

# Description WebElectra and Electra Client Program Export/Import Formats

## TABLE OF CONTENTS

|       |   |    |
|-------|---|----|
| 1     | Export / Import Formats of Orders .....                                 | 2  |
| 1.1   | Detailed Descriptions of Import Formats .....                           | 2  |
| 1.1.1 | EDIFACT PAYORD DO HUF Payment Orders .....                              | 2  |
| 1.1.2 | EDIFACT PAYORD IN - Int'l Payment Orders .....                          | 3  |
| 1.1.3 | EDIFACT INKORD DO - Collection Orders .....                             | 4  |
| 1.1.4 | Postal Payment Orders.....  | 5  |
| 1.1.5 | MULTICASH HUF transfer order – UNG.....                                 | 6  |
| 1.1.6 | MULTICASH foreign currency transfer order – INT (MT100) .....           | 10 |
| 1.1.7 | PAIN XML Format .....   | 14 |
| 1.1.8 | Message Standards for Direct Orders .....                               | 14 |
| 2     | Export Format of Account Statement Files .....                          | 19 |
| 2.1   | Detailed Descriptions of Export Formats .....                           | 19 |
| 2.1.1 | Export Format of TEXT statements.....                                   | 19 |
| 2.1.2 | Advice of Postal Payment Orders.....                                    | 22 |
| 2.1.3 | Advice of Postal Cheques .....  | 23 |
| 2.1.4 | Export Format of SAP statement.....                                     | 24 |
| 2.1.5 | CAMT Statement Export Format .....                                      | 26 |
| 2.1.6 | Direct Orders Export Format (CS-STÁTUS, CS-DETSTA, FELHKI, FELHNA)..... | 26 |

## 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<br>*not mandatory for intrabank transfer |
| M12   | Name of addressee       | 332  | 3*35   | M       |   |
|       | Country code            | 472  | 2      |         | Not used from 2008.01.01  |
|       | 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             |
|-------|--------------------|------|--------|---------|-------------------------|
|       | <b>Transaction</b> |      |        |         |                         |
| M1    | Record type        | 1    | 6      | M       | "INKORD"                |
| M2    | HUF based          | 7    | 2      | M       | "DO"                    |
| M3    | ID                 | 9    | 14     | M       | YYYYMMDD + 6 NUM        |
|       | <b>Sender</b>      |      |        |         |                         |
| 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       |                         |
|       | <b>Addressee</b>   |      |        |         |                         |
| 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 |  |
|     | <b>Comments</b>       |     |    |   |  |
| 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<br>"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   |
|     | <b>Amount</b>         |     |    |   |  |
| 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  |
|     | <b>Miscellaneous</b>  |     |    |   |  |
| M61 | Status                | 938 | 2  | M | "00"   |
|     | <b>Record divider</b> |     |    |   |  |
|     | 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 | LENG<br>TH | 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     |      |        | <i>Transaction ID</i>              |
| 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     |      |        | <i>Currency code</i>               |
| 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    |   |    | <i>Originator</i>         |
| 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    |   |    | <i>Beneficiary</i>        |
| 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     |      |        | <i>Transaction ID</i>              |
| 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     |      |        | <i>Currency code</i>               |
| 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         |
| <i>B3</i> |   |    | <i>Originator</i>        |
| 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                    |
| <i>B5</i> |   |    | <i>Payer (obligor)</i>   |
| 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**

| <b>GROUP</b> | <b>TYPE</b> | <b>LENGTH</b> | <b>DESCRIPTION</b>                 |
|--------------|-------------|---------------|------------------------------------|
| 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    |
| <i>G5</i>    |             |               | <i>Transaction ID</i>              |
| 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             |
| <i>G8</i>    |             |               | <i>Currency code</i>               |
| 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    |   |    | <i>Originator</i>           |
| 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    |   |    | <i>Payer (obligor)</i>      |
| 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).

- <CR><LF>:01:

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

- <CR><LF>:02:

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

- <CR><LF>:03:

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:F01XXXXXXXXXXXX1111223333}

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:I100YYYYYYYYYYYYU2} : 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

**optional:**

- <CR><LF>:70  
Remarks

- <CR><LF>:71A:  
Cost control: exactly 3 alphanumerical characters, BEN or OUR

- <CR><LF>:72:  
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  
[https://cardinal.hu/SEPA\\_KHB/KHB\\_Electra\\_pain\\_help.en.pdf](https://cardinal.hu/SEPA_KHB/KHB_Electra_pain_help.en.pdf)

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/'0, M    | upon first sending: 0, upon each subsequent sending a number different from 0, = 0 - original message, <sup>1</sup> < > 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<br>F214.1<br>F214.2 | message No.<br>- date of preparation (8)<br>- serial No. (4)     | N    | 12     | M          | serial No. or <u>input serial No.</u> must be continuous and individual at the initiator   |
| F215<br>F215.1<br>F215.2 | bank A/C No. of initiator<br>- bank unit (8)<br>- A/C No. (8/16) | AN   | 24     | M          | No. of common counter-account to the items;<br>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 company  | AN   | 35     | M          | <u>Comment:</u><br>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 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<br>T214.1<br>T214.2 | bank A/C No. of beneficiary<br>- bank unit (8)<br>- 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 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      | 0/10, M    | upon first sending: 0, upon each subsequent sending a number different from 0,<br>= 0 - original message, <sup>1</sup><br>< > 0 - duplicate     |
| F213                         | initiator ID   | AN   | 13     | M          | party preparing CS-BESZEDÉS: in case of tax number: AaaaaaaaaTttt, where t = premises ID  |
| F214<br>F214.1<br><br>F214.2 | message No.<br>- date of preparation (8)<br><br>- serial No. (4) | N    | 12     | M          | serial No. or <u>input serial No.</u> must be continuous and individual at the initiator.   |
| F215<br>F215.1<br>F215.2     | A/C No. of initiator<br>- bank unit (8)<br>- A/C No. (8/16)      | AN   | 24     | M          | No. of common counter-account to the items;<br>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   | 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:<br>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       | obligor's bank<br>A/C No.           | 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  |
| T214.1     | - bank unit (8)                     |      |        |           |   |
| T214.2     | - A/C No. (8/16)                    |      |        |           |   |
| T215       | client ID at initiator              | AN   | 24     | M         | e.g. consumer ID,<br>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 /<br>account holder | 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  |

### 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 '0<br>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.                           | N    | 12     | M            |  |
| F144.1 | date of preparation (8)               |      |        |              |  |
| 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 | 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 | - bank unit (8)         |      |        |       |                          |
| T143.2 | - A/C No. (8/16)        |      |        |       |                          |
| T144   | expected date of        | N    | 8      | M     | data provided by service |

|      |                |   |   |   |   |
|------|----------------|---|---|---|---|
|      | first drawdown |   |   |   | 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 so-called *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      | YYMMDD                                |
| 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<br>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<br>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](http://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  | 0/0 | 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<br>F224.1<br>F224.2 | No. of direct order<br>- date of preparation (8)<br>- serial No. (4) | N  | 12 |     |  |
| F225<br>F225.1<br>F225.2 | STÁTUS message ID:<br>- date of preparation (8)<br>- 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<br>AND<br>duplication code | N    | 1      | 0<br>1<br>8<br>9 | 0 - daily report - original<br>1 - daily report - duplicate<br>8 - summary report - original<br>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-STÁTUS message  |
| T424  | acknowl. info concerning the item from addressed bank | AN   | 2      |       | 00 - executed collection<br>vv - rejection reason<br>NO - no reply received                                  |
| T425  | processing date of reply                              | AN   | 8      |       | - <u>blanks</u> , if value of T424 field = NO<br>- otherwise processing date                                 |
| T426  | debit date of client account                          | AN   | 8      |       | - addressed bank debited the obligor's account <u>on this date</u><br>- blanks, if value of T424 field <> 00 |
| T427  | reference code of reply                               | AN   | 29     |       | - BZSR reference code of <u>reply</u><br>- 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<br>F133.1<br>F133.2 | message No.<br>- date of preparation (8)<br>- 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 <sup>1</sup>                            | AN   | 13     |          | subgroups generated from diverse FELHBE messages and concerning the same service company shall get into the FELHKI message |

**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 '0 | see footnote to field F112 of FELHBE message   |
| F153<br>F153.1<br>F153.2 | message ID<br>- date of preparation (8)<br>- 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-<br>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 |