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

MULTIPLE MESSAGE STANDARDS
Version 3.1

G I R O Zrt.

APPENDICES

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.

Version 3.1 of ICS IG1 Standards 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 March 18, 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 multiple message standards is to provide a uniform 'communication channel'
- between banks and their customers,
- between customers transferring (sending and / or receiving) funds via the Interbank Clearing System (clearing members, correspondent banks and indirect participant banks),
- between customers of banks and the IG1 platform,

by giving a clear definition of the content and structure of the files (standards) to be transmitted.

From now on, reference will be made to standard messages with one of the following **abbreviations**:

1. <*message type*[.*file extension*] >	e.g. ATUTAL [.121], STATUS[.122], …
2. CS-<*message type*>	e.g. CS- ATUTAL, CS-STATUS, ….
3. CS-<*message name*>	e.g. CS-ÁTUTALÁS, CS-STATUS
4. <*short name*>	e.g. CSÁT, CSBESZ, ST, …

The standards are described according to the same pattern,
- in an increasing order of file extensions within clearing and authorization standards, and
- in relation to their frequency of use in case of environmental standards.

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

For AUTHORIZATION and environmental standards,
first a brief overview / summary is provided on how they are processed, then
- the structure of files is presented and
- the records of files are described in detail.

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,** e.g. position 1 – 3 indicates the first three (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 Z in case of a closing FOOT record),
- **file extension** indicator (the last two digits of the file extension), (e.g**.** in case of file extension **.115** it is **15**, and in case of file extension **.154** it is **54**),
- **sequence number** (starting from 0) of the field within the record (e.g. F150, F545),
- sequence number of the **sub-field** (starting from 1) in case the field is further broken down (e.g. F114.2).

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

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

Note: the value column is included only for those records of which one or more fields must have a **specific mandatory value** (e.g. 01 is the mandatory value in HEAD record type).

* Field names of environment standards include record types instead of file extensions

** Hungarian accentuated characters are accepted according to ISO 8859-2 standard when applying clearing standards between banks and the IG1, otherwise according to the 852 standard

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 cannot 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.

The Structure of Multiple Messages

When the standards were created
- we took into consideration the *characteristic features of SENDING REMITTANCES AND TRANSACTIONS IN THE INTERBANK GIRO SYSTEM* (remittance structure, items of fixed length), and
- it was our endeavour *to coordinate the* CS-ÁTUTALÁS/CS-BESZEDÉS (**M**ultiple **C**redit **O**rder / **M**ultiple **D**ebit **O**rder, generally **M**ultiple **P**ayment **O**rder) message *with the relevant EDIFACT message in terms of content* (PAYMUL/DIRDEB).

The multiple order messages are ***identified by 25 characters*** which are found in two separate fields in the HEAD but must be handled together**.** The message identifier – **irrespective** of the **type** of order (credit transfer / direct debit, authorization / reply) and in case of MPO of the account holding bank's code – ***must be UNIQUE of the same ordering party***.

The structure of the **message identifier** is as follows:

- **a 13-character identifier** (the code of the debtor's bank in case of a FELHBE message) of the party compiling /initiating the message (it can be found in field F*kk*3* of the HEAD record)
  +
- **an 8-character date** of the compilation of the message (it can be found in field F*kk*4.1* in the HEAD record)
  +
- a 4-character sequence number (in field F*kk*4.2* of the HEAD record).

One **item** of the multiple order message is identified by the 31-character unique ***base identifier***.

The structure of the **base identifier** is as follows:

- the 25-character identifier of the multiple order message (in fields F*kk*3 + F*kk*4* of the HEAD record)
  +
- the 6-character item sequence number (in field T*kk*1* in the item record)

The structure of the identifiers (12 characters) of the result files, i.e. **output messages** produced by the **IG1 platform** is as follows: *creation date* of the file (year, month, day, 8 characters) + the *sequence number* of the file (4 characters).

The HEAD records of the the IG1 platform output messages also include the time of file creation (hour, minute, second, 6 characters altogether), however, this is not part of the identifier.

* *kk* – the last two characters of file extension

Note

- The ***13-character identifier*** (value of field F*kk*3*) of the initiating company may be one of the following:
  - **A***aaaaaaaa*[**T***ttt*], where
    - '**A**' indicates that the following 8 characters must be interpreted as a tax number, the last character of which is the CDV,
    - '**T**' indicates that the 3 characters following it are code of the branch office
      The company may only be given fully by filling in the first 9 characters. If the identifier does not contain a branch office code, the last 4 positions must be filled with spaces;

    Note: Institutions directly submitting the multiple payment orders to GIRO Zrt. always have branch office code in their identifiers (T*nnn*)
  - **EAN**** code;
  - **E***bbbssssss* (only as a Public Utility Company's identifier), where
    - '**E**' indicates that the following 8 characters must be interpreted as 'other identifier', the last character of which is the CDV,
      bbb – bank code,
      ssss - unique sequence number within the *bbb* bank code.
      When using the 'other identifier' (E), the last 4 positions of the 13 available characters must be filled with spaces.

  Only such codes may be given for **Public Utility Companies** that are included in the **Central Registry**.
- The notion of '***sequence number***' used to describe identifiers does not mean obligatory continuous sequencing.
  The system only checks uniqueness, it does not check continuity.
- If the ***date*** figuring in the message is not a bank working day (e.g. the Saturday before Easter), IG1, when calculating the date of further activities (e.g. deadline for receiving replies),
  - first 'corrects' the original date (if it is not a working day) for the next working day / settlement day (e.g. the Saturday before Easter for the Tuesday after Easter),
  - and calculates the deadline of the activity relative to the corrected date.
- The UGIRO transactions and the IG1 reports related to multiple orders include ***the following three identifiers*** concerning a successfully processed item of the multiple order:
  - the *unique base identifier* given by the party compiling the multiple order (31 characters),
  - the *customer identifier* given by the party compiling the multiple order (24 characters),
  - the *unique transaction reference code* given by the party compiling the UGIRO transaction (29 characters).

The description of UGIRO transactions and the IG1 reports may be found in ***Volume II of ICS IG1 Standards***.

* *kk* – the last two characters of file extension

** EAN (= European Article Numbering) a 13-character international product and place identifying code; see detailed structure and explanation in Appendices a.) Rules of CDV generation, b.) Glossary.

Basic Principles of Checking

The IG1 platform validates 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 IG1 platform will only consider 'identifiers' (e.g. customer identifier, initiator's name, account holder's name) filled out if they also include **other characters apart from 0s and spaces**.

The ***'yyyymmdd***' dates (year, month, day) included in multiple messages must always be valid calendar days, the IG1 platform will check the date field accordingly.

Date field checking involves checking the compliance with date ***validity*** (to see 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***.

Within multiple messages there are 24 characters available to store the ***account numbers*** consisting of **2 * 8** or **3 * 8** characters.

- If the account number consists of **2 * 8** characters altogether, then the third eight-character string (characters between 17 and 24) must be all spaces.
  (The IG1 platform will not consider it an error when doing the numeric checking of account numbers.)
- Characters between 9 and 24 (*customer's account number*) **must not** consist of only 0s or of 8 * 0 and 8 * spaces.

- Account numbers ***must not consist of only 0s***, both the first eight-character string (*bank org code*) and the 2nd and 3rd eight-character strings (customer's account number) must contain digits apart from 0.

Checking compliance with the criteria takes place in a sequence defined by the IG1 platform (**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 – it will not execute any further checking of the given record and / or file.

Non-compliance with the checking criteria may result in
- the rejection of the **entire file**, its exclusion from further processing (apart from error in size or character set, e.g. if the amount in an item is not numeric),
- the rejection of **incorrect single items**.

Formal Display of the Checking Mechanism

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

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

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

An incoming **input file (on message level) is 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. *Carriage Return + Line Feed* within the record, any character other than Hungarian accentuated letters** within the range of 128-256 ASCII).or
- signature of the input file is invalid.

checking ***(criteria to be met)***	error code /type*	description
is the size / record length of the input file correct?	26 Ü	invalid structure
is CR + LF (*Carriage Return + Line Feed*) included only at the end of records?	26 Ü	invalid structure
is the character set correct? (= permitted part of 852 / 8859-2)	36 Ü	interpretation error
is signature of the input file valid?	96 Ü	invalid signature

** For Hungarian accentuated characters the **character set 852** is used in environmental and AUTHORIZATION standards, and in multiple message standards relating to Direct Submitters; **character set 8859-2** is used for clearing standards (FED*aaa*) relating to balance checking. (See Appendix)

* Type = Ü: Rejection of the entire file due to invalid structure or interpretation error or invalid signature

1. ATUTAL Messages (CS-ÁTUTALÁS, CSÁT.121)

The purpose of a Multiple Credit Transfer is to provide an external 'envelope' for CREDIT TRANSFER ITEMS originating from the same ordering parties, having the same purpose, grouped into one message to be forwarded for the IG1 platform processing.

Notes

CSÁT (MCO) messages submitted directly to GIRO Zrt. outside the opening hours will be processed on the next settlement date.

- Sending remittances with transactions of code 007-01 generated by the IG1 platform from CSÁT messages submitted directly to GIRO Zrt. will be cleared in the order of arrival of the account holding bank's permission (answer for balance checking's request issued by IG1 platform)
- The account holding bank can withdraw CSÁT (MCO) messages submitted directly to GIRO Zrt before they reach their final processing status (cleared).

The Structure of a MULTIPLE CREDIT TRANSFER Message

record type	*record length*	*frequency of occurrence*	*set of (acceptable) codes to be used*
01 HEAD	174	1	it may contain Hungarian **accentuated characters** according to the **IBM 852** standard
02 ITEM	249	1 – 999999	
03 FOOT	24	1	it must **not** contain accentuated characters

1.1. ATUTAL Message HEAD (length: 174)

position	*field name*	*content*	*type*	*length*	*value*	*M / O*	*comment*
1 – 2	F210	record type	N	2	01	**M**	
3 – 8	F211	message type	A	6	ATUTAL	**M**	
9	F212**	duplicate code	AN	1	0 - 9, @	**M**	**@** special value: same-day's debit indicator
10 – 22	F213	ordering party's identifier	AN	13		**M**	- tax number (A*aaaaaaaa*[T*ttt*]), or - EAN code of employer, pension payment institution etc. compiling the CSÁT message
23 – 34	F214	message sequence number		(12)		**M**	the message sequence number, i.e. the input sequence number, must be unique of the same ordering party
23 – 30	F214.1	date of compilation	N	8	*yyyymmdd*		
31 – 34	F214.2	sequence number	N	4			
35 – 58	F215	ordering party's bank account number		(24)		**M**	number of the joint contra account of items;
35 – 42	F215.1	bank org	N	8	*bbbffff***Δ**		*bbb* = bank code, *ffff* = branch code, **Δ**=CDV
43 – 58	F215.2	account number	N	16			if the account number is 8-digit, it must be left aligned, filled with space(s) from the right
59 – 66	F216**	debit date	N	8	*yyyymmdd*	**M**	debiting the account of the company initiating the CS-ÁTUTALÁS message
67 – 69	F217	purpose code	A	3		**M**	See the List of Purpose Codes
70 – 104	F218	ordering company's name	AN	35		**M**	**only the first 32 characters** reach beneficiary's bank
105 – 174	F219**	notice***	AN	70		O	ordering party's notice for the account-keeping bank

** the value indicated with ** does not figure on the transaction to be forwarded to beneficiary's bank

*** Special values of MCO messages submitted directly to GIRO Zrt: ***a.)*** when a balance checking is requested, ICS will forward characters 105-155 and 159-174 to the account-keeping bank with the original content, ***b.)*** same day debit will be indicated by @ character in position 9
c.) value in position 155 (space or letter **I)** will indicate if the original message contained **only** interbank transactions, or **I**ntrabank transactions as well.

1.1.1. ATUTAL Message HEAD – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
1 – 2	F210	record type	= 01 ?	41 Ü	invalid HEAD record type
3 – 8	F211	message type	= ATUTAL ?	09 Ü	invalid message type in HEAD record
9	F212	duplicate code **0**	- 0 – 9 ? - @?	42 Ü	invalid duplicate code in HEAD record
10 – 22	F213	ordering party's identifier **1**	valid structure and CDV code of - tax number? - EAN code?	43 Ü	invalid ordering party's identifier in HEAD record
23 – 34	F214	message seq. no.	unique message-identifier?	29 Ü	non-unique message identifier
23 – 30	F214.1	compilation date **2**	valid date ? 'E' – 15 ≤ **C** ≤ 'E' ?	44 Ü	invalid compilation date
31 – 34	F214.2	sequence number	valid number?	02 Ü	invalid seq. no. in HEAD record
35 – 58	F215	ordering party's bank account no.			
35 – 42	F215.1	bank org	valid ? - included in VT**? - entitled to initiate CSÁT message? - clearing member?	01 Ü	invalid bank org in HEAD
43 – 58	F215.2	account number **3**	numeric? correct CDV?	45 Ü	invalid account no. in HEAD record
59 – 66	F216	debit date **4**	valid date ? F216 ≥ **C** ?	07 Ü	debit date is invalid
67 – 69	F217	purpose code	valid / existing?	48 Ü	invalid purpose code
70 – 104	F218	ordering company's name **5**	not only spaces and / or 0s?	43 Ü	invalid ordering name in HEAD

* Ü type: rejection of the entire message

** VT = Verification Table

Notes

0 Direct Submitter's **same-day debit** claim is marked by a special character: **@** (it refers to ATUTAL messages whose debit date is **the same** as - or earlier than - their submission day and are submitted to GIRO Zrt. during the **debit period of the same day**).
Current day's debit messages are settled on the settlement day valid on the submission day, provided the account-keeping bank has given its permission.

1 The multiple credit transfer message is identified by ***25 characters*** altogether**,** which are found in two separate fields (F213, F214) in the HEAD but they must be handled together**.** The message identifier – irrespective of the type of order (credit transfer / direct debit / postal payment) and the account holding bank – ***must be UNIQUE of the same ordering party***.

2 The '**C**' compilation date must be a valid calendar day and may be by no more than 15 calendar days older than the '**E**' settlement date valid at the time of submission.

3 The meaning of the notion of 'numeric', when checking account numbers, is as follows: if the **entire** account number (together with the bank orgcode) has

- **16 characters,**
  - the 2nd eight-character string (positions 9-16 of the entire account number) of the account number must contain values (digits) **different from 0**,
  - the values of the 3rd eight-character string may all be spaces or 0s;
- **24 characters,** the 2nd and 3rd eight-character strings (positions 9-24 of the entire account number) of the account number must contain values (digits) **different from 0**.

See the algorithm of CDV calculation in Appendix 6.

4 The debit date must be a valid calendar day and it must not be smaller than the 'C' compilation date (F214.1).
In case of ***direct submission*** to GIRO Zrt.,

- the debit date may be by no more than 10 calendar days later than the 'C' compilation date (accepted condition: **C** ≤ **F216** ≤ **C**+10),
- ATUTAL messages are settled on the settlement day following the debit date, provided the account-keeping bank has given its permission.

5 The name of the ordering company must not consist of 0s and/or spaces only, it must contain other characters too.

Fields with texts (name of the ordering company and the notice) from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

1.2. ATUTAL Message FOOT (length: 24)

position	*field name*	*content*	*type*	*length*	*value*	*M / O*	*comment*
1 – 2	Z210	record type	N	2	03	**M**	
3 – 8	Z211	number of items	N	6		**M**	the number of customer ITEMS of the CS-ÁTUTALÁS message
9 – 24	Z212	grand total of items	N	16		**M**	the sum of customer ITEMS of the CS-ÁTUTALÁS message

1.2.1. ATUTAL Message FOOT - Checking of Mandatory Fields

position	*field name*	*content*	*checking* ***(criteria to be met)***	*error code / type**	*comment*
1 – 2	Z210	record type	= 03 ?	47 Ü	invalid record type in FOOT record
3 – 8	Z211	number of items	real item number?	18 Ü	invalid item number in FOOT record
9 – 24	Z212	grand total of items	real amount?	19 Ü	invalid grand total in FOOT record

Note

The ATUTAL message from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard in the HEAD and in items but in the FOOT no accentuated characters may occur. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

* Type Ü: rejection of the entire message

1.3. ATUTAL Message ITEM (length: 249)

position	*field name*	*content*	*type*	*length*	*value*	*M / O*	*comment*
1 – 2	T210	record type	N	2	02	**M**	
3 – 8	T211	item sequence number	N	6		**M**	the unique identifier of the item within the message indicated in fields F213-F214 is the 31-character ***base identifier*** of the item: the value of fields **F213+F214+T211**
9 – 16	T212	reserved for future use	N	8		O	due to coordination with the standard of the multiple debit order item
17 – 26	T213	amount	N	10		**M**	amount to be credited, only HUF, decimals must not be used
27 – 50	T214	beneficiary's bank-account no.		(24)		**M**	
27 – 34	T214.1	bank org. code	N	8	*bbbffff*Δ		*bbb* = bank code, *ffff* = branch, Δ = CDV
35 – 50	T214.2	account number	N	16			if the account number is 8-digits it must be left aligned, filled with spaces from the right
51 – 74	T215	customer's identifier with ordering party	AN	24		**M**	if the identifier is shorter than 24 characters, it must be left aligned, filled with spaces from the right
75 – 109	T216	customer's name	AN	35		O	**only the first 32 characters** reach beneficiary's bank
110 – 144	T217	customer's address	AN	35		O	**only the first 32 characters** reach beneficiary's bank
145 – 179	T218	account holder's name	AN	35		**M**	**only the first 32 characters** reach beneficiary's bank
180 – 249	T219	notice	AN	70		O	**only the first 18 characters** reach beneficiary's bank

1.3.1. ATUTAL Message ITEM - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
1 – 2	T210	record type	= 02 ?	46 Ü	invalid record type in ITEM record
3 – 8	T211	item sequence number	numeric?	39 T	invalid sequence number in ITEM record
			unique?	32 T	non-unique base identifier
			no payment suspension? **4**	14 T	the account keeping bank of the Direct Submitter is under payment suspension
17 – 26	T213	amount	numeric?	34 Ü	non-numeric amount in ITEM record
			> 0 ?	16 T	invalid amount in ITEM record
27 – 50	T214	beneficiary's bank-account no.			
27 – 34	T214.1	bank org. **1**	valid (existing / entitled) bank org?	11 T	non-entitled addressee
				28 T	intrabank item
				37 T	erroneous bank org or receiving suspension
35- 50	T214.2	account no. **2**	numeric ? correct CDV?	61 T	invalid account number
51 – 74	T215	customer identifier **3**	does it only contain spaces and / or 0s?	63 T	invalid customer identifier
145 – 179	T218	account holder's name **3**	does it contain only spaces and / or 0s?	62 T	invalid account holder's name

* Type Ü: rejection of entire message, T : rejection of multiple item

Note

1 The addressed (beneficiary) bank organisation must exist and be entitled to receive a multiple credit transfer. (Naturally, the account-keeping bank of the company ordering the CSÁT must be entitled to initiate a multiple credit transfer.)

The bank organization ordering the CSÁT and the one keeping beneficiary's account must not belong to the same clearing member as the IG1 platform does not handle* intra bank (INTRA) items.

2 The meaning of the notion of 'numeric', when checking the account numbers, is as follows:

In case the **entire** account number (together with the bank org code) has

- **16 characters,**
  - the 2nd eight-character string (positions 9-16 of the entire account number) of the account number must contain values (digits) **different from 0**,
  - values in the 3rd eight-character string may all be spaces or 0;
- **24 characters,** the 2nd and 3rd eight-character strings (positions 9-24 of the entire account number) of the account number must contain values (digits) **different from 0**.

See the algorithm of CDV calculation in Appendix 6.

3 The customer identifier and the account holder's name must not consist of 0s and/or spaces only, they must contain other characters, too.

Fields with texts (customer identifier, account holder's name and notice) from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

4 Although the IG1 checks the account keeping bank's payment suspension on the basis of the bank code in the bank org, stored in the HEAD (in the F215.1 field) the whole message will be rejected item by item (with error code 14).

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

* The ATUTAL messages, submitted directly to GIRO Zrt., which contain intrabank items are forwarded by ICS to the central organisation of the account-keeping bank for further processing.

2. BESZED Messages (CS-BESZEDÉS, CSBESZ.121)

The **purpose of the Multiple Direct Debit** is to provide an external 'envelope' for DIRECT DEBIT ITEMS originating from the same ordering parties, having the same purpose, grouped into one message to be transferred for the IG1 processing.

Notes

CSBESZ (MDO) messages submitted directly to GIRO Zrt. outside the opening hours will be processed on the next settlement date.

- Sending remittances with transactions of code 094-00 generated by the IG1 platform from CSBESZ messages submitted directly to the IG1 platform will be processed in the order of their arrival either in the first or in the second clearing section and trasferred to the Debtor's bank, even if the account holding bank of CSBESZ has +∞ (infinte) LIMIT.

- The account holding bank can withdraw CSBESZ (MDO) messages submitted directly to the IG1 platform before they reach their final processing status (processed and transferred to Debtors' banks).

The structure of a MULTIPLE DIRECT DEBIT ORDER message

record type	*record length*	*frequency of occurrence*	*Set of (acceptable) codes to be used*
01 HEAD	174	1	it may contain Hungarian **accentuated characters** according to the **IBM 852** standard
02 ITEM	249	1 – 999999	
03 FOOT	24	1	it must **not** contain accentuated characters

2.1. BESZED Message HEAD (length: 174)

position	*field name*	*content*	*type*	*length*	*value*	*M / O*	*comment*
1 – 2	F210	record type	N	2	01	**M**	
3 – 8	F211	message type	A	6	BESZED	**M**	
9	F212**	duplicate code	N	1	0 - 9	**M**	it has no effect on the course of processing
10 – 22	F213	ordering party's identifier	AN	13		**M**	- tax number (Aaaaaaaaa[Tttt]), - EAN code, - other identifier (E*bbbssss*) of PUC / collector compiling the CSBESZ
23 – 34	F214	message seq. no.		(12)		**M**	the message sequence number, i.e. the input sequence number, must be unique of the same ordering party
23 – 30	F214.1	compilation date	N	8	*yyyymmdd*		year, month, day
31 – 34	F214.2	sequence no.	N	4			
35 – 58	F215	ordering party's bank account number		(24)		**M**	number of the joint contra account (to be credited) of items;
35 – 42	F215.1	bank org	N	8	*bbbffff***Δ**		*bbb* = bank code, *ffff* = branch code,**Δ** = CDV
43 – 58	F215.2	account number	N	16			if the account number is 8-digit it must be left aligned, filled with spaces from the right,
59 – 66	F216**	advice deadline*	N	8		**O**	the *'debit advice'* must be with debtors' account-keeping bank by this date
67 – 69	F217	purpose code	A	3		**M**	See the List of Purposes
70 – 104	F218	name of ordering company	AN	35		**M**	**only the first 32 characters** reach debtor's bank
105 – 174	F219**	notice	AN	70		**O**	ordering party's notice for the account-keeping bank

** the value indicated with ** does will neither be processed nor figure on the transactions and information files (BESINF message) to be forwarded to Debtor's bank

* the '*advice deadline'* field appears due to coordination (identical structure) with the HEAD record of the CS-ÁTUTALÁS message.

2.1.1. BESZED Message HEAD - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type*[*]	*comment*
1 – 2	F210	record type	= 01 ?	41 Ü	invalid record type of HEAD
3 – 8	F211	message type	= BESZED?	09 Ü	invalid message type in HEAD
9	F212	duplicate code	numeric?	42 Ü	invalid duplicate code in HEAD record
10 – 22	F213	ordering party's identifier **1**	included in the CReg[**]? does it belong to '***bbb***' bank in HEAD?	43 Ü	invalid ordering party's identifier in HEAD record
23 – 34	F214	message seq. no.	unique message identifier?	29 Ü	non-unique message identifier
23 – 30	F214.1	compilation date **2**	valid date ? 'E' – 15 ≤ **C** ≤ 'E' ?	44 Ü	invalid compilation date in HEAD record
31 – 34	F214.2	sequence number	numeric?	02 Ü	invalid sequence number in HEAD record
35 – 58	F215	ordering party's bank account no.			
35 – 42	F215.1	bank org	valid? - included in VT[***]? - entitled to initiate a CSBESZ message?	01 Ü	invalid bank org in HEAD
43 – 58	F215.2	account number **3**	numeric? correct CDV?	45 Ü	invalid account number in HEAD
67 – 69	F217	purpose code	valid / existing?	48 Ü	invalid purpose code
70 – 104	F218	name of ordering company **4**	not only spaces and / or 0s?	43 Ü	invalid ordering party's name in HEAD record

[*] type Ü: rejection of the entire message

[**] CReg = Central Registry

[***] VT = **Verification Table**

Notes

1 The multiple debit order message ***is identified by 25 characters altogether,*** which are found in two separate fields (F213, F214) in the HEAD but they must be handled together.
The message identifier – irrespective of the type of order (credit transfer / direct debit / postal payment) – ***must be UNIQUE of the same ordering party***.

2 The '**C**' compilation date must be a valid calendar day and may be no more than 15 calendar days older than the '**E**' settlement date valid at the time of submission.

3 The meaning of the notion of 'numeric', when checking account numbers, is as follows:
In case the **entire** account number (together with the bank org code) has

- **16 characters,**
  - the 2nd eight-character string (positions 9-16 of the entire account number) of the account number must contain values (digits) **different from 0**,
  - values in the 3rd eight-character string may all be spaces or 0;
- **24 characters,** the 2nd and 3rd eight-character strings (positions 9-24 of the entire account number) of the account number must contain values (digits) **different from 0**.

See the algorithm of CDV calculation in Appendix 6.

4 The name of the ordering company must not consist of 0s and/or spaces only, it must contain other characters too.

Fields with texts (name of ordering company and notice) from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

2.2. BESZED Message FOOT (length: 24)

position	*field name*	*content*	*type*	*length*	*value*	*M / O*	*comment*
1 – 2	Z210	record type	N	2	03	**M**	
3 – 8	Z211	number of items	N	6		**M**	number of customer ITEMS of CS-BESZEDÉS message
9 – 24	Z212	grand total of items	N	16		**M**	the sum of customer ITEMS of CS-BESZEDÉS message

2.2.1. BESZED Message FOOT - Checking of Mandatory Fields

position	*field name*	*content*	Checking (***criteria to be met***)	*error code / type**	*comment*
1 – 2	Z210	record type	= 03 ?	47 Ü	invalid record type in FOOT record
3 – 8	Z211	number of items	real item number?	18 Ü	invalid item number in FOOT record
9 – 24	Z212	grand total of items	real sum?	19 Ü	invalid sum in FOOT record

Note

The BESZED message from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard in the HEAD and items but in the FOOT no accentuated characters may occur. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

* Type Ü: rejection of the entire message

2.3. BESZED Message ITEM (length: 249)

position	*field name*	*content*	*type*	*length*	*value*	*M / O*	*comment*
1 – 2	T210	record type	N	2	02	**M**	
3 – 8	T211	item sequence number	N	6		**M**	the unique identifier of the item within the message indicated in fields F213-F214 is the 31-character ***base identifier*** of the item: value of fields **F213+F214+T211**
9 – 16	T212	debit / due date	N	8	*yyyymmdd*	**M**	the date (year, month, day) on which debtor's account is debited with the amount to be collected
17 – 26	T213	amount	N	10		**M**	the amount to collect, only HUF, no decimals must be used
27 – 50	T214	debtor's bank account number		(24)		**M**	
27 – 34	T214.1	bank org	N	8	*bbbffff*Δ		*bbb* = bank code, *ffff* = branch code, Δ = CDV
35 - 50	T214.2	account number	N	16			if the account number is 8-digit it must be left aligned, filled with spaces from the right
51 – 74	T215	ordering party's customer identifier	AN	24		**M**	if identifier is shorter than 24 characters, it must be left aligned, filled with spaces from the right
75 – 109	T216	customer's name	AN	35		O	**only the first 32 characters** reach debtor's bank
110 – 144	T217	customer's address	AN	35		O	**only the first 32 characters** reach debtor's bank
145 – 179	T218	debtor's / account holder's name	AN	35		**M**	**only the first 32 characters** reach debtor's bank
180 – 249	T219	notice	AN	70		O	**only the first 18 characters** reach debtor's bank

2.3.1. BESZED Message ITEM - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***)	*error code / type**	*comment*
1 – 2	T210	record type	= 02 ?	46 Ü	invalid record type in ITEM
3 – 8	T211	item seq. no.	numeric?	39 T	invalid sequence number in ITEM record
			unique?	32 T	non-unique base identifier
9 – 16	T212	debit / due date **1**	date valid / within the time limit? ? E ≤ **D** ≤ E + 8 ?	33 T	invalid debit date
17 – 26	T213	amount	numeric?	34 Ü	non-numeric amount
			> 0 ?	16 T	invalid amount in ITEM record
27 – 50	T214	debtor's bank account no.			
27 – 34	T214.1	bank org **2**	valid (existing / entitled) bank org?	11 T	non-entitled addressee
				28 T	intrabank item
				37 T	erroneous bank org
35 - 50	T214.2	account number **3**	numeric? correct CDV?	61 T	erroneous account number
51 – 74	T215	customer identifier **4**	not only spaces and / or 0s?	63 T	invalid customer identifier
145 – 179	T218	account holder's name **4**	not only spaces and / or 0s?	62 T	invalid account holder's name

* Type Ü: rejection of the entire message, T : rejection of the multiple item

Note

1 The '**D**' debit date must be a valid calendar day. It must not be smaller and may be no more than 8 working / settlement days later than the ' **E**' settlement date.

2 The addressed bank must be entitled to receive the multiple direct debit.
(Naturally the account-keeping bank of the company initiating the CSBESZ must be entitled to initiate the multiple debit order).

The bank organization ordering the CSBESZ and the one keeping debtor's account must not belong to the same direct clearing member, the IG1 platform does not handle* intrabank (INTRA) items.

3 The meaning of the notion of 'numeric', when checking account numbers, is as follows:
In case the **entire** account number (together with the bank org code) has

- **16 characters,**
  - the 2nd eight-character string (positions 9-16 of the entire account number) of the account number must contain values (digits) **different from 0**,
  - values in the 3rd eight-character string may all be spaces or 0;
- **24 characters,** the 2nd and 3rd eight-character strings (positions 9-24 of the entire account number) of the account number must contain values (digits) **different from 0**.

See the algorithm of CDV calculation in Appendix 6..

4 The customer identifier and the account holder's name must not consist of 0s and/or spaces only, it must contain other characters, too.

Fields with texts (customer identifier, account holder's name and notice) from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

* The CSBESZ messages submitted directly to GIRO Zrt., which contain intrabank items are forwarded by Electra system to the central institution of the account-keeping bank for further processing.

3. STATUS messages (CS-STATUS, ST.122)

The aim of STATUS is to confirm the checking of a multiple (credit transfer / direct debit) order.

The Structure of a STATUS Message

In case of a MULTIPLE PAYMENT ORDER which is error-free on message level

(ST HEAD record error code = 00)

record type	*record length*	*frequency of occurrence*
01 HEAD	54	1
02 items	63	n
03 FOOT	46	1

In case of a PAYMENT ORDER which is erroneous on message level

(ST HEAD record error code > 00)

record type		*record length*	*frequency of occurrence*
01	HEAD	54	1
03	FOOT	46	1

3.1. STATUS Message HEAD (length: 54)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F220	record type	N	2	01	
3 – 8	F221	message type	A	6	STATUS	
9	F222	duplicate code	AN	1	0 – 9, @	the value of the duplicate code • @, if the CSÁT' / CSBESZ STATUS was created by Electra • 0, if the STATUS was created by IG1
10 – 22	F223	party initiating multiple order	AN	13		values of F223 and F224 correspond to the values of fields F213 and F214 of the original multiple order message, i.e. the identifier of the multiple message
23 – 34	F224	multiple order seq. no.		(12)		
23 – 30	F224.1	compilation date	N	8	*yyyymmdd*	year, month, day
31 - 34	F224.2	sequence number	N	4		
35 – 46	F225	STATUS message identifier:		(12)		unique identifier of STATUS message
35 – 42	F225.1	compilation date	N	8	*yyyymmdd*	date of processing the multiple order in *year, month, day* format
43 - 46	F225.2	compilation seq.no	N	4		
47 – 52	F226	compilation time of the STATUS message	N	6	*hhmmss*	hour, minute, second
53 – 54	F227	status information / error code	N	2	00 / ***ec/77***	message level code, which indicates that the whole message was accepted or rejected or in case of CSÁT recalled by the customer

Note

The error code (F227 field value) = 00 if the multiple order was
- error-free or
- erroneous not on message level,

= ***ec*** if the multiple order was erroneous **on message level**,
ec = an error code referring to the cause of the error

= 77 the CSÁT message was recalled by the Direct Submitter via Electra system

3.2. STATUS Message FOOT (length: 46)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	Z220	record type	N	2	03	
3 – 8	Z221	number of **accepted** / processable items	N	6		the sum of fields Z221 and Z223 correspond to the number of the original multiple order message items, the value of field **Z211**
9 – 24	Z222	total value of accepted / processable items	N	16		the sum of fields Z222 and Z224 correspond to the number of the original multiple order message items, the value of field **Z212**
25 – 30	Z223	number of **rejected** / non-processable items	N	6		
31 – 46	Z224	total value of rejected / non-processable items	N	16		

Note

In case of a multiple order rejected **on message level** (the status information in the HEAD record, the value of field F227 is not 00) the FOOT record, with the exception of the record type, contains **only 0** characters.

The processability of the **accepted** (correct, containing 00 characters in field T222) items depends on the type (credit transfer / direct debit) of the multiple order.

The UGIRO transactions converted from the accepted items of the multiple order are forwarded by the IG1 platform to the addressees (the destination points for the account-keeping banks)
- in case of CSBESZ on the settlement date that is valid on submission,
- in case of CSÁT on the settlement date that is valid on the debit date specified in the CSÁT message, provided the account-keeping bank of the Direct Submitter submitting the CSÁT message has permitted the settlement of the CSÁT message.

3.3. STATUS Message Multiple Item (length: 63)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	T220	record type	N	2	02	
3 – 8	T221	item sequence number	N	6		the original sequence number of the item, within the multiple order (indicated in field T211)
9 – 10	T222	status information referring to item	N	2	00 / ***ec*** ***/77***	item level code indicating the IG1's acceptance (00) or rejection (ec) or recalling by the customer
11 – 39	T223	UGIRO transaction reference code*	AN	29		- **reference code** of the UGIRO transaction* derived from the original item, if the value of T222 is **00**, (in case of ***direct submission*** to GIRO Zrt. the qualifier in G4-1 is '**3**'), - **space** if the value of T222 **≠ 00**
40 – 63	T224	customer identifier	AN	24		according to field T215 of the original item

Note

The value of the item-level status information (field T222)
- in case of an error-free item : 00,
- in case of an erroneous item: ***ec***,
  where *ec* is an **error code** referring to the cause of the error
- in case of recalled item: 77, the CSÁT item was recalled by the Direct Submitter via Electra system

The UGIRO transactions* converted from the accepted / correct items (containing 00 characters in field T222) are forwarded by the IG1 platform to the addressees (the destination points for the account-keeping banks)
- in case of CSBESZ on the settlement date that is valid on submission,
- in case of CSÁT on the settlement date that is valid on the debit date specified in the CSÁT message provided the account-keeping bank of the Direct Submitter submitting the CSÁT message has permitted the settlement of the CSÁT message.

* see the structure of UGIRO transactions in Volume II of ICS IG1 Standards

4. FEDSTA Messages (CS-FEDSTA, FS.123)

The purpose of FEDSTA is to inform the institution submitting the order about the successful settlement of the multiple credit transfer or the non-settlement due to a lack of cover funds or the deferred balance checking / the possibility to settle to the next settlement day.

Structure of a FEDSTA Message

record type	*record length*	*frequency of occurrence*
01 HEAD	54	1
03 FOOT	46	1

Note

Maximum 3 FEDSTA reply messages may arrive in return for the multiple credit messages submitted directly by the customers of the account-keeping banks requiring **exchange of messages on balance checking.**

The **first** FEDSTA arrives on the settlement day following the **debit date** specified in the multiple credit transfer message.

If the FEDSTA message indicates that the settlement is deferred[2] / pending, another FEDSTA message must arrive on the **next settlement day**. The account-keeping bank requiring exchange of messages on balance checking may ask for postponement of settlement on no more than two occasions.

The **last** FEDSTA message shows the **final state** of settlement (settlement effected / failed).

In return for the multiple credit transfer message submitted directly by the customers of account-keeping banks **permitting automatic settlement,** not requiring exchange of messages on balance checking, **only one FEDSTA** reply message arrives on the settlement day **following the debit date** specified in the multiple credit transfer message. This FEDSTA message signals the final state of settlement (settlement effected / failed).

[2] The postponement of the balance checking - by the account keeping bank – is not recommended after January 1, 2014.

4.1. FEDSTA Message HEAD (length: 54)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F230	record type	N	2	01	
3 – 8	F231	message type	A	6	FEDSTA	
9	F232	duplicate code	N	1	0 - 9	it has no significance
10 – 22	F233	ordering party of the original multiple order	AN	13		values of F233 and F234 correspond to values of fields F213 and F214 of the original multiple credit transfer message, the unique identifier
23 – 34 23 – 30 31 – 34	F234 F234.1 F234.2	date and sequence number of CS-ÁTUTAL	 N N	(12) 8 4		the sequence number of the directly submitted multiple credit transfer message
35 – 46 35 – 42 43 – 46	F235 F235.1 F235.2	FEDSTA message identifier: date sequence number	 N N	(12) 8 4	 *yyyymmdd*	FEDSTA message unique identifier settlement date valid on processing the CSÁT (year, month, day)
47 – 52	F236	FEDSTA message compilation time	N	6	*hhmmss*	hour, minute, second
53 – 54	F237	state of processing the CSÁT message	N	2	**00** **50** **97** **98** **99**	**00** - successfully processed **50** - deferred balance checking[3] **97** - rejected (**INCORRECT** account number) **98** - rejected (**transferor's** insuff. coverage) **99** - rejected (**bank's** insufficient coverage)

The **processing state** of the multiple credit transfer message (value of field **F237**) may be as follows:

00 – successfully processed by the IG1 platform (settled, 'posted' to the beneficiary)
50 – balance checking deferred to the following settlement day by the account keeping bank
The use of this possibility / code is not recommended after January 1, 2014
97 – rejected (by the account keeping bank) due to an **incorrect account number**
(the account indicated in the multiple message does not belong to transferor)
98 – rejected (by the account keeping bank) due to **transferor's** insufficient coverage
(there was insufficient coverage for settlement on the account indicated in the multiple message)
99 – rejected by the IG1 platform because the account-keeping **bank** has not provided sufficient coverage for fulfilment

[3] The postponement of the balance checking - by the account keeping bank – is not recommended after January 1, 2014.

4.2. FEDSTA Message FOOT (length: 46)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	Z230	record type	N	2	03	
3 – 8	Z231	number of accepted / processed items	N	6	***'Z221'*** or **0**	in case of successful processing (F237=0): Z231 value = Z221 value in case of failed processing (F237≠0): Z231 value = 0
9 – 24	Z232	grand total of accepted / processed items	N	16	***'Z222'*** or **0**	in case of successful processing (F237=0): Z232 value = Z222 value in case of failed processing (F237≠0): Z232 value = 0
25 – 30	Z233	number of rejected / non-processed items	N	6	**0** or ***'Z221'***	in case of successful processing (F237=0): Z233 value = 0 in case of failed processing (F237≠0): Z233 value = Z221
31 – 46	Z234	grand total of rejected / non-processed items	N	16	**0** or ***'Z222'***	in case of successful processing (F237=0): Z234 value = 0 in case of failed processing (F237≠0): Z234 value = Z222

Note

In case of successful processing (F237 = 0)

- the number and grand total of accepted / processed items (content of fields Z231 and Z232) correspond to the number and total value of the accepted items of the original multiple order message, the value of fields Z221 and Z222 of the CS-STÁTUS message,
- the number and grand total of rejected / non-processed items (content of fields Z233 and Z234) = 0.

In case of failed processing (F237 ≠0)

- the number and grand total of accepted / processed items (content of fields Z231 and Z232) = 0,
- the number and grand total of items rejected / non-processed / have deferred balance checking (content of fields Z233 and Z234) correspond to the number and grand total of the accepted items of the original multiple message, value of fields Z221 and Z222 in the CS-STÁTUS message.

The CSÁT messages whose **balance checking is deferred** to later, to the next settlement day, are regarded as **failed processing,** concerning the value of counters in the FOOT record, because of their processing state, since the value of field **F237 ≠0. The postponement of the balance checking is not recommended after January 1, 2014!**

If - after the same day debit period (and after the sending of FEDKER) but before the beginning of the clearing

- **payment suspension** of the Direct Submitter's account keeping bank will be ordered, then the IG1– against the permission of the account keeping bank – won't clear multiple credit transfer messages directly submitted by its customers, all messages' items will be rejected (with error code 14). The IG1 won't create any FEDSTA messages for multiple credit messages directly submitted by the customers of the Clearing Member affected in the payment suspension.
- **receiving suspension** of the multiple credit transfer items' addressees (credit institutes) will be ordered, then the IG1 - with the permission of the account keeping bank of the Direct Submitter - will clear only the sum of items not affected by the receiving suspension

  The (Z231 and Z232) fields of accepted/successfully processed items of the FEDSTA message will not contain the sum and number[4] of items not-cleared due the receiving suspension .

[4] This sum and number is less than the value of the Z221 and Z222 fields in the STATUS message sent by IG1 before the suspension.

5. PKUTAL Messages (PK-ÁTUTALÁS, PK.131)

The aim of PKUTAL is to provide an external 'envelope' for postal payment order items originating from identical ordering parties, having the same purpose, grouped into one message to be forwarded for the IG1 platform processing.

Notes

Messages submitted directly to GIRO Zrt.

- outside the opening hours will be processed on the next settlement day,
- can be withdrawn by the account keeping banks of Direct Submitters .before the messages reach their final status (settled),
- will be processed (and only **one KIFIZET** trasaction will be generated by the IG1 platform) when the account keeping bank has answewed all the messages of its all Direct Submitters (the total sum of coverage amounts will be settled at the end of the first clearing cycle).

The Structure of a PKUTAL Message

record type	*record length*	*frequency of occurrence*	*comment*
01 HEAD	174	1	similar to the HEAD record of the CSÁT message
02 item	179	1 – 24998	
03 FOOT	24	1	similar to the FOOT record of the CSÁT message

5.1. PKUTAL message HEAD (length: 174)

position	*field name*	*content*	*type*	*length*	*value*	*M / O*	*comment*
1 – 2	F310	record type	N	2	01	**M**	
3 – 8	F311	message type	A	6	PKUTAL	**M**	
9	F312	duplicate code	AN	1	0 –9, @	**M**	**@** special value: current day's debit indicator
10 – 22	F313	ordering party's identifier	AN	13		**M**	- tax number (A*aaaaaaaa*[T*ttt*]) or - EAN code of the employer, postal payment transferor, etc. compiling the PKUTAL message
23 – 34	F314	message seq. no.		(12)		M	the message sequence number must be unique with the same ordering party
23 – 30	F314.1	- compilation date	N	8	*yyyymmdd*		
31 – 34	F314.2	- sequence no.	N	4	9000 – 9999		proposal: let the sequence number be between 9000-9999
35 – 58	F315	ordering party's bank account no.		(24)		**M**	number of the joint contra account of items
35 – 42	F315.1	bank org	N	8	*bbbffff***Δ**		*bbb* = bank code, *ffff* = branch code, **Δ** = CDV
43 – 58	F315.2	account number	N	16			if the account number is 8-digit it must be left aligned, filled with spaces from the right
59 – 66	F316	debit date	N	8	*yyyymmdd*	**M**	debiting the account of the party initiating the PKUTAL message
67 – 69	F317	purpose code	A	3		**M**	see the List of Purposes
70 – 104	F318	ordering party's name	AN	35		**M**	
105–174	F319	notice		(70)		O	
105–155	F319.1	notice*	AN	51			notice made by the company initiating the PKUTAL message for its account-keeping bank
156–174	F319.2	reserved for future use	AN	19			the last 19 characters of the notice (in the FEDKER message) **are overwritten by the IG1 platform**

* When balance checking is requested, ICS will forward characters 105-155 to the account-keeping bank with the original content
In the PKUTAL message in position 9 there is an @ symbol if same day clearing is required..

5.1.1. PKUTAL Message HEAD - Checking of Mandatory Fields

field name	*content*	checking ***(criteria to be met)***	*error code /type**	*comment*
F310	record type	= 01 ?	41 Ü	invalid record type in the HEAD
F311	message type	= PKUTAL ?	09 Ü	invalid message type in HEAD record
F312	duplicate code **0**	- 0 – 9 ? - @ ?	42 Ü	invalid duplicate code in HEAD record
F313	ordering party's identifier **1**	valid structure and correct CDV code of - tax number? - EAN code	43 Ü	invalid ordering party's identifier in HEAD record
F314	message seq. no.	unique message identifier?	29 Ü	message identifier (F313 + F314) non-unique
F314.1	compilation date **2**	valid date? within the time limit? **'E'-15 ≤ 'C' ≤ 'E'**	44 Ü	invalid (**C**) compilation date in HEAD record relative to the '**E**' settlement date of giro processing
F314.2	sequence number	numeric?	02 Ü	invalid seq. no. in HEAD record
F315	ordering party's bank account number			
F315.1	bank org **3**	valid bank org?	01 Ü	invalid bank org in HEAD record
F315.2	account number **4**	numeric? correct CDV?	45 Ü	invalid account number in HEAD record
F316	debit date **5**	is the date valid / within the lime limit? 'C' ≤ '**T**' ≤ 'C' + 10 ?	07 Ü	the '**T**' debit date is not consistent with the message (it is beyond the acceptable values of the '**C**' compilation date)
F317	purpose code	valid ?	48 Ü	invalid purpose code (it cannot be found in the List of Purposes)
F318	ordering party's name **6**	only spaces and / or 0s may not be accepted	43 Ü	invalid ordering party's name in HEAD record

* types of error code: ***Ü*** – rejection of the entire message, ***T*** – rejection of the item

Note

0 A Direct Submitter's **same-day debit** claim is marked by a special character: **@** (it refers to PKUTAL messages submitted to GIRO Zrt. during the **debit period of the same day**, with a debit date that is **the same** as or less than the submission day).
Settlement of current day's debit messages – with the account-keeping bank's permission – is effected on the settlement day following the submission day.

1 The multiple order message is identified by altogether ***25 characters,*** which are found in the HEAD in two separate fields (F313, F314) but they must be handled together. The message identifier – irrespective of the order type (transfer / debit / postal payment) and the account keeping bank – ***must be UNIQUE of the same ordering parties***.

2 The '**C**' compilation date must be a valid calendar day and may be no more than 15 calendar days older than the '**E**' settlement date valid at the time of submission.

3 Validity of the **bank organization** (field F315.1) indicated in the account number is to be checked:
- does it exist (is it included in the Verification Table)?
- is the bank entitled to initiate multiple credit transfer **and** postal payment?
- do the ordering party's and PEK's** account-keeping bank organizations belong to different clearing members?,

is the account keeping bank of the Direct Submitter a Clearing Member?

4 The meaning of the notion of 'numeric' when checking the account numbers is as follows:
In case the **entire** account number (together with the bank org code) has
- **16 characters,**
  - the 2nd eight-character string (positions 9-16 of the entire account number) of the account number must contain values (digits) **different from 0**,
  - values in the 3rd eight-character string may all be spaces or 0;
- **24 characters,** the 2nd and 3rd eight-character strings (positions 9-24 of the entire account number) of the account number must contain values (digits) **different from 0**.
See the algorithm of CDV calculation in Appendix 6.

5 The 'T' debit date must be a valid calendar day and it must not be smaller than the 'C' compilat**ion date (F314.1**).
In case of ***direct submission*** to GIRO Zrt.
- the debit date may be no more than 10 calendar days later than the 'C' compilation date (accepted condition: **C** ≤ **F216** ≤ **C**+10),
- Settlement of PKUTAL messages – with the account-keeping bank's permission – is effected on the settlement day following the debit date.

6 The name of the ordering company must not consist of 0s and/or spaces only, it must contain other characters too.

Fields with texts (name of ordering company) from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

** see field G6-2 of PK-KIFIZET transaction in Volume II of ICS Standards

5.2. PKUTAL Message - ITEM Referring to the Customer (length: 179 character)

position	*field name*	*content*	*type*	*length*	*value*	*M / O*	*comment*
1-2	T310	record type	N	2	02	**M**	
3-8	T311	item sequence number	N	6		**M**	the unique sequence number of the item within the PKUTAL message
9-32	T312	addressee's identifier	AN	24		**M**	if the identifier is shorter than 24 characters, it must be aligned to the left, filled with spaces from the right
33-56	T313	addressee1 – addressee's name	AN	24		**M**	if ***addresse1*** is shorter than 24 characters, it must be aligned to the left, filled with spaces from the right
57-80	T314	addressee2 – addressee's name	AN	24		**M**	if ***addresse2*** is shorter than 24 characters, it must be aligned to the left, filled with spaces from the right
81-104	T315	place of destination	AN	24		**M**	if the ***place of destination*** is shorter than 24 characters, it must be aligned to the left, filled with spaces from the right
105-128	T316	street, number of building	AN	24		**M**	if the ***street, number of building*** is shorter than 24 characters, it must be left aligned, filled with spaces from the right
129-132	T317	postal code	N	4	1011 – 9999	**M**	the postal code must be in the number range of 1011 – 9999
133-141	T318	amount	N	9		**M**	only HUF, decimals must not be used, right aligned, filled with zeros from the left
142-147	T319	postal order fee	N	6		O	the postal order fee is calculated by the IG1
148-157	T3110	notice1	AN	10		O	
158-167	T3111	notice2	AN	10		O	
168-177	T3112	notice3	AN	10		O	
178-179	T3113	reserved for future use	AN	2		O	reserved for the IG1

Note

The content of characters 9-177 of the ***PKUTAL*** item, with the exception of the postal order fee, corresponds to the first 169 characters of the PEK file.

In the ***PKUTAL*** item the field of the **postal order fee is not filled in**, the postal order fee is calculated by the IG1 platform – based on a table of fees valid at the settlement of the PKUTAL message – and a feedback is given to the institution (in the PKSTATS message).

Due to the restriction of the PEK data file a ***PKUTAL*** message may contain altogether **24998** items.

5.2.1. PKUTAL Message ITEM - Checking of Mandatory Fields

field name	*content*	checking ***(criteria to be met)***	*error code / type**		*Comment*
T310	item type	= 02 ?	46	Ü	invalid record type in the ITEM
T311	item sequence number	numeric?	39	T	invalid sequence number in the ITEM
		unique?	32	T	non-unique base identifier
		no suspension? **1**	14	T	payment suspension of the account keeping bank
T312	addressee's identifier	only spaces / 0s must not be accepted	63	T	invalid addressee's identifier
T313 T314	addressee's name	only spaces / 0s must not be accepted	62	T	invalid addressee's name (fields T313+T314 must be checked **together**!)
T315	place of destination	only spaces / 0s must not be accepted	67	T	invalid place of destination
T316	street, number of building	only spaces / 0s must not be accepted	69	T	invalid street, number of building
T317	postal code	numeric? 1011-9999?	60	T	invalid postal code
T318	amount	numeric?	34	Ü	non-numeric amount in the ITEM
		> 0 ?	16	T	invalid (**0**) amount in the ITEM
		its order fee < 999999 ?	16	T	invalid (**too big**) amount in ITEM record

Note

1 Although the IG1 checks the payment suspension of the Direct Submitter's account keeping bank on the basis of the bank code in the bank org (HEAD: F315.1), the whole message will be rejected item by item (with error code 14).

Fields with text (T312-T316) may not consist of only 0s and /or spaces, they must include other characters, too.

Fields with text (T312-T316, T3110-T3113) from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

As **postal fees** are subject to change, it cannot be defined in advance how big the amount (too big) will be the order fee of which will take up more than 6 characters.

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

* Type of error code: Ü: rejection of entire message, T : rejection of multiple item

5.3. PKUTAL Message FOOT (length: 24)

position	*field name*	*content*	*type*	*length*	*value*	*M / O*	*comment*
1-2	Z310	record type	N	2	03	**M**	
3-8	Z311	number of items	N	6		**M**	number of customer ITEMS found in the PK-ÁTUTAL message
9-25	Z312	total value of items	N	16		**M**	sum of the customer ITEMS found in the PK-ÁTUTAL message

5.3.1. PKUTAL Message FOOT - Checking of Mandatory Fields

field name	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
Z310	record type	= 03 ?	47 Ü	invalid record type in FOOT record
Z311	number of items	real item number? ≤ 24998 ?	18 Ü 26 Ü	invalid item number in FOOT record too many items in the message (more than 24998)
Z312	total value of items	real amount?	19 Ü	invalid total value in FOOT record

Note

The PKUTAL message from number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard in the HEAD and items but no accentuated characters may be used in the FOOT record.

The files with individual HEAD records may contain max. 25000 items in the complex data file given to the PEK (Postal Clearing Centre) together with the HEAD and FOOT records. If this condition is not met, the whole message will be rejected (with error code 26) See Appendix 9

The use of an improper set of characters will result in the rejection of the complete message.

The error code of rejection is **36.**

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

* type of error code: ***Ü*** – rejection of the entire message

6. PKSTAT Messages (PK-STATUS, PS.132)

The aim of PKSTAT is to confirm the checking of a multiple postal payment order and provide a feedback on the postal order fees per item calculated by the IG1 platform.

The Structure of a PKSTAT Message

In case of correct MULTIPLE POSTAL PAYMENT ORDERS which are error-free on message level

(PS HEAD record error code = 00)

record type	*record length*	*Frequency of occurrence*	*comment*
01 HEAD	54	1	similar to the HEAD record of the CS-STATUS message
02 items	49	1 – 24998	**the number of items** of the PKSTAT message **corresponds** to the number of items of the PKUTAL message.
03 FOOT	78	1	also contains the total of the sums to be paid + postal order fees

In case of MULTIPLE POSTAL PAYMENT ORDERS which are erroneous on message level

(PS HEAD record error code > 00)

record type	*record length*	*frequency of occurrence*
01 HEAD	54	1
03 FOOT	78	1

6.1. PKSTAT Message HEAD (length: 54)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F320	record type	N	2	01	
3 – 8	F321	message type	A	6	PKSTAT	
9	F322	duplicate code	AN	1	0 - 9	the value of the duplicate code is • @, if the PKSTAT was created by Electra • 0, if the IG1 created the PKSTAT
10 – 22	F323	the ordering party of the PKUTAL message	AN	13		values of fields F323 and F324 correspond to values of fields F313 and F314 of the original multiple postal payment order message (PKUTAL), i.e. to the identifier of the PKUTAL message
23 – 34	F324	PKUTAL message sequence number		(12)		
	F324.1	compilation date	N	8	*yyyymmdd*	year, month, day
	F324.2	sequence number	N	4		
35 – 46	F325	PKSTAT identifier		(12)		unique identifier of the PKSTAT message
	F325.1	compilation date	N	8	*yyyymmdd*	year, month, day
	F325.2	sequence number	N	4		
47 – 52	F326	PKSTAT compilation time	N	6	*hhmmss*	hour, minute, second
53 – 54	F327	status information referring to the entire PKUTAL message	N	2	00 / *ec* / 77	message level code, which indicates that the whole PKUTAL message was accepted or rejected by IG1 or recalled by the customer

The value of the message level status information (field F327)
- in case of **error-free** messages or **non-message-level** errors: **00**,
- in case of messages erroneous on message level: the appropriate **error code**
- the message was recalled by the Direct Submitter via Electra system: code 77

6.2. PKSTAT Message –ITEM (length: 49)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	T320	record type	N	2	02	
3-8	T321	item sequence number	N	6		it corresponds to field T311 of the original PKUTAL item
9-32	T322	addressee's identifier	AN	24		it corresponds to field T312 of the original PKUTAL item
33-41	T323	amount	N	9		it corresponds to field T318 of the original PKUTAL item
42-47	T324	postal order fee	N	6	*uuuuuu*	- in case of correct items (T325 value = 00) the Forint value without Fillérs calculated by IG1, right aligned, filled with 0s from the left, - in case of incorrect items (T325 value > 00) all 000000s
48-49	T325	error code	N	2	**00**/***ec***/***77***	item level code indicating the acceptance (00) or rejection (*ec*) by IG1or recalling by the customer (77)

Note

In the ***PKSTAT*** item the **postal order fee** field contains the value calculated by the IG1 platform – based on the fee table valid at the **settlement** of the PKUTAL message – if the error code (value of field T325) = 00.

The field value of the error code
- 00 – if the item has been found error-free by the IG1,
- ***ec*** – if the item has been rejected by the IG1, ***ec*** – an error code referring to the cause of the error.
- ***77*** – the item was recalled by the Direct Submitter via Electra system

6.3. PKSTAT message FOOT (length: 78)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	Z320	record type	N	2	03	
3 – 8	Z321	**number** of items that are accepted / **can be settled**	N	6		the sum of fields **Z321** and **Z325** corresponds to the number of items of the original postal payment order (value of field **Z311**).
9 – 24	Z322	**amount to be paid** of items that are accepted / **can be settled**	N	16		the sum of fields T323 of the accepted items, if there are **no** items rejected with error code **16** and / or **34**, the sum of fields **Z322 and Z326** corresponds to the sum of the items of the original postal payment order (value of field **Z312**)
25 – 40	Z323	**postal order fee** of items that are accepted / can be settled	N	16		sum of fields T324 of the accepted items
41 – 56	Z324	**grand total coverage** of items that are accepted / can be settled (sum to be paid + postal order fee)	N	16		the covering funds needed for the processing / 'settlement' of the PKUTAL message, the sum of fields T323+ T324 of the accepted items, this is the amount that must be available as coverage on the account of the party initiating the PKUTAL
57 – 62	Z325	**number** of items that are rejected / **cannot be settled**	N	6		
63 – 78	Z326	**total value** of items rejected / non-settled	N	16		

Note

In case of **a message-level** error (F327 ≠ 00) the FOOT record contains **all 0** characters (the value of fields Z321 – Z326 is all 0) with the exception of the record type (field Z320).

7. PKFEDS Messages (PK-FEDSTA, PF.133)

The purpose of PKFEDS is to notify the sending institution of the successful settlement of multiple postal payment orders or a failed settlement due to a lack of cover funds or the deferred balance checking / the possibility to settle to the next settlement day.

(In case of successful settlement the IG1 transfers the coverage amount of the postal payment orders to the account-keeping bank of the Postal Clearing Centre (PEK) and the payment orders are forwarded to PEK by GIRO Zrt.)

The structure of a PKFEDS Message

record type		*record length*	*frequency of occurrence*
01	HEAD	54	1
03	FOOT	46	1

Note

The content and structure of the PKFEDS message is similar to that of the FEDSTA message (with .123 extension).

Maximum 3 PKFEDS reply messages may arrive in return for the multiple postal payment orders submitted directly by the customers of the account-keeping banks requiring **exchange of messages on balance checking**.

The **first** PKFEDS arrives on the settlement day **following the debit date** specified in the multiple postal payment message.

If the PKFEDS message indicates that the settlement is deferred[5] / pending, another PKFEDS message must arrive on the **next settlement day**. The account-keeping bank requiring exchange of balance checking messages may ask for postponement of settlement on no more than two occasions.

The **last** PKFEDS message shows the **final state** of settlement (settlement effected / failed).

In return for the multiple postal payment message submitted directly by the customers of account-keeping banks **permitting automatic settlement,** not requiring exchange of balance checking messages, **only one PKFEDS** reply message arrives on the settlement day **following the debit date** specified in the multiple postal payment message. This PKFEDS message signals the final state of settlement (settlement effected / failed).

[5] The postponement of the balance checking of the multiple postal payment message - by the account keeping bank – is not recommended after January 1, 2014.

7.1. PKFEDS Message HEAD (length: 54)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F330	record type	N	2	01	
3 – 8	F331	message type	A	6	PKFEDS	
9	F332	duplicate code	N	1	0 -9	it has no significance
10 – 22	F333	ordering party of multiple order	AN	13		values of F233 and F234 correspond to values of fields F313 and F314 of the original multiple postal payment message, the unique identifier
23 – 34 23 – 30 31 – 34	F334 F334.1 F334.2	date and sequence number of PKUTAL	 N N	(12) 8 4		the sequence number of the multiple postal payment message directly submitted
35 – 46 35 – 42 43 – 46	F335 F335.1 F335.2	PKFEDS message identifier date sequence number	 N N	(12) 8 4	 *yyyymmdd*	unique identifier of the PKFEDS message settlement date of the multiple postal payment order valid at the time of its processing (year, month, day)
47 – 52	F336	PKFEDS message compilation time	N	6	*hhmmss*	hour, minute, second
53 – 54	F337	state of processing the PKUTAL message	N	2	**00** **50** **97** **98** **99**	**00** - successfully processed **50** - deferred balance checking[6] **97** - rejected (**INCORRECT** account number) **98** - rejected (**transferor's** insufficient coverage) **99** - rejected (**bank's** insufficient coverage)

The **processing state** of the multiple postal payment message (value of field F337) may be as follows:

00 – successfully processed by the IG1 (the amount of cover funds has been 'posted' to the account-keeping bank of PEK, the postal payment items have been forwarded to PEK)

50 – balance checking is deferred by the account keepong bank to the following settlement day
The use of this possibility / code is not recommended after January 1, 2014!

97 – rejected (by the account keeping bank) due to **incorrect account number**
(the account indicated in the postal payment message does not belong to the ordering party)

98 – rejected (by the account keeping bank) due to postal payment **transferor's** lack of cover funds
(the account indicated in the multiple message had insufficient coverage for performance)

99 – rejected by the IG1 because postal payment transferor's account-keeping **bank** has not provided the coverage needed for performance

6 The postponement of the multiple postal payment message - by the account keeping bank – is not recommended after January 1, 2014.

7.2. PKFEDS Message FOOT (length: 46)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	Z330	record type	N	2	03	
3 – 8	Z331	number of accepted / settled items	N	6	***'Z321'*** or **0**	in case of successful processing (F337=0) : value of Z331 = value of Z321 in case of failed processing (F237≠0): value of Z331 = 0
9 – 24	Z332	total coverage value of accepted / settled items	N	16	***'Z324'*** or **0**	in case of successful processing: value of Z332 = value of Z324 in case of failed processing (F337≠0): Z332 value = 0
25 – 30	Z333	number of rejected / non-settled items	N	6	**0** or ***'Z321'***	in case of successful processing (F337=0): value of Z333 = 0 in case of failed processing (F337≠0): value of Z333 = Z321
31 – 46	Z334	grand total coverage of rejected / non-settled items	N	16	**0** or ***'Z324'***	in case of successful processing (F337=0): value of Z334 = 0 in case of failed processing (F237≠0): value of Z334 = Z324

Note

In case of successful processing (F337 ≠0)

- the number and total cover value of accepted / settled items (content of fields a Z331 and Z332) correspond to the number and total cover value of the items that are accepted and can be settled of the original multiple postal payment order, the value of fields Z221 and Z222 of the PKSTAT message,
- the number and total cover value of rejected / non-settled items (content of fields Z333 and Z334) = 0.

In case of failed processing

- the number and grand total coverage of accepted / settled items (content of fields Z331 and Z332) = 0,
- the number and grand total coverage of items that are rejected / non-settled / have deferred balance checking (content of fields Z333 and Z334) correspond to the number and total cover value of the accepted items of the original multiple postal payment order which can be settled, the value of fields Z321 and Z324 of the PKSTAT message.

The PKUTAL messages whose **balance checking is deferred** to later, to the next settlement day, are regarded as **failed processing,** concerning the value of counters in the FOOT record, because of their processing state, since the value of field **F337 ≠0. The possibility of the postponement is not recommended after January 1, 2014!**

If - after the same day debit period (and after the sending of FEDKER) but before the beginning of the clearing **payment suspension** of the Direct Submitter's account keeping bank is ordered, then the IG1– against the permission of the account keeping bank – won't clear postal payment messages directly submitted by its customers, all messages' items will be rejected (with error code 14). The IG1 won't create any PKFEDS messages for postal payment messages directly submitted by he customers of the Clearing Member affected in the payment suspension.

8. PKDETS Messages (PK-DETSTA PD.134)

The purpose of PKDETS is to confirm that the multiple postal payment (PKUTAL) order has been fully processed and to provide an item per item feedback on the acknowledgements of receipt (postal order identifiers) provided by PEK.

The Structure of a PKDETS Message

record type	*record length*	*frequency of occurrence*	*comment*
01 HEAD	61	1	similar to the HEAD record of the PKSTAT message
02 item	66	1 – 24998	the number of items of the PKDETS message corresponds to the number of accepted items of the PKSTAT message
03 FOOT	78	1	

8.1. PKDETS Message HEAD (length: 61)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F340	record type	N	2	01	
3 – 8	F341	message type	A	6	PKDETS	
9	F342	duplicate code	N	1	0 -9	it has no significance
10 – 22	F343	initiator of PKUTAL message	AN	13		values of fields F343 and F344 correspond to values of fields F313 and F314 of the original multiple postal payment order message (PKUTAL), i.e. the unique message identifier
23 – 34	F344	PKUTAL message sequence number		(12)		
	F344.1	compilation date	N	8		
	F344.2	sequence number	N	4		
35 – 46	F345	PKDETS identifier		(12)		unique identifier of PKDETS messages
	F345.1	compilation date	N	8	*yyyymmdd*	year, month, day
	F345.2	sequence number	N	4		
47 – 52	F346	PKDETS compilation time	N	6	*hhmmss*	hour, minute, second
53	F347	processing result	N	1	**0 / 1**	PEK's feedback, **0** – processing OK, **1** – order rejected
54 – 61	F348	entry date	N	8	***yyyymmdd***	entry date as provided by PEK

Note

PEK will process the PKUTAL messages, will attempt to make cash payments as specified in the items only if the processing result of the message has been OK, i.e. the value of field F347 = 0.

In theory the value of field F347 is always 0, which means that it cannot occur that PEK would reject a file received from the IG1 platform.

8.2. PKDETS Message ITEM (length: 66)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	T340	record type	N	2	02	
3-8	T341	item sequence no.	N	6		corresponds to field T311 of the original PKUTAL item
9-32	T342	addressee's identifier	AN	24		corresponds to field T312 of the original PKUTAL item
33-41	T343	amount	N	9		corresponds to field T318 of the original PKUTAL item
42-47	T344	postal order fee	N	6	*uuuuuu*	value calculated by the IG1 (field T324 of the PKSTAT item)
48-48	T345	processing result	N	1	0 / 1	PEK's feedback, 0- OK, 1 – incomplete
49-54	T346	entry date	N	6	*yymmdd*	value as provided by PEK in the *year, month, day* format
55-58	T347	postal control number	N	4		value as provided by PEK
59-66	T348	postal order identification no.	N	8	*nnnnnnnn*	value as provided by PEK

Note

The content of characters 48-66 of the **PKDETS** items corresponds to that of characters 170-188 in the file received from PEK.

8.3. PKDETS Message FOOT (length: 78)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	Z340	record type	N	2	03	
3 – 8	Z341	**number** of 'correct' items	N	6		number of items found **correct** by PEK (T345 = 0) the sum of fields **Z341 and Z344** corresponds to the number of accepted items of the original postal payment order message, i.e. the value of field **Z321**
9 – 24	Z342	**sum to be paid** of 'correct' items	N	16		the sum of the items found correct by PEK (Σ T343) the sum of fields **Z342 and Z345** corresponds to the sum of the accepted items of the original multiple postal payment order message, i.e. the value of field **Z322**
25 – 40	Z343	**postal order fees** of 'correct' items	N	16		the sum of the postal order fees of the items found correct by PEK (Σ T344) the sum of fields **Z343 and Z346** corresponds to the postal order fees of the accepted items of the original postal payment order message, i.e. the value of field **Z323**
41 – 46	Z344	**number** of 'incorrect'/'incomplete' items	N	6		the items found **incorrect** by PEK (T345 = 1)
47 – 62	Z345	**sum to be paid** of 'incorrect'/'incomplete' items	N	16		the sum of items found incorrect by PEK (Σ T343)
63 – 78	Z346	**postal order fees** of 'incorrect'/'incomplete' items	N	16		(Σ T344)

9. DETSTA Messages (CS-DETSTA, DS.142)

The purpose of DETSTA is to make daily and summary (final) DETailed STAtisctical reports of the responses sent by partner banks for multiple order (credit transfer / direct debit) items.

The Structure of a DETSTA Message

record type	*record length*	*frequency of occurrence*
01 HEAD	52	1
02 ITEM reference	126	*n*
03 FOOT	68	1

9.1. DETSTA Message HEAD (length: 52)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F420	record type	N	2	01	
3 – 8	F421	message type	A	6	DETSTA	
9	F422	daily / summary DETSTA message indicator	N	1	0 - 1 8 - 9	daily DETSTA message summary DETSTA message
10 – 22	F423	ordering party of multiple order	AN	13		values of fields F423 and F424 correspond to those of fields F213 and F214 of the original multiple order message, i.e. the unique identifier of the multiple message
23 – 34	F424	multiple order message sequence no.		(12)		
23 – 30	F424.1	compilation date	N	8		
31 - 34	F424.2	sequence number	N	4		
35 – 46	F425	DETSTA message identifier:		(12)		CS-DETSTA message unique identifier
35 – 42	F425.1	compilation date	N	8	*yyyymmdd*	year, month, day
43 - 46	F425.2	sequence no.	N	4		
47 – 52	F426	DETSTA message compilation time	N	6	*hhmmss*	hour, minute, second

9.2. DETSTA Message Customer-related Multiple Item (length: 126)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	T420	record type	N	2	02	
3 – 8	T421	item sequence number	N	6		item sequence number within the original multiple message (indicated in field T211)
9 – 18	T422	amount	N	10		corresponds to the value of field T213 of the original item
19 – 26	T423	settlement date of the original item	N	8		year, month, day
27 – 28	T424	feedback information on the item by addressed bank	AN	2	00 *vv* NO	00 – fulfilled collection *vv* – reason for rejection NO – no response has been given
29 – 36	T425	processing (settlement) date of response	AN	8		- spaces, if the value of field T424 is NO - in any other case, processing date
37 – 44	T426	debit date of customer's account	AN	8		- in case of CSBESZ the addressed bank debited to debtor's account on this day - spaces in case of - CSÁT, - CSBESZ if the value of field T424 ≠ 00
45 – 73	T427	reference code of the response*	AN	29		- reference code of the response - spaces if value T424 is 'NO'
74 – 102	T428	original reference code*	AN	29		- reference code of UGIRO transaction generated from the original item
103 – 126	T429	customer identifier	AN	24		as per field T215 of the original item

* see the structure of transaction reference codes of ICS in ***Volume II of the ICS IG1 Standards***

Note

The daily DETSTA message (the value of the daily message identifier, field F422 is 0 or 1) only includes items responded to on the same day.

The summary DETSTA message (the value of field F422, the daily DETSTA message indicator, is 8 or 9) includes all the items of the original multiple order, that is to say, both the items that were previously responded to (and 'posted' in the daily report) and marked with the respective feedback information (fulfilled, rejected) and the items that were not responded to at the time of making the summary DETSTA message (the value of feedback information is NO).

The value of item-level feedback information (field T424) may be as follows:

- in case of collection items responded to as fulfilled: **00**,
- in case of rejected credit transfer / direct debit items: ***vv***, reason for rejection
- in case of unresponded credit transfer / direct debit: **NO**

The meaning of the 'processing date' field (T425) depends on who (the account-keeping bank or GIRO Zrt.) made the multiple report message.

If the CS-DETSTA message is created

- by the ***account-keeping bank*** of the company initiating the multiple order message, then
  - **this is the date** when the bank **credited**
    - the collection amount **transferred** by the addressed bank (if it is a fulfilled **collection)**,
    - the amount **returned** by the addressed bank (if it is a non-fulfilled, rejected **credit transfer)**

    to the account of the customer initiating the multiple order;
- if it is a rejected debit order this is the day on which the bank received the response transaction,

- by ***GIRO Zrt.***, then
  - this date is the same as the settlement date that was valid when the response transaction was processed by GIRO Zrt. and posted to the account-keeping bank.

The reason for rejection (the value of field T424) may be one of the following codes (*vv*):

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	addressed party's account number cannot be interpreted (instead of customer's account number the bank's general ledger account number is indicated)
10	the account holder's name and the specified account number do not match
	return due to semantic, " impossible to fulfil" reason (RETURN)
50	return due to insufficient coverage
51	return due to lack of authorization
54	general return (based on customer's order)
65	the collection order amount exceeds the limit
99	other error

9.3. DETSTA Message FOOT (length: 68)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	Z420	record type	N	2	03	
3 – 8	Z421	***number*** of items responded to as ***fulfilled***	N	6		value of fields Z421, Z423 and Z425: - number of items in the **daily** DETSTA message that were responded to /not yet responded to on the **same day**, - number of **all** the items of the original multiple order in the ***summary*** DETSTA message that were responded to or not responded to, in such a case, the sum of fields Z421, Z423 and Z425 corresponds to the number of the accepted items of the original multiple order, and to the value of field Z221of the CS-STÁTUS message
9 – 24	Z422	***total value*** of items responded to as fulfilled	N	16		value of fields Z422,Z424 and Z426: - total value of items in the **daily** DETSTA message that were responded to /not yet responded to on the **same day**, - total value of **all** the items of the original multiple order in the ***summary*** DETSTA message that were responded to or not responded to, in such a case the total value of fields Z422, Z424 and Z426 corresponds to the total value of the accepted items of the original multiple order, and to the value of field Z222 of the CS-STÁTUS message
25 – 30	Z423	***number of rejected*** items	N	6		
31 – 46	Z424	***grand total*** of rejected items	N	16		
47 – 52	Z425	***number of*** items ***not responded to***	N	6		
53 – 68	Z426	***grand total*** of items not responded to	N	16		

Note

The daily DETSTA message (the value of field F422, the daily DETSTA message indicator, is either 0 or 1) includes only the number and sum of the (fulfilled / rejected) items responded to on the same day, that is to say they are not added to the number and sum of the items that have previously been responded to and posted in the daily DETSTA messages. However, the number and sum of the items that have not been responded to are updated, which means that they are decreased by the number and sum of the items responded to on the same day.

Transactions converted from multiple credit order message items need to be responded to only in case of non-fulfilment. They have to be rejected and their amount must be returned by the addressed bank, which keeps the beneficiary's account. Consequently, the feedback information on a transaction generated from a credit transfer message may only be 'rejected' or 'unresponded'. ('Unresponded' means that the transferred amount has been credited to the given account.)

In the event that no rejection was received of any of the transactions converted from the multiple credit transfer message items (i.e. it is true for all the items of the message that the addressed bank has credited the transferred amount to the beneficiary's account), then the feedback information on all the items (the value of field T424) included in the summary DETSTA message, which is made on the day of the reporting deadline is 'NO' and in the FOOT record of the message only the fields of 'number / total value of unresponded items' (Z425 and Z426) are filled in (with values other than 0).

The ***reporting deadline***, the time of making the final (summary) DETSTA message,

- in case of **CS-ÁTUTALÁS,** for transactions converted from CSÁT (multiple credit order) **settlement date + 5 working days** (settlement day),

-in case of **CS-BESZEDÉS** the latest debit date of the multiple message is '$\boldsymbol{D_{max}}$' debit date (that item among the items in which the value of field T212 is the latest) **+ 5 working days** (settlement day).

If the relevant '$\boldsymbol{D_{max}}$' debit date is not a working day (settlement day), then in order to calculate the reporting deadline of the summary DETSTA message the IG1 platform will

- first adjust the '$\boldsymbol{D_{max}}$' debit date to the nearest working day (settlement day),
- then calculate the reporting deadline of the summary DETSTA message relative to the '$\boldsymbol{D_{max}}$' debit date it has adjusted.

For example, if the '$\boldsymbol{D_{max}}$' debit date is the Saturday before Easter, then

- the adjusted '$\boldsymbol{D_{max}}$' debit date will be the Tuesday after Easter,
- the reporting deadline of the summary DETSTA message will be the Tuesday of the next week ('$\boldsymbol{D_{max}}$' + 5 working days).

If all the items of the multiple order message are responded to by the addressed banks ***before the reporting deadline***, then the time of making the summary message will be the same as the settlement day of the last response.

10. BESINF Messages (BI.151)

The purpose of BESINF is to provide information for the bank on the multiple direct debit order messages that have been submitted to GIRO Zrt. directly by the institution that holds an account with the respective bank (which of its customers wishes to initiate a direct debit order, to which account and of what amount).

On one settlement day **one single** direct debit information message is generated per account-keeping bank, which includes the characteristics of the multiple direct debit orders which **all the customers** of the respective bank have submitted in an unchanged form and which have been accepted by GIRO Zrt..

The Structure of a BESINF Message

record type	*record length*	*frequency of occurrence*
01 HEAD	35	1
02 ITEM (CSBESZ CHARACTERISTICS)	227	*n*
03 FOOT	66	1

10.1. BESINF Message HEAD (length: 35)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F510	record type	N	2	01	
3 – 8	F511	message type	A	6	BESINF	
9	F512	duplicate code	N	1	0 -9	currently not used
10 – 21	F513	BESINF identifier		(12)		
10 – 17	F513.1	compilation date	N	8	*yyyymmdd*	year, month, day
18 – 21	F513.2	message sequence no.	N	4		
22 – 27	F514	BESINF compilation time	N	6	*hhmmss*	hour, minute, second
28 – 35	F515	settlement date	N	8	*yyyymmdd*	advices on multiple collections generated from the CSBESZ message were processed by the IG1 platform on this ***settlement date*** (posted to beneficiaries' account-keeping bank)

10.2. BESINF Message FOOT (length: 66)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	Z510	record type	N	2	03	
3 – 6	Z511	number of collection information items	N	4		one item corresponds to one CSBESZ message
7 – 12	Z512	number of correct intra items within CSBESZ messages	N	6	000000	currently the IG1 platform does **not handle*** intrabank (INTRA) items
13 – 28	Z513	sum of correct intra items within CSBESZ messages	N	16	0000…00	currently the IG1 platform does **not handle*** intrabank (INTRA) items
29 – 34	Z514	number of correct inter items within CSBESZ messages	N	6		number of interbank (INTER) items included in CSBESZ messages
35 – 50	Z515	sum of correct inter items within CSBESZ messages	N	16		HUF sum of interbank (INTER) items included in CSBESZ messages
51 – 66	Z516	sum of collection information items	N	16		HUF grand total of BESINF items to be collected

* The CSBESZ messages, submitted directly to GIRO Zrt., which contain intrabank items are forwarded by the Electra system to the central organisation of the account-keeping bank for further processing.

10.3. BESINF Message Collection Information ITEM (length: 227)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	T510	record type	N	2	02	one collection information **item** includes characteristics of one CS-BESZED **message**
3 – 15	T511	BESZED message initiating party's identifier	AN	13		= F213 (BESZED HEAD)
16 – 27	T512	BESZED message sequence number	N	12		= F214 (BESZED HEAD)
28 – 51	T513	BESZED initiating party's bank account number	AN	24		= F215 (BESZED HEAD)
52 – 57	T514	number of correct INTRA (intrabank) items in the message	N	6	000000	currently the IG1 **does not support*** intrabank collections
58 – 73	T515	amount to be collected of correct INTRA items in the message	N	16	0000…00	currently the IG1 **does not support*** intrabank collections
74 – 79	T516	number of correct INTER items in the message	N	6		number of interbank (INTER) items in BESZED message
80 – 95	T517	amount to be collected of correct INTER items in the message	N	16		the HUF amount of interbank items in BESZED message, right aligned
96 – 111	T518	grand total to be collected	N	16		= (T515 + T517), only HUF, right aligned
112 – 119	T519	settlement date	N	8	*yyyymmdd*	date of the IG1 processing of advices on collection (date of forwarding the advices to debtor's account-keeping bank) in year, month, day format
120 – 122	T5110	purpose code	A	3		= F217 (BESZED HEAD)
123 – 157	T5111	collector's name	AN	35		= F218 (BESZED HEAD)
158 – 227	T5112	notice	AN	70		= F219 (BESZED HEAD)

* The intrabank items submitted directly to GIRO Zrt. are forwarded by ICS to the central organisation of the account-keeping bank for further processing.

11. FEDKER Messages (CS-FEDKER, PK-FEDKER, FR.151)

The purpose of FEDKER is to request information on coverage (balance checking) from a bank in order to settle the multiple credit transfer and postal payment order messages that have been submitted to GIRO Zrt. directly by an institution holding an account with the respective bank (which customer of the bank, from which account, what amount wishes to transfer).

As a FEDKER message may include only items of **the same type** (either only ATUTAL or only PKUTAL items), on one settlement day **separate FEDKER** message(s) is/are generated for the **credit transfer** (ATUTAL) and **separate FEDKER** message(s) for the **postal payment** (PKUTAL) orders per account-keeping bank.

Separate FEDKER messages include the characteristics of the multiple credit transfers and postal payments directly submitted by a bank's **customers** and transferred via the Electra to the IG1 within the same-day debit period and which have been accepted by the IG1.

If the bank instructs the IG1 platform **'to automatically settle'** the credit transfer and postal payment (ATUTAL and PKUTAL) order messages submitted directly by the bank's customers and transferred via the Electra to the IG1, within the same-day debit period[7], then the procedure of requesting balance checking (FEDKER – FEDJEL – FEDELL message exchange) **is omitted.** The credit transfer and postal payment messages directly submitted **are settled** at the earliest on the **first** settlement day following the debit date indicated in the (ATUTAL and PKUTAL) message.

If after the same-day debit period (and after the sending of FEDKER) the payment suspension of a Direct Submitter's account keeping bank or receiving suspension of the account keeping banks of the multiple credit transfer items' addresses is be ordered, then the IG1 - based on the permission of the Direct Submitters' account keeping bank - will clear only the sum of the items not affected by the suspension.

The Structure of a FEDKER Message

In Case of Multiple Credit Transfer Orders (CSÁT)

record type	*record length*	*frequency of occurrence*	*comment*
01 HEAD	35	1	
02 CSÁT-ITEM (COVERAGE NEEDED FOR SETTLEMENT)	227	*n*	**number** of **CSÁT** messages to be settled
03 FOOT	66	1	

In Case of Multiple Postal Payment Orders (PKUTAL)

record type	*record length*	*frequency of occurrence*	*comment*
01 HEAD	35	1	
02 PKUTAL-ITEM (COVERAGE NEEDED FOR SETTLEMENT)	227	*n*	**number** of **PK-UTAL** messages to be settled
03 FOOT	66	1	

[7] From 1 January, 2014 the Electra system stores the directly submitted multiple credit transfers and postal payments till the debit date given in the messages and submits the messages to the IG1 within the same-day debit period

11.1. FEDKER Message HEAD (length: 35)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F510	record type	N	2	01	
3 – 8	F511	message type	A	6	FEDKER	
9	F512	duplicate code	N	1	0 / ≠ 0	currently not used
10 – 21	F513	FEDKER identifier		(12)		
10 – 17	F513.1	compilation date	N	8	*yyyymmdd*	year, month, day
18 - 21	F513.2	message sequence no.	N	4		
22 – 27	F514	FEDKER compilation time	N	6	*hhmmss*	hour, minute, second
28 – 35	F515	settlement date	N	8	*yyyymmdd*	date (year, month, day) of the IG1 platform settlement of credit transfers generated from either CSÁT or PKUTAL (permitted) message(s) having sufficient coverage

11.2. FEDKER Message FOOT (length: 66)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	Z510	record type	N	2	03	
3 – 6	Z511	number of items requesting balance checking	N	4		one item of the FEDKER message corresponds to one CSÁT/PKUTAL message
7 – 12	Z512	number of correct *INTRA* items within the items requesting balance checking	N	6	000000	currently the IG1 **does not handle*** intrabank (*INTRA*) items
13 – 28	Z513	sum of correct *INTRA* items within the items requesting balance checking	N	16	000...00	currently the IG1 **does not handle*** intrabank (*INTRA*) items
29 – 34	Z514	number of correct *INTER* items within the items requesting balance checking	N	6		number of interbank (*INTER*) items included in CSÁT / PKUTAL messages, right aligned, filled with 0s from the left
35 – 50	Z515	sum of correct *INTER* items within the items requesting balance checking	N	16		the FORINT coverage amount of interbank (INTER) items included in CSÁT / PKUTAL messages, aligned to the right, filled with 0s from the left
51 – 66	Z516	grand total of items requesting balance checking	N	16		the grand total HUF coverage amount of FEDKER items right aligned, filled with 0s from the left

Note

The IG1 platform issues one FEDKER message for each type of MPO (ÁTUTAL and / or PKUTAL) by settlement date

* The intrabank items submitted directly to GIRO Zrt.. are forwarded by the Electra system to the central organisation of the account-keeping bank for further processing.

11.3. FEDKER Message Credit Transfer ITEM Requesting Balance Checking (length: 227)

position	*field name*	*content*	*type*	*length*	*comment*
1 – 2	T510	record type	N	2	02 **one** cov. info requesting **item** includes coverage amount needed to settle **one** ÁTUTAL **message**
3 – 15	T511	ATUTAL message initiator's identifier	AN	13	= F213 (ATUTAL HEAD)
16 – 27	T512	ATUTAL message sequence no.	N	12	= F214 (ATUTAL HEAD)
28 – 51	T513	ATUTAL initiator's bank account number	AN	24	= F215 (ATUTAL HEAD)
52 – 57	T514	reserved for future (INTRA) use	N	6	000000 currently the IG1 is **not supporting** intrabank (INTRA) credit transfers
58 – 73	T515	reserved for future (INTRA) use*	N	16	0000000000000000 currently the IG1 is **not supporting** intrabank (INTRA) credit transfers
74 – 79	T516	number of correct INTER items in the message	N	6	number of interbank (INTER) items of the ATUTAL message, right aligned, filled with 0s from the left
80 – 95	T517	sum to be transferred of correct INTER items in the message	N	16	the HUF sum of interbank items of the ATUTAL message, right aligned, filled with 0s from the left
96 – 111	T518	coverage amount needed for fulfilment 1	N	16	= (T515 + T517), only HUF, right aligned, filled with 0s from the left
112 – 119	T519	debit date 2	N	8	= F216 (ATUTAL HEAD)
120 – 122	T5110	purpose code	A	3	= F217 (ATUTAL HEAD)

11.3. FEDKER Message Credit Transfer ITEM Requesting Balance Checking (continued)

position	*field name*	*content*	*type*	*length*	*value*
123 – 157	T5111	transferor's name	AN	35	= F218 (ATUTAL HEAD)
158 – 227	T5112	notice		(70)	
158–208	T5112.1	first 51 characters of the notice in the ÁTUTAL message[8*]	AN	51	= F219.1 (ATUTAL HEAD characters 105-155)
209	T5112.2	deferrability indicator **3**	A	1	a space or **V**
210 – 211	T5112.3	ÁTUTAL message type indicator	A	2	the **AT**UTAL type of FEDKER items is indicated by the constant **AT**
212 – 227	T5112.4	the last 16 characters of the notice in the ÁTUTAL message	AN	16	= F219.3 (ATUTAL HEAD characters 159-174)

Notes

1 Although the total amount needed for fulfilment must be available (the value of field T518) on the Direct Submitter's account, only the sum of interbank items (the value of field T517) must be taken into account for the IG1 platform settlement when the LIMIT is set by the account keeping bank.

2 The IG1 platform forwards the **FEDKER** message to the account-keeping banks that do not permit automatic settlement and **require** exchange of balance checking messages on the specified **'T' debit day** (in field F216 of CSÁT).

If the IG1 platform cannot keep the specified (in field F216 of CSÁT) **'T' debit day** (because the 'T' debit date is already over or it will not be a bank working day i.e. a settlement day), then the IG1 '**adjusts**' the 'T' debit day and processing will be done based on the 'adjusted' debit day. For banks requiring exchange of balance checking messages the IG1 platform releases the FEDKER message on the **'adjusted T'** debit day and indicates the 'adjusted' debit day in field T519 of the FEDKER message.

If the **'T' day is not a bank working day and is bigger than** the **'E'** settlement day valid at the time of receiving the CSÁT message, then the IG1 platform adjusts the **'T'** debit date **to the nearest settlement day,** and releases the FEDKER message – for the banks requiring exchange of messages on balance checking – at the end of the **1st** (overnight) settlement cycle of the date '**adjusted'** to the first 'E' settlement day that follows the 'T' debit date.

Provided the bank's permission has been granted, **settlement** is effected on the settlement day **following the adjusted debit date** at the end of the 1. (overnight) cycle.

[8] ATUTAL messages containing intrabank items directly submitted to GIRO Zrt. will be forwarded by GIRODirect Service – for further processing – to the central institution of the account keeping bank. Value of the 155. character of the ÁTUTAL HEAD (and consequently the value of 208. character of the FEDKER item) contains **I** if the dataset created by Direct Submitter contained both interbank and intrabank items.

E.g. if 'E' < 'T' = *the Saturday before Easter*, then the
'adjusted T' = the settlement day following the debit date = *the Tuesday after Easter,*
the settlement date: *the Wednesday after Easter*.

If the value of '**T**' **is smaller than or equals to** the calendar date when the CSÁT was received, then the time of issuing the FEDKER message and thus the settlement date depends on the time when the CSÁT message arrived at the IG1, if it was within or after the ***same-day debit*** period.
For the banks requiring exchange of messages on balance checking the IG1 releases the **FEDKER** message during the day* if the message has the same day debit indicator @ (upon the bank's request, either within one hour following the receipt or at the close of the same-day period), which refers to the CSÁT messages that arrived ***within the same-day debit period***.
Note
Messages arriving within the same day debit period having the same day debit indicator @ and debit date less then the date of their submission, will be adjusted by the IG1 platform for the date of their submission and FEDKER message will contain the adjusted debit date. If the account keeping bank defers the balance checking, then the next FEDKER message will contain the deferred debit date.

The **settlement result** of the permitted CSÁT messages is made available on the **'E'** settlement date following (valid on) submission

1. at the end of the (overnight) settlement cycle if the account-keeping bank had sufficient coverage or
2. at the end of the (morning) settlement cycle if the account-keeping bank had insufficient coverage.

For the banks requiring exchange of messages on balance checking the IG1 releases the **FEDKER** message referring to the CSÁT messages that arrived ***after the same-day receiving period / same-day debit peroid*** at the end of the 1st (overnight) settlement cycle of the **'E'** settlement date valid at the time of submission, which follows the calendar day of submission
The **settlement result** of the permitted CSÁT messages are available relative to the **'E'+1** settlement date,

1. at the end of the (overnight) settlement cycle (if the account-keeping bank had sufficient coverage),
2. at the end of the (morning) settlement cycle (if the account-keeping bank had insufficient coverage).

Note**:** Since from 1 January, 2014 the Electra system transfers the directly submitted multiple credit transfers and postal payments to the IG1 on the debit date within the same-day debit period, the messages will be cleared on the **E** settlement date valid on the date of transfer.

3. If the account-keeping bank in its (FEDJEL) response message specifies a 'deferred[9] / pending[10] state for the CSÁT item requesting balance checking, then the IG1 platform will again include the 'deferred / pending' CSÁT item in its FEDKER message released on the next settlement day. When a CSÁT item requests information on coverage after the postponement period has expired the IG1 platform warns the account-keeping bank with the **V** value of the '**deferrability' indicator** (field T5112.2) that the CSÁT item cannot be deferred any longer, its state may only be 'can be settled' or 'cannot be settled' (in the FEDJEL message). In a FEDKER message released within the postponement period the value of the '**deferrability' indicator** of the CSÁT item (field T5112.2) is **a space** (= can be deferred, pending).

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* Out of the ATUTAL messages submitted directly during ***the same-day debit period*** with ***identical submission and debit dates*** ICS releases requests for information on coverage during the day only for those ATUTAL messages which were received from Indirect Participants possessing ***permission from the respective account-keeping bank***.

9 The postponement of the balance checking is not recommended after January 1, 2014!

10 The frequency of deferring depends on a system parameter. If the value is say 3, then ICS will put V into the deferrability indicator when issuing FEDKER item on the 3rd occasion.

11.4. FEDKER Message Postal Payment ITEM Requesting Balance Checking (length: 227)

position	*field name*	*content*	*type*	*length*	*value*
1 – 2	T510	record type	N	2	02
3 – 15	T511	PKUTAL message initiator's identifier	AN	13	= F313 (PKUTAL HEAD)
16 – 27	T512	PKUTAL message sequence number	N	12	= F314 (PKUTAL HEAD)
28 – 51	T513	PKUTAL message initiator's bank account number	AN	24	= F315 (PKUTAL HEAD)
52 – 57	T514	reserved for future (INTRA) use	N	6	000000
58 – 73	T515	reserved for future (INTRA) use	N	16	0000000000000000
74 – 79	T516	**number** of correct (INTER) PKUTAL message items	N	6	right aligned, filled with 0s from the left, it corresponds to PKSTAT message FOOT record field **Z321**
80 – 95	T517	**coverage amount** of correct PKUTAL message (INTER) items (amounts to be paid + postal order fees)	N	16	only HUF, aligned to the right, filled with 0s from the left; it corresponds to the value of field **Z324** in PKSTAT message FOOT record
96 – 111	T518	**coverage grand total** of PKUTAL message **1** (T515 + T517, (amounts to be paid + postal order fees)	N	16	only HUF, aligned to the right, filled with 0s from the left, it corresponds to the value of field **Z324** in PKSTAT message FOOT record
112 – 119	T519	debit date **2**	N	8	= F316 (PKUTAL HEAD)
120 – 122	T5110	purpose code	A	3	= F317 (PKUTAL HEAD)

11.4. FEDKER Message Postal Payment ITEM Requesting Balance Checking (continued)

position	*field name*	*content*	*type*	*length*	*value*
123 – 157	T5111	paying party's name	AN	35	= F318 (PKUTAL HEAD)
158 – 227	T5112	notice		(70)	
158-208	T5112.1	first 51 characters of the notice in the PKUTAL message	AN	51	= F319.1 (PKUTAL HEAD characters105-155)
209	T5112.2	deferrability indicator 3	A	1	a space or **V**
210-211	T5112.3	sign of postal order payment	A	2	the **PK**UTAL type of FEDKER items is indicated by (constant) **PK**
212-227	T5112.4	postal order fee	N	16	the **postal order fee** calculated by the IG1, only HUF no decimals, right aligned, filled with 0s from the left (= PKSTAT FOOT field Z323)

Notes

1 Although the total amount needed for fulfilment must be available (the value of field T518) on the institution's account, only the sum of interbank items (the value of field T517) must be taken into account for the IG1 platform settlement when the LIMIT is set

2 The IG1 platform forwards the **FEDKER** message to the account-keeping banks which do not permit automatic settlement and which **require** exchange of messages on balance checking on the specified **'T' debit day** (in field F316 of PKUTAL).

If the IG1 cannot keep the specified (in field F316 of PKUTAL) **'T' debit day** (because the 'T' debit date is already over or it will not be a bank working day i.e. a settlement day), then the IG1 '**adjusts**' the 'T' debit day and processing will be done based on the 'adjusted' debit day. For banks requiring exchange of messages on balance checking the IG1 releases the FEDKER message on the **'adjusted T'** debit day and indicates the 'adjusted' debit day in field T519 of the FEDKER message.

If the **'T' day is not a bank working day and is bigger than** the **'E'** settlement day valid at the time of receiving the PKUTAL message, then the IG1 adjusts the **'T'** debit date **to the nearest settlement day,** and releases the FEDKER message – for the banks requiring exchange of messages on balance checking – at the end of the **1st** (overnight) settlement cycle of the date '**adjusted'** to the first 'E' settlement day following the 'T' debit date'.
Provided the bank's permission has been granted, **settlement** is effected on the settlement day **following the adjusted debit date**.

E.g. if 'E' < 'T' = *the Saturday before Easter,* then the
'adjusted T' = the settlement day following the debit date = *the Tuesday after Easter,*
the settlement date is *the Wednesday after Easter*

If the value of '**T**' **is smaller than or equals to** the calendar date when the PKUTAL was received, then the time of releasing the FEDKER message and thus the settlement date depends on the time when the PKUTAL message arrived at the IG1 platform, whether it was within or after the ***same-day debit*** period.

For the banks requiring exchange of messages on balance checking the IG1 releases the **FEDKER** message during the day* (upon the bank's request, either within one hour following the receipt or at the close of the same-day period), which refers to the PKUTAL messages that arrived ***within the same-day debit period***.

Note

Messages arriving ***within*** the same day debit period having the same day debit indicator (@) and debit date less then the date of their submission, will be adjusted by the IG1 for the date of their submission and FEDKER message will contain the adjusted debit date. If the account keeping bank defers the balance checking, then the next FEDKER message will contain the deferred debit date

The **settlement result** of the permitted PKUTAL messages is made available on the **'E'** settlement date following (valid on) submission

1. at the end of the (overnight) settlement cycle if the account-keeping bank had sufficient coverage or
2. at the end of the (morning) settlement cycle if the account-keeping bank had insufficient coverage.

For the banks requiring exchange of messages on balance checking the IG1 releases the **FEDKER** message referring to the PKUTAL messages that arrived ***after the same-day receiving period*** at the end of the 1st (overnight) settlement cycle of the **'E'** settlement date valid at the time of submission, which follows the calendar day of submission

The **settlement result** of the permitted PKUTAL messages is made available relative to the **'E'+1** settlement date,

1. at the end of the (overnight) settlement cycle (if the account-keeping bank had sufficient coverage),
2. at the end of the (morning) settlement cycle (if the account-keeping bank had insufficient coverage).

3. If the account-keeping bank in its (FEDJEL) response message specifies a 'deferred / pending[11] state for the PKUTAL item requesting balance checking, then the IG1 will again include the 'deferred / pending' PKUTAL item in its FEDKER message released on the next settlement day. When a PKUTAL item requests information on coverage after the postponement period has expired the IG1 warns the account-keeping bank with the **V** value of the '**deferrability' indicator** (field T5112.2), which means that the PKUTAL item cannot be deferred any longer, its state may only be 'can be settled' or 'cannot be settled' (in the FEDJEL message). In a FEDKER message released within the postponement period the value of the '**deferrability' indicator** of the PKUTAL item (field T5112.2) is **a space** (= can be deferred, pending).

* Out of the ATUTAL messages submitted directly during ***the same-day debit period*** with ***identical submission and debit dates*** the IG1 releases requests for information on coverage during the day only for those PKUTAL messages which were received from Indirect Participants possessing ***permission from the respective account-keeping bank***.

[11] The frequency of deferring depends on a system parameter. If the value is say 3, then ICS will put V into the deferrability indicator when issuing FEDKER item on the 3rd occasion

12. FEDJEL Messages (CS-FEDJEL, PK-FEDJEL, FJ.152)

The **purpose of FEDJEL** is that by giving feedback on the result of balance checking (sufficient/insufficient coverage, deferring/pending balance checking) the account-keeping bank requiring exchange of messages on balance checking

- **permits** that the directly submitted credit transfer (ATUTAL) messages and / or postal payment (PKUTAL) orders that **have sufficient coverage** be settled in the IG1,
- **does not permit** that the directly submitted credit transfer (ATUTAL) messages and / or postal payment (PKUTAL) orders that **have insufficient coverage** be settled in the IG1**,**
- requests that that the directly submitted credit transfer (ATUTAL) messages and / or postal payment (PKUTAL) orders that **have** pending / **deferred balance checking** be **again** included in the FEDKER message to be released on the next settlement day.

In spite of the fact that the (FEDKER) messages **requesting information on coverage** released by the IG1 **contain** items of **only the same type** (either only ATUTAL or only PKUTAL), the responses, sent by the account-keeping banks, permitting / prohibiting / deferring settlement, may arrive on one settlement day

- **in (a) homogeneous FEDJEL** message(s), which include(s) either only credit transfer (ATUTAL) or only postal payment (PKUTAL) items or
- **in (a) heterogeneous FEDJEL** message(s), which include(s) both credit transfer (ATUTAL) **and** postal payment (PKUTAL) items.

The sending – receiving (FEDKER-FEDJEL) pair **is mandatory on item level**, and
is optional on message level.

- **One-to-one correspondence** is also acceptable between FEDKER and FEDJEL messages, which means that one FEDJEL includes only those items which were included in one FEDKER.
- One (FEDJEL) response message may include items of **different types** (CSÁT or PKUTAL), which were released in **different** (FEDKER) messages requesting information on coverage.

On one settlement day the account-keeping bank may respond with **one or more FEDJEL** message(s) to each item of the received FEDKER message(s).

The number of the items in the FEDJEL message(s) which have been responded to correctly must equal to the number of items sent in the FEDKER message(s).

IG1 will clear MCO messages in order of the arrival of the accounts bank's permission (in FEDJEL message). PKUTAL messages will be cleared at the end of the first cycle only when the IG1 has received correct responses for **all PKUTAL items** from the direct submitters' account-keeping banks requiring exchange of messages on balance checking (can be settled / cannot be settled / pending).
IG1 will process the unanswered MCO orders depending on the requirements (previously defined and stored in the Central Registry) of the account keeping bank (to be cleared / to be rejected / to be deferred).

The Structure of a FEDJEL Message

Homogeneous* FEDJEL *Including Responses Only to Multiple Transfer Credit Orders

record type	*record length*	*frequency of occurrence*
01 HEAD	32	1
02 CSÁT-ITEM with sufficient coverage, settlement **permitted**	70	*n*
03 CSÁT-ITEM , with insufficient coverage settlement **not permitted** and / or has **deferred** balance checking	70	*n*
04 FOOT	42	1

Homogeneous* FEDJEL *Including Responses Only to Postal Payment Orders

record type	*record length*	*frequency of occurrence*
01 HEAD	32	1
02 PKUTAL-ITEM with sufficient coverage, settlement **permitted**	70	*n*
03 PKUTAL-ITEM with sufficient coverage, settlement **not permitted** and / or has **deferred** balance checking	70	*n*
04 FOOT	42	1

Heterogeneous* FEDJEL *Including Responses to Multiple Credit Transfer and Postal Payment Orders

record type	*record length*	*frequency of occurrence*
01 HEAD	32	1
02 CSÁT **and / or** PKUTAL-ITEM with sufficient coverage, settlement **permitted**	70	*n*
03 CSÁT **and / or** PKUTAL-ITEM with insufficient coverage, settlement **not permitted** and / or has **deferred** balance checking	70	*n*
04 FOOT	42	1

Note

1. If in the FEDJEL message all the ITEMS
   - have sufficient coverage, then the FEDJEL includes items of only **02** record type,
   - 'have insufficient coverage' or are 'deferred', then the FEDJEL includes items of only **03** record type.
2. At the checking of mandatory fields we did not separately specify the error codes (26 and 36) that refer to error in **structure** or **size** or **incorrect character set** (characters in the extended ASCII, i.e. above the ASCII 128 number range) resulting in the rejection of the entire message.

12.1. FEDJEL Message HEAD (length: 32)

position	*field name*	*content*	*type*	*length*	*value**	*comment*
1 – 2	F520	record type	N	2	01	mandatory to fill in all fields
3 – 8	F521	message type	A	6	FEDJEL	
9	F522	duplicate code	N	1	0 - 9	it has no effect on the course of processing
10 – 24	F523	FEDJEL message identifier		(15)		
10 – 12	F523.1	message compiling bank's code	N	3	*bbb*	
13 – 20	F523.2	compilation date	N	8	*yyyymmdd*	year, month, day
21 - 24	F523.3	message sequence no.	N	4		
25 – 32	F524	settlement date	N	8	*yyyymmdd*	actual settlement date (year, month, day)

12.1.1. FEDJEL Message HEAD - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code /type***	*comment*
1 – 2	F520	record type	= 01 ?	41 Ü	incorrect record type
3 – 8	F521	message type	= FEDJEL ?	09 Ü	incorrect message type
9	F522	duplicate code	numeric?	42 Ü	incorrect duplicate code
10 – 24	F523	FEDJEL message identifier		29 Ü	non unique message identifier
10 – 12	F523.1	message compiling bank's code	= FEDKER receiver's and FEDJEL sender's?	43 Ü	response to non-existent FEDKER or invalid bank code
13 – 20	F523.2	compilation date	E-1 wday ≤ CD ≤ E ?	44 Ü	incorrect compilation date
21 – 24	F523.3	message sequence n.	numeric?	02 Ü	incorrect sequence no.
25 – 32	F524	settlement date	= actual settlement date?	07 Ü	incorrect settlement date

Note: '**CD',** meaning compilation date, (content of field F523.2) must be a valid calendar day and may be at most 1 working day earlier than the '**E'** settlement date.

* it is mandatory to fill in each and every field (even the *duplicate code*, which is not in use currently!)

** type Ü: rejection of the entire message

12.2. FEDJEL Message FOOT (length: 42)

position	*field name*	*content*	*type*	*length*	*value**	*comment*
1 – 2	Z520	record type	N	2	04	
3 – 6	Z521	number of items having coverage	N	4		number of **02** record type items
7 – 22	Z522	sum of items having coverage	N	16		sum of **02** record type items, only **HUF**
23 – 26	Z523	number of items having INSUF coverage	N	4		number of **03** record type items
27 – 42	Z524	sum of items having INSUF coverage	N	16		sum of **03** record type items, only **HUF**

12.2.1. FEDJEL Message FOOT - Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code/type***	*comment*
1 – 2	Z520	record type	= 04 ?	47 Ü	incorrect record type
3 – 6	Z521	number of items having sufficient coverage	= number of ’02’ record type items?	18 Ü	
7 – 22	Z522	sum of items having sufficient coverage	= sum of ’02’ record type items?	19 Ü	only **HUF**
23 – 26	Z523	number of items having insufficient coverage	= number of ’03’ record type items?	18 Ü	
27 – 42	Z524	sum of items having insufficient coverage	= sum of ’03’ record type items?	19 Ü	only **HUF**

Note

If the FEDJEL includes **incorrect** items too, then IG1 only refuses the **entire message** due to the error of the **counters** of the FOOT record if concerning all*** the items in the FEDJEL
-the number of all these items differs from the grand total of values in fields Z521+Z523 (error code:**18**),
-the amount of all these items differs from the grand total of values in fields Z522+Z524 (error code:**19**).

* it is mandatory to fill in each and every field

** type Ü: rejection of the entire message

*** **all** items include both the **correct and incorrect** items of 02 + 03 record types

12.3. FEDJEL Message ITEM Indicating Sufficient Coverage (length: 70)

position	*field name*	*content*	*type*	*length*	*value**	*comment*
1 – 2	T520	record type	N	2	02	
3 – 15	T521	ATUTAL/PKUTAL message initiator's identifier	AN	13		= T511 (FEDKER item)
16 – 27	T522	ATUTAL/PKUTAL message sequence no.	N	12		= T512 (FEDKER item)
28 – 51	T523	ATUTAL/PKUTAL message initiator's bank account no.	AN	24		= T513 (FEDKER item)
52 – 67	T524	amount of coverage needed for fulfilment (T515 + T517)	N	16		= T518 (FEDKER item)
68	T525	coverage information	N	1	**1**	**1 = SUF. coverage**
69 – 70	T526	error code	N	2	00	

12.4. FEDJEL Message ITEM Indicating Insufficient Coverage / Deferring (length: 70)

position	*field name*	*content*	*type*	*length*	*value**	*comment*
1 – 2	T520	record type	N	2	03	
3 – 15	T521	ATUTAL/PKUTAL message initiator's identifier	AN	13		= T511 (FEDKER item)
16 – 27	T522	ATUTAL/PKUTAL message sequence no	N	12		= T512 (FEDKER item)
28 – 51	T523	ATUTAL/PKUTAL message initiator's bank account no.	AN	24		= T513 (FEDKER item)
52 – 67	T524	amount of coverage needed for fulfilment (T515 + T517)	N	16		= T518 (FEDKER item)
68	T525	coverage information	N	1	**0** **9** **5**[12]	**0 = INSUF. coverage** **9 = INCORRECT account** **5 = DEFERRED item**
69 – 70	T526	error code	N	2	00	

* it is mandatory to fill in each and every field except that of the error code

12 The use of this code is not recommended after January 1, 2014!

Note

In field T525 **coverage information** is to be interpreted as follows

1 = SUF. coverage - settlement of ÁTUTAL / PKUTAL message is **permitted**

0 = INSUF coverage - settlement of ÁTUTAL / PKUTAL message is **not permitted**
(there is no sufficient coverage for fulfilment on the account belonging to and specified by the transferring / paying party)

9 = INCORRECT account - settlement of ÁTUTAL / PKUTAL message is **not permitted**
(the account specified by the transferring / paying party
- either does not exist
- or does not belong to the transferring / paying party)

5 = DEFERRED - settlement of ÁTUTAL / PKUTAL message **is deferred.**
(The ÁTUTAL / PKUTAL messages with deferred settlement must be included again in the FEDKER message to be released on the next settlement day.)
The use of this code is not recommended after January 1, 2014!

Relation between the account keeping bank's coverage information answer (in field T525 of FEDJEL) and the MPO's processing status information (in fields F237, F337) of FEDSTA / PKFEDS messages).

coverage information in FEDJEL (T525)	processing status in EDSTA/PKFEDS (F237, or F337)	comment
1 = settlement is permitted	00 = successfully processed	if the account keeping bank has enough coverage
0 = settlement is not permitted	98 = rejected due to insufficient funds	
9 = INCORRECT account	97 = rejected due to incorrect account	
5 = DEFERRED	50 = balance checking is deferred to the next settlement day	the postponement of the balance checking is not recommended after January 1, 2014!

12.4.1. FEDJEL Message ITEM – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
1 – 2	T520	record type	= 02? or = 03?	46 Ü	invalid record type
3 – 15	T521	ATUTAL/PKUTAL message initiator's identifier	T521 + T522 = T511 + T512 ?	74 T 75 T	inconsistent message identifier (it was not included in FEDKER mes.) repeatedly responded identifier
16 – 27	T522	ATUTAL/PKUTAL message sequence no	T521 + T522 = T511 + T512 ?	74 T 75 T	inconsistent / repeatedly responded identifier
28 – 51	T523	ATUTAL/PKUTAL message initiator's bank account no.	= T513 ?	71 T	inconsistent account no. (it does not belong to message in 'T511+T512')
52 – 67	T524	amount of coverage needed for fulfilment (T515 + T517= T518)	numeric ? = T518 ?	34 Ü 89 T	non numeric coverage inconsistent coverage amount
68	T525	**sufficient** coverage / **insufficient** coverage / **deferring balance ch.**	if T520 = 02, then = 1? if T520 = 03, then = 0 / 9 / 5[13]?	76 T	invalid indicator on coverage information
69 – 70	T526	error code	***NO CHECKING!***		

Note

1. IG1 only accepts responses referring to ATUTAL/PKUTAL items which were included in the FEDKER message(s) that was/were released for **the specified settlement day**.
2. The account-keeping bank requiring message exchange on balance checking must respond to **each** item of the FEDKER message(s).
3. **One or more** FEDJEL messages may contain the results on balance checking.
4. The IG1 considers the **first correct** response on balance checking **final** (irrevocable). IG1 will reject any further response referring to the same item with an error code (75) of 'repeatedly responded message identifier'.
5. Only within the 'postponement deadline' (in the FEDKER item the value of field T5112.2, the deferrability indicator, is a space) may the IG1 accept a response to an item marked **'deferred balance checking'** (FEDJEL item, field T525 = 5). IG1 platform does not accept, it rejects (with error code: 76) an item marked **'deferred balance checking'** if the item has exceeded the postponement deadline (in the FEDKER item the value of field T5112.2, the 'deferrability indicator' is **V)**.
   The postponement of the balance checking is not recommended after January 1, 2014!

* type Ü: error on message level, T : rejection of the response to the item in the FEDKER message

[13] the use of this code is not recommended after January 1, 2014!

13. FEDELL Message (CS-FEDELL, PK-FEDELL, FE.153)

The purpose of FEDELL is to provide feedback on the checking of the coverage information (FEDJEL) message for the bank sending the FEDJEL message.

The question and response (FEDKER-FEDJEL) pairing is **mandatory on item level**, and it is optional on message level.

One (FEDJEL) response message may include items of **different types** (CSÁT or PKUTAL), which were released in **different** messages requesting coverage information (FEDKER).

The IG1 will start settlement only when it has received correct responses for **all the PKUTAL items** (can be settled / cannot be settled / pending).

The IG1 will clear MCO messages in order of the arrival of the account keeping bank's permission (in FEDJEL message).

Sequence of FEDELL message's items (MPO messages) is identical with the sequence of FEDJEL message's items. (MPO messages)

The IG1 platform rejects the **entire FEDJEL** message only if

- the FEDJEL is erroneous **on message level** (FEDELL HEAD error code ≠ 00) that is
  - it has error of structure or size, or it includes characters that are not allowed,
  - the coverage amount is not numeric in the item(s),
  - the HEAD or FOOT record includes any error,
- **every item** of the FEDJEL message is **erroneous**,
  - T536 field indicates errors of single items,
  - FEDELL HEAD (message-level) error code: 00,
  - number and sum of the accepted items is 0 in the FEDELL FOOT record.

The Structure of a FEDELL Message

a) The FEDJEL message is error-free

record type	*record length*	*frequency of occurrence*
01 HEAD	52	1
02 the (error-free) FEDJEL ITEM **accepted by the IG1**	70	*n*
04 FOOT	42	1

b) The FEDJEL was erroneous not on message level

record type	*record length*	*frequency of occurrence*
01 HEAD	52	1
02 the (error-free) FEDJEL ITEM **accepted by the IG1**	70	*n*
03 the (erroneous) FEDJEL ITEM **rejected by the IG1**	70	*n*
04 FOOT	42	1

Note

- In case FEDJEL is erroneous but not on message level, the FEDELL message contains
  - **02** record type item(s) only if the IG1 platform has found at least one item of the FEDJEL message error-free during its checking,
  - **03** record type item(s) only if the IG1 the platform has found at least one item erroneous during its checking.

- The **02 / 03** record type in a FEDELL message indicates **solely the result of checking,** it is not linked in any way to the 02 / 03 record types in a FEDJEL message, which indicate sufficient / insufficient coverage or deferred balance checking.

  - The account-keeping bank must send the FEDJEL message(s) until it has given correct (accepted by the IG1) response(s) to **all** the same-day items requesting coverage information.

- If **each item** of the **FEDJEL** message **is erroneous,** then the FEDELL message **includes only 03** type items
  - error in each item is indicated by field T536 in FEDELL items,
  - error code in FEDELL HEAD (on message level) is 00,
  - the number and sum of the accepted items is 0 in the FEDELL FOOT record.

c) The FEDJEL was erroneous on message level

record type		*record length*	*frequency of occurrence*
01	HEAD	52	1
04	FOOT	42	1

Note

In the event that a FEDJEL message is erroneous **on message level** the FEDELL message
- includes only HEAD and FOOT records,
- the code of the error on message level (other than 0) is in the HEAD record (field F537),
- the FOOT consists of only 0 characters except for the record type.

A FEDJEL message is erroneous on message level if
- it has error of structure or size, or it includes characters that are not allowed,
- the coverage amount is not numeric in the FEDJEL item(s),
- the FEDJEL HEAD or FOOT record includes any error

13.1. FEDELL Message – HEAD (length: 52)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F530	record type	N	2	01	
3 – 8	F531	message type	A	6	FEDELL	
9	F532	duplicate code	N	1	0	currently not used
10 – 21 10 – 17 18 - 21	F533 F533.1 F533.2	FEDELL identifier compilation date message sequence no.	 N N	(12) 8 4	 *yyyymmdd*	 year, month, day
22 – 27	F534	FEDELL message compilation time	N	6	*hhmmss*	hour, minute, second
28 – 35	F535	settlement date	N	8	*yyyymmdd*	year, month, day
36 – 50	F536	confirmed FEDJEL-identifier	N	15		= F523 (FEDJEL Head)
51 – 52	F537	message-level error	N	2	00 ***ec***	**00** – no message-level error occurred ***ec*** – message-level error code

13.2. FEDELL Message FOOT (length: 42)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	Z530	record type	N	2	04	
3 – 6	Z531	number of accepted (02 record type) items	N	4		
7 – 22	Z532	sum of accepted (02 record type) items	N	16		only HUF, right aligned, filled with 0s from the left
23 – 26	Z533	number of rejected (03 record type) items	N	4		
27 – 42	Z534	sum of rejected (03 record type) items	N	16		only HUF, right aligned, filled with 0s from the left

Note

In case of a FEDJEL being erroneous on **message level** (in the FEDELL **HEAD** record the value of field F537, the **error code,** does **not** equal to **00**), the FEDELL FOOT record consists of only 0s except for the record type.

When **every item** of the FEDJEL was **erroneous**, then in the FEDELL message
- the number and sum of the accepted items in the FOOT record (in fields Z531 and Z532) are 0,
- the number and sum of the rejected items in the FOOT record (in fields Z533 and Z534) equal to the number and grand total coverage amount of all the items of the FEDJEL message.

13.3. FEDELL Message Accepted ITEM (length: 70)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	T530	record type	N	2	02	
3 – 15	T531	ATUTAL / PKUTAL message initiator's identifier	AN	13		= T521 (FEDJEL item)
16 – 27	T532	ATUTAL / PKUTAL message sequence number	N	12		= T522 (FEDJEL item)
28 – 51	T533	ATUTAL / PKUTAL message initiator's bank account no.	AN	24		= T523 (FEDJEL item)
52 – 67	T534	coverage amount needed for fulfilment	N	16		= T524 (FEDJEL item)
68	T535	sufficient / insufficient coverage	N	1		= T525 (FEDJEL item)
69 – 70	T536	error code	N	2	00	accepted, error-free item

13.4. FEDELL Message Rejected ITEM (length: 70)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	T530	record type	N	2	03	
3 – 15	T531	ATUTAL / PKUTAL message initiator's identifier	AN	13		= T521 (FEDJEL item)
16 – 27	T532	ATUTAL / PKUTAL message sequence number	N	12		= T522 (FEDJEL item)
28 – 51	T533	ATUTAL / PKUTAL message initiator's bank account no	AN	24		= T523 (FEDJEL item)
52 – 67	T534	coverage amount needed for fulfilment	N	16		= T524 (FEDJEL item)
68	T535	sufficient / insufficient coverage	N	1		= T525 (FEDJEL item)
69 – 70	T536	error code	N	2	***ec***	erroneous item, rejected due to the cause marked with ***ec,*** error code

Note

The **02 / 03** record types in the FEDELL message indicate **solely the result of checking** and they are not linked in any way to the 02 / 03 record types in the FEDJEL, which indicate sufficient / insufficient coverage or deferred balance checking

14. FEDSUM Messages (CS-FEDSUM, PK-FEDSUM, FM.154)

The purpose of FEDSUM is to sum up the settlements of the multiple credit transfer / postal payment orders that have sufficient coverage as well as to inform the account-keeping banks of those institutions that initiated directly submitted multiple credit transfer / postal payment orders whether the settlements permitted by the account keeping bank have been 'effected' or have 'failed' due to the account keeping bank's insufficient funds.

One FEDSUM may include information on (ATUTAL or PKUTAL) messages of only the same type, therefore **separate FEDSUM** reports on the settlement state of the **ATUTAL** and **separate FEDSUM** reports on the **PKUTAL** orders.

The FEDSUM message is generated at the end of the (overnight and / or morning) settlement cycle by which time the multiple credit transfer / postal payment orders have been processed (settled / rejected due to insufficient coverage).

If the permitted multiple credit transfers have been processed by IG1 partly during the overnight and partly during the morning cycles, then **two FEDSUM** messages are generated with reference to the **ATUTAL** messages.

IG1 settles the permitted **postal payment** orders, in line with the lump-sum transfer of the grand total coverage amount, at the same time, **at one go**, either in the overnight or the morning settlement cycle, depending on the bank's coverage funds.

So due to the same-time settlement of the permitted **postal payment orders one single FEDSUM** is generated per settlement day, in which the settlement state of all the permitted postal payment orders is the same,

- in case of sufficient bank coverage: settled,
- in case of insufficient bank coverage: rejected.

Note

FEDSUM will not contain permitted MPOs withdrawn before their settlement.

If after the same-day debit period (and after the sending of FEDKER) but before the beginning of the clearing

- a payment suspension of the Direct Submitter's account keeping bank will be ordered, then the IG1– against the permission of the account keeping bank – won't clear the directly submitted multiple credit transfer and postal payment messages.
  FEDSUM won't contain naturally the items not cleared due the payment suspension
- a receiving suspension of the multiple credit transfer items' addressees (credit institutes) will be ordered, then the IG1 - with the permission of the account keeping bank - will clear only the sum of items not affected by the suspension.
  FEDSUM message will not contain the sum[14] of items not cleared due to the receiving suspension.

[14] This sum is less than the sum in the FEDKER message sent for the account keeping bank before the suspension.

The Structure of a FEDSUM Message

a)The IG1 platform has settled the multiple credit transfer /postal payment orders

record type	*record length*	*frequency of occurrence*
01 HEAD	35	1
02 fulfilled, **settled ATUTAL / PKUTAL** message	68	*n*
04 FOOT	42	1

b)The IG1 platform has rejected the multiple credit transfer / postal payment orders due to insufficient bank coverage

record type	*record length*	*frequency of occurrence*
01 HEAD	35	1
03 due to insufficient bank coverage unfulfilled, **rejected ATUTAL / PKUTAL messages**	68	*n*
04 FOOT	42	1

14.1. FEDSUM Message HEAD (length: 35)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	F540	record type	N	2	01	
3 – 8	F541	message type	A	6	FEDSUM	
9	F542	duplicate code	N	1	0	not used currently
10 – 21	F543	FEDSUM identifier		(12)		
10 – 17	F543.1	compilation date	N	8	*yyyymmdd*	year, month, day
18 – 21	F543.2	message sequence number	N	4		
22 – 27	F544	message compilation time	N	6	*hhmmss*	hour, minute, second
28 – 35	F545	settlement date	N	8	*yyyymmdd*	year, month, day

14.2. FEDSUM Message FOOT (length: 42)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	Z540	record type	N	2	04	
3 – 6	Z541	**number of fulfilled** (settled) ATUTAL / PKUTAL messages	N	4		number of **02** record type items
7 – 22	Z542	**sum** of fulfilled (settled) ATUTAL / PKUTAL messages	N	16		sum of **02** record type items (field T544) , **only HUF**
23 – 26	Z543	**number of NON-fulfilled** (non-settled) ATUTAL / PKUTAL messages	N	4		number of **03** record type items
27 – 42	Z544	**sum** of non-fulfilled (non-settled) ATUTAL / PKUTAL messages	N	16		sum of **03** record type items, **only HUF**

Note

In the FOOT record of the FEDSUM message there are

-either only the number and sum of the fulfilled (settled) ATUTAL / PKUTAL messages (Z541, Z542),

-or only the number and sum of the NON-fulfilled (non-settled) ATUTAL / PKUTAL messages (Z543, Z544)

filled in with a number **other than 0**.

The IG1 platform has increased the bank's **DEBIT** position by the **grand total** of the **fulfilled** (settled) ATUTAL / PKUTAL messages (by the value indicated in field **Z542**).

14.3. FEDSUM Message Fulfilled (Settled) ÁTUTAL / PKUTAL ITEM (length: 68)

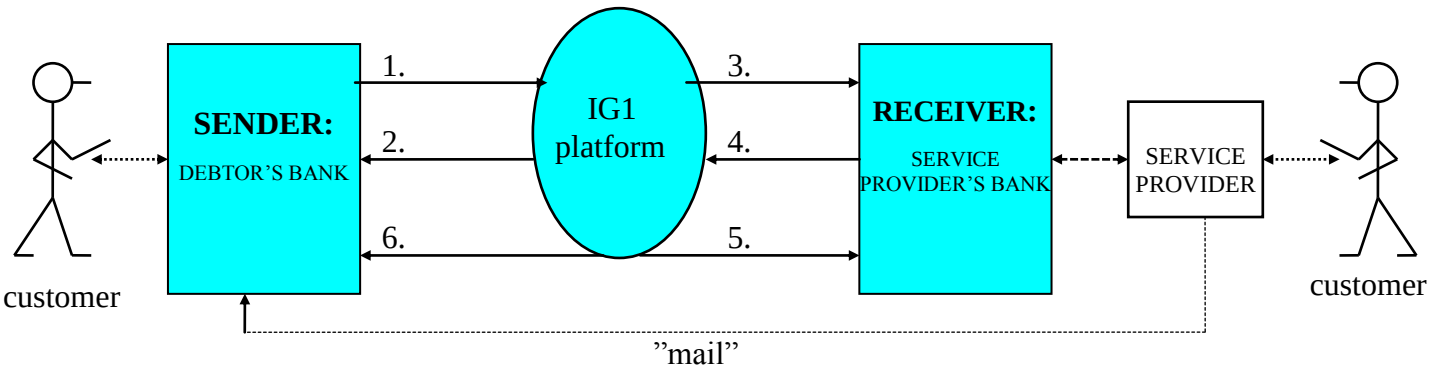
position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	T540	record type	N	2	02	
3 – 15	T541	ATUTAL / PKUTAL message initiator's identifier	AN	13		= T521 (FEDJEL item)
16 – 27	T542	ATUTAL / PKUTAL message sequence number	N	12		= T522 (FEDJEL item)
28 – 51	T543	ATUTAL / PKUTAL message initiator's bank account number	AN	24		= T523 (FEDJEL item)
52 – 67	T544	sum of coverage needed for interbank fulfilment	N	16		= T524 (FEDJEL item) = T518 (FEDKER item)
68	T545	fact of fulfilment	N	1	**1**	**1 = FULFILLED**

14.4. FEDSUM Message NON-fulfilled ÁTUTAL / PKUTAL ITEM (length: 68)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	T540	record type	N	2	03	
3 – 15	T541	ATUTAL / PKUTAL message initiator's identifier	AN	13		= T521 (FEDJEL item)
16 – 27	T542	ATUTAL / PKUTAL message sequence number	N	12		= T522 (FEDJEL item)
28 – 51	T543	ATUTAL / PKUTAL message initiator's bank account number	AN	24		= T523 (FEDJEL item)
52 – 67	T544	sum of coverage needed for interbank fulfilment	N	16		= T524 (FEDJEL item) = T518 (FEDKER item)
68	T545	fact of non-fulfilment	N	1	**0**	**0 = the bank did not provide** the coverage needed for settlement

Part 2: AUTHORIZATION Standards

Overview of the Authorization Process



IG1 platform communicates with the customer's and the service provider's bank(s) through the following messages:

1. FELHBE (entry of authorization message(s) into the system)
   The debtor's bank sends the data of the authorizations to the the IG1 platform .
2. FELHAC (confirmation of authorization receipt)
   The IG1 feedback on the result of the receipt and formal checking of authorizations.
3. FELHKI (authorizations sent to service providers)
   Authorization data forwarded to service providers by the IG1 platform through the latters' account-keeping bank.
4. FELHAP (authorization confirmed by service provider, acknowledgement by partner)
   The service provider confirms the processing of the authorizations to the IG1 platform via its bank.
5. FELHNA (accepted / not accepted)
   The IG1 platform feedback on the receipt and formal checking of FELHAP confirmations.
6. FELHOK (authorization processing OK)
   The IG1 platform forwards FELHAP confirmations to debtor's bank.

The above diagram presents the actors of the entire authorization process. As can be seen, the IG1 platform has *direct* contact with banks only: the account-keeping bank of the customer *obliged* to pay the fee, and the account-keeping bank of the service provider *entitled* to receive the fee amount. (Obviously, the same bank can play both roles.)

The IG1 platform has no contact whatsoever with the obliged customer; it does not receive messages from it, or address messages to it. The IG1 platform and the service provider, on the other hand, are in contact: the IG1 platform sends messages to and receives messages from the service provider, but this contact is *indirect*, realized *exclusively through the service provider's bank.*

Authorizations managed by the system may originate exclusively from the customer. If the customer decides to settle a regular fee payment obligation from its bank account, and therefore wishes to authorize its bank to regularly transfer the given amount from its current account, it can announce this authorization at two places: at its own account-keeping bank or at the service provider concerned.

As can be seen in the diagram, *authorizations to the IG1 platform may be initiated exclusively by the debtor's account-keeping bank.* If the customer submits the authorization to the service provider, the service provider will forward the authorization document to the customer's bank by mail, outside the scope of the IG1 platform, and the authorizing message will be entered in the IG1 platform by the debtor customer's bank in this case, too.

In summary, the IG1 platform is not concerned with the manner of communication

- between the customer and its bank,
- between the customer and the service provider,
- between the service provider and its own bank,
- between the service provider and the customer's bank.

General Information

- Authorization messages arriving outside the opening hours of the IG1 platform will be processed on the next settlement day.
- All authorization messages must have valid (GIROLOCK) signatures. the IG1 platform will reject authorization mesages with invalid signatures.
- In order to ensure the uniqueness of file identifiers the IG1 platform will add a sequence number to identical file identifiers. All the feedback messages will have the extended filenames.. Files having the identifiers of withdrawn files are not considered duplicated.
- In the messages, the bank is identified by its bank code. The bank code is a 3-digit number (the first 3 digits of the number of accounts kept by the bank embody this code).
- The service provider is identified by its tax number*, or EAN code**, or the so-called "other code" ***. In the Central Registry updated by GIRO Zrt., one service provider may have one type of identifier only, and this one identifier must be used in every case in authorization messages.
- Messages sent by banks and service providers, respectively, are identified by the sender's identifier and the message number generated at the sender's.
- The messages of the IG1 platform are identified by the message number generated by it.
- Items within messages are identified by the item sequence number.
- The use of sequence numbers does not imply obligatory sequencing. the IG1 platform only checks uniqueness, not continuity of lines.
- The consumer's identifier is specified by the service provider.
- The system does not store conveyed messages after the response deadline; there is no retention period.

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* The structure of the tax number is **A**nnnnnnnn[**T**nnn], where
'**A**' indicates that the following 7 characters are to be interpreted as **tax number**,
the 8th character is the CDV (cf. Appendix 6.),
'**T**' indicates that the 3 characters following it are code of the branch office.
If the service provider's identifier includes no branch office code, positions 10-13.of the field must be filled with spaces.

** **EAN** (=European Article Numbering), international product and location identifying code, consisting of 13 characters. Its structure can be found in Appendices 6 and 12.
(RULES OF CDV GENERATION and GLOSSARY respectively)

*** The structure of the "other" code is E*bbbnnnnn*, where
E' indicates that the following 3 characters are the bank code, the following 4 characters represent the sequence number, and the 9th character is the CDV.
The CDV-generation algorithm is identical with that of the generation of CDVs in account numbers or tax numbers (cf. Appendix 6.).
Positions 10-13. of the field must be filled with spaces.
The "other" code will not change if the service provider changes banks, hence '*bbb*' ensures unique identification, but it does not necessarily identify the service provider's bank.

Short Description of the Messages

1. FELHBE – the debtor's bank sends the authorization data to the IG1 platform

- The ordering bank may send items addressed to different receivers within one FELHBE message. That is, the bank does not have to group the authorization items to be sent by service provider, and neither is it necessary to assort them by receiving bank, as grouping is performed by the IG1 platform.

2. FELHAC – the IG1 platform provides feedback on the result of the receipt and formal checking of authorizations

- As checked FELHBE messages are generated by software, in principle, the IG1 platform encounters no incorrect messages or items. The system provides feedback on correct FELHBE messages, too, so that the ordering bank shall not be uncertain as to the fate of messages sent by it.

3. FELHKI – the IG1 platform forwards authorization data to the service provider, via the latter's account-keeping bank

- Service providers receive the authorization items from the IG1 platform via their account-keeping bank. The system generates one FELHKI message per receiving service provider from authorization items checked and found correct, waiting to be sent, and subsequently forwards the messages to the account-keeping banks of the service providers. In other words, the system compiles FELHKI messages of the items of FELHBE messages received from various ordering banks re-arranged by service provider. Within FELHKI messages, items received in the same FELHBE message represent separate sub-groups.

4. FELHAP – the service provider confirms authorization processing to the IG1 platform via its own bank

- Service providers send their confirmations to the IG1 platform through their respective account-keeping banks. The confirmation is prepared on the basis of content checking performed by the service provider. FELHAP message items provide the result of the checking. Every FELHAP message item responds to a FELHBE item.
- In the message, the service provider indicates the expected date of the first fee collection order, and indicates by the confirmation code whether it has approved the authorization or rejected it for the reason indicated by the code. (Outside the scope of the IG1 platform, the service provider gives its customer written notice of the approval of the authorization, the expected date of the first fee collection order or the rejection of the authorization, its reason and the correct value, acceptable for the service provider, of the contested field(s), so that the service provider or its bank should not be uncertain as to the fate of messages sent.)
- The service provider may send items addressed to different ordering banks within one FELHAP message. This means that the service provider does not have to group "answers", that is, FELHAP items to be sent, by ordering banks, because this grouping is performed by the IG1 platform.
- It is not necessary to confirm every item of a received FELHKI message in one FELHAP message. Before the expiry of the response deadline*, the service provider and/or its bank must check their own system to see whether there are any authorization items not confirmed to the IG1 platform yet.

5. FELHNA – the IG1 platform provides feedback on the result of the receipt and formal checking of FELHAP confirmations

- Since checked FELHAP messages are generated by software, in principle, the IG1 platform encounters no incorrect messages or items. The system provides feedback on correct FELHAP messages, too.

* The response deadline is the date of communication of the item (FELHKI) + 14 calendar days.

6. FELHOK – the IG1 platform forwards FELHAP confirmations to the debtor's bank

- The IG1 platform forwards FELHAP confirmation items received and found formally correct in FELHOK messages to the retail account-keeping banks having initiated the corresponding original items, that is, it groups the received FELHAP items according to the retail banks having ordered the original items. Besides, the system generates sub-groups within one message of items originating from the same service provider, that is, received in one FELHAP message. One FELHOK message contains full or partial confirmation of a previous FELHBE message. (Outside the scope of the IG1 platform, the customer's account-keeping bank *must notify* the customer of the rejection, and *may notify* the customer of the approval of the authorization.)

Treatment of Modifications

If the service provider does not approve an authorization item, it must specify in its answer (FELHAP) the cause of the error. In such cases, the authorization (attempt) will be deleted from the system, and the customer may order authorization anew, with a new certificate and corrected data.

New authorizations are identified by the 'U' (=new) value of the appropriate (T112) field of the authorization item.

Modifying authorizations are identified by values 'D', 'L' or 'M' in the appropriate (T112) field of the authorization item:
'D' – modification of the final date of validity of the authorization,
'L' – modification of the value limit of the authorization,
'M' – modification of the final date of validity *and* of the value limit ('M'='D'+'L').

An authorization having gone through the IG1 platform, having been registered by the debtor customer's bank as well as the service provider,

- may only be modified by the **customer**,
- the customer may only submit the modification to its **account-keeping bank**,
- the modification may refer to two data only: the final date of the **validity** of the authorization and the **value limit**.

All other modifications shall be implemented by deleting the existing authorization and submitting a new one. *Deleting authorizations* will be identified by the 'T' (= deletion) value of the appropriate (T112) field of the authorization item.

SUMMARY OF MESSAGE TYPES

message identifier	*message content*	*sender → receiver of the message*
FELHBE	AUTHORIZATION data sent by debtor's bank	Debtor's bank → GIRO
FELHAC	Feedback on receipt/checking of FELHBE	GIRO → Debtor's bank
FELHKI	'Mailing' of AUTHORIZATION data	GIRO → Service provider via its bank
FELHAP	Confirmation of receipt of AUTHORIZATION data by addressee	Service provider via its bank→ GIRO
FELHNA	Feedback on receipt/checking of FELHAP	GIRO → Service provider via its bank
FELHOK	Confirmation of the feasibility of realizing the AUTHORIZATIONs to the party having ordered FELHBE	GIRO → Debtor's bank

15. FELHBE Messages (FBE.111)

Structure of the FELHBE message

record type	*record length*	*frequency of occurrence*
01 HEAD	69	1
02 'AUTHOR' item	279	max. 29997/message[15]
03 FOOT	20	1

15.1. FELHBE Message HEAD (length: 69)

position	*field name*	*content*	*type*	*length*	*value*	*M/O*	*comment*
1-2	F110	record type	N	2	01	**M**	
3-8	F111	message type	A	6	FELHBE	**M**	
9	F112	duplicate code	N	1	0 - 9	**M**	no effect on processing
10-22	F113	code of ordering bank (debtor's bank)	AN	13	*bbb* + 10 spaces	**M**	***bbb*** = bank code
23-34	F114	message sequence number		(12)		**M**	
23-30	F114.1	compilation date	N	8	*yyyymmdd*		year, month, day
31-34	F114.2	sequence number	N	4			
35-69	F115	name of ordering bank	AN	35		O	

The name of the ordering bank from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

[15] An authorization message can contain 9999 items for each type (new, deletion, modification), 3*9999 = 29997

15.1.1. FELHBE Message HEAD – Checking of Mandatory Fields

position	*field name*	*content*	checking (***criteria to be met***)	*error code / type**	*comment*
1-2	F110	record type	= 01?	41 Ü	invalid record type in HEAD record
3-8	F111	message type	= FELHBE?	09 Ü	invalid message type in HEAD record
9	F112	duplicate code	numeric ?	42 Ü	invalid duplicate code in HEAD record
10-22	F113	code of the ordering bank 1	valid? included in VT?	48 Ü	invalid bank code in HEAD record
23-34	F114	message sequence no.	(F113+F114) unique?	29 Ü	non-unique message sequence no. in HEAD record
23-30	F114.1	compilation date (CD) 2	valid? **E-15 ≤ CD ≤ E ?**	44 Ü	invalid CD date in HEAD record
31-34	F114.2	sequence number	numeric?	02 Ü	invalid sequence no. in HEAD record

Note (specification of the notion of validity)

1. The code of the ordering bank must figure in the Verification Table.

2. The '**CD**' compilation date included in the message sequence number shall not precede by more than 15 days the 'E' settlement date in effect at the time of processing.
On the basis of the above, the **message identifier** (F113+F114) shall be **eternally unique**.

The text fields (e.g., name of the ordering bank in the HEAD record) from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

* Ü - message-level rejection

15.2. FELHBE Message FOOT (length: 20)

position	*field name*	*content*	*type*	*length*	*value*	*M/O*
1-2	Z110	record type	N	2	03	**M**
3-6	Z111	number of new authorizations (items)	N	4		**M**
7-10	Z112	number of modifying authorizations (items)	N	4		**M**
11-14	Z113	number of deleting authorizations (items)	N	4		**M**
15-20	Z114	total number of items	N	6		**M**

15.2.1. FELHBE Message FOOT – checking of mandatory fields

position	*field name*	*content*	*checking* ***(criteria to be met)***	*error code / type**	*comment*
1-2	Z110	record type	= 03?	47 Ü	invalid record type in FOOT record: invalid structure
3-6	Z111	number of new authorizations (items)	real item no.?	18 Ü	invalid item number in FOOT record
7-10	Z112	no. of modifying authorizations (items)	real item no.?	18 Ü	invalid item number in FOOT record
11-14	Z113	no. of deleting authorizations (items)	real item no.?	18 Ü	invalid item number in FOOT record
15-20	Z114	total no. of items	real item no.?	18 Ü	invalid item no. in FOOT record

Note

If the FELHBE message includes ***incorrect*** items also (cf. FELHBE item T112 field, *nature of authorization*), the AUTHORIZATION system will only reject the **entire message** with error code **18,** if the number of **all** items within the FELHBE message **differs** from the **aggregate** value of fields Z111 (number of new authorizations) and Z112 (number of modifying authorizations) and Z113 (number of deleting authorizations).
All items will be understood to include, in addition to items of the **new, modifying or deleting** type, authorization items of the **incorrect type** as well.

Although a FELHBE message can contain 3*9999 = 29997 items, we propose that a FELHBE message contains only 9999 items, because the message (FELHAC) giving feedback on the result of FELHBE message checking offers 4 characters only for storing the number of correct/incorrect items..

* Ü - message-level rejection

15.3. FELHBE Message 'AUTHOR' ITEM (length: 279)

position	*field name*	*content*	*type*	*length*	*value*	*M/O*	*comment*
1-2	T110	record type	N	2	02	**M**	
3-8	T111	item sequence number	N	6		**M**	unique sequence no. of the item in the message
9	T112	nature of the authorization	A	1	U/T/D/L/ M	**M**	U – new, T – delete, D – date modification, L – limit modification, M – modification of end of validity and of the value limit
10-22	T113	service provider's identifier	AN	13		**M**	EAN code / tax no. / "other" identifier
23-46	T114	consumer's identifier	AN	24		**M**	unique identifier given by a service provider if the identifier is shorter than 24 characters, it must be aligned left and the field must be filled with spaces
47-70	T115	debtor's bank account number		(24)		**M**	customer's account; the *debtor* is not necessarily identical with the *consumer*
47-54	T115.1	bank org	N	8	*bbbfffff***Δ**		*bbb* = bank code, *fffff* = branch code, **Δ** = CDV
55-70	T115.2	account number	AN	8/16			if the account number consists of 8 characters only, it must be aligned to the left, filled with space(s) from the right
71-105	T116	debtor's name	AN	35		**M**	
106-113	T117	initial date of validity of the authorization	N	8		**M**	date set by customer as initial date of the implementation of the transaction on its behalf; for cancelling (deleting) items: initial date of invalidity

15.3. FELHBE Message 'AUTHOR' item (cont.)

position	*field name*	*content*	*type*	*length*	*value*	*M/O*	*comment*
114-121	T118	end of authorization validity	N	8		O	expected content of empty field: **all 0s,** interpreted by the system as **infinite**
122-129	T119	date of authorization	N	8		O	expected content of empty field: all 0s
130-139	T1110	value limit of the authorization	N	10		M	value in HUF, amount aligned to the right, no decimals; expected content of empty field: all 0s
140-174	T1111	consumer's name	AN	35		O	
175-209	T1112	consumer's address	AN	35		O	
210-279	T1113	notice	AN	70		O	

Code list referring to the nature of the authorization:

U *new* authorization
D *modification* of final date of authorization validity
L *modification* of authorization value limit
M *modification* of final date of validity *and* of the value limit (M=D+L)
T *deletion (cancellation)* of the authorization

Contents of the 'Value limit of the authorization' (field T1110) must be filled according to the 18/2009 (VIII. 16) MNB decree

According to 18/2009 (VIII. 16) MNB decree the debtor has to decide whether its account keeping bank can or can not **inform the beneficiary** on the value limit of authorization (see sample 5. of the decree).

i.) Until 31st of December the former / 'old' printed format of authorization – not containing the above condition – could be used.

ii.)However, the condition relating to the value limit of authorization must **always** be met, even if using the 'old' printed format.

iii.) If the debtor uses / fulfils the 'old' printed format of authorization he/she must declare in writing whether the beneficiary can or can not be informed on the value limit of authorization.

iv.) If the debtor did not allow the publishing of the value limit of the authorization or the 'old' printed format was used, then the debtor's bank must use special value **999999999** as value limit of the authorization in the interbank authorization message..

The value limit of the authorization (field T1110) must be filled as below::

- **0*** - there is **no** value limit, 'any' amount can be collected,
- **exact number*** - collection can be fulfilled **up to** the given value (except 9999999999)
- **9999999999** - the debtor did **not allow** the publishing the upper limit value

***** The 10 characters long value limit of authorization contains HUF (without fillers) right aligned, fulfilled with 0s from left.

It is the task and responsibility of the account keeping banks to transfer the meaning / interpretation of the special value of **9999999999** to the service providers / collectors.

15.3.1. FELHBE Message 'AUTHOR' ITEM – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
1-2	T110	record type	= 02?	46 Ü	invalid record type
3	T111	item sequence number	numeric?	39 T	invalid item sequence number
			unique? 1	32 T	non-unique base identifier (message identifier (F113+F114) + item seq. number (T111))
9	T112	type of authorization	valid?	90 T	invalid authorization type
10-22	T113	service provider's identifier	valid? 2	91 T	invalid service provider identifier
23-46	T114	consumer's identifier	valid?	63 T	invalid customer identifier (includes exclusively 0 and/or space)
47-70	T115	debtor's bank account number			customer's account; debtor not necessarily identical with service provider's customer
47-54	T115.1	bank org	valid? 3	37 T	invalid bank org in the ITEM record
55-70	T115.2	account number	valid?	61 T	invalid account number
71 - 105	T116	debtor's name	valid? 4	62 T	invalid debtor's name
106-113	T117	initial date of validity of the authorization	valid ? 5 (correct and >F114.1)?	94 T	invalid "initial" date
114-121	T118	final date of validity of the authorization	valid ? (correct and ≥T117)?	94 T	invalid "final" date; • for deleting (T) authorizations it may be identical with the initial date of validity; • if the field includes all 0s, the system will interpret it as infinite
122-129	T119	date of authorization	valid ? 5 (correct and ≤T117)?	94 T	invalid date
130-139	T1110	value limit of the authorization	numeric?	95 T	non-numeric value limit (**0 infinite** value limit, 9999999999 – the debtor did not allow the publishing of the upper limit)

* Ü – message-level rejection
T – item-level rejection

Note

1 The base identifier must be eternally unique – due to the eternal uniqueness of the message identifier.

2 A service provider's-identifier must figure in the Central Registry.

3 The bank org must figure in the Verification Table, and it must belong to the bank indicated in the HEAD (F113) (branch or indirect participating bank), and must be entitled to *receive multiple debit orders* according to the Central Registry.

4 The debtor's / account holder's name must not consist exclusively of 0s and / or spaces; it must contain other characters as well.

5 The content of the **date** fields must be consistent with the authorization **type** (content of field T112).

The **date** of authorization (field T119) indicates the date when the debtor **submitted / filled in** the **new / modifying / deleting** 'certificate'.
(In the event of the modification / deletion of existing authorizations, it indicates the date of the submission of the request for modification / deletion, and not the date of the submission of the first / previous authorization.)

The **initial date** of **validity** of the authorization (field T117) indicates the date when a multiple collection order
- may be presented against the debtor's account according to the new / modified authorization (for authorizations of type U / D / L / M), or
- may not be presented any longer (for authorizations of type T)

The text fields (consumer identifier / name /address, debtor's name, notice) from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

16. FELHAC Messages (FAC.112)

Structure of the FELHAC message

In case of FELHBE correct on message level (error code in FELHAC HEAD record = 00)

record type	*record length*	*frequency of occurrence*
01 HEAD	54	1
02 correct 'AUTHOR' item reference	8	max. 9999/message
03 incorrect 'AUTHOR' item	283	max. 9999/message
04 FOOT	10	1

For FELHBE incorrect on message level (error code in FELHAC HEAD record > 00)

record type	*record length*	*frequency of occurrence*
01 HEAD	54	1
04 FOOT	10	1

16.1. FELHAC Message HEAD (length: 54)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	F120	record type	N	2	01	
3-8	F121	message type	A	6	FELHAC	
9	F122	duplicate code	N	1	0 or ≠0	cf. comment to field F112 of the FELHBE message
10-21	F123	message seq. no.		(12)		filled in by the IG1 platform
10-17	F123.1	compilation date	N	8	*yyyymmdd*	year, month, day
18-21	F123.2	sequence no.	N	4		
22-27	F124	message compilation time	AN	6	*hhmmss*	hour, minute, second
28-52	F125	message identifier referred to	AN	25		identifier of the original FELHBE message, the subject of the feedback, according to the value of fields F113+F114
53-54	F126	code of message-level error	N	2	**00** / ***ec***	– if correct or error not on message level: 00, – message-level error: ***e****rror* ***c****ode*, cf. error messages

Note

If the HEAD record of file FELHBE.111 is erroneous,

- **short** (< 69 characters) and
- or the **message identifier** (contents of fields F113+F114) is incorrect,
  - **< 25** (less than 25 characters) and
  - or contains illegal character(s),

then the HEAD record of the file FELHAC.112 will contain 0s (for fields F114.1, F114.2 referred to) instead of the missing and/or illegal character(s).

If before the first clearing session GIRO Zrt. has been notified about the payment and/or receiving suspension, then the process of the IG1 may be restored to the beginning of the file acceptance and all input files arrived before the suspension will be reprocessed.

Although the suspension does not affect the authorisations, IG1 recreates and resends the reprocessed FELHAC.112 and FELHNA.115 files which may differ from the previous files in the

- file number in the external file name and
- message number (in the field F123.2) and
- creation time (in the field F124).

16.2. FELHAC Message CORRECT I TEM (length: 8)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	JT120	record type	N	2	02	
3-8	JT121	correct 'AUTHOR' item's original item sequence number	N	6		correct AUTHOR items' sequence number according to the value of field T111

16.3. FELHAC Message INCORRECT ITEM (length: 283)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	RT120	record type	N	2	03	
3-281	RT121-RT1214	repetition of the original incorrect 'AUTHOR' item's fields	AN	279		original incorrect AUTHOR item according to the value of fields T110-T1113
282-283	RT1217	ERROR CODE	N	2		cf. error messages

16.4. FELHAC Message FOOT (length: 10)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	Z120	record type	N	2	04	
3-6	Z121	number of correct items	N	4		number of accepted items, for FELHBE incorrect on message level: always 0000
7-10	Z122	number of incorrect items	N	4		number of rejected items, for FELHBE incorrect on message level: always 9999

Note

Since the FELHAC message (giving feedback on the result of the checking of the FELHBE message) offers 4 characters only to store the number of incorrect / correct items, it is **proposed** that one FELHBE message should include a **maximum of 9999** items.

If the original FELHBE message contained more than 9999 items, and if the number of correct and / or incorrect items is more than 9999 then the IG1 platform puts **** into the overflown counter(s) respectively..

17. FELHKI Messages (FKI.113)

Structure of the FELHKI message

record type	*record length*	*frequency of occurrence*
01 HEAD	40	1
02 sub-group HEAD	62	max. 99/message
03 correct 'AUTHOR' item	281	max. 9999/sub-group
04 sub-group FOOT	6	max. 99/message
05 FOOT	10	1

Note

The IG1 platform assigns AUTHOR items addressed to the same **addressee (the same service provider)** to one FELHKI message. The items concerned may originate from **different ordering parties** and / or different FELHBE messages.

Each FELHKI message sub-group will include items originating from the same FELHBE message and targeted at the same addressee (the same service provider).

17.1. FELHKI Message HEAD (length: 40)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	F130	record type	N	2	01	
3-8	F131	message type	A	6	FELHKI	
9	F132	duplicate code	N	1	0 or ≠ 0	cf. comment to field F112 of the FELHBE message
10-21	F133	message sequence no.		(12)		unique message identifier given by the IG1 platform
10-17	F133.1	compilation date	N	8	*yyyymmdd*	year, month, day
18-21	F133.2	sequence no.	N	4		
22-27	F134	message compilation time	AN	6	*hhmmss*	hour, minute, second
28-40	F135	service provider's code	AN	13		sub-groups generated from different FELHBE messages addressed to **the same service provider** will be assigned to the same FELHKI message

17.2. FELHKI Message SUB-GROUP HEAD (length: 62)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	AF130	record type	N	2	02	
3-27	AF131	sub-group identifier	AN	25		identical with original FELHBE message identifier (F113+F114)
28-62	AF132	name of ordering bank	AN	35		according to field F115 of the original FELHBE message

17.3. FELHKI Message CORRECT 'AUTHOR' ITEM (length: 281)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	AT130	record type	N	2	03	
3-281	AT131-AT1314	fields of correct AUTHOR item in FELHBE message repeated	AN	279		acc. to the value of fields T110-T1113 of original AUTHOR item

17.4. FELHKI Message SUB-GROUP FOOT (length: 6)

position	*field name*	*content*	*type*	*length*	*value*
1-2	AZ130	record type	N	2	04
3-6	AZ131	no. of authorization items in the sub-group	N	4	

Note

If the original FELHBE message contained more than 9999 correct items for the same service provider receiving the FELHKI message, then the IG1 puts **** into the overflown counter (field AZ131) of sub-group FOOT record

17.5. FELHKI Message FOOT (length: 10)

position	*field name*	*content*	*type*	*length*	*value*
1-2	Z130	record type	N	2	05
3-4	Z131	number of sub-groups	N	2	
5-10	Z132	total number of authorization items	N	6	

Note

If AUTHORIZATION items addressed to the same service provider occurred in more than 99 FELHBE messages, or the number of AUTHORIZATION items is more than 999999 then more than one FELHKI message will be generated for the service provider.

18. FELHAP Messages (FHP.114)

Structure of the FELHAP message

record type	*record length*	*frequency of occurrence*
01 HEAD	69	1
02 "AUTHOR" item reference	91	max. 19998/message
03 FOOT	10	1

Note

The addressed service provider may confirm the execution / feasibility of the execution of authorization items included in the **received FELHKI messages** in several FELHAP messages.

It is possible to confirm to the IG1 platform the execution / feasibility of execution of items originating from **several FELHKI** messages in **one FELHAP** message.

Since the counter of executed and / or NON executed AUTHO items is 4 characters long (in FOOT record), a FELHAP message can contain maximum 2*9999 = 19998 itemms.

18.1. FELHAP Message HEAD (length: 69)

position	*field name*	*content*	*type*	*length*	*value*	*M/O*	*comment*
1-2	F140	record type	N	2	01	**M**	
3-8	F141	message type	A	6	FELHAP	**M**	
9	F142	duplicate code	N	1	0 – 9	**M**	cf. comment in field F112 of the FELHBE message
10-22	F143	confirming service provider's identifier	AN	13		**M**	- valid tax number or - EAN code or - "other" code field to be filled in acc. to the Central Registry
23-34	F144	message sequence number		(12)		**M**	
23-30	F144.1	compilation date	N		*yyyymmdd*		year, month, day
31-34	F144.2	sequence no.	N				
35-69	F145	name of confirming service provider	AN	35		O	

18.1.1. FELHAP Message HEAD – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code / type**	*comment*
1-2	F140	record type	= 01?	41 Ü	invalid record type in the HEAD record
3-8	F141	message type	= FELHAP?	09 Ü	invalid message type in the HEAD record
9	F142	duplicate code	numeric?	42 Ü	invalid duplicate code in HEAD record
10-22	F143	confirming service provider's identifier	valid? **1**	48 Ü	service provider's identifier not included in the Central Registry
23-34	F144	message sequence number	message identifier (F143+F144) unique?	29 Ü	non-unique message identifier
23-30	F144.1	compilation date **2**	valid date? **E-15 ≤ CD ≤ E ?**	44 Ü	invalid compilation date in the HEAD record
31-34	F144.2	seq. no.	numeric?	02 Ü	invalid sequence number in the HEAD record

Note

1 The service provider's identifier must figure in the Central Registry and be linked to the bank communicating (sending in) the FELHAP message.

2. The '**CD**' compilation date embodied in the message sequence number must not precede by more than 15 calendar days the '**E**' settlement date in effect at the time of processing.
On the basis of the above, the **message identifier** (F143+F144) must be **eternally unique**.

Text fields (e.g., name of confirming service provider in the HEAD record) from the number range over ASCII 128 may exclusively contain Hungarian accentuated characters according to the **IBM 852** standard. The use of an improper set of characters will result in the rejection of the complete message. The error code of rejection is **36.**

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

* Ü - message-level rejection

18.2. FELHAP Message FOOT (length: 10)

position	*field name*	*content*	*type*	*length*	*value*	*M/O*
1-2	Z140	record type	N	2	03	**M**
3-6	Z141	number of "**executed**" authorizations	N	4		**M**
7-10	Z142	number of "**NOT executed**" authorizations	N	4		**M**

18.2.1. FELHAP Message FOOT – Checking of Mandatory Fields

position	*field name*	*content*	checking ***(criteria to be met)***	*error code/ type**	*comment*
1-2	Z140	record type	= 03?	47 Ü	invalid record-type
3-6	Z141	number of "executed" authorizations	valid item number?	18 Ü	invalid item number
7-10	Z142	no. of "NOT executed" authorizations	valid item number?	18 Ü	invalid item number

Note

If the FELHAP message includes items with ***incorrect confirmation code*** (cf. FELHAP item, field T145, *confirmation code*), the AUTHORIZATION system will only reject the **entire message** with error code **18** if the number of **all** items in FELHAP **differs from the aggregate** of the values of fields Z141 (number of "executed" authorizations) and field Z142 (number of "NOT executed" authorizations).
The term **all** items is understood as including, in addition to items with "executed" / **accepted, "**NOT executed" **/ rejected** confirmation code, items with **incorrect confirmation code** also.

If other conditions referring to the entire file (file and record size, lack of end-of-record CR+LF) are not fulfilled the entire message will be rejected. The error code of rejection is **26.**

* Ü - message-level rejection

18.3. FELHAP Message ITEM (length: 91)

position	*field name*	*content*	*type*	*length*	*value*	*M/O*	*comment*
1-2	T140	record type	N	2	02	**M**	
3-33	T141	base identifier of the AUTHOR item	AN	31		**M**	F113 + F114 + T111
34-57	T142	consumer's identifier	AN	24		**M**	
58-81	T143	debtor's bank account number		(24)		**M**	
58-65	T143.1	bank org	N	8	*bbbffff*Δ		*bbb* = bank code, *ffff* = branch code, Δ= CDV
66-81	T143.2	account number	AN	8/16			8-character account numbers must be aligned left, and filled with spaces from right
82-89	T144	expected date of first fee collection order	N	8		**M**	data provided by service provider; its value is usually identical with, but may exceed, that of AT138
90-91	T145	confirmation code	N	2		**M**	**values under 10**: item approved, **values above 10**: item rejected (acc. to the code list)

18.3.1. FELHAP Message ITEM – Checking of Mandatory fields

position	*field name*	*content*	checking ***(criterion to be met)***	*error code / type**	*comment*
1-2	T140	record type	= 02?	46 Ü	invalid record type
3-33	T141	base identifier of the AUTHOR item	reference consistent? unique answer to base identifier? answer received in time? 1 VD ≤ KD +15?	74 T 74 T 74 T	inconsistent base id. 2 base identifier answered repeatedly[16] answer received beyond the specified time limit
34-57	T142	consumer's identifier	customer identifier (AT135) consistent? 2	79 T	inconsistent customer identifier 2
58-81	T143	debtor's bank account number	account number (AT136) consistent?	81 T	debtor's account number inconsistent
82-89	T144	expected date of first fee collection order	valid date 3 (correct and ≥ AT138)?	94 T	this date must not precede the initial date of validity of the authorization
90-91	T145	confirmation code	valid?	76 T	invalid confirmation code

Note

1. The answer arrives in time if the '**VD**' settlement date in effect at the time of the processing of the FELHAP response message is later by a maximum of **15 calendar days** than the '**KD**' settlement date in effect at the time of the communication of the AUTHOR item (in the FELHKI message), that is, the acceptable value is **VD ≤ KD +15?**

The IG1 platform does not check whether the service provider indicated in the item with the base identifier referred to in field T141 corresponds to the service provider figuring in the FELHAP HEAD, and hence, provided that the base identifier is known, any valid service provider (i.e., one figuring in the Central Registry) could answer items addressed to another service provider, too.

* Ü - message-level rejection T - item-level rejection

16 The error code for duplicated answer was 75 in the past

2. Entity referred to above (base identifier, customer identifier, debtor's account number) is inconsistent, if

- either the AUTHOR item (delivered in FELHKI message) referred to does not exist or any of its reference (base identifier, customer identifier, debtor's account number) fields is incorrect,
- or the debtor's bank ceased to exist, it is not among the financial institutions using the IG1 platform services (it is not contained in the Verification Table),
- or the reference to debtor's account number is incorrect, e.g. 8*0 is used instead of the original 8*spaces, or vice versa.
  (AUTHOR items must refer to the original account numbers correctly, because – in contrast with clearing transactions – the IG1 platform does not consider identical the string of the last 8*0 with 8*spaces when comparing the values of the answers' account numbers with those of the original items,).

3. FELHAP item's field **T144** (the expected date of the first fee collection order) is checked by the IG1 platform according to the value of confirmation code (in field (T145).

If the confirmation code's value (in field T145) is correct (according to standards) and

- its value **< 11** (the item was accepted by the utility service provider), then the IG1 platform **checks** if the date in field T144,
- its value ≥ **11** (the item was not accepted by the utility service provider), then the IG1 does **not** check if the date in field T144.

In case of **rejection** (T145 ≥ 11) **FELHOK** message delivered to the debtor's bank contains always 0 as the expected date of the first collection (in field **AT164**) instead of the – unchecked – original value of field T144 in FELHAP message.

19. FELHNA Messages (FNA.115)

Structure of the FELHNA message

record type	*record length*	*frequency of occurrence*
01 HEAD	54	1
02 correct FELHAP item reference	33	max. 9999/message
03 incorrect FELHAP item	95	max. 9999/message
04 FOOT	10	1

if FELHAP is ***incorrect on message level***:

01	HEAD	54	1
04	FOOT	10	1

19.1. FELHNA Message HEAD (length: 54)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	F150	record type	N	2	01	
3-8	F151	message type	A	6	FELHNA	
9	F152	duplicate code	N	1	0 – 9	no effect on processing
10-21 10-17 18-21	F153 F153.1 F153.2	message seq. no. compilation date sequence no.	N	(12) 8 4	 *yyyymmdd*	filled in by the IG1 platform year, month, day
22-27	F154	message compilation time	AN	6	*hhmmss*	hour, minute, second
28-52	F155	message identifier referred to	AN	25		identifier of original FELHAP message, the subject of the feedback, acc. to fields F143+F144
53-54	F156	code of message-level error	N	2	**00** / ***ec***	- correct or error not on message level: 00, - message-level error ***error code***, cf. error messages

Note

If the HEAD record of file FELHAP.114 is erroneous,

- **short** (< 69 characters) and
- or the **message identifier** (contents of fields F143+F144) is incorrect,
  - **< 25** (less than 25 characters) and
  - or contains illegal character(s),

then the HEAD record of the file FELHNA.115 will contain 0s (for fields F144.1, F144.2 referred to) instead of the missing and/or illegal character(s).

If before the first clearing session GIRO Zrt. has been notified about the payment and/or receiving suspension, then IG1 may restore the process to the beginning of the file acceptance and reprocess all input files arrived before the suspension.

Although the suspension does not affect the authorisations the IG1 recreates and resends the FELHAC.112 and FELHNA.115 files during the reprocessing. These files may differ from the previous files in the

- file number in the external file name and
- message number (in the field F153.2) and
- creation time (in the field F154).

19.2. FELHNA Message CORRECT ITEM (length: 33)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	JT150	record type	N	2	02	
3-33	JT151	correct FELHAP item's original base identifier	AN	31		identifier of correct FELHAP items according to the value of field T141

19.3. FELHNA Message INCORRECT ITEM (length: 95)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	RT150	record type	N	2	03	
3-93	RT151-RT156	fields of original INCORRECT FELHAP item repeated	AN	91		according to fields T140-T145 of the original FELHAP item
94-95	RT157	ERROR CODE	N	2		cf. error messages

19.4. FELHNA Message FOOT (length: 10)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	Z150	record type	N	2	04	
3-6	Z151	number of correct items	N	4		number of accepted items; in case of FELHAP incorrect on message level: always 0000
7-10	Z152	number of incorrect items	N	4		number of rejected items; in case of FELHAP incorrect on message level: always 9999

Note

If the FELHAP message contained 2*9999 items and each of them was either correct or incorrect, then the related counter to be overflown in FELHNA message's FOOT record will contain ****.

20. FELHOK Messages (FOK.116)

Structure of the FELHOK message

record type	*record length*	*frequency of occurrence*
01 HEAD	52	1
02 sub-group HEAD	27	max. 99/message
03 answered 'AUTHOR ' item reference	66	max. 19998/message
04 sub-group FOOT	10	max. 99/message
05 FOOT	12	1

Note

The FELHOK message is compiled on the basis of the FELHAP items processed during the specified settlement day. One message includes items of one ordered FELHBE message, in sub-groups corresponding to the FELHAP messages.

20.1. FELHOK Message HEAD (length: 52)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	F160	record type	N	2	01	
3-8	F161	message type	A	6	FELHOK	
9	F162	duplicate code	N	1	0 –9	has no effect on processing
10-21 10-17 18-21	F163 F163.1 F163.2	message seq. no. compilation date sequence no.	 N N	(12)	 *yyyymmdd*	filled in by the IG1 platform year, month, day
22-27	F164	message compilation time	AN	6	*hhmmss*	hour, minute, second
28-52	F165	identifier of the original message	AN	25		identifier of the original FELHBE message, answered (at least in part), according to the value of fields F113+F114

20.2. FELHOK Message SUB-GROUP HEAD (length: 27)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	AF160	record type	N	2	02	
3-27	AF161	sub-group identifier = message identifier of FELHAP referred to	AN	25		identifier of FELHAP message confirming the sub-group items, acc. to the value of fields F143+F144

20.3. FELHOK Message AUTHOR ITEM reference (length: 66)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	AT160	record type	N	2	03	
3-8	AT161	sequence no. of answered AUTHOR item	N	6		item sequence number segment of base identifier (last six characters)
9-32	AT162	consumer identifier	AN	24		according to the value of field T142 of the FELHAP message referred to
33-56	AT163	debtor's bank account number		(24)		according to the value of field T143 of the FELHAP message referred to
33-40	AT163.1	bank org	N	8	*bbbffff*Δ	*bbb* = bank code, *ffff* = branch code, Δ = CDV
41-56	AT163.2	account no.	AN	16		
57-64	AT164	expected date of first fee collection order	N	8		according to the value of field T144 of the FELHAP message referred to **1.**
65-66	AT165	confirmation code	N	2		according to the value of field T145 of the FELHAP message referred to

Note

1. In case of **rejection** (FELHOK item AT165 ≥ 11) in the FELHAT-answer delivered to the debtor's bank the value of the expected date of the first collection- (in field **AT164**) is

- the same as in the T144 field in the original FELHAP item, if the date was a valid date in the form of *YYYYMMDD*
- **0,** if the content of the field T144 in the original FELHAP item was invalid (not given in the form of *YYYYMMDD and/or not a valid date*)

20.4. FELHOK Message SUB-GROUP FOOT (length: 10)

position	*field name*	*content*	*type*	*length*	*value*
1-2	AZ160	record type	N	2	04
3-6	AZ161	number of **accepted** items in the sub-group	N	4	
7-10	AZ162	number of **rejected** items in the sub-group	N	4	

20.5. FELHOK Message FOOT (length: 12)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1-2	Z160	record type	N	2	05	
3-4	Z161	number of sub-groups	N	2		
5-8	Z162	number of accepted authorization items	N	4		items accepted by the service provider receiving the authorization
9-12	Z163	number of rejected authorization-items	N	4		items rejected by the service provider receiving the authorization

21. Table of Contents of Authorizations Result Files (FT.MSG)

Simultaneously with the sending of authorization result files (FELHKI, FELHOK) produced at the end of processing, the IG1 platform compiles and sends out to **all** Clearing Members (including those which are not concerned) the Table of Contents of files to promote comprehensiveness checking,

The identifier of the Table of Contents (a text file) is **F*bbbhhnn*.MSG**, where
bbb – is the code of the bank receiving the output files,
hhnn - is the settlement date valid at the creation of the files (month, day).
Clearing Members

If there is **no file to be sent** to the bank on the given day, the Table of Contents will include the following text*: **'No authorization message'**

If there **is/are file(s) to be sent** to the bank on the given day, the Table of Contents will include the **name and number** of authorization-related files being sent to the bank.

For example, a bank may receive the following Table of Contents on 20 September 2010:

On the following settlement day *

2010.09.20

you will receive the following messages from the authorization system:*

00010021.113
13100036.116
---
2 files

or

AUTHORIZATIONS* 2010.09.20.

No authorization message.*

Note

FELHAC and FELHNA messages issued 'immediately' after the receipt of FELHBE and FELHAP messages, confirming the result of the checking, will not be included in the Table of Contents of Authorizations Result Files.

* The text appears in Hungarian

Part 3: Environmental Standards

General Overview

There are two types of data sets in the UGIRO Catalogue / Central Registry. One set provides the basis for checking everyday processing (bank roles, standards, authorized collectors, etc.), while the other supports human communication (e.g., complaint management, the mailing of authorization certificates, etc.).

In accordance with the above, data serving different purposes are displayed in separate record types (control data, other data). The records are of fixed or variable length.

Data relating to banks, collectors and branches receiving authorizations are displayed in the following two times three separate files:

- bank, branch and collectors' file, valid from a given date, including the ***entire data set***,
- bank, branch and collectors' file, valid from a given date, including ***data having been modified*** since the previous version.

Name of the comprehensive data file: **BK*yymmdd*.V*vv***
SZ*yymmdd*.V*vv*
FI*yymmdd*.V*vv*

Name of the modification data file: **BK*yymmdd*.M*vv***
SZ*yymmdd*.M*vv*
FI*yymmdd*.M*vv*

where BK..... includes bank data,
SZ..... includes collectors' data,
FI..... includes branch data,
yymmdd is the date of coming into force of the data (*yy* = year, without century + month + day),
vv is the version number of the file.

The **date of coming into force** / **time of entry into force** (*yymmdd*) in the file external file name as well as in the HEAD record of the files represents the **settlement date**, from when the content of the incoming orders is checked by IG1 platform (e.g. multiple bank roles, provider / collector id)

Branch data (addresses) are needed primarily by collectors, if the bank requests that AUTHORIZATION certificates received by them be addressed to the branch keeping the debtor's account (BK*yymmdd*.V*vv* file 02 type 'bank control data' value of field TBK0212: F).

22. Comprehensive Bank File (BK.Vvv)

Structure of the Bank File

record type	*record length / area used*	*frequency of occurrence*
01 HEAD	fixed: 30 / 16	1
02 bank '**control**' data (bank code, roles, standards)	fixed: 30 / 20	*n*
03 bank **'other-1'** data (name, address, etc.)	fixed: 170 / 166	*n*
04 bank **'other-2'** data (contact person, tel., etc.)	fixed: 130 /124	*n*
[**05 authorization** certificates receipt addresses]	fixed: 125 /123	[*n*]
[**06 list of** intra-regional **branches**]	variable, 53 - 125	[*n*]
07 FOOT	fixed: 30	1

22.1. Bank File HEAD (length: 30)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	FBK0	record type	N	2	01	
3 – 8	FBK1	file type	AN	6	BANK*vv*	*vv* – version number
9 – 16	FBK2	entry into force settlement date	N	8	*yyyymmdd*	year, month, day
17 – 30	FBK3	reserved for future use	AN	14	space	

22.2. Bank File FOOT (length: 30)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	ZBK0	record type	N	2	07	
3 – 8	ZBK1	file type	AN	6	BANK*vv*	*vv* - version number
9 – 12	ZBK2	number of control records	N	4		number of 02 type records
13 – 16	ZBK3	number of ’other1’ records	N	4		number of 03 type records
17 – 20	ZBK4	number of ’other2’ records	N	4		number of 04 type records
21 – 25	ZBK5	no. of ’authorization addresses’ records	N	5		number of 05 type records
26 - 30	ZBK6	number of ’branch list’ records	N	5		number of 06 type records

22.3. Bank File – Items of record type 02: control data (length: 30)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TBK020	record type	N	2	02	
3	TBK021	filling field	AN	1	space	
4 – 6	TBK022	bank code	N	3	*bbb*	*bbb* = bank code
7	TBK023	bank's 'type'	A	1	K L I	K – Direct L – Correspondent I - Indirect
8 – 10	TBK024	code of correspondent bank	AN	3	space *bbb*	if TBK023 = K / L *bbb* = correspondent bank's code if TBK023 = I
11	TBK025	indication of multiple credit transfer initiation	A	1	A space	initiates, does not initiate multiple credit orders (MCO) ,
12	TBK026	standard used for credit transfer initiation	A	1	B C E space	IGS (007 transaction code) MCO (CSÁT.121) + 'B' EDIFACT (PAYMUL) no initiation (TBK025=space)
13	TBK027	indication of multiple debit initiation	A	1	B space	initiates / does not initiate multiple debit orders (MDO) / transaction
14	TBK028	standard used to initiate multiple debit	A	1	B C E space	IGS (094 transaction code) MDO (CSBESZ.121) + 'B' EDIFACT (DIRDEB) no initiation (TBK027=space)
15	TBK029	indication of DETSTA demand	A	1	D space	if DETSTA report requested (and TBK026 / TBK028 = B) if no DETSTA report requested (and TBK026 / TBK028 ≠ B)
16	TBK0210	indication of receipt of credit transfer order	A	1	A space	receives multiple credit does not receive multiple credit
17	TBK0211	indication of receipt of multiple debit	A	1	B space	receives multiple debit does not receive multiple debit
18	TBK0212	receipt of authorization certificates	A	1	R F K space	Regionally, if TBK0211 = B By branch, if TBK0211 = B Centrally, if TBK0211 = B if TBK0211 ≠ B
19 – 20	TBK0213	number of regions	N	2	00 *rr*	if TBK0212 = F / K *rr* – number of regions, if TBK0212 = R
21 – 30	TBK0299	reserved for future use	AN	10	space	

Note

Value **C** – indicating the initiation of multiple credit / debit orders (MCO / MDO) – includes also value **B**, i.e. **C = C+B**, meaning that

- institutions having their accounts with the banks can submit directly MPOs (CSÁT.121 and/or CSBESZ.121) and
- the account holding banks can submit IGS transactions of code 007 / 094.

22.3.1. Bank File – Items of record type 03: 'other1' data (length: 170)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TBK030	record type	N	2	03	
3	TBK031	filling field	AN	1	space	
4 – 6	TBK032	bank code	N	3	*bbb*	
7 – 22	TBK033	bank's abbreviated company name	AN	16		aligned left, filled with spaces from right
23 – 92	TBK034	bank's full company name	AN	70		aligned left, filled with spaces from right
93 – 96	TBK035	bank seat postal code	N	4		
97 – 131	TBK036	bank seat address (name of town/village)	AN	35		aligned left, filled with spaces from right
132 – 166	TBK037	bank seat address (street, road, place, no.)	AN	35		aligned left, filled with spaces from right
167 – 170	TBK0399	reserved for future use	AN	4	space	

22.3.2. Bank File – Items of record type 04: 'other2'data (length: 130)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TBK040	record type	N	2	04	
3	TBK041	filling field	AN	1	space	
4 – 6	TBK042	bank code	N	3	*bbb*	
7 – 41	TBK043	contact person's name	AN	35		aligned left, filled with spaces from right
42 – 45	TBK044	contact person's postal code	N	4		
46 – 80	TBK045	contact person's address-1 (name of town/village)	AN	35		aligned left, filled with spaces from right
81 – 115	TBK046	contact person's address –2 (street, road, place, number)	AN	35		aligned left, filled with spaces from right
116 – 124	TBK047	contact person's phone number	AN	9		
125 – 130	TBK0499	reserved for future use	AN	6	space	

22.3.3. BK – Items of record type 05: 'authorization receipt addresses' (length: 125)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TBK050	record type	N	2	05	
3	TBK051	filling field	AN	1	space	
4 – 6	TBK052	bank code	N	3	*bbb*	
7	TBK053	receipt of authorization certificates	A	1	R K	R – Regionally, K – Centrally, acc. to bank control data, field TBK0212
8 – 42	TBK054	name of receipt site (centre or region)	AN	35		aligned left, filled with spaces from right
43 – 46	TBK055	postal code of receipt site (centre or region)	N	4		
47 – 81	TBK056	address-1 of receiving site (town/village)	AN	35		aligned left, filled with spaces from right
82 – 116	TBK057	address-2 of receiving site (street, road, square, street no.)	AN	35		aligned left, filled with spaces from right
117 – 119	TBK058	number of branch list records linked to the region	AN	3	space *nnn*	if TBK053 = K *counter-1*, if TBK053 = R
120 – 123	TBK059	number of branches in the region	AN	4	space *sss*	if TBK053 = K *counter-2*, if TBK053 = R
124 – 125	TBK0599	reserved for future use	AN	2	space	

Note

- This record type is prepared exclusively for banks where the value of field **TBK0211** of the record (type 02) 'bank control data' is **B**, and the value of field **TBK0212** is **R** or **K**.
- This record type occurs for the given bank
  - once, if the value of field **TBK0212** of the record (type 02) 'bank control data' is **K,**
  - *rr* times (where *rr* equals the number of regions designated by the bank in field **TBK0213** of control record, type 02, if the value of field **TBK0212** of the record (type 02) 'bank control data' is **R,**
  - not at all, if the value of field **TBK0212** of the record (type 02) 'bank control data' is **F.**

22.3.4. BK – Items of record type 06: 'authorizations by region' (length: 125)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TBK060	record type	N	2	06	
3	TBK061	filling field	AN	1	space	
4 – 6	TBK062	bank code	N	3	*bbb*	
7	TBK063	receipt of authorization certificates	A	1	R	R – Regionally,
8 – 42	TBK064	name of region	A	35		acc. to value of field TBK054 of 'region' record, type 05
43 – 45	TBK065	record length	N	3	53 – 125	
46 – 53	TBK066	code of intra-regional bank organ	N	8	*bbbffff*Δ	*bbb* = bank code, *ffff* = branch code, Δ = CDV
54 – 61	TBK067	code of intra-regional branch org	N	8	*bbbffff*Δ	if there are other intra-reg. branches
62 – 69	TBK068	code of intra-regional branch org	N	8	*bbbffff*Δ	if there are other intra-reg. branches
70 – 77	TBK069	code of intra-regional branch org	N	8	*bbbffff*Δ	if there are other intra-reg. branches
78 – 85	TBK0610	code of intra-regional branch org	N	8	*bbbffff*Δ	if there are other intra-reg. branches
86 – 93	TBK0611	code of intra-regional branch org	N	8	*bbbffff*Δ	if there are other intra-reg. branches
94 – 101	TBK0612	code of intra-regional branch org	N	8	*bbbffff*Δ	if there are other intra-reg. branches
102 – 109	TBK0613	code of intra-regional branch org	N	8	*bbbffff*Δ	if there are other intra-reg. branches
110 – 117	TBK0614	code of intra-regional branch org	N	8	*bbbffff*Δ	if there are other intra-reg. branches
118 - 125	TBK0615	code of intra-regional branch org	N	8	*bbbffff*Δ	if there are other intra-reg. branches

Note

- This record type, of variable length, is prepared exclusively for banks where the value of field **TBK0211** of record (type 02) 'bank control data' is **B**, and the value of field **TBK0212** is **R.**

- This record will occur for the given region *nnn* times (where *nnn* is the number of *'counter-1'* in field **TBK058** of the record of type 05.
  (As many times as the number of records sufficient to include all intra-regional branches – whose number is the *sss* indicated in field **TBK059** of the record of type 05.

- The address of the bank organs is given in the file FIÓK (FI*yymmdd*.V*vv*).

23. Modifying Bank File (BK.Mvv)

Structure of the Modifying Bank File

With the exception of the value of field TBK*rk***1** in the items, the file & record structure as well as the content of the Modifying Bank File is identical with that of the Comprehensive Bank File.

01 HEAD	
02 bank '**control**' data	value of field TBK02**1** : U / M / T
03 bank '**other-1**' data	value of field TBK03**1** : U / M / T
04 bank '**other-2**' data	value of field TBK04**1**: U / M / T
05 authorization addresses	value of field TBK05**1** : U / M / T
06 intra-regional **branch list**	value of field TBK06**1**: U / M / T
07 FOOT	

The '**type'** of the **modification** in the item records of Modifying Bank File since the previous version is indicated by the value of field 'TBK*rk***1' , and it may be one of the following**:

U - **new** record
M - **modified** record
T - **deleted** record

Note: In the items of the Comprehensive Bank File, field TBK*rk*1 is a filling field, and its value is a space.

24. Comprehensive Collectors' File (SZ.Vvv)

Structure of the Collectors' File

record type	*record length / area used*	*frequency of occurrence*
01 HEAD	fixed: 30 / 16	1
02 collectors' '**control**' data (identifier, bank code, standards)	fixed: 22	*n*
03 collectors' **'other-1'** data (name, address, etc.)	fixed: 180	*n*
04 collectors' 'other-2' data (contact person, telephone, etc.)	fixed: 134	*n*
[**05** collectors' **'other-3'** data] (other data deemed important by the collector)	fixed: 115	[*n*]
06 FOOT	fixed: 30	1

24.1. Collectors' File HEAD (length: 30)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	FSZ0	record type	N	2	01	
3 – 8	FSZ1	file type	AN	6	BESZ*vv*	*vv* - version number
9 – 16	FSZ2	entry into force settlement date	N	8	*yyyymmdd*	year, month, day
17 – 30	FSZ3	reserved for future use	AN	14	space	

24.2. Collectors' File FOOT (length: 30)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	ZSZ0	record type	N	2	06	
3 – 8	ZSZ1	file type	AN	6	BESZ*vv*	*vv* - version number
9 – 12	ZSZ2	number of control records	N	4		number of type 02 records
13 – 16	ZSZ3	number of 'other1' records	N	4		number of type 03 records
17 – 20	ZSZ4	number of 'other2' records	N	4		number of type 04 records
21 – 26	ZSZ5	number of 'other3' records	N	6		number of type 05 records
27 - 30	ZSZ6	reserved for future use	AN	4		

24.3. Collectors' File – Items of record type 02: control data (length: 22)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TSZ020	record type	N	2	02	
3	TSZ021	filling field	AN	1	space	
4 - 16	TSZ022	collector's identifier	AN	13		EAN / Tax number / Other
17	TSZ023	'type' of authorization data forwarding	A	1	K B	Directly Via bank
18 – 20	TSZ024	code of bank forwarding the authorization	AN	3	*bbb* space	bank code, if TSZ023 = B empty, if TSZ023 = K
21 – 22	TSZ025	number of 'other-3' records	N	2	*nn*	number of records of type 05

24.3.1. Collectors' File – Items of record type 03: 'other1' data (length: 180)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TSZ030	record type	N	2	03	
3	TSZ031	filling field	AN	1	space	
4 – 16	TSZ032	collector's identifier	AN	13		EAN / Tax number / Other
17 –32	TSZ033	collector's abbreviated company name	AN	16		aligned left, filled with spaces from right
33 – 102	TSZ034	collector's full company name	AN	70		aligned left, filled with spaces from right
103 – 106	TSZ035	postal code of collector's seat	N	4		
107 – 141	TSZ036	address of collector's seat (town, village)	AN	35		aligned left, filled with spaces from right
142 – 176	TSZ037	further address of collector's seat (street, road, square, street no.)	AN	35		aligned left, filled with spaces from right
177	TSZ038	accepts authorization from its customer	A	1	I N	Yes No
178	TSZ039	treatment of item rejected due to insufficient coverage	A	1	H I K	- added to the amount of the subsequent collection - submitted anew – collected by **postal payment**
179 – 180	TSZ0310	first expected debit to the new authorization	N	2	*nn*	***nn***. calendar day following receipt

24.3.2. Collectors' File – Items of record type 04: 'other2' data (length: 134)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TSZ040	record type	N	2	04	
3	TSZ041	filling field	AN	1	space	
4 – 16	TSZ042	collector's identifier	AN	13		EAN / Tax number / Other
17 – 51	TSZ043	name of contact person	AN	35		aligned left, filled with spaces from right
52 – 55	TSZ044	postal code of contact person	N	4		
56 – 90	TSZ045	address of contact person (town, village)	AN	35		aligned left, filled with spaces from right
91 – 125	TSZ046	further address of contact person (street, road, square, street no.)	AN	35		aligned left, filled with spaces from right
126 – 134	TSZ047	contact person's phone number	AN	9		

24.3.3. Collectors' File – Items of record type 05: 'other3' data (length: 115)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TSZ050	record type	N	2	05	
3	TSZ051	filling field	AN	1	space	
4 – 16	TSZ052	collector's identifier	AN	13		EAN / Tax number / Other
17 – 19	TSZ053	record length	N	3	115	
20 – 21	TSZ054	no. of 'other-3' records	N	2	*nn*	acc. to field **TSZ025** of checking record type 02
22 – 23	TSZ055	**sequence no**. of this record within 'other-3' records	N	2		
24 – 115	TSZ056	other information deemed important by collector	AN	92		consumer code's structure, 'name', position in the invoice etc.

If the 'other3' data do not fulfil the last record of type 05, then the unused characters contain spaces

25. Modifying Collectors' File (SZ.Mvv)

Structure of the Modifying Collectors' File

With the exception of the value of field TSZ*rk***1** in the items, the file & record structure as well as the content of the Modifying Collectors' File is identical with that of the Comprehensive Collectors' File.

01 HEAD	
02 collector' '**control**' data	value of field TSZ02**1** : U / M / T
03 collectors '**other-1**' data	value of field TSZ03**1** : U / M / T
04 collectors' '**other-2**' data	value of field TSZ04**1** : U / M / T
05 collectors' '**other-3**' data	value of field TSZ05**1** : U / M / T
06 FOOT	

The '**type'** of **modification** of the item records of the Modifying Collectors' File since the previous version is indicated by the value of field 'TSZ*rk***1' ,** and it may be one of the following:

U - **new** record
M - **modified** record
T - **deleted** record

Note: In the items of the Comprehensive Collectors' File, field TSZ*rk*1 is a filling field, and its value is a space.

26. Comprehensive Branch File (FI.Vvv)

The branch file includes **exclusively** the data of banks receiving AUTHORIZATION certificates at **branch level** (the value of field TBK0212 in record type 02 of 'bank control data' in file BK*yymmdd*.V*vv* is **F**).

Branch data (addresses) are needed primarily for collectors, in order to be able to send AUTHORIZATION certificates received by them to the branch keeping the debtor's account.

Structure of the Comprehensive Branch File

record type	*record length / area used*	*frequency of occurrence*
01 HEAD	fixed: 30 / 16	1
02 bank '**control**' data (bank code, roles, standards)	fixed: 30 / 20	*n*
03 branch data (name, address, etc.)	fixed: 155 / 155	*n*
04 bank closing record (no. of branch records)	fixed: 10 / 10	*n*
05 FOOT	fixed: 30 / 17	1

26.1. Branch File HEAD (length: 30)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	FFI0	record type	N	2	01	
3 – 8	FFI1	file type	AN	6	FIOK*vv*	*vv* – version number
9 – 16	FFI2	entry into force settlement date	N	8	*yyyymmdd*	year, month, day
17 – 30	FFI3	reserved for future use	AN	14	space	

26.2. Branch File FOOT (length: 30)

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	ZFI0	record type	N	2	05	
3 – 8	ZFI1	file type	AN	6	FIOK*vv*	*vv* – version number
9 – 12	ZFI2	no. of bank control / closing records	N	4		no. of records of types 02 / 04
13 – 17	ZFI3	no. of branch records	N	5		no. of records of type 03
18 – 30	ZFI6	reserved for future use	AN	13		

*26.3. Branch File – Items of record type 02 *: bank control data (length: 30)*

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TFI020	record type	N	2	02	
3	TFI021	filling field	AN	1	space	
4 – 6	TFI022	bank code	N	3	*bbb*	*bbb* = bank code
7	TFI023	bank's 'type'	A	1	K L I	K – Direct L – Correspondent I - Indirect
8 – 10	TFI024	code of correspondent bank	AN	3	space *bbb*	if TFI023 = K / L *bbb* = correspondent bank's code, if TFI023 = I
11	TFI025	indication of multiple credit transfer initiation	A	1	A space	initiates multiple credit, does not initiate multiple credit
12	TFI026	standard used for credit transfer initiation	A	1	B C E space	IGS (007 transaction code) multiple order (CSÁT.121) **E**DIFACT (PAYMUL) no initiation (TFI025 = space)
13	TFI027	indication of multiple debit initiation	A	1	B space	initiates / does not initiate multiple debit orders / transactions
14	TFI028	standard used to initiate multiple debit	A	1	B C E space	IGS (094 transaction code) multiple order (CSBESZ.121) EDIFACT (DIRDEB) no initiation (TFI027 = space)
15	TFI029	indication of DETSTA demand	A	1	D space	if DETSTA report requested (and TFI026 / TFI028 = B) if no DETSTA report requested (and TFI026 / TFI028 ≠ B)
16	TFI0210	indication of receipt of credit transfer order	A	1	A space	receives multiple credit does not receive multiple credit
17	TFI0211	indication of receipt of multiple debit	A	1	B space	receives multiple debit does not receive multiple debit
18	TFI0212	receipt of authorization certificates	A	1	**F**	by branch (TFI0211 = B)
19 – 20	TFI0213	number of regions	N	2	00	if TFI0212 = F
21 – 30	TFI0299	reserved for future use	AN	10	space	

* Data of record type 02 in the BRANCH File are identical with the data of record type 02 in the BANK File.

*26.4. Branch File – Items of record type 03 *: branch data (length: 155)*

position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TFI030	record type	N	2	03	
3	TFI031	filling field	AN	1	space	
4 – 6	TFI032	bank code	N	3	*bbb*	*bbb* = bank code
7 – 11	TFI033	branch code	N	5	*ffff*Δ	*ffff* = branch code, Δ = CDV
12 – 81	TFI034	branch name	AN	70		aligned left, filled with spaces from right
82 – 85	TFI035	branch postal code	N	4		
86 – 120	TFI036	branch address/1 (town, village)	AN	35		aligned left, filled with spaces from right
121 – 155	TFI037	branch address /2 (street, place, street no.)	AN	35		aligned left, filled with spaces from right

*26.5. Branch File – Items of record type 04 *: bank closing record (length: 10)*

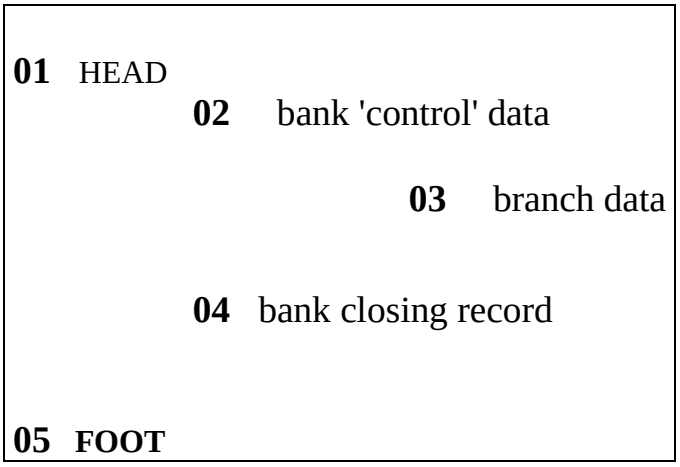
position	*field name*	*content*	*type*	*length*	*value*	*comment*
1 – 2	TFI040	record type	N	2	04	
3	TFI041	filling field	AN	1	space	
4 – 6	TFI042	bank code	N	3	*bbb*	*bbb* = bank code
7 - 10	TFI043	no. of branches within bank	N	4		no. of items of record type 03 belonging to the bank

* The data of record type 02 in the BRANCH File are identical with the data of type 02 in the BANK File

27. Modifying Branch File (FI.Mvv)

Structure of the Modifying Branch File

With the exception of the value of field TF*rk***1** in the items, the file & record structure as well as the content of the Modifying Branch File is **identical** with that of the Comprehensive Branch File.

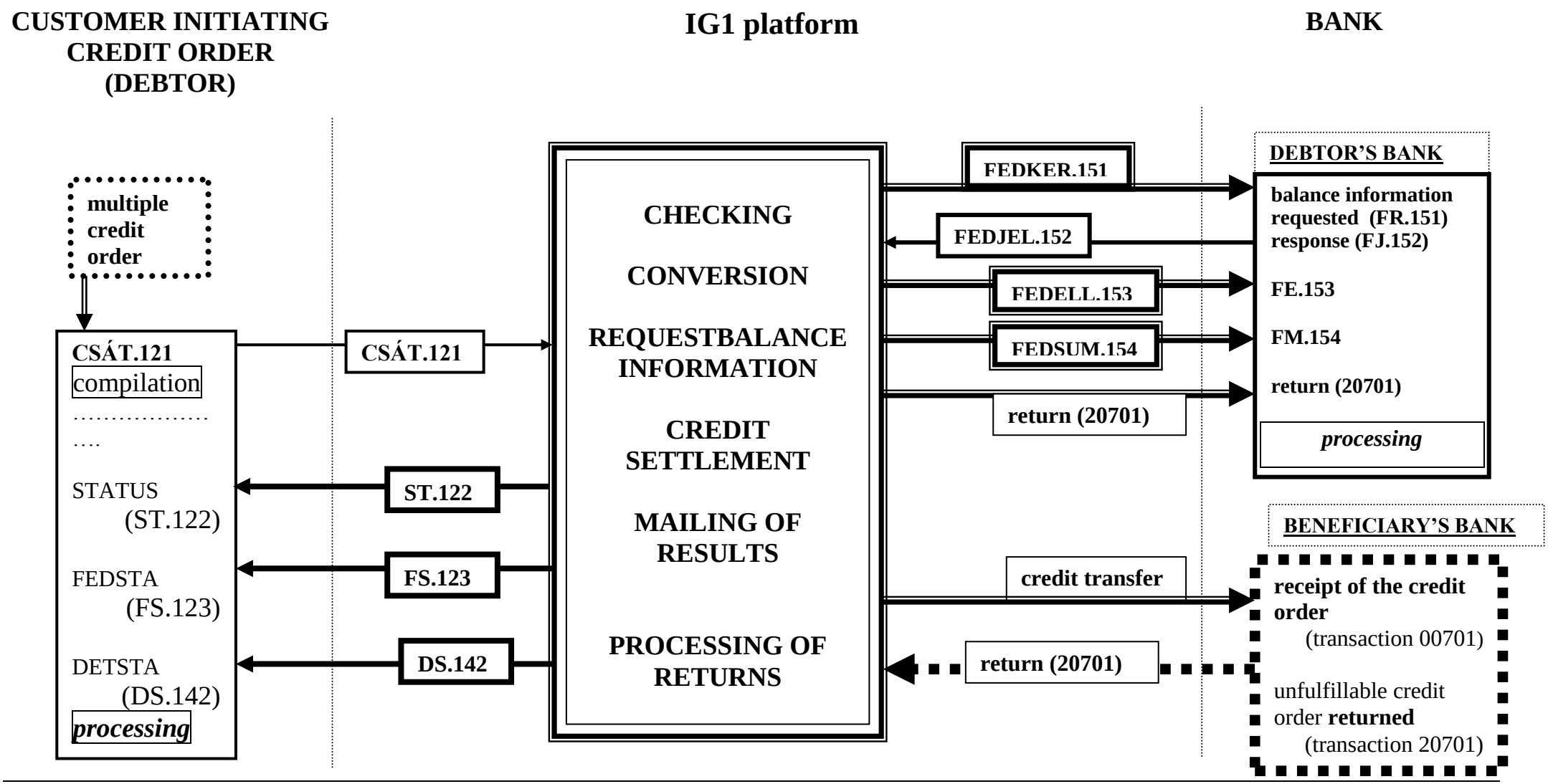


The '**type'** of **modification** in the item records of the Modifying Branch File since the previous version is indicated by the value of field 'TF*rk***1' ,** and it may be one of the following:

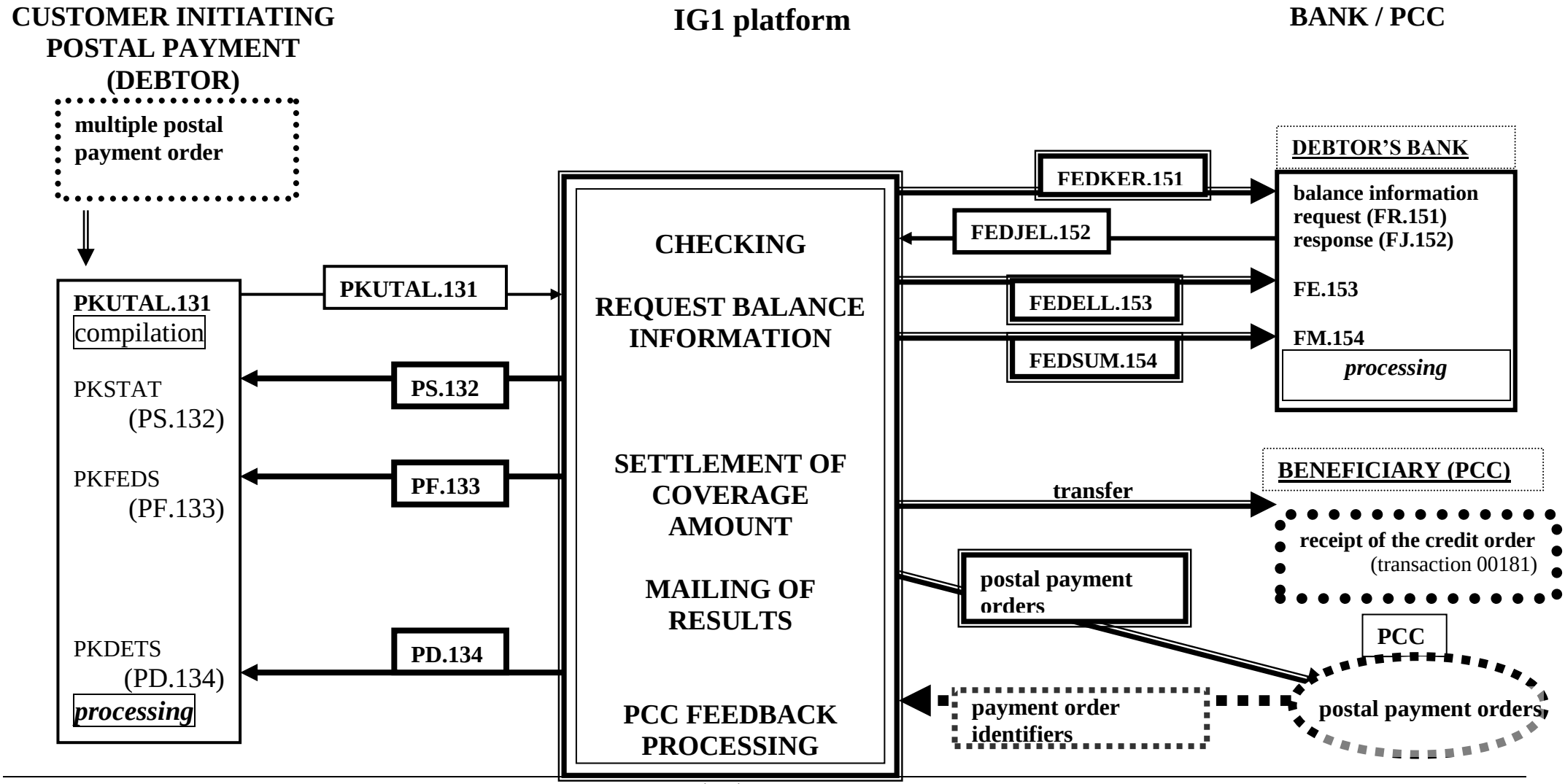
U - **new** record
M - **modified** record
T - **deleted** record

Note: In the items of the Comprehensive Branch File, field TF*rk*1 is a filling field, and its value is a space.

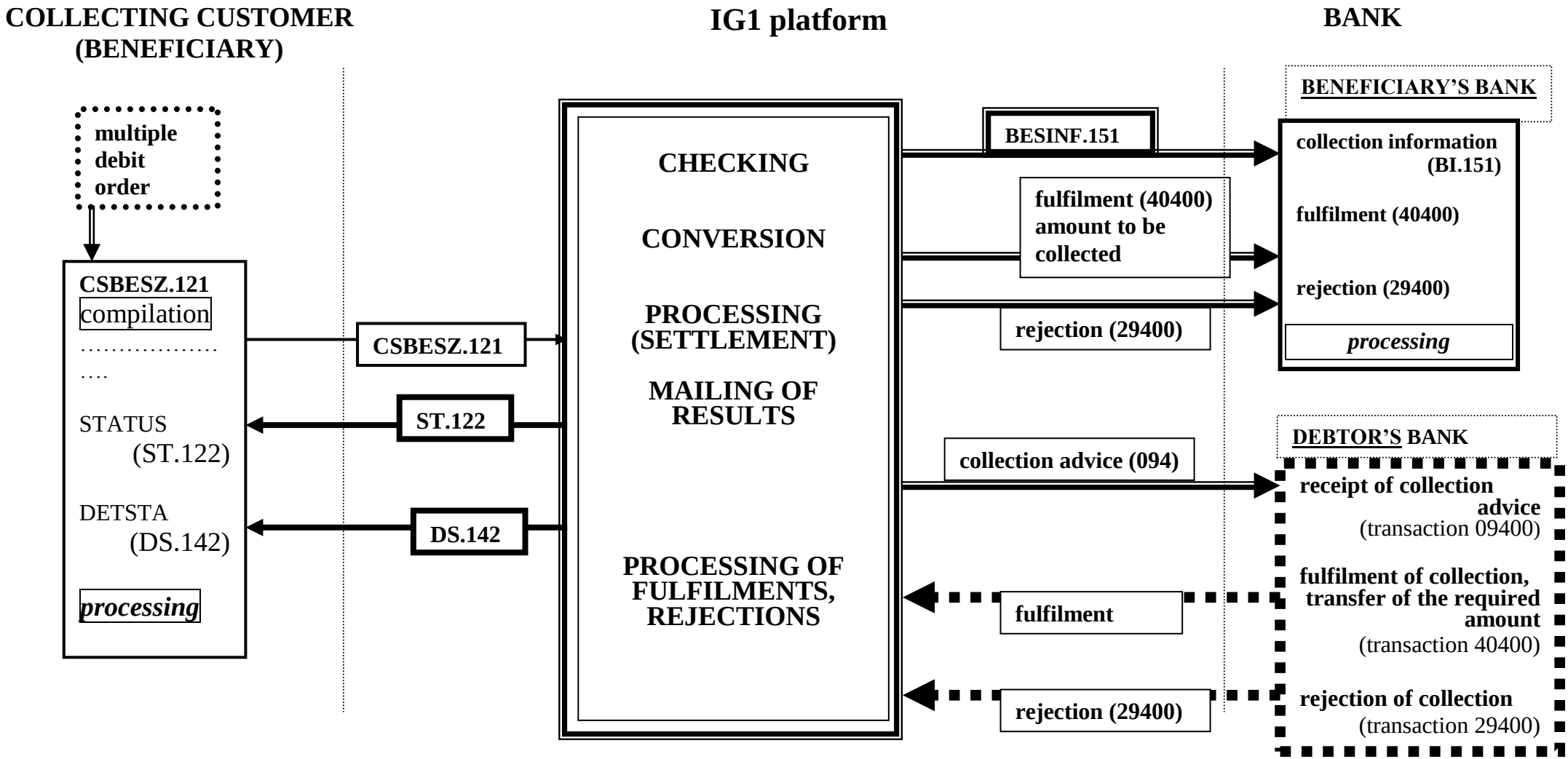
Multiple Credit Orders are submitted to GIRO Zrt. directly by the debtor customer



Multiple Postal Payment Orders are submitted to GIRO Zrt. directly by the customer



Multiple Debit Orders are submitted directly to GIRO Zrt. by the collecting customer



Purpose of multiple credit / multiple debit orders			***purpose code***
Insurance	individual	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 benefits			MNJ
Pension			NYG
Pension fund contribution	voluntary	uniform (regular, customary)	NOE
		supplement	NOK
	private	uniform (regular, customary)	NME
		supplement	NMK
	other		NGY
Flat maintenance	canal		CST
	fee collector		DIJ
	renovation		FUJ
	heating		FUT
	gas		GAZ
	chimney-sweep		KEM
	service charges		KTS
	rent		LBR
	hot water		MVZ
	garbage collection		SZE
	dist. heat (heating + hot water)		THO
	electricity		VIL

Note

– Purpose codes shall be indicated in CAPITAL LETTERS in multiple order messages and in UGIRO transactions. Purpose codes shall not include accented letters.
– Purpose codes may be changed **regularly**.

.ext.	full name (short name)	external file identifier	explanation of markings used in external file identifiers
.111	FELHBE (FBE)	*<provided by sender >*.111	
.112	FELHAC (FAC)	***eeeeaaaa***.112	***eeee*** – FELHBE seq. no. (F114.2), ***aaaa*** – FELHAC seq.no. (F123.2)
.113	FELHKI (FKI)	***bbb0kkkk***.113	***bbb*** – code of collector's bank, ***kkkk*** – FELHKI sequence no. (F133.2)
.114	FELHAP (FHP)	*<provided by sender >*.114	
.115	FELHNA (FNA)	***ppppnnnn***.115	***pppp*** – FELHAP seq. no. (F144.2), ***nnnn*** – FELHNA seq. no.(F153.2)
.116	FELHOK (FOK)	***bbb0oooo.***116	***bbb*** – FELHBE sender's bank code, ***oooo*** - FELHOK seq. no. (F163.2)
.121	ATUTAL (CSÁT) BESZED (CSBESZ)	*<provided by sender>*.121	
.122	STATUS (ST)	*< CSÁT / CSBESZ name >*.122	STATUS name is **identical with** the name of the multiple payment order message whose checking result it includes
.123	FEDSTA (FS)	**F*ynnzzzz*.**123	***ynnzzzz*** – CSÁT compilation date (***ynn***) and sequence number (***zzzz***) ***y*** – month (A= January, B,C,D,E,F,G,H,I,J,K, L= December), ***nn*** - day
.131	PKUTAL (PK)	*<provided by sender >*.131	
.132	PKSTAT (PS)	*<PKUTAL name>*.132	
.133	PKFEDS (PF)	**G*ynnzzzz***.133	***ynnzzzz*** – PKUTAL compilation date (***ynn***) and sequence number (***zzzz***) ***y*** - month (A= January, B,C,D,E,F,G,H,I,J,K, L= December), ***nn*** - day
.134	PKDETS (PD)	**P*nnnssss***.134	***nnn*** – day of preparation of PKDETS (sequence number of the day within the year), ***ssss*** – sequence number (starting with 0000)
.142	DETSTA (DS)	***tynnzzzz*.**142	***t*** – type (**N** – daily, **V** – final), ***ynnzzzz*** – CSÁT/CSBESZ comp.date (***ynn***) and sequence number (***zzzz***) ***y*** - month (A= January, B,C,D,E,F,G,H,I,J,K, L= December), ***nn*** - day

.ext.	full name (short name)	external file identifier	explanation of markings used in external file identifiers
.151	FEDKER (FR)	**A*bbbhnns*.**151 **P*bbbhnns*.**151	**A** –balance information requested to settle multiple credit order **P** –balance information requested to settle postal payment orders
	BESINF (BI)	**B*bbbhhnn***.151	**B** – features of multiple debit orders ***bbb*** – account-keeping bank of party submitting the multiple order directly ***hhnn*** – settlement date, ***hh*** - month (01 – 09, 0**a**, 0**b**, 0**c**) and ***nn*** - day **balance information requested** (for file names beginning with / P) - month (***h***) one character: **1-9, a** (October), **b** (November), **c** (December), - time of message issue indicated by sequence number ***s***: **0** (end of night cycle), **1-9** (issued during the day)
.152	FEDJEL (FJ)	*<provided by sender >*.152	
.153	FEDELL (FE)	<*FEDJEL name*>.153	name of FEDELL **identical with** the name of the FEDJEL message whose checking result it includes
.154	FEDSUM (FM)	**A*bbbhhnn***.154 **P*bbbhhnn***.154 **Q*bbbhhnn***.154 **S*bbbhhnn***.154	**A / P** – first (night) cycle marker, **Q** / **S** –second (morning) cycle marker, A / S = summary of limit checking/settlement of ATUTALs, P / Q = summary of limit checking/settlement of PKUTALs ***bbb*** –account-keeping bank of party submitting the multiple order directly ***hhnn*** – settlement date, ***hh*** - month and ***nn*** - day
.MSG	TABLE OF CONTENTS OF AUTHORIZATION RESULT FILES (FT)	**F*bbbhhnn*.MSG**	***bbb*** – code of bank receiving the authorization results ***hhnn*** – date of processing, ***hh*** - month (01 – 12) and ***nn*** - day
.M*vv* **.V*vv***	**MODIFYING (.M*vv*)** **COMPREHENSIVE (.V*vv*)** BANK FILE (BK) COLLECTORS' FILE (SZ) BRANCH FILE (FI)	 **BK*yymmdd*.M*vv*** **SZ*yymmdd*.M*vv*** **FI*yymmdd*.M*vv***	 ***yymmdd*** – effective date, ***yy*** – year, without century ***mm*** – month ***dd*** – day

Error codes of rejection of multiple credit / debit / postal payment orders

by IG1 platform

code	type*	explanation
01	Ü	invalid bank org in HEAD record (non-existent / not entitled to initiate multiple message)
02	Ü	invalid sequence number in HEAD record
07	Ü	debit date invalid / inconsistent with message
09	Ü	invalid message type in HEAD record
11	T	bank of addressed customer not entitled to receive multiple order
14	T	there is a payment suspension against the account keeping bank of the (CSÁT or PKUTAL message) multiple credit transfer's direct submitter
16	T	invalid (if 0 and / or PKUTAL: excessive) amount in the ITEM record
18	Ü	invalid item number in FOOT record
19	Ü	invalid grand total in FOOT record
26	Ü	message structure error (invalid file or record length, or CR+LF within the record, or lack of end-of-record CR+LF) or there is more than 24998 items in the PKUTAL message
28	T	intra-bank (INTRA) item (ordering and receiving bank org belonging to the same clearing member)
29	Ü	non-unique message identifier
32	T	non-unique base identifier
33	T	effective (debit) date in ITEM invalid / inconsistent with the message
34	Ü	non-numeric amount in ITEM record
36	Ü	interpretation error (incorrect character set)
37	T	invalid / non-existent bank org in ITEM record, or there is a receiving suspension against the beneficiary's bank of the credit transfer
39	T	invalid sequence number in ITEM record
41	Ü	invalid record type in HEAD record
42	Ü	invalid duplicate code in HEAD record
43	Ü	- invalid orderer identifier in HEAD record (incorrect structure / incorrect CDV / not included in Central Registry) - invalid orderer name in HEAD record (space(s) and / or 0s only)
44	Ü	compilation date in HEAD record invalid / inconsistent with message
45	Ü	account number in HEAD invalid (exclusively space(s) and / or 0s, or incorrect CDV)
46	Ü	invalid record type in ITEM record
47	Ü	invalid record type in FOOT record
48	Ü	invalid purpose code – not included in the Purpose Code List – in HEAD record
60	Ü	invalid post code (other than 1011-9999)
61	T	account number of addressee / account holder invalid (exclusively space(s) and / or 0s, or incorrect CDV)
62	T	name of addressee / account holder invalid (exclusively space(s) and / or 0s)
63	T	identifier of customer / addressee invalid (exclusively space(s) and / or 0s)
67	T	destination invalid (exclusively space(s) and / or 0s)
69	T	street, house number invalid (exclusively space(s) and / or 0s)
77	U/T	the customer recalled the message or the item via Electra system

* type of error code: ***Ü*** – entire message rejected, ***T*** – item rejected

Result of Balance Checking (FEDJEL) error codes of its rejection by the IG1 platform

code	type*	explanation
02	Ü	invalid sequence number in HEAD record
07	Ü	incorrect settlement date in HEAD record
09	Ü	invalid message type in HEAD record
18	Ü	invalid item number (inconsistent with FEDJEL's items) in FOOT record
19	Ü	invalid grand total (inconsistent with FEDJEL's items) in FOOT record
26	Ü	message structure error (invalid file or record length, or CR+LF within the record, or lack of end-of-record CR+LF)
29	Ü	non-unique message identifier / repeated response for balance checking (the IG1 platform accepts no more answers after the first correct one)
34	Ü	non-numeric coverage amount in ITEM record
36	Ü	interpretation error (incorrect character set)
41	Ü	incorrect record type in HEAD record
42	Ü	invalid duplicate code in HEAD record
43	Ü	invalid bank code in HEAD record
44	Ü	compilation date in HEAD record invalid / inconsistent with message
46	Ü	invalid record type in ITEM record
47	Ü	invalid record type in FOOT record
71	T	inconsistent account number (does not belong to the specified message identifier)
74	T	inconsistent message identifier (did not figure in FEDKER item)
75	T	repeatedly answered message identifier (more than one references to message identifier within FEDJEL)
76	T	invalid coverage information (for records of type 02: not 1, for records of type 03: not 0 / 9 / 5)
89	T	inconsistent coverage amount (in the FEDKER-item, this message identifier is linked to another amount)
96	Ü	invalid signature

* type of error code: ***Ü*** – entire message rejected, ***T*** – item rejected

AUTHORIZATIONS (FELHBE, FELHAP)

error codes of their rejection by IG1 platform

code	type	explanation
02	Ü	non-numeric sequence number in HEAD record
09	Ü	invalid message type in HEAD record
18	Ü	invalid item number in FOOT record
26	Ü	message structure error (invalid file or record length, or CR+LF within record, or lack of end-of-record CR+LF)
29	Ü	non-unique message identifier
32	T	non-unique base identifier
36	Ü	interpretation error (illegal characters)
37	T	invalid bank org in ITEM (not included in Verification Table / inconsistent with message / not entitled to receive multiple debit)
39	T	invalid sequence number in ITEM record
41	Ü	invalid record type in HEAD record
42	Ü	invalid duplicate code in HEAD record
44	Ü	compilation date in HEAD invalid / inconsistent with message
46	Ü	invalid record type in ITEM record
47	Ü	invalid record type in FOOT record
48	Ü	invalid EAN code or tax number or other identifier, not included in the Central Registry, or invalid bank code, in HEAD record
61	T	invalid account number (exclusively 0 and / or space or incorrect CDV)
62	T	invalid name in ITEM record (exclusively space and / or 0)
63	T	invalid customer identifier (exclusively space and / or 0)
74	T	inconsistent / repeatedly answered base identifier (in FELHAP message) / FELHAP answer received after the deadline
75	T	repeatedly answered base identifier (in FELHAP answer)
76	T	invalid confirmation code (in FELHAP answer)
79	T	inconsistent customer identifier (in FELHAP answer)
81	T	inconsistent account number (in FELHAP answer)
90	T	invalid authorization type
91	T	invalid service provider's identifier (not included in Central Registry)
94	T	'initial' / "final" date invalid / inconsistent with message
95	T	invalid / non-numeric value limit
96	Ü	invalid signature

MULTIPLE CREDIT / DEBIT ITEMS

codes of their rejection by the addressed bank

code	explanation
	rejection due to technical/syntactic error (REJECT)
02	non-existent 'addressee' account number
03	terminated 'addressee' account number
06	account number of ‘addressee’ cannot be interpreted (the bank’s General Ledger account number is given instead of the customer’s account number)
10	account holder’s name does not link 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	general return (based on the customer’s order)
65	debit order exceeding the value limit
99	other error

Note

In function of the code of the original transaction, the 'addressee' may be beneficiary / creditor or debtor.

AUTHORIZATION ITEMS

codes of acceptance / rejection by collector

code	explanation
00	accepted
01	accepted, expected date of first fee collection > effective date of authorization validity
11	rejected: existing authorization given as new
12	rejected: non-existent authorization indicated as subject for modification
13	rejected: non-existent authorization indicated as subject for deleting
14	rejected: value limit cannot be accepted
15	rejected: incorrect customer identifier (e.g., incorrect customer identifier specified, and the customer cannot be identified in the service provider's system)
99	rejected for other reason

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

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 character** 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

Algorithm for the ***computation of the CDV*** of the 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. Detailed explanation is given in Glossary.

CS-ÁTUTALÁS Message HEAD ⇒ Sending Remittance HEAD ⇒ UGIRO transaction

field name	*content*	*type*	*length*	*value*	*UGIRO matching / conversion*
F210	record type	N	2	01	Sending Remittance HEAD: field **F020**
F211	message type	A	6	ATUTAL	on every UGIRO item: field **G2, G3**: transaction code, sub-code **007 01**
F212	duplicate code	N	1	0 / ≠ 0	***not transferred***
F213	orderer's identifier	AN	13		on every UGIRO item: field **B7** (as part of the base identifier)
F214	message sequence number		(12)		on every UGIRO item: field **B7** (as part of the base identifier)
F214.1	compilation date	N	8		
F214.2	sequence number	N	4		
F215	orderer's		(24)		on every UGIRO item:
F215.1	bank account	N	8		field **G4-2, G4-3**: bank org
F215.2	number	N	16		field **B3-1**: account no.
F216	debit date	N	8		***not transferred***
F217	purpose code	A	3		on every UGIRO item: field **B4**: aligned left, filled with spaces from right
F218	ordering company's name	AN	35		on every UGIRO item: **field B3-2**: *first **32 characters only!***
F219	notice	AN	70		***not transferred***

CS-ÁTUTALÁS multiple ITEM referring to customer

⇒ **UGIRO transaction**

field name	*content*	*type*	*length*	*value*	*UGIRO matching / conversion*
T210	item type	N	2	02	transaction field **G1**
T211	item sequence number	N	6		transaction field **B7** (as part of the base identifier)
T212	credit date	N	8		transaction field **B6**
T213	amount	N	10		transaction field **G7** (18 characters), amount to be aligned right relative to the 17. character, and be filled with 0s *from the left, and for* characters *17.-18.* (FILLÉR)
T214	beneficiary's bank account no.		(24)		
T214.1	bank org	N	8		transaction field **G6-2, G6-3**: bank org
T214.2	account no.	N	16		transaction field **B5-1**: account number
T215	customer identifier at ordering party	AN	24		transaction field **B8**
T216	customer's name	AN	35		transaction field **B9**: *transfer of first **32 characters** only*
T217	customer's address	AN	35		transaction field **B10**: *transfer of first **32 characters** only*
T218	account holder's name	AN	35		transaction field **B5-2** : *transfer of first **32 characters** only*
T219	notice	AN	70		transaction field **B11** *transfer of first **18 characters** only*

CS-ÁTUTALÁS message FOOT ⇒ Sending Remittance (SR) FOOT

field name	*content*	*type*	*length*	*value*	*Sending Remittance FOOT matching / conversion*
Z210	record type	N	2	03	field **L020**
Z211	number of items	N	6		field **L021** NOTE: Since the number of items in the remittance is indicated in the Sending Remittance FOOT record by a total of 4 characters, more than one Sending Remittance must be generated from one multiple credit message, if the number of items in the multiple credit message exceeds 9999.
Z212	total value of items	N	16		field **L022** NOTE: amount to be aligned right relative to the 19. character, and be filled with 0s *from the left, and for* characters *19.-20.* (FILLÉR)

Note

- Some *fields* of the multiple message *head record – determining the **MULTIPLE** nature* – are either not transferred, or not positioned in the head of the Sending Remittance, but in other 'areas', as follows:

CS-ÁTUTALÁS HEAD field	content	UGIRO transaction giro area	UGIRO transaction bank area
F211	type	G2: transaction code G3: - " - sub-code	
F212	duplicate code	***NOT TRANSFERRED***	***NOT TRANSFERRED***
F213	ordering party's identifier		B7: as part of the base identifier
F214	message compilation date, sequence number		B7: as part of the base identifier
F215	ordering party's counter-account no.	G4 : ordering bank org	B3-1: ordering party's account no.
F216	debit date	***NOT TRANSFERRED***	***NOT TRANSFERRED***
F217	purpose code		B4: purpose code
F218	ordering party's name		B3-2: orderer's name
F219	notice	***NOT TRANSFERRED***	***NOT TRANSFERRED***

- From the original multiple credit item, some fields fitted partly or not at all in the bank area.

- The Closing FOOT content of the CS-ÁTUTALÁS message can be mapped '***one-to-one'*** to the FOOT record of the Sending Remittance (except for field lengths).

- For the precise description of the fields of IGS format (e.g., F020, G2), see the ***ICS IG1 Standards, Vol. II***.

CS-BESZEDÉS message HEAD ⇒ Sending Remittance HEAD
⇒ UGIRO transaction

field name	*content*	*type*	*length*	*value*	*UGIRO matching / conversion*
F210	record type	N	2	01	Sending Remittance HEAD : field **F020**
F211	message type	A	6	BESZED	on every UGIRO item: field **G2, G3**: transaction code, sub-code **094 00**
F212	duplicate code	N	1	0 / ≠ 0	***not transferred***
F213	ordering party's identifier	AN	13		on every UGIRO item: field **B7** (as part of the base identifier)
F214	message sequence no.		(12)		on every UGIRO item: field **B7** (as part of the base identifier)
F214.1	compilation date	N	8		
F214.2	sequence number	N	4		
F215	ordering party's account number		(24)		on every UGIRO item: field **G4-2, G4-3**: bank org field **B3-1**: account no.
F215.1		N	8		
F215.2		N	16		
F216	advice deadline	N	8		***not transferred***
F217	purpose code	A	3		on every UGIRO item: field **B4**: aligned left, filled with spaces from right
F218	ordering firm's name	AN	35		on every UGIRO item: field **B3-2**: first ***32 characters*** *only*
F219	notice	AN	70		***not transferred***

CS-BESZEDÉS multiple ITEM referring to customer

⇒ **UGIRO transaction**

field name	*content*	*type*	*length*	*value*	*UGIRO matching / conversion*
T210	item type	N	2	02	transaction field **G1**
T211	item sequence number	N	6		transaction field **B7** (as part of the base identifier)
T212	debit day	N	8		transaction field **B6**
T213	amount	N	10		transaction field **G13** Amount to be aligned right relative to the 10. character, filled with 0s from *left*
T214	debtor's bank account no.		(24)		
T214.1	bank org	N	8		transaction field **G6-2, G6-3**: bank org
T214.2	account no.	N	16		transaction field **B5-1**: account number
T215	customer identifier at ordering party	AN	18		transaction field **B8**
T216	customer's name	AN	35		transaction field **B9**: *transfer of first **32 characters** only*
T217	customer's address	AN	35		transaction field **B10** *transfer of first **32 characters** only*
T218	name of debtor / account holder	AN	35		transaction field **B5-2** : *transfer of first **32 characters** only*
T219	notice	AN	70		transaction field **B11** *transfer of first **18 characters** only*

CS-BESZEDÉS message FOOT ⇒ Sending Remittance FOOT

field name	*content*	*type*	*length*	*value*	*Sending Remittance FOOT record matching / conversion*
Z210	record type	N	2	03	field **L020**
Z211	number of items	N	6		field **L021** NOTE: Since the number of items in the remittance is indicated in the Sending Remittance FOOT record by a total of 4 characters, more than one Sending Remittance must be generated from one multiple credit message, if the number of items in the multiple credit message exceeds 9999.
Z212	total value of items	N	16		field **L022** NOTE: The amount must be aligned right relative to the 19. character, and be filled with 0s *from the left*, and for characters *19.-20.* (FILLÉR)

Note

- Some *fields* of the multiple message *head record – determining the **MULTIPLE** nature* – are either not transferred, or not positioned in the head of the Sending Remittance, but in other 'areas', as follows:

CS-BESZEDÉS HEAD field	content	UGIRO transaction giro area	UGIRO transaction bank area
F211	type	G2: transaction code G3: - " - sub-code	
F212	duplicate code	***NOT TRANSFERRED***	***NOT TRANSFERRED***
F213	ordering party's identifier		B7: as part of the base identifier
F214	message compilation date, sequence number		B7: as part of the base identifier
F215	ordering party's counter-account no.	G4 : ordering bank org	B3-1: ordering party's account no.
F216	advice ((debit??)) date	***NOT TRANSFERRED***	***NOT TRANSFERRED***
F217	purpose codes		B4: purpose code
F218	ordering party's name		B3-2: orderer's name
F219	notice	***NOT TRANSFERRED***	***NOT TRANSFERRED***

- From the original multiple debit item, some fields fitted partly or not at all in the bank area.

- The Closing FOOT content of the CS-BESZEDÉS message can be mapped '***one-to-one***' to the FOOT record of the Sending Remittance (except for field lengths).

- For the precise description of the fields of IGS format (e.g., F020, G2), see ***ICS IG1 Standards, Vol. II***.

Out of the PKUTAL file(s) submitted through the GIRO, one complex PCC data file must be made per account-keeping bank in every case.

Limit set by PCC (Postal Clearing Center):
- maximum 25 000 records / floppy,
- maximum 10 floppies / complex data file,
- maximum 4 complex data files / account-keeping bank.

'Ordering party's' identifier in the **HEAD** record of the **complex** data file
- in the main head record: *symbolic name* of the account-keeping bank + ***n***
  (where the *symbolic name* is maximum 7 characters, and *n* = **1 - 4**)
- in the individual head record: the segment of the institution identifier relevant for the account-keeping bank *.

In the **individual head record**
- the fields *ordering party, name of the individual customer* and *bank account number of individual customer* must be filled in on the basis of the **PKUTAL** message,
- the remaining fields must be calculated, filled in at the time of the creation of the PCC file.

PCC file individual head record	***PKUTAL*** head record	comment
sender AN8	F313 AN13	sub-set of identifier in **F313,** designated by account-keeping bank
individual customer's name AN24	F318 AN35	max. 24 characters must be copied, if the name is shorter than that, it is to be aligned left and filled with spaces from right
individual customer's bank account number N24	F315 N24	

Compilation of the PCC file's **ITEM** records according to the items of the PKUTAL / PKSTATUS message

PCC item position	PKUTAL item position	PKSTAT item position	comment
1 – 133	9 – 141		only PKUTAL items confirmed to be ***correct*** by PKSTAT can be copied (error code = 00)
134 – 139		42 – 47	***postal payment fees*** are included in the PKSTAT items
140 – 169	148 – 177		
170 – 200			last 31 characters: **mandatory 0s**

* For institutions of the Treasury: sub-set ***aaaaaaat*** from the identifier structured as **A*x*aaaaaaaT*tyy***

Note

- Only that PKUTAL file can be converted which includes at least one correct item, that is, the number of accepted / processed items in the FOOT record of the PKSTAT message (field Z321) is > 0.

- On the basis of the "Notice" field indicated in the balance certificate prepared by the account-keeping bank for PCC, PCC can pair off by a **one ↔ one** matching the PCC file received from the IG1 platform with the balance certificate, for
  - the identifier of the PCC file is: <*symbolic bank name* >***n***. ***delivery date***,
  - and that of the Notice is: <*symbolic bank name* >**_**.***delivery date*** .

1. Effective (18 / 2009) NBH Regulation on Fund Transfer

2. ICS Business Rules

3. Clearing Contract

4. MSZ 16283-1:2001 Bank Operations. The process and message standard of multiple crediting. (HUNGARIAN STANDARD, February 2001)

5. MSZ 16283-2:2001 Bank Operations. The process and message standard of multiple debiting. (HUNGARIAN STANDARD, February 2001)

6. MSZ 16283-3:2001 Bank Operations. The process and message standard of authorization. (HUNGARIAN STANDARD, February 2001)

7. USER'S GUIDE to the program checking, compressing and encrypting the input data file of payment orders Version: V6.00
(Hungarian Post PLC, Clearing Centre)

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

Note

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 communicated between the IG1 platform and the clearing members – not detailed under the previous point – is **ISO 8859-2.**

**** Identical ASCII values may have different meanings in different code sets.

* Cf. ***ICS IG1 Standards, Vol. II.***

** Cf. ***ICS IG1Standards, Vol. III.***

*** The description of balance checking files with extension **.15*n*** is included in in ***ICS IG1 Standards, Vol. III.,***
the description of the rest of files is included in ***ICS IG1 Standards, Vol. 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, packages and 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 with CDV (*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 accounts 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.
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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 ICS.
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! ICS can process only EAN identifiers of structure described in ICS 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 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 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 platform) 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 platform 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.

Sending / Payment Suspension
Exceptional process which inhibits clearing of transactions 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.

Receiving Suspension
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 in the past via GID (Giro Interface Device located 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.
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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 ICS.

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 balance 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 the IG1 platform 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./ PCC (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 the IG1 platform.

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.