

## HU – Erste Bank Hungary Zrt

### Hungarian-specific Information

#### Hungarian BBAN and IBAN

BBAN	
BBAN structure	3!n4!n1!n15!n1!n
BBAN length	24!n
Bank identifier position within the BBAN	positions 1-3, Branch identifier positions: 4-7
Bank identifier length	3!n, Branch identifier length 4!n
Bank identifier example	117, Branch identifier example 7301
BBAN example	117730161111101800000000
IBAN	
IBAN structure	HU2!n3!n4!n1!n15!n1!n
IBAN length	28!c
IBAN electronic format example (Check Iban)	HU42117730161111101800000000
IBAN print format example	HU42 1177 3016 1111 1018 0000 0000

## Payment (Erste Bank Hungary Zrt)

### General Remarks

#### Use of both BBAN and IBAN

BBAN, or Basic Bank Account Number, is another word for traditional country specific account number. In SEPA and CGI-MP, IBAN is much encouraged, if not mandated. However during the transition period, Erste Bank will accept the use of BBAN. The user must however make sure that only one of the 2 is used, else it will provoke a schema error.

#### Debtor Agent should be identified with a BIC

Use BIC (in FinInstnId/BIC) for the mandatory element <DbtrAgt> and avoid using other elements of the same level.

#### Batch Booking

Make sure you set this element to *true* if you want to book a group of transactions as a single entry.

### Usage Guide – Domestic

#### Currency of a Domestic Payment

The currency of a domestic payment should be the national currency of the country where the account is held. For example, for an account in SK, it should be Euro, in HU currency is HUF, in CZ currency is CZK, and so on.

#### Assumption of Using a Single “Payment Information” Block <PmtInf> per pain.001

In domestic payments, one pain.001 file is expected have only one <PmtInf> (PaymentInformation) block. This implies one debtor account. Similarly one <PmtTpInf> (PaymentTypeInformation) is expected in the file and it must be at the <PmtInf> level, and it should not be repeated at the transaction level <CdtTrfTxInf>. This implies that one service level <SvcLvl> on the <PmtInf> level. In practice this means that URGENT and NORMAL payments must be sent in two separate pain.001 documents.

#### Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

#### A Quick Reminder of the Convention

<b>Index</b>	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
<b>Multiplicity</b>	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of <i>[m..n]</i> , where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞.
<b>Format</b>	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
<b>Colour coding</b>	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
<b>+</b>	Indicator of depth in the schema hierarchy.
<b>†</b>	Indicator of a universal ISO definition (full listing in Chapter 1).

## Usage Guide – Domestic payments

Index	Mult.	Element Payment HU (Domestic)	Characteristics	
1.0	[1..1]	+ <GrpHdr>	<b>Item:</b>	GroupHeader
			<b>Function:</b>	Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	<b>Item:</b>	MessageIdentification
			<b>Function:</b>	This identifies the collection of payments grouped under here. This is different from the transaction identification.
			<b>Format:</b>	Alphanumeric, max 12 characters.
1.2	[1..1]	++ <CreDtTm>	<b>Item:</b>	CreationDateTime
			<b>Function:</b>	The date of time when this message is created.
			<b>Format:</b>	ISODatetime <sup>†</sup>
1.6	[1..1]	++ <NbOfTxs>	<b>Item:</b>	NumberOfTransactions
			<b>Function:</b>	The count of the total transactions in this message.
			<b>Format:</b>	Number, Total digit: 6, Fraction digit: 0.
1.7	[1..1]	++ <CtrlSum>	<b>Item:</b>	ControlSum
			<b>Function:</b>	Total of all individual amounts included in the message, irrespective of currencies.
			<b>Format:</b>	Number, Total digit: 16.
1.8	[1..1]	++ <InitgPty>	<b>Item:</b>	InitiatingParty
			<b>Usage rule:</b>	Required by CGI-MP
9.1.0	[1..1]	+++ <Nm>	<b>Item:</b>	Name
			<b>Function:</b>	The name of the debtor.
			<b>Format:</b>	Max35Text <sup>†</sup>
9.1.12	[1..1]	+++ <Id>	<b>Item:</b>	Identification
			<b>Function:</b>	Identification of a Party that initiates the payment.
			<b>Usage rule:</b>	Required by CGI-MP
9.1.13	[1..1]	++++ <OrgId>	<b>Item:</b>	OrganisationIdentification
			<b>Function:</b>	Unique and unambiguous way to identify an organisation
			<b>Usage rule:</b>	Required by CGI-MP
9.1.15	[1..1]	+++++ <Othr>	<b>Item:</b>	Other
			<b>Function:</b>	Non-BIC/BEI identification method.
			<b>Usage rule:</b>	Required by CGI-MP
9.1.16	[1..1]	+++++ <Id>	<b>Item:</b>	Identification
			<b>Function:</b>	Identify the party who initiated this order.
			<b>Format:</b>	Alphanumeric, max 13 chars.
			<b>Usage rule:</b>	BIC code of Erste Bank Hungary has to be used (GIBAHUHB)
2.0	[1..1]	+ <PmtInf>	<b>Item:</b>	PaymentInformation
			<b>Function:</b>	Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
2.1	[1..1]	++ <PmtInfId>	<b>Item:</b>	PaymentInformationIdentification
			<b>Function:</b>	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
			<b>Format:</b>	Max35Text <sup>†</sup>

2.2	[1..1]	++ <PmtMtd>	<b>Item:</b> PaymentMethod <b>Function:</b> Specifies the means of payment that will be used to move the amount of money. <b>Format:</b> PaymentMethod3Code <sup>†</sup> <b>Usage rules:</b> Always use "TRF", meaning Credit Transfer or transfer of an amount of money in the books of the account servicer.
2.2	[1..1]	++ <BtchBookg>	<b>Item:</b> BatchBooking <b>Function:</b> Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the < group of a message is requested. <b>Format:</b> Boolean <b>Usage rules:</b> Only option false is allowed for domestic payments
2.6	[1..1]	++ <PmtTpInf>	<b>Item:</b> PaymentTypeInformation <b>Function:</b> Set of elements used to further specify the type of transaction. <b>Usage rule:</b> Required by CGI-MP.
2.8	[1..1]	+++ <SvcLvl>	<b>Item:</b> ServiceLevel <b>Function:</b> Agreement under which or rules under which the transaction should be processed. <b>Usage rule:</b> Required by CGI-MP.
2.10	[1..1]	++++ <Cd>	<b>Item:</b> Code <b>Function:</b> Using <Cd> means using a level of service between the parties, as published in an external service level code list <b>Usage rule:</b> Payment can be Non-Urgent and Urgent. Thus allowed values are {NURG,URGP}
2.86	[0..1]	+++ <CtgyPurp>	<b>Item:</b> Category Purpose <b>Function:</b> This indicates the underlying reason for the payment transaction.
2.88	[1..1]	++++ <Prtry>	<b>Item:</b> Proprietary <b>Function:</b> • Proprietary code to indicate the purpose of the payment. <b>Format:</b> Alphanumeric, maximum length of 3 characters.
2.17	[1..1]	++ <ReqdExctnDt>	<b>Item:</b> RequiredExecutionDate <b>Function:</b> Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. <b>Format:</b> ISODate <sup>†</sup> <b>Usage rule:</b> This date may not be in the past.
2.19	[1..1]	++ <Dbtr>	<b>Item:</b> Debtor <b>Function:</b> Party that owes an amount of money to the (ultimate) creditor.
9.1.0	[1..1]	+++ <Nm>	<b>Item:</b> Name <b>Function:</b> The name of the debtor. <b>Format:</b> Max35Text <sup>†</sup> <b>Usage rule:</b> Required by CGI-MP
9.1.1	[1..1]	+++ <PstlAdr>	<b>Item:</b> PostalAddress <b>Usage rules:</b> Required by CGI-MP
9.1.10	[1..1]	++++ <Ctry>	<b>Item:</b> Country <b>Function:</b> Name of the country <b>Format:</b> CountryCode <sup>†</sup> <b>Usage rule:</b> Required by CGI-MP

2.20	[1..1]	++ <DbtrAcct>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	DebtorAccount Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. According to ISO 20022 schema either Id/IBAN or Id/Othr/Id must be present, not both.
1.1.10	[1..1]	+++ <Id>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	Identification Identification assigned by an institution. Only 1 occurrence of either IBAN or Other/Id as child-element, but not both.
1.1.1	[XOR]	++++ <IBAN>	<b>Item:</b> <b>Function:</b> <b>Format:</b>	Identification/IBAN The account identification in IBAN IBAN2007Identifier <sup>†</sup> (see country's IBAN at the beginning of this chapter.)
1.1.2	[XOR]	++++ <Othr>	<b>Item:</b> <b>Function:</b> <b>Usage rules:</b>	Other Unique identification of an organisation, as assigned by an institution, using an identification scheme. Only 1 occurrence is used. May contain BBAN (as described at the beginning of this chapter.)
1.1.3	[1..1]	+++++ <Id>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Identification The account identification in country's legacy format. Max35Text <sup>†</sup> See General Information for legacy account format.
1.1.11	[1..1]	+++ Ccy	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Currency Account currency of the creditor's account. ActiveOrHistoricCurrencyCode <sup>†</sup> Required by CGI-MP
2.21	[1..1]	++ <DbtrAgt>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	DebtorAgent Financial institution servicing an account for the debtor. Required by CGI-MP.
6.1.0	[1..1]	+++ <FinInstnId>	<b>Item:</b> <b>Function:</b>	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	BIC The identification of the institution. BICIdentifier <sup>†</sup> Use a BIC code provided by your branch.
9.1.1	[1..1]	++++ <PstlAdr>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	PostalAddress Information that locates and identifies a specific address, as defined by postal services. Required by CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Country Nation with its own government. CountryCode <sup>†</sup> Required by CGI-MP
2.27	[1..n]	++ <CdtTrfTxInf>	<b>Item:</b> <b>Function:</b>	CreditTransferTransactionInformation Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	[1..1]	+++ <PmtId>	<b>Item:</b> <b>Function:</b>	PaymentIdentification Unique identification assigned by the initiating party to identify unambiguously the transaction.

2.30	[1..1]	++++ <EndToEndId>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	EndToEndIdentification This identification is passed on, unchanged, throughout the entire end-to-end chain. Max35Text† Transaction identifier. Please send unique content for the date in field <ReqdExctnDt>. There should not be two payments with same EndToEnd on same date.
2.42	[1..1]	+++ <Amt>	<b>Item:</b> <b>Function:</b>	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
2.43	[1..1]	++++ <InstdAmt>	<b>Item:</b> <b>Format:</b> <b>Usage rule:</b>	InstructedAmount ActiveOrHistoricCurrencyAndAmount† Max digits:10, Fraction digit:None. The "Ccy" attribute may only contain "HUF" for Hungarian domestic payments.
2.77	[1..1]	+++ <CdtrAgt>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	CreditorAgent Financial institution servicing an account for the creditor. Required by CGI-MP
6.1.0	[1..1]	++++ <FinInstnId>	<b>Item:</b> <b>Function:</b>	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	+++++ <BIC>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	BIC The identification of the institution BICIdentifier† Required by CGI-MP.
6.1.8	[1..1]	+++++ <PstlAdr>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	PostalAddress Information that locates and identifies a specific address, as defined by postal services. Required by CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Country Nation with its own government. CountryCode† Required by CGI-MP
2.79	[1..1]	+++ <Cdtr>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	Creditor Party to which an amount of money is due. Required by CGI-MP
9.1.0	[1..1]	++++ <Nm>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Name Name of Creditor Max35Text† Required by CGI-MP
9.1.1	[1..1]	++++ <PstlAdr>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	PostalAddress Postal address of creditor Required by CGI-MP
9.1.5	[1..1]	+++++ <StrtNm>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	StreetName Street component of the postal address of the sender. Max35Text† Required by Erste Bank Hungary Zrt.
9.1.10	[1..1]	+++++ <Ctry>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Country Name of the country CountryCode† Required by CGI-MP

9.1.12	[1..1]	++++ <Id>	<b>Item:</b>	Identification
			<b>Function:</b>	Identification of a Party that initiates the payment.
			<b>Usage rule:</b>	Required by Erste Bank Hungary Zrt.
9.1.13	[1..1]	+++++ <OrgId>	<b>Item:</b>	OrganisationIdentification
			<b>Function:</b>	Unique and unambiguous way to identify an organisation
			<b>Usage rule:</b>	Required by Erste Bank Hungary Zrt.
9.1.15	[1..1]	++++++ <Othr>	<b>Item:</b>	Other
			<b>Function:</b>	Non-BIC/BEI identification method.
			<b>Usage rule:</b>	Required by Erste Bank Hungary Zrt.
9.1.16	[1..1]	+++++++ <Id>	<b>Item:</b>	Identification
			<b>Function:</b>	Identify the party who initiated this order.
			<b>Format:</b>	Alphanumeric, max 24 chars.
			<b>Usage rule:</b>	Receiving party's identifier: Tax number or EAN code Required by Erste Bank Hungary Zrt.
2.80	[1..1]	+++ <CdtrAcct>	<b>Item:</b>	CreditorAccount
			<b>Function:</b>	An unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
1.1.10	[1..1]	++++ <Id>	<b>Item:</b>	Identification
			<b>Function:</b>	Identification assigned by an institution.
			<b>Usage rule:</b>	Only 1 occurrence of either IBAN or Other/Id as child-element, but not both.
1.1.1	[XOR]	++++ <IBAN>	<b>Item:</b>	IBAN
			<b>Function:</b>	The account identification in IBAN
			<b>Format:</b>	IBAN2007Identifier <sup>†</sup> (see General Information)
1.1.2	[XOR]	++++ <Othr>	<b>Item:</b>	Other
			<b>Function:</b>	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
			<b>Usage rules:</b>	Only 1 occurrence is used.
1.1.3	[1..1]	+++++ <Id>	<b>Item:</b>	Identification
			<b>Function:</b>	The account identification in country's legacy format.
			<b>Format:</b>	BBAN (See BBAN of HU at the beginning of this chapter.)
2.98	[0..1]	+++ <RmtInf>	<b>Item:</b>	RemittanceInformation
			<b>Function:</b>	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
2.99	[0..1]	++++ <Unstrd>	<b>Item:</b>	Unstructured
			<b>Function:</b>	Unstructured form of Remittance Information.
			<b>Format:</b>	Alphanumeric, maximum length of 70 characters.

## Usage Guide – Foreign

### General Remarks

Only one Payment Info block is expected per pain.001.001.03 file.

### Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

### A Quick Reminder of The Convention

<b>Index</b>	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
<b>Multiplicity</b>	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$ , where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or $\infty$ .
<b>Format</b>	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
<b>Colour coding</b>	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
<b>+</b>	Indicator of depth in the schema hierarchy.
<b>†</b>	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Payment HU (Foreign)	Characteristics	
1.0	[1..1]	+ <GrpHdr>	<b>Item:</b>	GroupHeader
			<b>Function:</b>	Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	<b>Item:</b>	MessageIdentification
			<b>Function:</b>	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.
			<b>Format:</b>	Max35Text†
1.2	[1..1]	++ <CreDtTm>	<b>Item:</b>	CreationDateTime
			<b>Function:</b>	The date of time when this message is created.
			<b>Format:</b>	ISODateTime†
1.6	[1..1]	++ <NbOfTxs>	<b>Item:</b>	NumberOfTransactions
			<b>Function:</b>	The count of the total transactions in this message.
			<b>Format:</b>	Numeric, total digits: 15, fraction digits: 0.
1.8	[1..1]	++ <InitgPty>	<b>Item:</b>	InitiatingParty
			<b>Function:</b>	Party that initiates the payment.
9.1.0	[0..1]	+++ <Nm>	<b>Item:</b>	Name
			<b>Function:</b>	The name of the initiating party.
			<b>Format:</b>	Max35Text†
9.1.12	[1..1]	+++ <Id>	<b>Item:</b>	Identification
			<b>Function:</b>	Identification of a Party that initiates the payment.
			<b>Usage rule:</b>	Required by CGI-MP.
9.1.13	[1..1]	++++ <OrgId>	<b>Item:</b>	OrganisationIdentification
			<b>Function:</b>	Unique and unambiguous way to identify an organisation
			<b>Usage rule:</b>	Required by CGI-MP.



9.1.14	[1..1]	+++++ <BICOrBEI>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	BICOrBEI Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking AnyBICIdentifier <sup>†</sup> Required. Only following BIC's may be used: GIBAHUHB
2.0	[1..1]	+ <PmtInf>	<b>Item:</b> <b>Function:</b>	PaymentInformation Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
2.1	[1..1]	++ <PmtInfId>	<b>Item:</b> <b>Function:</b> <b>Format:</b>	PaymentInformationIdentification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Alphanumeric, max 16 chars.
2.2	[1..1]	++ <PmtMtd>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rules:</b>	PaymentMethod Specifies the means of payment that will be used to move the amount of money. Code, one of {TRF, TRA, CHK}. Mandated to be "TRF" by CGI-MP.
2.6	[1..1]	++ <PmtTpInf>	<b>Item:</b> <b>Function:</b>	PaymentTypeInformation Set of elements used to further specify the type of transaction.
2.8	[1..1]	+++ <SvcLvl>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	ServiceLevel Agreement under which or rules under which the transaction should be processed. Required by CGI-MP.
2.9	[1..1]	++++ <Cd>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Code Using <Cd> means using a level of service between the parties, as published in an external service level code list. ExternalServiceLevel1Code <sup>†</sup> Payment may be Non-Urgent and Urgent. Thus allowed values are {NURG, URGP}.
2.17	[1..1]	++ <ReqdExctnDt>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	RequiredExecutionDate Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. ISODate <sup>†</sup> Past dates are rejected.
2.19	[1..1]	++ <Dbtr>	<b>Item:</b> <b>Function:</b>	Debtor Party that owes an amount of money to the creditor.
9.1.0	[1..1]	+++ <Nm>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Name The name of the debtor. Alphanumeric, max 140 characters. Required by CGI-MP
9.1.1	[1..1]	+++ <PstlAdr>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	PostalAddress Information that locates and identifies a specific address, as defined by postal services. Required by CGI-MP.
9.1.5	[0..1]	+++++ <StrtNm>	<b>Item:</b> <b>Function:</b> <b>Format:</b>	StreetName Street component of the postal address of the sender. Max35Text <sup>†</sup>

9.1.8	[0..1]	+++++ <TwnNm>	<b>Item:</b> <b>Function:</b> <b>Format:</b>	TownName Name of a built-up area, with defined boundaries, and a local government. Max35Text†.
9.1.10	[1..1]	+++++ <Ctry>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Country Name of the country CountryCode† Required by CGI-MP.
2.20	[1..1]	++ <DbtrAcct>	<b>Item:</b> <b>Function:</b>	DebtorAccount Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
1.1.10	[1..1]	+++ <Id>	<b>Item:</b> <b>Function:</b>	Identification Identification assigned by an institution.
1.1.1	[1..1]	++++ <IBAN>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	IBAN The account identification in IBAN IBAN2007Identifier† Required by Erste Bank Hungary Zrt.
1.1.11	[1..1]	+++ Ccy	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Currency Account currency of account. ActiveOrHistoricCurrencyCode† Required by CGI-MP.
2.21	[1..1]	++ <DbtrAgt>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	DebtorAgent Financial institution servicing an account for the debtor. Required by CGI-MP.
6.1.0	[1..1]	+++ <FinInstnId>	<b>Item:</b> <b>Function:</b>	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	BIC Bank Identifier Code. BICIdentifier† Required by Erste Bank Hungary Zrt.
9.1.1	[1..1]	++++ <PstlAdr>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	PostalAddress Information that locates and identifies a specific address, as defined by postal services. Required by CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Country Nation with its own government. CountryCode† Required by CGI-MP.
2.24	[0..1]	++ ChrgBr	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	ChargeBearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Code, one of { SHAR, CRED, DEBT } If element is not given, it is treated as SHAR. SHAR = Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor CRED = All transaction charges are to be borne by the creditor. DEBT = All transaction charges are to be borne by the debtor.

2.27	[1..n]	++ <CdtTrfTxInf>	<b>Item:</b> <b>Function:</b>	CreditTransferTransactionInformation Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	[1..1]	+++ <PmtId>	<b>Item:</b> <b>Function:</b>	PaymentIdentification Set of elements used to reference a payment instruction.
2.30	[1..1]	++++ <EndToEndId>	<b>Item:</b> <b>Function:</b>  <b>Format:</b> <b>Usage rule:</b>	EndToEndIdentification Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Alphanumeric, maximum of 16 characters. <b>Transaction identifier. Please send unique content for the date in field &lt;ReqdExctnDt&gt;. There should not be two payments with same EndToEnd on same date.</b>
2.42	[1..1]	+++ <Amt>	<b>Item:</b> <b>Function:</b>  <b>Format:</b> <b>Usage rule:</b>	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges. ActiveOrHistoricCurrencyAndAmount <sup>†</sup> . Note: Decimal separator is a dot. Only InstdAmt may be used.
2.43	[1..1]	++++ <InstdAmt>	<b>Item:</b> <b>Format:</b>  <b>Usage rule:</b>	InstructedAmount ActiveOrHistoricCurrencyAndAmount o Number, Total digit: 15, Fraction digit: 2 Mandatory
2.77	[1..1]	+++ <CdtrAgt>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	CreditorAgent Financial institution servicing an account for the creditor. Required by CGI-MP and at least one type of identification must be present: BIC, Nm, ClrSysMmbld or Brnchld. Please note that OthrId is stated to be ignored according to CGI-MP.
6.1.0	[1..1]	++++ <FinInstnId>	<b>Item:</b> <b>Function:</b>	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	+++++ <BIC>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	BIC Bank Identifier Code. BICIdentifier <sup>†</sup> Mandatory
6.1.8	[1..1]	+++++ <PstlAdr>	<b>Item:</b> <b>Function:</b>  <b>Usage rule:</b>	PostalAddress Information that locates and identifies a specific address, as defined by postal services. Required by CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Country Nation with its own government. CountryCode <sup>†</sup> Required by CGI-MP
2.79	[1..1]	+++ <Cdtr>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	Creditor Party to which an amount of money is due. Required by CGI-MP
9.1.0	[1..1]	++++ <Nm>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Name Name of Creditor Alphanumeric, max 35 characters Required by CGI-MP.

9.1.1	[1..1]	++++ <PstlAdr>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	PostalAddress Postal address of creditor Required by CGI-MP
9.1.5	[0..1]	+++++ <StrtNm>	<b>Item:</b> <b>Function:</b> <b>Format:</b>	StreetName Street component of the postal address of the sender. Alphanumeric, max 35 characters
9.1.8	[0..1]	+++++ <TwnNm>	<b>Item:</b> <b>Function:</b> <b>Format:</b>	TownName Name of a built-up area, with defined boundaries, and a local government. Alphanumeric, max 35 characters
9.1.10	[1..1]	+++++ <Ctry>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	Country Name of the country CountryCode <sup>†</sup> Required by CGI-MP
2.80	[1..1]	+++ <CdtrAcct>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	CreditorAccount Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. Required by CGI-MP.
1.1.10	[1..1]	++++ <Id>	<b>Item:</b> <b>Function:</b>	Identification Identification assigned by an institution.
1.1.1	[XOR]	+++++ <IBAN>	<b>Item:</b> <b>Function:</b> <b>Format:</b> <b>Usage rule:</b>	IBAN The account identification in IBAN IBAN2007Identifier <sup>†</sup> Usage of this element excludes the presence of 1.1.2 below.
1.1.2	[XOR]	+++++ <Othr>	<b>Item:</b> <b>Function:</b> <b>Usage rule:</b>	Other Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage of this element excludes the presence of 1.1.1 above.
1.1.3	[1..1]	+++++ <Id>	<b>Item:</b> <b>Function:</b> <b>Format:</b>	Identification Identification assigned by an institution. Alphanumeric, max 34 characters
2.88	[0..1]	+++ <RmtInf>	<b>Item:</b> <b>Function:</b>	RemittanceInformation Payment details
2.89	[0..1]	++++ <Ustrd>	<b>Item:</b> <b>Function:</b> <b>Format:</b>	Unstructured Payment details Alphanumeric, maximum length of 140 characters.

## Example

Figure 0-1 HU domestic payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>201503300001</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>1111111100</CtrlSum>
      <InitgPty>
        <Nm>UNION BIEMAN TNSZRSNCR</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>A11194044</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>201503300001</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>True</BtchBookg>
      <PmtTpInf>
        <SvcLv>
          <Cd>NURG</Cd>
        </SvcLv>
      </PmtTpInf>
      <ReqdExctnDt>2015-03-31</ReqdExctnDt>
      <Dbtr>
        <Nm>Accuont Holder's name1</Nm>
        <PstlAdr>
          <Ctry>HU</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>1160000600000000065228719</Id>
          </Othr>
        </Id>
        <Ccy>HUF</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>GIBAHUHB</BIC>
          <PstlAdr>
            <Ctry>HU</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>Id_101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="HUF">1234567890</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>GIBAHUHB</BIC>
            <PstlAdr>
              <Ctry>HU</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
        <Nm>Name1</Nm>
        <PstlAdr>
          <StrtNm>Address of Name1</StrtNm>
          <Ctry>HU</Ctry>
        </PstlAdr>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```
<Id>
  <OrgId>
    <Othr>
      <Id>qwertzu123</Id>
    </Othr>
  </OrgId>
</Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1160000600000000011111111</Id>
    </Othr>
  </Id>
  <Ccy>HUF</Ccy>
</CdtrAcct>
<Purp>
  <Prtry>AHA</Prtry>
</Purp>
<RmtInf>
  <Ustrd>details1</Ustrd>
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>Id_102_endtoend</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="HUF">1234567890</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>GIBAHUHB</BIC>
      <PstlAdr>
        <Ctry>HU</Ctry>
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
  <Nm>Name2</Nm>
  <PstlAdr>
    <StrtNm>Address of Name2</StrtNm>
    <Ctry>HU</Ctry>
  </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>qwertzu456</Id>
      </Othr>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1160000600000000022222222</Id>
    </Othr>
  </Id>
  <Ccy>HUF</Ccy>
</CdtrAcct>
<Purp>
  <Prtry>AHA</Prtry>
</Purp>
<RmtInf>
  <Ustrd>details2</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Figure 0-2 HU Foreign payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>Id_101</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Name of initiator</Nm>
        <Id>
          <OrgId>
            <BICOrBEI>GIBAHUHB</BICOrBEI>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>PmtId_101</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>Name of debtor</Nm>
        <PstlAdr>
          <StrtNm>Name of street</StrtNm>
          <TwnNm>Name of town</TwnNm>
          <Ctry>HU</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>HU42117730161111101800000000</IBAN>
        </Id>
        <Ccy>HUF</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>GIBAHUHB</BIC>
          <PstlAdr>
            <Ctry>HU</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>Id_101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">100</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>NDEAFIHH</BIC>
            <PstlAdr>
              <Ctry>FI</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Name of Creditor</Nm>
          <PstlAdr>
            <StrtNm>Aleksanterinkatu 99</StrtNm>
            <TwnNm>Tampere 33100</TwnNm>
            <Ctry>FI</Ctry>
          </PstlAdr>
        </Cdtr>
      </CdtTrfTxInf>
      <CdtrAcct>
        <Id>
          <IBAN>FI3329501800008512</IBAN>
        </Id>
      </CdtrAcct>
      <RmtInf>
        <Ustrd>Foreign payment from HU to FI</Ustrd>
      </RmtInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

## Statement (Erste Bank Hungary Zrt)

### General Remarks

Here below are the noteworthy features of Erste Bank Hungary Zrt's CGI-MP statement:

- Entry's value-date is always equal to its booking-date.
- The transaction code follows the SWIFT MT940 convention (see chapter *Introduction*.)
- Transaction Identification (TxId) is identical to En-to-end Id (EndToEndId).
- Only the details of one party are given per entry. It is either debtor's (in the case of a debit entry) or creditor's (in the case of credit entry). The details include the party's name and the party's account identification.
- Debit transactions may be bulk-booked, i.e., one entry in the statement for 2 or more payment orders with the same purpose and from the same account. This happens only when it is clearly indicated in the payment orders (pain.001.001.03). This statement however does not indicate if an entry represents a set of transactions that have been bulk-booked.

### Usage Guide

#### Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

#### A Quick Reminder of The Convention

<b>Index</b>	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
<b>Multiplicity</b>	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$ , where: $m$ is the minimum and it can be 0 or 1 and $n$ is the maximum and it can be 1, 2, ... or $\infty$ .
<b>Format</b>	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
<b>Colour coding</b>	Rows with white background represent leaf-nodes. Otherwise the background is blue.
<b>+</b>	Indicator of depth in the schema hierarchy.
<b>†</b>	Indicator of a universal ISO definition (full listing in Chapter 1).





Index	Mult.	Element Statement (HU)	Characteristics	
1.0	[1..1]	+ <GrpHdr>	<b>Item:</b>	GroupHeader
			<b>Function:</b>	Common information for the message.
1.1	[1..1]	++ <MsgId>	<b>Item:</b>	MessageIdentification
			<b>Function:</b>	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.
			<b>Format:</b>	Max35Text <sup>†</sup>
1.2	[1..1]	++ <CreDtTm>	<b>Item:</b>	CreationDateTime
			<b>Function:</b>	Date and time at which the message was created by Erste Bank Hungary Zrt.
			<b>Format:</b>	ISODatetime <sup>†</sup>
1.4	[0..1]	++ <MsgPgntn>	<b>Item:</b>	MessagePagination
			<b>Function:</b>	Set of elements used to provide details on the page number of the message.
8.1.0	[1..1]	+++ <PgNb>	<b>Item:</b>	PageNumber
			<b>Function:</b>	Page number in a multi-page statement.
			<b>Format:</b>	Number, total digits: 5, fraction digit: 0.
			<b>Usage rules:</b>	This corresponds to MT940, subfield 28, part II, Sequence number.
8.1.1	[1..1]	+++ <LastPgInd>	<b>Item:</b>	LastPageIndicator
			<b>Function:</b>	Indicator for the last page of a multi-page statement.
			<b>Format:</b>	Boolean
2.0	[1..1]	+ <Stmnt>	<b>Item:</b>	Statement
			<b>Function:</b>	Reports on booked entries and balances for a cash account.
2.1	[1..1]	++ <Id>	<b>Item:</b>	Identifier
			<b>Function:</b>	Unique identifier of this statement.
			<b>Format:</b>	Alphanumeric, max 16 chars.
			<b>Usage rules:</b>	This corresponds to field 20 of MT940.
2.2	[1..1]	++ <ElctrncSeqNb>	<b>Item:</b>	ElectronicSequenceNumber
			<b>Function:</b>	Sequential number of the report, assigned by the Erste Bank Hungary Zrt. It is incremented for each report sent electronically.
			<b>Format:</b>	Number, total digits: 5, fraction digit: 0.
			<b>Usage rule:</b>	Required by CGI-MP. This corresponds to MT940 field :28: subfield 1, Statement number.
2.4	[1..1]	++ <CreDtTm>	<b>Item:</b>	CreationDateTime
			<b>Function:</b>	Date and time at which the statement was created by Erste Bank Hungary Zrt.
			<b>Format:</b>	ISODate <sup>†</sup>
2.10	[1..1]	++ <Acct>	<b>Item:</b>	Account
			<b>Function:</b>	Details about the account being reported.
1.2.0	[1..1]	+++ <Id>	<b>Item:</b>	Identification
			<b>Function:</b>	To identify the account being reported.
			<b>Usage rules:</b>	Either IBAN or Other/Id below is present. This is determined by Erste Bank Hungary Zrt.
1.2.1	[XOR]	++++ <IBAN>	<b>Item:</b>	International Bank Account Number
			<b>Function:</b>	To specify the account using IBAN.
			<b>Format:</b>	IBAN2007Identifier <sup>†</sup> (See beginning of chapter for country-specifics).
			<b>Usage rule:</b>	Only 1 occurrence is used.

1.2.2	[XOR]	++++ <Othr>	<b>Item:</b>	Identification
			<b>Function:</b>	To identify the account using a format other than IBAN.
			<b>Usage rules:</b>	Only 1 occurrence is used. May contain BBAN (as described at the beginning of this chapter)
1.2.3	[1..1]	+++++ <Id>	<b>Item:</b>	Identification
			<b>Function:</b>	The identifier for the above category.
			<b>Format:</b>	BBANIdentifier <sup>†</sup> (Described at the beginning of chapter)
1.2.11	[1..1]	+++ <Ccy>	<b>Item:</b>	Currency
			<b>Function:</b>	Identification of the currency in which the account is held.
			<b>Format:</b>	ActiveOrHistoricCurrencyCode <sup>†</sup>
			<b>Usage rules:</b>	Required by CGI-MP.
1.2.56	[1..1]	+++ <Svcr>	<b>Item:</b>	Servicer
			<b>Function:</b>	Party that manages the account on behalf of the account owner, i.e., it manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.
			<b>Usage rules:</b>	Required by CGI-MP.
1.2.57	[1..1]	++++ <FinInstld>	<b>Item:</b>	FinancialInstitution
			<b>Function:</b>	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
1.2.58	[1..1]	+++++ <BIC>	<b>Item:</b>	BankIdentifierCode
			<b>Function:</b>	Code allocated to financial institutions by the BIC Registration Authority.
			<b>Format:</b>	BICIdentifier <sup>†</sup> .
			<b>Usage rules:</b>	Erste Bank Hungary Zrt always uses BIC and not others.
2.23	[1..4]	++ <Bal>	<b>Item:</b>	Balance
			<b>Function:</b>	This is node set of elements used to indicate the various balance types at a specific point in time.
			<b>Usage rules:</b>	There can be up to 4 occurrences of <Bal>, each having a different type (Tp), namely PRCD, CLBD, CLAV and FWAV.
2.24	[1..1]	+++ <Tp>	<b>Item:</b>	Type
			<b>Function:</b>	Indicate the type of balance.
2.25	[1..1]	++++ <CdOrPrtry>	<b>Item:</b>	CodeOrProprietary
			<b>Function:</b>	Indicate whether the type is specified in ISO or a proprietary code.
			<b>Usage rules:</b>	Erste Bank Hungary Zrt uses ISO code. See sub-entries.
2.26	[1..1]	+++++ <Cd>	<b>Item:</b>	Code
			<b>Function:</b>	Indicate which of the 4 balance types as outlined above.
			<b>Format:</b>	Code word. One of { PRCD, CLBD, CLAV, FWAV }
2.34	[1..1]	+++ <Amt>	<b>Item:</b>	Amount
			<b>Function:</b>	Amount of money in the cash entry. (The amount in the given type of balance.)
			<b>Format:</b>	CurrencyAndAmount <sup>†</sup> (total digits: 15, fraction digits: 2.)

2.35	[1..1]	+++ <CdtDbtInd>	<b>Item:</b>	CreditDebitIndicator
			<b>Function:</b>	To indicate whether the balance is a credit or debit amount.
			<b>Format:</b>	Code word. One of {CRDT, DBIT} for credit and debit respectively
2.36	[1..1]	+++ <Dt>	<b>Item:</b>	Date
			<b>Function:</b>	The value-date of the balance (in either date-only or date-&-time form.)
4.1.0	[1..1]	++++ <Dt>	<b>Item:</b>	Date
			<b>Format:</b>	ISODate <sup>†</sup>
2.76	[1..1]	++ <Ntry>	<b>Item:</b>	Entry
			<b>Function:</b>	This is a set of elements for specifying an entry in the statement.
			<b>Usage rules:</b>	In MT940 this corresponds to one field 61, Statement line.
2.77	[1..1]	+++ <NtryRef>	<b>Item:</b>	EntryReference
			<b>Function:</b>	This uniquely identifies the statement entry.
			<b>Format:</b>	Max35Text <sup>†</sup>
			<b>Usage rules:</b>	Required in CGI-MP.
2.78	[1..1]	+++ <Amt>	<b>Item:</b>	Amount
			<b>Function:</b>	Amount of money in the cash entry.
			<b>Format:</b>	CurrencyAndAmount <sup>†</sup> (total digits:15; fraction digit 2)
2.79	[1..1]	+++ <CdtDbtInd>	<b>Item:</b>	CreditDebitIndicator
			<b>Function:</b>	To indicate whether the entry is a credit or debit amount.
			<b>Format:</b>	Code word. One of {CRDT, DBIT} for credit and debit respectively.
2.81	[1..1]	+++ <Sts>	<b>Item:</b>	Status
			<b>Function:</b>	Status of an entry on the books of the account servicer.
			<b>Format:</b>	Code word {BOOK, INFO, PDNG}.
			<b>Usage rules:</b>	Erste Bank Hungary Zrt uses only BOOK.
2.82	[1..1]	+++ <BookgDt>	<b>Item:</b>	BookingDate
			<b>Function:</b>	Date or Date-time when an entry is posted to an account on the account servicer's books.
			<b>Usage rules:</b>	Required in CGI-MP. Erste Bank Hungary Zrt uses Date-only format. See below.
4.1.0	[1..1]	++++ <Dt>	<b>Item:</b>	Date
			<b>Function:</b>	Date when an entry is posted to an account on the account servicer's books.
			<b>Format:</b>	ISODate <sup>†</sup>
			<b>Usage rules:</b>	Required by CGI-MP. This corresponds to MT940, field 61, subfield Entry Date.
2.83	[1...1]	+++ <ValDt>	<b>Item:</b>	ValueDate
			<b>Function:</b>	Date or date-time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.
			<b>Usage rules:</b>	Required in CGI-MP. Erste Bank Hungary Zrt uses Date-only format. See below.

4.1.0	[1..1]	++++ <Dt>	<b>Item:</b>	Date
			<b>Function:</b>	The date (without the time element).
			<b>Format:</b>	ISODate <sup>†</sup>
			<b>Usage rules:</b>	This corresponds to MT940 field 61, subfield Value Date.
2.84	[0..1]	+++ <AcctSvcrRef>	<b>Item:</b>	AccountServicerReference
			<b>Function:</b>	Unique reference as assigned by the bank to unambiguously identify the entry.
			<b>Format:</b>	Alphanumeric, max 16 chars.
			<b>Usage rules:</b>	This corresponds to MT940 field 61, subfield 8, Reference of the account servicing institution.
2.91	[1..1]	+++ <BkTxCd>	<b>Item:</b>	BankTransactionCode
			<b>Function:</b>	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
			<b>Usage rules:</b>	This corresponds to MT940, field 61, subfield 6, Transaction identification code.
2.97	[0..1]	++++ <Prtry>	<b>Item:</b>	Proprietary
			<b>Function:</b>	Using a proprietary way to indicate the Bank Transaction Code.
2.98	[1..1]	+++++ <Cd>	<b>Item:</b>	Code
			<b>Function:</b>	The code with the abovementioned function.
			<b>Format:</b>	Alphanumeric, max 3 chars. See "SWIFT Transaction Identification Code" in Introduction chapter for a full list of codes.
2.99	[1..1]	+++++ <Issr>	<b>Item:</b>	Issuer
			<b>Function:</b>	Indication of the issuer of the Bank Transaction Code
			<b>Format:</b>	Max35Text <sup>†</sup>
			<b>Usage rules:</b>	Required by CGI-MP. Always set to "SWIFT".
2.135	[1..1]	+++ <NtryDtIs>	<b>Item:</b>	EntryDetails
			<b>Function:</b>	Set of elements used to provide details on the entry.
			<b>Usage rule:</b>	Required by CGI-MP.
2.142	[1..1]	++++ <TxDtIs>	<b>Item:</b>	TransactionDetails
			<b>Function:</b>	Set of elements used to provide information on the underlying transaction(s).
			<b>Usage rule:</b>	Required by CGI-MP.
2.143	[1..1]	+++++ <Refs>	<b>Item:</b>	References
			<b>Function:</b>	Set of elements used to provide the identification of the underlying transaction.
			<b>Usage rule:</b>	Required by CGI-MP
2.148	[1..1]	+++++ <EndToEndId>	<b>Item:</b>	EndToEndIdentifier
			<b>Function:</b>	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			<b>Format:</b>	Alphanumeric, max 16 chars.
			<b>Usage rules:</b>	If present, this corresponds to MT940, field 86, subfield 6 (6 <sup>th</sup> line) code word EREF.

2.149	[1..1]	++++++ <TxId>	<b>Item:</b> TransactionIdentification <b>Function:</b> Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. <b>Format:</b> Alphanumeric, max 16 chars. <b>Usage rules:</b> This corresponds to MT940, field 61, subfield 7 (Reference for the account owner).
2.156	[1..1]	+++++ <AmtDtls>	<b>Item:</b> AmountDetails <b>Function:</b> Set of elements providing information on the original amount. <b>Usage rules:</b> Required by CGI-MP.
2.1.9	[1..1]	++++++ <TxAmt>	<b>Item:</b> TransactionAmount <b>Function:</b> The amount in the account currency that has been transacted. <b>Usage rules:</b> Required by CGI-MP.
2.1.10	[1..1]	+++++++ <Amt>	<b>Item:</b> Amount <b>Function:</b> Amount of money in the cash entry. <b>Format:</b> CurrencyAndAmount <sup>†</sup> , (total digits:15; fraction digits:2.)
2.199	[0..1]	+++++ <RltdPties>	<b>Item:</b> Related Parties <b>Function:</b> Set of elements used to identify the parties related to the underlying transaction.
2.201	[0..1]	++++++ <Dbtr>	<b>Item:</b> Debtor <b>Function:</b> Set of elements to describe the debtor. <b>Usage rules:</b> Present when it is a credit entry.
9.1.0	[1..1]	+++++++ <Nm>	<b>Item:</b> Name (of the Debtor) <b>Function:</b> The name of the debtor <b>Format:</b> Alphanumeric, max 59 characters. <b>Usage rules:</b> This corresponds to MT940, field 86, subfield 1 (1 <sup>st</sup> line).
2.202	[0..1]	+++++++ <DbtrAcct>	<b>Item:</b> DebtorAccount <b>Function:</b> Set of elements to identify the debtor's account.
1.1.0	[1..1]	+++++++ <Id>	<b>Item:</b> Identification <b>Function:</b> To identify the account <b>Usage rules:</b> This corresponds to MT940, field 86, subfield 2 (2 <sup>nd</sup> line). This can be described in IBAN or Othr/Id.
1.1.1	[XOR]	+++++ <IBAN>	<b>Item:</b> IBAN <b>Function:</b> The account identification in IBAN <b>Format:</b> IBAN2007Identifier <sup>†</sup> (See beginning of chapter for country-specifics). <b>Usage rule:</b> Only 1 occurrence is used.
1.1.2	[XOR]	+++++++ <Othr>	<b>Item:</b> Other <b>Function:</b> Unique identification of an organisation, as assigned by an institution using an identification scheme. <b>Usage rules:</b> Only 1 occurrence is used. May contain BBAN (as described at the beginning of this chapter.)
1.1.3	[1..1]	+++++++ <Id>	<b>Item:</b> Identification <b>Function:</b> The bank account number of the debtor. <b>Format:</b> BBANIdentifier <sup>†</sup> (Described at the beginning of this chapter.)

2.204	[0..1]	+++++++ <Cdtr>	<b>Item:</b>	Creditor
			<b>Function:</b>	Set of elements to describe the creditor.
			<b>Usage rules:</b>	Present when it is a debit entry.
9.1.0	[0..1]	+++++++ <Nm>	<b>Item:</b>	Name
			<b>Function:</b>	The name of the creditor.
			<b>Format:</b>	Alphanumeric, max 59 characters.
			<b>Usage rules:</b>	This corresponds to MT940, field 86, subfield 1 (1 <sup>st</sup> line).
2.205	[0..1]	+++++++ <CdtrAcct>	<b>Item:</b>	CreditorAccount
			<b>Function:</b>	Set of elements to identify the creditor's account.
1.1.0	[1..1]	+++++++ <Id>	<b>Item:</b>	Identification (of the Creditor's A/c)
			<b>Function:</b>	Identification assigned by an institution.
			<b>Usage rules:</b>	This can be described in IBAN or Othr/Id. This corresponds to MT940, field 86, subfield 2 (2 <sup>nd</sup> line).
1.1.1	[XOR]	+++++++ <IBAN>	<b>Item:</b>	International Bank Account Number
			<b>Function:</b>	The account identification in IBAN
			<b>Format:</b>	IBAN2007Identifier <sup>†</sup> (Described at the beginning of this chapter.)
			<b>Usage rule:</b>	Only 1 occurrence is used.
1.1.2	[XOR]	+++++++ <Othr>	<b>Item:</b>	Other type of identification
			<b>Function:</b>	An alternative means to identify the account. Use national account number if no IBAN.
			<b>Usage rules:</b>	Only 1 occurrence is used.
1.1.3	[1..1]	+++++++ <Id>	<b>Item:</b>	Identification
			<b>Function:</b>	The bank account number of the debtor.
			<b>Format:</b>	BBANIdentifier <sup>†</sup> (Described at the beginning of this chapter.)
2.234	[0..1]	+++++ <RmtInf>	<b>Item:</b>	RemittanceInformation
			<b>Function:</b>	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.
2.236	[0..n]	+++++ <Strd>	<b>Item:</b>	Structured
			<b>Function:</b>	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
2.265	[0..3]	+++++++ <AddtlRmtInf>	<b>Item:</b>	AdditionalRemittanceInformation
			<b>Function:</b>	Additional information, in free text form, to complement the structured remittance information.
			<b>Format:</b>	Alphanumeric, max 65 chars.
			<b>Usage rules:</b>	If this element is present, there can be up to 3 occurrences, corresponding to MT940, field 86, subfield 3, 4 and 5 respectively.
2.314	[0..1]	+++ <AddtlNtryInf>	<b>Item:</b>	AdditionalEntryInformation
			<b>Function:</b>	Further details of the entry.
			<b>Format:</b>	Alphanumeric, max 34 chars.
			<b>Usage rules:</b>	This corresponds to MT940 field 61, subfield 9, Supplementary Details.

## Example

Figure 0-1 HU statement example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

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