**CAMT.054.001.08 - Debit advice and Credit advice (MT EQUIVALENT: mt900 and mt/910 Confirmation of debit and credit)**

**Scope**

The camt.054.001.08 SWIFT message is generated by CAS to confirm to the party debited/credited by the account transfer that its account was debited/credited based on

* the account transfers initiated by the MNB,
* the settlement order submitted by KELER or
* the payment and settlement order submitted by GIRO Zrt.



**Element specification**

The below table includes the SWIFT format specification.

| **M/O** | **Element** | **MX options** | **900** | **910** | **MT equivalent field** | **MT equivalent field name** |
| --- | --- | --- | --- | --- | --- | --- |
| M | **AppHdr**/Fr/FIId/FinInstnId/BICFI | CAS settlement BIC  | **X** | **X** | n/a |  |
| M | **AppHdr**/To/FIId/FinInstnId/BICFI | receiving BIC  | **X** | **X** | n/a |  |
| M | **AppHdr**/BizMsgIdr  | Business Message Identification  | **X** | **X** | 20 | Transaction Reference Number |
| M | **AppHdr**/MsgDefIdr | camt.054.001.08  | **X** | **X** | n/a |  |
| M | **AppHdr**/BizSvc | swift.iap.02  | **X** | **X** | n/a |  |
| M | **AppHdr**/CreDt | Creation Date/Time  | **X** | **X** | n/a |  |
| M | **Document/BkToCstmrDbtCdtNtfctn/GrpHdr**/MsgId | Message Identification | **X** | **X** | 20 | Transaction Reference Number |
| M | **Document/BkToCstmrDbtCdtNtfctn/GrpHdr /**CreDtTm  | Creation Date/Time | **X** | **X** | n/a |  |
| M | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Id  | Notification Identification | **X** | **X** | 20 | Transaction Reference Number |
| M | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Acct/Id/Othr/Id | Account Identification (BIC) | **X** | **X** | 25 | Account identification |
| M | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Acct/Prxy/Id | Proxy Identification | **X** | **X** | 72 | Sender to Receiver Information |
| M | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Ntry/Amt  | Amount and currency | **X** | **X** | 32A | Currency Code, Amount  |
| M | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Ntry/CdtDbtInd | Credit/debit indicator | **X** | **X** | n/a |  |
| M | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Ntry/Sts/Cd | Status Code | **X** | **X** | n/a |  |
| M | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Ntry/ValDt  | Value Date  | **X** | **X** | 32A | Value Date |
| M | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Ntry/BkTxCd/Prtry/Cd  | Bank Transaction Code | **X** | **X** | n/a |  |
| O | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Ntry/NtryDtls/TxDtls/Refs/InstrId  | Instruction Identification | **X** | **X** | 21 | Related reference |
| O | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Ntry/NtryDtls/TxDtls/Refs/UETR  | E2E transaction reference | **X** | **X** | n/a |  |
| O | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/Nm  | Instructing Agent  |  | **X** | 52D | Ordering Institution |
| O | **Document/BkToCstmrDbtCdtNtfctn/Ntfctn**/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/PstlAdr/AdrLine | Postal Address Line |  | **X** | n/a |  |

**Format specification**

In this message X characters should be used as padding characters to ensure that BIC codes are 11-character long!

1. **AppHdr/BizMsgIdr**,
2. **Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId** and
3. **Document/BkToCstmrDbtCdtNtfctn/ Ntfctn/Id** elements contain the same identifier that can be no longer than 35 characters.

It is important that all messages sent by a given BIC the element and message type combination should be unique within the same working day.

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id – Account Identification**

This element contains the 11-character long BIC code of the debit party (if Credit/Debit Indicator is DBIT) or the credit party (if Credit/Debit Indicator is CRED).

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/CdtDbtInd – Credit/Debit Indicator**

fixed value: DBIT or CRED

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/Sts/Cd – Status code**

fixed value: “BOOK”

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd – Bank Transaction Code**

Contains “TRF” for account transfers or “010” for pacs.010 Third Party settlements.

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId – Instruction Identification**

Based on KELER’s General Rules of Business, in the case of settlement orders submitted by KELER this element contains the Message Idenfification of the settlement order submitted by KELER.

In confirmation messages related to the settlement of ICS multiple intraday clearing and instant transfer, this element contains the Message Identification of the payment and settlement order initiated by GIRO Zrt.

In account transfers sent by MNB this element contains the Message Identification of the account transfer.

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/UETR – UETR**

The UETR must be transported in the camt.054 message if present in underlying transaction message.

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/Nm – Instructing Agent**

Only populated if Credit/Debit Indicator is „CRED”.

This element includes a BIC code to define the direct participant who submitted the payment order resulting in the crediting of the amount. In VIBER only the MNB, KELER and GIRO Zrt. are permitted to submit settlement and payment orders resulting in account transfers in order to effect account transfers, clear settlement transactions in accordance with KELER’s General Terms and Conditions (KELER GTC) and to effect ICS multiple intraday clearing and instant transfer, respectively. As a result, Central Bank user interface BIC contains the BIC code of MNB (MANEHU2AXXX), KELER (KELRHUHBXXX), GIRO Zrt (GHUNHUHBGIR) or the collective account (MANEHUHHAFR).

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/PstlAdr/AdrLine -Postal Address Line**

Only populated if Credit/Debit Indicator is „CRED”, fixed value: „NOTPROVIDED”

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Prxy/Id – Proxy Identification**

In order to ensure the understanding of the advices, double colons are used to split them into sections. The start position of next section is the first one after double colons (“::”).

* The **first section** always contains the following code word:
* /CNTRPRTY/, followed by the BIC code of the credit party (if Credit/Debit Indicator is DBIT)/ or the debit party (if Credit/Debit Indicator is CRED).
* The **second section** should contain one of the following options:
* /code word/ which is one of the code words included in the table below and defined by MNB
* account\_id (account identifier), which identifies the account of the receiver, which is referenced by the camt.054.001.08 message; (this is MNB specific at this time)
* If the section does not start with a “/” character the message will be manually processed by the receiver.
* The **third section** in the case of a PVP payment order is the code word /RRN/, followed by the common identification number
* The **fifth section** is the number of the instant account in the case of interest clearing regarding the instant account.

If Credit advice message contains code word IG2FUNDT and AFRFUNDT, sections 3, 4 and 5 do not appear.

If the second section contains code word IG2CCOLL and AFRCCOLL, section 3, 4 and 5 do not appear.

**KELER uses the following code words for settlement orders:**

|  |  |
| --- | --- |
| **Code words** | **Definition** |
| /SECURITY/ | Settlement of auction transactions concluded on BSE based on the DVP principle |
| /SECURITY/ | Settlement of fixed-price transactions concluded on BSE based on the DVP principle |
| /SECURITY/ | Settlement procedure for Multinet pending volume based on the DVP principle |
| /SECURITY/ | FISZER - Securities settlement of physical delivery of derivative transactions based on the DVP principle |
| /SECURITY/ | Primary securities dealer market transactions based on the DVP principle |
| /SECURITY/ | Mutual fund share daily cancellation, based on the DVP principle |
| /SECURITY/ | Mutual fund share daily tap issue, based on the DVP principle |
| /SECURITY/ | DVP transaction |
| /SECURITY/ | Cash settlement transaction without movement of securities for the settlement of a multinet cash leg |
| /SECURITY/ | Cash settlement transaction without movement of securities to settle a fine |
| /KIFIZET/ | Payment after corporate events of securities, Issuer: Hungarian State |
| /DAUKCIO/ | Primary securities dealer market transactions based on the DVP principle, when the issuer of the security is the Magyar Nemzeti Bank |
| /REPO/ | Delivery REPO near leg and far leg |
| /HAT/ | Financial settlement of derivative transactions concluded on BSE |
| /KGA/ | Financial settlement of the guarantee fund linked to BSE derivative transactions |
| /NET/ | Financial settlement of Multinet transactions concluded on BSE |
| /TEA/ | Financial settlement of the guarantee fund linked to BSE Multinet transactions |

**MNB uses the following code words:**

|  |  |
| --- | --- |
| **Code\_words** | **Definition** |
| /START/ | Opening of the current day |
| /DEPO/ | O/N deposits |
| /2WBETET/ | Two-week deposits |
| /3MBETET/ | Three months deposits |
| /CASH/ | Cash transactions |
| /DEVIZA/ | Foreign exchange transactions |
| /DEVDIJ/ | Costs and fees related to VIBER transactions due to foreign exchange transfers |
| /VISACARD/ | For VISA card settlements |
| /MASTCARD/ | For MasterCard card settlements |
| /PVP/ | PVP payment order  |
| /IG2MNB/ | In contingency situations the booking by the MNB of the net position of ICS multiple intraday clearing |
| /RAFRLOAN/ | Instant loan repayment |
| /RAFRCHG/ | Instant loan fee: in the case of customers entitled to the disbursement of instant loans, but not entitled to the disbursement of instant supplementary loans |
| /AFRINTNE/ | Negative interest clearing regarding the instant account |
| /AFRINTPO/ | Clearing of positive interest regarding the instant account |
| /LONGDEPO/ | Liquidity absorbing deposit placement |

**GIRO Zrt. uses the following code words for ICS multiple intraday clearing and instant transfer:**

|  |  |
| --- | --- |
| **Code\_words** | **Definition** |
| /IG2CCOLL/ | Settlement of ICS multiple intraday clearing, drawdown of contribution |
| /IG2FUNDT/ | Settlement of ICS multiple intraday clearing, crediting of positive balance, and zero session closing balance |
| /IG2RFUND/ | Settlement of ICS multiple intraday clearing, back transfer of already collected contributions (settlement of cancellation) |
| /AFRCCOLL/ | instant transfer: coverage collection |
| /AFRFUNDT/ | instant transfer: back transfer of coverage amount |

1. In the course of ICS multiple intraday clearing the structure of this element is as follows when GIRO Zrt. launches a drawdown of contribution:
* The **first section** always contains the following code word: /CNTRPRTY/, followed by the BIC of the credit party
* The **second section**: /code word/ (IG2CCOLL) + IG2 session number

e.g.: /CNTRPRTY/GHUNHUHBXXX::/IG2CCOLL/session01

GIRO Zrt. is notified of the debiting of the transfer of the session closing balance in a camt.054.001.08 message, the code word is: IG2FUNDT.

1. In the course of ICS multiple intraday clearing the structure of this element is as follows when GIRO Zrt. launches a collection of contribution request:
* The **first section** always contains the following code word: /CNTRPRTY/, followed by the BIC of the debit party
* The **second section**: /code word/ (IG2FUNDT) + IG2 session number
* The **third section**: opening balance (amount collected at the beginning oft he session)
* The **fourth section**: sum of all outgoing items
* The **fifth section**: sum of all incoming items.

e.g.: /CNTRPRTY/GHUNHUHBXXX::/IG2FUNDT/session01::100,::300,::100,

When the closing balance of a session is transferred between books, the code word shall also be IG2FUNDT in the messages sent by the VIBER, including camt.054.001.08 message.

GIRO Zrt. is notified of the crediting of the transfer of the session closing balance in a camt.054.001.08 message, the code word is: IG2CCOLL.

1. In the case of coverage collection by instant transfer launched by GIRO Zrt., this element has the following structure:
* The **first section** always contains the following code word: /CNTRPRTY/, followed by the BIC of the credit party
* The **second section**: /AFRCCOLL/, followed by the BIC code of the direct participant involved

e.g.: /CNTRPRTY/MANEHUHHAFR::/AFRCCOLL/OTPVHUHBXXX

1. For settlement of cancellation, when GIRO Zrt. back transfers the collateral that it has already collected, this element is structured as follows:
* The **first section** always contains the following code word: /CNTRPRTY/, followed by the BIC of the debit party
* The **second section** should contain: /code\_word/ (IG2RFUND)
* The **third section**: contribution collected,
* The **fourth section**: 0,
* The **fifth section**: 0

e.g.: /CNTRPRTY/OTPVHUHBXXX::/IG2RFUND/session01::1,::0,::0,

* In the case of transferring back a coverage by instant transfer launched by GIRO Zrt., this element has the following structure:
* The **first section** always contains the following code\_word: /CNTRPRTY/, followed by the BIC of the credit party
* The **second section**: /AFRFUNDT/, followed by the BIC code of the system member involved

e.g.: /CNTRPRTY/MANEHUHHAFR::/AFRFUNDT/OTPVHUHBXXX

1. **Examples for account transfer by MNB**

1.a Due to an account transfer between two bank accounts at MNB (e.g. to correct an error) OTP Bank receives acamt.054.001.08 message indicating that their account was debited with 100.000.000 HUF by MNB on 18-10-2023 in favour of UniCredit Bank.

Prxy/Id: /CNTRPRTY/BACXHUHBXXX

<https://www.mnb.hu/letoltes/camt-054-001-08-1a-dbit-viber.txt>

1.b For the same transaction UniCredit Bank will receive a camt.054.001.08 message as a proof that the above amount has been credited to their account.

Prxy/Id: /CNTRPRTY/OTPVHUHBXXX

<https://www.mnb.hu/letoltes/camt-054-001-08-1b-crdt-viber.txt>

1. **Example for MÁK customer foreign exchange transfer**

A MÁK (HUSTHUHB) customer, Gödöllői Agrártudományi Egyetem (Agricultural University Gödöllő) submitted its foreign exchange transfer order of EUR 198.00 with order number K2 1677697 in favour of European Association for Cardio-Thoracic Surgery, bearing the note "INV.NR.01234567890123456123456" on paper to MNB. MNB completed the transfer, and MÁK will receive a camt.054.001.08 message stating that MNB debited their account with 48,397 HUF on 26-02-2023.

Prxy/Id: /CNTRPRTY/MANEHUHHXXX::/DEVIZA/100320000149186900000000::Godolloi Agrartudomanyi Egyetem::1677697/151EU83830/240,72::EUR198,00/INV.NR.01234567890123456::123456

<https://www.mnb.hu/letoltes/camt-054-001-08-2-dbit-viber.txt>

1. **Example for financial settlement and execution of settlement orders submitted by KELER**

3.a After financial settlement and execution of a settlement order submitted by KELER OTP Bank receives a camt054.001.08 SWIFT message, which includes a code word that specifies the settlement order (security) for the credit party, ING Bank.

Prxy/Id: /CNTRPRTY/INGBHUHBXXX::/SECURITY/ HU0000111222::19017004-00201373-00000000::TAG:0348::19017004-00201177-00000000::TAG:0410

<https://www.mnb.hu/letoltes/camt-054-001-08-3a-dbit-viber.txt>

3.b ING (INGBHUHB) Bank receives a camt.054.001.08 message, with a code word identifying the transaction order (security) for the debited party (OTP Bank).

Prxy/Id: /CNTRPRTY/OTPVHUHBXXX::/SECURITY/ HU0000111222::19017004-00201373-00000000::TAG:0348::19017004-00201177-00000000::TAG:0410

<https://www.mnb.hu/letoltes/camt-054-001-08-3b-crdt-viber.txt>

1. **An example illustrating multiple intraday clearing**

4.a During ICS multiple intraday clearing for which GIRO Zrt. submitted an order, in session 1, after HUF 100 contribution on 2023.10.18 has been collected OTP Bank receives a camt.054.001.08 message, where the credit party is GIRO Zrt.’s technical account and the code word is IG2CCOLL.

Prxy/Id: /CNTRPRTY/GHUNHUHBXXX::/IG2CCOLL/session01

<https://www.mnb.hu/letoltes/camt-054-001-08-4a-dbit-viber.txt>

4.b A GIRO Zrt. receives a camt.054.011.08 message, where the debit party is OTP Bank and the code word is IG2CCOLL.

Prxy/Id: /CNTRPRTY/OTPVHUHBXXX::/IG2COLL/session01

<https://www.mnb.hu/letoltes/camt-054-001-08-4b-crdt-viber.txt>

1. **An example of the book transfer of the closing balance of the ICS multiple intraday clearing**

At the end of the first settlement session GIRO Zrt. submits a settlement order for the crediting of the zero closing balance of the settlement session to VIBER with OTP Bank as beneficiary on 2023.10.18, GIRO Zrt. receives a camt.054.001.08 message, while the credited OTP Bank camt.054.001.08 message of its settlement and execution. The code word for both orders is IG2FUNDT. The opening balance is HUF 100, total amount sent is HUF 300 and total amount received is HUF 200.

**5.a GIRO Zrt. confirmation of debit:**

Prxy/Id: /CNTRPRTY/OTPVHUHBXXX::/IG2FUNDT/session01::100,::300,::100,

<https://www.mnb.hu/letoltes/camt-054-001-08-5a-dbit-viber.txt>

**5.b OTP Bank confirmation of credit:**

Prxy/Id: /CNTRPRTY/GHUNHUHBXXX::/IG2FUNDT/session01::100,::300,::100,

<https://www.mnb.hu/letoltes/camt-054-001-08-5b-crdt-viber.txt>

1. **An example of an incident during an ICS multiple intraday settlement (back transfer of the collateral/funds already provided)**

After HUF 1 contribution collected by GIRO Zrt. has been back transferred, GIRO Zrt. and OTP Bank receive a camt. 54.001.08 message. The code word for both orders is IG2RFUND.

**6.a GIRO Zrt. confirmation of debit:**

Prxy/Id: /CNTRPRTY/OTPVHUHBXXX::/IG2RFUND/session01::1,::0,::0,

<https://www.mnb.hu/letoltes/camt-054-001-08-6a-dbit-viber.txt>

**6.b OTP Bank confirmation of credit:**

Prxy/Id: /CNTRPRTY/OTPVHUHBXXX::/IG2RFUND/session01::1,::0,::0,

<https://www.mnb.hu/letoltes/camt-054-001-08-6b-crdt-viber.txt>

1. **An example of an incident during the ICS multiple intraday clearing (the MNB posts net positions)**

The amount of the transactions sent by OTP Bank for ICS multiple intraday clearing is HUF 100,000,000. The amount of the transactions received is HUF 88 M. In a contingency situation the MNB executes the settlement by means of transfers between accounts by booking a net position vis-à-vis its own account, the debit balance of which is HUF 12 M. OTP Bank and the MNB receives a camt.054.001.08 message. The code word for both orders is IG2MNB.

**7.a OTP Bank confirmation of debit:**

Prxy/Id: /CNTRPRTY/MANEHUHHXXX::/IG2MNB/

<https://www.mnb.hu/letoltes/camt-054-001-08-7a-dbit-viber.txt>

**7.b MNB confirmation of credit:**

Prxy/Id: /CNTRPRTY/OTPVHUHBXXX::/IG2MNB/

<https://www.mnb.hu/letoltes/camt-054-001-08-7b-crdt-viber.txt>

1. **Example for instant transfer, coverage collection**

OTP Bank initiates a coverage collection worth HUF 600,000,000 at GIRO for its instant execution account on 18-10-2023 and gets the camt.054.001.08 message on the settlement and execution. Code word: AFRCCOLL

Prxy/Id: /CNTRPRTY/MANEHUHHAFR::/AFRCCOLL/OTPVHUHBXXX

<https://www.mnb.hu/letoltes/camt-054-001-08-8-dbit-viber.txt>

1. **Example for instant transfer, coverage back transfer**

OTP Bank initiates a coverage back transfer worth HUF 500,000,000 at GIRO from its instant execution account on 18-10-2023 and gets the camt.054.001.08 message on the settlement and execution. Code word: AFRFUNDT

Prxy/Id: /CNTRPRTY/MANEHUHHAFR::/AFRFUNDT/OTPVHUHBXXX

<https://www.mnb.hu/letoltes/camt-054-001-08-9-crdt-viber.txt>

1. **Example of instant loan repayment**

10.a OTP Bank had an instant loan principal repayment worth HUF 120,000,000 on 18-10-2021. OTP Bank is notified of the repayment in the camt.054.001.08 message. Code word: RAFRLOAN

Prxy/Id: /CNTRPRTY/MANEHUHHXXX::/RAFRLOAN/::::LOAN00000/

<https://www.mnb.hu/letoltes/camt-054-001-08-10a-dbit-viber.txt>

10.b OTP Bank had an instant loan fee repayment worth HUF 1,000,000 on 18-10-2021. OTP Bank is notified of the repayment in the camt.054.001.08 message. Code word: RAFRCHG

Prxy/Id: /CNTRPRTY/MANEHUHHXXX::/RAFRCHG/::::LOAN00000/

<https://www.mnb.hu/letoltes/camt-054-001-08-10b-dbit-viber.txt>

1. **Example for payment of negative interest to the instant account**

The balance of the instant account of OTP Bank is HUF 120,000,000 on 18-10-2023, its negative interest is HUF 120. OTP Bank is notified of the interest payment in the camt.054.001.08 message**.** Code word: AFRINTNE

Prxy/Id: /CNTRPRTY/MANEHUHHXXX::/AFRINTNE/0174N20117700::NEGATIV KAMAT ATVEZETESI SZAMLA::NAS00000000000/::HU/9991/HU/0111320117700

<https://www.mnb.hu/letoltes/camt-054-001-08-11-dbit-viber.txt>

1. **Example for payment of positive interest to the instant account**

The balance of the instant account of OTP Bank is HUF 120,000,000 on 18-10-2023, its positive interest is HUF 120. OTP Bank is notified of the interest payment in the camt.054.001.08 message**.** Code word: AFRINTPO

Prxy/Id: /CNTRPRTY/MANEHUHHXXX::/AFRINTPO/0174V20117700::POZITIV KAMAT ATVEZETESI SZAMLA::PAS00000000000/::HU/9991/HU/0111320117700

<https://www.mnb.hu/letoltes/camt-054-001-08-12-crdt-viber.txt>

1. **Example for O/N depositing at MNB**

HUF 100.000.000 O/N deposit of OTP Bank (OTPHUHB) at MNB (MANEHU2A) on 18-10-2023 as the **date of execution**. MNB debits OTP Bank and sends a camt.054.001.08 message to them.

Prxy/Id: /CNTRPRTY/MANEHUHHXXX::/DEPO/::::DEPO001111

<https://www.mnb.hu/letoltes/camt-054-001-08-13-dbit-viber.txt>

1. **Example of two-week depositing at MNB**

HUF 100.000.000 two-week deposit of OTP Bank at MNB on 18-10-2023 as the date of execution. MNB debits OTP Bank and sends a camt.054.001.08 to them.

Prxy/Id: /CNTRPRTY/MANEHUHHXXX::/2WBETET/::::DEPO001111

<https://www.mnb.hu/letoltes/camt-054-001-08-14-dbit-viber.txt>

1. **Example of three-month depositing at MNB**

HUF 100.000.000 three-month deposit of OTP Bank at MNB on 18-10-2023 as the date of execution. MNB debits OTP Bank and sends a camt.054.001.08 message to them.

Prxy/Id: /CNTRPRTY/MANEHUHHXXX::/3MBETET/::::DEPO001111

<https://www.mnb.hu/letoltes/camt-054-001-08-15-dbit-viber.txt>

1. **Example of Liquidity Absorbing Deposit at MNB**

HUF 100.000.000 Liquidity Absorbing Deposit of OTP Bank at MNB on 06-10-2023 as the date of execution. MNB debits OTP Bank and sends a camt.054.001.08 confirmation of debit to them.

Prxy/Id: /CNTRPRTY/MANEHUHHXXX::/LONGDEPO/0174E06001900::HUF HITEL-BETET ATVEZETES::/LOANADM/2022100611111::HU/9991/HU

<https://www.mnb.hu/letoltes/camt-054-001-08-16-dbit-viber.txt>

1. **Example for processing a PVP payment order as account transfer by the MNB**

17.a Instead of the Hungarian Branch Office of ING Bank N.V. (due to its SWIFT problem) the MNB processes (an pacs.008 or pacs.009 type) PVP payment order as account transfer in the amount of HUF 50,000,000 to the credit of OTP Bank. The date of executionis 09-12-2023. The MNB debits the Hungarian Branch Office of ING Bank N.V., and sends a camt.054.001.08to it.

Prxy/Id: /CNTRPRTY/OTPVHUHBXXX::/PVP/::/RRN/123456

<https://www.mnb.hu/letoltes/camt-054-001-08-17a-dbit-viber.txt>

17.b OTP Bank is informed in a camt.054.001.08 message about the processing of the PVP payment order of ING Bank by the MNB.

Prxy/Id: /CNTRPRTY/INGBHUHBXXX::/PVP/::/RRN/123456

<https://www.mnb.hu/letoltes/camt-054-001-08-17b-crdt-viber.txt>

1. **Direct submission of customer items into MNB**

If the direct participant is unable to send its pacs.008.001.08 message through SWIFT in VIBER, then – in accordance with the ‘Emergency situations affecting direct VIBER participants’ – it can be submitted to the MNB on paper, by a PFNY11 Transfer order, through Annex 16 or SWIFT message printout, through encrypted e-mail channel or the ‘viber’ channel of the GIROHáló GIROFile service.

**PFNY11 transfer order should be filled out as follows:**

* In the field “Name of the payer” should contain the name of the customer submitting the customer item.

e.g.: Kovács Béla

* “Bank account number of the payer” should include the account number of the customer initiating the customer item.

e.g.: 13700023-1234567800000001 (The example is not CDV validated!)

* In the field “Name of the beneficiary” should contain the name of the customer to be credited.

e.g.: Molnár Géza

* “Bank account number of the beneficiary” should include the account number of the beneficiary customer.

e.g.: 10980006-1666567800000001 (The example is not CDV validated!)

* “Debit day” is the date of submission to MNB.

e.g.: 20240618

* “Amount”

e.g.: 50,000,000 HUF

* “Form number”

e.g.: CUST03

* “Notes”

e.g.: VIBER Sale price of the house at Szeged

In the case of aPVP payment order:

first line /PVP/

second line /RRN/ followed by the common identification number

**It is important** that the ‘payment system’ field of the submitted PFNY11 transfer order should contain the ‘VIBER’ code word, which tells MNB that the ordering customer requests the settlement and execution of the payment via VIBER.

MNB transfers the amount indicated in the payment order submitted on paper and debits the sender direct participant’s account and credits the amount to the account of the direct participant managing the beneficiary’s account.

The sender direct participant receives confirmation of the settlement if SWIFT connection to MNB is not restored by the end of the day and will receive a paper based Statement SWIFT message (statement), which includes the camt.054.001.08 message. As soon as the SWIFT connection is restored SWIFT will forward the camt.054.001.08 message to the sender.

The receiver direct participant will receive a credit confirmation for the customer item submitted to MNB in a camt.054.001.08 SWIFT message. Thus, in a ‘contingency’ situation this camt.054.001.08 message will constitute the basis of crediting the customer’s account. Attention! **No pacs.008.001.08 message will be received.**

**The contents of the elements of a camt.054.001.08** **message are the following:**

1. **AppHdr/BizMsgIdr,**
2. **Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId and**
3. **Document/BkToCstmrDbtCdtNtfctn/ Ntfctn/Id elements** contain the same identifier, and it is assigned by the MNB.
* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id – Account Identification**

This element contains the BIC code of the debited direct participant (if the Credit/Debit Indicator is DBIT)) or the credited direct participant (if the Credit/Debit Indicator is CRED).

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/Amt**

Currency code: HUF

Amount: The amount can not contain filler value

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/ValDt – Value Date**

In VIBER the date of execution of a camt.054.001.08 message can only be the current settlement day.

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId – Instruction Identification**

It contains the “Form number” field of the PFNY11 transfer order submitted on paper to MNB by the direct participant, or the contents of Message Identification if the order is submitted in SWIFT format.

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/Nm**

This element is present only if the Credit/Debit Indicator is “CRED” and includes a BIC code to define the VIBER participant who submitted the payment or settlement order resulting in the crediting of the amount. If customer items are submitted to the MNB directly (e.g. items submitted in paper form), the MNB shall execute them by transfers between accounts. As a result this element contains the MANEHU2AXXX BIC code of the MNB.

* **Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Prxy/Id**
* The **first section** always contains the following code word:
* /CNTRPRTY/, followed by the BIC code of the credit party.
* In the **second section** the **/BENACCNT/** code\_word indicates that the message contains a customer item. The code word is followed by the account number of the beneficiary customer, formatted as: 10980006-1666567800000001
* The **third section** includes the name and possibly the registered seat of the beneficiary customer.
* The **fourth section** includes the account number of the ordering customer, or if the account number is not available, the information contained in Field 50a, option F, sub-field 1 according to SWIFT standards,
* The **fifth section** includes the name and possibly the registered seat of the ordering customer
* The **sixth section** contains the comments.

**Example:**

18.a ING Bank submitted a customer transaction order on paper to MNB. MNB completes the account transfer between the accounts of the two bank, and ING Bank received the corresponding **camt.054.001.08 message**. Their account was debited with 50.000.000 HUF by MNB on 18-10-2023 in favour of UniCredit Bank.

Prxy/Id: /CNTRPRTY/BACXHUHBXXX::/BENACCNT/10980006-1666567800000001::Molnar Geza::13700023-1234567800000001::Kovacs Bela::Szegedi haz

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18.b For the same transaction the UniCredit Bank will receive a camt.054.001.08 messageas a proof that the above amount has been credited to their account.

Prxy/Id: /CNTRPRTY/INGBHUHBXXX::/BENACCNT/10980006-1666567800000001::Molnar Geza::13700023-1234567800000001::Kovacs Bela::Szegedi haz

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