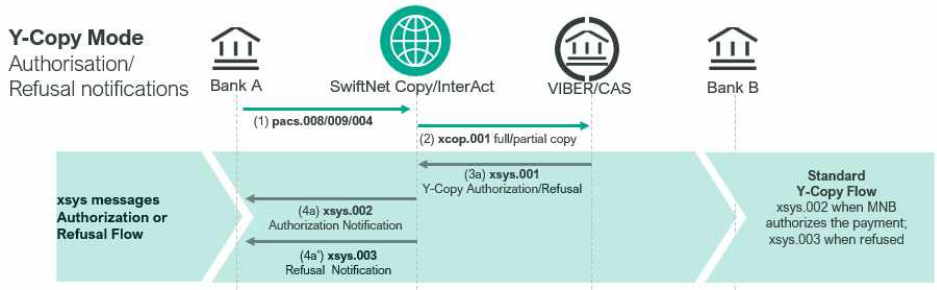
Valid from: November 30, 2026.

PACS.008.001.08 FI TO FI CUSTOMER CREDIT TRANSFER

Scope

This chapter describes the use of pacs.008.001.08 payment messages in VIBER. Pacs.008.001.08 messages are used when the sender party or the beneficiary, or both are not a financial institution. The following table provides an overview of the Y-Copy message flow with pacs.008.001.08 messages.



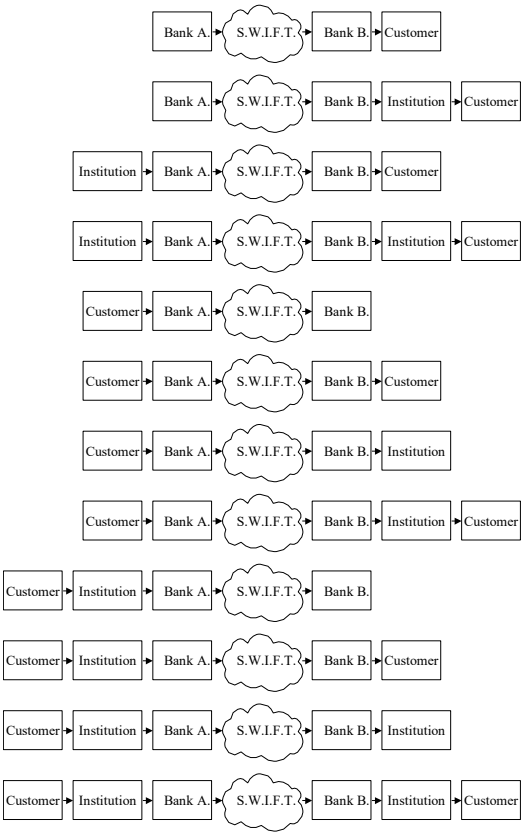
Bank A = debit party

Bank B = credit party

A pacs.008.001.08 SWIFT message sent by the sender party will be stopped by SWIFT, and copying the fields of the message it will forward an xcop.001 SWIFT message to the MNB CAS to initiate the settlement. CAS, as the account manager of VIBER, will check and settle the xcop.001 SWIFT message, then SWIFT will forward the sent the pacs.008.001.08 SWIFT message to the receiver after receiving the xsys.001 SWIFT response message. For the receiver this means that the payment transaction is completed, and the amount has been credited to the direct participant's account irrevocably.

Participants of a pacs.008.001.08 message

The following chart shows the possible combinations of VIBER participants involved in a pacs.008.001.08 message.



Element specification

The below table includes the SWIFT format specification.

M/O	Element	MX options	MT equivalent field	MT equivalent field name
M	**AppHdr**/Fr/FIId/FinInstId/BICFI	Debit party BIC	n/a	
M	**AppHdr**/To/FIId/FinInstId/BICFI	Credit party BIC	n/a	
M	**AppHdr**/BizMsgIdr	Business Message Identifier	n/a	
M	**AppHdr**/MsgDefIdr	pacs.008.001.08	n/a	
M	**AppHdr**/BizSvc	swift.iap.03	n/a	
M	**AppHdr**/CreDt	Creation Date and Time	n/a	
M	**Document/FIToFICstmrCdtTrf/GrpHdr**/MsgId	Message Identification	n/a	
M	**Document/FIToFICstmrCdtTrf/GrpHdr**/CreDtTm	Creation Date and Time	n/a	
M	**Document/FIToFICstmrCdtTrf/GrpHdr**/ NbOfTxs	fixed value: “1”	n/a	
M	**Document/FIToFICstmrCdtTrf/GrpHdr**/SttlmInf/SttlmMtd	fixed value: “CLRG”	n/a	
M	**Document/FIToFICstmrCdtTrf/GrpHdr**/SttlmInf/ClrSys/Cd	fixed value: “HUF”	103	Service Code
M	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/PmtId/InstrId	Instruction Identification	20	Transaction Reference Number
M	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/PmtId/EndToEndId	End To End Identification RRN (pvp!) or “NOTPROVIDED”	21	Related Reference
M	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/PmtId/UETR	UETR	121	UETR
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/PmtId/ClrSysRef	Numeric Priority	113	Priority
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/PmtTpInf/SvcLvl/Cd	“SDVA”	23E	Instruction Code
M	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/PmtTpInf/LclInstrm/Prtry	fixed value: “CRED”	23B	Bank Operation Code
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/PmtTpInf/CtgyPurp/Cd	“INTC”	23E	Instruction Code

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M/O	Element	MX options	MT equivalent field	MT equivalent field name
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/PmtTpInf/CtgyPurp/Prtry	"CORT"	23E	Instruction Code
M	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/IntrBkSttlmAmt	Settlement Amount and Ccy	32A	Currency Code, Amount
M	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/IntrBkSttlmDt	Settlement Date	32A	Value Date
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/SttlmPrty	Settlement Priority NORM/HIGH/URGT	113	Priority
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/SttlmTmReq/TillTm	Till Time	13C	Time Indication
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/SttlmTmReq/FrTm	From Time	13C	Time Indication
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/InstdAmt	Instructed Amount and Ccy	33B	Currency/Instructed Amount
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/XchgRate	Exchange Rate	36	Exchange Rate
M	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/ChrgBr	Charge Bearer (DEBT,CRED,SHAR)	71A	Details of Charges
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/ChrgsInf/Amt	Charges Information	71F 71G	Sender's Charges Receiver's Charges
M	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/InstgAgt/FinInstnId/BICFI	Instructing Agent BIC		Debit Party
M	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/InstdAgt/FinInstnId/BICFI	Instructed Agent BIC	header	Receiving BIC
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/IntrmyAgt1/FinInstnId /BICFI	Intermediary Agent BIC	56a	Intermediary Institution BIC
O	**/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1Acct/Id/IBAN**	Intermediary Agent IBAN	56a	Intermediary Institution IBAN
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/IntrmyAgt1Acct/Id/Othr/Id	Intermediary Agent account ID	56a	Intermediary Institution acc.no.

M/O	Element	MX options	MT equivalent field	MT equivalent field name
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/Dbtr/Nm	Debtor Name	50f 50k	Ordering Customer Name
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/Dbtr/PstlAdr/AdrLine	Debtor Address	50f 50k	Ordering Customer Address
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/Dbtr/Id/OrgId/AnyBIC	Debtor BIC	50a	Ordering Customer BIC
O	**/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBAN**	Debtor IBAN	50a/50k	Ordering Customer IBAN
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/DbtrAcct/Id/Othr/Id	Debtor Account id	50a/50k	Ordering Customer Account no.
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/DbtrAgt/FinInstnId/BICFI	Debtor Agent BIC if populated, otherwise: debit party BIC	52a	Ordering Institution BIC
O	**/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgtAcct/Id/IBAN**	Debtor Agent IBAN	52a	Ordering Institution IBAN
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/DbtrAgtAcct/Id/Othr/Id	Debtor Agent Account Id	52a	Ordering Institution Acc.no.
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/CdtrAgt/FinInstnId/BICFI	Creditor Agent BIC if populated, otherwise: credit party BIC	57a	Account With Institution BIC
O	**/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgtAcct/Id/IBAN**	Creditor Agent IBAN	57a	Account With Institution IBAN
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/CdtrAgtAcct/Id/Othr/Id	Creditor Agent Account Id	57a	Account With Institution Acc.no.
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/Cdtr/Nm	Creditor Name	59	Beneficiary Customer Name
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/Cdtr/PstlAdr/AdrLine	Creditor Address	59	Beneficiary Customer Address
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/Cdtr/Id/OrgId/AnyBIC	Creditor BIC	59a	Beneficiary Customer BIC
O	**/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/IBAN**	Creditor IBAN	59/59a	Beneficiary Customer IBAN
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/CdtrAcct/Id/Othr/Id	Creditor Account Id	59/59a	Beneficiary Customer Account Id
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/InstrForCdtrAgt/InstrInf	Instruction for Creditor Agent /PVP/line	72	Sender to Receiver Information

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M/O	Element	MX options	MT equivalent field	MT equivalent field name
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/Purp/Prtry	:26T:<transaction type code>	26T	Transaction Type Code
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/RgltryRptg/Dtls/Inf	Regulatory reporting	77B	Regulatory Reporting
O	**Document/FIToFICstmrCdtTrf/CdtTrfTxInf**/RmtInf/Ustrd	Payment details	70	Details of Payment

Other tags may also be present, but these are optional and not extracted by CAS.

Conditional format rules

In accordance with the SWIFT standards. In addition, at least one of Cdtr/Id/OrgId/AnyBIC and CdtrAcct/Id/Othr/Id must be present.

Format specifications

Unless otherwise regulated by MNB, the following specifications supplement the element specifications defined by SWIFT.

- **Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd Clearing System Code**

  The **HUF code** should be entered into this element of each message sent in VIBER.

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrIdMessage Identification**

  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. The code can be no longer than 35 characters.

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/EndToEndIdEnd To End Identification**

  As it is a mandatory element, if no End To End Identification is provided by the Debtor, then the element must be populated with “NOTPROVIDED”.

  In the case of a PVP type order, this is the element for giving the common identification number of the PVP pair of items.

- **Priority:**

  The priority of the transaction orderin determines the order of settlements. To pacs.008.001.08 transaction orders the sender of the SWIFT message may assign priorities between 10 and 98.

  Syntax: 00XX where XX means the priority level.

  If the sender of the message does not assign a priority to the transaction order, then CAS will give it a priority level according to the configured default value, which will be 0098 presumably for transaction orders submitted by VIBER participants.

  Orders with identical priority shall be executed along the FIFO principle.

Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ClrSysRef element should contain a numeric priority of exactly 4 digits length, eg. 0054.

Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmPrty element is for adding NORM(normal)/HIGH(high)/URGT(urgent) priority. The MNB sets the priority value as follows:

URGT – 0012

HIGH – 0050

NORM – 0098

If both of these priority fields (SttlmPrty or ClrSysRef) are present in the inbound SWIFT message, then the new numeric priority (ClrSysRef) will be used as the priority of the payment. If only one of these fields is present, then that will be used as the priority of the payment. If neither field is present, then a default priority will be assigned to the payment in the standard.

- **Former MT field 23E - Instruction Code (optional)**

  The content of the former MT field 23E will move in the MX standard to 3 different elements:

  If ***Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/SvcLvl/Cd*** is populated with "SDVA" (SameDayValue), then CAS will include this code in instruction code list. Any other value from the ExternalServiceLevel1Code set will be ignored by CAS.

  If ***Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp/Cd*** is populated with "INTC" (IntraCompanyPayment) or "CORT" (TradeSettlementPayment) then CAS will include "INTC" or "CORT" code in instruction code list. Any other value from the ExternalCategoryPurpose1Code set will be ignored by CAS.

  If ***Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp/Prtry*** is populated with "INTC" and "CORT" codes, then "INTC" and "CORT" will both included in instruction code list. Any other value will be ignored by CAS.

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/LclInstrm/Prtry**

  For messages sent through VIBER its value is: "CRED"

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt Interbank Settlement Amount and Currency**

  Currency: HUF

Amount: Various, up to 14d-long element (the field cannot contain filler value!).

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDtSettlement Date**

  The day of settlement, that is to say when the VIBER account of one party is debited and the VIBER account of another party is credited by the amount of the payment order.

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmtInstructed Amount and Currency**

  Currency: HUF

  If there is no charge for sending/receiving and there is no currency exchange: the same HUF value that was entered into Interbank Settlement Amount and Currency element. This element cannot be longer than 14d **(this element may not contain fillér value!)**.

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt Charges Information**

  In this element the party bearing the cost of the payment order should be indicated.

  Permitted value: SHAR.

  In VIBER transaction orders, regardless of the entered DEBT, CRED or SHAR values all account holder customers will assume the fee charged by their own account managers for sending and receiving a pacs.008.001.08 SWIFT message.

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1 Intermediary Agent 1**

  This element indicates the intermediary institution, which is situated between the <*receiver*> and the account manager financial institution indicated in *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI* element.

  If there is no direct account relation between the account keeping bank of the <receiver> direct participant: and the <beneficiary customer> (*Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr*), the bank keeping an account with the <receiver> direct participant shall be specified in *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1* element, while the account keeping bank of the <beneficiary> customer shall be specified in *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI.*

Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/BICFI contains the BIC code of the <*fin_institution*>, *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1Acct/Id/Othr/Id* contains the <account_id> or */Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1Acct/Id/IBAN* the <IBAN> of the account of the financial institution managed by the <receiver>.

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr Debtor**

  This is a mandatory element, and it should contain the following details about the sender customer of a VIBER transaction order:

  - *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId/AnyBIC* : Debtor BIC

    or
  - Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBANDebtor IBAN (optional)
  - *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/Othr/Id* :Debtor acc.id. (optional)
  - *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm*: Debtor name truncated at 35 characters – can wrap if less than 3 entries in address)
  - *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/AdrLine*: Debtor address

  If a foreign financial institution whose account is managed by the direct participant has been entered into *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt* element of the pacs.008.001.08 SWIFT message (see: the rule for filling-out Debtor Agent element), then the account number or IBAN of the customer indicated by *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/Othr/Id or Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBAN* can be omitted.

  If the orderer is a financial institution (**orderer = <*fin_institution*> or <*direct participant*>**) then it must contain

  - the BIC code of the financial institution, or
  - its 8-digit GIRO code (<*giro_address*>), or <*account_id*> (account number) or IBAN, and the name of the institution.

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt Debtor Agent**

  The use of this element is mandatory. When the payment is sent to the account manager <direct participant> by a *foreign* <fin_institution> - with an account managed by the <direct participant> - on the order of its customer (indicated in Debtor

element), then the sender of the VIBER message will send the VIBER message to debit the account identified in Debtor Agent (Account) element.

- *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI* contains the BIC code of the <*fin_institution*>,
- *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgtAcct/Id/IBAN* contains the IBAN or
- *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgtAcct/Id/Othr/Id* contains the <account_id> of the account of the financial institution managed by the <direct participant>.

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt Creditor Agent**

The use of this element is mandatory. When the beneficiary of a payment order (indicated in Creditor element) is an account managed by a *foreign* <fin_institution>, which has an account opened with the receiver <direct participant>, then the receiver of the VIBER message will receive the VIBER message and credit the account identified in Creditor Agent (Account).

- *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI* contains the BIC code of the <*fin_institution*>,
- *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgtAcct/Id/IBAN* contains the IBAN or
- *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgtAcct/Id/Othr/Id* contains the <account_id> of the account of the financial institution managed by the <receiver>.

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr Creditor**

Filling out this element is mandatory, and it must contain the BIC and/or the account id of the beneficiary of a VIBER transaction order, in order to allow the receiver of the message to credit the amount of the payment transaction automatically to the beneficiary's account.

- *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm* contains the name,
- *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine* contains the address,
- *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/AnyBIC* contains the BIC code,
- *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/IBAN* contains the IBAN or

- *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id* contains the bank account number (<account_id>) of the beneficiary.

If the beneficiary is a financial institution (**beneficiary = *<fin_institution>* or *<direct participant>***) then this element includes

- the BIC code of the financial institution and/or
- the (*Account Number)or the IBAN* , and the Name and Address Details

- **Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForCdtrAgt/InstrInf Instruction For Creditor Agent**

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In the case of a PVP transaction it is mandatory to complete this field.

First, between two '/' the code word **PVP**, then the code word **RRN**, then (with a max. length of 35 characters) the identical identification number of the two PVP payment orders (hereinafter: **common identification number**) have to be indicated.

Example:

Bank **'A'** sends a VIBER transaction order to Bank **'B'** with a pacs.008.001.08 SWIFT message:

<InstrInf>/PVP/123456</InstrInf>

Bank **'B'** sends a VIBER transaction order to Bank **'A'** with a pacs.008.001.08 SWIFT message:

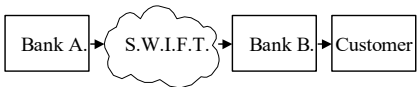
<InstrInf>/PVP/123456</InstrInf>

Examples

The following examples show the possible participant combinations of the pacs.008.001.08 message with the applicable VIBER rules in order to allow both parties to process the messages automatically.

The 16 and 24-character long customer bank account numbers appearing in these examples are fictitious, and for this reason we did not verify if the CDV is correct.

1. A direct participant pays a customer of another direct participant



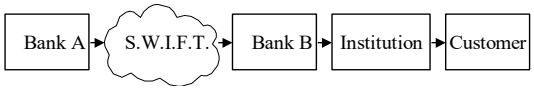
OTP Bank sends 100.000.000 HUF with priority 14 to a UniCredit Bank customer (account number: 10918001-1111111111111111).

mnb.hu/letoltes/pacs-008-001-08-1-viber-20261130.txt

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2. Direct participant sends money to a customer of an indirect VIBER bank (A)



K&H sends 100.000.000 HUF with priority 15 to a customer of OTP Lakástakarékpénztár (Account number: 88100016-10080009). OTP Lakástakarékpénztár is a respondent of OTP Bank.

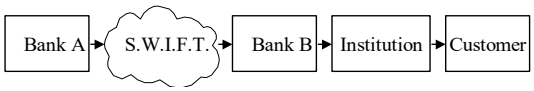
mnb.hu/letoltes/pacs-008-001-08-2-viber-20261130.txt

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3. Direct participant sends money to a customer of a foreign financial institution (B)



OTP Bank sends 100.000.000 HUF with priority 19 to a Commerzbank Frankfurt customer (country code: “DE”, account number: 14200067). Commerzbank Budapest manages a loro HUF account for Commerzbank Frankfurt. The FM title of the order: 012

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4. An indirect participant sends money to a customer of a direct participant



OTP Lakástakarékpénztár, which is a respondent of the OTP Bank sends 100.000.000 HUF to a resident customer of UniCredit Bank (account number: 10918001-11111111111111111) without priority indication.

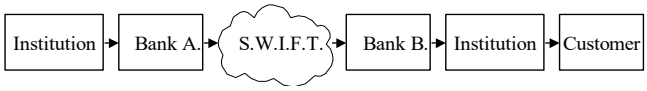
mnb.hu/letoltes/pacs-008-001-08-4-viber-20261130.txt

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Deleted: on 18-10-2021

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5. An indirect participant sends money to a customer of an indirect participant



UniCredit Jelzálogbank, which is a respondent of the UniCredit Bank sends 100.000.000 HUF to a customer of OTP Lakástakarékpénztár (account number: 88100016-10080009) with priority 12, OTP Lakástakarékpénztár is a respondent of OTP.

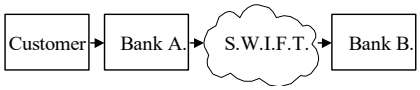
mnb.hu/letoltes/pacs-008-001-08-5-viber-20261130.txt

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6. A customer of a direct participant sends money to another direct participant



A customer of UniCredit Bank (account number: 10918001-11157590-01000004) pays 100.000.000 HUF to OTP Bank with priority 20.

mnb.hu/letoltes/pacs-008-001-08-6-viber-20261130.txt

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7. A customer of a direct participant sends money to a customer of another direct participant



A customer of UniCredit Bank (resident, country code: “HU”, account number: 10918001-11157590-01000004) pays 100.000.000 HUF to a resident customer of OTP Bank (account number: 11701004-11111111-11111111) with priority 30.

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Valid from: November 30, 2026.

8. A customer of a direct participant sends money to an indirect participant (A)



A customer of UniCredit Bank sends 100.000.000 HUF to OTP Lakástakarékpénztár, which is a respondent of the OTP Bank with priority 19.

mnb.hu/letoltes/pacs-008-001-08-8-viber-20261130.txt

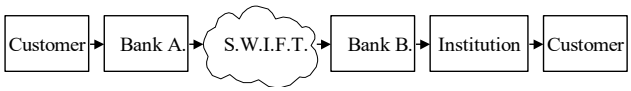
9. A customer of a VIBER participant sends money to a foreign financial institution (B)



A customer of UniCredit Bank (account number: 10918001-11157590-01000004) sends 100.000.000 HUF to Société Générale Paris, which has a nostro HUF account managed by CIB Bank, with priority 19.

mnb.hu/letoltes/pacs-008-001-08-9-viber-20261130.txt

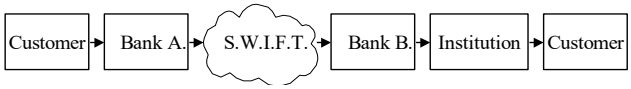
10. A customer of a direct participant sends money to a customer of an indirect participant (A)



A customer of UniCredit Bank sends 100.000.000 HUF to a customer of OTP Lakástakarékpénztár (account number: 88100016-10080009) with priority 19. OTP Lakástakarékpénztár is a respondent of OTP Bank.

mnb.hu/letoltes/pacs-008-001-08-10-viber-20261130.txt

11. A customer of a direct participant sends money to a customer of a foreign financial institution (B)

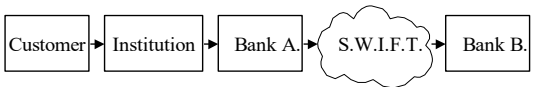


A customer of UniCredit Bank (resident, country code: "HU", account number: 10918001-11157590-01000004) sends 100.000.000 HUF to a customer of Société Générale Paris (country code: "FR", account number: 14200067abc) with priority 19. CIB Bank holds a loro HUF account for Société Générale. The FM title of the order: 012

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Deleted: on 18-10-2023
Deleted: mnb.hu/letoltes/pacs-008-001-08-9-viber.txt
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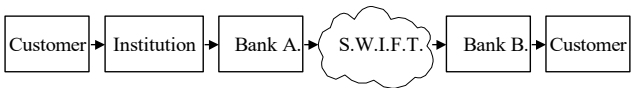
12. A customer of an indirect participant sends money to a direct participant



A customer of OTP Lakástakarékpénztár (account number: 88100016-50050990) sends 100.000.000 HUF with priority 12 to UniCredit Bank. OTP Lakástakarékpénztár is a respondent of OTP Bank.

mnb.hu/letoltes/pacs-008-001-08-12-viber-20261130.txt

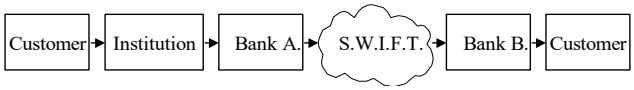
13. A customer of an indirect participant sends money to a customer of a direct participant (A)



A customer of OTP Lakástakarékpénztár (account number: 88100016-50050990) sends 100.000.000 HUF with priority 12 to a customer of UniCredit Bank (account number: 10918001-11157590-01000004). OTP Lakástakarékpénztár is a respondent of OTP Bank.

mnb.hu/letoltes/pacs-008-001-08-13-viber-20261130.txt

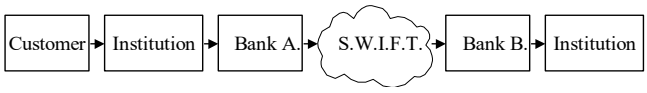
14. A customer of a foreign financial institution sends money to a customer of a VIBER participant (B)



A customer of Société Générale Paris (with a HUF nostro account with CIB Bank) (country code: 'FR', account number: 501000195005) sends 100.000.000 HUF to a customer of UniCredit Bank (country code: 'HU', account number: 10918001-11157590-01000004) with priority 12.

mnb.hu/letoltes/pacs-008-001-08-14-viber-20261130.txt

15. A customer of an indirect participant sends money to an indirect participant (A)



A customer of UniCredit Jelzálogbank (account number: 17100009-50050990) sends 100.000.000 HUF with priority 12 to OTP Lakástakarékpénztár. UniCredit Jelzálogbank is a respondent of UniCredit Bank, while OTP Lakástakarékpénztár is a respondent of the OTP Bank.

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Deleted: on 18-10-2023
Deleted: mnb.hu/letoltes/pacs-008-001-08-14-viber.txt
Deleted: (UniCredit Mortgage Bank)
Deleted: (OTP Housing Savings Bank) on 18-10-2023
Deleted: (UniCredit Mortgage Bank)
Deleted: (OTP Housing Savings Bank)
Deleted: mnb.hu/letoltes/pacs-008-001-08-15-viber.txt

16. A customer of an indirect participant sends money to a customer of an indirect participant



A customer of UniCredit Jelzálogbank (account number: 17100009-50050990) sends 100.000.000 HUF with priority 12 to a customer of OTP Lakástakarékpénztár (account number: 88100016-10080009). UniCredit Jelzálogbank is a respondent of UniCredit Bank, while OTP Lakástakarékpénztár is a respondent of the OTP.

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17. Sending a customer item as a PVP transaction

a.) For the settlement of the PVP transaction it is mandatory to give the code words /PVP/ and /RRN/ and a common identification number in element *Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf*.

A customer of the Hungarian Branch Office of ING Bank N.V. (account number: 13707013-08553588) sends HUF 1,000,000 with priority 20 to the credit of the account of a customer of CIB Bank Zrt. (10700017-65489653).

mnb.hu/letoltes/pacs-008-001-08-17-viber-20261130.txt

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b.) Simultaneously with this, a customer of CIB Bank Zrt. (account number: 10702435-10000984) sends HUF 5,000,000 with priority 25 to the credit of the account of a customer of the Hungarian Branch office of ING Bank N.V. (13789017-06227564).

mnb.hu/letoltes/pacs-008-001-08-17b-viber-20261130.txt

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