**Annex 9.**

Budapest, 1 July 2024

## SWIFT MESSAGES RELATED TO THE PERFORMANCE OF CENTRAL BANK OPERATIONS

### 1. O/N LOAN DISBURSEMENT REQUESTED IN MT298 SMT500 TYPE SWIFT MESSAGE

When the client authorised to create a credit line sends an MT298 SMT500 type SWIFT message to the MNB MANEHUHBXXX BIC code and applies for an overnight secured credit, the MNB sends an MT581 type SWIFT message on the performance of the disbursement.

In the case of insufficient collateral, not standard filling in or a credit application received outside the specified period, the request will be rejected, and the client authorised to create a credit line will be informed of that in an MT298 SMT500 type SWIFT message (indicating the reason for rejection in the narrative).

**Field specification of MT298 SMT500 type SWIFT message**

| M/O | Field | Field name | | Content |
|-----|-------|------------|------|---------|
| M | 20 | Transaction Reference Number | 16x | |
| M | 12 | Sub-Message Type | 3n | 500 |
| M | 77E | Proprietary Field Tag | | |
| O | 21 | Related Reference | 16x | NONREF |
| M | 32A | Value Date, Currency Code, Amount | [N]6n3a15number | |
| M | 79 | Sender to Receiver Information | 6*35x | /ONHITEL/ |

**Field 12: Sub-type of message**
  The field has to contain the number 500.

**Field 32A: Performance date, Currency code, Amount**
  The performance date is identical with the day of sending the message.
  The amount of the loan requested has to be specified in HUF, with a comma after it.

**Field 79: Sender receiver information**
  The first line should contain the /ONHITEL/ code word.

Example for overnight loan application:

| Explanation | Format |
|---|---|
| Sender | MKKBHUHB |
| Message Type | 298 |
| Receiver | MANEHUHB |
| Message Text | |
| Transaction Reference Number | :20:12345 |
| Sub-Message Type | :12:500 |
| Proprietary Field Tag | :77E: |
| Value Date, Currency Code, Amount | :32A:190808HUF10000000, |
| Sender to Receiver Information | :79:/ONHITEL/ |

**MT298 SMT500** type SWIFT message on the **reception** of the application for O/N loan

| M/O | Field | Field name | | Content |
|---|---|---|---|---|
| M | 20 | Transaction Reference Number | 16x | |
| M | 12 | Sub-Message Type | 3n | 500 |
| M | 77E | Proprietary Field Tag | | |
| M | 21 | Related Reference | 16x | Original loan application MT298 SMT500 20 field |
| M | 32A | Value Date, Currency Code, Amount | [N]6n3a15number | |
| M | 79 | Sender to Receiver Information | 6*35x | /ONHITEL/RECEIVED |

**MT298 SMT500** type SWIFT message on the **rejection of the disbursement**

| M/O | Field | Field name | | Content |
|---|---|---|---|---|
| M | 20 | Transaction Reference Number | 16x | |
| M | 12 | Sub-Message Type | 3n | 500 |
| M | 77E | Proprietary Field Tag | | |
| M | 21 | Related Reference | 16x | Original loan application MT298 SMT500 20 field |
| M | 32A | Value Date, Currency Code, Amount | [N]6n3a15number | |
| M | 79 | Sender to Receiver Information | 6*35x | /ONHITEL/rejection reason |

Example for the rejection of an overnight application rejection due to insufficient collateral:

| Explanation | Format |
|---|---|
| Sender | MANEHUHB |
| Message Type | 298 |
| Receiver | CIBHHUHB |
| Message Text | |
| Transaction Reference Number | :20:LOAN001067/002 |
| Sub-Message Type | :12:500 |
| Proprietary Field Tag | :77E: |
| Related Reference | :21:12345 |
| Value Date, Currency Code, Amount | :32A:190808HUF10000000, |
| Sender to Receiver Information | :79:/ONHITEL/REJECTED<br>DEAL DELETED LIMIT IS LOWER THAN LOAN<br>AMOUNT FOR |

## 2. O/N DEPOSIT REQUESTED IN MT298 SMT 550 TYPE SWIFT MESSAGE

The client authorised to make deposits may make an overnight deposit with an MT298 SMT550 type SWIFT submitted maximum one day earlier, with a value date, to the MNB MANEHUHBXXX BIC code. The client authorised to make deposits is informed of the acceptance or the rejection of the request in an MT298 SMT550 type SWIFT message, indicating the reason for rejection in the narrative.

 About the debit of the bank account, during the VIBER operating hours the debit notice MT 900 according to annex 1 is sent from the MANEHU2AXXX BIC code. After the VIBER operating hours camt.054 type SWIFT MX message is sent  from the MANEHUHBXXX BIC code. The description of the camt.054 SWIFT MX message is contained in the SWIFT My Standards (swift.com) Portals CBPR+ standard, in which the code word ONBETET appears in the /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/AddtlNtfctnInf tag.

### 2.1. Field specification of MT298 SMT550 type SWIFT message on the making of the deposit

| M/O | Field | Field name | | Content |
|---|---|---|---|---|
| M | 20 | Transaction Reference Number | 16x | |
| M | 12 | Sub-Message Type | 3n | 550 |
| M | 77E | Proprietary Field Tag | | blank or point |
| O | 21 | Related Reference | 16x | NONREF |
| M | 32A | Value Date, Currency Code, Amount | [N]6n3a15number | |
| M | 79 | Sender to Receiver Information | 6*35x | /ONHITEL/ |

**Field 12: Sub-type of message**
  The field has to contain the number 550.

**Field 32A: Performance date, Currency code, Amount**
  The performance date is the day of submitting the application or the banking day following that.
  The amount of the intended deposit has to be specified in HUF, with a comma after it.

**Field 79: Sender's information to receiver**
  The first line should contain the /ONBETET/ code word.

## 2.2. MT298 SMT550 type SWIFT message field specification on acceptance/rejection of request for making a deposit

| M/O | Field | Field name | | Content |
|-----|-------|------------|---|---------|
| M | 20 | Transaction Reference Number | 16x | MNB identifier number |
| M | 12 | Sub-Message Type | 3n | 550 |
| M | 77E | Proprietary Field Tag | | |
| M | 21 | Related Reference | 16x | Filed 20 of the original MT298 SMT550 |
| M | 32A | Value Date, Currency Code, Amount | [N]6n3a15number | from original message |
| O<br>O | 34E<br>37G | Currency and Interest Amount<br>Interest Rate | [N]3!a15d<br>[N]12d | |
| M | 79 | Sender to Receiver Information | 6*35x | /ONBETET/ACCEPTED or REJECTED<br>rejection reason code |

**Field 79: Sender's information to receiver**

When the deposit is accepted, the /ONBETET/ code word is followed by the word „ACCEPTED", when it is rejected, the word „REJECTED" follows, and, in the next line, the code of the reason for rejection.

The code of the reason for rejection and its meaning may be as follows:

1: Not among the partners
2: Incorrect amount (e.g. the amount contains fillérs, too)
3: The request for making the deposit came before/after the commitment period
4: Incorrect value date
5: Other format error
6: Unsecured transaction

## 2.3. Example for making O/N deposit

On 05-02-2019, Citibank submits a request for making a deposit in the amount of HUF 1 billion, with a value date of 05-02-2019.

| Explanation | Format |
|-------------|--------|
| Sender | CITIHUHX |
| Message Type | 298 |
| Receiver | MANEHUHB |
| Message Text | |
| Transaction Reference Number | :20: 12345 |
| Sub-Message Type | :12:550 |
| Proprietary Field Tag | :77E: |
| Related Reference | :21:NONREF |
| Value Date, Currency Code, Amount | :32A:190205HUF1000000000, |
| Sender to Receiver Information | :79:/ONBETET/ |

The request for making a deposit has been accepted, and the bank is informed of this in a SWIFT message of MT298 SMT 550 type.

| Explanation | Format |
|---|---|
| Sender | MANEHUHB |
| Message Type | 298 |
| Receiver | CITIHUHX |
| Message Text | |
| Transaction Reference Number | :20:DEPO000010 |
| Sub-Message Type | :12:550 |
| Proprietary Field Tag | :77E: |
| Related Reference | :21:12345 |
| Value Date, Currency Code, Amount | :32A:190205HUF1000000000, |
| Currency and Interest Amount | :34E:HUF12500, |
| Interest Rate | :37G:4.5 |
| Sender to Receiver Information | :79:/ONBETET/ACCEPTED |

The request arrived after the closing time of O/N deposits, therefore it is rejected.

| Explanation | Format |
|---|---|
| Sender | MANEHUHB |
| Message Type | 298 |
| Receiver | CITIHUHX |
| Message Text | |
| Transaction Reference Number | :20:DEPO000011 |
| Sub-Message Type | :12:550 |
| Proprietary Field Tag | :77E: |
| Related Reference | :21:12345 |
| Value Date, Currency Code, Amount | :32A:190205HUF1000000000, |
| Sender to Receiver Information | :79:/ONBETET/REJECTED 3 |