



CIB Business Online

File formats

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I. MANDATES

1. CIB BUSINESS ONLINE CSV FORMATS

1.1 Import format of forint domestic payments (*.csv)

Codepage: ANSI (Windows), 852 (CP852) or UTF-8

Each datum of the mandate must be written in a separate line.

The data fields containing or not containing data of the mandate have to be separated with a ; character

If a data field contains a ; character than the data field must begin and end with a " character

Eg.;"123;"123;ABC";ABC;...

Forint domestic payment record, repeated					
Serial number	Field	Type	Length	Mandatory	Note
1.	Debtor's account number	N	24 (fix)	Yes	In GIRO format, written together
2.	Beneficiary's name	AN	70	Yes	
3.	Beneficiary's account number	AN	28	Yes	In GIRO or IBAN format, written together
4.	Amount	N	13	Yes	Only integer
5.	Note to a beneficiary	AN	140	No	
6.	Unique identifier between partners	AN	35	No	

Forint domestic payment record, repeated					
Serial number	Field	Type	Length	Mandatory	Note
7.	Debit value date	AN	10	No	Only future date can be used YYYYMMDD or YYYY-MM-DD format. In any other case it must be empty
8.	Purpose code	AN	4 (fix)	No	Purpose code can be used only by HCT standard
9.	Category purpose	AN	4 (fix)	No	Category purpose can be used only by HCT standard
10.	Debtor private identification	AN	35	No	
11.	Debtor organization identification	AN	35	No	
12.	Ultimate debtor name	AN	70	No	
13.	Ultimate beneficiary private identification	AN	35	No	

Forint domestic payment record, repeated					
Serial number	Field	Type	Length	Mandatory	Note
14.	Ultimate beneficiary organization identification	AN	35	No	
15.	Beneficiary private identification	AN	35	No	
16.	Beneficiary organization identification	AN	35	No	
17.	Ultimate Beneficiary name	AN	70	No	
18.	Ultimate Beneficiary private identification	AN	35	No	
19.	Ultimate Beneficiary organization identification	AN	35	No	

1.2 Import format of VIBER payments (*.csv)

Codepage: ANSI (Windows), 852 (CP852) or UTF-8

Each datum of the mandate must be written in a separate line.

The data fields containing or not containing data of the mandate have to be separated with a ; character

If a data field contains a ; character than the data field must begin and end with a " character

Eg. ...;"123;"123;ABC";ABC;...

VIBER domestic payment record, repeated					
Serial number	Field	Type	Length	Mandatory	Note
1.	Debtor's account number	N	24 (fix)	Yes	In GIRO format, written together
2.	Beneficiary's name	AN	32	Yes	
3.	Beneficiary's account number	N	24	Yes	In GIRO or IBAN format, written together
4.	Amount	N	13	Yes	Only integer
5.	Note to a beneficiary	AN	52	No	

1.3 Import format of transfer between own accounts in forint (*.csv)

Codepage: ANSI (Windows), 852 (CP852) or UTF-8

Each datum of the mandate must be written in a separate line.

The data fields containing or not containing data of the mandate have to be separated with a ; character

If a data field contains a ; character than the data field must begin and end with a " character

Eg. ...;"123;"123;ABC";ABC;...

Transfer between own accounts in forint record, repeated					
Serial number	Field	Type	Length	Mandatory	Note
1.	Debtor's account number	N	24 (fix)	Yes	In GIRO format, written together
2.	Beneficiary's account number	N	24 (fix)	Yes	In GIRO format, written together
3.	Amount	N	13	Yes	Only integer
4.	Debit value date	AN	8	No	Only future date can be used YYYYMMDD or YYYY-MM-DD format. In any other case it must be empty
5.	Note to a beneficiary	AN	140	No	

1.4 Import format of SEPA payment (*.csv)

Codepage: ANSI (Windows), 852 (CP852) or UTF-8

Each datum of the mandate must be written in a separate line.

The data fields containing or not containing data of the mandate have to be separated with a ; character

If a data field contains a ; character than the data field must begin and end with a " character

Eg. ...;"123;"123;ABC";ABC;...

SEPA payment record, repeated					
Serial number	Field	Type	Length	Mandatory	Note
1.	Debtor's account number	N	24 (fix)	igen	In GIRO format, written together
2.	Beneficiary's name	AN	35	igen	
3.	Beneficiary's address (1)	AN	35	igen	
4.	Beneficiary's address (2)	AN	35	nem	
5.	Beneficiary's country code	AN	2 (fix)	igen	2 characters country code
6.	Beneficiary's account number	AN	34	igen	IBAN format
7.	Amount in EUR	AN	17	Optional	The last 2 digits of the amount are interpreted as decimal. A decimal separator is optional,

					but the . and the , characters can be used. The 7th and 8th fields cannot be used within the same order
8.	Amount defined by the currency of the debtor's account	AN	17	Optional	The last 2 digits of the amount are interpreted as decimal. A decimal separator is optional, but the . and the , characters can be used. The 7th and 8th fields cannot be used within the same order
9.	Currency	AN	3 (fix)	Optional	Interpreted only when using field 8
10.	Processing time	AN	4 (fix)	No	HIGH: T+1 day EXTR: T day In any other cases the order will be imported by T+1 day
11.	Date of commencement of processing	AN	10	No	Only future date can be used YYYYMMDD or YYYY-MM-DD format. In any other case it must be empty
12.	Unique identifier between partners	AN	35	No	Characters exceeding the maximum length of the field will not be imported.
13.	Purpose code	AN	4 (fix)	No	Purpose code can be used only by HCT standard
14.	Category purpose	AN	4 (fix)	No	Category purpose can be used only by HCT standard
15.	Note to a beneficiary	AN	140	Conditioner	Note to a beneficiary (15. field) and Structured note to a beneficiary (16. and 17. field) cannot be used within the same order. Characters exceeding the

					maximum length of the field will not be imported.
16.	Structured Communication - Reference	AN	35	Conditioner	Note to a beneficiary (15. field) and Structured note to a beneficiary (16. and 17. field) cannot be used within the same order. Characters exceeding the maximum length of the field will not be imported.
17.	Structured Communication - Issuer	AN	35	Conditioner	Note to a beneficiary (15. field) and Structured note to a beneficiary (16. and 17. field) cannot be used within the same order. Characters exceeding the maximum length of the field will not be imported.
18.	Beneficiary organization identification	AN	35	No	
19.	Beneficiary private identification	AN	35	No	
20.	Ultimate beneficiary name	AN	70	No	
21.	Ultimate beneficiary organization identification	AN	35	No	
22.	Ultimate beneficiary private identification	AN	35	No	
23.	Ultimate beneficiary organization identification	AN	35	No	
24.	Beneficiary private identification	AN	35	No	
25.	Ultimate Beneficiary name	AN	70	No	

26.	Ultimate Beneficiary organization identification	AN	35	No	
27.	Ultimate Beneficiary private identification	AN	35	No	
28.	Charge bearer account number	AN	28 (fix)	No	In IBAN format, written together
29.	Certificate of completion language	AN	2 (fix)	No	HU: Hungarian GB: English DE: German
30.	Method of delivery	AN	4 (fix)	No	POST: Postal letter FAXI: FAX EMAL: E-mail
31.	E-mail address/FAX number	AN	35	Optional	It is interpreted only if the value of the 31th field is FAX or EMAIL Ex: +3611234567

1.5 Import format of transfer between own accounts in foreign currency (*.csv)

Codepage: ANSI (Windows), 852 (CP852) or UTF-8

Each datum of the mandate must be written in a separate line.

The data fields containing or not containing data of the mandate have to be separated with a ; character

If a data field contains a ; character than the data field must begin and end with a " character

Eg.;123;"123;ABC";ABC;...

Transfer between own accounts in foreign currency record, repeated					
Serial number	Field	Type	Length	Mandatory	Note
1.	Debtor's account number	N	24 (fix)	Yes	In GIRO format, written together
2.	Beneficiary's account number	N	24 (fix)	Yes	In GIRO format, written together
3.	Amount	AN	17	Yes	The last 2 digits of the amount are interpreted as decimal. A decimal separator is optional, but the . and the , characters can be used. The 7th and 8th fields cannot be used within the same order
4.	Currency	AN	3 (fix)	Yes	

5.	Date of commencement of processing	N	8	No	Only future date can be used YYYYMMDD or YYYY-MM-DD format. In any other case it must be empty
6.	Note to a beneficiary (1)	AN	35	No	
7.	Note to a beneficiary (2)	AN	35	No	
8.	Note to a beneficiary (3)	AN	35	No	
9.	Note to a beneficiary (4)	AN	35	No	

1.6 Import format of foreign currency payment (*.csv)

Codepage: ANSI (Windows), 852 (CP852) or UTF-8

Each datum of the mandate must be written in a separate line.

The data fields containing or not containing data of the mandate have to be separated with a ; character

If a data field contains a ; character than the data field must begin and end with a " character

Eg. ...;"123;"123; ABC"; ABC; ...

Foreign currency payment record, repeated					
Serial number	Field	Type	Length	Mandatory	Note
1.	Debtor's account number	N	24 (fix)	Yes	In GIRO format, written together
2.	Beneficiary's account number format	AN	1 (fix)	Yes	G: GIRO I: IBAN O: Other
3.	Beneficiary's account number	AN	34	Yes	
4.	Beneficiary's name (1)	AN	35	Yes	Characters exceeding the maximum length of the field will not be imported.
5.	Beneficiary's name (2)	AN	35	No	Characters exceeding the maximum length of the field will not be imported.
6.	Beneficiary's address (1)	AN	35	Yes	Characters exceeding the maximum length of the field will not be imported.

7.	Beneficiary's address (2)	AN	35	No	Characters exceeding the maximum length of the field will not be imported.
8.	Beneficiary's country code	AN	2 (fix)	Yes	
9.	SWIFT code	AN	11	No	
10.	Beneficiary's bank name (1)	AN	35	Optional	Characters exceeding the maximum length of the field will not be imported. If the field is blank than it will be filled automatically by the provided SWIFT. Must be filled if the SWIFT code is not provided
11.	Beneficiary's bank name (2)	AN	35	No	Characters exceeding the maximum length of the field will not be imported. If the field is blank than it will be filled automatically by the provided SWIFT.
12.	Beneficiary's bank address (1)	AN	35	Optional	Characters exceeding the maximum length of the field will not be imported. If the field is blank than it will be filled automatically by the provided SWIFT. Must be filled if the SWIFT code is not provided
13.	Beneficiary's bank address (2)	AN	35	No	Characters exceeding the maximum length of the field will not be imported. If the field is blank than it will be filled automatically by the provided SWIFT.
14.	Beneficiary's bank country code	AN	2 (fix)	Optional	If the field is blank than it will be filled automatically by the provided SWIFT.

15.	Beneficiary's bank identifier	AN	15	No	
16.	Correspondent bank's SWIFT code	AN	11	No	
17.	Correspondent bank's bank account	AN	34	No	
18.	Correspondent bank's name (1)	AN	35	No	If the field is blank than it will be filled automatically by the provided SWIFT.
19.	Correspondent bank's name (2)	AN	35	No	If the field is blank than it will be filled automatically by the provided SWIFT.
20.	Correspondent bank's address (1)	AN	35	No	If the field is blank than it will be filled automatically by the provided SWIFT.
21.	Correspondent bank's address (2)	AN	35	No	If the field is blank than it will be filled automatically by the provided SWIFT.
22.	Correspondent bank's country code	AN	2 (fix)	No	If the field is blank than it will be filled automatically by the provided SWIFT.
23.	Amount	AN	17	Yes	The last 2 digits of the amount are interpreted as decimal. A decimal separator is optional, but the . and the , characters can be used.
24.	Currency	AN	3 (fix)	No	If filled in, the value of the Amount field is interpreted in this currency, , if empty than in the currency of completion. It can only be the currency of the account to be debited or the currency of the completion.
25.	Currency of completion	AN	3 (fix)	Yes	
26.	Charge bearer method	N	1 (fix)	Yes	0: BEN 1: SHA 2: OUR If the item complies with the transfer rules applied

					in the EEA countries, the cost method specified for bank charges is automatically changed to SHA.
27.	Charge bearer account number	N	24 (fix)	No	In GIRO format, written together
28.	Processing time	AN	5	Yes	TNAP/T1NAP/T2NAP In case of an incorrect value, it is changed during import to the default value corresponding to the order.
29.	Date of commencement of processing	N	8 (fix)	No	Only future date can be used YYYYMMDD or YYYY-MM-DD format. In any other case it must be empty
30.	Payment type	AN	1 (fix)	Yes	S: Standard I: import collection If the field is empty, its value is interpreted as S during import
31.	Documentary identifier	AN	70	Optional	If the Payment Type field is set to I, this is a required field. The first 4 characters of the field are "INK + space". Characters that exceed the maximum length of this field will not be imported.
32.	Note to a beneficiary (1)	AN	35	No	Characters that exceed the maximum length of this field will not be imported.
33.	Note to a beneficiary (2)	AN	35	No	Characters that exceed the maximum length of this field will not be imported.
34.	Note to a beneficiary (3)	AN	35	No	Characters that exceed the maximum length of this field will not be imported.
35.	Note to a beneficiary (4)	AN	35	No	Characters that exceed the maximum length of this field will not be imported.
36.	Certificate type	N	1 (fix)	No	1: Certificate of completion 2: SWIFT copy 3: Both

37.	Certificate of completion language	AN	2 (fix)	Optional	If the Certificate Type field is filled in, it is required. HU: Hungarian DE: German GB: English
38.	Delivery method	AN	1 (fix)	Optional	If the Certificate Type field is filled in, it is required. M: postal letter F: fax E: e-mail
39.	E-mail address	AN	35	Optional	It is interpreted only if the value of the 38th field is FAX or EMAIL Ex: +3611234567 Characters that exceed the maximum length of this field will not be imported.
40.	FAX number	AN	30	Optional	It is interpreted only if the value of the 38th field is FAX or EMAIL Ex: +3611234567

1.7 Import format of foreign currency payment within the bank (*.csv)

Codepage: ANSI (Windows), 852 (CP852) or UTF-8

Each datum of the mandate must be written in a separate line.

The data fields containing or not containing data of the mandate have to be separated with a ; character

If a data field contains a ; character than the data field must begin and end with a " character

Eg. ...;"123;"123; ABC"; ABC; ...

Foreign currency payment within the bank record, repeated					
Serial number	Field	Type	Length	Mandatory	Note
1.	Debtor's account number	N	24 (fix)	Yes	In GIRO format, written together
2.	Beneficiary's account number	N	28	Optional	In GIRO format, written together. Only 2 nd or the 3 rd field can be used
3.	Beneficiary's account number IBAN	AN	28	Optional	In GIRO format, written together. Only 2 nd or the 3 rd field can be used
4.	Beneficiary's name (1)	AN	35	Yes	Characters that exceed the maximum length of this field will not be imported.
5.	Beneficiary's name (2)	AN	35	No	Characters that exceed the maximum length of this field will not be imported.
6.	Beneficiary's country code	AN	2 (fix)	Yes	
7.	Amount	AN	17	Yes	The last 2 digits of the amount are interpreted as decimal. A decimal separator is optional, but the . and the , characters can be used.
9.	Currency of completion	AN	3 (fix)	Yes	
10.	Charge bearer account number	N	24 (fix)	No	In GIRO format, written together
11.	Date of commencement of processing	N	8	No	Only future date can be used YYYYMMDD or YYYY-MM-DD format. In any other case it must be empty
12.	Payment type	AN	1 (fix)	Yes	S: Standard I: import collection
13.	Documentary identifier	AN	70	Optional	If the Payment Type field is set to I, this is a required field. The first 4 characters of the field are "INK + space".
14.	Note to a beneficiary (1)	AN	35	No	Characters that exceed the maximum length of this field will not be imported.

15.	Note to a beneficiary (2)	AN	35	No	Characters that exceed the maximum length of this field will not be imported.
16.	Note to a beneficiary (3)	AN	35	No	Characters that exceed the maximum length of this field will not be imported.
17.	Note to a beneficiary (4)	AN	35	No	Characters that exceed the maximum length of this field will not be imported.
18.	Certificate type	N	1 (fix)	No	1: Completion certificate
20.	Delivery method	AN	1 (fix)	Optional	M: Postal letter F: FAX E: E-mail Must be filled if the value of the 18th field is 1.
21.	E-mail address	AN	35	Optional	Must be filled if the value of the 20th field is E. Characters that exceed the maximum length of this field will not be imported.
22.	FAX number	AN	30	Optional	Must be filled if the value of the 20th field is F. Pl: +3611234567 Characters that exceed the maximum length of this field will not be imported.

1.8 Import format of TARGET payment (*.csv)

Codepage: ANSI (Windows), 852 (CP852) or UTF-8

Each datum of the mandate must be written in a separate line.

The data fields containing or not containing data of the mandate have to be separated with a ; character

If a data field contains a ; character than the data field must begin and end with a " character

Eg. ...;"123;"123; ABC"; ABC; ...

Target payment record, repeated					
Serial number	Field	Type	Length	Mandatory	Note
1.	Debtor's account number	N	24 (fix)	Yes	In GIRO format, written together
2.	Beneficiary's account number IBAN	AN	34	Yes	

3.	Beneficiary's name (1)	N	35	Yes	Characters exceeding the maximum length of the filed will not be imported.
4.	Beneficiary's name (2)	AN	35	Yes	Characters exceeding the maximum length of the filed will not be imported.
5.	Beneficiary's address (1)	AN	35	Yes	Characters exceeding the maximum length of the filed will not be imported.
6.	Beneficiary's address (2)	AN	35	No	Characters exceeding the maximum length of the filed will not be imported.
8.	Beneficiary's country code	AN	2 (fix)	Yes	
9.	SWIFT code	AN	11	Yes	
10.	Amount	AN	17	Yes	The last 2 digits of the amount are interpreted as decimal. A decimal separator is optional, but the . and the , characters can be used.
11.	Currency	AN	3 (fix)	No	If filled in, the value of the Amount field is interpreted in this currency, , if empty than in EUR currency.
12.	Charge bearer account number	N	24 (fix)	No	In GIRO format, written together
13.	Date of commencement of processing	N	8 (fix)	No	Only future date can be used YYYYMMDD or YYYY-MM-DD format. In any other case it must be empty
14.	Note to a beneficiary (1)	AN	35	No	Characters exceeding the maximum length of the field will not be imported.
15.	Note to a beneficiary (2)	AN	35	No	Characters exceeding the maximum length of the field will not be imported.
16.	Note to a beneficiary (3)	AN	35	No	Characters exceeding the maximum length of the field will not be imported.
17.	Note to a beneficiary (4)	AN	35	No	Characters exceeding the maximum length of the field will not be imported.
18.	Certificate type	N	1 (fix)	No	1: Certificate of completion 2: SWIFT copy 3: Both

19.	Certificate type	AN	2 (fix)	Optional	If the Certificate Type field is filled in, this field required. HU: Hungarian DE: German GB: English
20.	Delivery method	AN	1 (fix)	Optional	If the Certificate Type field is filled in, this field is required. M: postal letter F: fax E: e-mail
21.	E-mail address	AN	35	Optional	It is interpreted only if the value of the 20th field is F Characters exceeding the maximum length of the field will not be imported.
22.	FAX number	AN	30	Optional	It is interpreted only if the value of the 20th field is F Ex: +3611234567

1.9 Import format of postal payment voucher (*.csv)

Codepage: ANSI (Windows), 852 (CP852) or UTF-8

Each datum of the mandate must be written in a separate line.

The data fields containing or not containing data of the mandate have to be separated with a ; character

If a data field contains a ; character than the data field must begin and end with a " character

Ex. ...;"123;"123; ABC"; ABC; ...

Postal payment voucher record, repeated					
Serial number	Field	Type	Length	Mandatory	Note
1.	Debtor's account number	N	24 (fix)	Yes	In GIRO format, written together
2.	Recipient's identifier	AN	24	No	
3.	Beneficiary's name (1)	AN	24	Yes	
4.	Beneficiary's name (2)	AN	24	No	
5.	Zip code	N	4 (fix)	Yes	
6.	City	AN	24	Yes	
7.	Street, number	AN	24	Yes	
8.	Amount	N	13	Yes	Only integer
9.	Note to a beneficiary	AN	30	No	

2.1 GIRO-HCT2.1.1 HUF transfer import (HCT) (xml)

A detailed description of the format can be found on the website <https://www.giro.hu> in the standard application guide of the HCT xml transfer order.

2.2 GIRO-BKR2.2.1 Direct credit

A detailed description of the format can be found on the website <https://www.giro.hu> in the ICS IG1 standard III. volume in the **ATUTAL** message section.

2.2.2 Direct debit

A detailed description of the format can be found on the website <https://www.giro.hu> in the ICS IG1 standard III. volume in the **BESZED** message section.

The value specified in the Notification field (F219) of the **FEJ** record is ignored during import.

2.2.3 Confirmation of direct debits

A detailed description of the format can be found on the website <https://www.giro.hu>

in the ICS IG1 standard III. volume in the FELHAP message section.

2.3 Postal Payment Order2.3.1 Import of postal payment order (PEK)

Code page: ANSI (Windows), 852 (CP852) or UTF-8

Each file consists of a header record and one or more item records.

The account to be debited can be selected when importing the file.

Postal payment order header record		
Field name	Length	Note
Sender	8	sender ID (ID on the form to be returned to the bank, which will identify the sender at the post office in the future)
Marker	1	E = Original, M = Copy (by default E, could be 0 when submitted on a floppy)
Number of transmission	3	Number of day within the year.
Delivery serial number	2	day number within a year (can be left blank)
Print sender	1	1=yes, 0=no, for a voucher (by default 1)
Type of payment order	2	only in case of new certificate (by default 81)
Sender list	1	1=yes, 0=no (by default 1)
Number of items	6	number of sent items
Amount	16	amount of sent items
Fee	12	voucher fee for sent items (can be left blank)
Coverage	16	coverage of sent items (amount + fee)

Reserved	6	filled with zeros /**note
Reserved	5	filled with zeros /**note
Reserved	1	filled with zeros /*note
Total:	80	/**note
Sender's name	24	
Seder's account number number	24	
Total:	128	

**** note:** The head record sent to the Bank as an order totals 80 characters, as a response from the Bank will be completed to 128 characters.

Postal payment record, repeated		
Field name	Length	Note
Identifier	24	addressee identifier (in case of a company the client's identifier)
Addressee 1	24	addressee name
Addressee 2	24	addressee name
Destination	24	Destination
Street, House number	24	Street, number
Zip code	4	Zip code
Amount	9	Amount to be payed out
Fee	6	voucher fee
Note to a beneficiary 1	10	Note to a beneficiary
Note to a beneficiary 2	10	Note to a beneficiary
Note to a beneficiary 3	10	Note to a beneficiary
Result of processing	1	filled with zeros /**note
Recording date	6	filled with zeros /**note
Check number	4	filled with zeros /**note
Postal identifier	8	filled with zeros /**note
Recording date	8	filled with zeros /**note
Reserve	4	filled with zeros /**note
Total:	200	

**** note:** Sent to the Bank as an order: filled with zeros, in response from the Bank: filled by the Post

3. COMPATIBILITY FORMAT

The formats listed here include descriptions of custom order formats introduced through other electronic channels. We recommend these formats for users who have already implemented the

format management of the given application in their own electronic systems, it is not recommended to introduce a new format.

3.1 CIB Business Terminal custom formats

3.1.1 HUF Transfer import (CBT)

Code page: ANSI (Windows), 852 (CP852) or UTF-8

Record length: Constant 360 characters. At the end of each record is CRLF (HEX. 0D0A) and at the end of the file is a new line EOF (HEX. 1A).

Structure: Each file can contain ONLY ORDER type orders and starts with a "Head Record" and ends with a "Closing Record"

Forint payment order header record			
Field	Position	Length	Note
1. Marker	1.	1	'1'
2. CIB H name	2.	35	'CIB Bank Zrt.'
3. Empty	37.	25	SPACE
4. Empty	62.	15	SPACE
5. Empty	77.	6	SPACE
6. Date of Submit	83.	8	YYYYMMDD e.g.. 19990222'
7. Empty	91.	264	SPACE
8. Record marker	355.	6	'000000'
Total length:		360	

Forint payment order, repeated			
Field	Position	Length	Note
1. Marker	1.	1	'2'
2. Type of order	2.	1	'1' – within the bank (CIB) '2' – GIRO transfer
3. Empty	3.	17	SPACE
4. Remitter's name, address	20.	27	Remitter's name, address
5. Remitter's account number	47.	24	Remitter's account number
6. Note to a beneficiary 3.	71.	44	
7. Empty	115.	8	SPACE
8. Beneficiary's name	123.	32	

9. Remitter's country code	155.	2	Remitter's country code (eg.: "HU")
10. Pretense	157.	3	Cause of the order
11. Beneficiary's country code	160.	2	Beneficiary's country code,
12. Empty	162.	29	SPACE
13. Amount of the order	191.	13	Numeric (13 integers, 0 fraction, filled with '0' from the left)
14. Marker	204.	1	SPACE or 'X'
15. Note to a beneficiary 1.	205.	25	
16. Note to a beneficiary 2.	230.	27	
17. Empty	257.	43	
18. Number of certificate	300.	6	numbers and/or SPACE
19. Empty	306.	6	SPACE
20. Due date	312.	8	YYYYMMDD e.g.. '19990222'
21. Marker	320.	1	SPACE
22. Item reference	321.	9	Numeric
23. Marker	330.	1	'I'
24. Beneficiary's account number	331.	24	Mandatory (GIRO format)
25. Record number	355.	6	Number of order records, e.g.: 1. '000010' 2. '000020'
Total:		360	

Forint payment order closing, checking record			
Field name	Position	Length	Note
1. Marker	1.	1	'9'
2. Total number of items	2.	4	All transactions except the header and closing record
3. Checksum	6.	18	18 integer 0 fraction
4. Empty	24.	331	SPACE
5. Marker	355.	6	'999999'
Total:		360	

3.1.2 Forint payment import (CBT) (SAP)

Code page: ANSI (Windows), 852 (CP852) or UTF-8

Record length: Constant 354 characters. At the end of each record there is the CRLF (HEX. 0D0A).

Forint payment order header record				
Position	Length	Field name	Type	Value>Note
1	4	Marker1	A	=:01:
5	6	Bank's name	A	
11	4	Sign2	A	":02:"
15	18	Amount	N	=with the sum of the sum fields of the item records
33	4	Sign3	A	":03:"
37	5	Item number	N	=with the number of the items in the file
42	4	Sign4	A	":04:"
46	12	Bank number	N	
58	4	Sign5	A	":05:"
62	16	Remitter's name	AN	Not in use
78	16	Remitter's address	AN	Not in use
94	4	Sign6	A	":06:"
98	8	Eall code	AN	Not in use
106	4	Sign7	A	":07:"
110	12	File name	AN	Not in use
122	4	Sign8	A	":08:"
126	1	Type	N	"1"
127	227	Empty	A	space
Total	354			

Forint payment order item record repeated				
Position	Length	Field name	Type	Value>Note
3	3	Transaction code	N	"001"
6	2	Transaction sub code	N	"00"
8	4	Empty		Space

12	8	1-8 digits of the account to be debited	N	
20	8	Record date		Not in use
28	7	Serial number		Not in use
35	2	Batch number		Not in use
37	4	Empty		Space
41	8	1-8 digits of the entitled account	N	
49	18	Amount	N	Only Integer aligned to the right, filled with zeros from the left
67	3	Currency		Not in use
70	1	Number of decimals	N	ex:0
71	8	Value date 1	N	YYYYMMDD
79	1	Priority		Not in use
80	1	Urgency		Not in use
81	3	Fee to be charged		Not in use
84	8	Validator 1		Not in use
92	2	Empty		space
94	2	Error code		Not in use
96	8	Validator 2		Not in use
104	1	Empty		Space
105	6	Certificate number	N	
111	16	9-24 digits of the account to be debited	N	
127	16	Remitter's name		Not in use
143	16	Remitter's address		Not in use
159	4	Marker		Not in use
163	16	9-24 digits of the entitled account	N	
179	16	Entitled name	AN	
195	16	Entitled address	AN	
211	8	Value date 2	N	Not in use
219	25	1 st line of note to a beneficiary	AN	
244	7	Empty		Space

251	64	2 nd line of note to a beneficiary	AN	
315	4	Account to be debited add..		Not in use
319	4	Entitled account add.		Not in use
323	31	Empty		Space
Total:	354			

3.1.3 Foreign currency payment import (CBT) (xml)

Code page: ANSI (Windows), 852 (CP852) or UTF-8

The format is based on the ISO20022 standard pain.001.001.03 message type supplemented with unique elements.

The individual elements are highlighted in the description.

XML s	XML label	XML field function	Mandatory / Optional	Possible values, rules
Customer Credit Transfer Initiation V03	<CstmrCdtTrflnItn>		Mandatory XML label	
+Group Header	<GrpHdr>		Mandatory XML label	
++Message Identification	<MsgId>		Mandatory	Maximum 35 characters
++Creation Date Time	<CreDtTm>	The creation date of the XML file. The value is not checked.	Mandatory	ISO date and time: YYYY-MM-DDThh:mm:ss
++Number Of Transactions	<NbOfTxns>	The number of transactions in the XML message. The number of items are being checked during the import.	Mandatory	Maximum 15 characters (numerical, integer)
++Control Sum	<CtrlSum>	Az The sum of the transactions of the XML message. The sum of the items are being checked during the import.	Optional	Maximum 18 characters length integer number. Integer separator: (dot)
++Initiating Party	<InitgPty>		Mandatory XML label	
+++Name	<Nm>	Originator person	Mandatory	Maximum 35 characters length text
+++Identification	<Id>			

XML s	XML label	XML field function	Mandatory / Optional	Possible values, rules
++++Organization Identification	<OrgId>			
+++++Other				
++++++Identification	<Id>	Originator company identification	Not in use	Not in use
++++Private Identification	<PrvtId>			
+++++Other				
++++++Identification	<Id>	Originator person identification	Not in use	Not in use
+Payment Information	<PmtInf>	Mandatory XML label	Mandatory XML label	There can be more than one Payment Information block within one XML message. If the items on a block contain different batch-forming data, e.g. order type, multiple packages are generated.
++Payment Information Identification	<PmtInfld>	Payment identification	Mandatory	Maximum 35 characters length text
++Payment Method	<PmtMtd>	Payment method	It is mandatory in case of SEPA, at other types not in use	TRF' (Only in case of SEPA)
++Batch Booking	<BtchBookg>	Batched booking	Not in use	Not in use
++Number Of Transactions	<NbOfTx>	Number of transactions within the order	Optional	Maximum 15 characters length decimal. Decimal separator: . (dot) (integer)

XML s	XML label	XML field function	Mandatory / Optional	Possible values, rules
++Control Sum	<CtrlSum>	The sum of the transactions within the order	Optional	Up to 18 decimal places. Decimal separator.: (dot)
++Payment Type Information	<PmtTpInf>			
+++Instruction Priority	<InstrPrty>	Priority of the order	<i>Interpreted in the Payment type information block</i>	
+++Service Level	<SvcLvl>			
++++Code	<Cd>	Service level	<i>Interpreted in the credit transfer block</i>	
+++Local Instrument	<LclInstrm>			
++++Code {OR}	<Cd>		Not in se	Not in use
++++Proprietary {OR}	<Prtry>		Not in use	Not in use
+++Category Purpose	<CtgyPurp>			
++++Code	<Cd>	Category purpose code	<i>Interpreted in the Payment type information block</i>	
++Requested Execution Date	<ReqdExctnDt>	Requested execution date	Mandatory	ISO date format: YYYY-MM-DD
++Debtor	<Dbtr>			
+++Name	<Nm>	Debtor name	Mandatory	Maximum 35-character length text
+++Postal Address	<PstlAdr>			
++++Country	<Ctry>	Debtor country code	Optional	ISO country code

XML s	XML label	XML field function	Mandatory / Optional	Possible values, rules
++++Address Line	<AdrLine>	Debtor address	Optional	Maximum 70-character length text
+++Identification	<Id>			
++++Organisation Identification {OR}	<OrgId>			
+++++Other	<Othr>			
++++++Identification	<Id>	Debtor organization identifier	Optional	Maximum 35-character length text
++++Private Identification {OR}	<PrvtId>			
+++++Other	<Othr>			
++++++Identification	<Id>	Debtor identifier	Optional	Maximum 35-character length text
++Debtor Account	<DbtrAcct>			
+++Identification	<Id>			
++++IBAN	<IBAN>	Debtor account. In case of SEPA, it can be only IBAN format.	IBAN or another format. Mandatory	Maximum 35-character length text
++++Other	<Othr>			Special field held for CIB specific data for the import of general FCY orders
+++++Identification	<Id>	Debtor account number, If it is not IBAN (can be CIB or GIRO format)	IBAN or another format. Mandatory	Without separators! CIB shortened (4-6-3) GIRO (8-8-8)

XML s	XML label	XML field function	Mandatory / Optional	Possible values, rules
+++Type	<Tp>			
++++Proprietary	<Prtry>	Type of account number to be debited, if not IBAN	Optional	If the account to be debited not an IBAN that indicate its type C = CIB G = GIRO
+++Currency	<Ccy>	Currency	Not in use	Not in use
++Debtor Agent	<DbtrAgt>			
+++Financial Institution Identification	<FinInstnId>			
++++BIC	<BIC>	BIC code of the initiator. Its value can be only 'CIBHHUHBXXX' .	Mandatory	CIBHHUHBXXX'
++++Other	<Othr>			
+++++Identification	<Id>	Initiator identifier	Not in use	Not in use
++Ultimate Debtor	<UltmtDbtr>			
+++Name	<Nm>	Ultimate debtor name	<i>It is interpreted in the Credit Transfer Transaction Information block</i>	
+++Identification	<Id>			
++++Organization Identification {OR}	<OrgId>	Ultimate debtor organization identifier	<i>It is interpreted in the Credit Transfer Transaction Information block</i>	

XML s	XML label	XML field function	Mandatory / Optional	Possible values, rules
++++Private Identification {OR}	<PrvtId>	Ultimate debtor identifier	<i>It is interpreted in the Credit Transfer Transaction Information block</i>	
++Charge Bearer	<ChrgBr>	Charge bearer type	<i>It is interpreted in the Credit Transfer Transaction Information block</i>	
++Charges Account	<ChrgsAcct>			
+++Identification	<Id>			
++++IBAN	<IBAN>	Commission account number in IBAN format	Mandatory	Maximum 34 length IBAN In case of IBAN the identification/ IBAN is mandatory to be filled.
++++Other	<Othr>			Special field held for CIB specific data for the import of general FCY orders
+++++Identification	<Id>	Commission account number, if not IBAN (CIB or GIRO).	Mandatory	Without separators! CIB-es shortened (4-6-3) GIRO (8-8-8) In case of not IBAN the identification/ OTHER is mandatory to be filled.
++++Type	<Tp>			
+++++Proprietary	<Prtry>	Commission account number if not IBAN.	If the commission account number is not IBAN than this field is mandatory	C = CIB G = GIRO

XML s	XML label	XML field function	Mandatory / Optional	Possible values, rules
++Credit Transfer Transaction Information	<CdtTrfTxInf>			
+++Payment Identification	<PmtId>			
++++Instruction Identification	<InstrId>	Transfer (instruction) identification.	Optional	Maximum 35 character length text
++++End To End Identification	<EndToEndId>	Unique identifier within partners	Optional	Maximum 35 character length text If not provided than, 'NOTPROVIDED' will be the forwarded value.
++++Date of Maturity	<DateOfMaturity>	Processing value date	Optional	Special field held for CIB specific data for the import of general FCY orders Format: YYYY-MM-DD
+++Payment Type Information	<PmtTpInf>			
++++Instruction Priority	<InstrPrty>	Execution date (priority).	Optional	NORM = T+1 day HIGH = T day (In case of SEPA, the bank will interpret it as an emergency SEPA order) T+2 = T+2 day (Special field held for CIB specific data for the import of general FCY orders!)
++++Service Level	<SvcLvl>			

XML s	XML label	XML field function	Mandatory / Optional	Possible values, rules
+++++Code	<Cd> {OR}	Service level. In case of SEPA its value can be only 'SEPA'.	Optional	If a 'SEPA' code is included, the item will be processed by the Bank as a SEPA order. If the code 'URGP' is included, the item will be processed by the Bank as a TARGET order if its total currency is EUR and there is an EEA selection based on the beneficiary country's country code, or the item has a high priority. In all other cases, treat the bank as a normal foreign exchange order!
+++++Proprietary	<Prtry> OR}	Unique, CIB service level	Optional	Special field reserved for CIB specific data to import general foreign exchange orders! A = transfer between own accounts C = Transfer within CIB
+++++Local Instrument	<LclInstrm>			
+++++Code {OR}	<Cd>	Not in use	Not in use	Not in use

XML s	XML label	XML field function	Mandatory / Optional	Possible values, rules
++++Proprietary {OR}	<Prtry>	Payment type	Optional	
++++Category Purpose	<CtgyPurp>			
+++++Code {OR}	<Cd>	Item category purpose code. Used only for SEPA orders!	Optional	Value set: Category Purpose Choice Only applicable for SEPA!
++++Proprietary {OR}	<Prtry>			
+++Amount	<Amt>			
++++Instructed Amount {OR?}	<InstdAmt>	Amount and currency of payment	Mandatory	In the case of SEPA, 'Ccy' can only be EUR. Amount is a maximum of 18 digits (characters), including the decimal separator. It can be up to 2 decimal places. Decimal separator:.. (point)

XML s	XML label	XML field function	Mandatory / Optional	Possible values, rules
++++Equivalent Amount {OR?}	<EqvtAmt>	Provision amount and currency	Optional	<p>It is also interpreted in the case of SEPA if the currency of the provision is EUR and the country of the beneficiary's bank is EEA.</p> <p>Either the currency of the payment or disposition is required. The two cannot be specified together.</p> <p>According to the currency of the provision, the amount corresponding to the currency of the provision will be transferred.</p> <p>Example of a \$ 100 EUR transfer:</p> <pre> <Amt> <EqvtAmt> <Amt Ccy = "USD"> 100 </Amt> // Ccy is equal to the currency of the account to be debited! <CcyOfTrf> EUR </CcyOfTrf> </pre>

XML s	XML label	XML field function	Mandatory / Optional	Possible values, rules
				</EqvtAmt> </Amt>
+++++Amount	<Amt>	Amount		
+++++CurrencyOfTransfer	<CcyOfTrf>	Currrency of the transfer		

+++Charge Bearer	<ChrgBr>	Method of charge bearing	Optional	For SEPA, it can only be 'SLEV'. Other possible values are: DEBT: all costs are borne by the principal CRED: all costs are borne by the beneficiary SHAR: shared cost
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+++Ultimate Debtor	<UltmtDbtr>			
++++Name	<Nm>	Ultimate debtor's name	Optional	Maximum 70 characters length
++++Identification	<Id>			
+++++Organisation Identification {OR}	<OrgId>			
++++++Other	<Othr>			
++++++Identification	<Id>	Ultimate debtor organization ID	Optional	Maximum 35 characters length
+++++Private Identification {OR}	<PrvtId>			
++++++Other	<Othr>			
++++++Identification	<Id>	Ultimate debtor ID	Optional	Maximum 35 characters length
+++Intermediary Agent 1	<IntrmyAgt1>			
+++FinancialInstitutionIdentification	<FinInstnId>			
++++BIC	<BIC>	Corresponding bank ID	Optional	Maximum 11 characters length Not in use in case of SEPA
++++Name	<Nm>	Corresponding bank name	Optional	Maximum 70 characters length. Not in use in case of SEPA
++++PostalAddress	<PstlAdr>			
+++++AddressLine	<AdrLine>	Corresponding bank address	Optional	Maximum 70 characters length. Not in use in case of SEPA
+++Intermediary Agent 1 Account {!!!}	<IntrmyAgt1Acct>			

++++Identification	<Id>			
+++++IBAN	<IBAN>	Corresponding bank account number in IBAN format	Optional	Maximum 34 characters length IBAN. Not in use in case of SEPA
+++++Other	<Othr>			
++++++Identification	<Id>	Corresponding bank account number in other format	Optional	Maximum 34 characters length other. Not in use in case of SEPA
+++Creditor Agent	<CdtrAgt>			
++++FinancialInstitutionIdentification	<FinInstnId>			
+++++BIC	<BIC>	Corresponding bank BIC (SWIFT) ID	Optional	Maximum 11 characters length Not interpreted in case of SEPA, CIB Bank retrieves the BIC code of the beneficiary's bank from the beneficiary's IBAN account number.
+++++Name	<Nm>	Corresponding bank name	Optional	Maximum 34 characters length
+++++PostalAddress	<PstlAdr>			
++++++Country	<Ctry>	Corresponding bank country	Optional	ISO country code – 2 characters length
++++++AddressLine	<AdrLine>	Corresponding bank address	Optional	Maximum 70 characters length.
+++++Other	<Othr>			

+++++Identification	<Id>	Corresponding bank identifier	Optional	Maximum 15 characters length
+++Creditor	<Cdtr>			
++++Name	<Nm>	Beneficiary's name	Mandatory	Maximum 70 characters length.
++++Postal Address	<PstlAdr>			
+++++Country	<Ctry>	Beneficiary's country	Optional	ISO country code – 2 characters length
+++++Address Line	<AdrLine>	Beneficiary's address	Optional	In case of SEPA, maximum 140 characters length In case of other order type, maximum 70 characters length
++++Identification	<Id>			
+++++Organisation Identification {OR}	<OrgId>			
++++++Other	<Othr>			
++++++Identification	<Id>	Beneficiary organisation identifier	Optional	Maximum 35 characters length. It is interpreted only in case of SEPA!
+++++Private Identification {OR}	<PrvtId>			
++++++Other	<Othr>			
++++++Identification	<Id>	Beneficiary name	Optional	Maximum 35 characters length. It is interpreted only in case of SEPA!
+++Creditor Account	<CdtrAcct>			

++++Identification	<Id>			
+++++IBAN	<IBAN>	Beneficiary's account number in IBAN format. In case of SEPA it can only be IBAN format	IBAN, or in case of other mandatory SEPA it can only be IBAN	Maximum 34 characters length IBAN In case of SEPA, it can be only IBAN format.
+++++Other	<Othr>			Special field held for CIB specific data for importing general foreign exchange orders!
++++++Identification	<Id>	Beneficiary's account number in other format	IBAN, or in case of other mandatory SEPA it can only be IBAN	Maximum 34 characters length. Not in use in case of SEPA.
++++Type	<Tp>			
+++++Proprietary	<Prtry>	Beneficiary's account format if not IBAN.	Mandatory, if the beneficiary's account format not IBAN	G = GIRO F = other (free format)
+++Ultimate Creditor	<UltmtCdtr>			
++++Name	<Nm>	Ultimate beneficiary's name	Optional	Maximum 70 characters length. It is interpreted only in case of SEPA!
++++Identification	<Id>			
+++++Organisation Identification {OR}	<OrgId>			
++++++Other	<Othr>			

++++++Identification	<Id>	Ultimate beneficiary organization identifier	Optional	Maximum 35 characters length. It is interpreted only in case of SEPA!
+++++Private Identification {OR}	<PrvtId>			
++++++Other	<Othr>			
++++++Identification	<Id>	Ultimate beneficiary's identifier.	Optional	Maximum 35 characters length. It is interpreted only in case of SEPA!
+++Purpose	<Purp>			
++++Code	<Cd>	Title code.	Optional	Value set: 'ExternalPurpose1Code'. It is interpreted only in case of SEPA!
+++RelatedRemittanceInformation	<RltdRmtInf>			Special field held for CIB specific data for importing general foreign exchange orders!
++++RemittanceLocationElectronicLanguage	<RmtLctnLang>	Certificate of completion language		GB = English DE = Germany HU =Hungary If not specified, there is no certificate of completion request
+++RelatedRemittanceInformation	<RltdRmtInf>			

++++RemittanceLocationMethod	<RmtLctnMtd>	Send certificate of completion to postal address		POST, if the certificate is required by post
+++RelatedRemittanceInformation	<RltdRmtInf>			
++++RemittanceLocationMethod	<RmtLctnMtd>	Send certificate of completion to email address		EMAIL if the certificate is required by post
++++RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	Email address		email address e.g.: mail@email.hu
+++RelatedRemittanceInformation	<RltdRmtInf>			
++++RemittanceLocationMethod	<RmtLctnMtd>	Certificate of completion via FAX		FAX, if the certificate is required by post
++++RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	Fax number		Fax number e.g.: +36-1123-4567
+++RelatedRemittanceInformation	<RltdRmtInf>			
++++RemittanceLocationMethod	<RmtLctnMtd>	Request a SWIFT copy		SWIFT, if SWIFT copy required
+++Remittance Information	<RmtInf>			
++++Unstructured	<Ustrd>	To be communicated to the beneficiary. "Traditional" statement.	Optional	Maximum 140 length characters
++++Structured	<Strd>			
+++++Creditor Reference Information	<CdtrReflnf>			
++++++Type	<Tp>			
++++++Code Or Proprietary	<CdOrPrtry>			
++++++Code	<Cd>	Type of structured statement	Optional	SCOR'

++++++Issuer	<Issr>	Structured statement.-	Optional	Interpreted only in case of SEPA
+++++Reference	<Ref>	Structured statement - reference	Optional If the issuer is completed, then mandatory.	Maximum 35 characters length. Interpreted only in case of SEPA
+++CIBInf	<CIBInf>			Special field held for CIB specific data for importing general foreign exchange orders!
++++DocId	<DocId>	Documentary identifier	Optional	

3.1.4 Foreign currency payment import (CBT)

Code page: ANSI (Windows), 852 (CP852) or UTF-8

Every record ends with CRLF (HEX. 0D0A).

No.	Field	Position	Length	Mandatory				Note
				Book transfer	CIB internal	SEPA	Normal outgoing	
1	Remitter's account format	1	1	Y	Y	Y	Y	C = CIB G = GIRO I = IBAN
2	Remitter's account number	2	34	Y	Y	Y	Y	
3	Remitter's name	36	35	Y	Y	Y	Y	
4	Mode of data entry	71	1	Y	Y	Y	Y	A = Book transfer C = CIB internal S = SEPA N = Normal outgoing
5	Beneficiary's account format	72	1	Y	Y	Y	Y	G = GIRO I = IBAN F = Free
6	Beneficiary's account number	73	34	Y	Y	Y	Y	
7	Beneficiary's country code	107	2	Y	Y	Y	Y	
8	Beneficiary's name	109	70	Y	Y	Y	Y	
9	Beneficiary's address	179	70	Y	Y	Y	Y	

No.	Field	Position	Length	Mandatory				Note
				Book transfer	CIB internal	SEPA	Normal outgoing	
10	SWIFT code of beneficiary's bank	249	11	N	N	Y	No – If Name of beneficiary's bank and Address of beneficiary's bank is filled	
11	Identifier of beneficiary's bank (1)	260	15	N	N	N	N	
12	Name of beneficiary's bank	275	70	N	N	N	N – If SWIFT code of beneficiary's bank is filled	
13	Address of beneficiary's bank	345	70	N	N	N	N – If SWIFT code of beneficiary's bank is filled	
14	Country code of beneficiary's bank	415	2	N	N	Y	Y	
15	Commission	417	3	N	N	Y	Y	SHA = shared OUR = remitter BEN = beneficiary
16	Type of payment	420	1	Y	Y	Y	Y	S = Normal I = Import collection

No.	Field	Position	Length	Mandatory				Note
				Book transfer	CIB internal	SEPA	Normal outgoing	
17	Correspondent bank's SWIF code	421	11	N	N	N	N	
18	Correspondent bank's account number	432	34	N	N	N	N	
19	Correspondent bank's name	466	70	N	N	N	N	
20	Correspondent bank's address	536	70	N	N	N	N	
21	Currency of performance	606	3	Y	Y	Y	Y	Currency of performance is mandatory
22	Amount	609	21	Y	Y	Y	Y	Decimal point, decimal is not mandatory
23	Currency of provisions	630	3	N	N	N	N	If the field is completed the amount meant in this currency but the payment – after conversion.
24	Message to the beneficiary	633	140	Y	Y	Y	Y	

No.	Field	Position	Length	Mandatory				Note
				Book transfer	CIB internal	SEPA	Normal outgoing	
25	Processing time	773	1	Y	Y	Y	Y	0 = T day 1 = T+1 day 2 = T+2 day
26	Date of order	774	8	N	N	N	N	YYYYMMDD
27	Certificate of reception	782	2	N	N	N	N	NOT USED
28	Certificate of payment	784	2	N	N	N	N	HU = Hungarian GB = English DE = German
29	Copy of SWIFT message	786	1	N Not possible with Book transfer	N Not possible with CIB internal	N	N	N = No Y = Yes (English only)
30	Certificate by mail	787	1	N	N	N	N	N = No Y = Yes Only if "Certificate of payment" or "Copy of SWIFT message" is filled.

No.	Field	Position	Length	Mandatory				Note
				Book transfer	CIB internal	SEPA	Normal outgoing	
31	Fax number	788	30	N	N	N	N	Only if “Certificate of payment” or “Copy of SWIFT message” is filled. Format: +3612345678
32	E-mail address	818	35	N	N	N	N	Only if “Certificate of payment” or “Copy of SWIFT message” is filled. Must contains ‘@’ character and a ‘.’ To the right.
33	Commission account branch	853	4	N	N	N	N	CIB account format first four digits (from CIB-file format: XXXX- XXXXXX- XXX)
34	Commission account number	857	3	N	N	N	N	CIB account format last three digits (XXXX- XXXXXX- XXX)
35	Documentary ID	860	70	N	N	N	N	
36	Reserved	930	70	N	N	N	N	
37	Reserved	1000	14	N	N	N	N	

No.	Field	Position	Length	Mandatory				Note
				Book transfer	CIB internal	SEPA	Normal outgoing	
38	Reserved	1014	50	N	N	N	N	
	Total length	1063 bytes						

(1) Valid for the following countries and formats:

- USA: FW123456789
- Germany: BL12345678
- Austria: AT12345
- England: SC123456
- Ukraine: MFO123456
- Russia: BIK123456789

3.1.5 Foreign Exchange order import (CBT) old

Code page: ANSI (Windows), 852 (CP852) or UTF-8

Every record end with CRLF (HEX. 0D0A)

Foreign currency order, header record			
Field	Pos.	Length	Note
1. Marker	1.	1	'1'
2. CIB H name	2.	35	'CIB Bank Zrt.'
3. Empty	37.	46	SPACE
4. Date of submit	83.	8	In 'YYYYMMDD' format, e.g.: '20040430'
5. Empty	91.	264	SPACE
6. Record marker	355.	6	'000000'
All length:		360	

Foreign currency payment order record 1.				
Field	Position	Length	Mandatory	Note
1. Marker	1	1	Y	'D'
2. Empty	2	1	Y	SPACE
3. Remitter's account number	3	13	Y	In CIB format: 4-6-3 e.g.: '0002123456511'
4. Empty	16	1	Y	SPACE
5. Beneficiary's account format	17	1	Y	'G' – GIRO format 'I' – IBAN format 'F' – free format
6. Administrator (name, phone number)	18	30	Y	Not used
7. Beneficiary's account number	48	34	Y	
8. Beneficiary's name 1.	82	30	Y	
9. Beneficiary's name 2.	112	30	N	
10. Beneficiary's address 1.	142	30	Y	
11. Beneficiary's address 2.	172	30	N	
12. SWIFT code of beneficiary's bank	202	11	N	
13. Identifier of beneficiary's bank	213	15	N	e.g.: 'BLZ 999 999 99'

Foreign currency payment order record 1.				
Field	Position	Length	Mandatory	Note
14. Name of beneficiary's bank 1.	228	30	Y	
15. Name of beneficiary's bank 2.	258	30	N	
16. Address of beneficiary's bank 1.	288	30	Y	
17. Address of beneficiary's bank 2.	318	30	N	
18. Type of payment	348	1	Y	'S' – SWIFT
19. Undertake foreign bank commission	349	1	Y	'Y' or 'N'
20. Undertake domestic bank commission	350	1	Y	'Y' or 'N'
21. Empty	351	1	Y	'Y' or 'N'
22. Certificate of payment	352	1	Y	'M'(Hungarian), 'A'(English), 'D' German, or 'N'(no)
23. Type of payment	353	1	Y	'S' – Clean payment 'I' – Import collection
24. Empty	354	1	Y	SPACE
25. Number of record row	355	6	Y	Number of record rows: e.g. 1. '000010' 2. '000020' 3. '000030'
All lenght:		360		

Foreign currency payment order record 2.				
Field	Position	Length	Mandatory	Note
1. Marker	1	1	Y	'E'
2. Empty	2	1	Y	SPACE
3. Correspondent bank's SWIFT code	3	11	N	
4. Correspondent bank's ID code	14	30	N	
5. Correspondent bank's name	44	30	N	

Foreign currency payment order record 2.				
Field	Position	Length	Mandatory	Note
6. Correspondent bank's address	74	30	N	
7. Amount of foreign currency	104	15	Y	Integer without decimal separator, filled with '0' to the left. This os field 10 shall be completed.
8. Currency of performance	119	3	Y	e.g.: 'USD', 'EUR'
9. Number of decimals	122	1	Y	Number of decimals in field 7 (e.g.in case 100,25 EUR field 7: 10024; field 8: EUR; field 9: 2)
10. Original amount	123	15	Y	Without decimal separators. Filled from left. This or field 7 is filled.
11. Original currency	138	3	Y	e.g.: in case 100 EUR filled 7.: empty, 8:USD, 10.:10000, 11.: EUR, 12.: 2
12. Number of decimals	141	1	Y	Number of decimals in field 10 (e.g.in case 100,25 EUR field 10: 10024; field 11: EUR; field 12: 2)
13. Empty	142	5	Y	SPACE
14. Commission account	147	3	N	CIB account format last three digits (XXXX-XXXXXX-XXX)
15. Beneficiary's bank country code	150	2	Y	It is identical to the contents of field 16 of record 2 in case of old structure.
16. Payers's bank country code	152	2	Y	Payers's bank country code (e.g.: "HU")
17. Title	154	3	Y	Reason of commission

Foreign currency payment order record 2.				
Field	Position	Length	Mandatory	Note
18. Beneficiary's country code	157	2	Y	Beneficiary's country code
19. Empty	159	4	Y	SPACE
20. Message to the beneficiary 1.	163	35	N	
21. Message to the beneficiary 2.	198	35	N	
22. Message to the beneficiary 3.	233	35	N	
23. Message to the Bank1.	268	30	N	Not used
24. Message to the Bank2.	298	28	N	Not used
25. Empty	326	29	N	SPACE
26. Number of record row	355	6	Y	Number of record rows: e.g.: 1. '000010' 2. '000020'
All length:		360		

Foreign currency payment order record 3.				
Field	Pos	Length	Mandatory	Notes
1. Marker	1	1	Y	'F'
2. Empty	2	1	Y	SPACE
3. SWIFT copy request	3	1	Y	'Y' or 'N'
4. Mode of advice	4	1		'F' - fax, 'L' - letter Mandatory, if field 3 is 'Y'
5. Fax number	5	30		Mandatory, if field 4 is 'F'
6. Letter of credit ID	35	10		Mandatory, if type is 'I'
7. Guarantee ID	45	20		Not used
8. Message to the 4.	65	35	N	
9. Empty	100	255		SPACE
26. Number of record row	355	6	Y	Number of record rows: e.g.: 1. '000012' 2. '000022'
All length:		360		

Foreign currency payment order, footer record:			
Field	Pos	Length	Notes
1. Marker	1.	1	'9'
2. Number of items	2.	4	Number of records

3. Checksum	6.	18	The value of the amount fields in all transactions, without the editing characters
4. Empty	24.	331	SPACE
5. Marker	355.	6	'999999'
All length:		360	

3.2 CIB Internet Bank unique formats

These formats follow the structure used by CIB Internet Bank, but can be imported as a csv file instead of xls, in CIB Business Online.

3.2.1 HUF orders import (CIB) (*.csv)

Codepage: ANSI (Windows), 852 (CP852) or UTF-8

Remitter's account number is entered on the interface.

Each datum of the mandate must be written in a separate line.

The first line of the file should be left blank, the second is reserved for the header record.

Attention! It is necessary to start recording orders from the third line.

CIB Business Online ignores the first and second lines during import.

HUF orders import, recurrent				
No.	Field	Length	Mandatory	Notes
1.	Identifier	max. 10	no	The transfer order's identifier
2.	Beneficiary's name	max. 32	yes	The name of your partner to whom you want to transfer
3.	Beneficiary's account number	16 v. 24	yes	Beneficiary partner's account number to which you want to transfer the specified amount. The account number can be entered without a hyphen, e.g.: 107999901234567851100005.
4.	Beneficiary's country code		no	Field ceased
5.	Title		no	Field ceased
6.	Amount (HUF)	max. 13	yes	The amount of the order. The amount entered is in HUF, only whole numbers can be entered. It can be max. 13 characters without a decimal point.
7.	Details	max. 140	yes	Notes to be communicated to the beneficiary's partner
8.	Unique identifier between partners	max. 35	no	Identifier that facilitates retrieval and provides a reference. Alphanumeric and / or space.

9.	Remitter's identifier	max. 35	no	Remitter's identifier that facilitates the identification of the remitter for the beneficiary. Only one field (person or organization) can be filled in.
10.	Remitter company's identifier	max. 35	no	Remitter company's identifier that facilitates the identification of the remitter for the beneficiary. Only one field (person or organization) can be filled in.
11.	Actual remitter's name	max. 70	no	It is not the owner of the account to be debited, but a third party who pays for the beneficiary or on whose behalf the owner of the account to be debited pays.
12.	Actual remitter's identifier	max. 35	no	Data identifying the actual remitter(person or organization). Only one field (person or organization) can be filled in.
13.	Actual remitter company's identifier	max. 35	no	Data identifying the actual remitter company(person or organization). Only one field (person or organization) can be filled in.

HUF orders record, recurrent				
No.	Field	Length	Mandatory	Notes
14.	Beneficiary's identifier	max. 35	no	Beneficiary's identifier that facilitates the identification of the beneficiary for the remitter. Only one field (person or organization) can be filled in.
15.	Beneficiary company's identifier	max. 35	no	Beneficiary company's identifier that facilitates the identification of the beneficiary for the remitter. Only one field (person or organization) can be filled in.
16.	Actual beneficiary's name	max. 70	no	It is not the owner of the beneficiary's account, but a third party who is the recipient of the amount credited to the beneficiary's account.
17.	Actual beneficiary's identifier	max. 35	no	Data identifying the actual beneficiary(person or organization). Only one field (person or organization) can be filled in.
18.	Actual beneficiary company's identifier	max. 35	no	Data identifying the actual beneficiary company(person or organization). Only one field (person or organization) can be filled in.
19.	Title	4	no	The type of transaction can be determined by the statement of title, by providing which customized statements and statistics can be prepared.

3.2.2 Value date HUF transfer order import (CIB) (*.csv)

Code page (Windows), 852 (CP852) or UTF-8

Remitter's account number is entered on the interface

Each date of the mandate must be written in a separate line.

The first line of the file should be left blank, the second is reserved for the header record.

Attention! It is necessary to start recording orders from the third line.

CIB Business Online ignores the first and second lines during import.

Value date HUF transfer order record, recurrent				
No.	Field	Length	Mandatory	Notes
1.	Identifier	max. 10	no	The transfer order's identifier
2.	Beneficiary's name	max. 32	yes	The name of your partner to whom you want to transfer
3.	Beneficiary's account number	16 or 24	yes	Beneficiary partner's account number to which you want to transfer the specified amount. The account number can be entered without a hyphen, e.g.: 107999901234567851100005
4.	Beneficiary's country code		no	Field ceased
5.	Title		no	Field ceased
6.	Amount (HUF)	max. 13	yes	The amount of the order. The amount entered is in HUF, only whole numbers can be entered. It can be max. 13 characters without a decimal point.

Value date HUF transfer order record, recurrent				
No.	Field	Length	Mandatory	Notes
7.	Payment details	max. 140	yes	Notes to be communicated to the beneficiary's partner
8.	Unique identifier between partners	max. 35	no	Identifier that facilitates retrieval and provides a reference. Alphanumeric and / or space.
9.	Value date	8	yes	You can place an order at the earliest for the next banking day and maximum one year in advance. Format: yyyy.mm.dd. e.g.: 2003.11.18.

Value date HUF transfer order record, recurrent				
No.	Field	Length	Mandatory	Notes
10.	Remitter's identifier	max. 35	no	Remitter's identifier that facilitates the identification of the remitter for the beneficiary. Only one field (person or organization) can be filled in.
11.	Remitter organization's identifier	max. 35	no	Remitter company's identifier that facilitates the identification of the remitter for the beneficiary. Only one field (person or organization) can be filled in.
12.	Actual remitter's name	max. 70	no	It is not the owner of the account to be debited, but a third party who pays for the beneficiary or on whose behalf the owner of the account to be debited pays.
13.	Actual remitter's identifier	max. 35	no	Data identifying the actual remitter(person or organization). Only one field (person or organization) can be filled in.
14.	Actual remitter company's name	max. 35	no	Data identifying the actual remitter company(person or organization). Only one field (person or organization) can be filled in.

Value date HUF transfer order record, recurrent				
No.	Field	Length	Mandatory	Notes
15.	Beneficiary's identifier	max. 35	no	Beneficiary's identifier that facilitates the identification of the beneficiary for the remitter. Only one field (person or organization) can be filled in.
16.	Beneficiary company's identifier	max. 35	no	Beneficiary company's identifier that facilitates the identification of the beneficiary for the remitter. Only one field (person or organization) can be filled in.
17.	Actual beneficiary's name	max. 70	no	It is not the owner of the beneficiary's account, but a third party who is the recipient of the amount credited to the beneficiary's account.

Value date HUF transfer order record, recurrent				
No.	Field	Length	Mandatory	Notes
18.	Actual beneficiary's identifier	max. 35	no	Data identifying the actual beneficiary (person or organization). Only one field (person or organization) can be filled in.
19.	Actual beneficiary company's identifier	max. 35	no	Data identifying the actual beneficiary company (person or organization). Only one field (person or organization) can be filled in.
20.	Title	4	no	The type of transaction can be determined by the statement of title, by providing which customized statements and statistics can be prepared.

3.2.3 Postal payment order import (CIB) (*.csv)

Code page (Windows), 852 (CP852) or UTF-8

Remitter's account number is entered on the interface

Each date of the mandate must be written in a separate line.

The first line of the file should be left blank, the second is reserved for the header record.

Attention! It is necessary to start recording orders from the third line.

CIB Business Online ignores the first and second lines during import.

Postal payment order record, recurrent				
No.	Field	Length	Mandatory	Notes
1.	Identifier	max 10	no	Identifier of transfer order.
2.	Surname	max. 24	yes	Surname of the recipient
3.	First name	max. 24	yes	Given name of the recipient.
4.	Recipient identifier	max 24	no	Identifier you use for identification of the recipient.
5.	ZIP code	4	yes	ZIP code of the recipient. Only numeric characters may be entered.
6.	Destination	max. 24	yes	Destination of the postal remittance.
7.	Street, number	max. 24	yes	Address of the recipient.
8.	Amount	max 13	yes	Amount of order to be transferred. The currency of the amount is HUF. The amount may be maximum 13 digit long, without decimals.
9.	Statement	max. 52	no	Details you would like to disclose to the recipient.

3.2.4 Postal payment order import (CIB) (*.txt)

Record length: 178 characters

Remitter's account number is entered on the interface

Each date of the mandate must be written in a separate line.

Postal payment order record, recurrent					
No.	Field	Pos.	Length	Mandatory	Notes
1.	Identifier	1	10	no	Identifier of transfer order.
2.	Surname	11	24	yes	Surname of the recipient
3.	First name	35	24	yes	Given name of the recipient.
4.	Recipient identifier	59	24	no	Identifier you use for identification of the recipient.
5.	ZIP code	83	4	yes	ZIP code of the recipient. Only numeric characters may be entered.
6.	Destination	87	24	yes	Destination of the postal remittance.
7.	Street, number	111	24	yes	Address of the recipient.
8.	Amount	135	13	yes	Amount of order to be transferred. The currency of the amount is HUF. The amount may be maximum 13 digit long, without decimals.
9.	Statement	148	30	no	Details you would like to disclose to the recipient.
	All length		178		

II. REQUESTS

1. UNIQUE FORMATS

1.1 Bank accounts (*.csv)

File type: text file

Code page: ANSI

Naming convention: BALANCE_-'customer ID'

Extension: csv

e.g.: BALANCE_ABC123.csv

The fields of the records are separated by semicolons (delimiters).

The first record in the file is the header, which contains the names of the data fields in the language of the interface used during the export. Item records start from the second line. The length given in the description indicates the maximum length of the field, unless a fixed length is indicated.

* There are always two decimal places, ',' decimal separator, in negative case the sign is immediately before the amount.

A, Short format

Bank accounts record, recurrent				
No.	Field	Type	Length	Notes
1.	Account number	N	26 (fix)	GIRO formats account number e.g.: 11111111-22222222-33333333
2.	Account name	AN	15	
3.	Value date balance	N	16	
4.	Available balance*	N	16	
5.	Currency	AN	3 (fix)	
6.	Blocked amount*	N	16	
7.	Today's credits*	N	16	
8.	Today's debits*	N	16	
9.	Previous day's balance*	N	16	

B, Long format

Bank accounts record, recurrent				
No.	Field	Type	Length	Notes
1.	Account number	N	26 (fix)	GIRO formats account number e.g.: 11111111-22222222-33333333
2.	Account name	AN	15	
3.	Currency	AN	3 (fix)	
4.	Account holding bank	AN	55	'CIB Bank Zrt.' + branch name
5.	Value date balance*	N	16	
6.	Available balance*	N	16	
7.	Previous day's balance*	N	16	
8.	Current account's credit limit*	N	16	
9.	Today's credits*	N	16	
10.	Today's debits*	N	16	
11.	Blocked amount*	N	16	
12.	Today's value date net bookings*	N	16	
13.	Tomorrow's net bookings*	N	16	
14.	Further net bookings*	N	16	
15.	Credit line expiration	AN	10 (fix)	YYYY.MM.DD. format
16.	Blocked	AN	4	Yes/No
17.	Locked	AN	4	Yes/No
18.	Request date	AN	17 (fix)	YYYY.MM.DD HH:mm format
19.	CIB invoice	AN	4	Yes/No
20.	Group available balance*	N	16	
21.	Group name	AN	10	
22.	Allocated credit limit*	N	16	
23.	Group credit minimum limit*	N	16	
24.	Group credit maximum limit*	N	16	
25.	Group credit limit due date	AN	10 (fix)	YYYY.MM.DD format

1.2 Deposits (*.csv)

File type: text file

Code page: ANSI

Naming convention: BALANCE_‘customer ID’

Extension: csv

e.g.: BALANCE_ABC123.csv

The fields of the records are separated by semicolons (delimiters).

The first record in the file is the header, which contains the names of the data fields in the language of the interface used during the export. Item records start from the second line. The length given in the description indicates the maximum length of the field, unless a fixed length is indicated.

* There are always two decimal places, ‘.’ with decimal separator.

A, Short format

Deposit record, recurrent				
No.	Field	Type	Length	Notes
1.	Account number	N	26 (fix)	GIRO formats account number e.g.: 11111111-22222222-33333333
2.	Deposit amount*	N	16	
3.	Currency	AN	3 (fix)	
4.	Reference	AN	16	
5.	Deposit name	AN	30	
6.	Period	AN	7	
7.	Actual interest rate	AN	12	6 decimals
8.	Interest payable*	N	16	
9.	Due date	AN	11	YYYY.MM.DD format

B, Long format

Deposit record, recurrent				
No.	Field	Type	Length	Notes
1.	Account number	N	26 (fix)	GIRO formats account number e.g.: 11111111-22222222-33333333
2.	Currency	AN	3 (fix)	
3.	Starting amount*	N	16	
4.	Deposit amount*	N	16	
5.	Reference	AN	16	
6.	Deposit name	AN	30	
7.	Date of deposit fixing	AN	11	YYYY.MM.DD format
8.	Due date	AN	11	YYYY.MM.DD format
9.	Type of commitment	AN	30	

10.	Previous date of interest period	AN	11	YYYY.MM.DD format
11.	Following date of interest period	AN	11	YYYY.MM.DD format
12.	Actual interest rate	AN	12	6 decimals
13.	Gross interest*	N	16	
14.	Interest tax rate*	AN	12	6 decimals
15.	Interest tax*	N	16	
16.	Interest payable*	N	16	
17.	Period	AN	7	
18.	Collateral	AN	4	Yes/No
19.	Modifiable	AN	4	Yes/No
20.	Interest account	N	26 (fix)	GIRO formats account number e.g.: 11111111-22222222-33333333
21.	Maturity account	N	26 (fix)	GIRO formats account number e.g.: 11111111-22222222-33333333

1.3 Loans (*.csv)

File type: text file

Code page: ANSI

Naming convention: LOAN_ 'customer ID'

Extension: csv

e.g.: LOAN_ABC123.csv

The fields of the records are separated by semicolons (delimiters).

The first record in the file is the header, which contains the names of the data fields in the language of the interface used during the export. Item records start from the second line. The length given in the description indicates the maximum length of the field unless a fixed length is indicated.

* There are always two decimal places, ',' decimal separator, in negative case the sign is immediately before the amount

A, Short format

Loan record, recurrent				
No.	Field	Type	Length	Notes
1.	Actual loan amount*	N	16	
2.	Currency	AN	3 (fix)	
3.	Due installment*	N	16	
4.	Due date	AN	10 (fix)	YYYY.MM.DD format

5.	Actual interest rate	AN	12	6 decimals
6.	Type of loan	AN	60	
7.	Starting loan amount*	N	16	
8.	Reference	AN	20	
9.	Due date	AN	10 (fix)	YYYY.MM.DD format
10.	Start of disbursement	AN	10 (fix)	YYYY.MM.DD format

B, Long format

Loan record, recurrent				
No.	Field	Type	Length	Notes
1.	Actual loan amount*	N	16	
2.	Currency	AN	3 (fix)	
3.	Due installment*	N	16	
4.	Due date	AN	10 (fix)	YYYY.MM.DD format
5.	Actual interest rate	AN	12	6 decimals
6.	Type of loan	AN	60	
7.	Starting loan amount*	N	16	
8.	Reference	AN	20	
9.	Due date	AN	10 (fix)	YYYY.MM.DD format
10.	Start of disbursement	AN	10 (fix)	YYYY.MM.DD format
11.	Interest due*	N	16	
12.	Capital due*	N	16	
13.	Previous date of interest period	AN	10 (fix)	YYYY.MM.DD format
14.	Following date of interest period	AN	10 (fix)	YYYY.MM.DD format
15.	Previous due date	AN	10 (fix)	YYYY.MM.DD format

1.4 Account history (*.csv)

File type: text file

Code page: ANSI

Naming convention: HISTORY_‘identifier’_‘date’

Extension: csv

e.g.: HISTORY_ABC123_20201125.csv

The fields of the records are separated by semicolons (delimiters).

The first record in the file is the header, which contains the names of the data fields in the language of the interface used during the export. Item records start from the second line. The length given in the description indicates the maximum length of the field unless a fixed length is indicated.

Fields marked with * are always filled in.

Item record, recurrent				
No.	Field	Type	Length	Notes
1.	Bank account holder's name*	AN	70	
2.	Account number*	AN	28 (fix)	IBAN format bank account number
3.	Account currency*	AN	3 (fix)	
4.	Account name*	AN	15	
5.	Reserved field	-	-	
6.	Type of account*	AN	70	
7.	Booking date*	AN	11 (fix)	YYYY.MM.DD format
8.	Value-date*	AN	11 (fix)	YYYY.MM.DD format
9.	Transaction code*	AN	3 (fix)	SAP transaction codes
10.	Transaction name	AN	35	
11.	Reference*	AN	35	
12.	Statement number	N	7	The field is empty if the item is not yet on the statement
13.	Partner's name	AN	140	
14.	Partner's account number	AN	35	IBAN, GIRO, or other format
15.	Credit/Debit*	AN	8 (fix)	Credit/Debit
16.	Amount*	N	21	There are two decimal places, ',' decimal separator, in negative case the sign is immediately before the amount
17.	Currency*	AN	3 (fix)	
18.	Original amount	N	21	Filled in case of conversion is required for the transaction There are two decimal places, ',' decimal separator
19.	Currency	AN	3 (fix)	
20.	Exchange rate	N	14	There are two decimal places, ',' decimal separator
21.	Statement	AN	140	
22.	Structured statement issuer	AN	35	Interpreted only in case of SEPA orders

23.	Structured statement reference	AN	35	Interpreted only in case of SEPA orders
24.	Group message identifier	AN	35	
25.	Unique identifier between partners	AN	35	
26.	Remitter's identifier(organization)	AN	35	
27.	Remitter's identifier (person)	AN	35	
28.	Actual remitter's name	AN	140	
29.	Actual remitter's identifier (organization)	AN	35	
30.	Actual remitter's identifier (person)	AN	35	
31.	Beneficiary's identifier (organization)	AN	35	
32.	Beneficiary's identifier (person)	AN	35	
33.	Actual beneficiary's name	AN	140	
34.	Actual beneficiary's identifier(organization)	AN	35	
35.	Actual beneficiary's identifier (person)	AN	35	
36.	Transfer title	AN	4 (fix)	
37.	Reason for rejection	AN	112	The reason for rejection in case of reversed items. Last 4 characters position of the code, if available
38.	Type of amount (by card company)	AN	35	Interpreted only in case of card transactions.
39.	Amount of card transactions	N	21	Interpreted only in case of card transactions. In case of conversion transaction There are two decimal places, ',' decimal separator
40.	Currency	AN	3 (fix)	Interpreted only in case of card transactions.
41.	Card number	N	35	Interpreted only in case of card transactions.

42.	Card acceptor	AN	178	Interpreted only in case of card transactions. 4 characters length merchant code + merchant name
43.	Card transaction location	AN	75	Interpreted only in case of card transactions. 2 digit country code+ merchant address
44.	Card transaction date	AN	20 (fix)	Interpreted only in case of card transactions. YYYY.MM.DD hh:mm:ss format
45.	Refund	AN	4	refund indicator; if a refund is 'Yes', otherwise it will not be filled

1.5 Account statement analytics

1.5.1 SAP

File type: text file

Code page: 852

Name convention: 'GIRO Account number' '_Closing date'_record type indicator_ 'statement serial number'

Extension: KIV

e.g.. 1111111122222223333333_20200421_T_0000001.KIV

The fields of the records are separated by semicolons (delimiters). The format contains two record types: HEAD and ITEM, these are located in two separate files.

There is always only one HEAD record, as many ITEM records as there are account movements in the statement.

Data types used in the description:

A - Alfanumerical

N - Number without sign and leading zeros

S - Number with sign leading without zeros, sign at the end

X - Date (DD.MM.YY format)

SAP Account statement analytics, HEAD					
#	Type	Min.	Max.	Optional?	Description
1.	A	0	12		bank key The first 8 digits of the GIRO account number
2.	A	0	24		bank account number The second and third 8 digits of the GIRO account number are separated by a hyphen
3.	N	1	4		statement number
4.	X	8	8		statement date
5.	A	3	3		currency key ISO code (USD, GBP,...)
6.	S	1	18		opening balance amount
7.	S	1	18		debit total
8.	S	1	18		credit total
9.	S	1	18		closing balance amount
10.	A	0	35		bank account holder
11.	A	0	35	x	NOT USED by CIB
12.		0	0		NOT USED
13.		0	0		NOT USED
14.		0	0		NOT USED
15.		0	0		NOT USED
16.		0	0		NOT USED
17.		0	0		NOT USED
18.	N	1	5		number of records in statement

SAP Account statement analytics, ITEM						
#	Type	Min.	Max.	Optional?	Description	Notes
1.	A	0	12		bank key GIRO the first 8 digits of the account number	
2.	A	0	24		bank account number GIRO the second and third 8 digits of the account number	
3	N	1	4		statement number	
4	X	8	8		value date	
5	N	1	10	x	primary note number*	For IG2, it is not loaded due to the type of field Empty for SEPA transaction
6	A	0	27	x	note to beneficiary1	

SAP Account statement analytics, ITEM						
#	Type	Min.	Max.	Optional?	Description	Notes
					transaction's reference number	
7	A	0	27	x	NOT USED by CIB	
8		0	0		NOT USED	
9		0	0		NOT USED	
10	A	0	16	x	NOT USED by CIB	
11	S	1	18.0	x	amount of transaction	
12		0	0		NOT USED	
13		0	0		NOT USED	
14	X	8	8		posting date	
15		0	0		NOT USED	
16		0	0		NOT USED	
17	A	0	27	x	note to beneficiary 2; comments retrieved from the CIB system in 35-character detail flow through comment fields 2..14 001, 002, 003, 500, 501, 502, 503, 504, 008, 506 business tran. for codes, the message provided by the partner (if any) begins here, which in the case of 504, 008 and 506 may be supplemented by the messages added by the CIB. If the above tran. codes, there is no message, this field is left blank	In case of IG2 items from the CIB system in 27-character installments, max. At 96 characters, AT05-Notification flows through the comment fields 2 ... 5 (if any) which can be supplemented with notices added by CIB for 504, 008 and 506. If the above tran. codes, there is no message, these fields are left blank. For SEPA structured communication: type, reference, issuer. Values are separated by SPACE in 27-character detail.
18	A	0	27	x	note to beneficiary 3	
19	A	0	27	x	note to beneficiary 4	
20	A	0	27	x	note to beneficiary 5	
21	A	0	27	x	note to beneficiary 6	
22	A	0	27	x	note to beneficiary 7	
23	A	0	27	x	note to beneficiary 8	<p><u>For SEPA Recall item:</u></p> <p>Original reference, reason for recall. (16 + space + 10)</p> <p><u>In case of immediate HUF transfer:</u></p> <p>Character 1 of this field is the type of</p>

SAP Account statement analytics, ITEM						
#	Type	Min.	Max.	Optional?	Description	Notes
						<p>secondary identifier of the beneficiary: T: mobile phone number E: e-mail address J: tax ID A: tax number Starting with character 2 of the field, the first 134 characters of the secondary identifier flow through steps 23-27. to the field. If the beneficiary data did not have a secondary identifier, the fields will be left blank</p>
24	A	0	27	x	note to beneficiary 9	<p><u>For SEPA Recall item:</u></p> <p>Original amount currency, original amount. (3 + space + 15)</p>
25	A	0	27	x	note to beneficiary 10	<p><u>For a SEPA Recall item:</u></p> <p>Currency of commission deducted, commission deducted. (3 + space + 15)</p>
26	A	0	27	x	note to beneficiary 11	
27	A	0	27	x	note to beneficiary 12	
28	A	0	27	x	note to beneficiary 13	
29	A	0	27	x	note to beneficiary 14	
30	A	0	27	x	business partner*	
31	A	0	27	x	business partner* partner name - continued	
32	A	0	12	x	bank key of partner's bank* the first eight digits of the partner's GIRO account number	
33	A	0	24	x	bank account number of the partner	

SAP Account statement analytics, ITEM						
#	Type	Min.	Max.	Optional?	Description	Notes
					second and third eight digits of partner GIRO account number	
34	A	0	3	x	business transaction code See the table below for the meaning of each transaction	
35		0	0		NOT USED	
36	A	0	3	x	transaction currency* original currency of the transaction	
37	S	0	18	x	tran. amt. orig. ccy* transaction amount in the original currency	

*The completion of this field depends on the transaction code. See "SAP Transaction Codes" for more information.

1.5.2 SAP2

File type: text file

Code page: ANSI

Name convention: 'GIRO account number' '_closing date' '_statement serial number'

Extension: KIV

e.g. 11111112222223333333_20200421_0000001.KIV

The fields of the records are separated by semicolons (delimiters).

The format contains two record types: HEAD and ITEM

There is always only one of the former types, as many of the latter as the account movements contain in the statement.

Data types used in the description:

A - Alphanumeric

N - Number without sign and leading zeros

SAP2 Statement analytics, HEAD					
#	Type	Min .	Max.	Description	Notes
1	N	0	12	bank key (First 8 digits of GIRO account number)	There is no space before or after.
2	AN	0	24	bank account number (Second and third 8 digits of GIRO account number separated by hyphens)	There is no space before or after.
3	N	1	4	statement number	Strictly monotonically increasing serial number, max. 999, cannot be over 1000, no spaces in it.
4	N	8	8	statement date	YYYYMMDD
5	AN	3	3	currency key Currency ISO code (USD, EUR) currency of the bank account	ISO
6	N	1+2	16+2	opening balance amount in the currency of the account	There are always two decimal places, no decimal separator, in negative case the sign is immediately after the amount.
7	N	1+2	16+2	debit total	There are always two decimal places, no decimal separator, in negative case the sign is immediately after the amount.
8	N	1+2	16+2	credit total	There are always two decimal places, no decimal separator, in negative case the sign is immediately after the amount.
9	N	1+2	16+2	closing balance amount Statement closing balance in account currency	There are always two decimal places, no decimal separator, in negative case the sign is immediately after the amount.
10	AN	0	35	bank account holder	
11		0	35	not used	
12		0	0	not used	
13		0	0	not used	

14		0	0	not used	
15		0	0	not used	
16		0	0	not used	
17		0	0	not used	
18	N	1	5	number of records in statement	There is also a semicolon at the very end of the line.

SAP2 statement analytics, ITEM, repeated					
#	Type	Min.	Max.	Description	Notes
1	N	0	12	bank key (First 8 digits of GIRO account number)	There is no space before or after.
2	AN	0	24	bank account number (Second and third 8 digits of GIRO account number separated by hyphens)	There is no space before or after.
3	N	1	4	statement number	Strictly monotonically increasing serial number, max. 999, cannot be over 1000, no spaces in it.
4	N	8	8	value date	YYYYMMDD
5	AN	1	10	primary note number	This is the field that we enter in the primary note number (6) field of the outgoing HUF transfer. It is empty for SEPA
6	AN	0	27	note to beneficiary 1	In the first comment box we put the narrative (based on the specification), which is the text in the main line of the printed excerpt.
7		0	27	not used	
8		0	0	not used	
9		0	0	not used	
10		0	16	not used	
11	N	1+2	16+2	amount	There are always two decimal places, no decimal separator, in negative case the sign is immediately after the amount. Zero amount lines cannot be, if there is no traffic on the account, then do not come with a statement.
12		0	0	not used	
13		0	0	not used	
14	N	8	8	posting date	YYYYMMDD
15		0	0	not used	
16		0	0	not used	

17	AN	0	27	note to beneficiary 2	For IG2 and SEPA items, the extract is part 1 of the 140-character comment data. The notification fields provided by the bank start here. For SEPA structured communication: type, reference, issuer. Values are separated by SPACE in 27-character detail.
18	AN	0	27	note to beneficiary 3	Extract 2nd of the 140-character comment data for the excerpt.
19	AN	0	27	note to beneficiary 4	Extract 3rd detail of the 140-character comment data.
20	AN	0	27	note to beneficiary 5	Extract 4th of the 140-character comment data in the excerpt.
21	AN	0	27	note to beneficiary 6	Extract 5th of the 140-character comment data in the excerpt.
22	AN	0	27	note to beneficiary 7	Extract 6 of the 140-character comment data in the extract.
23	AN	0	27	note to beneficiary 8	<p><u>SEPA Recall item article:</u> Original reference, reason for recall. (16+space+10)</p> <p><u>In case of immediate HUF transfer:</u></p> <p>Character 1 of the field is the type of secondary beneficiary ID: T: mobile phone number E: email address J: tax ID A: tax number From the second character in the field, the first 134 characters of the secondary identifier flow through to fields 23-27.</p> <p>If the beneficiary's data did not contain a secondary identifier, the fields remain blank</p>
24	AN	0	27	note to beneficiary 9	<p><u>For SEPA Recall item:</u> Original amount currency, original amount. (3 + space + 15)</p>
25	AN	0	27	note to beneficiary 10	<p><u>For SEPA Recall item:</u> Currency of commission deducted, commission deducted. (3+space+15)</p>
26	AN	0	27	note to beneficiary 11	Empty

27	AN	0	27	note to beneficiary 12	Empty
28	AN	0	27	note to beneficiary 13	Name of the partner's bank.
29	AN	0	27	note to beneficiary 14	ISO country code of the partner bank. (eg HU) It had to be included because if a transfer comes from an exotic country and has to be returned, then the country code of the beneficiary bank must be provided in the format of the foreign currency transfer, respectively. also required in the bank trunk.
30	AN	0	27	business partner	
31	AN	0	27	business partner	
32	N	0	15	bank key of partner's bank	1. In the case of GIRO, the first 8 digits 2. In the case of a foreign bank, the SWIFT code or other bank identifier of the foreign bank
33	AN	0	34	bank account number of the partner	1. In the case of GIRO, the second and third 8 digits 2. In case of a foreign bank account, the full bank account number (IBAN or other bank account number) is entered here
34	AN	0	8	business transaction code	This is where we expect the banking transaction code (transaction type). It had to be changed to 8 lengths because not all banks can give 3 lengths.
35		0	0	not used	
36	AN	0	3	transaction currency	In case the transaction currency differ from the account currency = mandatory. Otherwise optional.
37	N	0	16 +2	transaction original amount	In case the transaction currency differ from the account currency = mandatory. Always two decimals, no decimal separator. In case of negative amount the sign is after the amount without separator. Cannot be 0.
38	AN	0	35	AcctSvcrRef Transaction ID given by the bank	IG2 and SEPA additional data

39	AN	0	35	Refs/EndToEndId Document (certificate) number / HCT EndToEndId (AT-41)	IG2 and SEPA additional data
40	AN	0	35	Refs/TxId Transaction ID (AT-43)	IG2 and SEPA additional data
41	AN	0	4	Purp/Cd SO purpose code	IG2 and SEPA additional data
42	AN	0	35	Prup/Prtry Bank specific purpose code	IG2 and SPEA additional data
43	AN	0	35	RmtInf/Strd/CdtrRefInf/Tp/Issr ID issuer in Structured message	IG2 and SEPA additional data
44	AN	0	35	RmtInf/Strd/CdtrRefInf/Ref ID data in Structured message	IG2 and SEPA additional data, postal ID, if the value of the previous field.
45	AN	0	70	Dbtr/Nm Debtor/Name	IG2 and SEPA additional data
46	AN	0	11	Dbtr/Id/OrgId/BICOrBEI Debtor (company) ID	IG2 and SEPA additional data
47	AN	0	35	Dbtr/Id/OrgId/Othr/Id Debtor (company) other ID	IG2 and SEPA additional data
48	AN	0	4	Dbtr/Id/OrgId/Othr/SchmeNm/Cd Debtor (company) other schema code	IG2 additional data
49	AN	0	35	Dbtr/Id/OrgId/Othr/ SchmeNm/Prtry Debtor (company) other schema code	IG2 additional data
50	AN	0	35	Dbtr/Id/OrgId/Othr/Issr Issuer of other identifier of the party (company) to be debited	IG2 additional data
51	AN	0	35	Dbtr/Id/PrvtId/Othr/Id Other (private) identifier of the party to be debited	IG2 additional data
52	AN	0	4	Dbtr/Id/PrvtId/Othr/SchmeNm/Cd Chargeable party (private) other schema code	IG2 additional data
53	AN	0	35	Dbtr/Id/PrvtId/Othr/ SchmeNm/Prtry Chargeable party (private) other schema code	IG2 additional data

54	AN	0	35	Dbtr/Id/PrvtId/Othr/Issr Issuer of other (private) identifier of the party to be debited	IG2 additional data
55	AN	0	70	UltmtDbtr/Nm Ultimate Debtor name	IG2 and SEPA additional data
56	AN	0	11	UltmtDbtr/Id/OrgId/BICOrBEI Ultimate Debtor (company) ID	IG2 and SEPA additional data
57	AN	0	35	UltmtDbtr/Id/OrgId/ Othr/Id Ultimate Debtor (company) ID	IG2 additional data
58	AN	0	4	UltmtDbtr/Id/OrgId/Othr/SchmeNm/Cd Ultimate Debtor (company) other schema code	IG2 additional data
59	AN	0	35	UltmtDbtr/Id/OrgId/ Othr/SchmeNm/Prtry Ultimate Debtor (company) other schema code	IG2 additional data
60	AN	0	35	UltmtDbtr/Id/OrgId/Othr/Issr Ultimate Debtor (company) issuer of its other identifier	IG2 additional data
61	AN	0	35	UltmtDbtr/Id/PrvtId/ Othr/Id Ultimate Debtor (person) identifier	IG2 and SEPA additional data
62	AN	0	4	UltmtDbtr/Id/PrvtId/Othr/SchmeNm/Cd Ultimate Debtor (person) ID other schema code	IG2 additional data
63	AN	0	35	UltmtDbtr/Id/PrvtId/ Othr/SchmeNm/Prtry Ultimate Debtor (person) ID other schema code	IG2 additional data
64	AN	0	35	UltmtDbtr/Id/PrvtId/Othr/Issr Ultimate Debtor (person) issuer of its other identifier	IG2 additional data
65	AN	0	70	Cdtr/Nm Creditor name	IG2 and SEPA additional data

66	AN	0	11	Cdtr/Id/OrgId/BICOrBEI Creditor (company) ID	IG2 and SEPA additional data
67	AN	0	35	Cdtr/Id/OrgId/Othr/Id Creditor (company) other ID	IG2 and SEPA additional data
68	AN	0	4	Cdtr/Id/OrgId/Othr/SchmeNm/Cd Creditor (company) other schema code	IG2 additional data
69	AN	0	35	Cdtr/Id/OrgId/Othr/SchmeNm/Prtry Creditor (company) other schema code	IG2 additional data
70	AN	0	35	Cdtr/Id/OrgId/Othr/Issr Creditor (company) other ID issuer	IG2 additional data
71	AN	0	35	Cdtr/Id/PrvtId/Othr/Id Creditor (person) other ID	IG2 additional data
72	AN	0	4	Cdtr/Id/PrvtId/Othr/SchmeNm/Cd Creditor (person) other schema code	IG2 additional data
73	AN	0	35	Cdtr/Id/PrvtId/Othr/SchmeNm/Prtry Creditor (person) other schema code	IG2 additional data
74	AN	0	35	Cdtr/Id/PrvtId/Othr/Issr Creditor (person) issuer of its other identifier	IG2 additional data
75	AN	0	70	UltmtCdtr/Nm Ultimate creditor name	IG2 and SEPA additional data
76	AN	0	11	UltmtCdtr/Id/OrgId/BICOrBEI Ultimate creditor (company) ID	IG2 and SEPA additional data
77	AN	0	35	UltmtCdtr/Id/OrgId/Othr/Id Ultimate creditor (company) other ID	IG2 additional data

78	AN	0	4	UltmtCdtr/Id/OrgId/Othr/SchmeNm/Cd Ultimate creditor (company) other schema code	IG2 additional data
79	AN	0	35	UltmtCdtr/Id/OrgId/Othr/SchmeNm/Prtry Ultimate creditor (company) other schema code	IG2 additional data
80	AN	0	35	UltmtCdtr/Id/OrgId/Othr/Issr Ultimate creditor (company) issuer of its other identifier	IG2 additional data
81	AN	0	35	UltmtCdtr/Id/PrvtId/Othr/Id Ultimate creditor (person) other ID	IG2 additional data
82	AN	0	4	UltmtCdtr/Id/PrvtId/Othr/SchmeNm/Cd Ultimate creditor (person) other schema code	IG2 additional data
83	AN	0	35	UltmtCdtr/Id/PrvtId/Othr/SchmeNm/Prtry Ultimate creditor (person) other schema code	IG2 additional data
84	AN	0	35	UltmtCdtr/Id/PrvtId/Othr/Issr Ultimate creditor (person) issuer of its other identifier	IG2 additional data

1.6 POS/eCommerce analytics

1.6.1 Text formats

File type: text file

Code page: ANSI

Length of record: 483

POS/eCommerce analytics, ITEM, repeated				
Field	Position	Length	Type	Note
CIB client's number	1	6	alphanumeric	within the bank (CIB)
Processing date	7	8	numeric	YYYYMMDD The date the transaction was processed by the bank
Merchant identifier	15	15	alphanumeric	
Transaction identifier	30	16	numeric	The identifier (ID) that accompanies the transaction
Card number	46	19		
Card type	65	40	alphanumeric	It provides information on the cards in circulation by type and issue. E.g.: VISA: Visa card type MC: MasterCard card type MS: Maestro card type ONUS: Bank card issued by CIB Bank DOM: bank card issued by a domestic credit institution INTER: international card CR: Credit card DR: Debit card CO: Commercial card CR: Consumer card, credit card issued to a natural person
License number	105	6	numeric	Identifier on which the transaction was authorized
Transaction - gross amount	111	15	numeric	last two digits are decimal values; without a separator
Total transaction commissions	126	15	numeric	last two digits are decimal values; without a separator
Transaction - net amount	141	15	numeric	last two digits are decimal values; without a separator

Transaction date	156	8	numeric	YYYYMMDD
Transaction time	164	6	numeric	hhmmss
Date of payment	170	8	numeric	YYYYMMDD The settlement date of the transaction on the merchant's account
Download time	178	8	numeric	YYYYMMDD Date of loading analytical data into the central system of the Bank
Account number	186	26	numeric	GIRO format without separators
Currency	212	3	alfanumeric	ISO 3 character
Type of transaction	215	4	alfanumeric	TP = Settled POS transaction EC = eCommerce transaction 23 = cancellation of a booked eCommerce transaction initiated by the merchant (reversal)
Client's name	219	80	alfanumeric	
Account name	299	20	alfanumeric	
Other data	319	50	alfanumeric	The e-commerce service is the content that appears when you fill in a field called "Extra01" on the merchant's customer interface and is used to identify your own customer and related payments.
Acceptance location ID	369	15	numeric	An alphanumeric string that allows the identification of the Acceptance Point in the bank's systems. Only for POS acceptance
POS terminal ID	384	15	numeric	Only for POS acceptance
Interbank commission	399	15	numeric	last two digits are decimal values; separator comma
Accepting bank commission	414	15	numeric	last two digits are decimal values; without a separator
Card company fee	429	15	numeric	last two digits are decimal values; without a separator

Sub-merchant ID	444	17	alphanumeric	Identifier for identifying the Sub-Merchant contracted with the Wholesaler for a 2-player payment model (eCommerce only)
Payment model	461	2	alphanumeric	It can have 3 participants (webshop-customer-bank) and 2 participants (webshop-customer); 2P = 2 participant 3P = 3 participant (only eCommerce)
Payment type	463	1	alphanumeric	E = One-time payment I = Repeated payment O = one-button payment (only eCommerce)
Customer ID	464	4	alphanumeric	For a 2-participant payment model, a 4-digit code provided by the merchant in the transaction initialized message sent to the Bank and forwarded by the Bank to the issuing bank in the authorization request. (only eCommerce)
Booking reference	468	16	alphanumeric	Reference of the cumulated account entry for the processed bankcard transactions in transaction history and account statement. It is identical in case of card transactions belonging to the same cumulated account entry.

1.6.2 CSV format

File type: text file

Code page: ANSI

The first record in the file is the header, which contains the names of the data fields in the language of the interface used during the export. Item records start from the second line. The length given in the description indicates the maximum length of the field, unless a fixed length is indicated.

POS/eCommerce analytics, ITEM, repeated			
Field	Max length	Type	Note
CIB client's number	6	Alphanumeric	within the bank (CIB)
Processing date	8	Numeric	YYYYMMDD The date the transaction was processed by the bank

Merchant identifier	15	Alphanumeric	
Transaction identifier	16	Numeric	The identifier (ID) that accompanies the transaction
Card number	19		
Card type	40	Alphanumeric	<p>It provides information on the cards in circulation by type and issue. E.g.: VISA: Visa card type MC: MasterCard card type MS: Maestro card type ONUS: Bank card issued by CIB Bank DOM: bank card issued by a domestic credit institution INTER: international card CR: Credit card DR: Debit card CO: Commercial card CR: Consumer card, credit card issued to a natural person</p>
License number	6	Numeric	Identifier on which the transaction was authorized
Transaction - gross amount	15	Numeric	last two digits are decimal values; separator: comma
Total transaction commissions	15	Numeric	last two digits are decimal values; separator: comma
Amount paid (net)	15	Numeric	last two digits are decimal values; separator: comma
Transaction date	8	Numeric	YYYYMMDD
Transaction time	6	Numeric	hhmm
Accounting Date	8	Numeric	YYYYMMDD The settlement date of the transaction on the merchant's account
Downloading date	8	Numeric	YYYYMMDD Date of loading analytical data into the central system of the Bank
Account number	26	Numeric	GIRO format without separators
Currency	3	Alphanumeric	ISO 3 character

Transaction type	4	Alphanumeric	TP = processed POS transactions EC = processed eCommerce transactions 23 = cancellation of a booked eCommerce transaction initiated by the merchant (reversal)
Client's name	80	Alphanumeric	
Account's name	20	Alphanumeric	
Other data	50	Alphanumeric	Optional, "Extra01" data field in eCommerce service. Filled by the merchant for reconciliation purpose for payments or customers.
Merchant ID	15	Numeric	An alphanumeric string that allows the identification of the Merchant in the bank's systems. Only for POS acceptance
POS terminal ID	15	Numeric	Only for POS acceptance
Interbank comission	15	Numeric	last two digits are decimal values; separator: comma
Merchant's bank commission	15	Numeric	last two digits are decimal values; separator: comma
Card company fee	15	Numeric	last two digits are decimal values; separator: comma
Sub-merchant	17	Alphanumeric	In case of 2 party payment model this is the ID of the sub-merchant who is in contract with the main merchant.
Payment model	2	Alphanumeric	It can have 3 parties (webshop-customer-bank) and 2 parties (webshop-customer);; 2P = 2 party 3P = 3 party (only eCommerce)
Payment type	1	Alphanumeric	E = one-off payment I = recurring payment O = one-click payment (only eCommerce)
Buyer ID	4	Alphanumeric	In case of 2 party payment model. A 4-digit code specified by the merchant in an initialized transaction message and forwarded in the authorization request towards the card issuer bank. Through this, the customer/card holder can be identified in the account statement of the

			issuer bank. (only eCommerce)
Booking reference	16	Alphanumeric	Reference of the cumulated account entry for the processed bankcard transactions in transaction history and account statement. It is identical in case of card transactions belonging to the same cumulated account entry.

1.6.3 Free format

To define an own format, open the Settings / Own Export Formats menu item by logging in to the CIB Business Online user interface, and then select POS / eCommerce Analytics after pressing the New Export Format button.

The created format is then displayed in the Analytics function of POS / eCommerce queries by clicking the Export button.

If the format contains a header, its language will be the language used when the format was created or last modified.

The contents of each data field are displayed between characters. e.g.,...,; "ABC123";...

2. STANDARD FORMATS

2.1 SWIFT FIN

2.1.1 MT940 Statement analytics

File type: text file

Code page: ANSI

Name convention: 'GIRO 'account number' _'closing date' _'statement serial number'

E.g. 111111122222223333333_20200421_0000001.KIV

Extension: KIV

Each record ends with <CR> <LF>, each field starts with a new record.

Fields '61' and '86' are repeated in the statement.

Abbreviations used in the columns

- "Max length in bytes" column
 - v = variable
 - f = fix
- "Format" column
 - an = alphanumeric
 - N = numeric
- "Optional /Mandatory" column
 - O = optional

- M = mandatory
- Format
 - YY = year
 - MM = month
 - DD = day
 - HH = hour
 - MM = minute

Field ID and name	Max length in bytes	Format	Optional/ Mandatory	Content
:20 Short account number	16 v	An	M	Account number in CIB format
:25: Account number	35 v	An	M	Account number in IBAN format
:28C: Statement serial number	11 v	N	M	last 5 digits of statement serial number, to fill in the 5 digits „0“ characters has to be used before the serial number (ex.: 1st statement: '00001', 13th statement: '00013')
:60F: Opening balance	25 v		M	
Subfield 1 Sign indicator	1 f	An		C = positive or 0 D = negative
Subfield 2 Date	6 f	N		YYMMDD
Subfield 3 Currency	3 f	An		Currency code (ISO- 4217)
Subfield 4 Amount	15 v	An		In the currency of an account, the amount is displayed with a decimal separator ‘,’
:61:	102 v		O	The data in the field is consecutive without separation
Subfield 1 Date of order	6 f	N	M	YYMMDD
Subfield 2 Booking date	4f	N	O	MMDD
Subfield 3 credit/debit marker	2 v	an	M	C =crediting RC = crediting storno D = debiting RD = debiting storno
Subfield 4 Currency label	1 f	An	O	The last character of the currency

Field ID and name	Max length in bytes	Format	Optional/Mandatory	Content
Subfield 5 Amount	15 v	N	M	Amount in account currency expressed as a decimal separator ','
Subfield 6 Transaction type	4 f	An		'N' + SWIFT transaction code (MSC, CHG, INT, TRF, CMZ)
Subfield 7 Reference	16 v	An	M	The content of the payment information from the order or the unique identification data field between partners, if any. Constant 'NONREF' for credits .
Separator	2 f	An		'//' if 'Subfield 8' is present
Subfield 8 Bank reference	16 v	An	O	
Separator	2 f	An	O	<CF> <LF> if 'Subfield 9' is present
Subfield 9 Original order amount and costs	34 v	An	M / O	Original amount and currency of the order in the following format: / OCMT / 3a15num <i>Costs in the following format:</i> / CHGS / 3a15num (not used) 3a = currency 15num = amount ',' displayed with a decimal separator Use of this field is recommended for items with conversions.
:86: Multipurpose field	390 v		O	The content of the field is structured. It has a maximum length of 390 characters, which is passed in a new record every 65 characters. Following the transaction code '?' character is used to separate structured data fields
Transaction code	3 f	N	M	SAP transaction codes
Name of the transaction Field ID: ?00	27 v	An	M	Name for transaction code

Field ID and name	Max length in bytes	Format	Optional/Mandatory	Content
Statement ID field ID: ?10	27 v	An	O	:28C: field contents
Notice field ID ?20-tól ?29-ig	10 x 27 v	An	M	27 character breakdown
Bank identifier Field identifier ?30	12 v	An	O	In case of incoming and outgoing HUF orders, the first 8 digits of the partner account number. In case of incoming and outgoing foreign currency orders, the BIC (SWIFT) code of the partner bank. If the field contains only numeric characters, the filling rules for HUF orders apply to fields? 30 and? 31
Partner account number Field identifier: ?31	34 v	An	O	In case of incoming and outgoing HUF orders, the last 16 digits of the partner account number In case of incoming and outgoing foreign currency orders, the account number of the partner in IBAN format
Partner name Field identifier: ?32 to?33	2 x 27 v	An	O	
Text additional identifier Field identifier: ?34	3 v	N	O	Not used
Name Field identifier: ?35 to 36	2 x 27 v	An	O	Not used
Reference Field identifier: ?60 to ?63	4 x 27 v	An	O	Not used
:62F: Closing balance	25 v		M	
Subfield 1 Sign indicator	1 f	An	M	C = positive or 0 D = negative
Subfield 2 Date	6 f	N	M	YYMMDD
Subfield 3 Currency	3 f	An	M	Currency code (ISO- 4217)

Field ID and name	Max length in bytes	Format	Optional/Mandatory	Content
Subfield 4 Amount	15 v	N	M	Amount in account currency expressed as a decimal separator ‘,’

2.2 GIRO-BKR

2.2.1 Direct orders status message

A detailed description of the format can be found on the website <https://www.giro.hu/> in the BKR IG1 standard III. volume in the STATUS message section.

2.2.2 Direct orders daily and summary report

A detailed description of the format can be found on the website <https://www.giro.hu/>

in the BKR IG1 standard III. volume in the DETSTA message section.

2.2.3 Direct debit authorizations

A detailed description of the format can be found on the website <https://www.giro.hu/>

in the BKR IG1 standard III. volume in the FELKHI message section.

2.2.4 Direct debit authorization confirmations

A detailed description of the format can be found on the website <https://www.giro.hu/>

in the BKR IG1 standard III. volume in the FELHNA message section.

2.3 Postal Files

2.3.1 Postal Check

Code page: ANSI (Windows) or 852 (CP852)

Extension: UJF

Postal check header		
Field	Length	Note
Processing date	6	YYMMDD
Account number	24	Align left
Number of items	6	
Incorrect records	6	
Sum amount of items	12	
Empty field	39	'0'
Marker	2	'0'
Empty field	16	'0'
Empty field	8	
Processing date	8	YYYYMMDD
All length:	127	

Postal check record, repeating		
Field	Length	Note
Processing date	6	YYMMDD
Account number	24	Align left
Number	6	Record number
Payer identification	24	Align right
Error sign	1	If self-certification has made: '1' otherwise '0'
Amount	9	Amount to be paid
Pick-up postal office	4	POID (Checksum)
Date of payment	6	YYMMDD
Type code	2	Transaction code (TC)
Manufacturer code	3	
Certificate number	8	Checked with CDV
Output code	2	'31' or '32'
Internal identification	16	Internal identification of transaction. In case Output Code '32' it is identify the image
Processing date	8	YYYYMMDD
Payment date	8	YYYYMMDD
All lenght:	127	

2.3.2 Postal payment order

Code page: ANSI (Windows) or 852 (CP852)

The format of the file is the same as described in the Orders chapter [2.3.1 Postal Payment Order Import \(PEK\)](#) format.

2.4 ISO 20022

2.4.1 camt.053.001.02 (BankToCustomerStatementV02)

File type: XML

Code page: UTF-8

File name convention: 'bank account number in GIRO format'_'statement closing date YYYYMMDD'.xml

E.g.: 107000241234567851100005_20210930.xml

Filling color
always present
optional
conditional due to transaction type
only tag

Index	Level	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Note
	-1		Document root	<Document>	[1..1]		<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02" xmlns:ele="http://www.cardinal.hu/electra">
	Top		Message root	<BkToCstmrStmt>	[1..1]		
1.0	0		GroupHeader	<GrpHdr>	[1..1]		
1.1	1		MessageIdentification	<MsgId>	[1..1]	Text	max character length 35 CAMT53[13 chars short account number][creation date and time YYYYMMDDhhmmssms] New MsgId every time/download e.g.: CAMT530002ABC1235112021091315025291

Index	Level	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Note
1.2	1		CreationDateTime	<CreDtTm>	[1..1]	DateTime	max character length 24 creation time of message [YYYY]-[MM]-[DD]T[hh]:[mm]:[ss] e.g.: 2021-09-09T12:08:31
2.0	0		Statement	<Stmt>	[1..n]		
2.1	1		Identification	<Id>	[1..1]	Text	max character length 35 CAMT053[creation date YYMMDD][7 digit sequence number] sequence number raised by 1 with every download e.g.: CAMT0532109090278356
2.3	1		LegalSequenceNumber	<LglSeqNb>	[0..1]	Quantity	max character length 18 sequence number of the bank statement
2.4	1		CreationDateTime	<CreDtTm>	[1..1]	DateTime	max character length 24 creation time of statement [YYYY]-[MM]-[DD]T[hh]:[mm]:[ss].[f]+01:00 e.g.: 2017-03-14T14:07:52+1:00
2.5	1		FromToDate	<FrToDt>	[0..1]		
	2		FromDateTime	<FrDtTm>	[1..1]	DateTime	max character length 24 starting date of statement [YYYY]-[MM]-[DD]T[hh]:[mm]:[ss] e.g.: 2021-09-09T00:00:00
	2		ToDateTime	<ToDtTm>	[1..1]	DateTime	max character length 24 closing date of statement [YYYY]-[MM]-[DD]T[hh]:[mm]:[ss] e.g.: 2021-09-10T23:59:59
2.10	1		Account	<Acct>	[1..1]		
	2		Identification	<Id>	[1..1]		
	3		IBAN	<IBAN>	[1..1]	Text	max character length 34
	2		Currency	<Ccy>	[0..1]	Code	fix character length 3 ISO 4217 currency code
	2		Name	<Nm>	[0..1]	Text	max character length 70 name of the account owner
	2		Owner	<Ownr>	[0..1]		
	3		PostalAddress	<PstlAdr>	[0..1]		

Index	Level	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Note
	4		AddressLine	<AdrLine>	[0..7]	Text	max character length 70
	2		Servicer	<Svcr>	[0..1]		
	3		FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
	4		BIC	<BIC>	[0..1]	Identifier	constant: "CIBHHUHB"
2.23	1		Balance	<Bal>	[1..n]		
2.24	2		Type	<Tp>	[1..1]		
2.25	3		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	4	-	Code	<Cd>	[1..1]	Code	fix character length 4 ISO 20022 <i>BalanceType12Code</i> elements: CLAV = Closing available OPBD = Opening booked CLBD = Closing booked
2.31	2		CreditLine	<CdtLine>	[1..1]		
2.32	3		Included	<Incl>	[1..1]	Indicator	'true' or 'false' indicator if the balance containing the amount of an overdraft limit or not
2.33	3		Amount	<Amt>	[0..1]	Amount	max character length 18, max decimals 2 present only if <Incl> = true amount of overdraft limit e.g.: <Amt Ccy="HUF">500000.00</Amt>
2.34	2		Amount	<Amt>	[1..1]	Amount	max character length 18, max decimals 2 amount of balance e.g.: <Amt Ccy="HUF">500000.00</Amt>
2.35	2		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	fix character length 4 'CRDT' if balance 0 or positive, 'DBIT' if negative
2.36	2		Date	<Dt>	[1..1]		
2.36	3	-	Date	<Dt>	[1..1]	Date	fix character length 10 date of balance YYYY-MM-DD
2.43	1		TransactionsSummary	<TxSummry>	[1..1]		
2.44	2		TotalEntries	<TtlNtries>	[1..1]		
2.45	3		NumberOfEntries	<NbOfNtries>	[1..1]	Text	max character length 15

Index	Level	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Note
2.46	3		Sum	<Sum>	[1..1]	Quantity	sum of entries absolute value e.g. 100 + (-100) = 200 decimal sign: ","
2.47	3		TotalNetEntryAmount	<TtlNetNtryAmt>	[1..1]	Quantity	sum of entries value e.g. 100 + (-100) = 0 decimal sign: ","
2.48	3		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	fix character length 4 indicates whether the TotalNetEntryAmount is a credit or a debit amount 'CRDT' if total net entry 0 or positive, 'DBIT' if negative
2.49	2		TotalCreditEntries	<TtlCdtNtries>	[1..1]		
2.50	3		NumberOfEntries	<NbOfNtries>	[1..1]	Text	
2.51	3		Sum	<Sum>	[1..1]	Quantity	decimal sign: ","
2.52	2		TotalDebitEntries	<TtlDbtNtries>	[1..1]		
2.53	3		NumberOfEntries	<NbOfNtries>	[1..1]	Text	
2.54	3		Sum	<Sum>	[1..1]	Quantity	decimal sign: ","
2.76	1		Entry	<Ntry>	[0..n]		absent if no entries
2.77	2		EntryReference	<NtryRef>	[0..1]	Text	booking reference of the entry
2.78	2		Amount	<Amt>	[1..1]	Amount	max character length 18, max decimals 2 e.g.: <Amt Ccy="HUF">500000.00</Amt>
2.79	2		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	fix character length 4 'CRDT' if amount 0 or positive, 'DBIT' if negative
2.80	2		ReversalIndicator	<RvslInd>	[0..1]	Indicator	max character length 5 marks if the entry is a reversal only 'true' value is shown
2.81	2		Status	<Sts>	[1..1]	Code	constant: 'BOOK'
2.82	2		BookingDate	<BookgDt>	[1..1]		
2.82	3	-	Date	<Dt>	[1..1]	Date	fix character length 10 YYYY-MM-DD
2.83	2		ValueDate	<ValDt>	[1..1]		
2.83	3	-	Date	<Dt>	[1..1]	Date	fix character length 10 YYYY-MM-DD

Index	Level	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Note
2.91	2		BankTransactionCode	<BkTxCd>	[1..1]		
2.97	3		Proprietary	<Prtry>	[1..1]		
2.98	4		Code	<Cd>	[1..1]	Text	code set: SAP transaction codes
2.135	2		EntryDetails	<NtryDtls>	[1..1]		
2.136	3		Batch	<Btch>	[0..1]		present only for batch booking transactions
2.139	4		NumberOfTransactions	<NbOfTxs>	[1..1]	Text	max character length 15 original number of payments in the batch (not just booked)
2.140	4		TotalAmount	<TtlAmt>	[1..1]	Amount	max character length 18, max decimals 2 e.g.: <TtlAmt Ccy="HUF">500000.00</TtlAmt>
2.142	3		TransactionDetails	<TxDtls>	[0..1]		
2.143	4		References	<Refs>	[0..1]		
2.148	5		EndToEndIdentification	<EndToEndId>	[0..1]	Text	unique payment reference given by the debtor
2.150	5		MandateIdentification	<MndtId>	[0..1]	Text	mandate ID of batch booking transactions
2.156	4		AmountDetails	<AmtDtls>	[0..1]		
	5		InstructedAmount	<InstdAmt>	[0..1]		present only if the currency of the transaction differs from the currency of the account
	6		Amount	<Amt>	[1..1]	Amount	max character length 18, max decimals 2 e.g.: <Amt Ccy="HUF">500000.00</Amt>
	6		CurrencyExchange	<CcyXchg>	[0..1]		
	7		SourceCurrency	<SrcCcy>	[1..1]	Code	fix character length 3 Original currency of the transaction ISO 4217 currency code
	7		TargetCurrency	<TrgtCcy>	[1..1]	Code	fix character length 3 Currency of the account ISO 4217 currency code
	7		ExchangeRate	<XchgRate>	[1..1]	Rate	max character length 14, max decimals 10 e.g.: <XchgRate>350.6340000000</XchgRate>
	5		ProprietaryAmount	<PrtryAmt>	[0..1]		present only for bankcard transactions
	6		Type	<Tp>	[1..1]	Text	max character length 35 constant: 'CardCompanyConvertedAmount'

Index	Level	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Note
	6		Amount	<Amt>	[1..1]	Amount	max character length 18, max decimals 2 converted value by card company e.g.: <Amt Ccy="USD">52.12</Amt>
2.172	4		Charges	<Chrgs>	[0..n]		present only if the credited amount differs from the instructed amount due to charges could be present in non-EEA foreign currency transfers
2.174	5		Amount	<Amt>	[1..1]	Amount	max character length 18, max decimals 2 e.g.: <Amt Ccy="USD">12.125</Amt>
2.175	5		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	fix character length 4 'CRDT' if amount 0 or positive, DBIT if negative
2.199	4		RelatedParties	<RltdPties>	[0..1]		
2.200	5		InitiatingParty	<InitgPty>	[0..1]		present only for bankcard transactions
	6		Identification	<Id>	[0..1]		
	7		PrivateIdentification	<PrvtId>	[1..1]		
	8		Other	<Othr>	[0..n]		
	9		Identification	<Id>	[1..1]	Text	max character length 35 number of bankcard
2.201	5		Debtor	<Dbtr>	[0..1]		present only if the debtor is the counterparty
	6		Name	<Nm>	[0..1]	Text	max character length 140
	6		Identification	<Id>	[0..1]		
	7	{Or}	OrganisationIdentification	<OrgId>	[1..1]		
	8		Other	<Othr>	[0..n]		
	9		Identification	<Id>	[1..1]	Text	max character length 35
	7	Or}	PrivateIdentification	<PrvtId>	[1..1]		
	8		Other	<Othr>	[0..n]		-
	9		Identification	<Id>	[1..1]	Text	max character length 35
2.202	5		DebtorAccount	<DbtrAcct>	[0..1]		present only if the debtor is the counterparty
	6		Identification	<Id>	[1..1]		

Index	Level	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Note
	7	{Or	IBAN	<IBAN>	[1..1]	Text	max character length 34 IBAN account number
	7	Or}	Other	<Othr>	[1..1]		
	8		Identification	<Id>	[1..1]	Text	max character length 34 non-IBAN account number
2.203	5		UltimateDebtor	<UltmtDbtr>	[0..1]		
	6		Name	<Nm>	[0..1]	Text	max character length 140
	6		Identification	<Id>	[0..1]		
	7	{Or	OrganisationIdentification	<OrgId>	[1..1]		
	8		Other	<Othr>	[0..n]		
	9		Identification	<Id>	[1..1]	Text	max character length 35
-	7	Or}	PrivateIdentification	<PrvtId>	[1..1]		
-	8		Other	<Othr>	[0..n]		
-	9		Identification	<Id>	[1..1]	Text	max character length 35
2.204	5		Creditor	<Cdtr>	[0..1]		present only if the creditor is the counterparty
	6		Name	<Nm>	[0..1]	Text	max character length 140
	6		Identification	<Id>	[0..1]		
	7	{Or	OrganisationIdentification	<OrgId>	[1..1]		
	8		Other	<Othr>	[0..n]		
	9		Identification	<Id>	[0..1]	Text	max character length 35
	7	Or}	PrivateIdentification	<PrvtId>	[1..1]		
	8		Other	<Othr>	[0..n]		
	9		Identification	<Id>	[1..1]	Text	max character length 35
2.205	5		CreditorAccount	<CdtrAcct>	[0..1]		present only if the creditor is the counterparty
	6		Identification	<Id>	[1..1]		

Index	Level	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Note
	7	{Or	IBAN	<IBAN>	[1..1]	Text	max character length 34 IBAN account number
	7	Or}	Other	<Othr>	[1..1]		
	8		Identification	<Id>	[1..1]	Text	max character length 34 non-IBAN account number, including secondary account identifier in case of secondary account identifier <SchmeNm> tag is also present
	8		SchemeName	<SchmeNm>	[0..1]		present only if the payment transaction was addressed to a secondary account identifier
	9		Proprietary	<Prtry>	[1..1]	Text	type of secondary account identifier: MBNB = mobile number EMAL = e-mail address TXID = tax identifier TXNB = tax number
2.206	5		UltimateCreditor	<UltmtCdtr>	[0..1]		
	6		Name		[0..1]	Text	max character length 140
	6		Identification	<Id>	[0..1]		
	7	{Or	OrganisationIdentification	<OrgId>	[1..1]		
	8		Other	<Othr>	[0..n]		
	9		Identification	<Id>	[1..1]	Text	max character length 35
	7	Or}	PrivateIdentification	<PrvtId>	[1..1]		
	8		Other	<Othr>	[0..n]		
	9		Identification	<Id>	[1..1]	Text	max character length 35
2.207	5		TradingParty	<TrdgPty>	[0..1]		present only for bankcard transactions
	6		Name	<Nm>	[0..1]	Text	name of the merchant
	6		PostalAddress	<PstlAdry>	[0..1]		
	7		Country	<Ctry>	[0..1]	Code	fix character length 2 ISO 3166 country code
	7		AddressLine	<AdrLine>	[0..1]	Text	max character length 70
	6		Identification	<Id>	[0..1]		

Index	Level	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Note
	7		OrganisationIdentification	<OrgId>	[1..1]		
	8		Other	<Othr>	[0..n]		
	9		Identification	<Id>	[1..1]	Text	max character length 35 merchant code
2.211	4		RelatedAgents	<RltdAgts>	[0..1]		
2.212	5		DebtorAgent	<DbtrAgt>	[0..1]		
	6		FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
	7		BIC	<BIC>	[0..1]	Identifier	max character length 11
2.213	5		CreditorAgent	<CdtrAgt>	[0..1]		
	6		FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
	7		BIC	<BIC>	[0..1]	Identifier	max character length 11
2.224	4		Purpose	<Purp>	[0..1]		
2.225	5	{Or}	Code	<Cd>	[1..1]	Code	max character length 4 ISO 20022 external code set: <i>ExternalPurpose1Code</i>
2.226	5	Or}	Proprietary	<Prtry>	[1..1]	Text	max character length 35 GIRO purpose code for batch booking transactions
2.234	4		RemittanceInformation	<RmtInf>	[0..1]		
2.235	5		Unstructured	<Ustrd>	[0..n]	Text	max character length 140
2.236	5		Structured	<Strd>	[0..n]		may be present only in SEPA payments
2.256	6		CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
2.257	7		Type	<Tp>	[0..1]		
2.258	8		CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.259	9	-	Code	<Cd>	[1..1]	Code	fix character length 4 ISO 20022 code set: <i>DocumentType3Code</i>
2.261	8		Issuer	<Issr>	[0..1]	Text	max character length 35
2.262	7		Reference	<Ref>	[0..1]	Text	max character length 35
2.266	4		RelatedDates	<RltdDts>	[0..1]		

Index	Level	Or	Message Item	<XML Tag>	Mult.	Represent./Type	Note
2.267	5		AcceptanceDateTime	<AccptncDtTm>	[0..1]	DateTime	present only for bankcard transactions time of card usage [YYYY-MM-DD]T[hh:mm:ss]
2.293	4		ReturnInformation	<RtrInf>	[0..1]		
2.304	5		Reason	<Rsn>	[0..1]		
2.305	6	-	Code	<Cd>	[1..1]	Code	max character length 4 ISO 20022 external code set: <i>ExternalReturnReason1Code</i> if equals to 'NARR' then AdditionalInformation must be present
2.307	5		AdditionalInformation	<AddtlInf>	[0..n]	Text	max character length 105 further details on the return reason
2.313	4		AdditionalTransactionInformation	<AddlTxInf>	[0..1]	Text	max character length 35 description of the transaction type

III. ANNEX

1. SAP TRANSACTION CODES

SAP tr. code	Transaction name	Primar y note number	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
500	GIRO/VIBER incoming payment	yes	yes	yes	empty	null
523	GIRO incoming multiple payment	yes	yes	yes	empty	null
525	GIRO Multiple collection credit	empty	empty	empty	empty	null
526	Internal Multiple collection credit	empty	empty	empty	empty	null
001	GIRO / VIBER outgoing payment	yes	yes	yes	empty	null
501	GIRO outgoing payment reversal	yes	yes	yes	empty	null
002	Sending internal payment	yes	yes	yes	empty	null
003	Internal payment charge	yes	yes	yes	empty	null
502	Incoming internal payment	yes	yes	yes	empty	null
503	Postal check credit	empty	empty	empty	empty	null
524	Internal incoming multiple payment	yes	yes	yes	empty	null
023	Multiple collection combined debit	empty	empty	empty	empty	null

SAP tr. code	Transaction name	Primar y note numbe r	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
004	Outgoing FX payment	empty	yes	empty	yes	yes
005	Charges of outgoing FX payment	empty	yes	empty	yes	yes
006	Cost of outgoing FX payment	empty	yes	empty	yes	yes
504	Reversal of outgoing FX payment	empty	yes	empty	yes	yes
505	Reversal of outgoing FX payment's charges	empty	yes	empty	yes	yes
007	Monthly fee	empty	empty	empty	empty	empty
017	Debit of charges	empty	empty	empty	empty	empty
517	Credit of charges	empty	empty	empty	empty	empty
018	Reversal of credit of charges	empty	empty	empty	empty	empty
518	Reversal of debit of charges	empty	empty	empty	empty	empty
008	Reversal of incoming FX payment	empty	yes	empty	yes	yes
009	Charges of incoming FX payment	empty	yes	empty	yes	yes
010	Cost of incoming FX payment	empty	yes	empty	yes	yes
506	Incoming FX payment	empty	yes	empty	yes	yes
507	Reversal of incoming FX payment's charges	empty	yes	empty	yes	yes
013	Interest debit	empty	empty	empty	empty	empty
513	Interest credit	empty	empty	empty	empty	empty
011	Card payment or Cash withdrawal with card	empty	empty	empty	yes	yes
012	Charges of card transaction	empty	empty	empty	empty	empty

SAP tr. code	Transaction name	Primar y note numbe r	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
508	Card credit transaction (reversal or correction)	empty	empty	empty	yes	yes
022	GIRO standing order debit	yes	yes	yes	empty	null
021	Standing Order debit (CIB-intra bank)	yes	yes	yes	empty	null
521	Standing Order credit (CIB-intra bank)	yes	yes	yes	empty	null
015	Balance Order debit	empty	empty	yes	empty	empty
515	Balance Order credit	empty	empty	yes	empty	empty
027	Pool debit	yes	yes	yes	empty	null
527	Pool credit	yes	yes	yes	empty	null
028	Internal FX payment	empty	yes	yes	yes	yes
528	Internal FX credit entry	empty	yes	yes	yes	yes
499	Other debit	empty	empty	empty	empty	empty
999	Other credit	empty	empty	empty	empty	empty
23E	Outgoing payment commission	empty	yes	empty	yes	yes
23F	Urgency charge	empty	yes	empty	yes	yes
23G	Commission for FX transfer initiated on a foreign form	empty	yes	empty	yes	yes
23H	Incoming payment commission	empty	yes	empty	yes	yes
23I	Swift charges	empty	yes	empty	yes	yes
23J	Fax charges	empty	yes	empty	yes	yes
23K	DHL charges	empty	yes	empty	yes	yes
23L	Certification Charges	empty	yes	empty	yes	yes
23M	Foreign Bank Charges	empty	yes	empty	yes	yes

SAP tr. code	Transaction name	Primar y note numbe r	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
23N	Separate Foreign Bank charges	empty	yes	empty	yes	yes
23O	Repair Fee	empty	yes	empty	yes	yes
23C	Check Fee	empty	yes	empty	yes	yes
73P	Outgoing payment commission storno	empty	yes	empty	yes	yes
73Q	Urgency charge storno	empty	yes	empty	yes	yes
73R	Commission for FX transfer initiated on a foreign form storno	empty	yes	empty	yes	yes
73S	Incoming payment commission storno	empty	yes	empty	yes	yes
73T	Swift Charges Storno	empty	yes	empty	yes	yes
73U	Fax Charges Storno	empty	yes	empty	yes	yes
73V	DHL charges Storno	empty	yes	empty	yes	yes
73W	Certification Charges Storno	empty	yes	empty	yes	yes
73X	Foreign Bank Charges Storno	empty	yes	empty	yes	yes
73Y	Separate Foreign Bank charges	empty	yes	empty	yes	yes
73Z	Repair Fee Storno	empty	yes	empty	yes	yes
73D	Check Fee Storno	empty	yes	empty	yes	yes
73E	Outgoing payment commission	empty	yes	empty	yes	yes
73F	Urgency Charge	empty	yes	empty	yes	yes
73G	External P/o	empty	yes	empty	yes	yes
73H	Incoming payment commission	empty	yes	empty	yes	yes
73I	Swift charges	empty	yes	empty	yes	yes
73J	Fax charges	empty	yes	empty	yes	yes
73K	DHL charges	empty	yes	empty	yes	yes

SAP tr. code	Transaction name	Primar y note number	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
73L	Certification Charges	empty	yes	empty	yes	yes
73M	Foreign Bank Charges	empty	yes	empty	yes	yes
73N	Separate Foreign Bank charges	empty	yes	empty	yes	yes
73O	Repair Fee	empty	yes	empty	yes	yes
73C	Check Fee	empty	yes	empty	yes	yes
23P	Outgoing payment commission storno	empty	yes	empty	yes	yes
23Q	Urgency Charge Storno	empty	yes	empty	yes	yes
23R	External P/o Storno	empty	yes	empty	yes	yes
23S	Incoming payment commission storno	empty	yes	empty	yes	yes
23T	Swift Charges Storno	empty	yes	empty	yes	yes
23U	Fax Charges Storno	empty	yes	empty	yes	yes
23V	DHL charges	empty	yes	empty	yes	yes
23W	Certification Charges Storno	empty	yes	empty	yes	yes
23X	Foreign Bank Charges Storno	empty	yes	empty	yes	yes
23Y	Separate Foreign Bank charges	empty	yes	empty	yes	yes
23Z	Repair Fee Storno	empty	yes	empty	yes	yes
23D	Check Fee Storno	empty	yes	empty	yes	yes
Transaction codes introduced by intraday transfer (from 01.07.2012)						
0G0	Intrabank value-date transfer	n/a	n/a	n/a	n/a	n/a
0G1	Intrabank one-off transfer	n/a	n/a	n/a	n/a	n/a
0G2	Intrabank standing order	n/a	n/a	n/a	n/a	n/a
0G3	Value-date transfer	n/a	n/a	n/a	n/a	n/a

SAP tr. code	Transaction name	Primar y note numbe r	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
0G4	One-off transfer	n/a	n/a	n/a	n/a	n/a
0G5	Standing order	n/a	n/a	n/a	n/a	n/a
0G6	Intragroup value-date transfer	n/a	n/a	n/a	n/a	n/a
0G7	Intragroup one-off transfer	n/a	n/a	n/a	n/a	n/a
0G8	Intragroup standing order	n/a	n/a	n/a	n/a	n/a
0G9	Value-date transfer b/w own accounts	n/a	n/a	n/a	n/a	n/a
0GA	One-off transfer b/w own accounts	n/a	n/a	n/a	n/a	n/a
0GB	Standing order b/w own accounts	n/a	n/a	n/a	n/a	n/a
0GC	Outgoing value-date transfer	n/a	n/a	n/a	n/a	n/a
0GD	Outgoing one-off transfer	n/a	n/a	n/a	n/a	n/a
0GE	Outgoing standing order	n/a	n/a	n/a	n/a	n/a
0GF	Transfer rejection (Recall)	n/a	n/a	n/a	n/a	n/a
0GH	Transfer rejection (Recall)	n/a	n/a	n/a	n/a	n/a
0GI	Transfer rej. dir. deb. (Recall)	n/a	n/a	n/a	n/a	n/a
0GJ	Transfer rej. dir. deb. (Recall)	n/a	n/a	n/a	n/a	n/a
0GK	Multiple transfer	n/a	n/a	n/a	n/a	n/a
0GL	Multiple transfer	n/a	n/a	n/a	n/a	n/a
5G0	Intrabank value-date credit	n/a	n/a	n/a	n/a	n/a
5G1	Intrabank one-off credit	n/a	n/a	n/a	n/a	n/a
5G2	Intrabank standing order credit	n/a	n/a	n/a	n/a	n/a

SAP tr. code	Transaction name	Primar y note numbe r	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
5G3	Credit intragroup value-date transfer	n/a	n/a	n/a	n/a	n/a
5G4	Credit intragroup one-off transfer	n/a	n/a	n/a	n/a	n/a
5G5	Intragroup standing order	n/a	n/a	n/a	n/a	n/a
5G6	Value-date transfer b/w own accounts	n/a	n/a	n/a	n/a	n/a
5G7	Transfer between own accounts	n/a	n/a	n/a	n/a	n/a
5G8	Standing order b/w own accounts	n/a	n/a	n/a	n/a	n/a
5G9	Intrabank value-date credit	n/a	n/a	n/a	n/a	n/a
5GA	Intrabank one-off credit	n/a	n/a	n/a	n/a	n/a
5GB	Intrabank standing order credit	n/a	n/a	n/a	n/a	n/a
5GD	Multiple transfer credit	n/a	n/a	n/a	n/a	n/a
5GE	Multiple transfer credit	n/a	n/a	n/a	n/a	n/a
5GF	Incoming GIRO transfer	n/a	n/a	n/a	n/a	n/a
5GG	Incoming GIRO transfer	n/a	n/a	n/a	n/a	n/a
5GH	Incoming GIRO transfer	n/a	n/a	n/a	n/a	n/a
5GI	Multiple transfer credit	n/a	n/a	n/a	n/a	n/a
5GJ	Incoming GIRO transfer	n/a	n/a	n/a	n/a	n/a
5GK	Incoming GIRO transfer	n/a	n/a	n/a	n/a	n/a
5GL	Multiple transfer credit	n/a	n/a	n/a	n/a	n/a
5GM	Multiple transfer credit	n/a	n/a	n/a	n/a	n/a

SAP tr. code	Transaction name	Primar y note numbe r	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
5GN	Multiple transfer credit	n/a	n/a	n/a	n/a	n/a
5GO	Multiple transfer credit	n/a	n/a	n/a	n/a	n/a
5GP	Reverse outgoing transfer (Recall)	n/a	n/a	n/a	n/a	n/a
5GR	Reverse outgoing transfer (GIRO)	n/a	n/a	n/a	n/a	n/a
5GS	Reverse outgoing transfer (ben b)	n/a	n/a	n/a	n/a	n/a
Transaction codes introduced with SEPA and TARGET credit transfer (from 01.11.2016)						
SD0	Outgoing SEPA CT	empty	yes	yes	yes	yes
SC0	Incoming SEPA CT	empty	yes	yes	yes	yes
SDR	Incoming SEPA recall	empty	yes	yes	yes	yes
SCR	Outgoing SEPA recall	empty	yes	yes	yes	yes
TD0	Outgoing TARGET	empty	yes	yes	yes	yes
TC0	Incoming TARGET	empty	yes	yes	yes	yes
TDR	Incoming TARGET recall	empty	yes	yes	yes	yes
TCR	Outgoing TARGET recall	empty	yes	yes	yes	yes
Transaction codes introduced with customs duty payment (from 03.01.2018)						
0A1	Customs payment debit	n/a	yes	yes	n/a	n/a
0A2	Customs payment debit recall	n/a	yes	yes	n/a	n/a
5A1	Customs payment credit	n/a	yes	yes	n/a	n/a

SAP tr. code	Transaction name	Primar y note numbe r	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
5A2	Customs payment credit recall	n/a	yes	yes	n/a	n/a
Transaction codes for cash and deposit transactions (from 07.06.2019)						
019	Cash withdrawal	n/a	n/a	n/a	n/a	n/a
519	Cash in	n/a	n/a	n/a	n/a	n/a
020	Term deposit	n/a	n/a	n/a	n/a	n/a
520	Deposit due date	n/a	n/a	n/a	n/a	n/a
Transaction codes introduced with instant payment (from 02.03.2020)						
1AA	Value-dated intrabank transfer	n/a	n/a	n/a	n/a	n/a
1AC	Intrabank one-off transfer	n/a	n/a	n/a	n/a	n/a
1AE	Intrabank standing order	n/a	n/a	n/a	n/a	n/a
1AG	Value-dated transfer: intl to susp	n/a	n/a	n/a	n/a	n/a
1AI	One-off transfer: intl to susp	n/a	n/a	n/a	n/a	n/a
1AK	Standing order: intl to susp	n/a	n/a	n/a	n/a	n/a
1AM	Value-dated intragroup transfer	n/a	n/a	n/a	n/a	n/a
1AO	Intragroup one-off transfer	n/a	n/a	n/a	n/a	n/a
1AQ	Intragroup standing order	n/a	n/a	n/a	n/a	n/a
1AS	Value-dated transfer b/w own accounts	n/a	n/a	n/a	n/a	n/a
1AU	One-off transfer b/w own accounts	n/a	n/a	n/a	n/a	n/a
1AW	Standing order b/w own accounts	n/a	n/a	n/a	n/a	n/a
1BC	Intrabank one-off credit STR	n/a	n/a	n/a	n/a	n/a

SAP tr. code	Transaction name	Primar y note numbe r	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
5AA	Value-dated intrabank credit	n/a	n/a	n/a	n/a	n/a
5AC	Intrabank one-off credit	n/a	n/a	n/a	n/a	n/a
5AE	Intrabank standing order credit	n/a	n/a	n/a	n/a	n/a
5AM	Value-dated intragroup credit	n/a	n/a	n/a	n/a	n/a
5AO	Intragroup one-off credit	n/a	n/a	n/a	n/a	n/a
5AQ	Intragroup standing order credit	n/a	n/a	n/a	n/a	n/a
5AS	Value-dated credit b/w own accounts	n/a	n/a	n/a	n/a	n/a
5AU	One-off credit b/w own accounts	n/a	n/a	n/a	n/a	n/a
5AW	Standing order credit b/w own accounts	n/a	n/a	n/a	n/a	n/a
5AY	Value-dated credit: susp to intl	n/a	n/a	n/a	n/a	n/a
5A3	One-off credit: susp to intl	n/a	n/a	n/a	n/a	n/a
5A5	Standing order credit: susp to intl	n/a	n/a	n/a	n/a	n/a
5BC	Intrabank one-off transfer STR	n/a	n/a	n/a	n/a	n/a
1BE	Instant intrabank one-off transfer	n/a	n/a	n/a	n/a	n/a
1BG	Instant one-off transfer b/w own accounts	n/a	n/a	n/a	n/a	n/a
1BI	Instant intragroup one-off transfer	n/a	n/a	n/a	n/a	n/a
1BK	Instant one-off transfer intl to susp	n/a	n/a	n/a	n/a	n/a
1BM	Instant intrabank one-off transfer	n/a	n/a	n/a	n/a	n/a

SAP tr. code	Transaction name	Primar y note numbe r	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
1BO	Instant one-off transfer b/w own accounts	n/a	n/a	n/a	n/a	n/a
1BQ	Instant intragroup one-off transfer	n/a	n/a	n/a	n/a	n/a
1BS	Instant one-off transfer intl to susp	n/a	n/a	n/a	n/a	n/a
1BU	Instant outgoing one-off transfer	n/a	n/a	n/a	n/a	n/a
1BW	Instant intrabank one-off credit STR	n/a	n/a	n/a	n/a	n/a
1BY	Instant intrabank one-off credit STR	n/a	n/a	n/a	n/a	n/a
1CD	Reverse instant incoming transfer	n/a	n/a	n/a	n/a	n/a
1CF	Reverse instant incoming transfer	n/a	n/a	n/a	n/a	n/a
5B1	Instant incoming GIRO transfer	n/a	n/a	n/a	n/a	n/a
5B3	Instant incoming GIRO transfer	n/a	n/a	n/a	n/a	n/a
5B7	Instant incoming GIRO transfer man.	n/a	n/a	n/a	n/a	n/a
5B9	Reverse instant outgoing transfer	n/a	n/a	n/a	n/a	n/a
5BE	Instant intrabank one-off credit	n/a	n/a	n/a	n/a	n/a
5BG	Instant one-off credit b/w own accounts	n/a	n/a	n/a	n/a	n/a
5BI	Instant intragroup one-off credit	n/a	n/a	n/a	n/a	n/a
5BM	Instant intrabank one-off credit	n/a	n/a	n/a	n/a	n/a
5BO	Instant one-off credit b/w own accounts	n/a	n/a	n/a	n/a	n/a
5BQ	Instant intragroup one-off credit	n/a	n/a	n/a	n/a	n/a

SAP tr. code	Transaction name	Primar y note numbe r	Name of the business partner	Bank account number of the partner	Tran. currency	Tran. amt. orig. ccy
5BS	Instant one-off transfer intl to susp	n/a	n/a	n/a	n/a	n/a
5BW	Instant intrabank one-off transfer STR	n/a	n/a	n/a	n/a	n/a
5BY	Instant intrabank one-off transfer STR	n/a	n/a	n/a	n/a	n/a
5CB	Reverse instant outgoing transfer	n/a	n/a	n/a	n/a	n/a