

**Recommendation No 3/2025. (IV.16.) of the Magyar Nemzeti Bank  
on the application of rules for payment orders for an instant credit transfer initiated by the  
single data entry solution, payment requests, the customer-friendly design of payment  
instruments available on multifunction devices, and secondary account identifiers**

**I. Objective and scope of the Recommendation**

The aim of this Recommendation is to lay down the requirements and good practices of the Magyar Nemzeti Bank (hereinafter “MNB”) concerning payment orders for an instant credit transfer made with the single data entry solution or upon a payment request using payment instruments available on multifunction devices. In doing so, the MNB intends to promote greater predictability in the application of the law and to facilitate the harmonised application of the legislation aimed at enhancing the customer experience of instant credit transfers initiated on a payment instrument available on a multifunction device and of the related electronic interfaces. In this Recommendation, the MNB explains to payment service providers what it considers to be the generally applicable requirements and best practices for customer-friendly payment solutions for payment instruments available on multifunction devices in regard to the single data entry solutions (hereinafter “SDES”) defined in MNB Decree No 35/2017 (XII. 14.) on the processing of payment transactions in force from 1 September 2024 (hereinafter “MNB Decree”) and payment solutions based on payment requests.

In formulating this Recommendation, the MNB took into account the provisions of Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (hereinafter “PSD2”), Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive 2015/2366 EU of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open communication standards (hereinafter “SCA Regulation”), Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter “Credit Institutions Act”), Act LXXXV of 2009 on the Provision of Payment Services (hereinafter “Payment Services Act”), and the MNB Decree.

The Recommendation is addressed to payment service providers as defined in Section 2(22) of the Payment Services Act (hereinafter jointly referred to as “payment service provider”), with the exception of the MNB, the Hungarian State Treasury, the institution operating the Postal Clearing Centre and managers of collaterals securing construction projects that operate as payment service institutions as per Government Decree No 191/2009 (IX. 15.) on building contractor activities.

Section 36(8) of the MNB Decree provides that from 1 April 2024, the payer’s account servicing payment service provider shall not be able to refuse, in the absence of the payer’s express waiver thereof made in advance, to send the payment request to the payer, and may not refuse to carry out the functions for processing an payment order for an instant credit transfer initiated by payment request solely on the basis of the method of payment initiation. In addition, pursuant to Section 35(3) of the MNB Decree, if a payment service provider makes available to its customer a

payment instrument on such a portable multifunction device that is capable of initiating payment order for an instant credit transfers by way of a SDES, the payment service provider shall provide the means that the payment order for an instant credit transfers can be submitted by way of SDES from 1 September 2024. Besides these obligations, the MNB Decree contains a number of other requirements for services built on payment orders for an instant credit transfer initiated by a payment request and by a SDES using a payment instrument available on a multifunction device. The MNB Decree also sets minimum requirements for payment service providers in relation to the presentation and use of these services, which is essential for the foster of payment solutions that are based on payment order for an instant credit transfer. Only if payment solutions are sufficiently customer-friendly and easy to use can the legislative intention of initiating instant credit transfers widely available in as many payment situations as possible be expected to be realised.

For the widespread use of electronic payments, the speed of the execution of payment transactions and the ease of initiation and approval are critical factors for consumers in the majority of payment scenarios. These can significantly influence the consumer's choice of the payment method in a given payment situation. In order to create convenient and predictable instant credit transfer solutions that can be used in all payment situations, it is necessary to lay down basic customer experience requirements and good practices for payment instruments available on portable multifunction devices.

The MNB points out that it expects payment service providers to comply with this Recommendation in such a way that the use of payment services provided by the payment service provider, in particular the initiation of instant credit transfers with a SDES and upon a payment request, is made as simple as possible for the consumers. The MNB also expects payment service providers to pay particular attention to the fulfilment of the requirements set out in MNB Recommendation No 5/2023 (VI. 23.) on the prevention, detection, avoidance and management of fraud through payment services, in particular the requirements related to the mitigation of risks associated with the use of multifunction devices providing an element of strong customer authentication.

The provisions of this Recommendation shall only apply to instant credit tranfers made by, and payment requests sent to, the paying customers of payment service providers who qualify as consumer under Section 8:1(1)(3) of the Civil Code, and to the secondary identifier registered by them; therefore, for the purpose of this Recommendation, payer shall be understood to mean the consumer customers of payment service providers.

This Recommendation does not cite all legal provisions that are relevant to the principles and requirements herein, and the addressees of this Recommendation shall continue to comply with the relevant legal requirements.

## **II. Definitions**

### **1. For the purpose of this Recommendation**

- a) '*communication via electronic channels*' means a one-way or multi-directional communication solution – other than paper-based solution – that delivers data or

information to the customer or payment service provider by electronic means, such as push messages, short text messages (SMS), email, other messages sent by mobile banking or Internet banking applications, and by image, voice, or image and voice transmission;

- b) *'information technology device'* means any multifunction device that is not a portable multifunction device;
  - c) *'action'* means an action taken by a customer on a multifunction device or a payment instrument which triggers a response from the multifunction device or the payment instrument. In the context of customer interaction, in particular, clicking on certain menus and functions of the Internet banking or mobile banking interfaces or pressing buttons on the interfaces are considered as actions.
  - d) *"push message"* means an electronic message or notification sent to the customer by a payment instrument available on a portable multifunction device;
  - e) *'separate authorisation interface'* means an authorisation interface generated by a payment instrument available on a portable multifunction device, which allows the submission of payment order for an instant credit transfers and through which no other functions (e.g. account information and history) are available, except for the submission or rejection of the payment order for an instant credit transfer initiated via SDES or by payment request.
  - f) *'payment instrument available on a multifunction device'* means a personalised item or procedure available on a multifunction device, as defined in a framework contract between the payment service provider and the customer, which enables the customer to initiate payment orders. This includes, among other things, a dedicated programme installed on the customer's computer, a so-called "thick client", Internet banking accessible through an information technology device, and a mobile banking application or other mobile application available on a portable multifunction device (e.g. tablet, mobile phone, smart watch).
2. Unless otherwise specified, the additional terms used in this Recommendation shall have the meaning defined in the SCA Regulation, the Credit Institutions Act, the Payment Services Act, Act LIII of 2017 on the Prevention and Combating of Money Laundering and Terrorist Financing, and the MNB Decree.

### **III. Requirements for payment order for an instant credit transfers submitted with a SDES**

#### General requirements for instant credit transfers initiated with a SDES

3. The MNB expects that of the regularly updated data related to instant credit transfers made with a SDES as defined in the Rulebook designated by the operator of the national payment system responsible for the settlement and execution of payment orders for an instant credit transfer, consumers be able to edit the non-protected fields of the fields displayed,

provided that the beneficiary of the payment orders for an instant credit transfer initiated with the SDES (hereinafter “beneficiary”) has authorised the consumer to edit the fields.

4. The MNB considers it good practice for the consumer to be redirected from the screen displaying information on the execution or rejection of the payment order for an instant credit transfer to the interface provided by the beneficiary automatically, within 30 seconds or by carrying out a maximum of one customer interaction, if the consumer has been redirected to the payment service provider’s interface to submit an payment order for an instant credit transfer with the SDES.
5. The MNB considers it good practice to use biometric features as an authentication factor for the submission of payment orders for an instant credit transfer with a SDES.

#### Requirements for instant transfer orders initiate by a QR code

6. The MNB expects compliance with point 1(a) of Annex 6 to the MNB Decree in the following three ways:
  - a) The MNB expects that if the consumer scans the QR code with the camera software provided by the manufacturer of the portable multi-function device or by a third party providing (ancillary) technical services supporting the payment service as per Section 6 (4) (j) of the Credit Institutions Act, then after scanning the QR code, the cash-substitute payment instrument shall display after up to two customer transactions the interface of the cash-substitute payment instrument available on the multi-function device allowing the initiation of an payment order for an instant credit transfer, i.e. the data content of the authorisation interface related to the payment order for an instant credit transfer generated by the QR code, in accordance with points 9-12, to the consumer in accordance with the chapter Separate authorisation interface of the Brand Book.
  - b) If the consumer scans the QR code using the camera function connected to the cash-substitute payment instrument available on the portable multifunctional device, the MNB expects that by clicking on the cash-substitute payment instrument icon available on the portable multifunctional device, the consumer has the option to choose between the authentication-based login to the cash-substitute payment instrument and the QR code scanning functions. This requirement can be met in two ways: the QR code scanning function must be displayed to the consumer either on the interface that appears after clicking on the cash-substitute payment instrument icon, or by clicking on the cash-substitute payment instrument icon, through the display of a quick access toolbar. At least one of the solutions is expected to be applied so that the consumer can scan the QR code without logging into the cash-substitute payment instrument. The MNB expects that the interface of the cash-substitute payment instrument for initiating an payment order for an instant credit transfer, i.e. the data content of the authorisation interface related to the payment order for an instant credit transfer generated by the QR code, in accordance with points 9-12, will then appear automatically, without further active participation by

the consumer, in accordance with the chapter Separate authorisation interface of the Brand Book.

- c) If the consumer scans the QR code by selecting the QR code scanning function of the payment instrument on the portable multifunction device after authenticated sign-in to the payment instrument, the MNB, according to Section 35/A(15) of the MNB Decree, expects the payment service provider to ensure that the consumer can access the QR code scanning function on the start page of the payment instrument, i.e. on the very first interface displayed after the authentication of sign-in, immediately and with a maximum of one action (click) in accordance with the related chapter of the Brand Book.

#### Requirements for instant credit transfers initiate by a deeplink

- 7. Where payment order for an instant credit transfers initiated on a payment instrument installed on a portable multifunction device with a SDES using deep linking, the consumer selects the deep link-based input method that enables the initiation of payment order for an instant credit transfer by means of actions (clicks) on the beneficiary's interface (website, merchant application). The MNB expects that after clicking on the deep link, the interface for initiating payment order for an instant credit transfer of the payment instrument installed on the portable multifunction device, i.e. the data on the authorisation interface as per sections 9–12 that is related to the deep link-generated payment order for an instant credit transfer, be displayed automatically to the consumer, in accordance with the chapter Separate authorisation interface of the Brand Book.

#### Requirements for instant credit transfers initiate by NFC

- 8. The MNB expects that after the transmission of data has been initiated on a payment instrument installed on a portable multifunction device using an NFC-based SDES, the interface for initiating payment order for an instant credit transfer of the payment instrument installed on the portable multifunction device, i.e. the data on the authorisation interface as per sections 9–12 that is related to the NFC signal-generated payment order for an instant credit transfer, be displayed automatically to the consumer, in accordance with the chapter Separate authorisation interface of the Brand Book.

#### Requirements for the design of the authorisation interface for payment orders for an instant credit transfer initiated with a SDES

- 9. The MNB expects the payment service provider to design the architecture of the payment instrument in such a way that, where the consumer has initiated the SDES in accordance with sections 6(a) and (b), 7 and 8, the consumer, after the data has been transferred to the portable multifunction device, can only access the separate authorisation interface in connection with the payment order for an instant credit transfer initiated with the SDES.
- 10. The MNB expects that on the separate authorisation interface, the payment service provider shall only display information related to the payee from the SDES data content for the consumer, provided that the payment service provider's consumer customer has not

previously consented to the display of their personal or bank secret data in this manner. When displaying data related to the payee, the payment service provider shall strive to minimize the scope of data to be displayed, taking into account user-friendly design and the data specified in Annex 3 II.1 of the MNB Decree, in accordance with Section 14 (5) of the MNB Decree. The MNB considers it good practice if the payment service provider displays the payee's name (if the payee's trade name is available, only the trade name), the payee's payment identifier, the amount of the payment order for an instant credit transfer and the "message" field on the separate authorisation interface. If the payer has multiple payment accounts, the MNB considers it good practice for the payment service provider to display the payment account number of the payer's payment account, following the payer's prior consent, in order to facilitate identification and to comply with the expectations set out in Chapter IX of this recommendation. For all other transfer data, the MNB considers it good practice if the payment service provider minimizes the scope of data to be displayed. For all other data related to transfers, the MNB considers it good practice for payment service providers to display additional data fields only on optional interfaces, in accordance with the chapter on Separate authorisation interface of the Brand Book.

11. The MNB expects that after approving or rejecting a payment order for an instant credit transfer on the separate authorisation interface, the consumer only be able to access the further functions of the payment instrument subject to the provisions of the Payment Services Act and the SCA Regulation, i.e. the payment service provider should require other strong customer authentication method different from the strong customer authentication applied for the submission of payment order for an instant credit transfer on the separate authorisation interface.
12. The MNB expects the payment service provider to design the architecture of the cash substitute payment instrument in such a way that, if the consumer initiates the SDES scan in accordance with points 6, 7 and 8 and the cash substitute payment instrument has already displayed the data content of the separate authorisation interface to the consumer, the consumer can submit the payment order for an instant credit transfer with a maximum of two actions (which already includes the strong customer authentication related to the payment transaction) following the display of the data content, provided that the consumer does not perform any operation in the fields that can be edited by the consumer.

#### **IV. Good practices of saving the data of payment order for an instant credit transfers initiated by means of a SDES and of the notification of saved orders**

13. Where the consumer does not submit a payment order for an instant credit transfer initiated with a SDES, the MNB considers it good practice for the payment service provider to allow the consumer to either save the data of the interface for authorising the payment order for an instant credit transfer initiated with the SDES (hereinafter referred to in this

Chapter as the “data to be authorised”) or to have it automatically saved at least to the payment instrument on the portable multifunction device.

14. The MNB considers it good practice for the payment service provider to allow the consumer to save the data to be authorised using strong customer authentication. Only the payment service provider on whose interface the consumer saved the data content to be authorised has the possibility to initiate the payment order for an instant credit transfer via SDES and to transmit it to the domestic payment system that executes the settlement and performance of the payment order for an instant credit transfer. Accordingly, if the consumer does not want to submit the payment order for an instant credit transfer on the same cash substitution payment instrument where the data content to be authorised was saved, the SDES must be read again on this other cash substitution payment instrument.
15. The MNB considers it to be good practice for the consumer’s payment service provider to store the data to be authorised under section 14 on the payment instrument installed on the multifunction device until the end of the expiration date of the SDES specified by the beneficiary.
16. The MNB considers it to be good practice for the consumer’s payment service provider to notify the consumer of the expiration date of the SDES by means of electronic channel communication 24 hours before the expiry date. If the expiry date of the SDES is within less than 24 hours of the time of saving, no notification from the payment service provider is required.
17. With regard to notification, the MNB considers it good practice for the consumer’s payment service provider to notify the consumer of the data to be authorised by means of a push message on the consumer’s portable multifunction device if the consumer has a payment instrument installed on the portable multifunction device.
18. The MNB considers it to be good practice for the consumer’s payment service provider to display a reminder notification badge on the icon of the payment instrument installed on the consumer’s portable multifunction device to inform the consumer of the number of non-rejected or non-submitted payment order for an instant credit transfers placed using a SDES and saved to the consumer’s payment instrument on the consumer’s portable multifunction device for which the expiration date of the SDES has not yet expired.
19. It is also good practice for the consumer’s payment service provider to help the consumer in a conspicuous way to navigate to a non-rejected or non-submitted payment order for an instant credit transfer placed using a SDES when they sign in to the payment instrument on the multifunction device. In order to locate the data to be authorised, the MNB considers it to be good practice for the payment service provider to display a reminder notification badge on each electronic interface clicking on which the consumer can directly access the saved data to be authorised after they have signed in to the payment instrument on the multifunction device.

## **V. Notification of the consumer prior to the submission of a payment order for an instant credit transfer**

20. In any case where the SDES does not comply with the requirements specified in Annex 6 to the MNB Decree by the operator of the national payment system responsible for the settlement and execution of payment order for an instant credit transfers and, at the same time, the SDES data are comprehensible at least to the extent that the payment instrument is capable of processing the compromised data, the MNB expects the payment service provider to ensure that the payer is unable to submit the payment order for an instant credit transfer using the SDES. In this case, the MNB expects data transfers through the SDES to be automatically rejected. The MNB expects the payment service provider to inform the consumer of the fact of the refusal and, if possible, the reason for the refusal and the procedure to be followed to correct the factual errors that gave rise to the refusal.

## **VI. Notification of a payment request sent to the payer through a multifunction device**

21. With regard to the obligation to notify set out in Section 36(10) of the MNB Decree, the MNB expects the consumer's payment service provider to give notification in the form of a push message if the consumer has a payment instrument installed on a portable multifunction device.
22. In order to ensure the searchability provided for in Section 36(17)(c) of the MNB Decree, the MNB expects the payment service provider to ensure subsequent searchability for the consumer for at least 90 days after the expiration date of a payment request, the rejection of a payment request or the execution of a payment order for an instant credit transfer initiated upon a payment request. In doing so, the MNB expects the payment service provider to display these payment requests in the account history or under a separate menu item containing payment request messages, at least in the order of the date of receipt, amount or beneficiary. The MNB also expects that consumers be able to filter these no longer active payment requests when searching for them based on whether the payment order for an instant credit transfer, they initiated has been fulfilled, the payment request has been rejected or the payment request has expired.
23. The MNB expects the payer's payment service provider to notify the payer of the execution and rejection of the payment request in the manner specified in the framework contract. The payer's payment service provider shall provide this subsequent information at the latest at the same time as the subsequent information under the Payment Services Act.
24. The MNB expects the payer's payment service provider to notify the payer of the expiration date of the payment request in the manner specified in the framework contract. The payer's payment service provider shall provide this subsequent information at the latest at the same time as the subsequent information under the Payment Services Act.



25. The MNB expects the consumer's payment service provider to notify the consumer with a payment instrument installed on a portable multifunction device of the expiry of the validity of the payment request by means of a push message 12-36 hours before the expiration date of the payment request received. If the expiration date of the payment request is less than 36 hours when received by the consumer's payment service provider, the payment service provider is not required to re-notify the consumer.
26. Pursuant to Section 36(17)(ba) of the MNB Decree, the MNB considers it to be good practice for the payment service provider to display a reminder notification badge on the icon of the payment instrument installed on the consumer's portable multifunction device to inform the consumer of the number of payment requests upon which they placed an payment order for an instant credit transfer that has not been submitted (hereinafter "active payment request"). When notifying the consumer of an active payment request this way, the MNB considers it good practice for the payment service provider to use the reminder notification badge detailed in section 18 and to display the notification of the number of items in an aggregated form (i.e. total number of SDESs saved and active payment requests).
27. The MNB considers it good practice for the payment service provider to help the consumer navigate to the active payment request when signing in to the multifunction device. In order to locate a payment request, the MNB considers it to be good practice for the payment service provider to display a reminder notification badge on each electronic interface clicking on which the consumer can directly access the active payment request after they have signed in to the payment instrument on the multifunction device.
28. The MNB considers it to be good practice for the name of the beneficiary forwarded by the payment service provider sending the payment request to be displayed in the message section of the information presented to the consumer when the payment request is received.
29. The MNB considers it to be good practice for the consumer's payment service provider to inform consumers in the form of a short message when the notification of receipt of the payment request is displayed, provided that the consumer has already designated the sender of the payment request as a trusted beneficiary on the SDES of the payment service provider's data.

## **VII. Execution of payment orders for an instant credit transfer made upon a payment request on a multifunction device**

30. In order to enhance customer experience, the MNB considers it necessary to ensure that consumers can access their payment requests in the quickest and easiest way possible on a payment instrument installed on a multifunction device. In this context, the MNB considers the following technical solutions to be appropriate:

- a) The MNB expects that, in the case of a locked portable multifunction device, the consumer should be able to access the authentication interface for an payment order for an instant credit transfer initiated upon a payment request with a minimum number of actions (clicks). In this regard, the MNB expects that a separate push message be displayed on the locked electronic interface of the portable multifunction device through the payment instrument installed on it. The MNB expects consumers to be able to access the separate authentication interface with no more than one further action after opening a push message on the locked portable multifunction device.
- b) The MNB expects that, if the portable multifunction device is not locked, the consumer be able to see on the notification interface of the portable multifunction device a separate push message sent through the payment instrument that has been prompted by the payment request until the consumer takes an action to remove it or opens it during an action. The MNB expects the payment service provider to handle notifications in this way if the settings of the consumer's multifunction device allow the service to be provided. Following the opening of a push message sent by a payment instrument on a portable multifunction device, the MNB expects the consumer to be presented with the separate authentication interface immediately.
- c) The MNB expects the payment service provider to apply the provisions set out in section 11 where a payment order for an instant credit transfer initiated upon a payment request has been executed or rejected on a separate authentication interface.
- d) In the case of consumers who have access to Internet banking only through an information technology device, the MNB considers it good practice to provide to the consumer at least one reminder when accessing the electronic interface, whereby the consumer can immediately access the authentication interface for the payment order for an instant credit transfer initiated upon a payment request on the Internet banking interface available on the information technology device with no more than one action (click).

### **VIII. Good practice for sending payment requests**

31. The MNB considers it to be good practice for payment service providers to allow their consumer to send payment requests, in compliance with the relevant provisions of MNB Recommendation No 5/2023 (VI. 23.) on the prevention, detection, avoidance and management of fraud through payment services. The MNB also considers it good practice for payment service providers to offer the service of sending payment requests to their consumer without any fees, charges or other payment obligations.

## **IX. Possibility to select a payment account number for payment orders for an instant credit transfer made with a SDES**

32. The MNB expects payment service providers to automatically set up a default HUF payment account for consumer customers, which can be used to initiate payment orders for an instant credit transfer via SDES. If the payment account identifier can be displayed on the separate authorisation interface, the provisions set out in section 10 of this Recommendation shall apply.
33. The MNB expects the consumer's payment service provider to ensure that consumers, who have several HUF payment accounts, have the possibility to modify, when submitting their payment orders for an instant credit transfer using a SDES, the payment account number of the payment account to be applied by default for initiating this type of transactions afterwards. When selecting this payment account number, the MNB considers it good practice for consumers to be able to choose from a drop-down list of payment account numbers before submitting a payment order for an instant credit transfer with a SDES.
34. The MNB expects the payment service provider to provide the possibility for the consumer to initiate the modification of the default payment account on the separate authorisation interface, which the consumer intends to initiate the payment order for an instant credit transfer via SDES. In this context, the MNB expects the consumer to be able to modify the payment account selected for SDES payment transactions with up to four customer actions, in such a way that after the maximum of four customer actions, the interface for initiating payment orders for an instant credit transfer of the cash substitute payment instrument available on the portable multifunctional device is displayed to the consumer in accordance with the chapter on the Separate Authorisation Interface of the Brand Book.

## **X. Recommendation on the use of secondary account identifiers**

35. Under Section 4(1) of the MNB Decree, each payment service provider providing a payment account shall allow the account holder or, except when stated otherwise, the authorised signer to register a secondary account identifier. The MNB expects payment service providers to allow consumers at all times to register the secondary account identifier in electronic form.
36. The MNB expects payment service providers to allow consumers who have a payment instrument installed on a portable multifunction device to register a secondary account identifier through this payment instrument.
37. The MNB considers it good practice for payment service providers to automatically offer consumers the option of registering a secondary account identifier when opening or switching a payment account either electronically or at a bank branch (offline).

38. The MNB considers it good practice for payment service providers to include in the installation process the option of registration a secondary account identifier when installing a payment instrument on a portable multifunction device.
39. The MNB expects payment service providers to not charge consumers for the registration of a secondary account identifier.
40. Where a consumer initiates the closure of a payment account with a payment service provider to which a secondary account identifier has been registered, the MNB considers it good practice for the payment service provider to inform the consumer in the notice on account closure of the fact that the secondary account identifier has been deleted, after the organisation operating the central database has been promptly notified.
41. In the case of one-stop payment account switches, the MNB considers it good practice for payment service providers to allow consumers to indicate on the payment account switch form whether they wish to register their existing secondary account identifier to the new payment account or have the existing secondary account identifier deleted.

## **XI. Designating and blocking a trusted beneficiary**

42. The MNB expects the consumer's payment service provider to allow the consumer to designate a trusted beneficiary for payment order for an instant credit transfer made upon a payment request and with a SDES. The MNB considers it good practice for consumers to be able to set a trusted beneficiary on a payment instrument installed on a portable multifunction device. The MNB considers it good practice for consumers to be afforded the opportunity to indicate their designation of a trusted beneficiary immediately after the submission of the payment transaction, on the following interfaces:
  - a) the interface appearing after the submission of the payment transaction;
  - b) in the case of payment transactions listed in the transaction history, the interface containing the details of the payment transaction;
  - c) the interface displaying incoming payment requests;
  - d) the electronic interface created for this purpose in connection with payment transactions.
43. In accordance with Section 14 of MNB Recommendation No 5/2023 (VI. 23.) on the prevention, detection, avoidance and management of fraud through payment services, the MNB considers it good practice for the consumer's payment service provider to allow the consumer to state the reason for initiating blocking by offering a choice of predefined reasons.
44. When blocking the sender of a payment request, regardless of the method used, the MNB expects the consumer to be able to block the sender without any fees, charges or other payment obligations.
45. The MNB expects payment service providers to use strong customer authentication when compiling and amending the list of trusted beneficiaries designated by the consumer. In

this respect, the MNB considers it unacceptable practice for a payment service provider to use strong customer authentication for a payment transaction concurrently with the compilation and modification of the list of trusted beneficiaries.

## **XII. On the use of the payment status identifier**

46. To execute payment orders for an instant credit transfer initiated by a SDES and a payment request, the MNB expects the payment service provider generating the SDES and submitting the payment request to state clearly, when providing the acquiring service, in what payment situation the payment transaction executed. By stating the payment status code, i.e. the “Purpose Code” AT-44 of the DS-02 dataset defined by the operator of the national payment system responsible for the settlement and execution of payment orders for an instant credit transfer, the payment service provider can improve the quality of its services and analyses and to provide higher quality services to consumers as well as to better the quality of the data reported to the MNB. Therefore, the MNB expects in all payment situations that payment service providers indicate the payment status identifier in the field of the purpose code for payment orders for an instant credit transfer, as per the list defined in ISO 20022.

## **XIII. The default settings of payment instrument**

47. The MNB expects payment service providers to develop cash substitute payment instruments installed on portable multifunctional devices used by consumers in such a way that the device is able to submit payment orders for an instant credit transfer initiated via the SDES without modifying the settings. Therefore, the MNB expects payment service providers to apply the rules specified in the Technical Manual published on the MNB’s website regarding the default settings of cash substitute payment instruments.
48. The MNB expects payment service providers to develop the technical conditions of the separate authorisation interface in a way that fully complies with the rules and technical descriptions specified in the Technical Manual.
49. If the consumer has multiple cash substitute payment instruments available on the portable multifunctional device, the MNB expects payment service providers to develop the technical conditions of the cash substitute payment instruments in such a way that the consumer can choose between the cash substitute payment instruments in the case of an payment order for an instant credit transfer initiated via the SDES. In the precise technical development of this, the MNB expects the payment service provider to apply the rules specified in the Technical Manual.

#### XIV. Brand use

50. Pursuant to Sections 35/A(12) and 36(17) of the MNB Decree, the MNB expects payment service providers to design their business terms and conditions for the acquiring of instant credit transfers – initiated with a SDES or upon a payment request – in such a way that customers using the service are obliged to comply with the rules concerning the design elements specified in the Brand Book.
51. The MNB expects payment service providers to display the official logo of qvik (hereinafter the “Logo”) on payment instruments available on multifunction devices when submitting an payment order for an instant credit transfer using a SDES or upon a payment request.



52. The MNB expects the Logo to be displayed for each transaction item of payment orders for an instant credit transfer submitted using a SDES or upon a payment request under the account or transaction history on the multifunction device. The MNB expects that in the case of payment orders for an instant credit transfer submitted with a SDES or upon a payment request, the payment service provider display the Logo in the same line as the instant credit transfer or in the details of the instant credit transfer.
53. The MNB expects that for the payment order for an instant credit transfers specified in Section 35(1) of the MNB Decree that are not initiated with a SDES or upon a payment request, the brand logo in Annex 5 to the MNB Decree be displayed item by item, in the same line as the instant credit transfer or in the details of the instant credit transfer.
54. The MNB expects payment service providers to not display the Logo or the design elements specified in Annex 5 to the MNB Decree to their customers for payment transactions other than the credit transfers defined in Section 35(1) of the MNB Decree. The reason for this is that consumers may undergo negative customer experience in other payment situations or when using the service of payment service providers who do not allow payment transactions other than the credit transfers defined in Section 35(1) of the MNB Decree to be processed as payment orders for an instant credit transfer, which may ultimately have a negative impact on the overall perception of instant credit transfers.
55. In addition to the requirements set out in the Brand Book, the MNB considers it good practice for payment service providers to provide their business partners with the tools necessary to display the design elements. In addition, the MNB considers it good practice for payment service providers to provide their business partners with detailed information on the possibilities of instant credit transfer services.

## **XV. General provisions**

56. Regardless of the means of notification, the MNB expects that consumers be informed through at least one channel without any fees, charges or other payment obligations. The MNB also expects that, regardless of the method of notification, payment service providers give preference to the free of charge channel for notifying consumers.

## **XVI. Closing provisions**

57. This Recommendation is a regulatory instrument issued pursuant to Section 13(2)(i) of Act CXXXIX of 2013 on the Magyar Nemzeti Bank, which is not binding on supervised financial institutions. The content of this Recommendation issued by the MNB formulates statutory requirements, the principles and methods proposed on the SDES of the MNB's practice of applying the law, as well as market standards and conventions.
58. The MNB will monitor and assess compliance with this Recommendation by the payment service providers it supervises in the course of its monitoring and oversight activities, in line with general European supervisory practice.
59. The MNB notes that payment service providers may incorporate the content of this Recommendation into their policies. In this case, payment service providers are entitled to indicate that their relevant policies comply with the MNB recommendation of the corresponding number. If a payment service provider wishes to include only parts of the Recommendation in its policies, they should avoid referring to the Recommendation or indicate which provisions of the Recommendation are applied.
60. The MNB expects payment service providers to apply this recommendation – with the exception of the provisions set out in section 64 – from the day following its publication.
61. The MNB expects payment service providers to apply the expectations and good practices set out in sections 6(a)-(b), 7-12, 22, 24-25, 29, 30(a)-(c), 32-45, 48 and 50-52 from 1 June 2025.
62. MNB Recommendation No 8/2024 (VII.15.) on the application of rules concerning the initiation of payment orders for an instant credit transfer with a single data entry solution, payment requests, the user-friendly design of cash substitute payment instruments available on multifunctional devices, and secondary account identifiers will cease to have effect on the day following the publication of this recommendation.

Mihály Varga m.p.

Governor of the Magyar Nemzeti Bank