



*RCMS via SWIFT
USER GUIDE v3.0
06.12.2021*



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1. Cash Management messages

| SWIFT Message | Purpose | Comment |
|---------------|---------------------------------|----------------------------|
| MT103 | Single Customer Credit Transfer | |
| MTn92 | Request for Cancellation | MT192 is in use. |
| MTn96 | Answers | MT196 and MT996 is in use. |
| MT900 | Confirmation of Debit | |
| MT910 | Confirmation of Credit | |
| MT920 | Request Message | |
| MT941 | Balance Report | |
| MT950 | Statement Message | |

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 [!a][!34x] 4!a2!a2!c[!3!c] C /34x D [!a][!34x] 4*35x | - |
| O/M | - | 57a | Account With Institution | A [!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: HU99144000181234567800000000) - transfers 10.000,-HUF to it's resident client, to CIB Bank to Imre Kiss via VIBER (bank account: HU99107000241234567812345678)

| 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:/HU99144000181234567800000000 Unicredit Bank Zrt. | - |
| Beneficiary Customer | :59:/HU99107000241234567812345678 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: HU99144000181234567800000000) - transfers 20.000,-Huf to it's resident Client, to CIB Bank to Imre Kiss (bank account: HU99107000241234567812345678) 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:/HU99144000181234567800000000 Unicredit Bank Zrt. | - |
| Beneficiary Customer | :59:/HU99107000241234567812345678 KISS IMRE | - |
| Remittance Information | :70:ATUTALAS | - |
| Details of Charges | :71A:SHA | - |

| | | |
|--------------------------------|---|---|
| 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: HU99144000181234567800000000) - starts a real time transfer 30.000,-HUF to the Internal Nyrt, who holds an account at KELER (bank account: HU10144000181234567800000000).

| 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:/HU99144000181234567800000000 Unicredit Bank Zrt. | - |
| Beneficiary Customer | :59:/HU10144000181234567800000000 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: HU99144000181234567800000000) - transfers 4.000 EUR to client of CIB Bank (BIC code: CIBHHUHBXXX), to Imre Kiss (bank account: HU99107000241234567812345678).

| 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:/HU99144000181234567800000000 Magyar Külkereskedelmi Bank Zrt. | - |
| Intermediary Institution | :56A:DEUTDEFFXXX | - |
| Account With Institution | :57A:CIBHHUHBXXX | - |
| Beneficiary Customer | :59:/HU99107000241234567812345678 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: HU99144000181234567800000000) - transfers 5.000 EUR to the client of KELER, to the Internal Nyrt (bank account: HU10144000181234567800000000). 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:/HU99144000181234567800000000 Unicredit Bank Zrt. | - |
| Beneficiary Customer | :59:/HU10144000181234567800000000 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 | - | 115 | 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. |

Example

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: HU99144000181234567800000000 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 sends an MT941 request message to ask for information about it's bank account (HU32144000181234567890000000).

| Filed Name | Format | Explanation |
|------------------------------|--------------------------------------|-------------|
| Transaction Reference Number | :20: DNR/MT920 | |
| Message Requested | :12: 941 | |
| Account Identification | :25: HU32144000181234567890000000 | |

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. |

Example

In KELER's answer message (to the Client's MT920 message) KELER gives the EUR account balance till the request date (HU32144000181234567800000000) referring to the settlement day.

| Filed Name | Format | Explanation |
|-----------------------------------|----------------------------------|-------------|
| Transaction Reference Number | :20:R080603.00000788 | |
| Related Reference/MT920/ | :21:DNR/MT920 | |
| Account Identification | :25:HU32144000181234567800000000 | |
| 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 (HU32144000181234567800000000) referring to the settlement day.

| Filed Name | Format | Explanation |
|-----------------------------------|-----------------------------------|-------------|
| Transaction Reference Number | :20:R080603.00000655 | |
| Related Reference/MT920/ | :21:PVR/MT920 | |
| Account Identification | :25:HU32144000181234567800000000 | |
| 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 (HU25144000180466050300000000on) on 28. 3. 2009 is HUF 32 629 600.

| Filed Name | Format | Explanation |
|----------------------------------|--|-------------|
| Transaction Reference Number | :20:R090328.00020633 | |
| Account Identification | :25:HU25144000180466050300000000 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 field 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 \(MT\)](#)