

## Essential data content changes

### comparing the current domestic HUF payment order and the HCT message type

This document is a guide to interpret the HCT payment order data content in the client-bank communication. It helps to understand the new and changing fields of orders either submitted in UNIFI xml (pain.001.001.03) file format or captured on the online banking interfaces.

<b>Field name</b>	<b>Debtor's and Creditor's Account Number</b>
<b>Type</b>	Required
<b>Description</b>	IBAN or BBAN. The BBAN is the payment's indicator which structure and creation is regulated by the 18/2009 MNB regulation. Primarily the use of IBAN is recommended. The HCT standard's creator wanted to decrease the use of GIRO (BBAN) format in client-bank communication. The IBAN is defined by the ISO 13616 standard. In Hungary the IBAN format is 28 characters long. The IBAN first two characters are "HU" which are followed by 26 numbers. From this the first two characters are the IBAN check digits, which are followed by the 16 or 24 character long BBAN format. In the case of 16 character long BBAN format eight 0 has to be written before or after the payment's indicator.

<b>Field name</b>	<b>Debtor's and Creditor's name</b>
<b>Type</b>	Required
<b>Description</b>	The debtor's or creditor's name determined at the account agreement (short or full name). The current field will be expanded to nearly twice of its length (to 70 characters).

<b>Field name</b>	<b>Debtor and Creditor Identification</b>
<b>Type</b>	Optional
<b>Description</b>	It's identifies the debtor, the beneficiary person or the company. The field's length is 35 characters. The identification could help the debtor in the case of incorrect payment complaint.

<b>Field name</b>	<b>Instructed Amount</b>
<b>Type</b>	Required
<b>Description</b>	The payment's amount can be maximum 14+2 numeric characters. The amount has to be between 1.00 and 99999999999999.00.

<b>Field name</b>	<b>Remittance Information</b>
<b>Type</b>	Optional
<b>Description</b>	The debtor's information which can be an ID defined by the beneficiary's instruction. The information can be structured or unstructured too. The remittance information can be 140 characters long as opposed to the bulk payments' 70/18 characters, and the standard credit transfers' 96 characters.

	In the case of structured remittance information the tags are counted in the 140 characters.
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<b>Field Name</b>	<b>Requested Execution Date</b>
<b>Type</b>	Optional
<b>Description</b>	The bank debits the account on the day given. The date format is YYYY_MM_DD according to the ISO 20022 standard.

<b>Field name</b>	<b>Ultimate Debtor Name</b>
<b>Type</b>	Optional
<b>Description</b>	Not the holder of the account to debit but a third party – creditor’s partner - who pays to the beneficiary or on whose behalf the account holder pays. For example: when the employer pays his employee’s contribution for child support. The debited party is the employer but in real the employee pays it. The field is 70 characters long.

<b>Field name</b>	<b>Ultimate Debtor ID</b>
<b>Type</b>	Optional
<b>Description</b>	Data identifies the real debtor. Before giving the identification ordering party can choose whether company or person shall be identified. The field is 35 characters long.

<b>Field name</b>	<b>Ultimate Creditor Name</b>
<b>Type</b>	Optional
<b>Description</b>	It is not the beneficiary’s account holder but a third party to whom the debtor pays. For example it can be a deposit transferred to lawyer’s custody account where the account holder, the lawyer does not have the right to use the money. The field is 70 characters long.

<b>Field name</b>	<b>Ultimate Creditor ID</b>
<b>Type</b>	Optional
<b>Description</b>	It identifies the real beneficiary. Before giving the identification ordering party can choose whether company or person shall be identified. The field is 35 characters long.

<b>Field name</b>	<b>End-To-End Identification</b>
<b>Type</b>	Optional
<b>Description</b>	An identification given by the debtor. It can be the exclusive reference to the operation for all participants (e.g.: recall, reverse, etc). It has the same purpose as the bulk payment’s base ID and single transfer’s serial number.

<b>Field name</b>	<b>Purpose of payment</b>
<b>Type</b>	Optional
<b>Description</b>	The purpose helps the beneficiary party to identify the transfer. The payment service providers provide statistics and statements with their clients about their cash flow. The field is a 4 character code or a 35 character data.

<b>Field name</b>	<b>Category purpose</b>
<b>Type</b>	Optional
<b>Description</b>	Processing instruction to the debtor's or creditor's bank. It is a code based on the parties' agreement or which is chosen from the ISO20022 external code list (e.g. inter-company payments usually contain INTC in this field). The field is a 4 characters code or a 35 characters data.

<b>Field name</b>	<b>Instruction Identification</b>
<b>Type</b>	Optional
<b>Description</b>	It is 35 characters item identification for the debtor's bank from the initiator. The initiator can search for payments by this identification at his bank.