# VIBER PARTICIPANTS SWIFT INTERFACE

## Introduction

In this document, VIBER participant refers to direct and indirect participants.

This material was prepared using the IAP\_v\_1.2 (Internet Access Provider) VIBER ISO20022 SWIFT standard and the CMI functional specification of the CGI company, published for direct participants on the [MyStandards](https://www2.swift.com/mystandards/" \l "/group/Magyar_Nemzeti_Bank_VIBER) platform. Forms and explanations defined by MNB have been added to the messages. The standard book – a collective term that includes general and specific message descriptions related to the VIBER ISO20022 standards, illustrated with examples – defines how direct participants should use the SWIFT message standards in VIBER.

Messages formed in accordance with the defined standards enable automatic processing of messages between partners' account management systems. Field specifications not defined in the Standards Book are included in the MNB's [MyStandards](https://www2.swift.com/mystandards/" \l "/group/Magyar_Nemzeti_Bank_VIBER) interface.

## Summary

The standard book introduces the SWIFT message formats used in VIBER, and focuses on the following message types:

Payment messages:

1. Customer orders **(pacs.008, pacs.004)**
2. Bank to bank orders **(pacs.009, pacs.009COV, pacs.004)**

Confirmation messages:

1. Confirmation of debit and credit **(camt.054)**

**Enquiries, responses and technical messages: camt.005, camt.006, camt.007, camt.008, admi.004, admi.007, pacs.002, camt.060, camt.052, camt.053**

## Definitions

This chapter includes definitions included in the standard book, which are applicable to all participants of VIBER.

The 16 or 24-character account numbers shown in the examples are not real numbers, therefore, they may not be in conformity with CDV specifications.

### General definitions

1. *<code\_word>*

A code\_word defined by MNB, which facilitates identification for parties receiving camt.054.

1. <*giro\_address>*

Identification number listed in the MNB Routing table (8-character long)

e.g.: 19017004 = MNB,

10400023 = K&H Bank Zrt 002 Budapest,

11701004 = OTP Bank, Budapest Region

10700017 = CIB Bank Zrt. Centre

1. *<giro\_ac>*

An 8 or 16-character long account number, which indicates character 9 to 16 or 9 to 24 of the 16 or 24-character long bank account number.

E.g.: 10080009 = Customer of K&H Bank Zrt.

1115759001000004 = Customer of OTP Bank

1. *<account\_id>*

The account number may be as follows:

* For accounts managed in Hungary:
* [<*giro\_address>*[-<*giro\_acc>*]] e.g. 11701004-1115759001000004
* IBAN
* For accounts managed abroad:
* IBAN
* according to the national standard of the countries

1. *Routing table*

A register kept by the MNB of direct and indirect participants in the domestic payment system and published monthly for payment service providers and operators of domestic payment systems in order to ensure the proper addressing of payment orders in the domestic payment traffic.

1. *<sender>*

BIC code of the direct participant sending the SWIFT message

1. *<receiver>*

BIC code of the direct participant receiving the SWIFT message

1. *<counterparty>*

BIC code of the credit party indicated in the camt.054 (confirmation of credit) SWIFT message, or BIC code of the debit party indicated in the camt.054 (confirmation of debit) SWIFT message. SWIFT messages are generated and sent by CAS based on the account transfers initiated by the MNB, the settlement orders submitted by KELER or the payment and settlement orders initiated by GIRO Zrt. (within the framework of the ICS multiple intraday clearing and instant clearing).

1. *<orderer>*

The *orderer* is the party initiating the payment order. The orderer can be <*direct participant*>, <*fin\_institution*> or <*customer*>.

1. *<beneficiary>*

The *beneficiary* is the party receiving the payment order. The beneficiary can be <*direct participant*>, <*fin\_institution*> or <*customer*>.

### Definition of institutions

1. ***<direct participant>***

Technically, direct participants in the VIBER may be institutions, as defined in the Business Terms and Conditions, if

1. they have an account with the MNB and;
2. they have a VIBER BIC code and joined the VIBER Closed User Group.

Going by that definition the MNB is also a *<direct participant>* (its BIC code is MANEHUHH).

In a VIBER message a direct participant can be <*orderer*>, <*sender*>, <*receiver*> or <*beneficiary*>, except if <*orderer*> and *<beneficiary>* are not customers.

Only direct participants may send and receive VIBER messages via SWIFT.

1. Chart symbol:



1. ***<fin\_institution>***

In VIBER - technically -*<fin\_institution>* is, which has

1. an account with the *<direct participant> and*
2. a giro address *<giro\_address>*, *and/or*
3. *a BIC code.*

A <*Financial institution*> in VIBER can be an <*ordering customer*> or <*beneficiary*> on both the sender and the receiver sides. If it has been so agreed with the direct participant keeping its account, it may as well be an indirect participant.

1. Chart symbol:



1. ***<customer>***

Technically, a <customer> in VIBER can be

* a non-credit institution,

1. which has an account with the *<direct participant>* or

with the <*fin\_institution*> and

1. which has a valid *<account\_id>.*

A <*customer*> in a VIBER transaction order may be an <*orderer*> or <*beneficiary*> if the following conditions are met:

1. If the account of the <*customer*> is managed by the *<direct participant>* then the account manager permits the customer to be an <*orderer*> or <*beneficiary*> of a VIBER transaction order;
2. If the account of the <*customer*> is managed by a *<fin\_institution>* then this *<fin\_institution>* and its *<direct participant>* should agree whether the *<customer>* can be an <*orderer*> or <*beneficiary*> of a VIBER transaction order.
3. If the account of the <*customer*> is managed by the *<direct participant>* then the chart symbols are as follows:



1. If the account of the <*customer*> is managed by the <*fin\_institution*> then the chart symbols are as follows:



### Definition of transactions

1. ***<customer\_ tr>***

A customer transaction is performed when either the <*orderer*> or the <*beneficiary*> of a VIBER transaction order (or both) is a <*customer*>. A <*customer\_tr*> is a transaction that is performed with a pacs.008 or pacs.004 SWIFT message in VIBER, where the sender of the message is the <*orderer*>; the <*sender*> starts the SWIFT message, the <*receiver*> receives the SWIFT message and credits it to the <*beneficiary*>.

1. ***<bank\_to\_bank\_tr>***

A transaction where neither the <*orderer*> nor the <*beneficiary*> can be a <*customer*>.

A <*bank\_to\_bank\_tr*> is a transaction that is performed with a pacs.009, pacs.009COV or pacs.004 SWIFT message in VIBER, where the sender of the message is the <*orderer*>; the <*sender*> starts the SWIFT message, the <*receiver*> receives the SWIFT message and credits it to the <*beneficiary*>.

1. ***<account\_transfer> <account\_ tr>***

Money transfer between <direct participants>, initiated by CAS as a result of the settlement orders under the General Business Terms and Conditions of KELER, GIRO Zrt’s intraday multiple settlements, the settlement and payment orders of instant clearing and the MNB’s account transfers.

*<Account\_transfer>* is an operation where the debited *<direct participant>* receives a camt.054 debit notification SWIFT message, while the credited *<direct participant>* received a camt.054 credited notification SWIFT message through VIBER.

## Types of messages used in VIBER

### Messages sent to VIBER by direct participants

|  |  |  |
| --- | --- | --- |
| Name of message | SWIFT  VIBER ISO200022 | Note |
| Payment Message | pacs.008  pacs.009  pacs.009COV  pacs.004 |  |
| Payment Cancellation | camt.008 |  |
| Payment Priority Change | camt.007 |  |
| Payment Enquiry Request | camt.005 |  |
| Summary of Outstanding Operations Request | camt.060 |  |
| Detail of Outstanding Operations Request | camt.005 |  |
| Transaction Information Request | camt.060 |  |

### Messages received from VIBER by direct participants and financial infrastructures

|  |  |  |
| --- | --- | --- |
| Name of message | SWIFT VIBER ISO20022 | Note |
| Payment Message Sender Notification | xsys.002 | Received by sending institution. |
| Payment Settlement Refusal Notification | xsys.003 | Received by sending institution. |
| Payment Settlement Refusal Notification | pacs.002 | Received by credit party in case of cancellation or refusal of settlement; received by debit and credit parties in case of cancellation or refusal of account transfer by central bank. |
| DR advice | camt.054 |  |
| CR advice | camt.054 |  |
| Payment Cancellation Refusal Response | camt.025 | Refusal response to camt.008 request for cancellation. |
| Payment Priority Change Refusal Response | camt.025 | Refusal response to camt.007 request for priority change. |
| Queue Blocked Notification | admi.004 | Received by the account holder direct participant concerned. |
| Queue Cleared Notification | admi.004 | Received by the account holder direct participant concerned. |
| Direct Participant Organisation Default Notification | admi.004 | All direct participants and financial infrastructure will be notified. |
| Direct Participant Organisation Default Lifted Notification | admi.004 | All direct participants and financial infrastructure will be notified. |
| CAS Suspended Notification | admi.004 | All direct participants and financial infrastructure will be notified. |
| CAS Suspension Lifted Notification | admi.004 | All direct participants and financial infrastructure will be notified. |
| Account Suspended Notification | admi.004 | All direct participants and financial infrastructure will be notified. |
| Account Suspension Lifted Notification | admi.004 | All direct participants and financial infrastructure will be notified. |
| Direct Participant Organisation Suspended Notification | admi.004 | All direct participants and financial infrastructure will be notified. |
| Direct Participant Organisation Suspension Lifted Notification | admi.004 | All direct participants and financial infrastructure will be notified. |
| CAS Operational Day Open/Closed Notification | admi.004 | All direct participants and financial infrastructure will be notified. |
| CAS Operational Plan Schedule Change Notification | admi.004 | All direct participants and financial infrastructure will be notified. |
| Payment Enquiry Response | camt.006 | Response to camt.005 enquiry request message. |
| Summary of Outstanding Operations Response | camt.052 | Response to camt.060 enquiry request message. |
| Detail of Outstanding Operations Response | camt.006 | Response to camt.005 enquiry request message. |
| Balance Report | camt.052 | Response to camt.060 message. |
| Interim Transaction Report | camt.052 | Response to camt.060 message. |
| Statement | camt.053 |  |
| Invalid Input Received Notification | admi.007 |  |

### Messages related to settlements by financial infrastructures

|  |  |  |
| --- | --- | --- |
| Name of message | SWIFT VIBER ISO20022 | Note |
| Third Party Settlement Request – financial infrastructure’s settlement order | pacs.010 |  |
| Payment Cancellation | camt.008 |  |
| Payment Cancellation Refusal Response | camt.025 |  |
| Collateral Change | camt.011 |  |
| Payment Settlement Refusal Notification | pacs.002 | Received by financial infrastructure and debit party in case of refusal and end-of-day cancellation of settlement order; received by financial infrastructure and debit and credit parties in case of cancellation. |
| Payment Settlement Notification | pacs.002 |  |
| Third Party Payments Enquiry Request | camt.005 |  |
| Third Party Payments Enquiry Response | camt.006 |  |
| Invalid Input Received Notification | admi.007 |  |