

2024

MUPS File Format

USAGE GUIDE FOR CREDIT TRANSFER AND DIRECT DEBIT

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1 Introduction

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

The file format can be uploaded in the channels:

- InsideBusiness Payments

1.1 General info about the MUPS format

- A MUPS file contains either credit transfers or direct debits.
- A MUPS file contains a header block followed by one or more item blocks and closes with a footer block.
- It's a fixed format, so every data item starts at a predefined position in the file.
- Use spaces for empty data in alphanumeric fields.
- Use zeroes for empty data in numeric fields.
- 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.
- The file must be encoded in UTF-8 format.
- Payments imported using the MUPS format always become multiple payments (booking type Total amount on account statement).

1.2 Abbreviations in the tables

M = Mandatory

O = Optional

C = Conditional

a = Alphanumeric

n = Numerical

2 Format Layout

2.1 Header block

Header block			
Starting position	Field name	Description	Comments
1	Transaction type	M 2 n	Fill with 01
3	Message type	M 6 a	ATUTAL for Credit transfers BESZED for Direct debits
9	Reserved area	O 1 n	Fill with 0
10	Ordering party's ID	M 13 a	Remitter's TAX ID
23	Date of compilation (Creation date)	M 8 a	YYYYMMDD Can't be older then Execution/Collection date - 15 calendar days
31	Sequence number	M 4 n	Must be unique for Ordering party and Creation date
35	Ordering party bank code	M 8 n	Remitter bank code
43	Ordering party account	M 16 n	Remitter account. If account has less characters, align left and fill with spaces.
59	Execution date for Credit Transfers	C 8 a	Mandatory for Credit transfers, format YYYYMMDD Should be filled with spaces for Direct Debit. Any date will be ignored
67	Purpose code	M 3 a	See Chapter 4 for list of purpose codes
70	Ordering party name	M 35 a	
105	Reserved area	O 70 a	Fill with spaces

2.2 Item block Credit Transfer

Item block Credit Transfer			
Starting position	Field name	Description	Comments
1	Record type	M 2 n	Fill with 02
3	Item number sequence	M 6 n	Item counter
9	Reserved area	O 8 a	Fill with spaces
17	Amount	M 10 n	Amount in HUFS without separator or decimals
27	Counterparty bank code	M 8 n	Bank code of creditor
35	Counterparty account	M 16 a	If account has less characters, align left and fill with spaces.
51	Ultimate Creditor ID	M 24 a	
75	Ultimate Creditor Name	M 70 a	Only 32 characters will reach beneficiary bank
145	Creditor Name	M 35 a	
180	Notice	M 70 a	Remittance information

2.3 Item block Direct Debit

Item block Direct Debit			
Starting position	Field name	Description	Comments
1	Record type	M 2 n	Fill with 02
3	Item number sequence	M 6 n	Item counter
9	Collection date	M 8 a	YYYYMMDD All items in the file must have the same collection date
17	Amount	M 10 n	Amount in HUFS without separator or decimals
27	Counterparty bank code	M 8 n	Bank code of debtor
35	Counterparty account	M 16 a	If account has less characters, align left and fill with spaces.
51	Counterparty identifier	M 24 a	Counterparty ID
75	Reserved area	O 35 a	Fill with spaces
110	Debtor address	O 35 a	
145	Debtor name	M 35 a	
180	Notice	M 70 a	Remittance information

2.4 Footer block

Footer block			
Starting position	Field name	Description	Comments
1	Record type	M 2 n	Fill with 03
3	Total count of items	M 6 n	Total number of payment records
9	Total amount of items	M 16 n	Total of all amounts in HUFs without separator or decimals

3 Examples

3.1 Example for Credit Transfer

```
01ATOTAL0A24669724T24320231130000111773016111110180000000020231130EPTFAT Test
Customer
02000001      00000318451091800100000005060600070000000506060007
Ultimate Creditor name part 1      Ultimate Creditor name part 2      Creditor
name in payment      24669724244 202004
03000001000000000000031845
```

3.2 Example for Direct Debit

```
01BESZED0A24669724T243202311300001117730161111101800000000      EPTFAT Test
Customer
020000012023123000000318451091800100000005060600070000000506060007
Prémium Egészségpénztár      MUPs street 1, Budapest
24669724244 202004
03000001000000000000031845
```

4 Purpose codes

Purpose codes in Multi payment orders valid from May 1st 2023

Taxes	Motor vehicle	Weight tax	AGS
	Local taxes	Motor vehicle	AGK
	Local taxes	House tax	AHA
	Local taxes	Local business tax	IPA
	Local taxes	Community tax	KOA
	Other		AGY
Donation			ADM
Sub-contractor's fee			AVD
Rental property fee			BRL
Insurance	Individual	Accident	BEB
	Individual	Other	BEE
	Individual	Life	BET
	Individual	Combined	BKB
	Individual	Insurance policy loan	BKK
	Individual	Residential property	BLV
	Individual	Pension	BNY
	Individual	Home	BEO
	Vehicle	Comprehensive (CASCO0	BGC
	Vehicle	Obligatory	BGK
	Vehicle	Obligatory and CASCO	BGX
	Other		BGY
	Service	Payment upon expiry	BLU
	Service	Repurchase	BVU
	Service	Payment of damages	BKU
Health insurance fund			EPT
Other			EGY
		Condomium agency fee	TVD
		Orders of the student loan center	DHK
		Livestock purchase	EFK
		Benefit for provision of breast milk	TEJ
		Cash on delivery	UTV
		KKM chapter	KKM
Annuity			ETJ
Subscription	Book publisher/book distributor		KNY
	Telecommunication service		TKS
	Television	HBO	HBO
	Television	Cable TV	KTV
	Television	Landline	ETV
	Newspaper		EFU
	Other		FGY
Securities	Dividend	Interest (bond)	EKK
	Dividend	Principal (bond)	EKT
	Other		PGY
Child support			GYT
Loan		Limit setting commission	HBJ
		Collateral management fee	HFK
		Collateral modification fee	HFV
		Repayment insurance fee	BHT
		Commitment fee	HRT
		Contract modification fee	HSM
		Administration fee	HUG
		Fee for reviewing - collateral value	HEF
		Fee for determining credit - collateral value	HEM
		Fee for extraordinary credit account statement	HKK
		Debt assumption fee	HTA
		Fee for issuing certificates	HIK
		Loan-related technical expert's fee	HMS
		Lon-related subsequent verification fee	HUE
Duties	Conveyancing	Real property	IAI
	Conveyancing	Other	IAE
	Customs		VAM
	Other		IGY

Government/district offices support	Active-age benefit	Employment support of substitute	FHT
	Active-age benefit	Health and childcare support	EGT
	Active-age benefit	Children's nursing allowance	GYG
Home maintenance	Sewage		CST
	Utility-fee collection		DIJ
	Energy prize		ENE
	Renovation		FUJ
	Heating		FUT
	Gas		GAZ
	Monthly internet service fee		ISZ
	Chimney sweeping		KEM
	Shared condominium costs		KTS
	Rent		LBR
	Hot water		MVZ
	Garbage collection		SZE
	Sewage treatment fee		SZV
	Remote surveillance		TFE
	District-heating (heating + hot water)		THO
	Electricity		VIL
	Water		VIZ
	Other (e.g. garage rental, store rental)		KGY
Home saving fund	Loan disbursement		LHF
	Interest		LKA
	Savings		LME
	Repayment		LTO
	Other		LGY
Building society deposit	Refunding direct debit		LTJ
	Loading		LTP
	Credit		LTV
Wages			MUN
	Benefits	Szechenyi recreation card	SZP
	Benefits	Cafeteria	CAF
	Benefits	Housing loan repayment fringe benefit under employee cafeteria plan	CAL
	Benefits	Family allowance	CSP
	Benefits	Food allowance	ETK
	Benefits	Child care allowance (gyed)	GYD
	Benefits	Child care support (gyes)	GYS
	Benefits	Wage supplement	ILK
	Benefits	Fee for professional service	TID
	Benefits	Sick leave allowance	TPZ
	Benefits	Family support benefit	CSE
	Benefits	Allowance for people with reduced ability to work	KER
	Benefits	Support for the mentally disabled	FOT
	Benefits	Personal allowance for the blind	VSZ
	Benefits	Reimbursement for travel costs	UKT
	Deducted from employee	Garnishee proceedings	LET
	Other		MGY
	Other	Reward	JUT
	Other	Contract fee	MBD
Wages + allowance			ELL
Employer's payments	For health insurance		EGS
	To pension fund		NYP
	Other		UGY
Unemployment benefit			MNJ
Pension			NYG
Pension fund payment	Voluntary	Uniform (usual, standard)	NOE
	Voluntary	Supplement	NOK
	Private	Uniform (usual, standard)	NME
	Private	Supplement	NMK

	Other		NGY
OJB allowance payment			OJB
Voluntary health insurance fund service			XTR
Self help fund	Non-regular	Transfer of child care benefit	YNG
	Non-regular	Other transfer	YNE
	Regular	Transfer of child care benefit	YRG
	Regular	Other transfer	YRE
Collections by the local authority	Regular taxes	Tourism tax based on length of stay	TII
	Regular taxes	Luxury tax	LUX
	Regular taxes	Soil burden fee	TTD
	Regular taxes	Utility development contribution	KFH
	Regular taxes	Building tax	EPA
	Regular taxes	Land tax	TEA
	Regular taxes	Community for entrepreneurs	VKA
	Regular taxes	Tourism tax	IDA
	Regular taxes	Tourism tax for buildings	IEA
	Regular taxes	Tax on income from agricultural land sales	TFA
	Regular taxes	Late charges	KEP
	Regular taxes	Penalty	BRS
Support paid by the local authority	Regular	Nursing fee	APD
	Regular	Debt reduction support	ACS
	Regular	Job seeker's allowance	BPJ
	Regular	Support for daibetics	CBT
	Regular	One-time school supply supplement	EKB
	Regular	One-time Christmas supplement	EKS
	Regular	Advance on child support	GYM
	Regular	Medicine contribution	GST
	Regular	Aid for payment of arrears	HKS
	Regular	Old age annuity	IDJ
	Regular	Income supplement subsidy for the unemployed	MJT
	Regular	Social ais for the unemployed	MSZ
	Regular	Child care aid	NVS
	Regular	Preschool contribution	OVT
	Regular	Availability support	RAT
	Regular	Extraordinary child protection support	RKT
	Regular	Social aid	SZS
	Regular	Active social aid	SAS
	Regular	Additional family supplement	KCS
	Other ad hoc	Temporary aid	AMS
	Other ad hoc	Home maintenance support	LFT
	Other ad hoc	Home creation support	OTT
	Other ad hoc	Funeral aid	TMS
	Other ad hoc	Transportation support for the disabled	MKT
Scholarship			OSZ
Transfer of cash funds			PEA
Physical disability allowance			RKE
Trade creditors liabilities	Balanced		SKK
Membership fees	Auto club		TAK
	Network service providers	Compuserv	TCS
	Network service providers	Internert	TIT
	Other		DGY
		International police association membership fee	TIP
Tuition			TAN
	Student accommodation		KOL
	Support/food		EEK
	Electronic student card		DIG
	Other		JGY
Telephone	Mobile		TEM
	Landline		TEL

	Other		TGY
Compensation fee		Meal fee	TED
		Medicine allowance	GYO
		Nursing prize	GOD
Redemption	Deposit-type	Home savings	ELO
	Loan	Purchase of goods	THA
	Loan	Construction	THE
	Loan	Motor vehicle purchase	TGH
	Loan	Lombard	THL
	Loan	Personal	THS
	Loan	Other	TOH
	Loan	Mortgage bank	JHT
	Loan	FX home loan/mortgage-type loan	THD
	Loan	Debt settlement	THT
	Interest		TOK
	Lease fee		LIZ
	Other		RGY
	Other	Handling fee	TKK
	Other	Intervention fee	TEI
	Other	Building tax	TEE
Reimbursements	Tax		VAD
	CASCO bonus		VCB
	Fee re-transfer		VDU
	Payment of damages		VKF
	Insurance	Repeated transfer of returned claim	VKI
	Repurchase	Transfer of repurchase	VUT
	Repurchase	Repeated transfer of returned purchase	VVU
	Home		VLK
	Other		VY
Water utility association fee			VKD

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