Description WebElectra and Electra Client Program Import/Export Formats

Valid from: 17 October 2026

Main changes from 17 October 2026

The following changes are highlighted in red in the document:

- Hybrid address handling will be introduced for the EDIFACT PAYORD IN foreign currency import format.
- Hybrid address handling will be introduced for the Multicash foreign currency import format.

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1 Export / Import Formats of Orders

The Electra client program is capable of exporting completed order files to an external medium in text file format, as well as reading (importing) orders of text file format prepared outside of the system (i.e. not by the Electra client program) into the client program. Orders downloaded this way are equivalent to orders prepared by means of the client program: they can be similarly modified, signed and sent to the bank.
Files used for export or import are text files. Lines are of uniform length and are closed by the CR/LF character pair; the position of fields within the lines are fixed, as well as the length of the fields. Fields containing letters are adjusted to the left, and padded with blank characters from the right. Characters should be coded pursuant to IBM Code Page 852 standards. Numerical fields are adjusted to the right, and padded with 0-s from the left. The numbering of positions starts with 1. “M” in the “Filling” column means that the field must be filled. If the text in the “Description” column is surrounded by quotation marks, this should be written in the given field. Positions regarding which the table does not contain filling instructions should be padded with blank characters.

1.1 Detailed Descriptions of Import Formats

1.1.1 EDIFACT PAYORD DO HUF Payment Orders

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	
	Country of addressee	472	2		Not used from 2008.01.01
	Comments				
M18	Comments	593	96		Narrative (3*32 characters)
	Certificate No.	689	6		
	Title of payment	695	4		Not used from 2008.01.01
	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	M	YYYYMMDD
	Miscellaneous				
M61	Status	938	2	M	“00”
	Record divider				
	CR/LF	940	2	M	0x0D 0x0A

1.1.2 EDIFACT PAYORD IN - Int’l Payment Orders

The format to be used in the case of foreign exchange payment orders is EDIFACT PAYORD. 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	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	Not used
M6	Name of the sender	71	32		
	Addressee				
M8	Account No.	220	47	M	
M9	Type of A/C No.	267	1	M	Not used
M10	Bank's name and address	268	35+29	M	from position 268 – bank’s name from position 303 – bank’s address *not mandatory for intrabank transfer
M12	Name and address of addressee	332	2*35	M	from position 332 – name of addressee from position 367 – address of addressee
	Addressee city	402	35	M	
	Country code	472	2	M	ISO3166-1 codes
	Swift code	474	15		
	Comments				
	Comment for the bank	558	35		
M18	Narrative	593	W96		
M19	Reason code	689	4		Title of international payment: Not used from 2008.01.01

	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
	Urgent	888	1		Urgent flag (Y/N)
M61	Status	938	2	M	"00"
	Record divider				
	CR/LF	940	2	M	

Remarks to the completion of the fields:

If the content of M4 (or M8) is a 24-digit GIRO 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 (BEN)
1: Everybody bears his own costs (SHA)
2: All costs shall be borne by the sender (OUR)

1.1.3 EDIFACT INKORD DO - Collection Orders

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
		696	19		If based on legislation, No. of law
	Reason code	715	4	M	Title of international payment: Not used from 2008.01.01
	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

1.1.4 Postal Payment Orders

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
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.

MULTICASH formats

MULTICASH format import files are suitable for the generation of HUF transfers, collection orders and foreign currency transfers. MultiCash formats can be of UNG or INT type. The UNG domestic transfer order format can be used to handle HUF transfers and collections, and the INT international transfer format for foreign currency transfers.

1.1.5 MULTICASH HUF transfer order – UNG

The file format corresponds to the GIRO format used in Hungary’s domestic payments. In addition to
the transfer order format, below we describe the format of value-dated and prompt collection orders.

Expected file extension: "UNG". Contains two record types: 1 header and one or more information fields (transfers/collection orders).

The header and the information fields have standard lengths. The header is 323 bytes long. The information field is 357 bytes long for transfers and 355 bytes long for prompt and value-dated collection orders. Neither the data fields nor the records are delimited by separators.

Columns in the record description:

Type = field type, a = alphanumerical, n = numerical (0 - 9), x = date (YY/MM/DD),
LENGTH = field length Header

Header data fields are identified by field serial numbers. The field serial number is preceded and followed by ":" (e.g., ":01:").

FIELD NO.	TYPE	LENGTH	DESCRIPTION
:01:	a	6	Reference (not used)
:02:	n	18	Aggregate amount of orders (not used)
:03:	n	5	number of orders (not used)
:04:	a	12	Bank no. (not used)
:05:	a	16	Originator's name 1 (not used)
		16	Originator's address (not used)
:06:	a	8	Generator's code (not used)
:07:	a	12	File name (not used)
:08:	n	1	Order type (not used)
	a	229	Spaces, as filling characters

The content of field ":08:" varies by the order type:
transfer = 1 prompt collection order = 2 value-dated collection order = 3

Information field

Each record contains all the information about a transfer order.

For transfers

GROUP	TYPE	LENGTH	DESCRIPTION
G1	N	2	Item code (always "02")
G2	N	3	Transaction code (always "001")
G3	N	2	Transaction sub-code (always "00")
G4	A	12	Number of the originator's bank
G5			*Transaction ID*
G5-1	X	8	Date of entry (YYMMDD)
G5-2	N	7	Serial no. (always "0000000")
G5-3	N	2	Batch no. (always "00")
G6	A	12	Beneficiary's bank no.
G7	N	18	Amount
G8			*Currency code*
G8-1	A	3	ISO code (always "HUF")
G8-2	N	1	Number of decimals (always "2")
G9	X	8	Value date (YYMMDD)
G10-11	A	2	Originator's country code

G12	A	3	Title code
G13-1	A	8	1st authorizer’s code
G13-2	A	2	Reserve area (space)
G14	A	2	Error code (always "00")
B1-1	A	8	2nd authorizer’s code
B1-2	A	1	Reserve area (space)
B2	A	6	Client reference
B3			*Originator*
B3-1	A	16	Originator’s account no.
B3-2	A	16	Originator’s name 1
B3-3	A	16	Originator’s address 1
B4	A	4	Title
B5			*Beneficiary*
B5-1	A	16	Beneficiary’s account no.
B5-2	A	16	Beneficiary’s name 1
B5-3	A	16	Beneficiary’s address 1
B6	X	8	Value date (YYMMDD)
B7	A	32	Remark 1
B8	A	32	Remark 2
B9	A	32	Remark 3
B10	A	4	Reserve area (space)
B11	A	4	Reserve area (space)
B12	A	33	Reserve area (space)
B13	A	2	Partner’s country code

Collection order records differ from transfer order records in their transaction code and the content at the end of the record.

For prompt collection orders

GROUP	TYPE	LENGTH	DESCRIPTION
G1	N	2	Item code (always "02")
G2	N	3	Transaction code (always "092")
G3	N	2	Transaction sub-code (always "00")
G4	A	12	Number of the originator’s bank
G5			*Transaction ID*
G5-1	X	8	Date of entry (YYMMD)
G5-2	N	7	Serial no. (always "0000000")
G5-3	N	2	Batch no. (always "00")
G6	A	12	Number of the beneficiary’s bank
G7	N	18	Area filled with zeros
G8			*Currency code*
G8-1	A	3	ISO-code (always "HUF")
G8-2	N	1	Number of decimals (always "2")
G9	X	8	Value date (YYMMDD)

G10-11	A	2	Originator’s country code
G12	A	3	Title code
G13-1	A	8	1st authorizer’s code
G13-2	A	2	Reserve area (space)
G14	A	2	Error code (always "00")
B1-1	A	8	2nd authorizer’s code
B1-2	A	1	Reserve area (space)
B2	A	6	Client reference
B3			*Originator*
B3-1	A	16	Originator’s account no.
B3-2	A	16	Originator’s name 1
B3-3	A	16	Originator’s address 1
B4	A	4	Title
B5			*Payer (obligor)*
B5-1	A	16	Payer’s account no.
B5-2	A	16	Payer’s name 1
B5-3	A	16	Payer’s address 1
B6	X	8	Value date (YYMMDD)
B7	A	32	Remark 1
B8	A	32	Remark 2
B9	A	32	Remark 3
B10	A	4	Reserve area (space)
B11	A	4	Reserve area (space)
B12	A	33	Reserve area (space)
B13-0	A	1	Reserve area (space)
B13	A	2	Partner’s country code

For value-dated collection orders

GROUP	TYPE	LENGTH	DESCRIPTION
G1	N	2	Item code (always "02")
G2	N	3	Transaction code (always "093")
G3	N	2	Transaction sub-code (always "00")
G4	A	12	Number of the originator’s bank
G5			*Transaction ID*
G5-1	X	8	Date of entry (YYMMDD)
G5-2	N	7	Serial no. (always "0000000")
G5-3	N	2	Batch no. (always "00")
G6	A	12	Beneficiary’s bank no.
G7	N	18	Area filled with zeros
G8			*Currency code*
G8-1	A	3	ISO code (always "HUF")
G8-2	N	1	Number of decimals (always "2")
G9	X	8	Value date (YYMMDD)
G10-11	A	2	Originator’s country code

G12	A	3	Title code
G13-1	A	8	1st authorizer’s code
G13-2	A	2	Reserve area (space)
G14	A	2	Error code (always "00")
B1-1	A	8	2nd authorizer’s code
B1-2	A	1	Reserve area (space)
B2	A	6	Client reference
B3			*Originator*
B3-1	A	16	Originator’s account no.
B3-2	A	16	Originator’s name 1
B3-3	A	16	Originator’s address 1
B4	A	4	Title
B5			*Payer (obligor)*
B5-1	A	16	Payer's account no.
B5-2	A	16	Payer's name 1
B5-3	A	16	Payer's address 1
B6	X	8	Date of initiation (YYMMDD)
B7	A	32	Remark 1
B8	A	32	Remark 2
B9	A	32	Remark 3
B10	X	8	Receipt date (YYMMDD)
B11	X	8	Complaint deadline (YYMMDD)
B12	N	18	Amount to be collected
B13-0	A	5	Reserve area (space)
B13	A	2	Partner’s country code

Field alignment:
The alphanumeric fields are aligned to the left and blanks are filled with spaces, with the exception of bank number fields (04, G4,G6,) which are aligned to the right and are filled with spaces from the left.

Numeric fields are aligned to the right and filled with zeros from the left.

1.1.6 MULTICASH foreign currency transfer order – INT (MT100)

1. File header

In the case of TAF data transfer, the separation mark for field serial numbers, e.g. ":01:" is the character sequence <CR><LF> (ASCII 13 + 10); for BTX data transfer, this sequence is <@><@> (ASCII 64 + 64).

- <u><CR><LF>:01:</u>

reference: max. 16 character alphanumerical reference no. (not used)

- <u><CR><LF>:02:</u>

aggregate sum: max. 17 character alphanumerical checksum (not used)

- <u><CR><LF>:03:</u>

Order numbers: max. 5 numerical characters, the number of transfer orders in the file (not used)

- <CR><LF>:04:

Executing bank: max. 11 alphanumerical characters, the executing bank's Swift code (not used)

- <CR><LF>:05:

originator: max. 4 * 35 alphanumerical characters, the originator's name and address (not used)

- <CR><LF>:06:

Participator's number: max. 8 alphanumerical characters, the originator's participation number at the executing bank (from the BPD-file) (not used)

- <CR><LF>:07:

File name: max. 12 alphanumerical characters, the name of the MT100-file, used by the program to store it on the hard disk (not used)

Header before each transfer order, if the "Rooting" field in originators' database is filled in.

mandatory:

- 1. Base block

{1:F01XXXXXXXXXXX1111223333}
x = the sender unit's Swift code (managing branch; 11 positions) 1
1 = date : MMDD
2 = running serial numbers of the files produced on the day of generation (2 positions)
3 = running serial numbers of the data sentences in the file (4 positions)

- 2. application block

{2:I100YYYYYYYYYYYU2} : the account managing unit's Swift code (originator bank)

- 3. text block

{4: Message content based on the following definition

2. Transfer orders mandatory:

- <CR><LF>:20:

reference, max. 16 alphanumerical character reference number

- <CR><LF>:32A:

max. 24 alphanumerical characters

optional:

sub-field 1: planned execution deadline: exactly 6 numerical characters, format: YYMMDD

mandatory:
sub-field 2: currency: exactly 3 alphanumerical characters, currency's ISO code

sub-field 3: amount: max. 15 numerical characters, amount with comma (,) as separation mark

- <CR><LF>:50:

originator: max. 4 * 35 alphanumerical characters, originator’s name and address; the account number is stored in sub-field 1 of field :52a:.

optional:

- <CR><LF>:52a:

originator bank

Version ‘A’:

sub-field 1: account number, max. 37 alphanumerical characters,
/C/xxx ... xx or /D/xxx ... xx,
C = credit (prefix),
D = debt (prefix),
x = account no., max. 34 characters

sub-field 2: identifier, max. 11 alphanumerical characters, Swift code

Version ‘D’:

sub-field 1: account no., max. 37 alphanumerical characters,
/C/xxx ... xx or /D/xxx ... xx
C = credit (prefix),
D = debt (prefix),
x = account no., max. 34 characters
sub-field 2: address, max. 4 * 35 alphanumerical characters, name and address of originator bank

- <CR><LF>:53a:

originator’s correspondent bank in the currency country
Version ‘A’:
sub-field 1: originator’s bank account number with the correspondent bank, max. 37 alphanumerical characters,
/C/xxx ... xx or /D/xxx ... xx,
C = credit (prefix),
D = debt (prefix),

x = account no., max. 34 characters

sub-field 2: identifier, max. 11 alphanumerical characters, Swift-code

Version ‘D’:

sub-field 1: originator’s bank account number at the correspondent bank, max. 37 alphanumerical characters,
/C/xxx ... xx or /D/xxx ... xx,
C = credit (prefix),
D = debt (prefix),
x = account no., max. 34 characters

sub-field 2: address, ax.4 * 35 alphanumerical characters, correspondent bank’s name and address

- <CR><LF>:57a:

Beneficiary's bank contact

Version ‘A’:

mandatory: 1. sub-field : identifier, max. 11 alphanumerical characters, Beneficiary’s bank Swift-code

Version ‘D’:

mandatory: sub-field 1: address, max. 4 * 35 alphanumerical characters, name and address of beneficiary's bank (bank address from 2nd 35 character)

- <CR><LF>:59a:

beneficiary
sub-field 1: account number, max. 35 alphanumerical characters, Beneficiary’s account no.

mandatory: sub-field 2: max. 4 * 35 alphanumerical characters, Beneficiary's name and address
Mandatory data and their positions within the subfield:
  o Characters 106–138: beneficiary city
  o Characters 139–140: beneficiary country code (ISO 3166-1)

optional:

- <CR><LF>:70

Remarks

- <CR><LF>:71A:

Cost control: exactly 3 alphanumerical characters, BEN or OUR

- <u><CR><LF>:72:</u>

supplementary information: max. 6 * 35 alphanumerical characters, additional information related to the order, /BENONLY, /CHEQUE, /HOLD and 3 more lines for free text

1.1.7 PAIN XML Format

pain.001.001.02 import format of K&H Bank
[K&H Bank Electra ISO20022 import format]

ISO standard description of Payment Request:
[Payments_pain.013.001.06 and pain.014.001.06]

1.1.8 Message Standards for Direct Orders

1.1.9.1 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/[1]0, M	upon first sending: 0, upon each subsequent sending a number different from 0, = 0 - original message, [1] < > 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	M	see list of titles
F218	name of initiator	AN	35	M	<u>Comment</u>:

	company				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 **M**ust / **O**ptional. In case of **O**ptional 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 message 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	credit date	N	8	O	on this date the amount should appear in the account of the beneficiary client
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	Comment: only the first 32 characters shall be received by beneficiary's bank
T217	client's address	AN	35	O	Comment: only the first 32 characters shall be received by beneficiary's bank
T218	accountholder's name	AN	35	M	Comment: only the first 32 characters shall be received by beneficiary's bank

T219	narrative	AN	70	O	Comment: only the first 18 characters shall be received by beneficiary's bank

CS-ÁTUTALÁS message FOOTER

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

1.1.9.2 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/[1]0, M	upon first sending: 0, upon each subsequent sending a number different from 0, = 0 - original message,[1] < > 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 input serial No. 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	N	8	M	deadline for forwarding the "collection

	deadline				advice" to account keeping banks of obligor clients
F217	title	A	3	O	see list of titles
F218	name of initiator company	AN	25	M	comment: only the first 32 characters shall be received by obligor's bank
F2112**	narrative	AN	70	O	comments of initiator for account keeping bank

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

CS-BESZEDÉS ITEM

field name	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	Comment: only the first 32 characters shall be received by obligor's bank
T217	client's address	AN	35	O	Comment: only the first 32 characters shall be received by obligor's bank
T218	name of obligor / accountholder	AN	35	M	Comment: only the first 32 characters shall be received by obligor's bank

T219	narrative	AN	70	O	Comment: only the first 10 characters shall be received by obligor's bank

CS-BESZEDÉS message FOOTER

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

1.1.9.3. FELHAP message

FELHAP message HEADER (length: 69)

field	content	type	length	value	comments
F140	item type	N	2	01, M	
F141	message type	N	6	FELHAP, M	
F142	duplication code	N	1	0 or [1]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 F144.1 F144.2	message No. date of preparation (8) serial No. (4)	N	12	M	
F145	name of acknowledging service company	AN	35	O	

FELHAP message reference to FELHAT item (length: 91)

field	content	type	length	value	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.	AN	24	M	

T143.1 T143.2	- bank unit (8) - 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	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	

2 Export Format of Account Statement Files

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 socalled *external* account statement file shall be created. This section describes the structure of this file.

2.1 Detailed Descriptions of Export Formats

2.1.1 Export Format of TEXT statements

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

This exports format doesn't contain IG2 fields.
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	YYYMMDD
10	Opening balance on 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	

Data record

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	sign, 2 decimals, no decimal point
33	Credit date (web Electra: booking date; client program: value date)	868	8	YYYYMMDD
34	Account No. to be debited	876	24	
35	Currency of debit	900	3	
36	Final debit amount	903	16	sign, 2 decimals, no decimal point
37	Debit date (web Electra: booking date; client program: value date)	919	8	YYYYMMDD

38	Orderer's country code	927	2	
39	Beneficiary's country code	929	2	
40	Statistical code	931	3	
41	Bank’s transaction ID	934	35	
42	Type of account proxy id	969	4	
43	Account proxy id	973	70	
	CR/LF	1043	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	

Export Format of Advice Files

Advices downloaded from the bank’s computer shall be saved in the directory of account statements of the client program. Each advice shall be saved in a separate file. Advice files are stored in the system in an encoded form. In order to be able to process them with other software, you shall have to export the data, i.e. *take them out* of the system. The Export option in the Account statements, advices window serves exactly this purpose. In this section, the structure of the export file of advices is described.

Exported advice files are ordinary text files. Each record is closed by the CR (Carriage Return, code: 13, hexadecimal: 0D) and LF (Line Feed, code: 10, hexadecimal: 0A) characters.

2.1.2 Advice of Postal Payment Orders

For the export of the advices 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=duplicate
3	Transmission date	10	3	serial number of day within the year
4	Serial No. of file within the date	13	2	
5	Sender printed on certificate	15	1	**1**
6	Certificate type	16	2	81
7	Printing list of senders	18	1	1=yes, 0=no
8	Number of items in the 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	8	padded with '0'-s
13	Client name	77	24	
14	Account number to be debited	101	24	
	CR/LF	125	2	

Data record

Field	Content	Pos.	Length	Description
1	Addressee ID	1	24	
2	Name of addressee	25	24	
3	Name of addressee	49	24	
4	Destination	73	24	
5	Address: street, No., PO box	97	24	
6	Address: 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	0=good, 1=erroneous
11	Date of receipt by post office	171	6	
12	Postal checksum	177	4	
13	Postal ID number	181	8	
14	Unused field	189	12	
	CR/LF	201	2	

2.1.3 Advice of Postal Cheques

For the export of the advices of postal cheques, Electra uses the format used by Postal Clearing Centre.

Header record

Field	Content	Pos.	Length	Description
1	Date of processing	1	6	YYMMDD
2	A/C No. to be credited	7	24	
3	Number of item records	31	6	
4	No. of erroneous item records	37	6	
5	Sum of transferred amounts	43	12	
6	Unused field	55	39	padded with '0'-s
7	Certificate type	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	A/C No. to be credited	7	24	adjusted to the left
3	Serial No. of item record	31	6	
4	Payer ID	37	24	adjusted to the right
5	Error sign	61	1	
6	Paid amount	62	9	
7	ID of receiving post office	71	4	
8	Date of payment	75	6	YYMMDD
9	Transaction code	81	2	
10	Producer code	83	3	
11	Serial No. of certificate	86	8	
12	Output code	94	2	31 or 32
13	Internal ID of postal system	96	16	
14	Date of processing	112	8	YYYYMMDD
15	Date of payment	120	8	YYYYMMDD
	CR/LF	128	2	

2.1.4 Export Format of SAP statement

The SAP statement export format contains two files:

- Account balance information (.AUS)
- Account turnover information (.UMS)

Both files display one record in one row, fields of the records are separated with semicolons. From Electra system files can be exported with 852 (DOS) or 1250 (Windows) character encoding.

(The complete information in the SCHNR field is only available in the case of a bank account statement, the credit card account statement does not contain the unique transaction identifier.)

Please find below the record structure description of the account balance data file:

Field code	Field content	Length	Example
BANK	Bank	12 24	5
KTONR	Account number		
AZNUM	Statement ID number		
AZDAT	Date of statement	8	15.09.30
WAERS	Currency of account	3	HUF
SSALD	Not used	23	
SUMSO	Not used	23	
SUMHA	Not used	23	
ESALD	Not used	23	
UNHAB	Account holder’s name	35	
KTOBZ	Not used	35	
BLAUF	Not used	8	
ELAUF	Not used	8	
HZINS	Not used	9	
KOART	Not used	2	
KTOKL	Not used	2	
UPDAT	Not used	8	
ANZUM	Number of items	5	23

Description of the record structure of the file containing account turnover information.

Field code	Field content	Length	Example
BANK	Bank	12	
KTONR	Account number	24	
AZNUM	Statement ID number	5	
VALUT	Value date	8	15.09.30
PRIMA	Booking date	8	15.09.30
VWZ01	Narrative and additional information	27	
BUTXT	Not used	27	
UZEIT	Not used	4	
TSCHL	Not used	3	
SCHNR	transaction ID, card number in case of card transaction	16	099970201H999999 or 5445372608258656
WRBTR	Amount	23	5229852,00

SAMPO	Not used	5	
FOLGS	Not used	5	
BUDAT	Interest date	8	01.09.28
ZINF1	Not used	16	
ZINF2	Not used	9	
VWZ02	Transaction type	27	
VWZ02	Merchant’s name 1	27	
VWZ03	Merchant’s name 2	27	
VWZ04	Narrative and additional information	27	
VWZ05	Narrative and additional information	27	
VWZ06	Narrative and additional information	27	
VWZ07	Narrative and additional information	27	
VWZ07	Not used	27	
VWZ07	Not used	27	
VWZ07	Not used	27	
VWZ07	Not used	27	
VWZ07	Not used	27	
VWZ07	Not used	27	
VWZ07	Not used	27	
AUFG1	Not used	27	
AUFG2	Not used	27	
AGBNK	Not used	12	
AGKTO	Not used	24	
GCODE	Not used	3	
STC	Not used	3	

2.1.5 CAMT Statement Export Format

The Electra system creates an xml file from the bank statement data in CAMT format based on the account statement standard version 053, which includes the extended data content options provided by the standard only if this data is transmitted from the banking systems to Electra.
Description of CAMT statement is available at ISO website:
camt.053.001.03

2.1.6 Direct Orders Export Format (CS-STÁTUS, CS-DETSTA, FELHKI, FELHNA)

2.1.6.1. 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/^{1}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		

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

CS-DETSTA message HEADER (hossz: 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 F424.1 F424.2	No. of direct order message - date of preparation (8) - serial No. (4)	N	12		
F425	DETSTA message ID:	N	12		individual ID of CS-DETSTA message

F425.1 F425.2	- date of preparation (8) - 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-STÁTUS 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		- blanks, if value of T424 field = NO - otherwise processing date
T426	debit date of client account	AN	8		- addressed bank debited the obligor's account on this date - blanks, if value of T424 field <> 00
T427	reference code of reply	AN	29		- BZSR reference code of reply - blanks, 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

CS-DETSTA Message closing FOOTER (hossz: 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		

2.1.6.3. 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 [1] 0	see footnote to field F112 of FELHBE message
F133 F133.1 F133.2	message No. - date of preparation (8) - serial No. (4)	N	12		individual message ID provided by intermediary system
F134	time of preparation of message	AN	6		hours (2): minutes (2) : seconds (2)
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

[1] **F135:** For the structure of the code, see the Introduction to his 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		

2.1.6.4. 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 [1]0	see footnote to field F112 of FELHBE message
F153 F153.1 F153.2	message ID - date of preparation (8) - serial No. (4)	N	12		filled by intermediary system
F154	time of message preparation	AN	6		hours (2) : minutes (2) : seconds (2)
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)

fields	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)

fields	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