keler

RCMS via SWIFT
USER GUIDE v3.0
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Content table

1. Cash Management messages

SWIFT Message	Purpose	Comment
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MT920	Request Message	
MT941	Balance Report	
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1.1. MT103 – Single Customer Credit Transfer

The message is used to instruct a payment.

The main usage of the instruction complies with the SWIFT standards. KELER specific field usage is detailed below, including mandatory/optional status and contents.

Status	Seq.	Tag	Field Name	Content/Option	KELER's criteria
M	-	20	Sender's Reference	16x	-
---→					
O	-	13C	Time Indication	/8c/4!n1!x4!n	-
-----|					
M	-	23B	Bank operation Code	4!c	Only code CRED can be used.
---→					
O	-	23E	Instruction Code	4!c[/30x]	-
-----|					
O	-	26T	Transaction Type Code	3!c	-
M	-	32A	Value Date/Currency/Interbank Settled Amount	6!n3!a15d	-
M	-	33B	Currency/Instructed Amount	3!a15d	-
M	-	50a	Ordering Customer	K [/34x] 4*35x	Only option K can be used. IBAN is required on 28 characters.
O	-	51A	Sending Institution	[/1!a][/34x] 4!a2!a2!c[3!c]	-
O	-	52a	Ordering Institution	A [/1!a][/34x] 4!a2!a2!c[3!c]	Only option A can be used.
O	-	53a	Sender's Correspondent	A [/1!a][/34x] 4!a2!a2!c[3!c] B [/1!a][/34x] [35x] D [/1!a][/34x] 4*35x	-
O	-	54a	Receiver's Correspondent	A [/1!a][/34x] 4!a2!a2!c[3!c] B [/1!a][/34x] [35x] D [/1!a][/34x] 4*35x	-
O	-	55a	Third Reimbursement Institution	A [/1!a][/34x] 4!a2!a2!c[3!c] B [/1!a][/34x] [35x] D [/1!a][/34x] 4*35x	-

O	-	56a	Intermediary Institution	A [/1!a][/34x] 4!a2!a2!c[3!c] C /34x D [/1!a][/34x] 4*35x	-
O/M	-	57a	Account With Institution	A [/1!a][/34x] 4!a2!a2!c[3!c]	Only option A can be used. If in field 72 MODE is NRTG and the BIC is CEDELULL then this field must be filled.
M	-	59a	Beneficiary Customer	No letter option [/34x] 4*35x	Can be used only with no letter option. IBAN is required on 28 characters.
M	-	70	Remittance Information	4*35x	If in field 72 MODE is NRTG then the BIC of the Sending institution must be present in the fist line.
M	-	71A	Details of Charges	3!a	SHA
---→					
O	-	71F	Sender's Charges	3!a15d	-
-----|					
O	-	71G	Receiver's Charges	3!a15d	-
M	-	72	Sender to Receiver Information	6*35x	Line 1: /REC/ Line 2: **/SAFE/BIC** BIC must be MANEHUHB or KELRHUHB if the HUF payment is to be processed as domestic currency. The BIC must be CEDELULL if the HUF payment is to be processed as foreign currency. Line 3: **/MODE/YRTG** or **/MODE/NRTG** „YRTG" must be used if the payment is to be processed in NBH's real-time Gross Settlement System. „NRTG" must be used if the payment is to be processed in a batch mode. Only the first three lines are required, no further lines should be used.
O	-	77B	Regulatory Reporting	3*35x	-
O	-	77T	Envelope Contents	9000z	-

Message flow

Step	Message Type	Sender	Event
1.	MT103	KELER's partner	Single customer credit transfer is sent to KELER.
2.	MT900	KELER	Confirmation is sent to a correctly received single customer credit transfer.
3.	MT196	KELER	MT196 answer is sent to a wrongly formatted or financially incorrectly received single customer credit transfer.

Example
In case of HUF credit transfer through VIBER (RTGS cash settlement system)
Client of KELER – Unicredit Bank (bank account: HU9914400018123456780000000) – transfers 10.000,-HUF to it's resident client, to CIB Bank to Imre Kiss via VIBER (bank account: HU9910700024123456781234567878)

Filed Name	Format	Explanation
Sender's Reference	:20:PVR/103/VIBER	-
Bank operation Code	:23B:CRED	-
Value Date/Currency/Interbank Settled Amount	:32A:080603HUF10000,	-
Currency/Instructed Amount	:33B:HUF10000,	-
Ordering Customer	:50K:/HU9914400018123456780000000 Unicredit Bank Zrt.	-
Beneficiary Customer	:59:/HU9910700024123456781234567878 KISS IMRE	-
Remittance Information	:70:ATUTALAS	-
Details of Charges	:71A:SHA	-
Sender to Receiver Information	:72:/REC/ /SAFE/MANEHUHB /MODE/YRTG	-

Example
In the case of HUF credit transfer through GIRO
Client of KELER – Unicredit Bank (bank account: HU9914400018123456780000000) – transfers 20.000,-HUf to it's resident Client, to CIB Bank   to Imre Kiss (bank account: HU9910700024123456781234567878) via GIRO.

Filed Name	Format	Explanation
Sender's Reference	:20:PVR/103/GIRO	-
Bank operation Code	:23B:CRED	-
Value Date/Currency/Interbank Settled Amount	:32A:080603HUF20000,	-
Currency/Instructed Amount	:33B:HUF20000,	-
Ordering Customer	:50K:/HU9914400018123456780000000 Unicredit Bank Zrt.	-
Beneficiary Customer	:59:/HU9910700024123456781234567878 KISS IMRE	-
Remittance Information	:70:ATUTALAS	-
Details of Charges	:71A:SHA	-

Filed Name	Format	Explanation

Sender to Receiver Information	:72:/REC/
	    /SAFE/MANEHUHB
	    /MODE/NRTG
		-

Example

In the case of HUF internal transfer

Client of KELER – Unicredit Bank (bank account: HU9914400018123456780000000) – starts a real time transfer 30.000,-HUf to the Internal Nyrt, who holds an account at KELER (bank account: HU1014400018123456780000000).

Filed Name	Format	Explanation
Sender's Reference	:20:PVR/103/INTTRS	-
Bank operation Code	:23B:CRED	-
Value Date/Currency/Interbank Settled Amount	:32A:080603HUF30000,	-
Currency/Instructed Amount	:33B:HUF30000,	-
Ordering Customer	:50K:/HU9914400018123456780000000 Unicredit Bank Zrt.	-
Beneficiary Customer	:59:/HU1014400018123456780000000 INTERNAL NYRT.	-
Remittance Information	:70:ATVEZETES	-
Details of Charges	:71A:SHA	-

Sender to Receiver Information	:72:/REC/
	    /SAFE/KELRHUHB
	    /MODE/YRTG
		-

Example

In the case of EUR credit transfer

Client of KELER – Magyar Külkereskedelmi Bank (bank account: HU9914400018123456780000000) – transfers 4.000 EUR to client of CIB Bank (BIC code: CIBHHUHBXXX), to Imre Kiss (bank account: HU9910700024123456781234567 8).

Filed Name	Format	Explanation
Sender's Reference	:20:DNR/103/EUR	-
Bank operation Code	:23B:CRED	-
Value Date/Currency/Interbank Settled Amount	:32A:080603EUR4000,	-
Currency/Instructed Amount	:33B:EUR4000,	-
Ordering Customer	:50K:/HU9914400018123456780000000 Magyar Kulkereskedelmi Bank Zrt.	-
Intermediary Institution	:56A:DEUTDEFFXXX	-
Account With Institution	:57A:CIBHHUHBXXX	-
Beneficiary Customer	:59:/HU9910700024123456781234567 8 KISS IMRE	-
Remittance Information	:70:/BNF/ATUTALAS	-
Details of Charges	:71A:SHA	-

Sender to Receiver Information	:72:/REC/
	    /SAFE/CEDELULL
	    /MODE/NRTG
		-

Example

In the case of EUR internal transfer

Client of KELER – Unicredit Bank (bank account: HU991440001812345678000000000) – transfers 5.000 EUR to the client of KELER, to the Internal Nyrt (bank account: HU101440001812345678000000000). This function can be used by transfers between two accounts provided in the KELER

Filed Name	Format	Explanation
Sender's Reference	:20: DNR/103/INTEUR	-
Bank operation Code	:23B:CRED	-
Value Date/Currency/Interbank Settled Amount	:32A:080603EUR5000,	-
Currency/Instructed Amount	:33B:EUR5000,	-
Ordering Customer	:50K:/HU991440001812345678000000000 Unicredit Bank Zrt.	-
Beneficiary Customer	:59:/HU101440001812345678000000000 INTERNAL NYRT.	-
Remittance Information	:70:/BNF/ATVEZETES	-
Details of Charges	:71A:SHA	-

Sender to Receiver Information	:72:/REC/
	    /SAFE/CEDELULL
	    /MODE/NRTG
		-

1.2. MT192 – Request for Cancellation

The message is used to request the cancellation of an MT103 Single Customer Credit Transfer message. Those Single Customer Credit Transfers may be deleted that were sent in YRTG mode and were not settled yet.

The main usage of the instruction complies with the SWIFT standards. KELER specific field usage is detailed below, including mandatory/optional status and contents.

Status	Seq.	Tag	Field Name	Content/Option	KELER's criteria
M	-	20	Transaction Reference Number	16x	-
M	-	21	Related Reference	16x	-
M	-	11S	MT and Date of the Original Message	3!n 6!n [4!n6!n]	Only MT103 message can be requested for cancellation
M	-	79	Narrative Description of the Original Message	35*50x	Request for cancellation must be present at the first line.
O	-		Copy of at least the Mandatory Fields of the Original Message	Copy of fields	-

Message flow

Step	Message Type	Sender	Event
1.	MT192	KELER's partner	Request for Cancellation is sent to KELER.
2.	MT196	KELER	MT196 answer is sent both to a correctly and incorrectly received request for cancellation but with different content.

Example

Client of KELER requested a cancellation to an item in the queue with reference number:DNR/103/EUR.

Filed Name	Format	Explanation
Transaction Reference Number	:20:DNR/192/CANC	-
Related Reference	:21:DNR/103/EUR	-
MT and Date of the Original Message	:11S:103 080603	-
Narrative Description of the Original Message	:79:Request for cancellation	

1.3. MT196 – Answers

The message is used to give notification on a wrongly formatted MT103 Single Customer Credit Transfer.

It is also used to advise the successful receipt or the rejection of an MT192 Request for Cancellation message.

The main usage of the instruction complies with the SWIFT standards. KELER specific field usage is detailed below, including mandatory/optional status and contents.

Status	Seq.	Tag	Field Name	Content/Option	KELER's criteria
M	-	20	Transaction Reference Number	16x	-
M	-	21	Related Reference	16x	-
M	-	76	Answers	6*35x	See: Possible answers in field 76 table
O	-	77A	Narrative	20*35x	-
O	-	11a	MT and Date of the Original Message	R 3!n 6!n [4!n6!n] S 3!n 6!n [4!n6!n]	-
O	-	79	Narrative Description of the Original Message to Which the Answer Relates	35*50x	-
O	-		Copy of at least the Mandatory Fields of the Original Message	Copy of fields	-

Message flow

Step	Message Type	Sender	Event
1.	MT103	KELER's partner	Single customer credit transfer is sent to KELER.
2.	MT196	KELER	MT196 answer is sent to a wrongly formatted or financially incorrectly received single customer credit transfer.

Step	Message Type	Sender	Event
1.	MT192	KELER's partner	Request for Cancellation is sent to KELER.
2.	MT196	KELER	MT196 answer is sent both to a correctly and incorrectly received request for cancellation but with different content.

Possible answers in field 76

Answer	Explanation
Instruction has been cancelled.	Sent when the instruction has been cancelled.
Previously rejected instruction has been cancelled.	Sent when the instruction has been cancelled.
Instruction has been rejected. Sender's reference was not unique.	Sent when the MT196 message's reference number was not unique.
Instruction has been rejected. Reason code:	Sent when KELER's backend system rejects the MT196 message. Backend system's reason code will appear. In this case contact KELER Service desk at servicedesk@keler.hu
Cancellation has been rejected Reason: Related instruction has been rejected previously.	Sent when the instruction which cancellation is requested has already been rejected previously.
Cancellation has been rejected Reason: Related Instruction is already settled.	Sent when the instruction which cancellation is requested has already been settled.
Cancellation has been rejected Reason: Related Instruction is already cancelled.	Sent when the instruction which cancellation is requested has already been cancelled.
Cancellation has been rejected Reason: Related Instruction did not exist.	Sent when the instruction which cancellation is requested does not exist in KELER's system.
Instruction has been rejected. Unidentified inner instruction type	Sent when the instruction which cancellation is requested cannot be located for some reasons in KELER's system.
Instruction has been rejected. Reason: You were not allowed to use this service.	You were not allowed to use this service. In this case contact KELER Service desk at servicedesk@keler.hu
Instruction has been rejected. Reason: Invalid or not active account number.	Invalid or not active account number.
Cancellation has been rejected Reason: Cancellation is not allowed.	Cancellation is not allowed.

Example

Client of KELER start a MT103-as VIBER instruction, and sent a cancellation request on it. The cancellation is done by the KELER and the instruction has been cancelled.

Filed Name	Format	Explanation
Transaction Reference Number	:20:R090216.00006179	
Related Reference	:21:PVR/103/V/VERA11	
Answers	:76:Instruction has been cancelled.	
MT and Date of the Original Message	:11R:103 090216	

1.4. MT900 – Confirmation of Debit

The message is used to notify when an account has been debited. Confirmation of debit will not be sent on transactions:

I.   that has been sent in batch mode - in MT103 in field 72 MODE is NRTG.
II. in case of OTC instructions.

The main usage of the instruction complies with the SWIFT standards. KELER specific field usage is detailed below, including mandatory/optional status and contents.

Status	Seq.	Tag	Field Name	Content/Option	KELER's criteria
M	-	20	Transaction Reference Number	16x	-
M	-	21	Related Reference	16x	-
M	-	25	Account Identification	35x	Always IBAN Account number is sent. IBAN Account number is followed by a space and code word HUF as domestic currency transaction confirmations. IBAN Account number is followed by a space and code word DEV as foreign currency transaction confirmations.
M	-	32A	Value Date, Currency Code, Amount	6!n3!a15d	-
O	-	52a	Ordering Institution	A [/1!a][/34x] 4!a2!a2!c[3!c] D [/1!a][/34x] 4*35x	-
O	-	72	Sender to Receiver Information	6*35x	-

Message flow

Step	Message Type	Sender	Event
1.	MT103	KELER's partner	Single customer credit transfer is sent to KELER.
2.	MT900	KELER	Confirmation is sent to a correctly received single customer credit transfer.

<u>Example</u>

Instruction sent by the Client of KELER (amount of 5.000 EUR) - DNR/103/INTEUR – were settled, account of the Client has been debited.

Filed Name	Format	Explanation
Transaction Reference Number	:20:R08060300000788	
Related Reference	:21: DNR/103/INTEUR	
Account Identification	:25: HU9914400018123456780000000 DEV	
Value Date, Currency Code, Amount	:32A:080603 EUR 5000,	

1.5. MT910 – Confirmation of Credit

The message is used to notify when an account has been credited. Confirmation of debit will not be sent on transactions:

I. that has been sent in batch mode - in MT103 in field 72 MODE is NRTG.
II. in case of OTC instructions.

The main usage of the instruction complies with the SWIFT standards. KELER specific field usage is detailed below, including mandatory/optional status and contents.

Status	Seq.	Tag	Field Name	Content/Option	KELER's criteria
M	-	20	Transaction Reference Number	16x	-
M	-	21	Related Reference	16x	-
M	-	25	Account Identification	35x	Always IBAN Account number is sent. IBAN Account number is followed by a space and code word HUF as domestic currency transaction confirmations. IBAN Account number is followed by a space and code word DEV as foreign currency transaction confirmations.
M	-	32A	Value Date, Currency Code, Amount	6!n3!a15d	-
O	-	50a	Ordering Customer	A [/34x] 4!a2!a2!c[3!c] F 35x 4*35x K [/34x] 4*35x	-
O	-	52a	Ordering Institution	A [/1!a][/34x] 4!a2!a2!c[3!c] D [/1!a][/34x] 4*35x	-
O	-	56a	Intermediary	A [/1!a][/34x] 4!a2!a2!c[3!c] D [/1!a][/34x] 4*35x	-
O	-	72	Sender to Receiver Information	6*35x	-

Message flow

Step	Message Type	Sender	Event
1.	MT910	KELER	Confirmation is sent whenever the partner's account has been credited.

Example
On the account of the Client of KELER (bank account: HU10144000181234567800000000) an instruction of 5.000 EUR has been credited.

Filed Name	Format	Explanation
Transaction Reference Number	:20: R08060300000678	
Related Reference	:21:NONREF	
Account Identification	:25: HU10144000181234567800000000 DEV	
Value Date, Currency Code, Amount	:32A: 080603 EUR 50000,	
Ordering Institution	:52D: Not available	

1.6. MT920 – Request Message

The message is used to request an MT941 Balance Report message.

The main usage of the instruction complies with the SWIFT standards. KELER specific field usage is detailed below, including mandatory/optional status and contents.

Status	Seq.	Tag	Field Name	Content/Option	KELER's criteria
M	-	20	Transaction Reference Number	16x	-
---→					
M	-	12	Message Requested	3!n	Only MT941 can be requested.
M	-	25	Account Identification	35x	Only IBAN is accepted
O	-	34F	Floor Limit Indicator	3!a[1!a]15d	-
O	-	34F	Floor Limit Indicator	3!a[1!a]15d	-
-----|					

Message flow

Step	Message Type	Sender	Event
1.	MT920	KELER's partner	Request message is sent to KELER.
2.	MT941	KELER	Balance report is sent to a correctly received request message.
3.	MT996	KELER	MT996 answer is sent to an incorrectly received request message.

Example
The client of KELER sents an MT941 request message to ask for information about it's bank account (HU3214400018123456789000000).

Filed Name	Format	Explanation
Transaction Reference Number	:20: DNR/MT920	
Message Requested	:12: 941	
Account Identification	:25: HU3214400018123456789000000	

1.7. MT941 – Balance Report

The message is used to give balance information. It is only sent on request.
The balance report can be requested by an MT920 Request Message message. The main usage of the instruction complies with the SWIFT standards. KELER specific field usage is detailed below, including mandatory/optional status and contents.

Status	Seq.	Tag	Field Name	Content/Option	KELER's criteria
M	-	20	Transaction Reference Number	16x	-
O	-	21	Related Reference	16x	The Reference Number of the Request Message MT920 will be given back
M	-	25	Account Identification	35x	Only IBAN is used.
M	-	28	Statement Number/Sequence Number	5n[/2n]	-
M	-	13D	Date/Time Indication	6!n4!n1!x4!n	The creation date of the report will be given.
O	-	60F	Opening Balance	1!a6!n3!a15d	-
O	-	90D	Number and Sum of Entries	5n3!a15d	-
O	-	90C	Number and Sum of Entries	5n3!a15d	-
M	-	62F	Closing Balance (Booked Funds)	1!a6!n3!a15d	-
O	-	64	Closing Available Balance (Available Funds)	1!a6!n3!a15d	-
---→					-
O		65	Forward Available Balance	1!a6!n3!a15d	-
-----|					-
O	-	86	Information to Account Owner	6*65x	Possible information: "Account balance at KELRHUHB" or "Account balance at CEDELULL"

Message flow

Step	Message Type	Sender	Event
1.	MT920	KELER's partner	Request message is sent to KELER.
2.	MT941	KELER	Balance report is sent to a correctly received request message.

In KELER's answer message (to the Client's MT920 message) KELER gives the EUR account balance till the request date (HU321440001812345678000000000) referring to the settlement day.

Filed Name	Format	Explanation
Transaction Reference Number	:20:R080603.00000788	
Related Reference/MT920/	:21:DNR/MT920	
Account Identification	:25:HU321440001812345678000000000	
Statement Number /Sequence Number	:28:1 /1	
Date/Time Indication	:13D:080603 1250+0100	
Closing Balance (Booked Funds)	:62F:C 080603 EUR 5000,	

Example

In KELER's answer message (to the Client's MT920 message) KELER gives the HUF account balance (held in KELER) till the request date (HU321440001812345678000000000) referring to the settlement day.

Filed Name	Format	Explanation
Transaction Reference Number	:20:R080603.00000655	
Related Reference/MT920/	:21:PVR/MT920	
Account Identification	:25:HU321440001812345678000000000	
Statement Number /Sequence Number	:28:1 /1	
Date/Time Indication	:13D:080603 1250+0100	
Closing Balance (Booked Funds)	:62F:C 080603 HUF 20000,	
Information to Account Owner	:86: Account balance at KELRHUHB	

1.8. MT950 – Statement Message

The message is used to give information about all entries on an account.

The main usage of the instruction complies with the SWIFT standards. KELER specific field usage is detailed below, including mandatory/optional status and contents.

This message is sent only if the closing balance is not equal 0!

Status	Seq.	Tag	Field Name	Content/Option	KELER's criteria
M	-	20	Transaction Reference Number	16x	-
M	-	25	Account Identification	35x	Only IBAN is used. IBAN Account number is followed by a space and code word HUF as domestic currency transaction confirmations. IBAN Account number is followed by a space and code word DEV as foreign currency transaction confirmations.
M	-	28C	Statement Number/Sequence Number	5n[/5n]	-
M	-	60a	Opening Balance	F 1!a6!n3!a15d M 1!a6!n3!a15d	-
---→					-
M	-	61	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x]	Statement Line is always sent. In case of cash transaction the reference number of the original message will be sent in subfield 7. In case of security transaction NONREF will be sent in subfield 7. The amount of financial transaction tax (TAX) relating to the transaction will be sent at the last 15 characters of subfield 9. TAX will only appear on the statement if the amount is higher than zero.

						-
-----|						-
M	-	62a	Closing Balance (Booked Funds)	F 1!a6!n3!a15d M 1!a6!n3!a15d		-
O	-	64	Closing Available Balance (Available Funds)	1!a6!n3!a15d		-

Message flow

Step	Message Type	Sender	Event
1.	MT950	KELER	Statement message is sent each day.

Example

Closing balance of the HUF account (HU251440001804660503000000000on) on 28. 3. 2009 is HUF 32 629 600.

Filed Name	Format	Explanation
Transaction Reference Number	:20:R090328.00020633	
Account Identification	:25:HU251440001804660503000000000 HUF	
Statement Number/Sequence Number	:28C:1 /1	

Opening Balance	:60F:C
	    090328
	    HUF
	    32629600,	

Statement Line	:61:090328
	    0328
	    C
	
	    40000,
	    NMSC
	    NONREF
	    //2965
	    TRANSACTION	

Closing Balance (Booked Funds)	:62F:C
	    090328
	    HUF
	     32669600,	

1.9. MT996 – Answers

The message is used to reject a wrongly formatted MT920 Request Message message.

Status	Seq.	Tag	Field Name	Content/Option	KELER's criteria
M	-	20	Transaction Reference Number	16x	-
M	-	21	Related Reference	16x	Reference Number of an invalid or wrong MT920.
M	-	76	Answers	6*35x	The following message will be sent: „Message Rejected. Wrong message type requested."
O	-	77A	Narrative	20*35x	-
O	-	11a	MT and Date of the Original Message	R 3!n 6!n [4!n6!n] S 3!n 6!n [4!n6!n]	-
O	-	79	Narrative Description of the Original Message to Which the Answer Relates	35*50x	-
O	-		Copy of at least the Mandatory Fields of the Original Message	Copy of fields	-

Message flow

Step	Message Type	Sender	Event
1.	MT920	KELER's partner	Request message is sent to KELER.
2.	MT996	KELER	MT996 answer is sent to an incorrectly received request message.

Possible answers in field 76

Answer	Explanation
Instruction has been rejected. Sender's reference was not unique.	Sent when the MT996 message's reference number was not unique.
Instruction has been rejected. Reason code:	Sent when KELER's backend system rejects the MT196 message. Backend system's reason code will appear. In this case contact KELER Service desk at servicedesk@keler.hu.
Instruction has been rejected. Reason: You were not allowed to use this service.	You were not allowed to use this service. . In this case contact KELER Service desk at servicedesk@keler.hu.
Instruction has been rejected. Reason: Invalid or not active account number.	Sent when the account number used in filed 25 of MT920 message is invalid or not active.
Instruction has been rejected. Reason: Given data did not	Sent when the MT920 message is not used as figured in this User Guide.

meet KELER's requirements.	
Instruction has been rejected. Balance couldn't be generated.	Sent when KELER's backend system could not generate the balance.
Instruction has been rejected. Reason: Repetitive sequence is not allowed.	Sent when the repetitive block is used in MT920 message.

Example

The client of KELER requested for information about its inactive bank account (HU46144000180291010100000007) in an MT920 message. Instruction has been rejected with the reason (invalid or not active account number).

Filed Name	Format	Explanation
Transaction Reference Number	:20:R090216.00006201	
Related Reference	:21:PVR/MT920/4	
Answers	:76:Instruction has been rejected. Reason: invalid or not active account number HU46144000180291010100000007	
MT and Date of the Original Message	:11R:920 090216	

2. Securities settlement messages

Due to the introduction of the new system, KELER expects that settlement instructions should be submitted in a format conforming to international (ISO) standards, in line with T2S and CSDR requirements. The message communication formats to be used in the future and the set of rules to be followed will represent a change compared to the current practice. For the purposes of submitting settlement instructions to KELER, our account owner clients (participants) may use the following ISO15022 standard messages on SWIFT channel: MT540, MT541, MT542, MT543
The formats of related ISO messages, including their detailed rules are published in the interface specification on the SWIFT MyStandards portal and are accessible to users registering to the KELER Community.

ISO15022 message	Input / output	Content / Purpose
MT540/MT542	I	TRAD (FOP) instructions
MT542	I	OWNI instructions
MT541/MT543	I	TRAD (DVP and PFOD), KELR/PRMT, REPU, RVPO instructions
MT530	I	Settlement Conditions Modification Request
MT540/541/542/543	I	Hold-release modification request (PREA/NEWM), and cancellation (CANC)
MT544/545/546/547	O	Settlement confirmations
MT548	O	Settlement status and processing advice
MT578	O	Allegement (Notification, Removal, Cancellation)
MT598/SMT548	O	Receipt acknowledgment (in case of receiving an invalid message or instruction is received out of the processing window)
MT535	O	Securities account balance statement
MT536	O	Statement of settled securities instructions with opening / closing balance
MT537	O	Statement of pending and cancelled securities instructions
MT537 (PENA)	O	Daily and monthly penalty statement for failed settlements

Link to MyStandards KELER Securities Settlement MT Collection
Link to MyStandards KELER Securities Report and Statement Collection (MT)