Annex 22

to the Business Terms on Bank Accounts Managed by Magyar Nemzeti Bank and Settlements of HUF and FX Transactions

Budapest, 12 November 2024

MX Standard Changeover date; test schedule and testing strategy for MX Standard Changeover

For the purposes of this Annex, the rules applicable to VIBER participants shall also apply to applicants intending to join VIBER.

In November 2025, SWIFT will phase out the ISO 15022 format used historically for cross-border payments and will instead make the ISO 20022 format mandatory in its public services. The MNB will follow SWIFT's move and transition to the ISO 20022 format for VIBER messages as well. The greatest change due to the introduction of ISO 20022 is that messages produced according to the new standard are in xml language, and messages communicated in MX format are replacing MT messages on SWIFT.

The MX Standard Changeover date is 27 October 2025, the first business day on which direct VIBER participants will send/receive payment transactions, queries and associated responses, and system messages using the MX Standards in the live VIBER system.

Communication between the MNB and VIBER participants

The MNB provides a relationship management application for VIBER participants to clarify issues regarding the MX Standard Changeover and report any errors. All written communication regarding errors will be via the relationship management application. For general queries please use the e-mail address viberiso20022@mnb.hu.

The MNB will send the contact details and the user guide for the relationship management application to the contact persons registered in the customer contact system as explained in the next section (hereinafter: "testing contact persons").

Publication channels for information about the MX standard change:

Name of the document	SWIFT MyStandards platform	Email for general VIBER and testing contacts
MX standard book	X	X
Sample MX standard messages	X	X
Test scenarios	X	X
Test results		X
Frequently Asked Questions (FAQs)	X	
List of known bugs	X	
List of professional and project contacts	X	

The MNB regularly monitors the VIBER participants on the status of their preparation during the national project. The VIBER participants are obliged to send their answers regarding the progress of the project through their professional and project manager by the date specified in the request sent by the MNB via email.

Register or change contact persons

VIBER participants are required to register up to four testing contact persons.

If these are not the persons responsible for general project liaising, the VIBER participant may register two additional general project contact persons in addition to the testing and VIBER contact persons.

VIBER contact persons should send general project and testing contact person registrations and modifications via e-mail to bmfviber@mnb.hu.

Testing schedule

Tests	Start	End	Business service code
Individual VIBER test	01/10/2024		mnb.viber!pu2
Integration VIBER test	02/01/2025	31/07/2025	
Preparing for go-live and migration	01/08/2025	27/10/2025	

During the tests, the MNB provides a test VIBER Monitor service to direct VIBER participants with a VIBER Monitor access.

The tests can be performed with live SWIFT BIC codes. To start testing, the participants need to join the SWIFT Closed User Group (CUG) for testing MX standards and share their Distinguished Name (DN) with the MNB.

Distinguished Name (DN)

The sender and receiver of SWIFT MX messages are identified using the Distinguished Name (DN) instead of the previously used BIC code, which must be entered in the "envelope tag" when sending the messages. All VIBER direct participants must have a DN, which they must provide during CUG registration. A VIBER direct participant can send and receive SWIFT MX messages in VIBER using one specific DN.

During the tests, three levels of related BIC-DN pairs must be provided to the MNB (i.e. ou=bbb,o=pppppppp,o=swift where "bbb" is the last 3 characters of the 11-character BIC code of the VIBER direct participant, i.e. the branch code, "pppppppp" is the 8-character BIC code of the VIBER direct participant).

SWIFTNet service identifier (hereinafter: Business Service code)

The Business Service code determines which financial infrastructure should process the given SWIFT MX message. The Business Service code to be used in the given testing time window is shared by the MNB with the VIBER direct participants in the test scenario before the testing begins.

MNB VIBER central account management system connections:

MNB VIBER central	Business service code	BIC code	DN name	VIBER Monitor
TEST	mnb.viber!pu1	MANEHU2AXXX statements, enquiries	ou=xxx,o=manehu2a,o=swift	https://mnb-vibermonitor-pilot.browse.swiftnet.sipn.swift.com/pu1
		MANEHUHHXXX payment/settlement orders	ou=xxx,o=manehuhh,o=swift	
	mnb.viber!pu2	MANEHU2AXXX statements, enquiries	ou=xxx,o=manehu2a,o=swift	https://mnb-vibermonitor-pilot.browse.swiftnet.sipn.swift.com/pu2
		MANEHUHHXXX payment/settlement orders	ou=xxx,o=manehuhh,o=swift	
PROD	mnb.viber	MANEHU2AXXX MANEHUHHXXX	ou=xxx,o=manehu2a,o=swift ou=xxx,o=manehuhh,o=swift	

The following TEST environments are available for VIBER participants from 01.10.2024:

- GIRO, KELER: mnb.viber!pu1

- All VIBER participants: mnb.viber!pu2

Individual VIBER test

The individual tests are carried out independently by each VIBER participant, therefore Test VIBER ISO 20022 Readiness Portal (swift.com) must be used by the VIBER participant to check that the message is compliant with the VIBER standard.

Each VIBER participant will be conducting their own testing, timed to match their preparations; the MNB will provide the VIBER test environment but no other testing support at this stage. The MNB does not prepare test scripts for the individual tests of VIBER participants.

Independently of the testing by VIBER participants, the MNB will automatically send the following messages via SWIFT from the VIBER test system during its opening hours.

Test VIBER operating hours: 7:50 a.m. to 4:00 p.m. Closing of customer items: 3.30 p.m. End of standing facility: 4:15 p.m.

VIBERSTART /START/	camt.054 (MT900/910)
Clearing of interest regarding the instant account /AFRINTNE/, /AFRINTPO/	camt.054 (MT900/910)
End-of-day statement	camt.053 (MT950)

Sending and receiving of MX messages affected by the standard change are supported in the test environment. Sending of the remaining MT messages (e.g. MT581) is not ensured during the individual VIBER test period.

Integration VIBER test

VIBER participants will test the sending and receiving of all message types contained in the MX Standard Book as described in the test scenario, which will be published by the MNB on the MyStandards portal by the end of 2024. As a general rule, VIBER participants must be able to send and receive all of the MX messages listed in the chapters of the VIBER standard book published on MyStandards portal, so the test cases will cover the entire functionality.

The MNB will conduct the tests in a managed way, probably every two weeks, within a three-day time-window, which will be announced to all VIBER participants in advance.

VIBER participants must register for the integration test before the start of the testing cycle. The MNB divides VIBER participants into groups for the integration testing.

In the case of tests for which the MNB prepares test scenarios, the MNB will send the test scenario and the result of the test to the VIBER participants' testing and general project contact persons by e-mail. The test scenario will be published on MyStandards portal as well.

The MNB will issue an MX Technical Qualification Certificate to the VIBER participant who has successfully completed all the test steps in the test scenario. VIBER participants who successfully completed the integration test are not required to take further tests.

Other Tests

The MNB does not plan a performance test centrally, participants perform it individually on their own systems.

Test success criteria

Based on the test scenario issued for testing and the success criteria specified in it, VIBER participants must demonstrate that they are able to send messages according to the VIBER standard and that they can receive the messages. For these tests, the MNB will check the execution of payment transactions in VIBER.