

Commerzbank Zrt.



Changes in connection with the payment orders generated in the Commerzbank Internet Banking system from 02.07.2012.

Dear Customer!

As you have been informed via postal mail and on our website, a new, intra-day domestic payment system will be introduced from 02.07.2012. In accordance with this improvement Commerzbank updates its internal systems, and these changes affect the customer applications (e.g. Commerzbank Internet Banking) too. Below we summarize the most important changes, and we kindly ask you to read the document through carefully, as it contains essential information for the smooth operation of payment processes in the future.

In case of further questions the CMIB Client Service team is available for you:

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International Payments

For international payments some bank instructions have to be entered into the program in a separate way from 02.07.2012.

Please refer to our format description in case your company imports payment files from an ERP system into Commerzbank Internet Banking.

The usage of appropriate SWIFT code: We would like to draw attention to the importance of the SWIFT code in foreign payments, that is, the BIC of the beneficiary's bank is mandatory along with the account number. In case only the name of the beneficiary's bank is given then our system will not be able to process the payment automatically, and a manual handling fee will be calculated.

Home	Payment	Treasury	Trading	Finance	Trade Finance and Guarantee Business	Market Information	Support
Global Payment Plus Payment in other countries companydirect							
<div style="display: flex; justify-content: space-between;"> <div style="width: 20%;"> <ul style="list-style-type: none"> Account Information >> Payments >> Domestic >> Foreign >> Payment Request for Transfer Request for Transfer Batch International Direct Debit Payment Batch SEPA (restricted access) >> Batch Upload >> Status and sign >> User Administration >> </div> <div style="width: 75%;"> <h3 style="margin: 0;">Payments HELP </h3> <div style="border: 1px solid #ccc; padding: 5px;"> <div style="background-color: #f0f0f0; padding: 2px;">Foreign Payment</div> <div style="padding: 5px;"> <p>Ordering account: 134000000000EUR - TestAcc1 HU EUR</p> <p>Account name: TestAcc1 HU EUR - COMMERZBANK HU</p> <p>National clearing acc. no.</p> <p>Value date: 19.06.2012 RETRIEVE TEMPLATE</p> <p>Reference:</p> <p>Currency:</p> <p>Amount:</p> <p>Ben. account number: <input type="checkbox"/> IBAH</p> <p>Name and address:</p> <p>Country:</p> <p>Ben. bank SWIFT: COBAHUHXXXX</p> <p>Bank name and address:</p> <p>Country:</p> <p>Charges: BN1 Expenses of the ordering party bank -> ordering</p> <p>Charge account: 134000000000EUR</p> <p>Payment Details:</p> <p>Statistical code: 010 International settlement between carriers</p> <p>Statistics:</p> <p>Contact person:</p> <p>Instructions code:</p> <p>Payment type: 00 Standard transfer</p> <p><small><input type="checkbox"/> Mandatory field</small></p> </div> </div> </div> </div>							

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[▶▶ VALIDATE](#)

Please always fill in the field „**SWIFT code**“ with the appropriate 8 or 11 character long BIC!

Urgent payment flag: There is a new way of instructing the bank how to wire foreign payments faster (intra-day) instead of the normal (T+2 or T+1) processing.

The screenshot shows a web-based banking application interface. At the top, there is a navigation bar with tabs: Home, **Payment**, Treasury, Trading, Finance, Trade Finance and Guarantee Business, Market Information, and Support. Below this, there is a sub-menu: Global Payment Plus, **Payment in other countries**, and companydirect.

On the left side, there is a vertical navigation menu with the following items: Account Information >>, **Payments** >>, Domestic >>, Foreign >>, **Payment**, Request for Transfer, Request for Transfer Batch, International Direct Debit, Payment Batch, SEPA (restricted access) >>, Batch Upload >>, Status and sign >>, and User Administration >>.

The main content area is titled "Payments" and contains a "Foreign Payment" form. The form fields include:

- Ordering account: 134000000000EUR - TestAcc1 HU EUR
- Account name: TestAcc1 HU EUR - COMMERZBANK HU
- National clearing acc. no.
- Value date: 19.06.2012
- Reference:
- Currency:
- Amount:
- Ben. account number:
- Name and address:
- Country:
- Ben. bank SWIFT:
- Bank name and address:
- Country:
- Charges: BN1 Expenses of the ordering party bank -> ordering
- Charge account: 134000000000EUR
- Payment Details:
- Statistical code: 010 International settlement between carriers
- Statistics:
- Contact person:
- Instructions code:
- Payment type: 00 Standard transfer (dropdown menu is open showing options: 00 Standard transfer, 10 Telex payment or SWIFT express, 20 Check, announcements in free format, 21 Check, registered announcements, 22 Check, announcements by courier, 23 Check, registered announcements by courier, 30 Check for the ordering party, 31 Check for the ordering party, announcements registered, 32 Check for the ordering party, announcements by courier, 33 Check for the ordering party, announcements registered + by courier)

 At the bottom of the form, there are buttons for "BACK", "RESET", and "VALIDATE".

Please select from the drop-down „**Payment type**“ list while entering a foreign payment. If the default „00 Standard transfer“ is selected then for the non-PSD zone a T+2 processing is triggered, while payments into the PSD zone are carried out with value date T+1. Selecting „10 Telex payment or SWIFT priority“ means same day processing if the payment arrives within the cut-off time.

We would like to draw attention to the fact that the previously allowed free text instructions in the details field are not supported by the bank from 02.07.2012.

„INTC“ Intra company flag: There is a new way of instructing the bank to process foreign payments with intra company method.

Home	Payment	Treasury	Trading	Finance	Trade Finance and Guarantee Business	Market Information	Support
Global Payment Plus		Payment in other countries		companydirect			

Account Information >>	Payments <ul style="list-style-type: none"> Domestic >> Foreign >> <ul style="list-style-type: none"> Payment Request for Transfer Request for Transfer Batch International Direct Debit Payment Batch SEPA (restricted access) >> Batch Upload >> Status and sign >> User Administration >> 	HELP	
Payments			
Foreign Payment			
Ordering account:		134000000000EUR - TestAcc1 HU EUR	
Account name:		TestAcc1 HU EUR - COMMERZBANK HU	
National clearing acc. no.			
Value date:		19.06.2012	RETRIEVE TEMPLATE
Reference:			
Currency:		<input type="text"/>	
Amount:		<input type="text"/>	
Ben. account number:		<input type="text"/>	<input checked="" type="checkbox"/> IBAN
Name and address:	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Country:	<input type="text"/>		
Ben. bank SWIFT:	<input type="text"/>		
Bank name and address:	<input type="text"/>		
	<input type="text"/>		
Country:	<input type="text"/>		
Charges:	BN1 Expenses of the ordering party bank -> ordering		
Charge account:	134000000000EUR		
Payment Details:	<input type="text"/>		
	<input type="text"/>		
Statistical code:	010 International settlement between carriers		
Statistics:	INTC		
Contact person:	<input type="text"/>		
Instructions code:	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Payment type:	00 Standard transfer		
<input type="checkbox"/> Mandatory field			

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If you would like to wire a foreign payment within a company group (which is processed with special conditions) then it has to be indicated in the „**Statistics**” field by using the instruction code „*INTC*”. Please do not enter any other character into this field!

We would like to draw attention to the fact that the previously allowed „*INTC*” instruction in the details field or at other positions is not supported by the bank from 02.07.2012.

„**SDVA**“ **Same day value flag**: There is a new way of instructing the beneficiary’s bank to credit a foreign payment on the day the incoming SWIFT message reached the institution.

Home	Payment	Treasury	Trading	Finance	Trade Finance and Guarantees Business	Market Information	Support
Global Payment Plus		Payment in other countries		companydirect			

Account Information >>	Payments >> Domestic >> Foreign >> Payment Request for Transfer Request for Transfer Batch International Direct Debit Payment Batch SEPA (restricted access) >> Batch Upload >> Status and sign >> User Administration >>	Payments	HELP
Foreign Payment			
Ordering account:		134000000000EUR - TestAcc1 HU EUR	
Account name:		TestAcc1 HU EUR - COMMERZBANK HU	
National clearing acc. no.			
Value date:		19.06.2012	RETRIEVE TEMPLATE
Reference:			
Currency:			
Amount:			
Ben. account number:			<input checked="" type="checkbox"/> IBAN
Name and address:			
Country:			
Ben. bank SWIFT:			
Bank name and address:			
Country:			
Charges:	BN1 Expenses of the ordering party bank -> ordering		
Charge account:	134000000000EUR		
Payment Details:			
Statistical code:	010 International settlement between carriers		
Statistics:	SDVA		
Contact person:			
Instructions code:			
Payment type:	00 Standard transfer		
<input type="checkbox"/> Mandatory field			

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If you would like to instruct the beneficiary's bank to credit a foreign payment on the same day then it has to be indicated in the „**Statistics**” field by using the instruction code „SDVA”. Please do not enter any other character into this field!

We would like to draw attention to the fact that the previously allowed „SDVA” instruction in the details field or at other positions is not supported by the bank from 02.07.2012.