

Annex 22

to the Business Terms on Bank Accounts Managed by Magyar Nemzeti Bank and Settlements of HUF and FX Transactions

Budapest, 10 May 2024

MX Standard Changeover date; test schedule and testing strategy for MX Standard Changeover

For the purposes of this Annex, the rules applicable to VIBER participants shall also apply to applicants intending to join VIBER.

In November 2025, SWIFT will phase out the ISO 15022 format used historically for cross-border payments, and will instead make the ISO 20022 format mandatory in its public services. The MNB will follow SWIFT's move and transition to the ISO 20022 format for VIBER messages as well. The greatest change due to the introduction of ISO 20022 is that messages produced according to the new standard are in xml language, and messages communicated in MX format are replacing MT messages on SWIFT.

The MX Standard Changeover date is 27 October 2025, the first business day on which direct VIBER participants will send/receive payment transactions, queries and associated responses, and system messages using the MX Standards in the live VIBER system.

Communication between the MNB and VIBER participants

The MNB provides a relationship management application for VIBER participants to clarify issues regarding the MX Standard Changeover and report any errors. All written communication regarding errors will be via the relationship management application. For general queries please use the e-mail address viberiso20022@mnbb.hu.

The MNB will send the contact details and the user guide for the relationship management application to the contact persons registered in the customer contact system as explained in the next section (hereinafter: "testing contact persons").

Test scenarios and Frequently Asked Questions (FAQs) will be available on the SWIFT MyStandards platform. The MNB will forward the test results by email to the general and testing contacts of the VIBER participant.

Register or change contact persons

VIBER participants are required to register up to four testing contact persons.

If these are not the persons responsible for general project liaising, the VIBER participant may register two additional general project contact persons in addition to the testing and VIBER contact persons.

VIBER contact persons should communicate general project and testing contact person registrations and changes by e-mailing to the address bmfviber@mnbb.hu.

The MNB will publish the lists of contact persons on the MyStandards platform.

Testing schedule

Tests	start	end
Individual VIBER test	01/10/2024	
Integration VIBER test	02/01/2025	31/07/2025
Preparing for go-live and migration	01/08/2025	27/10/2025

To start testing, you need to join the SWIFT Closed User Group (CUG) for testing MX standards and share your Distinguished Name ([DN](#)) with the MNB.

During the tests, the MNB will provide a test VIBER Monitor to VIBER participants with a VIBER Monitor.

Individual VIBER test

The individual tests are carried out independently by each VIBER participant, therefore [VIBER ReadinessPortal Test \(swift.com\)](#) must be used by the VIBER participant to check that the message is compliant with the VIBER standard.

Each VIBER participant will be conducting their own testing, timed to match their preparations; the MNB will provide the VIBER test environment but no other testing support at this stage. The MNB does not prepare test scripts for the individual tests of VIBER participants.

Independently of the testing by VIBER participants, the MNB will automatically send the following messages via SWIFT from the VIBER test system during its opening hours between 9am and 4pm:

VIBERSTART /START/	camt.054 (MT900/910)
Immediate settlement of interest on an account /AFRINTNE/, /AFRINTPO/	camt.054 (MT900/910)
End-of-day statement	camt.053 (MT950)

Integration VIBER test

The VIBER participants will test the sending and receiving of all message types contained in the MX Standard Book as described in the test scenario published by the MNB. The MNB will conduct the tests in a managed way, probably every two weeks, within a three-day window, which will be announced in advance.

In the case of tests for which the MNB prepares test scenarios, the MNB will send the test scenario and the result of the test to the VIBER participants' testing and general project contact persons by e-mail.

If the test is successful, the MNB will issue an MX Technical Qualification Certificate. VIBER participants who successfully complete the integration test are not required to take further tests.

Test success criteria

Based on the test scenario issued for testing and the success criteria specified in it, VIBER participants must demonstrate that they are able to send messages according to the VIBER standard and that they can receive the messages. For these tests, the MNB will check the execution of payment transactions in VIBER.