

GIRO File Format

USAGE GUIDE FOR CREDIT TRANSFER AND DIRECT DEBIT



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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.
- The header blocks and payment strings are added right after each other on one line.
- 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
- The file has to be encoded in UTF-8.
- InsideBusiness Payments automatically replaces non-supported characters in payment files that are imported via file import.
- Payments imported via the GIRO format are always single payments (Individual booking 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			
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 4 = Treasury credit transfer (cleared over VIBER)
	Filler	M 229 a	Contains spaces

2.2 Payment string for Credit Transfer

Payment string Credit Transfer			
Starting position	Field name	Description	Comments
1	Transaction type	M 2 n	Fill with 02
3	Transaction code	M 3 n	Fill with 001
6	Transaction sub-code	M 2 n	Fill with 00
8	Ordering party Bank code	M 12 a	Remitter bank code with preceding spaces
20	Reserved area	O 17 n	Fill with zeroes
37	Counterparty bank code	M 12 a	Creditor bank code
49	Amount without comma	M 18 n	Decimals are not allowed. Amount has to end with 00.
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 Use trailing zeroes if account number is less than 16 digits
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

2.3 Payment string for Direct Debit

Payment string Direct Debit			
Starting position	Field name	Description	Comments
1	Transaction type	M 2 n	Fill with 02
3	Transaction code	M 3 n	Fill with 092
6	Transaction sub-code	M 2 n	Fill with 00
8	Ordering party Bank code	M 12 a	Remitter bank code
20	Reserved area	O 17 n	Fill with zeroes
37	Counterparty bank code	M 12 a	Debtor bank code with preceding spaces
49	Reserved area	M 18 n	Fill with zeroes
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 2 a	Fill with spaces
81	Reason for collection	M 3 a	1: Authorisation 3: Based on legal regulation Left aligned
84	Reserved area	O 21 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 debtor Use trailing zeroes if account number is less than 16 digits.
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	Rule Code	M 1 a	1: Authorisation 3: Based on legal regulation Must be same as Reason for collection
316	Description	C 19 a	Mandatory if Reason/Rule code is 3 Ignored if Reason/Rule code is 1
335	Amount to be debited without comma	M 18 n	Decimals are not allowed. Amount has to end with 00.
353	Reserved area	O 1 a	Fill with space
354	Counterparty country code	M 2 a	Fill with HU

3 Examples

3.1 Example for Credit Transfer

```
:01:          :02:0000000000005353.00:03:00003:04:      13700016:05:FAT TEST CUSTOMER
BUDAPEST      :06:0
:07:OB0205A9.UNG:08:1
0200100      1177301620210203000000100
1090002800000000000000112300HUF220231130      REF
11111018000000000FAT TEST CUST      BUDAPEST
0000000203250013Beneficiary nameAddress      00000000Details mapped to
remittance information
HU0200100      1177301620210203000000200
1090002800000000000000212400HUF220231130      REF
11111018000000000FAT TEST CUST      BUDAPEST
0000000203250013Beneficiary nameAddress
00000000Details
HU0200100      1177301620210203000000300
1090002800000000000000210600HUF220231130      REF
11111018000000000FAT TEST CUST      BUDAPEST
0000000203250013Beneficiary nameAddress      00000000Details
HU
```

3.2 Example for Direct Debit

```
:01:          :02:0000000000005802.00:03:00003:04:      13700016:05:FAT TEST
CUSTOMRBUDAPEST      :06:0
:07:OB0205A9.UNG:08:2
0209200      1177301620210203000000100
109000280000000000000000000000HUF220231130      1      REF
11111018000000000FAT TEST CUSTOMRBUDAPEST      000 0000000203250013Debtor
name      Address      00000000Details mapped to remittance info
1      000000000000012300 HU0209200
1177301620210203000000200      109000280000000000000000000000HUF220231130      1
REF      11111018000000000FAT TEST CUSTOMRBUDAPEST      000
0000000203250013Debtor name      Address      00000000Details
ignored      0000000000000567800 HU0209200
1177301620210203000000300      109000280000000000000000000000HUF220231130      3
REF      11111018000000000FAT TEST CUSTOMRBUDAPEST      000
0000000203250013Debtor name      Address      00000000Details
3description      000000000000000100 HU
```

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