)	**0**
queuing to be received (pcs/sum)	it is the same as the turnover ***to be received***

* All the text fields appear in Hungarian.

A **detailed description of the item lines** in **SUMITUP2** file generated at the end of the **2nd (morning) cycle**

item line	*content*
to be sent* items (pcs/sum)	- in case the bank **received a dequeuing** permission, then it is the **same** as turnover ***to be sent*** in ***SUMITUPX*** (if there was an ESS), turnover ***to be sent*** in ***SUMITUP1*** (if there was no ESS); - **0**, in case the bank **did not** receive dequeuing permission for sending,
actually sent (pcs/sum)	it is the same as the turnover ***to be sent***
queuing to be sent (pcs/sum)	**0**
to be received items (pcs/sum)	that part of the *partner* clearing members' turnover *to be sent*, which has been **addressed** to the receiving clearing member
actually received (pcs/sum)	it is the same as the turnover ***to be received***
queuing to be received (pcs/sum)	**0**

Comment

Only those **SUMITUP2** files contain values other than 0 that are prepared for clearing members **affected** either **by queuing** at the end of the 1st cycle and/or by Extraordinary Sending Section.(ESS).

A clearing member is affected by queuing, if in the last line of its SUMITUP1 file generated at the end of the 1st (overnight) cycle and/or of SUMITUPX file generated at the end of the ESS the following text is displayed: *QUEUING ITEM EXISTS* (SUMITUP1) and/or
THE BANK IS AFFECTED IN THE 2ND CYCLE (SUMITUPX)

If no ESS is required but 2nd cycle is needed due to uncovered / uncleared transactions of some banks at the end of 1st cycle, then SUMITUP2 generated for banks not affected in the 2nd cycle will be 'empty', ie. containing only 0 values. Empty SUMITUP2 files are forwarded (or not) to the banks according to the value of a system parameter.

The **file extension** of SUMITUP

- is **090** in case the file is generated for the bank and only includes data relevant to the bank,
- is **095** in case the file is generated for the NBH and includes data relevant to all the banks.

Comment

The records are separated by the *CR+LF* character pair. The *CR+LF* character pair has been indicated only for blank records, which included only *CR+LF* characters.

* All the text fields appear in Hungarian.

9.1. An example of SUMITUP

a) **SUMITUP1**: **item left queuing** at the end of the overnight processing

Date: 2010.06.29. 01:12:17 Bank: *bbb*

Settlement date*: 2010.06.29 Limit: -30000

Items to be sent (pcs/sum):	100/	100000
Actually sent (pcs/sum):	88/	88000
Queuing to be sent (pcs/sum):	12/	12000
Items to be received (pcs/sum):	200/	200000
Actually received (pcs/sum):	63/	63000
Queuing to be received (pcs/sum):	137/	137000
Estimated balance (to be received-to be sent):		100000
Actual balance (received-sent):		-25000

The content of the last line depends on whether there had been a request for the extraordinary sending section

QUEUING ITEM **EXISTS**. LATE SENDING **DOES NOT EXIST**.

or

QUEUING ITEM **EXISTS**. LATE SENDING **EXISTS**.

Comment: in case of sums greater than 0 the last two (00) characters are **fillérs**!

* All the text fields appear in Hungarian.

b) **SUMITUP1**: **queuing items did NOT remain** queued by the end of the overnight processing

Date: 2010.06.29. 01:12:17	Bank: *bbb*		
Settlement date*: 2010.06.29	Limit:		-30000
Items to be sent (pcs /sum):		100/	100000
Actually sent (pcs/sum):	100/	100000	
Queuing to be sent (pcs/sum):	0/	0	
Items to be received (pcs/sum):		200/	200000
Actually received (pcs/sum):	200/	200000	
Queuing to be received (pcs/sum):	0/	0	
Estimated balance (to be received-to be sent):			100000
Actual balance (received-sent):	100000		

The content of the last line depends on whether there had been a request for the extraordinary sending section

QUEUING ITEM **DOES NOT EXIST**. LATE SENDING **DOES NOT EXIST**.

or

QUEUING ITEM **DOES NOT EXIST**. LATE SENDING **EXISTS**.

Comment:

- the number of transactions (of *n*9*m* code) with no settlement amount – depending on their processing state – is included into the number of transactions actually sent and/or queuing to be sent and/or to be received. Homogeneous SRs (containing only transactions with *n*9*m* code) are always cleared by IG1
- in case of sums greater than 0 the last two (00) characters are **fillérs**!

* All the text fields appear in Hungarian.

c) **SUMITUPX**: the bank is affected by the 2nd cycle (due to queuing in the 1st cycle and/or due to 'late' sending in the extraordinary sending section)

Date: 2010.06.29. 06:12:17 Bank: *bbb*

Settlement date*: 2010.06.29 Limit:

Items to be sent (pcs/sum):	300/	300000
Actually sent (pcs/sum):	0/	0
Queuing to be sent (pcs/sum):	300/	300000
Items to be received (pcs/sum):	400/	400000
Actually received (pcs/sum):	0/	0
Queuing to be received (pcs/sum):	400/	400000
Estimated balance (to be received-to be sent):		100000
Actual balance (received-sent):	0	

The content of the last line is:

THE BANK IS AFFECTED BY THE 2ND CYCLE

Important note! in case of sums greater than 0 the last two (00) characters are **fillérs**!

Comment

In case the bank did not have queuing turnover at the end of the 1st cycle, nor did it send to or receive items from partner banks in the extraordinary sending section, then the value of all the turnover counters is 0 and the content of the last line is: **THE BANK IS NOT AFFECTED BY THE 2ND CYCLE**

* All the text fields appear in Hungarian.

9.2. The Structure of SUMITUP

Position	Field name	Type	Length	Value*
				Line 1 (date, bank code)
1 - 6	**konst1**	A	6	**Date:**
7	filler	A	1	spaces
8 - 18	datum	AN	11	yyyy.mm.dd.
19	filler	A	1	spaces
20 - 27	time	AN	8	hh.mm:ss
28 - 39	filler	A	12	spaces
40 - 44	**konst2**	A	5	**Bank:**
45	filler	A	1	spaces
46 - 48	bcode	AN	3	bank code (3 characters)
				Line 2 (settlement date, limit)
1 - 19	**konst3a**	A	19	**Settlement date**:**
20 - 29	elszdate	AN	10	yyyy.mm.dd
30 - 39	filler	A	10	spaces
40 - 45	**konst3**	A	6	**Limit:**
46 - 49	filler	A	4	spaces
50 - 72	keret	AN	23	in case of **SUMITUP1**, if the **limit > 0**, then the numeric limit, which has a plus/minus sign, is right aligned, filled with spaces from the left, the last two characters are 00 **fillérs**!, if the **limit = 0**, then there is only one 0 in position 72; in case of **SUMITUP2** and **SUMITUPX spaces.**
				Line 3 (blank)
1 - 2	sorem1	AN	2	CRLF

* Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

** All the constant text fields appear in Hungarian.

Position	Field name	Type	Length	Value*
				Line 4 (to be sent pcs / sum)
1 - 29	**konst4**	A	29	I**tems to be sent**** **(pcs/sum):**
30 - 39	filler	A	10	spaces
40 - 49	kuldendodb	AN	10	the number of items to be sent, right aligned, filled with spaces from the left
50	**konstper**	A	/	*separation mark*
51 - 72	kuldendo	AN	22	the sum *** of items to be sent, right aligned, filled with spaces from the left, the last two characters are 00, **fillérs**!
				Line 5 (actually sent pcs / sum)
1 - 33	**konst5**	A	33	**Actually sent (pcs/sum):**
34 – 43	kuldottdb	AN	10	the number of actually sent items right aligned, filled with spaces from the left
44	**konstper**	A	/	*separation mark*
45 - 66	kuldott	AN	22	the sum*** of items sent, right aligned, filled with spaces from the left, the last two characters are 00, **fillérs**!
				Line 6 (queuing to be sent pcs / sum)
1 - 33	**konst6**	A	33	**Queuing to be sent (pcs/sum)**:
34 - 43	kuldsordb	AN	10	the number of items queuing, still to be sent right aligned, filled with spaces from the left
44	**konstper**	A	/	*separation mark*
45 - 66	sorbanallo1	N	22	the sum*** queuing items, right aligned, filled with spaces from the left, the last two characters are 00, **fillérs**!
				Line 7 (blank)
1 - 2	sorem2	AN	2	CRLF

* Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

** All the constant text fields appear in Hungarian.

*** if the value = 0, then only one 0 is included in the last position, right aligned, filled with spaces from the left

Position	Field name	Type	Length	Value*
				Line 8 (to be received pcs / sum)
1 - 30	**konst7**	A	30	**To be received items** ** **(pcs/sum)**:
31 - 39	filler	A	9	spaces
40 - 49	fogadandodb	AN	10	the number of items to be received, right aligned, filled with spaces from the left
50	**konstper**	A	/	*separation mark*
51 - 72	fogadando	N	22	the sum*** of items to be received, right aligned, filled with spaces from the left, the last two characters are 00, **fillérs**!
				Line 9 (actually received pcs/sum)
1 - 33	**konst8**	A	33	**Actually received (pcs/sum)**:
34 - 43	fogadottdb	AN	10	the number of actually received items, right aligned, aligned, filled with spaces from the left
44	**konstper**	A	/	*separation mark*
45 - 66	received	N	22	the sum*** of received items, right aligned, filled with spaces from the left, the last two characters are 00, **fillérs**!
				Line 10 (queuing, still to be received pcs/sum)
1 - 33	**konst9**	A	33	**Queuing to be received (pcs/sum):**
34 - 43	fogsordb	AN	10	the number of items queuing, still to be received, right aligned, filled with spaces from the left
44	**konstper**	A	/	*separation mark*
45 - 66	sorbanallo2	N	22	the sum*** of items queuing (still to be received) right aligned, filled with spaces from the left, the last two characters are 00, **fillérs**!
				Line 11 (blank)
1 - 2	sorem3	AN	2	CRLF

* Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

** All the constant text fields appear in Hungarian.

*** if the value = 0, then only one 0 is included in the last position, right aligned, filled with spaces from the left

Position	Field name	Type	Length	Value*
				Line 12 (estimated balance)
1 - 42	**konst10**	A	42	**Estimated balance** ** **(to be received-to be sent):**
43 - 49	filler	A	7	spaces
50 - 72	tervezett	AN	23	the estimated full numeric balance*** with plus/minus sign right aligned, filled with spaces from the left, the last two characters are 00, **fillérs**!
				Line 13 (actual balance)
1 - 40	**konst11**	A	40	**Actual balance (received-sent):**
41 - 43	filler	A	3	spaces
44 - 66	tenyleges	AN	23	the actual full numeric balance*** with plus/minus sign right aligned, filled with spaces from the left, the last two characters are 00, **fillérs**!
				Line 14 (blank)
1 - 2	sorem4	AN	2	CRLF
				Line 15 (CLOSING MESSAGE or blank)
1 - 50	**uzenet**	A	43	in case of **SUMITUP1** QUEUING ITEM EXISTS. LATE SENDING DOESN'T EXIST. or QUEUING ITEM EXISTS. LATE SENDING EXISTS. or QUEUING ITEM DOESN'T EXIST. LATE SENDING DOESN'T EXIST. or QUEUING ITEM DOESN'T EXIST. LATE SENDING EXISTS. in case of **SUMITUPX** THE BANK IS AFFECTED BY THE 2ND CYCLE. or THE BANK IS NOT AFFECTED BY THE 2ND CYCLE. in case of **SUMITUP2**: spaces + CRLF

* Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

** All the constant text fields appear in Hungarian.

*** if the value = 0, then only one 0 is included in the last position, right aligned, filled with spaces from the left

10. CLEARING TABLE OF CONTENTS (CT.MSG)

The **purpose of the CLEARING TABLE OF CONTENTS** is: to give full details of the result files released by the IG1 in the different clearing sections and cycles of settlement, in order to support checking of comprehensiveness, in an easy-to-read text file, which is (also) suitable for manual (visual) processing.

The Structure of Clearing Table of Contents

record name	*record content*
title line	indicates the bank code, settlement day, clearing section / cycle
item lines	include all receipts during the clearing section or cycle indicated in the title line, namely - the characteristics of files (name, creation time, size) - the number and sum of transactions
summary lines	include all receipts during the clearing section or cycle indicated in the title line, namely - the number of files - the number and sum of transactions

The **name** of the CLEARING TABLE OF CONTENTS is <*ggghhnns*>, where

ggg is the last 3 characters of the bank's GIRO endpoint (GID) identifier,

mmdd is the settlement date without year (month, day),

s
- is the **serial number** of the clearing section (1 /2 /.....) or
- **T** (totalling of overnight cycle settlements of the current day) or
- **S** (summarizing after dequeuing)

The following **symbols** will be used hereafter

- bank code: ***bbb*** ,
- when ***date*** fields are sectioned, the year, month and day are separated by a ***full stop*** (**.**), e.g., *yyyy.mm.dd;*
- when ***time*** is sectioned, the hour, minutes and seconds are separated by a ***colon*** (**:**), e.g., *hh:mm:ss;*
- when ***numeric*** values are sectioned into thousands, ***commas*** are used (**,**), e.g., *nn,nnn,nnn;*
- the ***maximum length*** of numeric fields is indicated by ***digits*** in the summary line,
  e.g., an **8**-digit value is: 12,345,678 an **18**–digit value is: 123,456,789,012,345,678
- the ***identifiers of result files*** created and released by the IG1 are displayed in the book of standards
  - with a ***symbolic file name*** referring to the file content, and
  - with the **real file extension**.

symbolic file name.ext *	***file content***
BESINF.151	directly submitted multiple debit order information**
BPR.030	BANK POSITIONS REPORT (***B***ANK ***P***OSITION ***R***EPORT)
CHR.006	CHECKING REPORT (***C***hecking ***R***eport)
DETSTA.042	DETSTA REPORT
FEDKER.151	message asking for coverage information / balance checking **
FEDSUM.154	confirmation of the settlement of ** multiple credit orders
IBI.034	ANALYTIC IBI MATRIX
IBIS.035	SYNTHETIC IBI MATRIX
RR.020	RECEIVING REMITTANCE (***R***eceiving ***R***emittance)
SUMFIOK.091	branch-level summary report
SUMITUP.090	bank-level summary report
SUMITUP.095	summary report prepared for NBH

Comment

The real table of contents released by the IG1

- includes the real file names in the item lines, the file content can be concluded from the file extension,
- includes the symbolic file names (e.g., CHR, RR, BPR etc. expression) as the 'summary' file names in the summary lines,
- does not include *FEDELL*.153**, the confirmation of coverage certificate message, since *FEDELL* message is not generated at the end of the settlement clearing section / cycle, but when coverage certificate message *FEDJEL*.152** is received, and is immediately transmitted to bank's GIRO endpoint.

CTs created at the end of the 1st cycle contain files generated (and forwarded) at the end of both the 1st and the 2nd sections.

No CT is created at the end of late sending (ESS).

CTs created at the end of the 2nd cycle contain SUMITUPX, if there was an ESS.

DETSTA reports will always be contained in CTs created at the end of day (in case of queuing at the end of the 2nd cycle).

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* ***ext*** file extension

** see in Volume III of the ICS IG1 Standards

10.1. CLEARING TABLE OF CONTENTS example

a.) Table of Contents at the end of the Clearing Section

==========Settlement date*: ***yyyy.mm.dd*** Bank code: ***bbb*** Files received in clearing section i.

identifier / clearing section number	***creation***	***time***	***size (byte)***	***number of items (pcs)***	***sum of items (HUF)***
RR.020/***i***	*yyyy.mm.dd*	*hh:mm:ss*	*n,nnn,nnn,nnn*	*dd,ddd*	*sss,sss,sss*
RR.020/***i***	*yyyy.mm.dd*	*hh:mm:ss*	*nnn,nnn,nnn*	*dd*	*sss,sss,sss,sss,sss,sss,sss*

===== total files received in clearing section **i.** ========== (name extension / pcs)			***items (pcs)***	***sum (HUF)***
RR	.020	/ 1,234	12,345,678	123,456,789,012,345,678
==========GRAND TOTAL		1,234	***file***	

Comment

- The table of contents at the end of the clearing section includes only ***RR*** receiving remittance(s).
- RRs are created always at the end of the 1st section even if the bank has not received any transaction.
- If the bank requested homogeneous RRs, then it receives two RRs (even if they are empty) at the and of the 1st section.
- In the summary lines the **symbolic file name** is displayed as the '**summary**' **file name** (therefore it is RR.)

* All the text fields appear in Hungarian.

b.) Table of Contents at the end of the Cycle

=========Settlement date*: ***yyyy.mm.dd*** Bank code: ***bbb*** Files received in the overnight clearing cycle

identifier / clearing sect. no.	***creation***	***time***	***size (byte)***	***number of items (pcs)***	***sum of items (HUF)***
file name.ext	*yyyy.mm.dd*	*hh:mm:ss*	*n,nnn,nnn,nnn*	*dd,ddd*	*sss,sss,sss*
file name.ext	*yyyy.mm.dd*	*hh:mm:ss*	*nnn,nnn,nnn*	*dd*	*sss,sss,sss,sss,sss,sss,sss*
file name.ext	*yyyy.mm.dd*	*hh:mm:ss*	*n,nnn*	*dd*	*ss,sss*

===== ***Total files*** received in the **overnight cycle** ========== (file name extension / pcs)				***items (pcs)***	***amount (HUF)***
CHR	.006	/	1,234	12,345,678	123,456,789,012,345,678
RR	.020	/	1,234	12,345,678	123,456,789,012,345,678
BPR	.030	/	1		
IBI	.034	/	1		
IBIS	.035	/	1		
DETSTA	.042	/	1,234		
SUMITUP	.090	/	1		
SUMFIOK	.091	/	1		
SUMITUP	.095	/	1		
BESINF	.151	/	1,234	12,345,678	123,456,789,012,345,678
FEDKER	.151	/	1,234	12,345,678	123,456,789,012,345,678
FEDSUM	.154	/	1,234	12,345,678	123,456,789,012,345,678
==========GRAND TOTAL			1,234	***file***	

Comment

1. The summary tables of contents at the end of each cycle are differentiated by the file name and by the starting title line.
   The summary table of contents of the overnight cycle:
   *ggghhnn***T**.MSG, title line: **……..**received in the **overnight** cycle.
   The summary table of contents of the morning (dequeuing) cycle:
   *ggghhnn***S**.MSG, title line: **……..**received in the **morning** cycle.
2. In the **itemized list** of the **'T'** summary table of contents of the overnight cycle, the **clearing section sequence numbers** are displayed only for the ***RR*** receiving remittances.
3. In the **itemized list** of the '**S**' summary table of contents of the morning cycle, the **clearing section sequence number** is **3.**
4. If a bank was not affected by queuing and there was a late sending (ESS), then the table of contents of the morning cycle contains only SUMITUPX (which had already been received by the bank at the end of ESS).
5. The number and the sum of **accepted** ('settled') items are displayed next to the *CHR* **feedback files generated by IG1**.
6. If the CHR's external file name is longer than 8 characters, then the CHR's data are shifted left.

* All the text fields appear in Hungaraian.

7. *BPR*.030 and *SUMITUP*.090 are prepared for **each clearing member**.
8. *DETSTA*.042 and *SUMFIOK*.091 are prepared only for those clearing members, who have **requested** them.
9. *DETSTA*.042 will always be created at the end of the settlement day.
10. Coverage messages (*FEDKER*.151, *FEDSUM*.154) are prepared for the account keeping clearing members of direct participants. The processing results of multiple credit orders / multiple postal payment orders with settlement permission, submitted by the direct participants, are included in the coverage summary messages (*FEDSUM*.154). Messages asking for coverage information (*FEDKER*.151) are prepared only for those account keeping clearing members, who have requested balance checking.
11. 'Summary' reports (*IBI*.034, *IBIS*.035 and *SUMITUP*.095) including all the banks are prepared only for **NBH**.
12. In the summary lines the **symbolic file names** (e.g., CHR, RR, BPR, etc.) are displayed as the '**summary**' **file names**.

10.2. The Structure of the CLEARING TABLE OF CONTENTS

Position	Field name	Type	Length	Value*
				Line 1 (STARTING LINE: settlement date, bank code, 'clearing section' indicator)
1 - 10	**konst1**	**AN**	**10**	==========
11 - 28	**konst2**	AN	18	**Settlement date**:**
29	filler	AN	1	spaces
30 - 39	*dátum*	AN	10	yyyy.mm.dd
40 - 49	filler	AN	10	spaces
50 - 54	**konst3**	AN	5	**Bank:**
55	filler	AN	1	spaces
56 - 58	*bkód*	AN	3	bank code (3 characters)
59 - 69	filler	AN	11	spaces
70 - 89				clearing section indicator-dependant variable content, see below
90 - 108	**konst8**	AN	19	**files received**
Table of contents at the **end of the clearing section**				
70 - 71	*szakasz*	AN	2	clearing section ***sequence number*** (right aligned, filled with zeros from the left)
72	**konstpont**	AN	1	(full stop)
73 - 83	**konst5**	AN	11	**in the clearing section** (right aligned, filled with zeros from the left)
84 - 89	filler	AN	6	spaces
Table of contents at the end of the **overnight** cycle				
70 - 87	**konst6**	AN	18	**In the overnight cycle**
88 - 89	filler	AN	2	spaces
Table of contents at the end of the **morning cycle** (after dequeuing)				
70 - 88	**konst7**	AN	19	**In the morning cycle**
89 - 89	filler	AN	1	spaces
				Line 2 (blank)
1 - 2	sorem1	AN	2	CRLF

* Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

** All the constant text fields appear in Hungarian.

Position	Field name	Type	Length	Value*
				Line 3 (title line/1)
1 - 9	**konst8**	AN	9	**identifier****
10	**konstper**	AN	1	**/** (/ mark)
11 - 21	filler	AN	11	spaces
22 - 37	**konst9**	AN	16	**creation time**
38 - 48	filler	AN	11	spaces
49 - 60	**konst10**	AN	12	**size (bytes)**
61 - 66	filler	AN	6	spaces
67 - 79	**konst11**	AN	13	**number of items**
80 - 92	filler	AN	13	spaces
93 - 112	**konst12**	AN	20	**sum of items (HUF)**
				Line 4 (title line/2)
1 - 15	**konst13**	AN	15	**clearing section number** (right aligned, filled with zeros from the left)
16 - 75	filler	AN	60	spaces
76 - 79	**konst14**	AN	4	**(pcs)**
				Line 5 (blank)
1 - 2	sorem2	AN	2	CRLF

* Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

** All the constant text fields appear in Hungarian.

Position	Field name	Type	Length	Value**
				Line 6.- *j*. (item lines)
1 - 8	*fájlnév*	AN	8	file name
9	**konstpont**	AN	1	**.** (full stop)
10 - 12	*fájl-kit*	AN	3	file extension
13 - 15				clearing section indicator-dependant variable content, see below
16 - 21	filler	AN	6	spaces
22 - 31	*creadate*	AN	10	creation date (yyyy.mm.dd)
32 - 33	filler	AN	2	spaces
34 - 41	*creatime*	AN	8	creation time (hh:mm:ss)
42 - 49	filler	AN	8	spaces
50 - 60	*size*	AN	11	size (right aligned, filled with zeros from the left, sectioned into thousands: *mmm,mmm,mmm*)
61 - 69	filler	AN	9	spaces
70 - 79	*darab*	AN	10	number of items (right aligned, filled with zeros from the left) sectioned into thousands: *dd,ddd,ddd*)
80 - 89	filler	AN	10	spaces
90 - 112	*összeg*	AN	23	sum of items (right aligned, filled with zeros from the left) sectioned into thousands: sss,sss,sss,sss,sss,sss)
<u>in case *file-ext.* = **020**</u>				
13	**konstper**	1	1	/ (/ mark)
14 - 15	*sz_szám*	AN	2	clearing section number (right aligned, filled with zeros from the left)
<u>in case *file-ext* ≠ **020**</u>				
13 - 15	filler	AN	3	spaces
				Line *k*. (blank)
1 - 2	sorem3	AN	2	CRLF

** Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

Position	Field name	Type	Length	Value*
				Line *l*. (summary title line/1)
1 - 5	**konst1**	AN	5	=====
6 - 25				clearing section indicator-dependant variable content, see below
26	filler	AN	1	spaces
27 - 46	**konst15**	AN	20	**total number of files received****
47 - 69	filler	AN	23	spaces
70 - 79	**konst16**	AN	10	**item (pcs)**
80 - 101	filler	AN	22	spaces
102 - 112	**konst17**	AN	11	**sum (HUF)**
Table of contents at the **end of the clearing section**				
6 - 7	*szakasz*	AN	2	clearing section ***sequence number*** (right aligned, filled with zeros from the left)
8	**konstpont**	AN	1	**.** (full stop)
9 - 19	**konst5**	AN	11	**in the clearing section** (right aligned, filled with zeros from the left)
20 - 25	filler	AN	6	spaces
Table of contents at the end of the **overnight** cycle				
6 - 23	**konst6**	AN	18	**In the overnight cycle**
24 - 25	filler	AN	2	spaces
Table of contents at the end of the **morning cycle** (after dequeuing)				
6 - 24	**konst7**	AN	19	**In the morning cycle**
25 - 25	filler	AN	1	spaces
				Line *m*. (summary title line/2)
1 - 25	**konst1**	AN	25	==========
26 - 46	**konst18**	AN	21	**(name.extension/pcs)**
				Line *n*. (blank)
1 - 2	sorem4	AN	2	CRLF

* Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

** All the constant text fields appear in Hungarian.

Position	Field name	Type	Length	Value*
				Line *o.-x.* (summary lines)
1 - 42	filler	AN	42	spaces
43 - 49	**konst_szimb**	AN	7	symbolic file name (right aligned, filled with zeros from the left,) **CHR / RR / BPR / IBI / IBIS / DETSTA** **SUMITUP / SUMFIOK** **BESINF / FEDKER / FEDSUM**
50	**konstpont**	AN	1	**.** (full stop)
51 - 53	**konst_kit**	AN	3	file extension **006 / 020 / 034 / 035 / 042 / 090 / 091 / 095** **151 / 151 / 154**
54	**konstper**	AN	1	**/** (/ mark)
55 - 60	*fájl_darab*	AN	6	the number of files (right aligned, filled with zeros from the left) sectioned into thousands: *d,ddd*)
61 - 112				file extension-dependant variable content
<u>In case of file extension = **006** or file extension = **020** or file extension = **15***n*</u>				
61 - 69	filler	AN	9	spaces
70 - 79	*össz_tétel*	AN	10	the number of total items (right aligned, filled with zeros from the left, sectioned into thousands: *dd,ddd,ddd*)
80 - 89	filler	AN	10	spaces
90 - 112	*össz_szumma*	AN	23	grand total of totals (right aligned, filled with zeros from the left) sectioned into thousands: *sss,sss,sss,sss,sss,sss*)
<u>In case of file extension ≠ **006** and file extension ≠ **020** and file extension ≠ **15***n*</u>				
61 - 112	filler	AN	52	spaces
				Line *y.* (CLOSING LINE: 'grand total)
1 - 37	**konst1**	AN	37	==========
38 - 49	**konst_mind**	AN	12	**GRAND TOTAL****
50 - 54	filler	AN	5	spaces
55 - 60	*össz_fájl*	AN	6	the number of total files (right aligned, filled with zeros from the left, filled with spaces from the left, sectioned into thousands: *d,ddd*)
61 - 62	filler	AN	2	spaces
63 - 66	**konst_fájl**	AN	4	**file**

* Records are **separated by the CR+LF character pair**, however it is indicated only for blank records – that is to say those including only CR+LF characters.

** All the constant text fields appear in Hungarian.

11. PROMPT FEEDBACK (AV.LOG , AV.REF)

The **purpose of the PROMPT FEEDBACK** is: to provide prompt feedback on the checking of sending remittances in an easy-to-read text file, which is (also) suitable for manual (visual) processing, thus facilitating timely correction and repeated sending in the event of any error.

Feedback is provided on each remittance, and

- ***in case of non-erroneous remittances*** a signal is sent that everything is correct,
- ***in case of an error*** on the remittance-, or on the transaction level
  - the system identifies the erroneous remittance(s), transaction(s), then
  - displays the error code and its explanation in text format.

PROMPT FEEDBACK is generated subsequent to receipt of a sending remittance.
Correction and resending options are available to banks during file acceptamce period.

Comments

No PROMPT FEEDBACK is generated for SRs with invalid signatures.

The external file name of the PROMPT FEEDBACK is identical with that of the SR.

If a SR has the same external file as that of another SR previously received, then the IG1 extends it by adding a sequence number (to ensure its uniquieness). The external file names of the validation files (PROMPT FEEDBACK and CR) also have this added sequence number.

.

11.1. The Structure of Prompt Feedback

11.1.1. The Content of <SR name>.LOG file

A .LOG file is made for each remittance received by the IG1.
There are no .LOG files for sending remittances (SRs) with invalid signatures.

.LOG files contain the following information

- name of SR (external file identification),
- remittance reference (from SR's HEAD),
- processing date and time in format *mm/dd/yy hh:mm:ss*
- sequence number of sending GID (bank's GIRO endpoint),
- in case of error-free SR verbal text: **ERROR FREE REMITTANCE***
- in case of **file (remittance) level** error
  - verbal text : **ERROR ON FILE LEVEL***,
  - the code and the description of **error ,**
  - if all transactions of a SR are erroneous, then verbal text:
    ERROR ON FILE LEVEL* [00]
    [All transactions are erroneous in the remittance*]
- in case of error **not on file level**
  - number and amount of transactions accepted,
  - number of erroneous transactions,
  - number and amount of transactions to be sent, accepted, rejected and missing

11.1.2. The Content of <SR name>.REF file

All the characteristics of the **erroneous SR** are repeated (copied from .LOG file) in the :REF file.

In case there were errors on the transaction level in the remittance, a separate log entry is also made for each erroneous transaction. In addition to the error code and its explanation the giro- and banking areas of transaction are inserted into the .REF file, where the erroneous field can be directly identified.

If the number of erroneous transactions is more than 500, the message **'TOO MANY ERRORS*'** is displayed and no more feedback entries are generated for the rest of the erroneous transactions after the 500th.

.

* All the text fields appear in Hungarian.

11.2. Error Correction and Resending

The transactions and remittances, which are identified on the basis of the file content as described above, have to be corrected - prior to resending them - by taking into account the following aspects:

In case of ***rejection on the remittance level***:
(**A** and **C** type errors, or all transactions are rejected due to **B** / **U** type error.)

a.) correction of the indicated error(s),

b.) modification of the remittance reference / remittance references is only required if the rejection was caused by
- recurring, non-unique remittance reference,
- other error – detected by the IG1 – causing file level rejection[8]

c.) modification of the transaction references is only required if the rejection was caused by recurring, non-unique transaction reference

d.) modification of the 'external remittance identifier (file name),

In case of ***rejection of (a) single transaction(s)***:
(one or more transactions are rejected due to **B / U** type error)

a.) correction of the indicated error(s),

b.) putting the corrected transactions into new remittances, generating new remittance reference,

c.) generation of new transactions references in case of non-unique transaction references,

d.) generation of new 'external' remittance identifier (new file name),

[8] if a SR erroneous on file level has been rejected by IG1 then its remittance reference can again be used in the corrected and resent SR

11.3. PROMPT FEEDBACK example

11.3.1. PROMPT FEEDBACK .LOG

Non-erroneous remittance

```
**********************************************************************************
Kötegnév: [SA11B2.002]
A BZSR feldolgozás ideje: [07/21/10]  [20:46:11]
Küldő GID: [0002]     Kötegreferencia: [1002   00028200207190011]
Elfogadott tranzakciók száma:  [00004]     összege: [                800.00]
HIBÁTLAN KÖTEG

**********************************************************************************

Szándékolt küldések összege : [               800]
Elfogadott tételek összege :    [               800]
Visszautasított tételek összege :  [               0]
 ---------------------------------------------------------
Hiányzó tételek összege :        [               0]

**********************************************************************************
```

Erroneous remittance

```
**********************************************************************************
Kötegnév: [KKoUzeHi.002]
A BZSR feldolgozás ideje: [07/21/10]  [20:53:14]
Küldő GID: [0001]     Kötegreferencia: [Köteg szintű hiba:]
Elfogadott tranzakciók száma:  [00000]     összege: [xxxxxxxxxxxxxxxxxxxxxxxxxxx]
Köteg szintű hiba: [08]   [Pénznem kód helytelen]

**********************************************************************************

Szándékolt küldések összege : [               0]
Elfogadott tételek összege :     [               0]
Visszautasított tételek összege :   [               0]
 ---------------------------------------------------------
Hiányzó tételek összege :        [               0]

**********************************************************************************

**************************************************************************
```

```
**********************************************************************************
Kötegnév: [KKoTEtHi.002]
A BZSR feldolgozás ideje: [07/21/10]  [20:53:14]
Küldő GID: [0001]     Kötegreferencia: [1001   00014200207221612]
Elfogadott tranzakciók száma:  [00001]     összege: [              100.00]
Tranzakció-szintű hibák száma: [00002]     összege: [              200.00]

**********************************************************************************

   Szándékolt küldések összege : [              300]
   Elfogadott tételek összege :      [              100]
Visszautasított tételek összege :   [              200]
 ------------------------------------------------------------
      Hiányzó tételek összege :     [                0]

**********************************************************************************
```

11.3.2. PROMPT FEEDBACK .REF

```
**********************************************************************************
Kötegnév: [KKoTEtHi.002]
A BZSR feldolgozás ideje: [07/13/09]  [17:56:08]
Küldő GID: [0001]     Kötegreferencia: [1001   00014200207221612]
Elfogadott tranzakciók száma:  [00001]     összege:  [              100.00]
Tranzakció-szintű hibák száma: [00002]     összege: [              200.00]

_____________________________________________________________________________
Refused:37 - Kedvezményezett bank helytelen
02001001001   00014200207220050013001531
000180000000000000010000HUF220020722HU001XXXXXXXXXX001G001xxxx10010011111111
G001 - 1. ugyfel (00100-1.tetel)QQQQ2222222200000000G002 - 1. ugyfel (00100-1.tetel)
kod:00100,ST:HU001       GIRO  által  generált teszt adat
YYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYY00100
_____________________________________________________________________________
Refused:37 - Kedvezményezett bank helytelen
02001001001   00014200207220060013001531
000180000000000000010000HUF220020722HU001XXXXXXXXXX001G001xxxx10010011111111
G001 - 1. ugyfel (00100-1.tetel)QQQQ2222222200000000G002 - 1. ugyfel (00100-1.tetel)
kod:00100,ST:HU001       GIRO  által  generált teszt adat
YYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYY00100
_____________________________________________________________________________
**********************************************************************************

Szándékolt küldések összege : [              300]
 Elfogadott tételek összege :    [              100]
Visszautasított tételek összege   : [           200]
 ------------------------------------------------------------
Hiányzó tételek összege          [                0]

**********************************************************************************
```

12. LIMIT (LIMITS.TXT)

The **purpose of the LIMIT** is:

- during the first (overnight) settlement cycle
  - ensuring the '**start-off**' **coverage**[*] (in LIMITS**1**.TXT file) for each clearing member in order to facilitate the settlement of sending remittances,
  - specifying the amount below which the clearing member's balance **must not fall** during the course of settlement, which is made on the basis of coverage checking;
- during the second (morning) settlement cycle the **dequeuing is either permitted or refused** (in LIMITS**2**.TXT file) for those clearing members, whose sending remittances were left in the queue by the end of the overnight settlement cycle due to insufficient coverage and/or the because the clearing member sent items in the Extraordinary Sending Section.

Comment: the IG1 accepts the banking LIMITs / permissions for dequeuing in files whose extension is .TXT but their external file names are different from that of ICS IG1 standards (LIMIT1 or LIMIT2).

The Structure of LIMIT

record type	*record length*	*frequency of occurrence*
01 HEAD	27	1
02 BANK LIMITS or **02** DEQUEUING PERMISSION	31	*n*
03 FOOT	50	1

[*] In the overnight cycle the coverage of credit transfers by each clearing member is ensured by the LIMIT amount received from NBH and by the credit postings made during processing.

12.1 LIMIT HEAD (length: 27)

position	*field name*	*content*	*type*	*length*	*value*	*M /O*	*comment*
1 – 2	F**99**0	record type	N	2	01	M	
3 – 5	F**99**1	file type	N	3	9**99**	M	
6 – 19	F**99**2	creation time		(14)		M	
6 – 13	F**99**2.1	date	N	8	*yyyymmdd*		year, month, day
14 – 19	F**99**2.2	time	N	6	*hhmmss*		hour, minute, second
20 – 27	F**99**3	settlement date	N	8	*yyyymmdd*	M	year, month, day

12.1.1. LIMIT HEAD - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code*[*]	*comment*
1 – 2	F**99**0	record type	= 01?	26	invalid file structure
3 – 5	F**99**1	file type	= 999 ?	26	
6 – 19	F**99**2	creation time	- valid date and time?	02	- incorrect date or time;
6 – 13	F**99**2.1	date	- creation date ≤		- creation date >
14 – 19	F**99**2.2	time	settlement date?		settlement date
20 – 27	F**99**3	settlement date	= with settlement date valid at the time of processing?	07	invalid settlement date

[*] in case of any type of error the entire corrected LIMIT file must be sent repeatedly

12.2. BANK LIMIT Record (length: 31)

position	*field name*	*content*	*type*	*length*	*value*	*M /O*	*comment*
1 – 2	BK**99**0	record type	N	2	02	M	
3 – 8	BK**99**1	bank code	AN	6	*bbb*□□□	M	***bbb*** = bank code, □□□ = 3 spaces
9	BK**99**2	pos./neg. sign of LIMIT	AN	1	+ / - / spaces	M	**pos. sign** (+) or **neg. sign** (-) or **spaces**, if the LIMIT amount = 0
10 – 31	BK**99**3	LIMIT amount	N	22		M	the last two characters are **fillérs, always 00**

Comment
The length of LIMIT HUF amount (in field BK993) can be of **max. 14 characters**.
So the representation of infinite LIMIT is: 6*0 & 14*9 & 2*0, i.e. 00000099999999999900

12.2.1. BANK LIMIT record - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code**	*comment*
1 – 2	BK**99**0	record type	= 02 ?	26	invalid file structure
3 – 8	BK**99**1	bank code	- ***bbb*** valid? (bank code of clearing member in VT? one clearing member ↔ one BK record?) - 6.-8. positions = **spaces**?	05	invalid bank code
9	BK**99**2	pos./neg. sign of LIMIT	- **pos. sign** (+) or **neg. sign** (-) and the LIMIT amount is **NOT 0** ? - **spaces** and the LIMIT amount **0**?	06	invalid pos./neg. sign
10 – 31	BK**99**3	LIMIT amount	- numeric? - fillér (last two characters) = 0?	34	incorrect LIMIT amount

* in case of any type of error the entire corrected LIMIT file must be sent repeatedly

12.3 BANK Dequeuing PERMISSION Record (length: 31)

position	*field name*	*content*	*type*	*length*	*value*	*M/ O*	*comment*
1 – 2	BK**99**0	record type	N	2	02	M	
3 – 8	BK**99**1	bank code	AN	6	*bbb*□□□	M	***bbb*** = bank code, □□□ = 3 spaces
9	BK**99**2	filling character	AN	1	spaces	M	
10 – 31	BK**99**3	dequeuing PERMISSION	N	22	0 / 1	M	dequeuing **NOT** permitted = 0 **permitted** = 1

12.3.1. BANK Dequeuing PERMISSION Record - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code**	*comment*
1 – 2	BK**99**0	record type	=02?	26	invalid file structure
3 – 8	BK**99**1	bank code	• ***bbb*** valid? (bank code of clearing member in VT? one clearing member ↔ one BK record?) • 6.-8. position = **spaces**?	05	invalid bank code
9	BK**99**2	filling character	= spaces?	06	invalid filling character
10 – 31	BK**99**3	dequeuing PERMISSION	valid? (0 or 1?)	34	incorrect permission value

* in case of any error the entire corrected LIMIT file must be sent repeatedly

12.4 LIMIT FOOT (length: 50)

position	*field name*	*content*	*type*	*length*	*value*	*M/O*	*comment*
1 – 2	L**99**0	record type	N	2	03	M	
3 – 6	L**99**1	number of BANK LIMITs / DEQUEUING PERMISSIONs	N	4		M	number of bank records (of 02 type)
7 – 28	L**99**2	- sum of LIMITs with 'neg.' sign - zero (when dequeuing)	N	22		M	- sum of LIMITs with **neg. sign** - all 0's ***when dequeuing***.
29 – 50	L**99**3	- sum of LIMITs with 'pos.' sign - sum of 'permitted' bank codes (when dequeuing)	N	22		M	- sum of LIMITs with **pos.** sign - sum of bank codes of banks with **dequeuing permission**

12.4.1. LIMIT FOOT - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code**	*comment*
1 – 2	L**99**0	record type	= 03 ?	26	invalid file structure
3 – 6	L**99**1	number of **BANK LIMITs / DEQUEUING PERMISSIONs**	= number of records of 02 type? = number of clearing members in VT? = is a record in LIMITS.TXT file linked to every clearing member in VT? one bank ↔ one BK record?	18	number of items invalid
7 – 28	L**99**2	- sum of LIMITs with 'neg.' sign - zero (when dequeuing)	= sum of LIMITs with '**neg**.' sign? fillér (last two characters) = 0? when dequeuing = 0?	19	invalid sum
29 – 50	L**99**3	- sum of LIMITs with 'pos.' sign - sum (when dequeuing) of 'permitted' bank codes	= sum of bank LIMITs with **pos.** sign? fillér (last two characters) = 0? = sum of permitted bank codes? (when dequeuing)	19	invalid sum

* in case of any error the entire corrected LIMIT file must be sent repeatedly

13. LIMITS CONFIRMATION FILES (LIMITS.ACK)

Limits of the **1st** (overnight) settlement **cycle** are included in LIMITS**1**.TXT file,
the confirmations of bank limits are included in LIMITS**1**.ACK file,

dequeuing permissions of the **2nd** (morning) settlement **cycle** are included in LIMITS**2**.TXT file,
confirmation of the dequeuing permissions are included in LIMITS**2**.ACK file.

Comment: external file names of feedback files (with extension .ACK) are identical with those of the files containing bank LIMITS / dequeuing permissions (with extension .TXT).

LIMITS confirmation files consist of only a **HEAD** and a **FOOT** record.

Any error in LIMITS.TXT file will result in
- the **reject of the entire file**,
- the FOOT record of the LIMITS confirmation file including all 0's with the exception of record type (03),

13.1. LIMITs / Dequeuing Permissions CONFIRMATION file HEAD (length: 29)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F**88**0	record type	N	2	01	
3 – 5	F**88**1	file type	N	3	8**88**	
6 – 19	F**88**2	creation time		(14)		
6 – 13	F**88**2.1	date	N	8	*yyyymmdd*	year, month, day
14 – 19	F**88**2.2	time	N	6	*hhmmss*	hour, minute, second
20 – 27	F**88**3	settlement date	N	8	*yyyymmdd*	year, month, day
28 – 29	F**88**4	error code	N	2	00 / *ec*	in case of **non-erroneous** LIMITS.TXT it is **00**, in case of **erroneous** LIMITS.TXT it is ***e***rror ***c***ode

13.2. LIMITs / Dequeuing Permissions CONFIRMATION file FOOT (length: 50)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	L**88**0	record type	N	2	03	
3 – 6	L**88**1	number of BANK **LIMIT**s number of DEQUEUING **PERMISSIONS**	N	4		in case of LIMITS**1**.ACK in case of LIMITS**2**.ACK
7 – 28	L**88**2	• sum of LIMITs' with negative sign • zero (when dequeuing)	N	22		in case of LIMITS**1**.ACK in case of LIMITS**2**.ACK
29 – 50	L**88**3	• sum of LIMITs' with positive sign • sum of 'permitted' bank codes (when dequeuing)	N	22		in case of LIMITS**1**.ACK in case of LIMITS**2**.ACK

13.3. Error Codes

F884 (error code) field included in the HEAD record of LIMITS confirmation file may include one of the following error codes in case LIMITS.TXT is found erroneous (on the basis of checking described in the previous section of this document). In case of any error the entire, corrected LIMIT file must be sent repeatedly.

02 - either the date or the time of creation is incorrect, because
- either the date or the time is invalid,
- the creation date is a later date than the settlement date valid at the time of processing

05 - the bank code is invalid in the bank record, because
- the bank code does not exist / is not a clearing member according to the VT,
- the bank code is not followed by 3 spaces

06 - in the bank record
- the positive/negative sign of LIMIT is invalid, or
- the value of filling characters is not a space when dequeuing

07 - incorrect settlement date (different from the settlement date of processing)

18 - the number of items (value of field L991) in the FOOT is incorrect, because
- it is not numeric,
- it is different from the number of bank records in the LIMIT file,
- it is different from the number of clearing members in the VT,
- not every clearing member in the VT has a bank record.

19 - the LIMIT amount in the FOOT (value of fields L992 and / or L993) is incorrect, because
- it is not numeric,
- it is different from the grand total of BANK LIMIT records,
- it is different from the sum of codes of banks having dequeuing permission,
- the value of field L992 is not 0 when dequeuing

26 - file structure error (incorrect size / record type / file type)

34 - in the bank record
- the value of LIMIT is not numeric,
- the last two characters (fillérs) of LIMIT are not 0,
- the value of dequeuing permission is not 0 or 1

36 - invalid character set (not ISO 8859-2)

14. VERIFICATION TABLE (VT*yymmdd*.V*vv*)

The **purpose of the VERIFICATION TABLE** is: to keep a register of the identifiers, Giro Interface Devices and other data of those credit institutions (bank organizations / branches of credit institutions), which effect transfers via the Interbank Clearing System (operated by GIRO Zrt.), as well as their characteristics related to the Real Time Gross Settlement System ('VIBER' - **V**alós **I**dejű **B**ruttó **E**lszámolási **R**endszer), which is operated by the National Bank of Hungary.

14.1. The Usage of VT

The Verification Table is received by all clearing participants, on the basis of which they can identify which partners (bank organizations) they may effect transfers with via the IG1, and also whether they can send VIBER transfer messages to credit a given giro account.
By using the table the bank can also provide information to its customers whether they can expect a VIBER message from a particular customer with a given giro routing code.
These columns of the table are filled in by the National Bank of Hungary based on the request of direct VIBER participants. Application for the various functions represents obligation for the credit institution to send same-day items and/or to make same-day credit postings.

The application of VT extended with VIBER data technically provides the opportunity to credit institution with a large branch network to gradually connect the customers of their branches to VIBER system.

The Verification Table is maintained and published on a monthly basis. The external file name of VT (VT*yymmdd*.V*vv*) includes the effective settlement date (*yy* – the last two numeric characters of the year, *mm* – month, *dd* – day) and the version number (vv).

The code set of VT is IBM Codepage 852 (CWI).

14.2. The Structure of VT

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 8	G-code	giro routing code	N	8	*bbbffff*Δ	*bbb* = bank code, *ffff* = branch code, Δ = CDV
9	V-sign	VIBER indicator	A	1	D I space	**D**irect VIBER participant **I**ndirect VIBER participant cannot communicate in VIBER
10 – 20	V-BIC	BIC	AN	11	BIC spaces	in case V sign = D, direct BIC identifier, in case V sign = I, correspondent BIC identif. in case V sign = space, the value of V-BIC is also spaces
21 – 22	G-account	length of account number	N	2	16 24 40 08	the bank uses a 16-character long account number the bank uses a 24-character long account number the bank uses an account number of varying length (16 / 24 characters) the bank did not give the length of the account numbers it uses
23 – 62	G-bank	name	AN	40		credit institution's (branch) name
63 – 112	G-address	address	AN	50		credit institution's (branch) name (postal code, town**,** and other data as in the registr.)
113	G-type	type code	A	1	P D I	P – **p**ublishing, central branch D – **d**irect, correspondent branch I – **i**ndirect branch
114 – 121	G-direct	direct code	AN	8	G code spaces	in case G type = I, giro routing code of publishing or correspondent (P or D) branch in case G type = P / D, spaces
122 – 125	G-GID	GID number	N	4	*gggg*	identification of the bank's GIRO endpoint (GID)
126 – 136	V-T&T	T&T / non-SWIFT BIC	AN	11		in case V sign = D, the bank's 'test & training' BIC code in case V sign = I, the bank's 'non-SWIFT' BIC code or spaces
137	V-send	'customer can send' indicator	A	1	S space	customer can send in VIBER customer cannot send in VIBER
138	V-receive	'customer can receive' indicator	A	1	R space	customer can receive in VIBER customer cannot receive in VIBER

Comment

In the field name **G** (GIRO, giro) indicates data related to IG1, and **V** indicates data related to VIBER.

14.3. Explanation for the Interpretation of the VIBER Fields Included in the Verification Table

V- sign (VIBER indicator)

If the value of the VIBER indicator is '**D'**, then the giro routing code belongs to a **direct** VIBER participant, who can send and receive VIBER messages on its own behalf and on its customers' orders. The value corresponding to the giro routing code is indicated in the *V-BIC* field.
If the value of VIBER indicator is = '**I'**, this refers to an **indirect** VIBER connection. This giro routing code may be the ordering or the beneficiary party of the VIBER message. The correspondent VIBER BIC code is to be found in the *V-BIC* field.
If the VIBER indicator **is not filled in**, the given giro routing code and their customers cannot communicate in VIBER. In that case the *V-BIC* field is blank.

In case of credit institutions directly connected to VIBER

- "D" indicator appears at the central branch of the credit institution,
- "I" indicator appears at the other branches of the credit institution's branch network.

In case of credit institutions connected to VIBER indirectly, via a correspondent bank, only an 'I' indicator can appear.

Important note
Accounting units not having a direct BIC code (giro routing code) can only communicate within the domestic VIBER system with MT202 messages, they can participate in the TARGET system only with MT100 message. In an MT100 message the indirect credit institution is to be indicated in field :50: or field :59: as follows:

e.g.:	ordering party	:50:/<giro routing code> or
	beneficiary	:59:/<giro routing code>.

The purpose of filling *V-T&T* field is to resolve this problem.

V-BIC

In case of **direct** VIBER participants (VIBER Direct indicator = 'D') the VIBER BIC code of the bank/branch is indicated here.

In case of **indirect** VIBER connection
- for the branches of direct VIBER members the BIC code of the VIBER member is indicated,
- for indirect credit institutions, which are connected to the system via a correspondent bank, the BIC code of the correspondent bank [currently NBH (National Bank of Hungary) or Takarékbank (Savings Bank)] is indicated.

If this field **is not filled in**, then neither the given bank branch nor its customers can take part in the VIBER message.

V-T&T

This field has a double role:

In case of a **direct** VIBER member bank (VIBER direct indicator = 'D') this is the field where the bank's "test & training" (T&T) BIC is stored. Thus it is mandatory to fill in this field in such a case.

In case of **indirect** VIBER access (VIBER direct indicator = 'I') this field contains or may contain the 'non-SWIFT' BIC code corresponding to the giro routing code of the respective financial institution (branch).

This field will have a role in the event of connection to the TARGET. If the respective giro routing code is not allocated to a SWIFT member, but it still effects interbank (MT202) or customer credit transfers (MT100) via the TARGET system, it has to register itself in the BIC Registry according to ISO standards (ISO-9362). This is a non-SWIFT address with 8 or 11 positions, where the 8th position has a value of '1'. E.g.: PARBHUH1.
[A 'Non-SWIFT' BIC code can be used in either the VIBER system or independently of the VIBER system in any SWIFT message in "bank identifier"-type fields with 'A' extension. E.g.: :52A:PARBHUH1 (if the ordering party is Paribank) or :58A:DUNAHUH1 (if the beneficiary is Dunabank)].

If this field is **blank**, it means that the respective giro routing code has no BIC equivalent.

V-send, V-receive

The "customer can send" and the "customer can receive" indicators show whether VIBER messages with same-day credit postings are allowed to be sent to/received from the account numbers (beginning with a giro routing code) belonging to the given accounting unit.

If the value of field ***V-send*** = '**S'**, then, and only then can M 100 VIBER messages be sent to debit the accounts (customer or external accounts) maintained by the accounting unit.
This means that
in case of direct participation it is the direct participant, or
in case of indirect participation it is the direct participant and the indirect credit institution who jointly undertake that they initiate or may initiate an MT 100 VIBER message (customer transfer) to debit the accounts of the accounting unit with a same-day value date.

If the value of field ***V-receive*** = '**R',** then, and only then can MT 100 VIBER messages be sent to credit the accounts (customer or external accounts) maintained by the accounting unit. This means, that in case of direct participation it is the direct participant, or
in case of indirect participation it is the direct participant and the indirect credit institution who jointly undertake that they initiate or may initiate an MT 100 VIBER message to credit the amount indicated in the message to the accounts of the accounting unit with a same-day value date.

14.4. Examples

Indirect BIC code

In the current Hungarian payment system indirect BIC codes may be used by
Savings Cooperatives, in this case the BIC code of NBH and that of the Savings Bank (Takarékbank) may be included in the relevant VT line of the respective Savings Cooperative,
the branches of bank centres with a branch network, in this case the Bank Centre BIC code is included in the VT line of the branch in case the bank centre has connected the relevant branch into its internal real time network.

Customer credit transfer to a partner bank's customer

In the Hungarian payment system a customer credit transfer is always credited to a giro account. The credit transfer order must indicate the beneficiary's giro account number. The sending bank branch is able to judge if it can accept the item as a VIBER order on the basis of the giro routing code of this account number (giro bank/branch code) in the following way:
On the basis of the giro bank code of beneficiary's account number the bank should find the relevant line of the Verification Table. If the "customer can receive" indicator of this line = 'R', the message may be initiated, otherwise the order may only be fulfilled via the IG1.

Can a customer send VIBER messages?

By using VT it is easily identifiable whether our customer is entitled to receive transfers from a given giro account via VIBER. The "Customer can send" field of the VT line corresponding to the giro routing code of the given account number must be checked. If the content of the field = "S", the answer is yes, otherwise no.

Automatic search of a VIBER addressed party

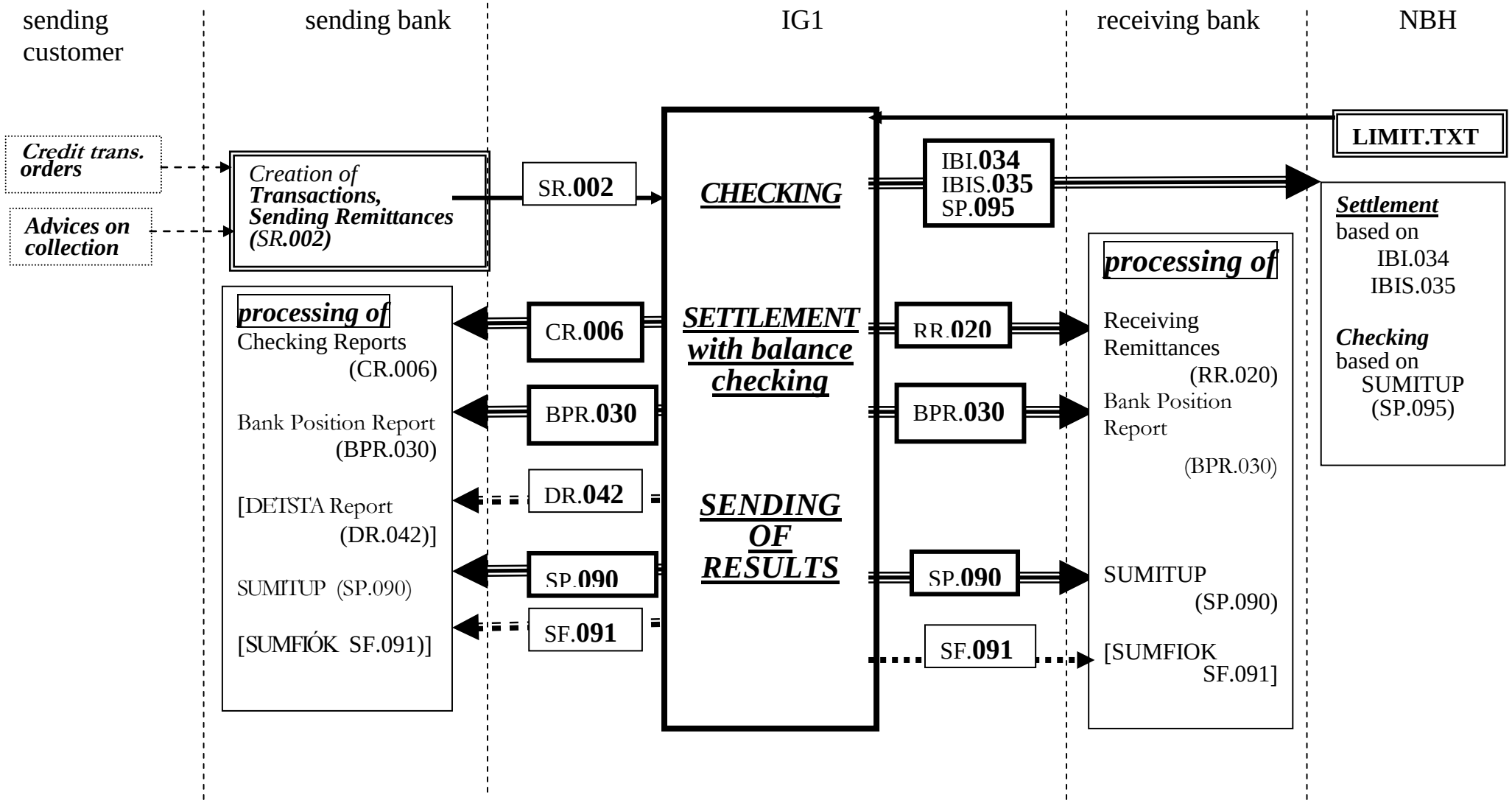
With the help of VT, based on beneficiary's account number, the VIBER sending module of the bank's accounting system can easily decide who the addressee of the SWIFT VIBER message to be generated is. For that the "BIC code" field corresponding to beneficiary's giro routing code must be searched in VT. If the value of this field is not blank, the BIC found here will be the addressee of the SWIFT message. (When sending a real message it has no significance if the value of the direct indicator is 'D' or 'I'.)

Automatic search of a VIBER addressee in T&T mode of operation

The process is the same as described in the previous paragraph but it does not end there. Now the value of the direct indicator is also of importance. If the value of this indicator is 'D', then the addressee of the message is the "V-T&T" field of the VT line found. If the value of the direct indicator is 'I', then that line must be searched for in VT in which the value of the BIC code field is the same as the BIC code searched for, and the value of the direct indicator is 'D'. (It is possible to find only one line per BIC beside which the value of the direct indicator is 'D'.)
The addressee T&T BIC can be found in the "V-T&T" field of this line.
(It will greatly simplify the search process described here if a "V-BIC"+"V-sign index is "seated" on VT.)

Summary

In summary it can be stated that with the usage of VT (extended with VIBER data), knowing the correct beneficiary's account number, non-erroneous SWIFT messages can be generated which can be immediately processed automatically on the receiving side. The message-generating program can unambiguously decide if the message can be accepted to initiate a VIBER message or not. In case of invalid data the error may be indicated already at its entry by the start-up program, thus unnecessary entries and rejections can be avoided.


sending customer
sending bank
IG1
receiving bank
NBH
Credit trans. orders
Advices on collection
Creation of Transactions, Sending Remittances (SR.002)
SR.002
CHECKING
SETTLEMENT with balance checking
SENDING OF RESULTS
IBI.034
IBIS.035
SP.095
LIMIT.TXT
Settlement based on IBI.034 IBIS.035
Checking based on SUMITUP (SP.095)
processing of
Checking Reports (CR.006)
Bank Position Report (BPR.030)
[DETSTA Report (DR.042)]
SUMITUP (SP.090)
[SUMFIÓK SF.091)]
CR.006
BPR.030
DR.042
SP.090
SF.091
RR.020
BPR.030
SP.090
SF.091
processing of
Receiving Remittances (RR.020)
Bank Position Report (BPR.030)
SUMITUP (SP.090)
[SUMFIOK SF.091]

transaction		description	IGS transaction		UGIRO transaction	
code	subcode		initiation	response	initiation	response
001	00	simple transfer	x			
	01	direct credit	x			
	02	documentary credit	x			
	81	transfer of coverage amount			x	
002[9]	00	fulfilment of collection based on Letter of Authorization		x		
	01	fulfilment of bill of exchange collection		x		
	03	fulfilment of cheque collection		x		
003	00	fulfilment of term collection		x		
007	01	initiation of multiple credit order			x	
082	00	bank-to-bank order	x			
092[10]	00	initiation of prompt collection	x			
093	00	initiation of term collection	x			
094	00	initiation of multiple debit order			x	
201	00	rejection of simple transfer (return of the amount)		x		
	01	rejection of direct credit (return of the amount)		x		
	02	rejection of documentary credit (return of the amount)		x		
202[11]	00	rejection of fulfilment of collection (return of the amount)		x		
	01	rejection of bill of exchange collection (return of the amount)		x		
	03	rejection of fulfilment of cheque collection (return of the amount)		x		
203	00	rejection of term collection order (return of the amount)		x		
207	01	rejection of multiple credit order (return of the amount)				x
282	00	rejection of bank-to-bank order (return of the amount)		x		
292	00	rejection of collection		x		
293	00	rejection of term collection		x		
294	00	rejection of multiple debit order				x
404	00	fulfilment of multiple debit order				x
692[12]	00	queuing of collection based on Letter of Authorization		x		

9 002-00 can also be used for executing Credit Transfers (CT) initiated by authorities and/or by judge's decision as well as for fulfilling documentary debit
10 092-00 can also be used for Credit Transfer's initiation by authorities
11 code 202-00 can be used for rejection, return of amount of any CT initiated by code 002-00
12 code 692-00 can be used for queuing any CT initiated by code 092-00

CT INITIATED BY AURHORITIES AND/OR BY JUDGE'S DECISION (31. §)	
payment method	***transaction code and subcode***
▪ initiation – CT initiated by authorities – CT initiated by judge's decision	 092-00 - proposal **NO** corresponding IG1 transaction code CT by judge's decision can only be initiated and rejected via paper
▪ reply: executing CT, transferring of funds	002-00 - proposal
▪ answer to a reply: rejection of the executed CT, return of the amount	202-00 - proposal

DOCUMENTARY DEBIT (39. §)	
payment method	***transaction code and subcode***
▪ initiation	**NO** corresponding IG1 transaction code; documentary debit can only be initiated and rejected via paper
▪ reply: fulfilment of documentary debit, transferring of the requested funds	002-00 - proposal
▪ answer to a reply: rejection of fulfilled documentary debit, return of the collected amount	202-00 - proposal

DOCUMENTARY CREDIT (41. §)	
payment method	***transaction code and subcode***
▪ initiation	**NO** corresponding IG1 transaction code; documentary credit can only be initiated and rejected via paper
▪ reply: fulfilmrent of documentary credit, transferring of the requested fundse	001-02
▪ answer to a reply: rejection of fulfilled documentary credit, return of the credited amount	201-02

transaction code and subcod / MNB §	explanation
001-00 / 27 §; 30 §	simple transfer
001-01 „***NO MNB"***	direct credit
001-02 / 41 §	documentary credit
001-81 „***NO MNB"***	transfer of covering amount
002-00 / 34§; 31 §; 39 §	fulfilment of collection on Letter of Authorization / executing CT initiated by authorities and / or by judge's decision / fulfilling documentary debit
002-01 / 35 §;	fulfilment of bill of exchange collection
002-03 / 36 §;	fulfilment of cheque collection
003-00 / 38 §;	fulfilment of term collection
007-01 / 29 §;	initiating multiple credit order
082-00	bank-to-bank order
092-00 / 34 §; 31 §	initiation of collection on Letter of Authorization / initiating CT by authorities
093-00 / 38 §;	initiation of term collection
094-00 / 37 §;	initiation of multiple debit order
201-00 / 27 §; 30 §	rejection of simple transfer, return of the amount
201-01 „***NO MNB"***	rejection of direct credit, return of the amount
201-02 / 41 §	rejectiion of documentary credit, return of the amount
202-00 / 34 §; 31 §; 39 §	rejection of: fulfilled collection on Letter of Authorization / executed CT initiated by authorities and / or by judge's decision / fulfilled documentary debit, return of the collected / trnsferred amount
202-01 / 35 §;	rejection of the fulfilled bill of exchange collection, return of the collected amount
202-03 / 36 §;	rejection of the fulfilled cheque collection, return of the collected amount
203-00 / 38 §;	rejection of the fulfilled term collection, return of the collected amount
207-01 / 29 §;	rejection of the multiple credit order, return of the the amount
282-00 „***NO MNB"***	rejection of the bank-to-bank credit order, return of the amount
292-00 / 31 §; 34 §	rejection of the collection on Letter of Authorization / CT initiation by authorities
293-00 / 38 §	rejection of the term collection
294-00 / 37 §;	rejection of the multiple debit order
404-00 / 37 §;	fulfilment of the multiple debit order, transfer of the collected amount
692-00 / 34 §; 31 §	advice on queuing of collection / CT initiation by authorities

Comments

- payment types of transaction codes with „***NO MNB"*** are not present in MNB decree,
- using transaction codes 002-00, 202-00, 092-00, 292-00, 692-00 in relation with CT initiation by authorities, by judge's decision, documentary debit is only **proposal**

Purpose of payment of multiple credit order / multiple debit order			*purpose code*
Insurance	personal	accident	BEB
		other	BEE
		life	BET
		combined	BKB
		insurance policy loan	BKK
		retail assets	BLV
		pension	BNY
		home	BEO
	automobile	CASCO	BGC
		mandatory	BGK
		mandatory and CASCO	BGX
	other		BGY
Wages			MUN
	provision type	family allowance	CSP
		luncheon fee	ETK
		child-care fee	GYD
		child-care aid	GYS
		emolument supplement	ILK
		fees	TID
		sick-pay	TPZ
	deducted from employee	loan repayment deduction	MHL
	other		MGY
		commission fee	MBD
Wages+provisions			ELL
Employer's contribution	health insurance		EGS
	pension fund		NYP
	other		UGY
Unemployment benefit			MNJ
Pension			NYG
Pension fund contribution	voluntary	uniform (regular, customary)	NOE
		supplement	NOK
	private	uniform (regular, customary)	NME
		supplement	NMK
	other		NGY
Flat maintenance	sewage		CST
	utility fees		DIJ
	renovation		FUJ
	heating		FUT
	gas		GAZ
	chimney-sweep		KEM
	community service charges		KTS
	rent		LBR
	hot water		MVZ
	garbage collection		SZE
	dist. heat (heating+hot water)		THO
	electricity		VIL
	water supply fee		VÍZ

Comment

- Purpose codes must be indicated in CAPITAL LETTERS in multiple order messages and in UGIRO transactions. Purpose codes must not include accentuated characters.
- Purpose codes may change **regularly**

ext.	full name (short name)	external file identifier	explanation of signs used in the external file identifier
.002	interbank SENDING REMITTANCE (SR)	*<given by sender>***.002**	
.006	CHECKING REPORT (CR)	*<name of sent remittance>***.006**	file name of the Sending Remittance & that of the Checking Rep. are the same
.020	RECEIVING REMITTANCE (RR)	***tgggcszz*.020**	***t*** – 'type' of transactions in RR **0** – mixed (heterogeneous), there is no separation by types in case the bank requested a homogeneous RR, then in accord with the bank's requirement • **0** – IGS items, **U** – UGIRO items (UGIRO items sent by the banks + converted by GIRO Zrt.) • **0** – IGS items, **U** – UGIRO items sent by the banks, **G** – UGIRO items converted by GIRO Zrt., ***ggg*** – the last 3 digits of the bank's GIRO endpoint (GID number), ***c*** – cycle number (*c* = 1 – overnight, *c* = 2 – morning), ***s*** – clearing section number (1,2 – in overnight cycle; 3- in morning cycle), ***zz*** – sequence number within clearing section (and within type)
.030	BANK POSITION REPORT (BPR)	***gggg*cc.030**	***gggg*** – identification of the bank's GIRO endpoint (GID number), ***cc*** – cycle number (*cc*=01 – overnight, *cc*=02 – morning)
.034	ANALYTIC IBI MATRIX (IBI)	**IBI*cc*.034**	***cc*** – cycle number (*cc*=01 – overnight, *cc*=02 – morning)
.035	SYNTHETIC IBI MATRIX (IBIS)	**IBIS*cc*.035**	*cc* – cycle number (*cc*=01 – overnight, *cc*=02 – morning)
.042	DETSTA REPORT (DR)	***thnnzzzz*.042**	***t*** – type (N – daily, V – final report), ***mddzzzz*** – SR compilation date (***mdd***) and receiving sequence (***zzzz***), ***m***: month (A = January, B,C,D,E,F,G,H,I,J,K, L = December), ***dd***: day
.090	SUMITUP (SP) - for the bank centre	**SUMITUP*n*.090**	***n* = 1 / 2 / X** (1 – overnight cycle, 2 – morning cycle, X – Extraordinary Sending Section)
.091	SUMFIOK (SF)	**SUMFIOK*n*.091**	***n* = 1 / X** (1 – overnight cycle, X – Extraordinary Sending Section)
.095	SUMITUP (SP) – for NBH	**SUMITUP*n*.095**	***n* = 1 / 2 / X** (1 – overnight cycle, 2 – morning cycle, X – ESS)
.msg	CLEARING TABLE OF CONTENTS (CT)	***gggmmdds*.MSG**	***ggg*** – the last 3 digits of the "GID" number, ***mm*** – month, ***dd*** – day, ***s*** – clearing section number (1,2) or cycle-type (T – overnight, S – morning)
.txt	LIMIT / DEQUEUING PERMISSION	**LIMITS*n*.TXT**	***n* = 1 / 2** (1 - contains limits, 2 - contains dequeuing permissions)
.ack	LIMIT / DEQUEUING PERM. CONFIRMATION	**LIMITS*n*.ACK**	***n* = 1 / 2** (1 - confirmation of limits, 2 - confirmation of dequeuing permissions)
.log **.ref**	PROMPT FEEDBACK (PF)	< *name of SR* >**.LOG** < *name of SR* >**.REF**	names of .LOG and .REF files are identical with those of corresponding SRs. SRs' duplicate names are extended by the IG1 (to ensure their uniqueness); names of LOG and REF (and CR) files contain the extended name of SR..
.V*vv*	VERIFICATION TABLE (VT)	VT*yymmdd*.V*vv*	*yymmdd* – settl. date of validity starting day (*yy* = the last two digits of year) *vv* - version number

error code	*type*	description
01	A1	Sending bank's reference code is incorrect (qualifier ≠1 or the bank organizer is not a direct branch of the sending GID)
02	A1	Remittance reference code is incorrect (either the entry date or the seq. number is invalid)
03	A1	Priority code is incorrect (not = 0 / 1)
04	A1	Urgency code is incorrect (not = 0 / 1)
06	A1	Qualifier code is incorrect (beneficiary's qualifier code ≠1)
08	A1	Currency code is incorrect (not HUF)
09	A1	Debit / credit code is incorrect (not C)
10	A1	Interbank code is incorrect (not 0)
11	B	Transaction code is not authorized
12	B	Transaction code is not consistent with the remittance
13	B	Transaction code, subcode are incorrect (not included in the list of permitted codes)
14	B	Ordering bank's reference code is incorrect (it is not present in Verification Table or sending/ordering bank is under payment suspension)
15	B	Transaction reference code is incorrect
16	B	Settlement amount is invalid (it also includes fillérs / or in case of collection ≠ 0 / or in case of credit transfer = 0)
18	A3	Number of transactions is incorrect
19	A3	Grand total is incorrect
20	B	Currency code is incorrect (not HUF)
21	B	Decimal point is not consistent with the currency (not 2)
26	C	The file structure is incorrect (file and/or record size / type is incorrect or *CRLF* is within the record)
28	B	Sending and receiving clearing members are the same (sending and receiving bank organisation belong to the same clearing member)
29	A1	Remittance reference code is not unique

type **A1** – rejection of the entire remittance due to error in the **Sending Remittance** HEAD, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63
A2 – rejection of the entire remittance due to error in the TRANSACTION, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63
A3 – rejection of the entire remittance due to error in the **Sending Remittance** FOOT, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63
B – rejection of the single transaction due to error in the TRANSACTION, the error code is indicated by the **Checking Report**'s 'erroneous transaction', characters 94-95
U – rejection of the single transaction due to error in the UGIRO TRANSACTION, the error code is indicated by the **Checking Report**'s 'erroneous transaction', characters 94-95
C – rejection of the entire remittance due to structural / interpretation error in the **Sending Remittance**, the error code in indicated by the **Checking Report**'s HEAD, characters 62-63

error code	*type*	description
30	A1	Currency is not permitted
31	B	Ordering bank's reference code is incorrect (the ordering bank organisation does not belong to the sending GID, cannot perform transactions through it)
32	B	Transaction reference code is not unique
34	A2	Settlement amount is not numeric
36	C	Interpretation error / incorrect character set (not included in the permitted part of 8859-2)
37	B	Beneficiary / addressed bank organisation is incorrect (not included in the Verification Table or the beneficiary bank or its Corresponding bank / Clearing Member is under receiving suspension)
38	B	Entry date is incorrect
39	B	Sequence number is not numeric
40	A4	late sending (outside opening hours for file acceptance)
51	B, U	Ordering party's account number is incorrect (not numeric **or** includes all spaces and/or 0's **or** CDV is incorrect)
52	B, U	Ordering party's name is invalid (all spaces and/or 0's)
53	U	Ordering party's identifier in the base identifier is invalid (in case of a multiple credit order the structure is invalid or the CDV is incorrect, in case of multiple debit order it is not included in the registry / it does not belong to the ordering bank)
54	U	Compilation date in the base identifier is incorrect
55	U	Message sequence number in the base identifier is incorrect
57	U	Item sequence number in the base identifier is invalid
58	U	Base identifier is not unique

type **A1** – rejection of the entire remittance due to error in the **Sending Remittance** HEAD, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63
A2 – rejection of the entire remittance due to error in the TRANSACTION, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63
A3 – rejection of the entire remittance due to error in the **Sending Remittance** FOOT, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63
A4 – rejection of the entire remittance due to late sending (outside of file acceptance)
B – rejection of the single transaction due to error in the TRANSACTION, the error code is indicated by the **Checking Report**'s 'erroneous transaction', characters 94-95
U – rejection of the single transaction due to error in the UGIRO TRANSACTION, the error code is indicated by the **Checking Report**'s 'erroneous transaction', characters 94-95
C – rejection of the entire remittance due to structural / interpretation error in the **Sending Remittance**, the error code in indicated by the **Checking Report**'s HEAD, characters 62-63

error code	*type*	description
61	B, U	Addressed party's / account holder's account number is incorrect (not numeric **or** includes all spaces and/or 0's **or** CDV is incorrect)
62	B, U	Addressed party's / account holder's name is invalid (all spaces and/or 0's)
63	U	Customer identifier is invalid (all spaces and/or 0's)
64	B, U	Amount to be collected is not numeric
66	B, U	Amount to be collected = 0 or also includes fillérs
68	B	Purpose code is invalid in the UGIRO initiating transaction (of code 007 / 094) or In case of transaction of code 092-00 the reason for submission is invalid / or there is a contradiction between values of fields B10-1 (reason) and B10-2
71	U	Ordering party's account number is inconsistent (in the response transaction)
73	U	Fulfilment (debit) date is invalid (for giro settlement / processing date **or** for the originally set debit date)
74	U	Base identifier is inconsistent (in the response transaction)
75	U	Repeatedly responded base identifier (in the response transaction)
76	B, U	Rejection / return reason is invalid (in the response transaction)
77	B, U	Response is / late / invalid / overdue settlement / processing date reference
78	U	Original settlement date reference is inconsistent (in the response transaction)
79	U	Customer identifier is inconsistent (in the response transaction)

type

A1 – rejection of the entire remittance due to error in the **Sending Remittance** HEAD, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63

A2 – rejection of the entire remittance due to error in the TRANSACTION, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63

A3 – rejection of the entire remittance due to error in the **Sending Remittance** FOOT, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63

B – rejection of the single transaction due to error in the TRANSACTION,
the error code is indicated by the **Checking Report**'s 'erroneous transaction', characters 94-95

U – rejection of the single transaction due to error in the UGIRO TRANSACTION,
the error code is indicated by the **Checking Report**'s 'erroneous transaction', characters 94-95

C – rejection of the entire remittance due to structural / interpretation error in the **Sending Remittance**, the error code in indicated by the **Checking Report**'s HEAD, characters 62-63

error code	*type*	description
80	B, U	Transaction reference code is inconsistent / invalid (in the response transaction)
81	U	Addressed party's account number is inconsistent (in the response transaction)
86	U	Transaction code and subcode are inconsistent (in the response transaction)
87	U	Ordering bank organisation is inconsistent (in the response transaction)
88	U	Addressed bank organisation is inconsistent (in the response transaction)
89	U	Amount to be settled (collected) / returned is inconsistent (in the response transaction)
96	A4	Invalid signature
99	B	Insufficient coverage on bank's account

type

A1 – rejection of the entire remittance due to error in the **Sending Remittance** HEAD, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63

A2 – rejection of the entire remittance due to error in the TRANSACTION, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63

A3 – rejection of the entire remittance due to error in the **Sending Remittance** FOOT, the error code is indicated by the **Checking Report**'s HEAD, characters 62-63

A4 – rejection of the entire remittance due to invalid signature.
Warning: this error code is available only on GUI, IG1 creates neither AV.LOG. AV.REF nor CR.006

B – rejection of the single transaction due to error in the TRANSACTION,
the error code is indicated by the **Checking Report**'s 'erroneous transaction', characters 94-95

U – rejection of the single transaction due to error in the UGIRO TRANSACTION,
the error code is indicated by the **Checking Report**'s 'erroneous transaction', characters 94-95

C – rejection of the entire remittance due to structural / interpretation error in the **Sending Remittance**, the error code in indicated by the **Checking Report**'s HEAD, characters 62-63

In case of any error of the file (LIMITS1.TXT) including the limits, or of the file (LIMITS2.TXT) LIMITS*n* including the dequeuing permissions will result in the rejection of the entire file.

In case LIMITS *n*.TXT is erroneous, the (error code) field F884 in the HEAD record of the LIMITS*n* confirmation file (LIMITS*n*.ACK) can include one of the following error codes.

02 either the creation date or time is invalid, because
- either the date or the time is invalid,
- the creation date is later than the settlement date valid at the time of processing

05 bank code in the bank record is invalid, because
- the bank code does not exist / does not belong to any clearing member according to VT,
- the bank code is followed by 3 spaces

06 in the bank record
- the positive/negative sign of LIMIT is invalid, or
- the value of filling character is not spaces in case of dequeuing

07 settlement date is incorrect (different from the settlement date of processing)

18 the number of items (value of field L991) in FOOT is incorrect because
- it is not numeric
- it is different from the number of bank records in LIMITS file,
- it is different from the number of clearing members in the VT,
- not every clearing member in the VT has a bank record.

19 the LIMIT amount (value of field L992 and/or L993)in FOOT is incorrect because
- it is not numeric,
- it is different from the grand total of BANK LIMIT records,
- it is different from the sum of codes of banks with dequeuing permission,
- the value of field L992 is not 0 in case of dequeuing

26 file structure error (incorrect size / record type / file type)

34 in the bank record
- the value of LIMIT is not numeric,
- the last two characters (fillér) of LIMIT is not 0,
- the value of dequeuing permission is not 0 or 1

36 character set is invalid (not as per ISO 8859-2)

Reason for Rejection (value of field B5) in reject transactions (with code 2*tt-ss*) can be one of the following:

code	explanation
	rejection due to technical, syntactic, interpretation error (REJECT)
01	banking area cannot be interpreted (only in case of transactions with code 282)
02	non-existent(„addressed party's") account number
03	terminated („addressed party's") account number
04	„addressed party's" account number is not standard / not as agreed (only in case of transactions with code 282)
05	„addressed party's" account number is not filled (only in case of transactions with code 282)
06	„addressed party's" account number cannot be interpreted (instead of the customer's account number the bank' general ledger account number is indicated)
07	„ordering party's" account number is not standard / not as agreed (only in case of transaction with code 282)
10	name and account number mismatch
	return due to semantic, „impossible to fulfil" reason (RETURN)
50	because of insufficient coverage the collection order is queued / rejected / deleted from the queue (in case of transactions with codes 292, 293, 294, 692*)
51	return due to lack of an authorization letter (in case of transactions with codes 292, 294)
53	invalid value in field B10-2 in transaction of code 092
54	return for general reason (on the basis of mandate from the customer; in case of transactions with codes 293, 294)
55	the amount to be collected exceeds the limit (in case of transactions with codes 292, 293)
65	the amount to be collected exceeds the limit (in case of transaction with code 294)
99	other error

*

CDV Generation for (16/24-character long) Account Number / (8-character long) Tax Number / Other Identifiers

Sum of the product of values (**p*n***) and weights (***9,7,3,1***,9,7,3,1, ***9,7,3,1***,9,7,3), 'modulo'10, then the **last digit** of the result with respect to 10.

- A separate CDV, to be found in position **8**, is generated for positions **1.-7.**:
{10 - {(p1*__9__ + p2*__7__ + p3*__3__ + p4*__1__ + p5*__9__ + p6*__7__ + p7*__3__) ***mod*** 10} } ***mod*** 10

- a separate CDV, to be found in position **16** or **24**, is generated for positions **9-15** or **9-23**:
{10 - {(p9*__9__ + p10*__7__ + p11*__3__ + p12*__1__ + p13*__9__ + p14*__7__ + p15*__3__) ***mod*** 10}} ***mod*** 10
or
{10 - {(p9*__9__ + p10*__7__ + p11*__3__ + p12*__1__ + p13*__9__ + p14*__7__ + p15*__3__ + p16*__1__ +
p17*__9__ + p18*__7__ + p19*__3__ + p20*__1__ + p21*__9__ + p22*__7__ + p23*__3__) ***mod*** 10} } ***mod*** 10

where **p*n*** – indicates the value in the ***n^th^*** position from the **left**

*Structure of the **EAN* code*** and CDV generation

Structure of the EAN code:

position	*value*	*content*
1 - 3	599	Hungary's country code
4 - 5	00	EAN code identifying a company, not a product
6 – 10	*ccccc*	company's unique identifier
11 – 12	*tt*	identifier of the company's business site
13	CDV	sum of the product of values (**p*n***) and weights (***9,7,3,1***,9,7,3,1, ***9,7,3,1***,9,7,3), 'modulo'10, then the **last digit** of the result with respect to 10

The algorithm for ***CDV calculation*** of EAN code:

{10 - {(p1*1 + p2*__3__ + p3*1 + p4*__3__ + p5*1+ p6*__3__ + p7*1 + p8*__3__ + p9*1 + p10*__3__+
p11*1 + p12*__3__) ***mod***10} } ***mod*** 10

where **p*n*** – indicates the value in the ***n^th^*** position from the **left**.

* European Article Numbering, see explanation in the Glossary

1. Effective NBH Regulation on Funds Transfers (18/2009)
2. ICS Business Rules
3. Clearing Contract

vowel	IBM Codepage 852		ISO 8859 - 2	
á	**160**	**A0**	**225**	**E1**
Á	**181**	**B5**	**193**	**C1**
é	**130**	**82**	**233****	**E9**
É	**144**	**90**	**201**	**C9**
í	**161**	**A1**	**237**	**ED**
Í	**214****	**D6**	**205**	**CD**
ó	**162**	**A2**	**243**	**F3**
Ó	**224**	**E0**	**211**	**D3**
ö	**148**	**94**	**246**	**F6**
Ö	**153**	**99**	**214****	**D6**
ő	**139**	**8B**	**245**	**F5**
Ő	**138**	**8A**	**213**	**D5**
ú	**163**	**A3**	**250**	**FA**
Ú	**233****	**E9**	**218**	**DA**
ü	**129**	**81**	**252**	**FC**
Ü	**154**	**9A**	**220**	**DC**
ű	**251**	**FB**	**251**	**FB**
Ű	**235**	**EB**	**219**	**DB**

Comment

The character set of the **Verification Table*** and the **multiple**** messages (with the exception of files with .15*n* extension) is **IBM Codepage 852**.

The character set of **other***** files transmitted between the IG1 and the clearing members not detailed under the previous point – is of **ISO 8859-2.**

**** **identical ASCII** values in different code sets have **different meanings**

* See in ***ICS IG1 Standards, Volume II***

** See in ***ICS IG1 Standards, Volume III***

*** The description of ***balance checking*** files with extension **.15*n*** is included in ***ICS IG1 Standards, Volume III***,
the description of the rest of the files is included in ***ICS IG1 Standards, Volume II***

Note: The **order** of expressions, abbreviations is **identical** with that of the Hungarian version of ICS IG1 Standards

Analytic IBI matrix
Provides a detailed statistics of all settlement amounts sent and received by sending-receiving clearing member pairs.

ATUTAL message (see Multiple Credit Order message)

AV (see Prompt Feedback)

Prompt Feedback
The prompt feedback is a message sent within one hour to the sending Clearing Member or Direct Submitter, in which GIRO Zrt.. informs them about the acceptance and/or possible errors of the remittances and/or multiple payment orders sent.

Same-day Debit
Messages submitted by the Electra system on the InterGIRO1 platform during the same-day debit period defined in the ICS Business Rules, with the same debit date as the submission date, which are processed on the settlement date valid on the submission day.

Bank File
File including bank data related to transfers of ***multiple payment order messages*** and ***UGIRO transactions***.

Interbank Clearing System
Payment system operated by GIRO Zrt.

Interbank Giro System
The system, which provides for the settlement of interbank payment orders regarding – from among the methods of payment stipulated by the effective NBH regulation – simple transfers, collections initiated by Letter of Authorization, , fulfilment of bill of exchange collection orders, term collection orders, documentary credits and fulfilment of cheques.

Bank Position Report (BPR)
A detailed statistics by partner clearing members of the settlement amounts sent and received by the clearing members who receive BPR.

Bank organization code
Complex value of bank code (*bbb*) and branch code (*fffff*)

BESINF message
Provides information to the bank on multiple debit order messages directly submitted to GIRO Zrt.. by the institutions, which keep their accounts with the bank, receiving BESINF message.

BESZED message (see Multiple Debit Order message)

Collectors' / Service Providers' File
File including the data of collectors authorized to initiate ***multiple debit order messages*** and ***UGIRO transactions***.

BI (see BESINF message)

BK (see Bank file)

BKR = ICS (see Interbank Clearing System)

BPR (see Bank Position Report)

BZSR = IGS (see Interbank Giro System)

CDV (Control Digit Value)
Control number calculated according to a given algorithm.

CSÁT (see Multiple Credit Order -message)

CS-ÁTUTALÁS (see Multiple Credit Order -message)

CSBESZ (see Multiple Debit Order -message)

CS-BESZEDÉS (see Multiple Debit Order -message)

CS-DETSTA (see DETSTA message)

CS-FEDELL (see FEDELL message)

CS-FEDJEL (see FEDJEL message)

CS-FEDKER (see FEDKER message)

CS-FEDSTA (see FEDSTA message)

CS-FEDSUM (see FEDSUM message)

CSFM (see Multiple Payment Orders)

Multiple Credit Order
Credit transfers with the same purpose code but different beneficiaries submitted in batch files, at a given location and way defined in the agreement of the payer's payment provider.

Multiple Credit message
Standard data format containing Multiple credit items.

Multiple Debit Order
Direct debits having the same purpose code but different payers account and different debit dates submitted by the beneficiary in batch files, according to the agreement of the beneficiary's payment provider based on the authorization of the payer and payee.

Multiple Debit message
Standard data format containing Multiple debit items (advices)

Multiple Payment Orders
Collective name for multiple credit and debit orders.

Multiple Postal Payment Order
Standard data format containing multiple postal payment items (vouchers) submitted by a Direct Submitter during the process of the multiple postal payment in the IG1.

CS-STATUS (see STATUS message)

DETSTA report
Daily and summary (final) information of responses given by partner banks to ***UGIRO initiating transactions*** included in the ***homogeneous sending remittance***.

DETSTA message
Daily and summary (final) information of responses given by partner banks to items of the ***multiple (credit / debit) order messages***.

DJ = DR (see DETSTA report)

DS (see DETSTA message)

EAN code (**E**uropean **A**rticle **N**umbering)
International product-, and location identification code, a possible form of identification of institutions initiating ***multiple payment order messages***.
This identification method has never been used in IG1.
Nowadays the EAN 'institution' is ceased to exist.
Instead of EAN the GLN (global location and /or organization identification) based on GS' standards is used.
Warning! The IG1 can process only EAN identifiers of structure described in ICS IG1 Standards.

EJ = CR (see Checking Report)

Checking Report
Provides feedback on the checking and processing of the ***Sending Remittance***

FAC (see FELHAC message)

FAP (see FELHAP message)

FBE (see FELHBE message)

FE (see FEDELL message)

FEDELL message
Provides feedback on the checking of ***FEDJEL*** message.

FEDJEL message
Permitting or rejecting settlement (depending on the availability or lack of sufficient coverage) of ***multiple credit order and postal payment order messages*** directly submitted to GIRO Zrt. .

FEDKER message
Asking the bank for information on the coverage of ***multiple credit order and postal payment order messages*** submitted directly to GIRO Zrt. by an institution, which holds its account with that bank.

FEDSTA message
Advice sent to the institution on the successful settlement of ***multiple credit order message*** or on the non-settlement of it due to lack of sufficient coverage.

FEDSUM message
Summarizing the settlement details of ***multiple credit order and postal payment order messages*** with sufficient coverage.

FELHAC message
Provides feedback on the checking and processing of ***FELHBE message***.

FELHAP message
Service provider's confirmation on the processing (acceptance or rejection) of authorizations received.

Authorization Table of Contents
The table of contents of authorization result files (***FELHAC, FELHKI, FELHAP, FELHOK***) to support comprehensiveness checking.

FELHBE message
Authorizations (incoming authorizations to the IG1) put into one file by the debtor's bank.

FELHKI message
File including authorizations (outgoing authorizations from the IG1 platform) addressed to the same service provider.

FELHNA message
Provides feedback on the IG1 checking and processing of ***FELHAP message.***

FELHOK message
File including responses to authorization.

FI (see Branch File)

Branch File
An individual or region-by-region list of bank branches accepting authorizations.

Suspension for sending
Exceptional process which inhibits clearing of transations sent by / on behalf of Direct or Indirect Participant(s) present in the Blacklist

FJ (see FEDJEL message)

FK = RR (see Receiving Remittance)

FKI (see FELHKI message)

FM (see FEDSUM message)

FNA (see FELHNA message)

Receiving Remittance
File including the (settled) transactions received by the bank.

Suspension for receiving
Exceptional process which inhibits clearing of transactions addressed to Direct or Indirect Participant(s) present in the Receiving Blacklist

FOK (see FELHOK message)

FR (see FEDKER message)

FS (see FEDSTA message)

FT.MSG (see Authorization Table of Contents)

GID (Giro Interface Device)
Clearing Members communicated with IG1 via GID in the past (Giro Interface Device at the bank end point). Although the usage of the GID – including a PC and a client software implemented on it – ceased to exist in 2011, the expression GID is still used for the identification of the bank's GIRO endpoint.

GMDB (Giro Master DataBase)
See ***Central Registry***

Verification Table
A registry of identifiers, bank's GIRO endpoints (***GID***) and other data of credit institutions (bank organization codes) effecting transfers via IG1.

Homogenous Receiving Remittance (also see Receiving Remittance)
Receiving Remittance, which includes transactions of exclusively the same type (IGS or UGIRO).

Homogeneous Sending Remittance (also see Sending Remittance)
Sending Remittance, which includes exclusively UGIRO initiating transactions of the same type (credit or debit).

HT = VT (see Verification Table)

IBI (see Analytic IBI Matrix)

IBI matrix (see Analytic / Synthetic IBI Matrix)

IBIS (see Synthetic IBI Matrix)

InterGIRO1
A platform providing night-time clearing service with coverage checking on SR level using standards described in the ICS IG1 Standards volume II and III.

LIMIT file
It includes those values below which the clearing member's balance **must not fall** during the course of settlement, which is made on the basis of coverage checking.
It indicates whether **dequeuing** is permitted or rejected regarding those banks (clearing members), who are queuing due to insufficient coverage and/or because they effected turnover in the Extraordinary Sending Section.

KK = SR (see Sending Remittance)

Clearing Table of Contents
Gives full details of the result files released by IG1 in different clearing sections and cycles of the settlement, in order to support checking of comprehensiveness, in an easy-to-read text file, which is (also) suitable for manual (visual) processing.

Central Registry
Collective name for the ***Bank File***, the ***Collectors' File*** and the ***Branch File.***
Nowadays the expression Giro Master DataBase (GMDB) is used.

Direct Submitter
That account holder of the clearing member, authorized by the clearing member to effect transfers of ***Multiple Payment Orders*** directly via GIRO Zrt.

KT.MSG (see Clearing Table of Contents)

Sending Remittance
File including transactions initiated by the banks.

LIMITS.TXT (see LIMIT file)

PD (see PKDETS message)

PEK file
File including the settled ***multiple postal payment order message***s in a format prescribed by PEK: Postal Clearing Centre (see also PEKDES format).

PEKDES format
Format prescribed by PEK. (see also PEK file.)

PF (see PKFEDS message)

PK (see PKUTAL message)

PK-ÁTUTALÁS (see PKUTAL message)

PKDETS message
Confirmation of the comprehensive processing of ***multiple postal payment order messages,*** an item-by-item feedback on PEK advices of receipt (postal order identifiers).

PK-DETSTA (see PKDETS message)

PK-FEDELL (see FEDELL message)

PK-FEDJEL (see FEDJEL message)

PK-FEDKER (see FEDKER message)

PKFEDS message
Advice sent to the sending institution on the successful settlement of ***multiple postal payment order message*** or on the non-settlement of it due to lack of sufficient coverage

PK-FEDSTA (see PKFEDS message)

PK-FEDSUM (see FEDSUM message)

PKSTAT message
Confirmation of the checking of ***multiple postal payment order messages,*** an item-by-item feedback on postal payment fees calculated by IG1.

PK-STATUS (see PKSTAT message)

PKUTAL message (see Multiple Postal Payment Order Message)

PS (see PKSTAT message)

RKSz = Extraordinary Sending Section / ESS
An extraordinary opportunity to send additional transactions after the completion of the 1st settlement cycle. Settlement of 'late' transactions is made in the 2nd settlement cycle on the basis of dequeuing permission given by NBH.

SF (see SUMFIOK)

SP (see SUMITUP)

ST (see STATUS message)

STATUS message
Confirmation of the checking of ***multiple credit /debit order message***.

SUMFIOK
Provides a bank organization level information, a detailed list – in an easy-to-read text file, which is (also) suitable for manual (visual) processing – on the clearing member's (its direct and/or indirect branches and/or indirect banks) items queuing at the end of the overnight cycle / Extraordinary Sending Section (ESS) for sending and/or receiving, due to insufficient coverage / late sending.

SUMITUP

Provides summary of the clearing member's (intended, actual, queuing) turnover items at the end of the overnight cycle / Extraordinary Sending Section (ESS) / morning cycle, to indicate and detail the number and sum of transactions in an easy-to-read text file, which is (also) suitable for manual (visual) processing.

SZ (see Collectors' File)

Synthetic IBI matrix

Provides a summary of settlement amounts sent and received by the clearing members.

UGIRO initiating transaction

Transaction converted from ***multiple credit and debit order messages***.

UGIRO transaction

Collective name of ***UGIRO initiating*** and ***UGIRO response transactions*** introduced with multiple payment method.

UGIRO response transaction

Response (fulfilment or rejection) sent by partner banks to the UGIRO initiating transactions.