

Electra Program & Corporate NetBank Export - Import Formats Descriptions

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1. General Information

The Electra client program gives you the chance to write (export) existing order files to text files and to read (import) order files from text files created by applications other than Electra. The imported order files can be handled just the same way as any other order file: they can be modified, signed and sent to the bank.

The client program stores all the balances, statements, notices and exchange rates downloaded from the accounting system of the bank. Every downloaded data is stored in a separate file. These files are stored in a special encoded format, they have to be exported in order to use them with other applications.

The files used for export or import are text files where the lines are terminated by the CR/LF characters. The Electra uses several different formats: fixed length record based formats as well as CSF format and XML format.

The fixed length record based format consists of lines of the same length, and the fields within the record are of the same length and always start at the same position. The alphanumeric fields are adjusted to the left and are filled with space characters, the numeric fields are adjusted to the right, and are filled with zeroes from the left. The numbering of the positions starts with 1. The "K" letter in the "Fill" column means that the field must contain a value. If the "Description" field contains a text then that text must be used. Where there is no other instruction, space characters must be used. In this case the character set of the file must be IBM Code Page 852. For example EDIFACT, PEK and UGIRO formats are fixed length record based formats.

The CSF format consists of fields and lines of different length, the fields are separated by semicolons. CSF formats can be well handled by the Excel application. In this case the files have Latin-2 (Windows) character encoding.

XML is a hierarchical data structure, the fields have variable length. The character encoding in import files can be utf-8, iso-8859, iso-8859-2 or cp-852, the export files are always encoded in iso-8859-2.



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ERSTE Bank Electra ISO20022 import format

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3. HUF Payment Orders - EDIFACT Import

One format that can be used for HUF payment orders is the EDIFACT PAYORD format. Line length is 941 characters (including the line dividing CR/LF character pair).

Field	Content	Pos.	Length	Filling	Description
	Transaction				
M1	Record type 1		6	M	"PAYORD"
M2	HUF payment order 7		2	M	"DO"
M3	ID 9		14	M	YYYYMMDD + 6 NUM
	Sender				
M4	Account No. 23		47	M	24-digit account No.
M5	Type of A/C No. 70		1	M	"0"
M6	Name of sender 71		32	M	
	Addressee				
M8	Account No. 220		47	M	24-digit account No.
M9	Type of A/C No. 267		1	M	"0"
M12	Name of addressee 332		32	M	
	Comments				
M18	Comments 593		96		Narrative (3*32 characters)
	Certificate No. 689		6		
	Statistical code 695		4		
	Amount				
M24	Transferable currency 806		3	M	ALPHA (Currency Short Name)
M25	No. of decimals 809		1	M	NUM
M26	Transferable amount 810		13	M	Padded with 0-s from left, no decimal point
	Date				
M28	Value date 835		8		YYYYMMDD
	Miscellaneous				
M29	Status 843		1		" "=NORMAL, "V"=VIBER, "T"=TPLUSONE
M61	Status 938		2	M	"00"
	Record divider				
	CR/LF 940		2	M	0x0D 0x0A

4. Int'l Payment Orders - EDIFACT Import

The format to be used in the case of foreign exchange payment orders is EDIFACT PAYORD. Line length is 1048 characters (including the line dividing CR/LF character pair).

Field	Content	Pos.	Length	Filling	Description
	Transaction				
M1	Record type	1	6	M	"PAYORD"
M2	FX payment order	7	2	M	"IN"
M3	ID	9	14	M	YYYYMMDD + 6 NUM
	Sender				
M4	Account No.	23	47	M	
M5	Type of A/C No.	70	1	M	
M6	Name of sender	71	4*35	M	
	Addressee				
M8	Account No.	220	47	M	
M9	Type of A/C No.	267	1	M	
M10	Bank's name	268	35+29		
M12	Name of addressee	332	4*35	M	
	Country code	472	2	M	
	SWIFT code of partner's bank	474	14	K	
	Correspondent bank	489	35		
	Comments				
	SWIFT	525	1		S.W.I.F.T. copy (Y/N)
	Fax number	526	15		Fax number
	Unique rate	541	1		Unique rate (Y/N)
	Unique rate	542	15		Unique rate
	Comment for the bank	558	35		
M18	Narrative	593	96		
	Statistical data				
M19	Statistical code	689	4	M	Title of international payment
	No. of FX licence	753	24		ALPHANUM
	Date of FX licence	777	8		YYYYMMDD
	Urgent execution	785	1		Urgent execution (Y/N)
	Urgent execution	786	1		0 - T.Day, 1 - T+1.Day, 2 - T+2.Day
	Fax copy execution	788	1		0 - T.Day, 1 - T+1.Day, 2 - T+2.Day
	Amount				
M21	Payable currency	789	3	M	ALPHA
M24	Transferable currency	806	3	M	ALPHA
M25	No. of decimals	809	1	M	NUM
M26	Transferable amount	810	13	M	Padded with 0-s from left, no decimal point
	Date				
M28	Value date	835	8		YYYYMMDD
	Miscellaneous				
M31	Cost bearer	855	1		NUM
M61	Status	938	2	M	"00"
	Country code of beneficiary's bank	940	2	M	
	Correspondent bank (row 2)	942	35		
	Correspondent bank (row 3)	977	35		
	Correspondent bank (row 4)	1012	35		
	Record divider				
	CR/LF	1047	2	M	

Remarks to the completion of the fields:

If the content of M4 (or M8) is a 24-digit GIRO or IBAN account number, M5 (or M9, respectively) shall take the value of 0; if it is an international account number, M5 (M9) shall take 9.

The "Cost bearer" (M31) field should be coded as follows:

0: Costs of the transfer shall be borne by the counterparty

1: Everybody bears his own costs

2: All costs shall be borne by the sender

3: Everybody bears the counterparty's costs

In the case of **FCA collection (.DIT)** the format changes in such a way that the collection identifier can be given in 693-702 positions.

In the case of **SEPA transfer (.SCE)** the format is the same, however, only a restricted set of fields is used.
Used fields:

- Transaction: M1, M2, M3
- Sender's data: M4, M5, M6
- Receiver: M8 (IBAN account number, M12, SWIFT code of the partner's bank, narrative, immediate performance field
- Amount: M21, M24, M25, M26

In the case of **automatic EUR transfer to EU (.EUR)** the format is the same, however, only a restricted set of fields is used.

Used fields:

- Transaction: M1, M2, M3
- Sender's data: M4, M5, M6
- Receiver: M8 (IBAN account number), M12, SWIFT code of the partner's bank, narrative, immediate performance field, country of registration, correspondent bank
- Note: resident
- Stat. information: VIBER
- Amount: M21, M24, M25, M26
- Other: cost unit

In the case of **PriEuro transfer (.PRI)** the format is the same, however, only a restricted set of fields is used.

Used fields:

- Transaction: M1, M2, M3
- Sender's data: M4, M5, M6
- Receiver: M8 (IBAN account number), M12, SWIFT code of the partner's bank, narrative
- Amount: M21, M24, M25, M26

In the case of **FCY book transfer (.DVE)** the format is the same, however, only a restricted set of fields is used.

Used fields:

- Transaction: M1, M2, M3
- Sender's data: M4, M5, M6
- Receiver: M8, M12, narrative, immediate performance field
- Note: resident, use of unique exchange rate, individual exchange rate, SWIFT, telefax number
- Stat. information: VIBER
- Amount: M21, M24, M25, M26
- Other: cost unit

In the case of **FCY transfer within the bank (.DBB)** the format is the same, however, only a restricted set of fields is used.

Used fields:

- Transaction: M1, M2, M3
- Sender's data: M4, M5, M6
- Receiver: M8, M12, narrative, immediate performance field
- Note: use of unique exchange rate, individual exchange rate
- Stat. information: VIBER
- Amount: M21, M24, M25, M26
- Other: cost unit

5. Collection Orders - EDIFACT Import

One of the formats that can be used for collection orders is the EDIFACT PAYORD format. Line length is 941 characters (including the line dividing CR/LF character pair).

Field	Content	Pos.	Length	Filling	Description
	Transaction				
M1	Record type 1		6	M	"INKORD"
M2	HUF based 7		2	M	"DO"
M3	ID 9		14	M	YYYYMMDD + 6 NUM
	Sender				
M4	Account No. 23		47	M	24-digit account number
M5	Type of A/C No. 70		1	M	"0"
M6	Name of sender 71		32	M	
	Addressee				
M8	Account No. 220		47	M	24-digit account number
M9	Type of A/C No. 267		1	M	"0"
M12	Name of addressee 332		32	M	
	Comments				
M18	Comments 593		96		Narrative (3*32 characters)
	Certificate No. 689		6	M	Alphanumerical value
	Collection type 695		1	M	"a": prompt collection based on agreement with debtor "e": prompt collection based on legislation
	Statistical code 715		4		
	Amount				
M24	Currency 806		3	M	"HUF"
M25	No. of decimals 809		1	M	"2"
M26	Amount 810		13	M	Padded with 0-s from left, no decimal point
	Miscellaneous				
M61	Status 938		2	M	"00"
	Record divider				
	CR/LF 940		2	M	0x0D 0x0A

6. HUF and Int'l Payment Orders - MultiCash Import - MT100

6.1. MultiCash Format for Domestic Transfer's Order – MT100

Important! The format in section 6 is only available in the Electra Program!

A The file format is equal to the GIRO-format that is accepted in the course of Hungarian domestic payment transactions. In the following - in addition to the format of the transaction order - we will present you the format of the scheduled orders and the format of the prompt collection orders as well.

The usual extension of the files is ".UNG".

The file includes two different records:

- one header and
- one or more parts including information (transfers/collection orders).

Both the header and the part including information have a constant length. These are 355 bytes in both cases. Neither the fields of data, nor the records are separated by hyphens.

Meaning of the columns in the description of records:

- type = type of the field,
- a = alphanumeric,
- n = numeric (0 - 9),
- x = date (yyyymmdd),
- length = length of the field

Header

The header fields of the data are identified with the field numbers. The field numbers are surrounded by the ":" sign (e.g.: ":01:"). It is obligatory to fill every field.

Number of field	Type	Length	Name
:01:	a	6	Reference
:02:	n	18	Total amounts of orders
:03:	n	5	Number of the orders
:04:	a	12	Identifier of the bank
:05:	a	16	Name of ordering customer 1
		16	Address of ordering customer
:06:	a	8	Code of originator
:07:	a	12	File name
:08:	n	1	Type of order
	a	229	Spaces as filling characters

The content of the field ":08:" is changing according as the type of the order:

- transfer = 1
- prompt order to collect = 2
- scheduled order to collect = 3

One record includes all information about the transfer order.

In case of transfer:

Group	Type	Length	Name
G1	n	2	Code of item (must be "02")
G2	n	3	Code of transaction (must be "001")
G3	n	2	Subsidiary code of transaction (must be "00")
G4	a	12	Number of the ordering customer's bank
G5			<u>Transaction's identifier</u>
G5-1	x	8	Date of enter (yyyymmdd)
G5-2	n	7	Serial number (must be "0000000")
G5-3	n	2	Number of parcel (must be "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Amount
G8			<u>Code of currency</u>
G8-1	a	3	ISO-code (must be "HUF")
G8-2	n	1	Number of decimals (must be "2")
G9	x	8	Value date (yyyymmdd)
G10-11	a	2	Orderer country code
G12	a	3	Statistical code
G13-1	a	8	Code of the 1st approving
G13-2	a	2	Reserved area (spaces)
G14	a	2	Error code (must be "00")
B1-1	a	8	Code of 2nd approving
B1-2	a	1	Reserved area (spaces)
B2	a	6	Reference to client
B3			<u>Ordering customer</u>
B3-1	a	16	Ordering customer's account number
B3-2	a	16	Name of ordering customer 1
B3-3	a	16	Address of ordering customer 1
B4	a	4	Reason
B5			<u>Beneficiary</u>
B5-1	a	16	Beneficiary's account number
B5-2	a	16	Name of beneficiary 1
B5-3	a	16	Address of beneficiary 1
B6	x	8	Value date (yyyymmdd)
B7	a	32	Details 1
B8	a	32	Details 2
B9	a	32	Details 3
B10	a	4	Reserved area (spaces)
B11	a	4	Reserve aread (spaces)
B12	a	33	Reserved area (spaces)
B13	a	2	Beneficiary country code

The records of the orders to collect are different from the records to transfer according to the code of transaction and according to the content of the record's end.

In case of prompt order to collect

Group	Type	Length	Name
G1	n	2	Code of item (must be "02")
G2	n	3	Code of transaction (must be "092")
G3	n	2	Subsidiary code of transaction (must be "00")
G4	a	12	Number of the ordering customer's bank
G5			<u>Transaction's identifier</u>
G5-1	x	8	Date of enter (yyyymmdd)
G5-2	n	7	Serial number (must be "0000000")
G5-3	n	2	Number of parcel (must be "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Area filled by zeros
G8			<u>Code of currency</u>
G8-1	a	3	ISO-code (must be "HUF")
G8-2	n	1	Number of decimals (must be "2")
G9	x	8	Value date (yyyymmdd)
G10	a	1	Code of priority (must be "0")
G11	a	1	Code of urgency (must be "0")
G12	a	3	Code of debiting fee (must be "000")
G13-1	a	8	Code of the 1st approving
G13-2	a	2	Reserve area (space)
G14	a	2	Error code (must be "00")
B1-1	a	8	Code of the 2nd approving
B1-2	a	1	Reserve area (space)
B2	a	6	Reference to client
B3			<u>Ordering customer</u>
B3-1	a	16	Ordering customer's account number
B3-2	a	16	Name of ordering customer 1
B3-3	a	16	Address of ordering customer 1
B4	a	4	Reason
B5			<u>Owner of debit account</u>
B5-1	a	16	Debit account number
B5-2	a	16	Sender's name 1
B5-3	a	16	Sender's address 1
B6	x	8	Date of start (yyyymmdd)
B7	a	32	Details 1
B8	a	32	Details 2
B9	a	32	Details 3
B10	n	1	Reason of submission
B11	a	19	Number of law
B12	n	18	Amount to collect
B13	a	3	Reserve area (space)

In case of scheduled order to collect:

Group	Type	Length	Name
G1	n	2	Code of item (must be "02")
G2	n	3	Code of transaction (must be "093")
G3	n	2	Subsidiary code of transaction (must be "00")
G4	a	12	Number of the ordering customer's bank
G5			<u>Transaction's identifier</u>
G5-1	x	8	Date of enter (yyyymmdd)
G5-2	n	7	Serial number (must be "0000000")
G5-3	n	2	Number of parcel (must be "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Area filled by zeros
G8			<u>Code of currency</u>
G8-1	a	3	ISO-code (must be "HUF")
G8-2	n	1	Number of decimals (must be "2")
G9	x	8	Value date (yyyymmdd)
G10	a	1	Code of priority (must be "0")
G11	a	1	Code of urgency (must be "0")
G12	a	3	Code of debiting fee (must be "000")
G13-1	a	8	Code of the 1st approving
G13-2	a	2	Reserve area (space)
G14	a	2	Error code (must be "00")
B1-1	a	8	Code of the 2nd approving
B1-2	a	1	Reserve area (space)
B2	a	6	Reference to client
B3			<u>Ordering customer</u>
B3-1	a	16	Ordering customer's account number
B3-2	a	16	Name of ordering customer 1
B3-3	a	16	Address of ordering customer 1
B4	a	4	Reason
B5			<u>Owner of debit account</u>
B5-1	a	16	Debit account number
B5-2	a	16	Sender's name 1
B5-3	a	16	Sender's address 1
B6	x	8	Date of start (yyyymmdd)
B7	a	32	Details 1
B8	a	32	Details 2
B9	a	32	Details 3
B10	x	8	Date of admission (yyyymmdd)
B11	x	8	Delay of objection (yyyymmdd)
B12	n	18	Amount to collect
B13	a	7	Reserve area (space)

Adjustment of the fields:

- The alphanumeric fields are adjusted to the left, the empty places are filled by spaces except the fields of the banks' numbers, (04, G4,G6,) which are adjusted to the right and are filled by spaces from the left.
- The numeric fields are adjusted to the right and are filled by zeros from the left.

The header of the file

The hyphen in front of certain number of field e.g. ":01:" in case of TAF-data-transmission is the <CR><LF> (ASCII 13 + 10) series of characters and in case of BTX-data-transmission is the <@><@> (ASCII 64 + 64) series of characters.

Obligatory:

- <CR><LF>:01:
reference: max 16 characters long alphanumeric reference number
- <CR><LF>:02:
sum of amounts: max. 17 characters long numeric checking amount
- <CR><LF>:03:
number of orders: the number of the orders to transfer which are in the file and is max. 5 numeric characters long
- <CR><LF>:04:
executive bank: the Swift-identifier of the executive bank, which is max. 11 characters long alphanumeric
- <CR><LF>:05:
ordering customer: the name and the address of the ordering customer, max. 4 * 35 characters long; alphanumeric

Optional:

- <CR><LF>:06:
number of participants: the number of the ordering customers taking part at the executive bank (from the file BPD); max. 8 characters long; alphanumeric.
- <CR><LF>:07:
filename: the name of the MT100-file the program has stored on the winchester; max. 12 character long; alphanumeric.

Header in front of every order to transfer, when the "Rooting" field is selected in the subsidiary database of the ordering customers.

Obligatory:

- 1st basis block
{1:F01XXXXXXXXXXXX1111223333}
x = the Swift-identifier of the sending institution (caretaker box; 11 positions)
1 = date : MMDD
2 = the active serial number of on the day of creation (2 positions)
3 = the active serial number of the datalines inside the file (4 positions)
- 2nd block of application
{2:I100YYYYYYYYYYYYU2} : the Swift-identifier of the account management's unit (ordering institution)
- 3rd block of text
{4:the content of the message according to the following definition

Obligatory:

- <CR><LF>:20:
reference: max. 16 characters long alphanumeric reference number
- <CR><LF>:32A:
max. 24 characters long; alphanumeric.

Optional:

- 1. partial field: the scheduled due date of execution: It is 6 characters long numeric, and its format is: yyyymmdd

Obligatory:

- 2. partial field: currency: it is 3 characters long; alphanumeric, the ISO-code of the currency.
- 3. partial field: amount: it is max. 15 characters long; numeric, this is an amount with comma (,) as hyphen.
- <CR><LF>:50:
ordering customer: it is max. 4 * 35 characters long; alphanumeric, these are the name and the address of the ordering customer; the account number is stored in the 1st partial field of the :52a: field.

Optional:

- <CR><LF>:52a:
ordering institution
Version A:
1.partial field: account number, max. 37 characters long; alphanumeric, /C/xxx ... xx or /D/xxx ... xx, C = credit (sign), D = debt (sign), x = account number max. 34 characters long
2. partial field : identifier, This is the Swift-identifier, which is max. 11 characters long; alphanumeric.
Version D :
1.partial field: account number, max. 37 characters long; alphanumeric, /C/xxx ... xx or /D/xxx ... xx
C = credit (sign), D = debt (sign), x = account number max. 34 characters long
2.partial field: address, max. 4 * 35 characters long, alphanumeric. These are the name and address of the ordering institution.
- <CR><LF>:53a:
the corresponding bank of the ordering customer in the country of international currency.
Version A :
1.partial field: it is the account number of the ordering institution at the corresponding bank, max. 37 characters long; alphanumeric, /C/xxx ... xx or /D/xxx ... xx, C = credit (sign), D = debt (debt), x = account number max. 34 characters long
2.partial field: identifier, max. 11 characters long alphanumeric. This is the Swift-identifier
Version D:
1.partial field: it is the account number of the ordering institution at the corresponding bank, max. 37 characters long; alphanumeric, /C/xxx ... xx or /D/xxx ... xx, C = credit (sign), D = debt (sign), x = account number max. 34 characters long
2.partial field: address, max. 4 * 35 characters long; alphanumeric. These are the name and address of the corresponding bank
- <CR><LF>:57a:
the relationship between the bank and the beneficiary.
Version A:

1.partial field: the identifier, max. 11 characters long; alphanumeric. It is the Swift-identifier of the beneficiary's bank

Version D:

1.partial field: address, max. 4 * 35 characters long; alphanumeric. These are the name and address of the favoured bank.

- <CR><LF>:59a:

beneficiary

1. partial field: account number, max. 35 characters long; alphanumeric. It is the account number of the beneficiary.

Obligatory:

2.partial field : max. 4 * 35 characters long, alphanumeric. These are the name and address of the beneficiary

Optional:

- <CR><LF>:70:

details

- <CR><LF>:71A:

charges' control: punctually 3 characters long alphanumeric, BEN or OUR

- <CR><LF>:72:

additional information: max. 6 * 35 characters long; alphanumeric. These are the additional information concerning the order, /BENONLY, /CHEQUE, /HOLD and following 3 lines for free text.

Addendum: not only the DEV, but the HUF orders and the DVE and the HVE can be imported with the aid of this format.

:01:REF01
:02:3340,00
:03:2
:04:21798302
:05:ORDERING CUSTOMER 1.
VIHAR U. 11.
GYOMA
:06:MD
:07:INTZV12.INT

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

{1:F0111223344 0626061138}{2:I10021798302 U2}{4:
:20:HIV
:32A:950626DEM10,00
:50:ORDERING CUSTOMER 1.
VIHAR U. 11.
GYOMA
:52A:/D/30542253
21798302
:53A:/D/444444444
11223344
:57A:35353535
:59:/54325432
BENEFICIARY 1.
FASOR U. 22.
VAC
:70:DETAILS
:71A:BEN
:72:/BENONLY
4815
}

7. HUF and Int'l Payment Orders – MOL - MultiCash Import - MT100

7.1. MultiCash Format for Domestic Transfer's Order – MOL – MT100

Important! The format in section 7 is only available in the Electra Program!

A The file format is equal to the GIRO-format that is accepted in the course of Hungarian domestic payment transactions. In the following - in addition to the format of the transaction order - we will present you the format of the scheduled orders and the format of the prompt collection orders as well.

The usual extension of the files is ".UNG".

The file includes two different records:

- one header and
- one or more parts including information (transfers/collection orders).

Both the header and the part including information have a constant length. These are 355 bytes in both cases. Neither the fields of data, nor the records are separated by hyphens.

Meaning of the columns in the description of records:

- type = type of the field,
- a = alphanumeric,
- n = numeric (0 - 9),
- x = date (yyyymmdd),
- length = length of the field

Header

The header fields of the data are identified with the field numbers. The field numbers are surrounded by the ":" sign (e.g.: ":01:"). It is obligatory to fill every field.

Number of field	Type	Length	Name
:01:	a	6	Reference
:02:	n	18	Total amounts of orders
:03:	n	5	Number of the orders
:04:	a	12	Identifier of the bank
:05:	a	16	Name of ordering customer 1
		16	Address of ordering customer
:06:	a	8	Code of originator
:07:	a	12	File name
:08:	n	1	Type of order
	a	229	Spaces as filling characters

The content of the field ":08:" is changing according as the type of the order:

- transfer = 1
- prompt order to collect = 2
- scheduled order to collect = 3

One record includes all information about the transfer order.

In case of transfer:

Group	Type	Length	Name
G1	n	2	Code of item (must be "02")
G2	n	3	Code of transaction (must be "001")
G3	n	2	Subsidiary code of transaction (must be "00")
G4	a	12	Number of the ordering customer's bank
G5			<u>Transaction's identifier</u>
G5-1	x	8	Date of enter (yyyymmdd)
G5-2	n	7	Serial number (must be "0000000")
G5-3	n	2	Number of parcel (must be "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Amount
G8			<u>Code of currency</u>
G8-1	a	3	ISO-code (must be "HUF")
G8-2	n	1	Number of decimals (must be "2")
G9	x	8	Value date (yyyymmdd)
G10-11	a	2	Orderer country code
G12	a	3	Statistical code
G13-1	a	8	Code of the 1st approving
G13-2	a	2	Reserved area (spaces)
G14	a	2	Error code (must be "00")
B1-1	a	8	Code of 2nd approving
B1-2	a	1	Reserved area (spaces)
B2	a	6	Reference to client
B3			<u>Ordering customer</u>
B3-1	a	16	Ordering customer's account number
B3-2	a	16	Name of ordering customer 1
B3-3	a	16	Address of ordering customer 1
B4	a	4	Reason
B5			<u>Beneficiary</u>
B5-1	a	16	Beneficiary's account number
B5-2	a	16	Name of beneficiary 1
B5-3	a	16	Address of beneficiary 1
B6	x	8	Value date (yyyymmdd)
B7	a	32	Details 1
B8	a	32	Details 2
B9	a	32	Details 3
B10	a	4	Reserved area (spaces)
B11	a	4	Reserve aread (spaces)
B12	a	33	Reserved area (spaces)
B13	a	2	Beneficiary country code

The records of the orders to collect are different from the records to transfer according to the code of transaction and according to the content of the record's end.

In case of prompt order to collect

Group	Type	Length	Name
G1	n	2	Code of item (must be "02")
G2	n	3	Code of transaction (must be "092")
G3	n	2	Subsidiary code of transaction (must be "00")
G4	a	12	Number of the ordering customer's bank
G5			<u>Transaction's identifier</u>
G5-1	x	8	Date of enter (yyyymmdd)
G5-2	n	7	Serial number (must be "0000000")
G5-3	n	2	Number of parcel (must be "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Area filled by zeros
G8			<u>Code of currency</u>
G8-1	a	3	ISO-code (must be "HUF")
G8-2	n	1	Number of decimals (must be "2")
G9	x	8	Value date (yyyymmdd)
G10	a	1	Code of priority (must be "0")
G11	a	1	Code of urgency (must be "0")
G12	a	3	Code of debiting fee (must be "000")
G13-1	a	8	Code of the 1st approving
G13-2	a	2	Reserve area (space)
G14	a	2	Error code (must be "00")
B1-1	a	8	Code of the 2nd approving
B1-2	a	1	Reserve area (space)
B2	a	6	Reference to client
B3			<u>Ordering customer</u>
B3-1	a	16	Ordering customer's account number
B3-2	a	16	Name of ordering customer 1
B3-3	a	16	Address of ordering customer 1
B4	a	4	Reason
B5			<u>Owner of debit account</u>
B5-1	a	16	Debit account number
B5-2	a	16	Sender's name 1
B5-3	a	16	Sender's address 1
B6	x	8	Date of start (yyyymmdd)
B7	a	32	Details 1
B8	a	32	Details 2
B9	a	32	Details 3
B10	n	1	Reason of submission
B11	a	19	Number of law
B12	n	18	Amount to collect
B13	a	3	Reserve area (space)

In case of scheduled order to collect:

Group	Type	Length	Name
G1	n	2	Code of item (must be "02")
G2	n	3	Code of transaction (must be "093")
G3	n	2	Subsidiary code of transaction (must be "00")
G4	a	12	Number of the ordering customer's bank
G5			<u>Transaction's identifier</u>
G5-1	x	8	Date of enter (yyyymmdd)
G5-2	n	7	Serial number (must be "0000000")
G5-3	n	2	Number of parcel (must be "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Area filled by zeros
G8			<u>Code of currency</u>
G8-1	a	3	ISO-code (must be "HUF")
G8-2	n	1	Number of decimals (must be "2")
G9	x	8	Value date (yyyymmdd)
G10	a	1	Code of priority (must be "0")
G11	a	1	Code of urgency (must be "0")
G12	a	3	Code of debiting fee (must be "000")
G13-1	a	8	Code of the 1st approving
G13-2	a	2	Reserve area (space)
G14	a	2	Error code (must be "00")
B1-1	a	8	Code of the 2nd approving
B1-2	a	1	Reserve area (space)
B2	a	6	Reference to client
B3			<u>Ordering customer</u>
B3-1	a	16	Ordering customer's account number
B3-2	a	16	Name of ordering customer 1
B3-3	a	16	Address of ordering customer 1
B4	a	4	Reason
B5			<u>Owner of debit account</u>
B5-1	a	16	Debit account number
B5-2	a	16	Sender's name 1
B5-3	a	16	Sender's address 1
B6	x	8	Date of start (yyyymmdd)
B7	a	32	Details 1
B8	a	32	Details 2
B9	a	32	Details 3
B10	x	8	Date of admission (yyyymmdd)
B11	x	8	Delay of objection (yyyymmdd)
B12	n	18	Amount to collect
B13	a	7	Reserve area (space)

Adjustment of the fields:

- The alphanumeric fields are adjusted to the left, the empty places are filled by spaces except the fields of the banks' numbers, (04, G4,G6,) which are adjusted to the right and are filled by spaces from the left.
- The numeric fields are adjusted to the right and are filled by zeros from the left.

The header of the file

The hyphen in front of certain number of field e.g. ":01:" in case of TAF-data-transmission is the <CR><LF> (ASCII 13 + 10) series of characters and in case of BTX-data-transmission is the <@><@> (ASCII 64 + 64) series of characters.

Obligatory:

- <CR><LF>:01:
reference: max 16 characters long alphanumeric reference number
- <CR><LF>:02:
sum of amounts: max. 17 characters long numeric checking amount
- <CR><LF>:03:
number of orders: the number of the orders to transfer which are in the file and is max. 5 numeric characters long
- <CR><LF>:04:
executive bank: the Swift-identifier of the executive bank, which is max. 11 characters long alphanumeric
- <CR><LF>:05:
ordering customer: the name and the address of the ordering customer, max. 4 * 35 characters long; alphanumeric

Optional:

- <CR><LF>:06:
number of participants: the number of the ordering customers taking part at the executive bank (from the file BPD); max. 8 characters long; alphanumeric.
- <CR><LF>:07:
filename: the name of the MT100-file the program has stored on the winchester; max. 12 character long; alphanumeric.

Header in front of every order to transfer, when the "Rooting" field is selected in the subsidiary database of the ordering customers.

Obligatory:

- 1st basis block
{1:F01XXXXXXXXXXXX1111223333}
x = the Swift-identifier of the sending institution (caretaker box; 11 positions)
1 = date : MMDD
2 = the active serial number of on the day of creation (2 positions)
3 = the active serial number of the datalines inside the file (4 positions)
- 2nd block of application
{2:I100YYYYYYYYYYYYU2} : the Swift-identifier of the account management's unit (ordering institution)
- 3rd block of text
{4:the content of the message according to the following definition

Obligatory:

- <CR><LF>:20:
reference: max. 16 characters long alphanumeric reference number
- <CR><LF>:32A:
max. 24 characters long; alphanumeric.

Optional:

- 1. partial field: the scheduled due date of execution: It is 6 characters long numeric, and its format is: `yyyymmdd`

obligatory:

- 2. partial field: currency: it is 3 characters long; alphanumeric, the ISO-code of the currency.
- 3. partial field: amount: it is max. 15 characters long; numeric, this is an amount with comma (,) as hyphen.
- <CR><LF>:50:

ordering customer: it is max. 4 * 35 characters long; alphanumeric, these are the name and the address of the ordering customer; the account number is stored in the 1st partial field of the :52a: field.

Optional:

- <CR><LF>:52a:
ordering institution
Version A:
1. partial field: account number, max. 37 characters long; alphanumeric, /C/xxx ... xx or /D/xxx ... xx, C = credit (sign), D = debt (sign), x = account number max. 34 characters long
2. partial field : identifier, This is the Swift-identifier, which is max. 11 characters long; alphanumeric.
Version D :
1. partial field: account number, max. 37 characters long; alphanumeric, /C/xxx ... xx or /D/xxx ... xx
C = credit (sign), D = debt (sign), x = account number max. 34 characters long
2. partial field: address, max. 4 * 35 characters long, alphanumeric. These are the name and address of the ordering institution.
- <CR><LF>:53a:
the corresponding bank of the ordering customer in the country of international currency.
Version A :
1. partial field: it is the account number of the ordering institution at the corresponding bank, max. 37 characters long; alphanumeric, /C/xxx ... xx or /D/xxx ... xx, C = credit (sign), D = debt (debt), x = account number max. 34 characters long
2. partial field: identifier, max. 11 characters long alphanumeric. This is the Swift-identifier
Version D:
1. partial field: it is the account number of the ordering institution at the corresponding bank, max. 37 characters long; alphanumeric, /C/xxx ... xx or /D/xxx ... xx, C = credit (sign), D = debt (sign), x = account number max. 34 characters long
2. partial field: address, max. 4 * 35 characters long; alphanumeric. These are the name and address of the corresponding bank
- <CR><LF>:57a:
the relationship between the bank and the beneficiary.
Version A:

1.partial field: the identifier, max. 11 characters long; alphanumeric. It is the Swift-identifier of the beneficiary's bank

Version D:

1.partial field: address, max. 4 * 35 characters long; alphanumeric. These are the name and address of the favoured bank.

- <CR><LF>:59a:
beneficiary
1. partial field: account number, max. 35 characters long; alphanumeric. It is the account number of the beneficiary.

Obligatory:

2.partial field : max. 4 * 35 characters long, alphanumeric. These are the name and address of the beneficiary

Optional:

- <CR><LF>:70:
details
- <CR><LF>:71A:
charges' control: punctually 3 characters long alphanumeric, BEN or OUR
- <CR><LF>:72:
additional information: max. 6 * 35 characters long; alphanumeric. These are the additional information concerning the order, /BENONLY, /CHEQUE, /HOLD and following 3 lines for free text.

Addendum: not only the DEV, but the HUF orders and the DVE and the HVE can be imported with the aid of this format.

An example for an order to transfer

:01:REF01
:02:3340,00
:03:2
:04:21798302
:05:ORDERING CUSTOMER 1.
VIHAR U. 11.
GYOMA
:06:MD
:07:INTZV12.INT

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

{1:F0111223344 0626061138}{2:I10021798302 U2}{4:
:20:HIV
:32A:950626DEM10,00
:50:ORDERING CUSTOMER 1.
VIHAR U. 11.
GYOMA
:52A:/D/30542253
21798302
:53A:/D/444444444
11223344
:57A:35353535
:59:/54325432
BENEFICIARY 1.
FASOR U. 22.
VAC
:70:DETAILS
:71A:BEN
:72:/BENONLY
4815
}

8. HUF and International Payment- XML Import

The XML (Extensible Markup Language) is such a standard of a data-format describing language which makes possible the displaying and the efficient storing of documents and hierarchic structured data. The logical structure and construction of an XML document can be defined with the DTD (Document Type Definition). By the help of DTD the document can be taken into fields. (Into "units bearing a name", into "pieces")

The Electra gives the possibility to import orders, which were given in XML-format files. In the following we will give the payment orders' DTD for HUF payment (HUF), the payment orders' DTD for international payment (DEV), and the payment orders'DTD of collection order (INK). In every case, we can give several transactions (or collections) in the same XML data.

Following the HUFTransactions DTD, we will give as an example the physical construction of the XML-document named "payment order for HUF payment".

Marks, used in the comments of DTDs':

- An : an alphanumeric series of characters containing n pieces of character.
- Nn : a numeric series of characters containing n pieces of character.
- 9 : numeric character

The Electra program can recognize the following coding of characters with accent mark in XML data: **utf-8, iso-8859-1, iso-8859-2, cp-852**. By the rules of XML, you have to write the sign **<**; instead of the sign **<**, the sign **>**; instead of the sign **>**, and the sign **&**; instead of the sign **&** in case of series of characters which can be found in the values of the fields.

8.1. Payment Order for HUF Payment

```
<!ELEMENT HUFTTransactions ( CreationDateAndTime?, ScheduledDate?, Transaction* ) >
<!-- ATTLIST HUFTTransactions version CDATA -- the version number of this DTD's or of this data format is: "1.0" -- >

<!-- ELEMENT CreationDateAndTime ( #PCDATA ) -- ISO 8601 (ccyy-mm-ddThh:mm:ss), date and time of the creation of the data -- >

<!-- ELEMENT ScheduledDate ( #PCDATA ) -- ISO 8601 (ccyy-mm-dd), scheduled date of sending -- >

<!-- ELEMENT Transaction ( Originator, Beneficiary, Amount, RequestedExecutionDate?, RemittanceInfo?,
CustomerSpecifiedReference?, StatisticalInfo? ) >
<!-- ATTLIST Transaction ProcessingMode ("VIBER"|"") "" -- method of the bank's processing -- >

<!-- ELEMENT Originator ( Name?, Account ) -- data of the account to be debited and the data of the ordering customer -- >

<!-- ELEMENT Name ( #PCDATA ) -- (A32) name (e.g. the name of the ordering customer or the name of the beneficiary) -- >

<!-- ELEMENT Account ( AccountNumber ) >

<!-- ELEMENT AccountNumber ( #PCDATA ) -- account number (e.g.: 16/24 characters GIRO's account number) -- >
<!-- ATTLIST AccountNumber Type ("GIRO"|"IBAN"|"") "" -- type of the account number -- >

<!-- ELEMENT Beneficiary ( Name, Account ) -- data of the beneficiary -- >

<!-- ELEMENT Amount ( #PCDATA ) -- (N15 vagy 999999999999999,99) amount to transfer -- >
<!-- ATTLIST Amount Currency CDATA -- ISO 4217, the currency of the amount must be strictly HUF -- >

<!-- ELEMENT RequestedExecutionDate ( #PCDATA ) -- ISO 8601 (ccyy-mm-dd), value date (due date) -- >

<!-- ELEMENT RemittanceInfo ( Text* ) -- (4 x A32) details -- >

<!-- ELEMENT Text ( #PCDATA ) -- free-format text -- >

<!-- ELEMENT CustomerSpecifiedReference ( #PCDATA ) -- (A6) serial number -- >

<!-- ELEMENT StatisticalInfo ( StatisticalCode ) >

<!-- ELEMENT StatisticalCode ( #PCDATA ) -- (A3) title code -- >
```

Example

Item 1:

Beneficiary's name: Kiss János
Beneficiary's account number: 400018-11111111-11111111
Serial number: 1024
1st line of the details: The K02340234 account is equalized
Amount to transfer: 100 000 Ft
Amount's currency: forint
Value date: 2002.08.25

Item 2:

Beneficiary's name: Nagy János
Beneficiary's account number: 11501402-11111111-22222222
Amount to transfer: 150 000 Ft

Item 3:

Beneficiary's name: Nagy Lajos
Beneficiary's account number: 11501402-11111111
Amount to transfer: 200 000 Ft
Value date: 2002.08.26

```
<?xml version="1.0" encoding="iso-8859-2"?>
<HUFTTransactions>
  <Transaction>
    <Originator>
      <Account>
        <AccountNumber>1150140210000025</AccountNumber>
      </Account>
    </Originator>
    <Beneficiary>
      <Name>Kiss János</Name>
      <Account>
        <AccountNumber>144000181111111111111111</AccountNumber>
      </Account>
    </Beneficiary>
    <Amount Currency="HUF">100000.00</Amount>
    <RequestedExecutionDate>2002-08-25</RequestedExecutionDate>
    <RemittanceInfo>
      <Text>The K02340234 account is equalized.</Text>
    </RemittanceInfo>
    <CustomerSpecifiedReference>1024</CustomerSpecifiedReference>
  </Transaction>
  <Transaction>
    <Originator>
      <Account>
        <AccountNumber>1150140210000025</AccountNumber>
      </Account>
    </Originator>
    <Beneficiary>
      <Name>Nagy János</Name>
      <Account>
        <AccountNumber>115014021111111112222222</AccountNumber>
      </Account>
    </Beneficiary>
    <Amount>150000.00</Amount>
  </Transaction>
  <Transaction>
    <Originator>
      <Account>
        <AccountNumber>1150140210000025</AccountNumber>
      </Account>
    </Originator>
    <Beneficiary>
      <Name>Nagy Lajos</Name>
      <Account>
        <AccountNumber>11501402111111111</AccountNumber>
      </Account>
    </Beneficiary>
    <Amount>200000.00</Amount>
    <RequestedExecutionDate>2002-08-26</RequestedExecutionDate>
  </Transaction>
</HUFTTransactions>
```

The text was broken into pieces for the better reading only. The same format of XML's data is allowed, but not absolutely necessary.

8.2. Payment Orders for International Payments

```

<!ELEMENT DEVTransactions ( CreationDateAndTime?, ScheduledDate?, Transaction* ) >
<!ATTLIST DEVTransactions version CDATA -- the version number of this DTD's or of this data format is: "1.0" -- >

<!ELEMENT CreationDateAndTime ( #PCDATA ) -- ISO 8601 (ccyy-mm-ddThh:mm:ss), date of making up of the data -- >

<!ELEMENT ScheduledDate ( #PCDATA ) -- ISO 8601 (ccyy-mm-dd), scheduled date of sending -- >

<!ELEMENT Transaction ( Originator, Beneficiary, Amount, TargetCurrency, RequestedExecutionDate?, RemittanceInfo?,
TransferInstruction?, Charge, StatisticalInfo? ) >
<!ATTLIST Transaction Urgent ("yes"|"no") "no" -- urgent -- >
<!ATTLIST Transaction RequestedExecutionDay ("T"|"T+1") "T+1" -- value date, (T: current date) -- >

<!ELEMENT Originator ( Name?, Address?, FinancialInstitution?, Account ) -- account to be debited and data of ordering
customer -- >

<!ELEMENT Name ( #PCDATA ) -- (A35) name (e.g.. the name of ordering customer or the name of the beneficiary) -- >

<!ELEMENT Address ( FreeFormatPostalAddress | StructuredPostalAddress ) -- postal address (you can define it with only one
of the two) -- >

<!ELEMENT FreeFormatPostalAddress ( Text* ) -- (4 x A35) postal address given as free-format text -- >

<!ELEMENT StructuredPostalAddress ( Street?, PostOfficeBox?, PostalCode?, City?, CountryCode?, Country? ) -- formatted
postal address, broken into elements -- >

<!ELEMENT Street ( #PCDATA ) -- (A35) street, house number -- >

<!ELEMENT PostOfficeBox ( #PCDATA ) -- post office box -- >

<!ELEMENT PostalCode ( #PCDATA ) -- postal code -- >

<!ELEMENT City ( #PCDATA ) -- city -- >

<!ELEMENT CountryCode ( #PCDATA ) -- (A2) country code (with capital letters) -- >

<!ELEMENT Country ( #PCDATA ) -- name of the country -- >

<!ELEMENT FinancialInstitution ( Name, FinancialInstitutionId?, Address?, CountryOfRegistration? ) -- bank, financial institution -
- >

<!ELEMENT FinancialInstitutionId ( #PCDATA ) -- code of the bank -- >
<!ATTLIST FinancialInstitutionId Type ("BIC"|"SWIFT"|"BLZ") "BIC" -- type of the bank's code-- >

<!ELEMENT Account ( AccountNumber ) -- account -- >

<!ELEMENT AccountNumber ( #PCDATA ) -- account number -- >
<!ATTLIST AccountNumber Type ("GIRO"|"IBAN"|"") "" -- type of the account number -- >

<!ELEMENT Beneficiary ( Name, Address?, FinancialInstitution, Account ) -- data of beneficiary -- >

<!ELEMENT Amount ( #PCDATA ) -- (N15 vagy 999999999999999,99) amount to transfer -- >
<!ATTLIST Amount Currency CDATA -- ISO 4217, (A3) amount's currency (with capital letters) -- >

<!ELEMENT TargetCurrency ( #PCDATA ) -- ISO 4217, (A3) transfer currency -- >

<!ELEMENT RequestedExecutionDate ( #PCDATA ) -- ISO 8601 (ccyy-mm-dd), date of transfer -- >

<!ELEMENT RemittanceInfo ( Text* ) -- (4 x A35) details -- >

<!ELEMENT Text ( #PCDATA ) -- free-format text -- >

<!ELEMENT TransferInstruction
( IntermediateFinancialInstitution?, IndividualExchangeRate?, SWIFTFaximileRequested?, FreeFormatInstruction? ) --

```

instructions for the bank making account management -- >

<!ELEMENT IntermediateFinancialInstitution (Name) -- corresponding bank -- >

<!ELEMENT IndividualExchangeRate (#PCDATA) -- unique rate -- >

<!ELEMENT SWIFTFacsimileRequested (#PCDATA) -- facsimile number; you have to send the copy of the SWIFT message into this number -- >

<!ELEMENT FreeFormatInstruction (Text*) -- details for the bank -- >

<!ELEMENT Charge (ChargeOption) -- bank charges -- >

<!ELEMENT ChargeOption (#PCDATA) -- "BEN", "SHA", "OUR"; cost bearer: BEN=beneficiary, SHA=shared cost, OUR=ordering customer -- >

<!ELEMENT StatisticalInfo (StatisticalCode) >

<!ELEMENT StatisticalCode (#PCDATA) -- (A3) title code -- >

8.3. Payment Orders of Collection Order

```
<!ELEMENT INKTransactions ( CreationDateAndTime?, ScheduledDate?, Transaction* ) >
<!ATTLIST INKTransactions version CDATA -- the version number of this DTD's or of this data format is: "1.0" -->

<!ELEMENT CreationDateAndTime ( #PCDATA ) -- ISO 8601 (ccyy-mm-ddThh:mm:ss), date of making up of the data -- >

<!ELEMENT ScheduledDate ( #PCDATA ) -- ISO 8601 (ccyy-mm-dd), scheduled date of sending -- >

<!ELEMENT Transaction ( Creditor, Debtor, Amount, RemittanceInfo?, CustomerSpecifiedReference?, MandateOption ) >

<!ELEMENT Creditor ( Name?, Account ) -- data of ordering customer -- >

<!ELEMENT Name ( #PCDATA ) -- (A32) name (e.g. owner of debit account or the name of the beneficiary) -- >

<!ELEMENT Account ( AccountNumber ) -- account -- >

<!ELEMENT AccountNumber ( #PCDATA ) -- account number (pl. 16/24 character GIRO account number) -- >
<!ATTLIST AccountNumber Type ("GIRO"|"IBAN"|"" ) -- type of account number -- >

<!ELEMENT Debtor ( Name, Account ) -- owner of debit account's data -- >

<!ELEMENT Amount ( #PCDATA ) -- (N15 vagy 999999999999999,99) amount -- >
<!ATTLIST Amount Currency CDATA -- (A3) ISO 4217, currency of the amount; must be given strictly in HUF -- >

<!ELEMENT RemittanceInfo ( Text* ) -- (4 x A32) details -- >

<!ELEMENT Text ( #PCDATA ) -- free-format text -- >

<!ELEMENT CustomerSpecifiedReference ( #PCDATA ) -- (A6) serial number -- >

<!ELEMENT MandateOption ( MandateType, (LawNumber | TimeLimit)? >

<!ELEMENT MandateType ( #PCDATA ) -- "REP", "LAW", "TIM" , type of collection: REP=by agreement, LAW=on the basis of
law, TIM=scheduled collection -- >

<!ELEMENT LawNumber ( #PCDATA ) -- (A20) number of law -- >

<!ELEMENT TimeLimit ( #PCDATA ) -- ISO 8601 (ccyy-mm-dd), delay of objection in case of scheduled collection -- >
```

9. Postal Payment Orders – PEK Import

In the case of postal payment orders, Electra uses the format used by Postal Clearing Centre.

Header record

Field	Content	Pos.	Length	Description
1	Client ID	1	8	
2	Nature of data file	9	1	E=original, M=copy
3	Date of transmission	10	3	serial No. of day within year
4	Serial No. of file within the day	13	2	
5	Sender printed on certificate	15	1	1=yes, 0=no
6	Type of certificate	16	2	81
7	Printed list of senders	18	1	1=yes, 0=no
8	No. of items in file	19	6	
9	Sum of transferred amounts	25	16	no decimals
10	Sum of postal transfer fees	41	12	no decimals
11	Cover amount	53	16	sum of preceding two fields
12	Unused field	69	12	padded with 0-s
13	Client name	81	24	
14	Account No. to be debited	105	24	
	CR/LF	129	2	

Data record

Field	Content	Pos.	Length	Description
1	Identifier of addressee	1	24	
2	Name of addressee	25	24	
3	Name of addressee	49	24	
4	Destination	73	24	
5	Street, number, PO box	97	24	
6	ZIP code	121	4	
7	Payable amount	125	9	
8	Postal transfer fee	134	6	
9	Sender's comments	140	30	
10	Result of postal processing	170	1	
11	Date of receipt by post office	171	6	
12	Postal checksum	177	4	
13	Postal ID No.	181	8	
14	Unused field	189	12	
	CR/LF	201	2	

Fields 10-14 should be left blank in the order, these shall be filled by the post office system.

10. Message Standards for Direct Orders – UGIRO

10.1. A Message Standard for Direct Credit Orders (CS-ÁTUTALÁS)

CS-ÁTUTALÁS message HEADER

field	content	type	length	value, M/O	comments
F210	item type	N	2	01, M	
F211	message type	A	6	ATUTAL, M	
F212 **4	duplication code	N	1	= 0 / <> 0, M	upon first sending: 0, upon each subsequent sending a number different from 0, = 0 - original message, <> 0 - duplicate
F213	initiator ID	AN	13	M	party preparing CS-ÁTUTALÁS: employer, pension fund, etc.; in case of tax No.: AaaaaaaaaTttt, where t = premises ID
F214 F214.1 F214.2	message No. - date of preparation (8) - serial No. (4)	N	12	M	serial No. or <u>input serial No.</u> must be continuous and individual at the initiator
F215 F215.1 F215.2	bank A/C No. of initiator - bank unit (8) - A/C No. (8/16)	AN	24	M	No. of common counter-account to the items; if the account No. has only 8 digits: it must be adjusted to the left and padded with blanks from the right
F216 **	date of debit	N	8	M	date of debit of the account of initiator of CS-ÁTUTALÁS
F217	title	A	3	O	see list of titles
F218	name of initiator company	AN	35	M	<u>Comment:</u> only the first 32 characters shall be received by beneficiary's bank
F2112**	narrative	AN	70	O	comments of initiator for account keeping bank

M/O – Filling the field is a **Must** / **Optional**. In case of **Optional** filling, if the initiator does not put data in the field, padding characters (0-s or blanks, depending on type) should be written in the field.

⁴ Depending on whether positive acknowledgement is required (F212 field):

- 0 - **original** message, initiator **does not require** positive acknowledgement,
- 1 - **duplicate**, initiator **does not require** positive acknowledgement,
- 7 - **original** message, positive acknowledgement **is required**,
- 8 - **duplicate**, positive acknowledgement **is required**,

CS-ÁTUTALÁS TÉTEL

field	content	type	length	value, M/O	comments
T210	item type	N	2	02, M	
T211	item No.	N	6	M	a continuous serial number starting with 1 individually identifying the item within the message described in fields F213-F214; the 31-character basis ID of the item: value of fields F213+F214+T211
T212	reserved field	N	8	O	
T213	amount	N	10	M	amount to be credited in HUF, no decimals
T214 T214.1 T214.2	bank A/C No. of beneficiary - bank unit (8) - A/C No. (8/16)	AN	24	M	if the account No. has only 8 digits: it must be adjusted to the left and padded with blanks from the right
T215	client ID at initiator	AN	24	M	e.g. client registration number,

					if the ID is shorter than 24 characters, it should be adjusted to the left and padded with blanks from the right
T216	client name	AN	35	O	<u>Comment:</u> only the first 32 characters shall be received by beneficiary's bank
T217	client's address	AN	35	O	<u>Comment:</u> only the first 32 characters shall be received by beneficiary's bank
T218	accountholder's name	AN	35	M	<u>Comment:</u> only the first 32 characters shall be received by beneficiary's bank
T219	narrative	AN	70	O	<u>Comment:</u> only the first 10 characters shall be received by beneficiary's bank

CS-ÁTUTALÁS üzenetet Záró LÁB

field	content	type	length	value, M/O	comments
Z210	item type	N	2	03, M	
Z211	number of items	N	6	M	number of client ITEM-s in CS-ÁTUTALÁS message
Z212	total amount of items	N	16	M	sum total of client ITEM-s in CS-ÁTUTALÁS message

10.2. Message Standard for Direct Debit Orders - (CS-BESZEDÉS)

CS-BESZEDÉS message HEADER

field	content	type	length	value, M/O	comments
F210	item type	N	2	01, M	
F211	message type	A	6	BESZED, M	
F212 **1	duplication code	N	1	= 0 / <> 0, M	upon first sending: 0, upon each subsequent sending a number different from 0, = 0 - original message, <> 0 - duplicate
F213	initiator ID	AN	13	M	party preparing CS-BESZEDÉS: in case of tax number: AaaaaaaaaTttt, where t = premises ID
F214 F214.1 F214.2	message No. - date of preparation (8) - serial No. (4)	N	12	M	serial No. or <u>input serial No.</u> must be continuous and individual at the initiator
F215 F215.1 F215.2	A/C No. of initiator - bank unit (8) - A/C No. (8/16)	AN	24	M	No. of common counter-account to the items; if A/C No. has 8 digits, it should be adjusted to the left and padded with blanks from the right
F216 **	notification deadline	N	8	M	deadline for forwarding the "collection advice" to account keeping banks of obligor clients
F217	title	A	3	O	see list of titles
F218	name of initiator company	AN	35	M	<u>Comment:</u> only the first 32 characters shall be received by obligor's bank
F2112**	narrative	AN	70	O	comments of initiator for account keeping bank

¹Values indicated by ** will **not** be received by addressee.

CS-BESZEDÉS ITEM

field	content	type	length	value, M/O	comments
T210	item type	N	2	02, M	
T211	item No.	N	6	M	a continuous serial number starting with 1 individually identifying the item within the message described in fields F213-F214; the 31-character basis ID of the item: value of fields F213+F214+T211
T212	debit date	N	8	M	obligor's account should be debited with the collectible amount on this day
T213	amount	N	10	M	collectible amount in HUF, no decimals
T214 T214.1 T214.2	obligor's bank A/C No. - bank unit (8) - A/C No. (8/16)	AN	24	M	if the A/C No. has 8 digits, it should be adjusted to the left and padded with blanks from the right
T215	client ID at initiator	AN	24	M	e.g. consumer ID, if ID is shorter than 24 characters, it should be adjusted to the left and padded with blanks from the right
T216	client name	AN	35	O	<u>Comment:</u> only the first 32 characters shall be received by obligor's bank
T217	client's address	AN	35	O	<u>Comment:</u> only the first 32 characters shall be received by obligor's bank
T218	name of obligor / accountholder	AN	35	M	<u>Comment:</u> only the first 32 characters shall be received by obligor's bank
T219	narrative	AN	70	O	<u>Comment:</u> only the first 10 characters shall be received by obligor's bank

FOOTER closing CS-BESZEDÉS message

field	content	type	length	value, M/O	comments
Z210	item type	N	2	03, M	
Z211	No. of items	N	6	M	number of client ITEM-s in CS-BESZEDÉS message
Z212	total amount of items	N	16	M	sum total of client ITEM-s in CS-BESZEDÉS message

10.3. Message Standard for Status Report on Direct Orders - (CS-STÁTUS)

CS-STÁTUS message HEADER (length: 54)

field	content	type	length	value	comments
F220	item type	N	2	01	
F221	message type	A	6	STATUS	
F222	duplication code	N	1	= 0 / <> 0	upon first sending: 0, upon each subsequent sending a number different from 0, = 0 - original message, <> 0 - duplicate
F223	initiator of direct order	AN	13		value of F223 and F224 is identical with value of fields F213 and F214 of original direct order message (ID of direct order message)
F224 F224.1 F224.2	No. of direct order - date of preparation (8) - serial No. (4)	N	12		
F225 F225.1 F225.2	STÁTUS message ID: - date of preparation (8) - serial No. (4)	N	12		individual ID of STATUS message; date of processing of direct order message (if CS-STÁTUS message is produced by GIRO Rt., this date shall be the "settlement date" valid upon the processing of the direct order by GIRO Rt.)
F226	time of preparation of STÁTUS message	N	6		hhmmss
F227	status info on entire message	N	2		in case of message level error resulting in rejection of entire direct order message by the system, the reason of error shall be shown in this field

CS-STÁTUS message individual ITEM concerning client (length: 63)

field	content	type	length	value	comments
T220	item type	N	2	02	
T221	item No.	N	6		original serial No. of item within direct order message (shown in field T211)
T222	status info concerning item	N	2		in case of item level error resulting in rejection of the item by the system, the reason of error shall be shown in this field
T223	BZSR reference code	AN	29		- reference code of BZSR transaction generated from original item if value of T222 is 00, - blanks, if value of T222 <> 00
T224	client ID	AN	24		as per field T215 of original item

FOOTER closing CS-STÁTUS message (length: 46)

field	content	type	length	value	comments
Z220	item type	N	2	03	
Z221	No. of accepted / processed items	N	6		sum of fields Z221 and Z223 is identical with the number of items of the original direct order message (value of field Z211)
Z222	total amount of accepted / processed items	N	16		sum of fields Z222 and Z224 is identical with the total amount of items of the original direct order message (value of field Z212)
Z223	No. of rejected / unprocessed items	N	6		
Z224	total amount of rejected / unprocessed items	N	16		

10.4. Message Standard for Report on Direct Orders (CS-DETSTA)

CS-DETSTA message HEADER (length: 52)

field	content	type	length	value	comments
F420	item type	N	2	01	
F421	message type	A	6	DETSTA	
F422	daily / summary report indicator and duplication code	N	1	0, 1, 8, 9	0 - daily report - original 1 - daily report - duplicate 8 - summary report - original 9 - summary report - duplicate
F423	initiator of direct order	AN	13		value of F423 and F424 is identical with value of fields F213 and F214 of original direct order message (individual ID of direct order message)
F424	No. of direct order message	N	12		
F424.1	- date of preparation (8)				
F424.2	- serial No. (4)				
F425	DETSTA message ID:	N	12		individual ID of CS-DETSTA message
F425.1	- date of preparation (8)				
F425.2	- serial No. (4)				
F426	time of preparation of message	N	6		hhmmss

CS-DETSTA message individual ITEM concerning client (length: 126)

field	content	type	length	value	comments
T420	item type	N	2	02	
T421	item No.	N	6		original serial No. of item within direct order message (as per T211 field)
T422	amount	N	10		identical with value of field T213 of original item
T423	processing date of original item	N	8		identical with value of field F225.1 of CS-STATUS message
T424	acknowl. info concerning the item from addressed bank	AN	2		00 - executed collection vv - rejection reason NO - no reply received
T425	processing date of reply	AN	8		- <u>blanks</u> , if value of T424 field = NO - otherwise processing date
T426	debit date of client account	AN	8		- addressed bank debited the obligor's account <u>on this date</u> - <u>blanks</u> , if value of T424 field <> 00
T427	reference code of reply	AN	29		- BZSR reference code of <u>reply</u> - <u>blanks</u> , if value of T424 = 'NO'
T428	original BZSR reference code	AN	29		- reference code of BZSR transaction generated from original item
T429	client ID	AN	24		as per field T215 of original item

FOOTER closing CS-DETSTA message (length: 68)

field	content	type	length	value	comments
Z420	item type	N	2	03	
Z421	number of items executed according to reply	N	6		value of Z421, Z423 and Z425: in daily reports the number of items replied on that day and of those not yet replied by that day; in summary reports the number of all replied and unreplied items of original direct order - the sum of these fields is then identical with the number of accepted items of the original direct order message (value of field Z221 of CS-STÁTUS message)
Z422	total amount of items executed according to reply	N	16		value of Z422, Z424 and Z426: in daily reports the total amount of items replied on that day and of those not yet replied by that day; in summary reports the total amount of all replied and unreplied items of original direct order - the sum of these fields is then identical with the total amount of accepted items of the original direct order message (value of field Z222 of CS-STÁTUS message)
Z423	number of rejected items	N	6		
Z424	total amount of rejected items	N	16		
Z425	number of items with no reply received	N	6		
Z426	total amount of items with no reply received	N	16		

10.5. FELHBE Message

FELHBE message HEADER (length: 69)

field	content	type	length	value, M/O	comments
F110	item type	N	2	01, M	
F111	message type	N	6	FELHBE, M	
F112	duplication code ¹	N	1	= 0 or <> 0, M	
F113	code of initiating bank (obligor's bank) ²	AN	13	M	
F114	message No.				
F114.1	- date of preparation (8)	N	12	M	
F114.2	- serial No. (4)				
F115	name of initiating bank	AN	35	O	

¹**F112:** 0 upon first sending, a number different from 0 upon each subsequent sending.

²**F113:** In view of further developments of the system, the field is 13-character long; the 3-character bank code should be adjusted to the left, and the field should be padded with blanks.

FELHBE message FELHAT item (length: 279)

field	content	type	length	value, M/O	comments
T110	item type	N	2	02, M	
T111	item No. ¹	N	6	M	
T112	nature of authorisation	A	1	U/T/D/L/M, M	U - new, T - cancellation, D - modification of last day of validity, L - modification of limit, M - modification of validity and limit
T113	service company ID ²	AN	13	M	EAN code or tax number or "other" ID
T114	consumer ID ³	AN	24	M	ID-s shorter than 24 characters should be adjusted to the left and the field padded with blanks
T115	obligor's bank A/C No. ⁴				
T115.1	- bank unit (8)	AN	24	M	if the account number only has 8 digits, it should be adjusted to the left and the field padded with blanks
T115.2	- A/C No. (8/16)				
T116	obligor's name	AN	35	M	
T117	starting date of validity of authorisation ⁵	N	8	M	
T118	last date of validity of authorisation	N	8	O	
T119	date of authorisation	N	8	O	
T1110	limit of authorisation	N	10	O	the value is meant in HUF; the amount should be adjusted to the right, no decimals
T1111	consumer's name	AN	35	O	
T1112	consumer's address	AN	35	O	
T1113	narrative	AN	70	O	

¹**T111:** An individual ID number of the item within the message.

²**T113:** For the structure of the code, see the Introduction to this standard, in the footnotes to General Information.

³**T114:** Individual ID provided by the service company.

⁴**T115:** Customer account; the obligor is not necessarily identical with the consumer.

⁵**T117:** Date provided by the customer, from when the financial transaction can be executed on the client's behalf; in case the content of the item is cancellation, starting date of the invalidity of the authorisation.

FELHBE message FOOTER (length: 20)

field	content	type	length	value, M/O	comments
Z110	item type	N	2	03, M	
Z111	number of new authorisations (items)	N	4	M	
Z112	number of modifying items	N	4	M	
Z113	number of cancelling items	N	4	M	
Z114	total number of items	N	6	M	

10.6. FELHAC Message

FELHAC message HEADER (length: 54)

field	content	type	length	value	comments
F120	item type	N	2	01	
F121	message type	N	6	FELHAC	
F122	duplication code	N	1	= 0 or <> 0	see footnote to field F112 of FELHBE message
F123	message No.	N	12		filled by intermediary system
F123.1	- date of preparation (8)				
F123.2	- serial No. (4)				
F124	time of preparation of the message	AN	6		hhmmss
F125	ID of original message	AN	25		ID of original FELHBE message confirmed in this message, as per value of fields F113+F114
F126	code of message level error	N	2		in case of message level error: error code, see error messages; otherwise 00

FELHAC message reference to good FELHAT item (length: 8)

field	content	type	length	value	comments
JT120	item type	N	2	02	
JT121	original item No. of good FELHAT item	N	6		number of good FELHAT items as per value of field T111

FELHAC message reference to wrong FELHAT item (length: 283)

field	content	type	length	value	comments
RT120	item type	N	2	03	
RT121-RT1214	repetition of fields of original WRONG FELHAT item	AN	279		as per value of fields T110-T1113 of original wrong FELHAT item
RT1217	ERROR CODE	N	2		see error messages

FELHAC message FOOTER (length: 10)

field	content	type	length	value	comments
Z120	item type	N	2	04	
Z121	number of good items	N	4		number of accepted items, if FELHBE is erroneous on message level it is always 0000
Z122	number of erroneous items	N	4		number of rejected items, if FELHBE is erroneous on message level it is always 9999

10.7. FELHKI Message

FELHKI message HEADER (length: 40)

field	content	type	length	value	comments
F130	item type	N	2	01	
F131	message type	N	6	FELHKI	
F132	duplication code	N	1	= 0 or <> 0	see footnote to field F112 of FELHBE message
F133	message No.	N	12		individual message ID provided by intermediary system
F133.1	- date of preparation (8)				
F133.2	- serial No. (4)				
F134	time of preparation of message	AN	6		hhmmss
F135	service company code ¹	AN	13		subgroups generated from diverse FELHBE messages and concerning the same service company shall get into the FELHKI message

¹F135: For the structure of the code, see the Introduction to this standard, in the footnotes to General Information.

FELHKI message subgroup header (length: 62)

field	content	type	length	value	comments
AF130	item type	N	2	02	
AF131	subgroup ID	AN	25		original message ID: F113+F114
AF132	name of initiating bank	AN	35		as per field F115 of original FELHBE message

FELHKI message good FELHAT item (length: 281)

field	content	type	length	value	comments
AT130	item type	N	2	03	
AT131-AT1314	repetition of fields of original good FELHAT item	AN	279		as per value of fields T110-T1113 of original FELHAT item

FELHKI message subgroup footer (length: 6)

field	content	type	length	value	comments
AZ130	item type	N	2	04	
AZ131	number of authorisation items in subgroup	N	4		

FELHKI message FOOTER (length: 10)

field	content	type	length	value	comments
Z130	item type	N	2	05	
Z131	number of subgroups	N	2		
Z132	total number of authorisation items	N	6		

10.8. FELHAP Message

FELHAP message HEADER (length: 69)

field	content	type	length	value, M/O	comments
F140	item type	N	2	01, M	
F141	message type	N	6	FELHAP, M	
F142	duplication code	N	1	= 0 or <> 0, M	see footnote to field F112 of FELHBE message
F143	ID of acknowledging service company	AN	13	M	valid tax No. or EAN code or "other" code: field content corresponds to Central registries
F144	message No.				
F144.1	- date of preparation (8)	N	12	M	
F144.2	- serial No. (4)				
F145	name of acknowledging service company	AN	35	O	

FELHAP message reference to FELHAT item (length: 91)

field	content	type	length	value, M/O	comments
T140	item type	N	2	02, M	
T141	basis ID of FELHAT item	AN	31	M	F113 + F114 + T111
T142	consumer ID	AN	24	M	
T143	obligor's bank A/C No.				
T143.1	- bank unit (8)	AN	24	M	
T143.2	- A/C No. (8/16)				
T144	expected date of first drawdown	N	8	M	data provided by service company; value usually identical with value of AT138, but can be greater as well
T145	acknowl. code	N	2	M	values below 10: item accepted, values above 10: item rejected (according to list of codes)

FELHAP message FOOTER (length: 10)

field	content	type	length	value, M/O	comments
Z140	item type	N	2	03, M	
Z141	number of "executed" authorisations	N	4	M	
Z142	number of "NOT executed" authorisations	N	4	M	

10.9. FELHNA Message

FELHNA message HEADER (length: 54)

field	content	type	length	value	comments
F150	item type	N	2	01	
F151	message type	N	6	FELHNA	
F152	duplication code	N	1	= 0 or <> 0	see footnote to field F112 of FELHBE message
F153	message ID	N	12		filled by intermediary system
F153.1	- date of preparation (8)				
F153.2	- serial No. (4)				
F154	time of message preparation	AN	6		hhmmss
F155	ID of original message	AN	25		ID of original FELHAP message acknowledged in this message as per fields F143+F144
F156	code of message level error	N	2		in case of message level error, the error code (see at error messages), otherwise 00

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

field	content	type	length	value	comments
JT150	item type	N	2	02	
JT151	original item No. of good FELHAP item	AN	31		ID of good FELHAP items as per value of field T141

FELHNA message wrong FELHAP item (length: 95)

field	content	type	length	value	comments
RT150	item type	N	2	03	
RT151-RT156	repetition of fields of original WRONG FELHAP item	AN	91		as per value of fields T140-T145 of original FELHAP item
RT157	ERROR CODE	N	2		see error messages

FELHNA message FOOTER (length: 10)

field	content	type	length	value	comments
Z150	item type	N	2	04	
Z151	number of good items	N	4		number of accepted items, in case FELHAP is erroneous on message level it is always 0000
Z152	number of erroneous items	N	4		number of rejected items, in case FELHAP is erroneous on message level it is always 9999

FELHOK üzenet FEJ (hossz: 52) FELHOK message HEADER (length: 52)

field	content	type	length	value	comments
F160	item type	N	2	01	
F161	message type	N	6	FELHOK	
F162	duplication code	N	1	= 0 or <> 0	see footnote to field F112 of FELHBE message
F163 F163.1 F163.2	message ID - date of preparation (8) - serial No. (4)	N	12		filled by intermediary system
F164	time of preparation of message	AN	6		hhmmss
F165	ID of original message	AN	25		ID of original FELHBE message replied (at least partly) in this message as per value of fields F113+F114

FELHOK message subgroup header (length: 27)

field	content	type	length	value	comments
AF160	item type	N	2	02	
AF161	subgroup ID = relevant FELHAP message ID	AN	25		ID of FELHAP message confirming items within subgroup as per value of fields F143+F144

FELHOK message reference to replied FELHAT item (length: 66)

field	content	type	length	value	comments
AT160	item type	N	2	03	
AT161	serial No. of replied FELHAT item	N	6		last 6 characters of basis ID (item serial No.)
AT162	consumer ID	AN	24		as per value of field T142 of relevant FELHAP message
AT163 AT163.1 AT163.2	obligor's bank A/C No. - bank unit (8) - A/C No. (8/16)	AN	24		as per value of field T143 of relevant FELHAP message
AT164	expected date of first drawdown	N	8		as per value of field T144 of relevant FELHAP message
AT165	acknowl. code	N	2		as per value of field T145 of relevant FELHAP message

FELHOK message subgroup footer (length: 10)

field	content	type	length	value	comments
AZ160	item type	N	2	04	
AZ161	No. of accepted authorisation items within subgroup	N	4		
AZ162	No. of rejected authorisation items within subgroup	N	4		

FELHOK message FOOTER (length: 12)

field	content	type	length	value	comments
Z160	item type	N	2	05	
Z161	number of subgroups	N	2		
Z162	No. of accepted authorisation items	N	4		items accepted by service company receiving the authorisation
Z163	No. of rejected authorisation items	N	4		items rejected by service company receiving the authorisation

11. Export Format of Account Statement Files

11.1. Export Format of Account Statement Files – TEXT Export

Account statements downloaded from the bank's computer shall be saved in the directory of account statements of the client program. The account statements of each day shall be saved in the form of a separate file, where filenames are generated from the relevant date (in YYYYMMDD format), and the extension of the file is ".STM". Account statement files are stored in the system in an encoded form. In order to be able to process the data of a given day with other software you have to *export* the statements from the system. The **Export** option in the **Account statements, advices** window serves exactly this purpose. As a result of the export, a so-called *external* account statement file shall be created. This section describes the structure of this file.

External account statement files contain four kinds of records: header records, data records, footer records, and a file end record. The transactions (the statement) belonging to each account are contained by a header record, the data records following it, and a footer record closing the data belonging to the given account:

- header record to account # 1
- data records to account # 1 ...
- footer record to account # 1
- header record to account # 2
- data records to account # 2 ...
- footer record to account # 2
- etc.
- file end record

External account statement files are ordinary text files, in which the length of the diverse types of records are identical: the data section consists of 926 bytes, which is supplemented in the case of each record by the CR (Carriage Return, code: 13, hexadecimal: 0D) and LF (Line Feed, code: 10, hexadecimal: 0A) characters. Constant record length is thus 928 bytes.

The exact structure of the individual records is described in the following tables.

Header record

Field	Content	Pos.	Length	Description
1	Record type	1	2	"11" (constant in all header records)
2	Statement ID	3	8	
3	Account No.	11	24	
4	Currency of A/C	35	3	
5	Name of account	38	20	
6	Branch code	58	8	
7	Branch name	66	20	
8	Starting date of statement	86	8	YYYYMMDD
9	Closing date of statement	94	8	YYYYMMDD
10	Opening balance / starting date	102	19	sign, 2 decimals, no decimal point
11	Closing balance on closing date	121	19	sign, 2 decimals, no decimal point
12	Client name	140	50	
13	Client's address 1	190	50	
14	Client's address 2	240	50	
15	Client's address 3	290	50	
16	Client's address 4	340	50	
17	Client's address 5	390	50	
18		440	486	Reserved
	CR/LF	927	2	

Field	Content	Pos.	Length	Description
1	Record type	1	2	"12" (constant in all data records)
2	Transaction type	3	6	Bank dependent!
3	Bank's transaction ID	9	15	
4	Amount of order	24	16	sign, 2 decimals, no decimal point
5	Currency of order	40	3	
6	Initiator's bank 1	43	35	
7	Initiator's bank 2	78	35	
8	Initiator's bank 3	113	35	
9	Initiator's bank 4	148	35	
10	Initiator's name 1	183	35	
11	Initiator's name 2	218	35	
12	Initiator's name 3	253	35	
13	Initiator's name 4	288	35	
14	Initiator's account No.	323	34	
15	Narrative 1	357	35	
16	Narrative 2	392	35	
17	Narrative 3	427	35	
18	Narrative 4	462	35	
19	Beneficiary's bank 1	497	35	
20	Beneficiary's bank 2	532	35	
21	Beneficiary's bank 3	567	35	
22	Beneficiary's bank 4	602	35	
23	Beneficiary's name 1	637	35	
24	Beneficiary's name 2	672	35	
25	Beneficiary's name 3	707	35	
26	Beneficiary's name 4	742	35	
27	Beneficiary's account No.	777	34	
28	Certificate No.	811	6	
29	Deadline	817	8	Only in case of scheduled collection
30	Account No. to be credited	825	24	
31	Currency of credit	849	3	
32	Final credit amount	852	16	2 decimals, no decimal point
33	Value date of credit	868	8	YYYYMMDD
34	Account No. to be debited	876	24	
35	Currency of debit	900	3	
36	Final debit amount	903	16	2 decimals, no decimal point
37	Value date of debit	919	8	YYYYMMDD
	CR/LF	927	2	

Footer record

Field	Content	Pos.	Length	Description
1	Record type	1	2	"13" (constant in all footer records)
2		3	924	Reserved
	CR/LF	927	2	

File end record

Field	Content	Pos.	Length	Description
1	Record type	1	2	"14" (constant)
2		3	924	Reserved
	CR/LF	927	2	

11.2. Export Format of Account Statement Files (with Currency) – TEXT Export

Account statements downloaded from the bank's computer shall be saved in the directory of account statements of the client program. The account statements of each day shall be saved in the form of a separate file, where filenames are generated from the relevant date (in YYYYMMDD format), and the extension of the file is ".STM". Account statement files are stored in the system in an encoded form. In order to be able to process the data of a given day with other software you have to *export* the statements from the system. The **Export** option in the **Account statements, advices** window serves exactly this purpose. As a result of the export, a so-called *external* account statement file shall be created. This section describes the structure of this file.

External account statement files contain four kinds of records: header records, data records, footer records, and a file end record. The transactions (the statement) belonging to each account are contained by a header record, the data records following it, and a footer record closing the data belonging to the given account:

- header record to account # 1
- data records to account # 1 ...
- footer record to account # 1
- header record to account # 2
- data records to account # 2 ...
- footer record to account # 2
- etc.
- file end record

External account statement files are ordinary text files, in which the length of the diverse types of records are identical: the data section consists of 926 bytes, which is supplemented in the case of each record by the CR (Carriage Return, code: 13, hexadecimal: 0D) and LF (Line Feed, code: 10, hexadecimal: 0A) characters. Constant record length is thus 928 bytes.

The exact structure of the individual records is described in the following tables.

Header record

Field	Content	Pos.	Length	Description
1	Record type	1	2	"11" (constant in all header records)
2	Statement ID	3	8	
3	Account No.	11	24	
4	Currency of A/C	35	3	
5	Name of account	38	20	
6	Branch code	58	8	
7	Branch name	66	20	
8	Starting date of statement	86	8	YYYYMMDD
9	Closing date of statement	94	8	YYYYMMDD
10	Opening balance / starting date	102	19	sign, 2 decimals, no decimal point
11	Closing balance on closing date	121	19	sign, 2 decimals, no decimal point
12	Client name	140	50	
13	Client's address 1	190	50	
14	Client's address 2	240	50	
15	Client's address 3	290	50	
16	Client's address 4	340	50	
17	Client's address 5	390	50	
18		440	486	Reserved
	CR/LF	927	2	

Field	Content	Pos.	Length	Description
1	Record type	1	2	"12" (constant in all data records)
2	Transaction type	3	6	Bank dependent!
3	Bank's transaction ID	9	15	
4	Amount of order	24	16	sign, 2 decimals, no decimal point
5	Currency of order	40	3	
6	Initiator's bank 1	43	35	
7	Initiator's bank 2	78	35	
8	Initiator's bank 3	113	35	
9	Initiator's bank 4	148	35	
10	Initiator's name 1	183	35	
11	Initiator's name 2	218	35	
12	Initiator's name 3	253	35	
13	Initiator's name 4	288	35	
14	Initiator's account No.	323	34	
15	Narrative 1	357	35	
16	Narrative 2	392	35	
17	Narrative 3	427	35	
18	Narrative 4	462	35	
19	Beneficiary's bank 1	497	35	
20	Beneficiary's bank 2	532	35	
21	Beneficiary's bank 3	567	35	
22	Beneficiary's bank 4	602	35	
23	Beneficiary's name 1	637	35	
24	Beneficiary's name 2	672	35	
25	Beneficiary's name 3	707	35	
26	Beneficiary's name 4	742	35	
27	Beneficiary's account No.	777	34	
28	Certificate No.	811	6	
29	Deadline	817	8	Only in case of scheduled collection
30	Account No. to be credited	825	24	
31	Currency of credit	849	3	
32	Final credit amount	852	16	2 decimals, no decimal point
33	Value date of credit	868	8	YYYYMMDD
34	Account No. to be debited	876	24	
35	Currency of debit	900	3	
36	Final debit amount	903	16	2 decimals, no decimal point
37	Value date of debit	919	8	YYYYMMDD
38	Orderer's country code	927	2	
39	Beneficiary's country code	929	2	
40	Statistical code	931	3	
41	Original amount of order	934	16	2 decimals, no decimal point
42	Original currency of order	950	3	
43	Currency rate of conversion	953	15	5 decimals, no decimal point
	CR/LF	968	2	

Footer record

Field	Content	Pos.	Length	Description
1	Record type	1	2	"13" (constant in all footer records)
2		3	924	Reserved
	CR/LF	927	2	

Field	Content	Pos.	Length	Description
1	Record type	1	2	"14" (constant)
2		3	924	Reserved
	CR/LF	927	2	

11.3. Export Format of Account Statement Files - SAP Export

Two type of files are created during the export of the statement.

- The file including the balance data of the accounts (.AUS)
- The file including the turnover data of the accounts (.UMS)

One line contains one record in both files; the fields of the records are separated by semicolons.

The description of the record structure of the files including the balance data of the accounts:

Code of field	Name of field	Length	Example
BANK	Bank	12	
KTONR	Account number	24	
AZNUM	Statement number	5	191
AZDAT	Date	8	01.09.28
WAERS	Account's currency	3	HUF
SSALD	Opening balance	23	4445411,00
SUMSO	Total liabilities	23	70288,00
SUMHA	Total assets	23	854729,00
ESALD	Closing balance	23	5229852,00
UNHAB	Owner	35	
KTOBZ	Account's name	35	
BLAUF	Not in use	8	
ELAUF	Not in use	8	
HZINS	Not in use	9	
KOART	Not in use	2	
KTOKL	Not in use	2	
UPDAT	Not in use	8	
ANZUM	record's number of account statement	5	23

The description of the record structure in the file containing turnover data of the accounts:

Code of field	Name of field	Length	Example
BANK	Bank	12	
KTONR	Account number	24	
AZNUM	Statement number	5	191
VALUT	Date	8	01.09.28
PRIMA	Not in use	10	
VWZ01	Details	1	27
BUTXT	Internal details	1	27
UZEIT	Not in use	4	
TSCHL	Code of transaction	4	
SCHNR	Not in use	16	
WRBTR	Amount	23	5229852,00
SAMPO	Not in use	5	
FOLGS	Not in use	5	
BUDAT	Value date	8	01.09.28
ZINF1	Not in use	16	
ZINF2	Not in use	9	
VWZ02	Details 1	27	
VWZ02	Details 2	27	
VWZ03	Details 3	27	
VWZ04	Details 4	27	
VWZ05	Details 5	27	
VWZ06	Details 6	27	
VWZ07	Details 7	27	

Bank

VWZ07	Details 8	27	
VWZ07	Details 9	27	
VWZ07	Details 10	27	
VWZ07	Details 11	27	
VWZ07	Details 12	27	
VWZ07	Details 13	27	
VWZ07	Details 14	27	
AUFG1	Partner's name and address	27	
AUFG2	Partner's name and address	27	
AGBNK	Bank's number of the partner	12	
AGKTO	Partner's account number	24	
GCODE	Code of transaction	3	
STORN	Not in use	6	
FWAER	Not in use	6	
FWBTR	Not in use	6	

11.4. Export Format of Account Statement Files – CAMT 053 - V02 - XML

It is also possible to download statements in CAMT 053 format. The Erste specific description of the standard can be downloaded as a separate document from our website, ***Erste Electra - CAMT 053 - V02 - Kivonat Leírás - Statement Description.ZIP***.



Erste Electra - CAMT 053 - V02 - Kivonat Leírás - Statement Description.ZIP

11.5. Export Format of Account Statement Files – MT940 (separate contract)

It is also possible to request an MT940 statement, but this is subject to a separate contract and fee. The description of the MT940 format can be found on our website under the submenu "**Export - Import formátum leírások és minta fájlok**", under the name "**Erste_MT940_Format_Description_ENG**".

11.6. Export Format of Account Statement Files - XML

You can download statements in XML format. Select the Download XML statements menuitem. Enter the date of the requested statement and push the **OK** button. The downloading of the XML statements starts. The successfully downloaded XML statement will be placed to the list of the normal statements. The XML statement is not viewable, you can export it only. At the export, you must set the directory only, the filename is generated from the account number, the client identifier and the date of the statement. Every account will be exported to different files.

12. Export Format of Account History Files

Account histories downloaded from the bank's computer shall be saved in the directory of account histories of the client program. The account histories shall be saved in the form of a separate file, where filenames are generated from the relevant date (in YYYYMMDD format), and the extension of the file is ".HIS". Account history files are stored in the system in an encoded form. In order to be able to process the data of a given day with other software you have to *export* the histories from the system. The **Export** option in the **Account history** window serves exactly this purpose. As a result of the export, a so-called *external* account history file shall be created. This section describes the structure of this file.

12.1. Export Format of Account History Files – TEXT Export

External account history files contain four kinds of records: header records, data records, footer records, and a file end record. The transactions (the history) belonging to each account are contained by a header record, the data records following it, and a footer record closing the data belonging to the given account:

- header record to account
- data records to account (balances and transactions) ...
- footer record to account
- file end record

External account history files are ordinary text files, in which the length of the diverse types of records are identical: the data section consists of 926 bytes, which is supplemented in the case of each record by the CR (Carriage Return, code: 13, hexadecimal: 0D) and LF (Line Feed, code: 10, hexadecimal: 0A) characters. Constant record length is thus 928 bytes.

The exact structure of the individual records is described in the following tables.

Header record

Field	Content	Pos.	Length	Description
1	Record type	1	2	"11" (constant in all header records)
2		3	8	Reserved
3	Account No.	11	24	
4	Currency of A/C	35	3	
5	Name of account	38	20	
6		58	28	Reserved
7	Branch name	66	20	
8	Starting date	86	8	YYYYMMDD
9		94	8	Reserved
10	Opening balance	102	19	sign, 2 decimals, no decimal point
11		121	806	Reserved
	CR/LF	927	2	

Transaction record

Field	Content	Pos.	Length	Description
1	Record type	1	2	"12" (constant in all transaction records)
2	Transaction type	3	6	Bank dependent!
3	Bank's transaction ID	9	15	
4	Amount of order	24	16	sign, 2 decimals, no decimal point
5	Currency of order	40	3	
6	Initiator's bank 1	43	35	
7	Initiator's bank 2	78	35	
8	Initiator's bank 3	113	35	
9	Initiator's bank 4	148	35	

10	Initiator's name 1	183	35	
11	Initiator's name 2	218	35	
12	Initiator's name 3	253	35	
13	Initiator's name 4	288	35	
14	Initiator's account No.	323	34	
15	Narrative 1	357	35	
16	Narrative 2	392	35	
17	Narrative 3	427	35	
18	Narrative 4	462	35	
19	Beneficiary's bank 1	497	35	
20	Beneficiary's bank 2	532	35	
21	Beneficiary's bank 3	567	35	
22	Beneficiary's bank 4	602	35	
23	Beneficiary's name 1	637	35	
24	Beneficiary's name 2	672	35	
25	Beneficiary's name 3	707	35	
26	Beneficiary's name 4	742	35	
27	Beneficiary's account No.	777	34	
28	Certificate No.	811	6	
29	Deadline	817	8	Only in case of scheduled collection
30	Account No. to be credited	825	24	
31	Currency of credit	849	3	
32	Final credit amount	852	16	2 decimals, no decimal point
33	Value date of credit	868	8	YYYYMMDD
34	Account No. to be debited	876	24	
35	Currency of debit	900	3	
36	Final debit amount	903	16	2 decimals, no decimal point
37	Value date of debit	919	8	YYYYMMDD
	CR/LF	927	2	

Balance record

Field	Content	Pos.	Length	Description
1	Record type	1	2	"15" (constant in all balance records)
2		3	23	Reserved
3	Balance	26	16	sign, 2 decimals, no decimal point
4	Balance (Euro)	42	16	sign, 2 decimals, no decimal point
5	Value date	58	8	YYYYMMDD
6		64	863	Reserved
	CR/LF	927	2	

Footer record

Field	Content	Pos.	Length	Description
1	Record type	1	2	"13" (constant in all footer records)
2		3	924	Reserved
	CR/LF	927	2	

File end record

Field	Content	Pos.	Length	Description
1	Record type	1	2	"14" (constant)
2		3	924	Reserved
	CR/LF	927	2	

12.2. Export Format of Account History Files – Excel CSV Export

CSV export format properties:

- variable field width (not fix)
- the decimal point character is comma in amounts
- the field separator character is semicolon

Fields

Field	Name	Description
1	Book date	YYYY.MM.DD format
2	Value date	YYYY.MM.DD format
3	Own account number	24 digit GIRO account with dash separators (3x8 format)
4	Partner name	
5	Partner account	in case of GIRO accounts, 2x8 or 3x8 format with dash separators
6	Amount	2 digit decimal fraction
7	Debit or Crdit	T=Debit, J=Credit
8	Transaction type	
9	Narrative	

12.3. Export Format of Account History Files – MT942 (separate contract)

It is also possible to request an MT942 statement, but this is subject to a separate contract and fee. The description of the MT942 format can be found on our website under the submenu "**Export - Import formátum leírások és minta fájlok**", under the name "**Erste_MT942_Format_Description_ENG**".

13. Advice of Postal Deposit Receipts – PEK Export

To export the advices of postal deposit receipts, Electra uses the format of Postal Clearing Centre (PEK).

Header record

Field	Content	Pos.	Length	Description
1	Date of processing	1	6	YYMMDD
2	Beneficiary account No.	7	24	
3	Number of data records	31	6	
4	Number of failed data records	37	6	
5	Total transferred amounts	43	12	
6	Unused field	55	39	padded with '0'-s
7	Type of certificate	94	2	"00"
8	Unused field	96	4	padded with '0'-s
9	Blank field	112	8	
10	Date of processing	120	8	YYYYMMDD
	CR/LF	128	2	

Data record

Field	Content	Pos.	Length	Description
1	Date of processing	1	6	YYMMDD
2	Beneficiary account No.	7	24	adjusted to the left
3	Serial No. of data record	31	6	
4	Depositor ID	37	24	adjusted to the right
5	Error sign	61	1	
6	Deposited amount	62	9	
7	ID of receiving post office	71	4	
8	Date of deposition	75	6	YYMMDD
9	Transaction code	81	2	
10	Manufacturer code	83	3	
11	Serial No. of certificate	86	8	
12	Output code	94	2	31 or 32
13	Individual internal ID of postal system	96	16	
14	Date of processing	112	8	YYYYMMDD
15	Date of deposition	120	8	YYYYMMDD
	CR/LF	128	2	

14. Advice of Postal Payment Orders – PEK Export

To export the advices of postal payment orders, Electra uses the format of Postal Clearing Centre (PEK).

Header record

Field	Content	Pos.	Length	Description
1	Customer ID	1	8	
2	Whether file is original/duplicate	9	1	E=original, M=duplicate
3	Date of receipt	10	3	serial No. of day within year
4	Serial number of file within day	13	2	
5	Sender printed on receipt	15	1	1=yes, 0=no
6	Type of certificate	16	2	81
7	List of senders printed	18	1	1=yes, 0=no
8	Number of items in the file	19	6	
9	Total transferred amounts	25	16	no decimal digits
10	Total transfer fees	41	12	no decimal digits
11	Coverage amount	53	16	sum total of preceding two fields
12	Unused field	69	8	padded with '0'-s
13	Customer's name	77	24	
14	Account No. to be debited	101	24	
	CR/LF	125	2	

Data record

Field	Content	Pos.	Length	Description
1	ID of addressee	1	24	
2	Name of addressee	25	24	
3	Name of addressee	49	24	
4	Destination	73	24	
5	Street, number, PO box of addressee	97	24	
6	ZIP code of addressee	121	4	
7	Payable amount	125	9	
8	Transfer fee	134	6	
9	Sender's narrative	140	30	
10	Result of postal processing	170	1	0=correct, 1=deficient
11	Date of receipt by post office	171	6	
12	Postal checksum	177	4	
13	Postal ID	181	8	
14	Unused field	189	12	
	CR/LF	201	2	