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GIRO File Format

USAGE GUIDE FOR CREDIT TRANSFER AND DIRECT DEBIT

Version 1.0



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1 Introduction

This usage guideline describes how the GIRO file format can be used to initiate Hungarian domestic credit transfers and direct debits.

The file format can be uploaded in the channels:

- InsideBusiness Payments

1.1 General info about the GIRO format

- A GIRO file contains either credit transfers or direct debits.
- A GIRO file contains a header block followed by payment strings.
- The header block contains multiple sections each starting with a unique identifying tag.
- A payment string contains all payment details. Every item starts at a fixed location.
- Use spaces for empty data in alphanumeric fields.
- User zeroes for empty data in numeric fields.
- Numeric fields right aligned with preceding zeroes.
- Alphanumeric fields right aligned with preceding spaces.
- The following characters are supported:
 - a b c d e f g h i j k l m n o p q r s t u v w x y z
 - A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
 - 0 1 2 3 4 5 6 7 8 9
 - / - ? : () . , ' +
 - Space
- InsideBusiness Payments automatically replaces non-supported characters in payment files that are imported via file import.

2 Format Layout

Header block			
Tag	Field name	Description	Comments
:01:	Reference	O 6 a	Customer assigned reference of the import file
:02:	Total amount	M 18 n	Total sum of all payments in the file. Use dot or comma as decimal separator.
:03:	Total count	M 5 n	Total number of payments
:04:	Bank code	O 12 a	Remitter bank code
:05:	Ordering party name and address	O 32 a	Name and address of remitter
:06:	Reserved area	O 8 a	Fill with spaces
:07:	File name	O 12 a	Name of the file
:08:	Type of order	M 1 a	1 = Regular credit transfer 2 = Direct debit 3 = Treasury credit transfer (cleared over VIBER)
	Filler	M 229 a	Contains spaces

Payment string			
Starting position	Field name	Description	Comments
1	Transaction type	M 2 n	Fill with 02
3	Transaction code	M 3 n	001 for Credit transfers 092 for Direct debits
6	Transaction sub-code	M 2 n	Fill with 00
8	Ordering party Bank code	M 12 a	Remitter bank code
20	Reserved area	M 17 n	Fill with zeroes
37	Counterparty bank code	M 12 a	Creditor (for CT) or Debtor (for DD) bank code
49	Amount without comma	M 18 n	
67	Transfer currency	M 3 a	Fill with HUF
70	Number of decimals	M 1 n	Fill with 2
71	Execution date	M 8 n	YYYYMMDD
79	Reserved area	O 26 a	Fill with spaces
105	Client reference	O 6 a	End to end reference

111	Ordering party account number	M 16 a	Remitter account
127	Ordering party name	M 16 a	Remitter name
143	Ordering party address	M 16 a	Remitter address
159	Reserved area	O 4 a	Fill with spaces
163	Counterparty account number	M 16 a	Account number of creditor (for CT) or debtor (for DD)
179	Counterparty name	M 16 a	Name of counterparty
195	Counterparty address	M 16 a	Address of counterparty
211	Reserved area	O 8 n	Fill with zeroes
219	Remittance information	O 96 a	Payment details
315	Reserved area	O 39 a	Fill with spaces
354	Counterparty country code	M 2 a	Fill with HU

Abbreviations in the table

M = Mandatory

O = Optional

a = Alphanumerical

n = Numerical

3 Example

```
:01:          :02:0000000000005353.00:03:00003:04:      13700016:05:E-GROUP
MAGYARORBUDAPEST          :06:          :07:OB0205A9.UNG:08:1
0200100      13700016000000000000000000
1090002800000000000000112300HUF220210203HU          REF
11103799015      E-GROUP MAGYARORBUDAPEST
0000000203250013P.Dussmann Kft Budapest
00000000Details
HU0200100      13700016000000000000000000
1090002800000000000000212400HUF220210203HU          REF
22203799015      E-GROUP MAGYARORBUDAPEST
0000000203250013P.Dussmann Kft Budapest          0000000Details
HU
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