**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.

A close-up of a document

Description automatically generated

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.02 | 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 |
| 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. |
| 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**/InstrForNxtAgt/InstrInf | Instruction for Next Agent  /PVP/line | 72 | Sender to Receiver Information |
| 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/InstrId Message 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/EndToEndId End 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.

1. **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/IntrBkSttlmDt Settlement 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/InstdAmt Instructed 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/IBAN Debtor 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>***) thenthis 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/InstrForNxtAgt/InstrInf Instruction For Next Agent**

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 on 18-11-2023 to a UniCredit Bank customer (account number: 10918001-1111111111111111).

[mnb.hu/letoltes/pacs-008-001-08-1-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-1-viber.txt)

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



K&H sends 100.000.000 HUF with priority 15 on 18-11-2023 to a customer of OTP Lakástakarékpénztár (OTP Housing Savings Bank) (Account number: 88100016-10080009). OTP Lakástakarékpénztár is a respondent of OTP Bank.

[mnb.hu/letoltes/pacs-008-001-08-2-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-2-viber.txt)

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



OTP Bank sends 100.000.000 HUF with priority 19 on 18-10-2023 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

[mnb.hu/letoltes/pacs-008-001-08-3-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-3-viber.txt)

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



OTP Lakástakarékpénztár (OTP Housing Savings Bank), which is a respondent of the OTP Bank sends 100.000.000 HUF to a resident customer of UniCredit Bank (account number: 10918001-1111111111111111) without priority indication on 18-10-2021.

[mnb.hu/letoltes/pacs-008-001-08-3-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-3-viber.txt)

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



UniCredit Jelzálogbank (UniCredit Mortgage Bank), 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 on 18-10-2023. OTP Lakástakarékpénztár is a respondent of OTP.

[mnb.hu/letoltes/pacs-008-001-08-5-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-5-viber.txt)

1. 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 on 18-10-2023.

[mnb.hu/letoltes/pacs-008-001-08-6-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-6-viber.txt)

1. 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 on 18-10-2023.

[mnb.hu/letoltes/pacs-008-001-08-7-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-7-viber.txt)

1. 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 (OTP Housing Savings Bank), which is a respondent of the OTP Bank with priority 19 on 18-10-2023.

[mnb.hu/letoltes/pacs-008-001-08-8-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-8-viber.txt)

1. 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 on 18-10-2023.

[mnb.hu/letoltes/pacs-008-001-08-9-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-9-viber.txt)

1. 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 (OTP Housing Savings Bank) (account number: 88100016-10080009) with priority 19 on 18-10-2023. OTP Lakástakarékpénztár is a respondent of OTP Bank.

[mnb.hu/letoltes/pacs-008-001-08-9-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-9-viber.txt)

1. 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 on 18-10-2021. CIB Bank holds a loro HUF account for Société Générale. The FM title of the order: 012

[mnb.hu/letoltes/pacs-008-001-08-11-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-11-viber.txt)

1. A customer of an indirect participant sends money to a direct participant



A customer of OTP Lakástakarékpénztár (OTP Housing Savings Bank) (account number: 88100016-50050990) sends 100.000.000 HUF with priority 12 to UniCredit Bank on 18-10-2023. OTP Lakástakarékpénztár is a respondent of OTP Bank.

[mnb.hu/letoltes/pacs-008-001-08-12-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-12-viber.txt)

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



A customer of OTP Lakástakarékpénztár (OTP Housing Savings Bank) (account number: 88100016-50050990) sends 100.000.000 HUF with priority 12 to a customer of UniCredit Bank (account number: 10918001-11157590-01000004) on 18-10-2023. OTP Lakástakarékpénztár is a respondent of OTP Bank.

[mnb.hu/letoltes/pacs-008-001-08-13-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-13-viber.txt)

1. 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 on 18-10-2023.

[mnb.hu/letoltes/pacs-008-001-08-14-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-14-viber.txt)

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



A customer of UniCredit Jelzálogbank (UniCredit Mortgage Bank) (account number: 17100009-50050990) sends 100.000.000 HUF with priority 12 to OTP Lakástakarékpénztár (OTP Housing Savings Bank) on 18-10-2023. UniCredit Jelzálogbank (UniCredit Mortgage Bank) is a respondent of UniCredit Bank, while OTP Lakástakarékpénztár (OTP Housing Savings Bank) is a respondent of the OTP Bank.

[mnb.hu/letoltes/pacs-008-001-08-15-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-15-viber.txt)

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



A customer of UniCredit Jelzálogbank (UniCredit Mortgage Bank) (account number: 17100009-50050990) sends 100.000.000 HUF with priority 12 to a customer of OTP Lakástakarékpénztár (OTP Housing Savings Bank) (account number: 88100016-10080009) on 18-10-2023. UniCredit Jelzálogbank (UniCredit Mortgage Bank) is a respondent of UniCredit Bank, while OTP Lakástakarékpénztár (OTP Housing Savings Bank) is a respondent of the OTP.

[mnb.hu/letoltes/pacs-008-001-08-16-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-16-viber.txt)

1. 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) on 18-10-2023.

[mnb.hu/letoltes/pacs-008-001-08-17-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-17-viber.txt)

**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) on 18-10-2023.

[mnb.hu/letoltes/pacs-008-001-08-17b-viber.txt](https://www.mnb.hu/letoltes/pacs-008-001-08-17b-viber.txt)