Commerzbank Zrt.

COMMERZBANK
Group

Changes in connection with the payment orders generated in the Commerzbank Multicash 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 Multicash) 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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1.   Hungarian Domestic Payments (UZV)

The Hungarian Domestic Payment module (UZV) has been changed to a great extent due to the newly introduced format in the version 3.22. In case you use the older version, you'll still have the benefit of the new IG2 system, that is, the intra-day settlement within 4 hours, but not the advantages of the new HCT format. This document was intended to illustrate only the changes in the new Hungarian Domestic Pamynet module (UZV).

Beneficiary's account number: However, the IG2 system uses exclusively IBAN account numbers, the Commerzbank Multicash application accepts the usual GIRO account number format (2*8 or 3*8 digit numbers) and also IBAN to denote the beneficiary's account number. The entered account number will be automatically converted into the other format.
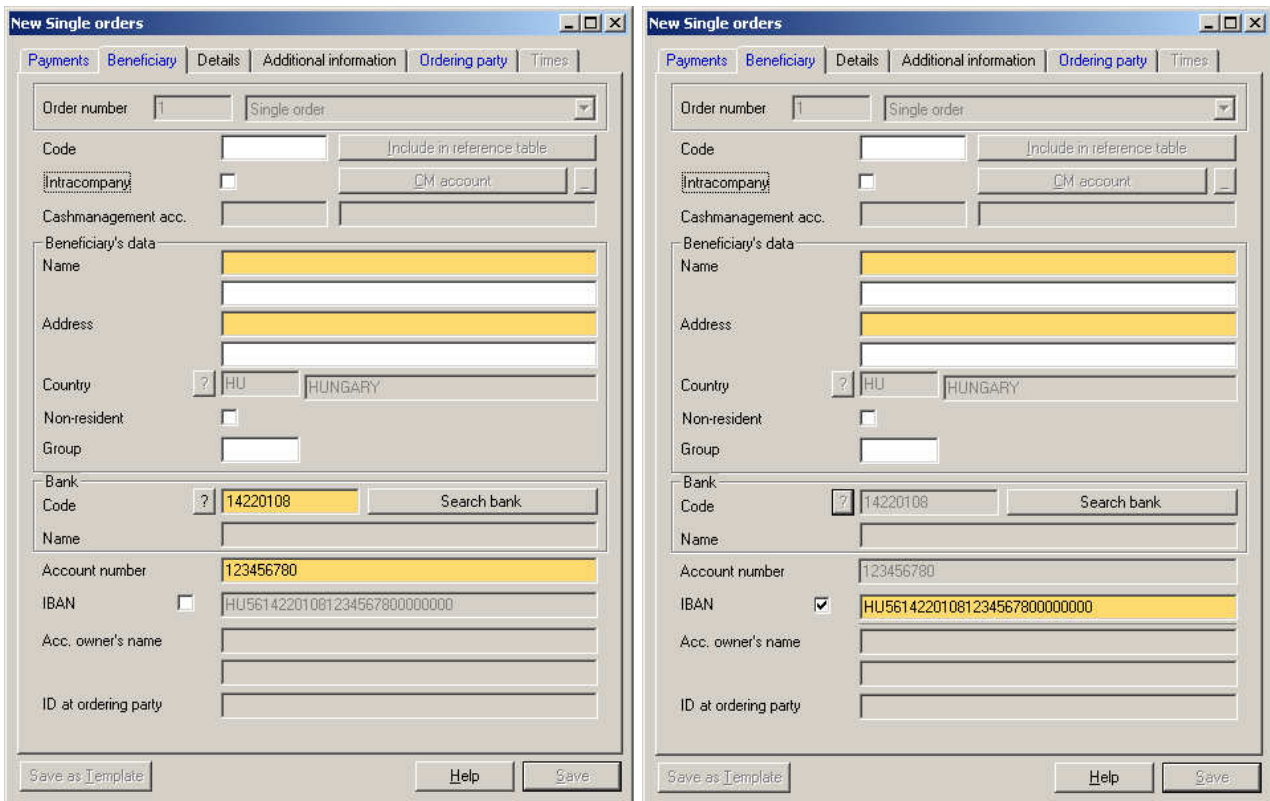
- The length of the „**Name"** and „**Address"** fields have risen to 35 characters on the „**Partner/Beneficiary"** tab.
- The „**Unique end to end reference**" (EndToEndID) field is a new, 35 character long information, which is an additional field next to the details (e.g. a customer number at the beneficiary). Please contact your partner before you make use of this field, whether or not it can be interpreted at the other side.
- The length of „**Details"** has risen to 140 characters.
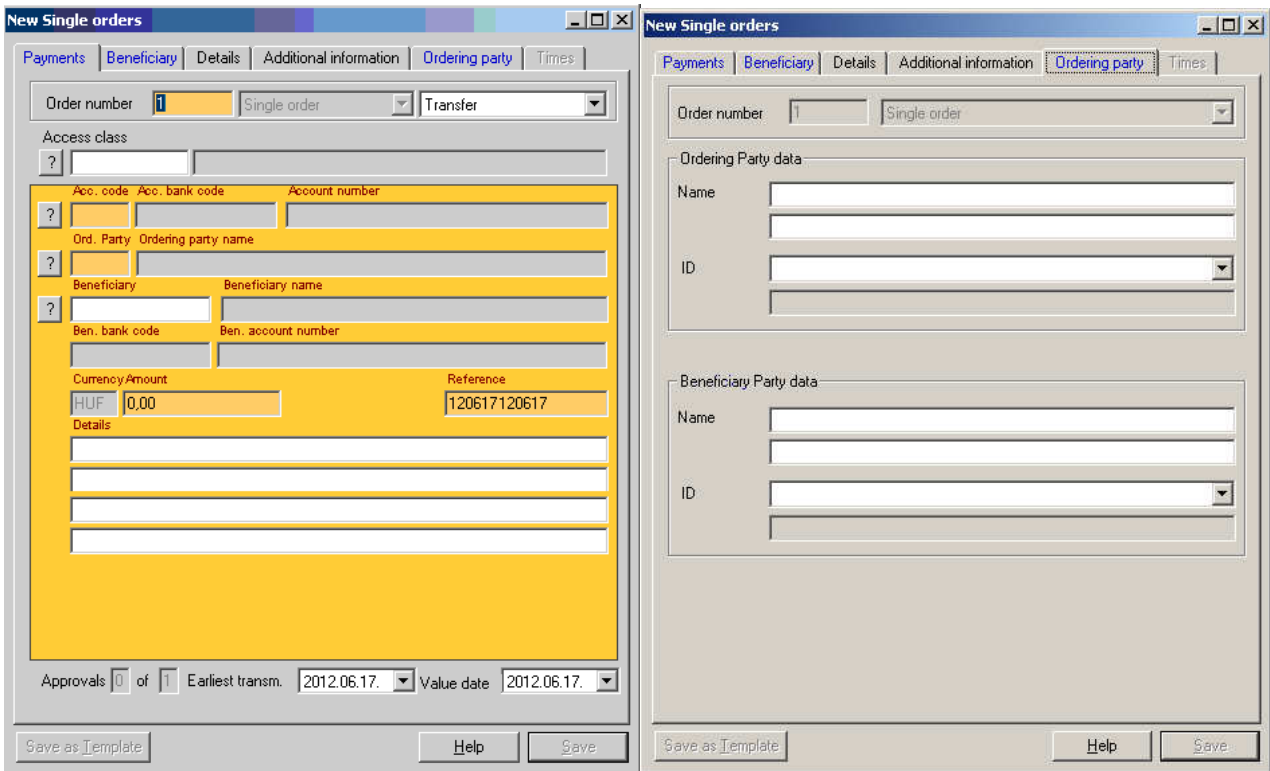
- **„Ultimate debtor" and „ultimate beneficiary"**: These fields contain information about the original debtor and the ultimate beneficiary in HCT payments.

2.   Hungarian Foreign Payments (HUA)

Some bank instructions have to be entered into the Hungarian Foreign Payments module (HUA) 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 Multicash.

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.

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.

Please select from the drop-down „**Payment type**" list on the „**Additional information**" tab while entering a foreign payment. *If the default „00 Standard transfer" is selected then the payment will be processed (depending on the currency and/or the target country it can be T+1 or T+2) on the standard value date. Selecting „10 Telex payment or SWIFT priority" means same day processing with conditions valid for urgent payments.*
We would like to draw attention to the fact that the previously allowed free text instuctions 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.

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 on the **„Details"** tab 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*" instuction 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.

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 on the **„Details"** tab 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"* instuction in the details field or at other positions is not supported by the bank from 02.07.2012.

3.   Hungarian Grouped Payments (CSM)

The changes which are effective from 02.07.2012 do not impact the structure of the grouped payments, there are only a few small modifications that will be automaticaly carried out by the Bank's payment system.

- the „Name of customer" (T216) and „Address of customer" (T217) fields contain 35 characters, and all of them reach the beneficiary's bank from 02.07.2012, not only the first 32.

- the „Account holder's name" (T218) field contains 35 characters, and all of them reach the beneficiary's bank from 02.07.2012, not only the first 32.

- the details (T219) field contains 70 characters, and all of them reach the beneficiary's bank from 02.07.2012, not only the first 18.