MESSAGE FLOW DESCRIPTION OF THE MESSAGE TRANSMISSION SERVICE FOR SECONDARY ACCOUNT ID ASSIGNMENT

BUSINESS TERMS AND CONDITIONS

ANNEX NO 30.

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1 Introduction

The amendment of Section 4 (1) of the Decree No. 35/2017 (XII. 14.) of the Hungarian National Bank (hereinafter: MNB Decree) on the execution of payment transactions, effective from 1 October 2025, allows an authorized representative to define a secondary account identifier for the payment account held by the account holder via a notification submitted to a service provider other than the account-holding payment service provider. Such a notification is addressed to the account-holding payment service provider.

In cases where the authorized representative does not submit the notification directly to the account-holding payment service provider, the latter is obligated to accept only those notifications that are submitted in the manner and format defined by the organization operating the central database.

1.1. Purpose of the document

The purpose of this document is to describe the message flow between account-holding payment service providers and service providers submitting notifications for secondary account identifier assignment, specifically in cases where the authorized representative initiates the registration through a third-party service provider, and not directly at the account-holding provider.

This document partially covers the responsibilities of the service provider submitting the secondary account identifier registration, in relation to the authorized representative or their service provider (including utility companies). Message flow processes between these parties are only partially detailed.

1.2. References

Document referred to	Name of the document referred to
MNB Regulation	MNB Decree No 35/2017 (XII. 14) on the processing of payments
Message Application Guide	pain.001 and pain.002 Secondary account ID assignment via a non-account-holding bank or service provider MIG
Annex 26 to the BKR Rules of Procedure	Secondary account identifier message flow flow description

2 General overview

As of 1 October 2025, the MNB Decree mandates that account-holding payment service providers support the secondary account identifier assignment process even when the authorized representative – in the absence of contrary instructions from the account holder – initiates the assignment not directly with the account-holding provider. Consequently, payment service providers are required to accept such notifications through the GIROInstant system.

The account-holding payment service provider shall perform its related tasks in accordance with Sections 4 and 4/A of the MNB Decree and, following successful verification, initiate the registration of the secondary account identifier in the central database pursuant to Annex 26 of the BKR Business Rules. These registration activities fall outside the scope of this document.

2.1 Actors and Roles

Service Provider Submitting Secondary Account Identifier Notifications

An institution with a valid contract to submit such notifications and having successfully passed the required tests, possessing GIROHáló and GIROLock services. These may include:

- ▶ A Clearing Member having a contractual relationship with the authorized representative or their service provider, but not being the account-holding provider involved in the registration.
- ▶ Another client having a contractual relationship with the authorized representative or their provider, qualified by GIRO and in contractual agreement with GIRO.

(Collectively: "Service Providers Submitting Secondary Account Identifier Notifications")

GIRO Zrt.

The operator of the GIROInstant system, responsible for forwarding the registration notification and related responses, as well as maintaining the central database for secondary account identifiers.

Account-holding payment service provider

The payment service provider managing the account associated with the secondary account identifier.

Authorized Representative

As defined in Section 2 (1) point 16 of the MNB Decree: the account holder, a person legally authorized to act on their behalf, or a person authorized by either to operate the account, who initiates the registration of a secondary account identifier.

Authorized Representative's Service Provider

A service provider (e.g., a utility provider) with whom the authorized representative initiates the secondary account identifier registration, other than the service provider submitting the actual notification.

2.2 Responsibilities of the Actors

2.2.1 Notification Submitting Service Provider

- ▶ Validates data provided by the authorized representative, which shall include at least the following
  - formal verification of the payment reference number
  - Formal verification of the secondary account identifier to be assigned to the payment account (email address, mobile phone number, tax identification number, tax identification number).
- ▶ In the event of incorrect data, rejects submissions with invalid data and notifies either the authorized representative or their service provider.
- ▶ Determines the BIC code of account-holding provider based on the payment account number provided by the authorized representative, based on the GIROInstant transfer limit amount and request to pay register published monthly by GIRO.
- ▶ Compiles the formally correct data into the standard pain.001 message (see MIG pain.001).

- Submits the GIROLock signed pain.001 message to the GIROInstant system via GIROHáló.

- Resubmits the corrected pain.001 message in case of a formal or content error.

- Resubmits the original pain.001 message if there is no http response from GIROInstant within 1 second of receipt of the pain.001 message.

- Receives the pain.002 response message from the GIRO, send an http response message from the GIROInstant to the GIROInstant.

- Provides feedback to the authorized representative or their service provider about the success or refusal of the submission. In case of rejection, the notification shall state the reason for the rejection.

- Ensures appropriate data handling (see Section 2.4).

- Ensures, that the contract signed with the authorized representative's service provider includes the service provider's obligation to inform the authorized representative of two things: first, that only authorized representative may make the the secondary account ID assignment notifiaction, and second, of the result of their assignment.

2.2.2 GIRO

- Defines the format and content requirements of the registration notification in accordance of the MNB Regulation.

- It receives secondary account assignment notification messages (standard pain.001) sent by the service provider that transmits the secondary account assignment notification .

- Receives the response message (standard pain.002) sent by the account-holding payment service provider.

- Performs the form and content checks of the messages according to the MIG pain.001 and pain.002.

- Confirms the receipt of the messages with an http response message.

- Forwards successfully validated pain.001, pain.002 messages.

- Resends messages if there is no http reply within 1 second.

- If the check is unsuccessful, sends rejection response message to the service Provider submitting secondary sccount identifier notification, stating the reason for the rejection.

- In case of a successful check, performs the tasks set out in Annex 26 of the BKR Rules of Procedure, Secondary Account Identifier Message Flow Description.

2.2.3 Account-holding payment service provider

- Receives the secondary account ID assignment notification messages (pain.001) from the GIROInstant system and sends an http response message of acceptance to the GIROInstant system.

- Performs its tasks related to the secondary account ID assignment in accordance with the provisions of Article 4 and Article 4/A of the MNB Regulation:

- Records and stores the receipt time of the notification of the assignment of a secondary account identifier within the time period specified for the acceptance of notification (YYYY-MM-DD HH:MM),

- Verifies, within one hour of receipt of the notification of the assignment, whether the authorized person is entitled to use the secondary account identifier or to modify or delete a registered secondary account identifier,

- Forwards the secondary account identifier assignment to the authorized representative for approval, if the verification under the MNB Regulation have been successfully completed.

▶ Performs the registration of the secondary account identifier in accordance with Annex 26 to the BKR Rules within one hour of the successful validation of the authorized representative or the availability of the consent of the natural person account holder or of the authorized person defined in Article 4/A(2) of the MNB Regulation.

▶ Refuses the assignment of a secondary account identifier in case of the unsuccessful validation of the authorized representative or if the consent in accordance with the MNB Regulation of the natural person account holder or of the authorized person defined in Article 4/A(2) of the MNB Regulation is not available.

▶ Sends GIROLock-signed message (standard pain.002) to GIROInstant about accepting or rejecting the assignment of the secondary account identifier, including the reason for rejection in case of rejection.

▶ Receives a SoapFault response to a pain.002 message rejected by GIRO due to a formal error.

▶ Resends the corrected pain.002 message to the GIRO if the pain.002 message was rejected. The account-holding payment service provider shall be informed of the rejection of the message in the next hourly transaction-level reconciliation report (CTR).

2.3 Rejection reasons for secondary account identifier assignment

Reasons for rejection by the account-holding payment service provider may include:

a. unathorized customer (non-existent customer or other necessary conditions for customer eligibility as defined by the account managing payment service provider),

b. invalid secondary account identification value,

c. invalid payment account number (incorrect format, or no matching account number in the records of the payment service provider),

d. absence of the consent pursuant to Article 4/A (1) and (2) of the MNBr,

e. technical error,

f. rejection by the customer,

g. other error.

2.4 Data management

The data processing of the participants in the process is based on the authorization of the authorized representative, which must cover data transfer to the authorized representative' service provider, the service provider submitting the secondary account assignment notification and GIRO Zrt.

The GIRO Zrt. shall assume the existence of consent to data processing for each secondary account assignment notification submitted and shall not verify it.

It is the responsibility of the service provider submitting the secondary account assignment notification to conclude an agreement with the authorized representative' service provider to the effect that the latter is obliged to inform the authorized representative of the data transfer and to obtain his authorization for this purpose.

GIRO Zrt. excludes all liability for any damage resulting from the absence of a legal basis for data processing.

3 Process overview

This chapter gives an overview of the message flows, describing the logical relationship between the process steps.

3.1 Secondary account ID assignment successful process

A notification is considered as a new secondary account identifier assignment if the secondary account identifier provided is not yet in the central database.
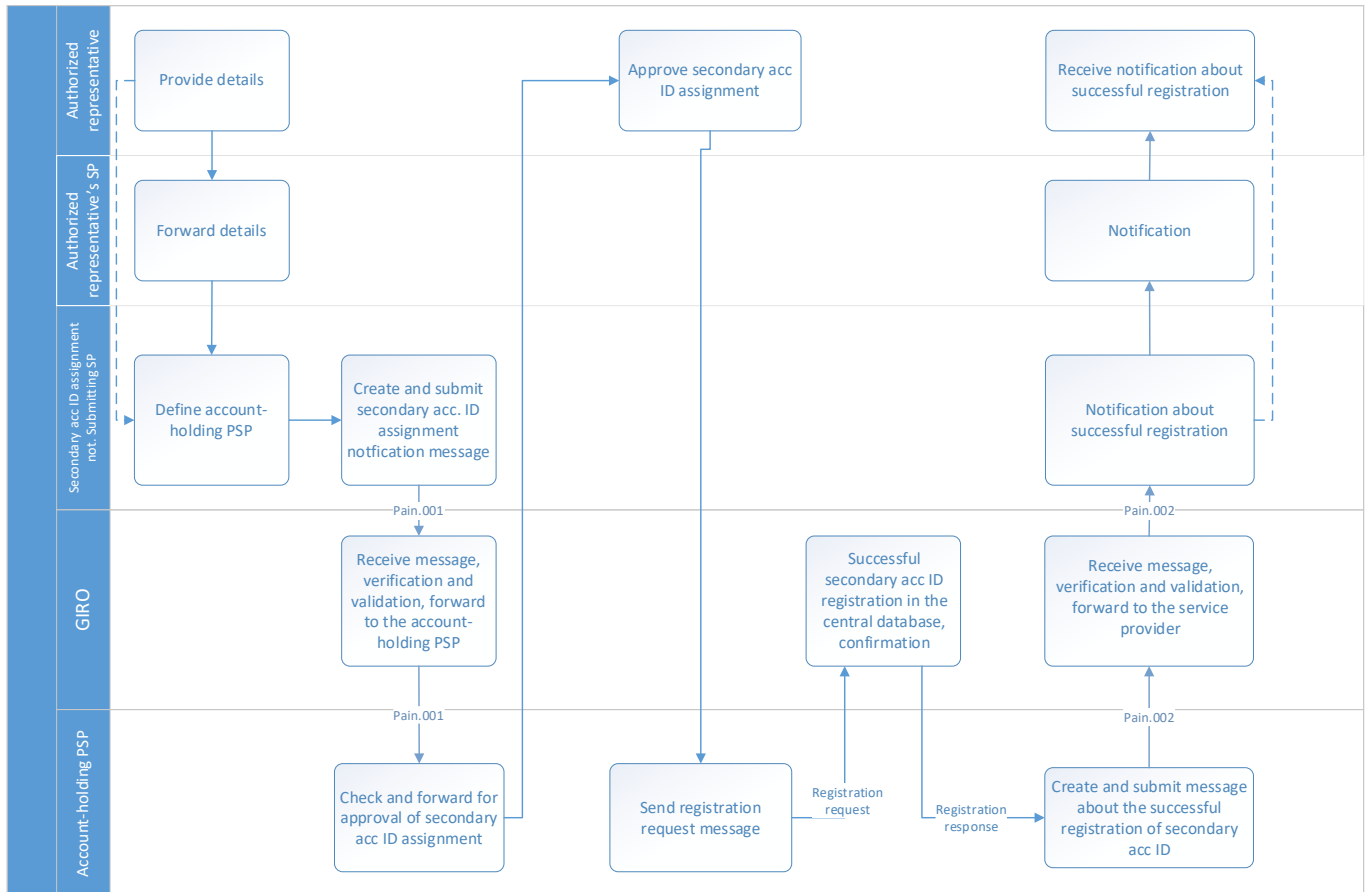
1Figure .: Successful secondary account ID assignment process

Steps in the process:

1. The authorized representative provides the details required for the secondary account ID assignment to their service provider or to the secondary account ID assignment notification submitting service provider.
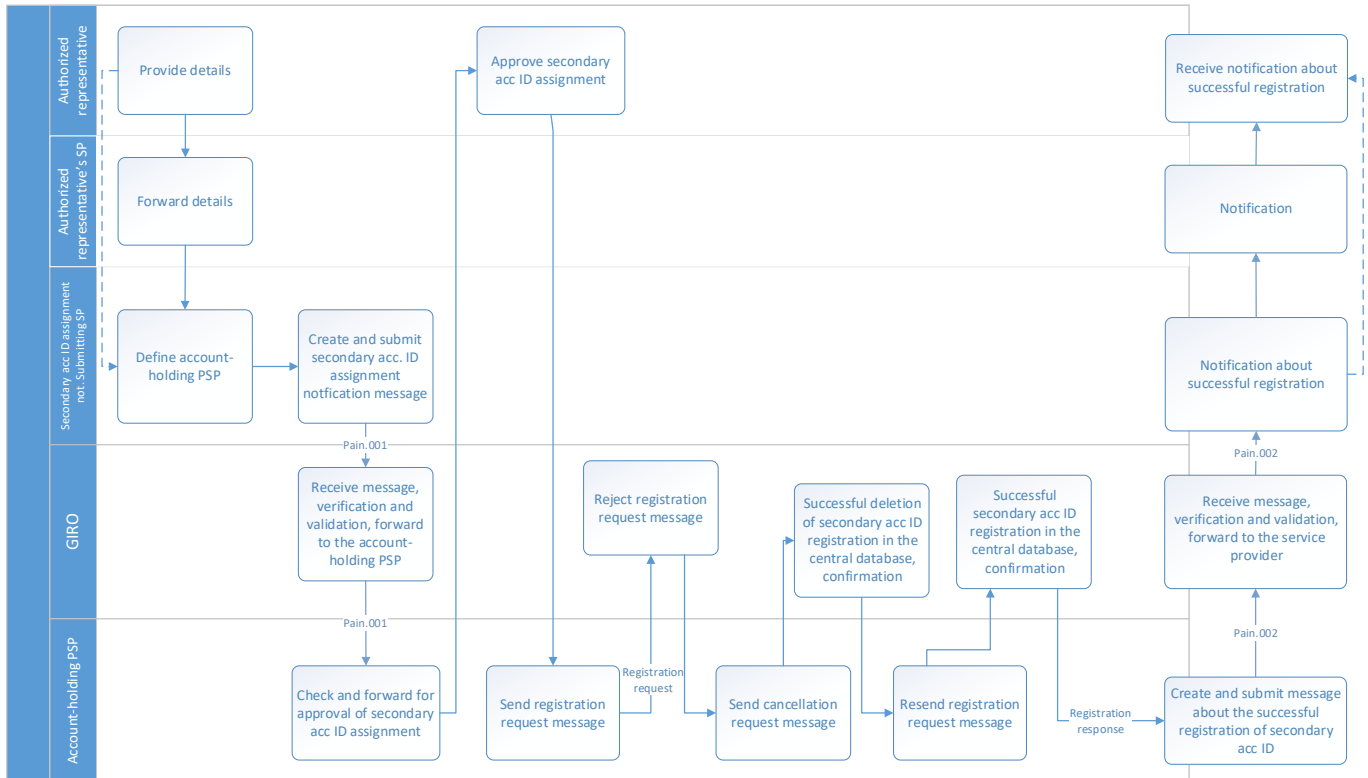
2. The secondary account ID assignment notification submitting service provider shall receive the data of the authorized representative and perform the formal verification of the data in accordance with point 2.2.1.

3. The secondary account ID assignment notification submitting service provider determines the account-holding payment service provider identifier (BIC) based on the payment acocunt number, compiles the pain.001 message and submits the pain.001 message signed with GIROLock to the GIRO.

4. The GIRO sends an http response of acceptance to the secondary account ID assignment notification submitting service provider and immediately performs a verification of the pain.001 message. If the form and content of the message is successfully checked, it shall forward the message to the account-holding payment service provider.

5. The account-holding payment service provider shall record the date of receipt and carry out the necessary checks in accordance with Article 4(7) of the MNB Regulation. If the check is successful, it shall arrange for the consent pursuant to Article 4/A(1) of the MNB Regulation to be obtained. If the account holder is not the person entitled to give consent, it shall check whether the consent of the person entitled pursuant to Article 4/A(2) is available and shall forward the secondary account number assignment to the person entitled to give consent for approval.

6. The authorized representative shall verify the data and approve the secondary account number assignment.
7. The account-holding payment service provider shall send to the GIRO the NAS Registration request as set out in Annex 26 to the BKR Rules of Procedure for the recording of the secondary account identifier in the central database.
8. The GIRO shall carry out the registration of the secondary account identifier in the GIROInstant NAS central register.
9. The GIRO shall send a response message (NAS RegistrationResponse) to the account-holding payment service provider.
10. The account-holding payment service provider sends a notification of successful registration to GIRO in the form of a pain.002 message signed with GIROLock with an accepted status.
11. The GIRO shall receive and, after successful verification of the form and content, forward the message of successful assignment to the secondary account ID assignment notification submitting service provider.
12. The secondary account ID assignment notification submitting service provider shall notify the successful assignment to the authorized representative or the authorized representative's service provider, who shall notify the authorized representative.

3.2 Secondary account number assignment process - for an existing secondary account number

Where the authorized representative requests the assignment of a secondary account identifier already registered in the central database (e.g. initiates the assignment to a secondary account identifier already registered for the payment account concerned or for another payment account), the secondary account identifier shall first be deleted by the payment service provider managing the account in the GIRO secondary account identifier register and then re-registered in the central database.
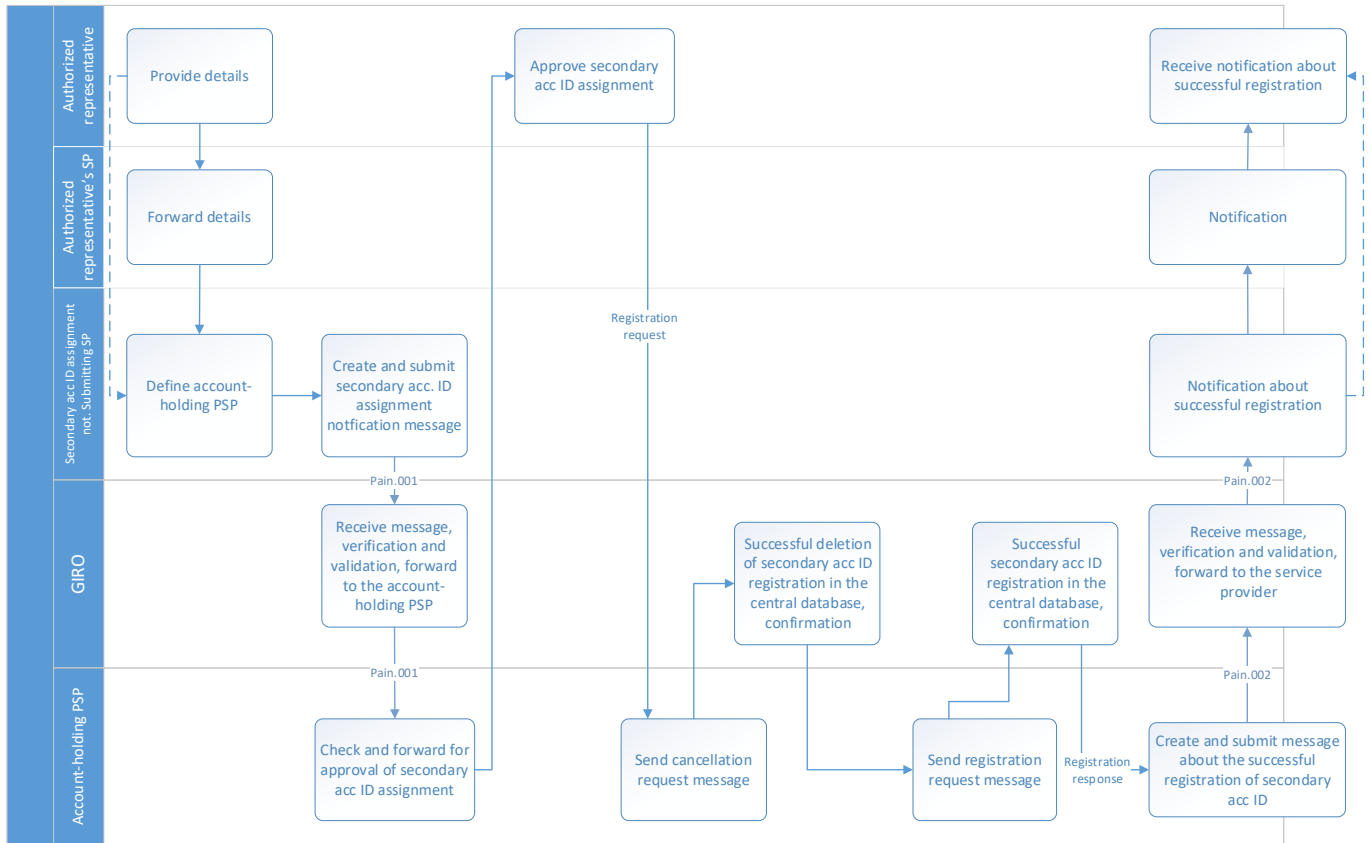
2Figure 1: Secondary account ID assignment process - for an existing secondary account ID

If the secondary account identifier has already been assigned by the authorised representative to a payment account with another account-holding payment service provider, the steps in the process are:

1. The authorized representative provides the details required for the secondary account ID assignment to their service provider or to the secondary account ID assignment notification submitting service provider.

2. The secondary account ID assignment notification submitting service provider shall receive the data of the authorized representative and perform the formal verification of the data in accordance with point 2.2.1.

3. The secondary account ID assignment notification submitting service provider determines the account-holding payment service provider identifier (BIC) based on the payment account number, compiles the pain.001 message and submits the pain.001 message signed with GIROLock to the GIRO.

4. The GIRO sends an http response of acceptance to the secondary account ID assignment notification submitting service provider and immediately performs a verification of the pain.001 message. If the form and content of the message is successfully checked, it shall forward the message to the account-holding payment service provider.

5. The account-holding payment service provider shall record the date of receipt and carry out the necessary checks in accordance with Article 4(7) of the MNB Regulation. If the check is successful, it shall arrange for the consent pursuant to Article 4/A(1) of the MNB Regulation to be obtained. If the account holder is not the person entitled to give consent, it shall check whether the consent of the person entitled pursuant to Article 4/A(2) is available and shall forward the secondary account number assignment to the person entitled to give consent for approval.

6. The authorized representative shall verify the data and approve the secondary account number assignment.

7. The account-holding payment service provider shall send to the GIRO the NAS Registration request as set out in Annex 26 to the BKR Rules of Procedure for the recording of the secondary account identifier in the central database.

8. The GIRO shall carry out the verification of the secondary account identifier in accordance with Annex 26 to the BKR Rules, but the central database shall reject the secondary account identifier registration due to the secondary account identifier already registered in the central database. The GIRO shall send a rejection message (NAS RegistrationResponse) to the account-holding payment service provider, containing the error code of the rejection.

9. The account-holding payment service provider shall delete the already registered secondary account identifier in the central database (NASDeleteAliasInformationRequest) in accordance with Annex 26 to the BKR Rules.

10. The GIRO shall perform the deletion of the secondary account identifier in the GIROInstant NAS central register and send a response message (NAS DeletionResponse) to the account-holding payment service provider indicating the successful deletion.

11. The account-holding payment service provider shall resubmit the registration message (NAS RegistrationRequest) to the GIRO for the secondary account identifier to be recorded in the central database.

12. The GIRO shall carry out the registration of the secondary account identifier in the GIROInstant NAS central register and shall send a response message (NAS RegistrationResponse) to the account-holding payment service provider.

13. The account-holding payment service provider sends a notification of successful registration to GIRO in the form of a pain.002 message signed with GIROLock with an accepted status.

14. The GIRO shall receive and, after successful verification of the form and content, forward the message of successful assignment to the secondary account ID assignment notification submitting service provider.

15. The secondary account ID assignment notification submitting service provider shall notify the successful assignment to the authorized representative or the authorized representative's service provider, who shall notify the authorized representative.

3Figure 1: Process for secondary account ID assignment - in case of a secondary account ID already registered with the payment service provider

If the account-holding payment service provider establishes from its own records that the secondary account identifier has already been assigned to the payment account held by the authorised representative, the steps in the process are as follows:

1. The authorized representative provides the details required for the secondary account ID assignment to their service provider or to the secondary account ID assignment notification submitting service provider.

2. The secondary account ID assignment notification submitting service provider shall receive the data of the authorized representative and perform the formal verification of the data in accordance with point 2.2.1.

3. The secondary account ID assignment notification submitting service provider determines the account-holding payment service provider identifier (BIC) based on the payment reference number, compiles the pain.001 message and submits the pain.001 message signed with GIROLock to the GIRO.

4. The GIRO sends an http response of acceptance to the secondary account ID assignment notification submitting service provider and immediately performs a verification of the pain.001 message. If the form and content of the message is successfully checked, it shall forward the message to the account-holding payment service provider.

5. The account-holding payment service provider shall record the date of receipt and carry out the necessary checks in accordance with Article 4(7) of the MNB Regulation. If the check is successful, it shall arrange for the consent pursuant to Article 4/A(1) of the MNB Regulation to be obtained. If the account holder is not the person entitled to give consent, it shall check whether the consent

of the person entitled pursuant to Article 4/A(2) is available and shall forward the secondary account number assignment to the person entitled to give consent for approval.

6. The authorized representative shall verify the data and approve the secondary account number assignment.

7. The account-holding payment service provider shall delete the already registered secondary account identifier in the central database (NASDeleteAliasInformationRequest) in accordance with Annex 26 to the BKR Rules.

8. The GIRO shall perform the deletion of the secondary account identifier in the GIROInstant NAS central register and send a response message (NAS DeletionResponse) to the account-holding payment service provider indicating the successful deletion.

9. The account-holding payment service provider shall resubmit the registration message (NAS RegistrationRequest) to the GIRO for the secondary account identifier to be recorded in the central database.

10. The GIRO shall carry out the registration of the secondary account identifier in the GIROInstant NAS central register and shall send a response message (NAS RegistrationResponse) to the account-holding payment service provider.

11. The account-holding payment service provider sends a notification of successful registration to GIRO in the form of a pain.002 message signed with GIROLock with an accepted status.

12. The GIRO shall receive and, after successful verification of the form and content, forward the message of successful assignment to the secondary account ID assignment notification submitting service provider.

13. The secondary account ID assignment notification submitting service provider shall notify the successful assignment to the authorized representative or the authorized representative's service provider, who shall notify the authorized representative.

3.3 Secondary account number assignment process - rejection by the authorized representative
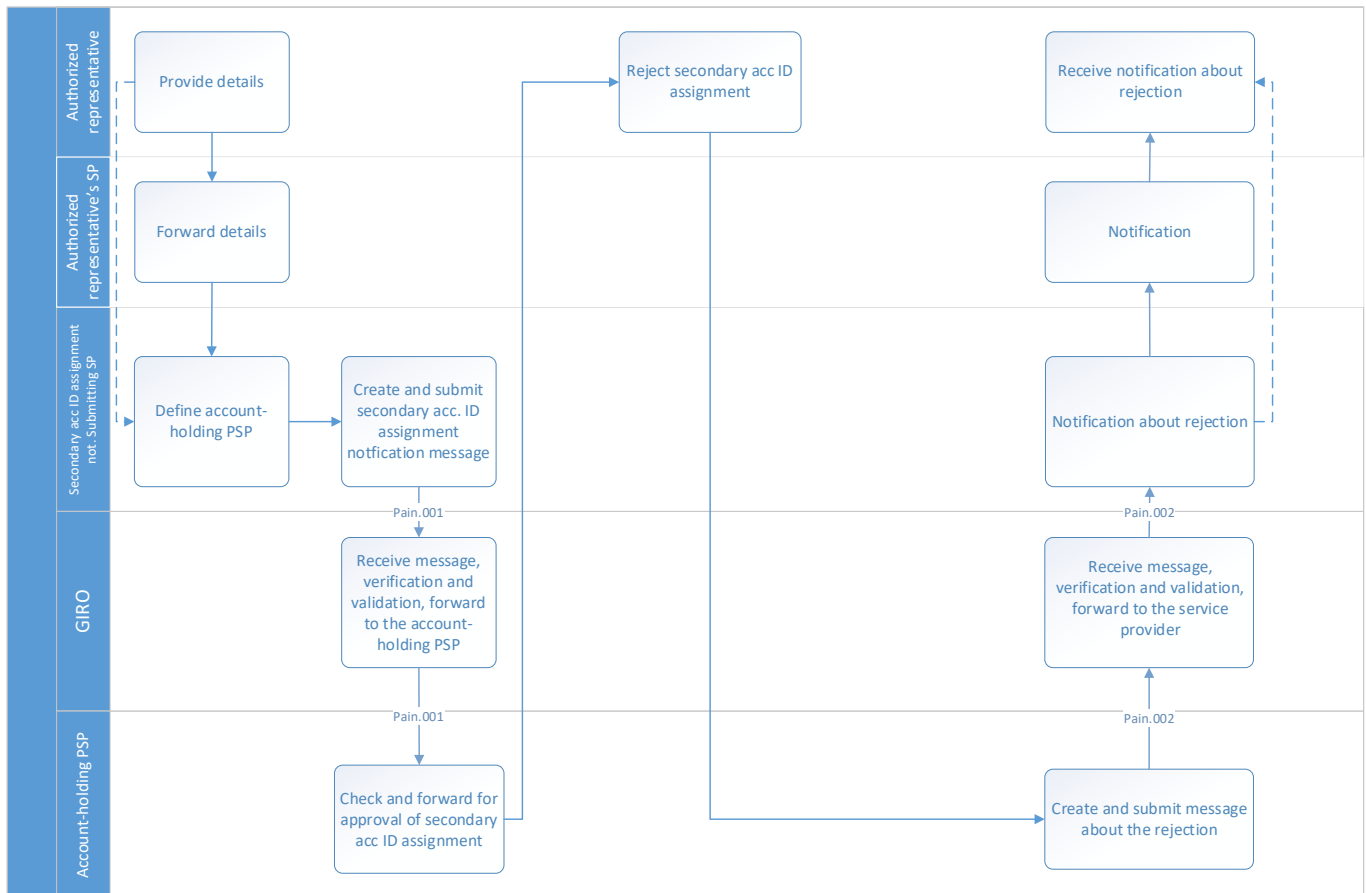
4Figure . Secondary account ID assignment process - rejection by customer
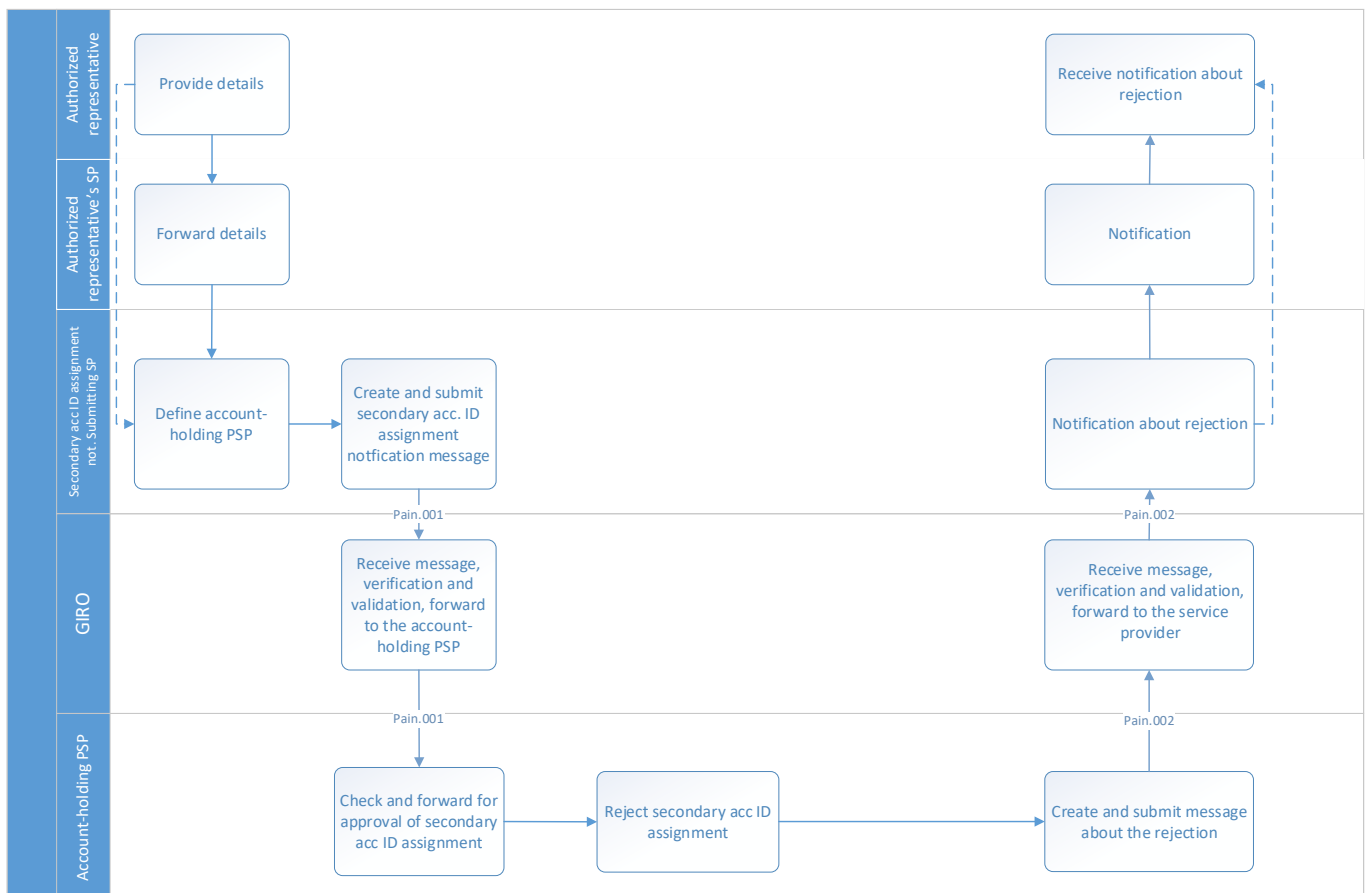
Process steps:

1. The authorized representative provides the details required for the secondary account ID assignment to their service provider or to the secondary account ID assignment notification submitting service provider.

2. The secondary account ID assignment notification submitting service provider shall receive the data of the authorized representative and perform the formal verification of the data in accordance with point 2.2.1.

3. The secondary account ID assignment notification submitting service provider determines the account-holding payment service provider identifier (BIC) based on the payment reference number, compiles the pain.001 message and submits the pain.001 message signed with GIROLock to the GIRO.

4. The GIRO sends an http response of acceptance to the secondary account ID assignment notification submitting service provider and immediately performs a verification of the pain.001 message. If the form and content of the message is successfully checked, it shall forward the message to the account-holding payment service provider.

5. The account-holding payment service provider shall record the date of receipt and carry out the necessary checks in accordance with Article 4(7) of the MNB Regulation. If the check is successful, it shall arrange for the consent pursuant to Article 4/A(1) of the MNB Regulation to be obtained.

If the account holder is not the person entitled to give consent, it shall check whether the consent of the person entitled pursuant to Article 4/A(2) is available and shall forward the secondary account number assignment to the person entitled to give consent for approval.

6. The authorized representative rejects the secondary account number assignment.

7. The account-holding payment service provider sends pain.002 message containing the reason for the rejection (rejection by the customer) and sends it to the GIRO.

8. The GIRO performs a formal and content check,
    a. after successful verification, forwards the message containing the reason for failure to the secondary account ID assignment notification submitting service provider.
    b. In case of unsuccessful formal validation SoapFault or content validation, the result is processing stop. The payment service provider shall be informed of the rejection of the message from the next hourly transaction-level reconciliation report (CTR) and shall resend the formally and contentally correct pain.002 message to the GIRO.

9. The secondary account ID assignment notification submitting service provider shall notify the failed assignment to the authorized representative or the authorized representative's service provider, who shall notify the authorized representative.

3.4 Secondary account identifier assignment process - rejection by the payment service provider managing the account

5. figure Process for secondary account ID assignment - rejection by the payment service provider managing the account

Steps in the process:
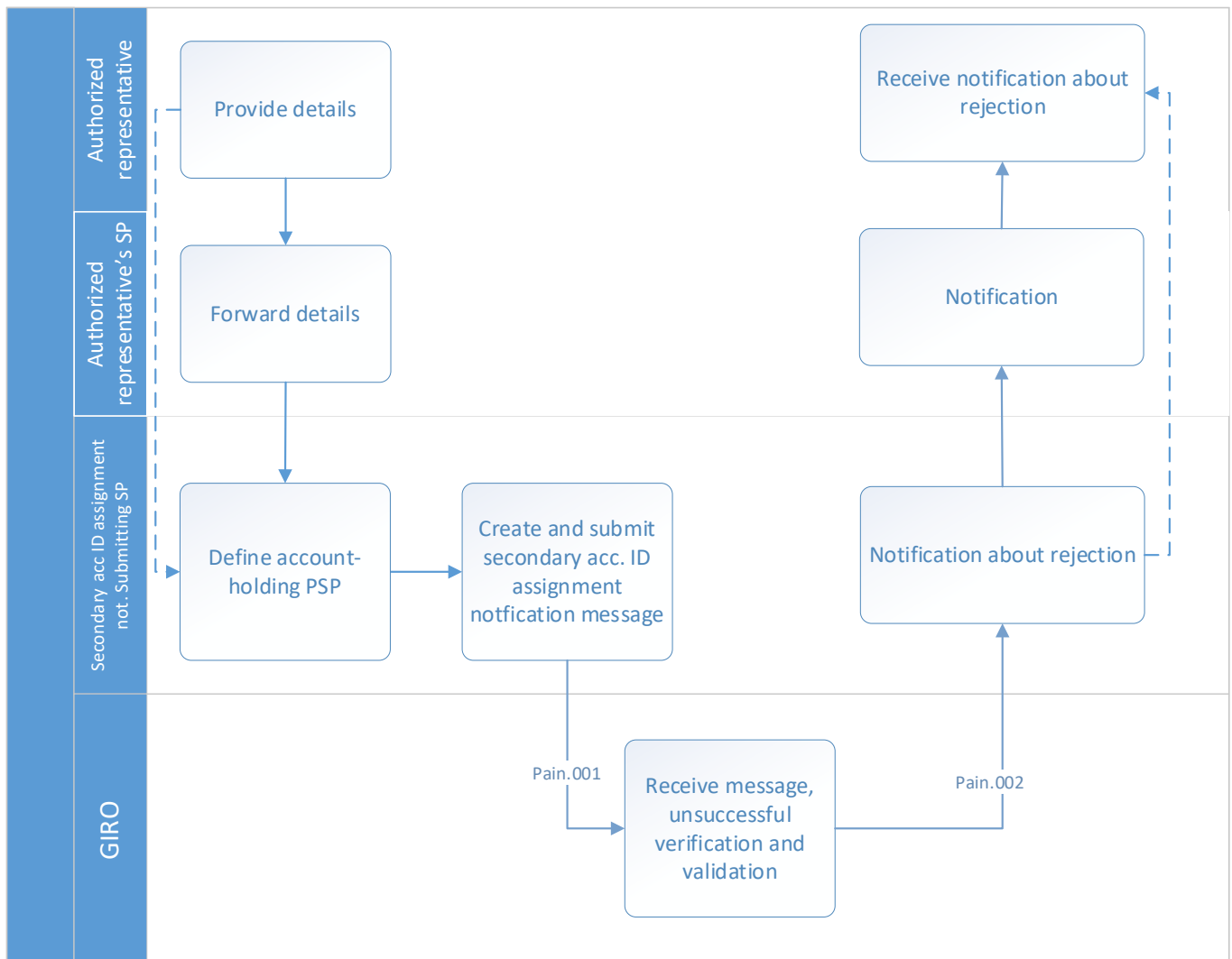
1. The authorized representative provides the details required for the secondary account ID assignment to their service provider or to the secondary account ID assignment notification submitting service provider.

2. The secondary account ID assignment notification submitting service provider shall receive the data of the authorized representative and perform the formal verification of the data in accordance with point 2.2.1.

3. The secondary account ID assignment notification submitting service provider determines the account-holding payment service provider identifier (BIC) based on the payment reference number, compiles the pain.001 message and submits the pain.001 message signed with GIROLock to the GIRO.

4. The GIRO sends an http response of acceptance to the secondary account ID assignment notification submitting service provider and immediately performs a verification of the pain.001 message. If the form and content of the message is successfully checked, it shall forward the message to the account-holding payment service provider.

5. The account-holding payment service provider records the date of receipt in accordance with Article 4(7) of the MNB Regulation, carries out the necessary checks and rejects the secondary account number assignment (rejection reasons as set out in Chapter 2.3).

6. The account-holding payment service provider sends a rejection pain.002 message signed with GIROLock, containing the reason for the rejection and send it to the GIRO.

7. The GIRO shall carry out a formal and substantive check,
    a. after successful verification, forwards the message containing the reason for failure to the secondary account ID assignment notification submitting service provider.
    b. In case of unsuccessful formal validation SoapFault or content validation, the result is processing stop. The payment service provider shall be informed of the rejection of the message from the next hourly transaction-level reconciliation report (CTR) and shall resend the formally and contentally correct pain.002 message to the GIRO.

8. The secondary account ID assignment notification submitting service provider shall notify the failed assignment to the authorized representative or the authorized representative's service provider, who shall notify the authorized representative.

3.5 Secondary account ID assignment process - rejection of a secondary account ID assignment notification message by GIRO

6Figure . Secondary account ID assignment process - pain.001 rejection by GIRO
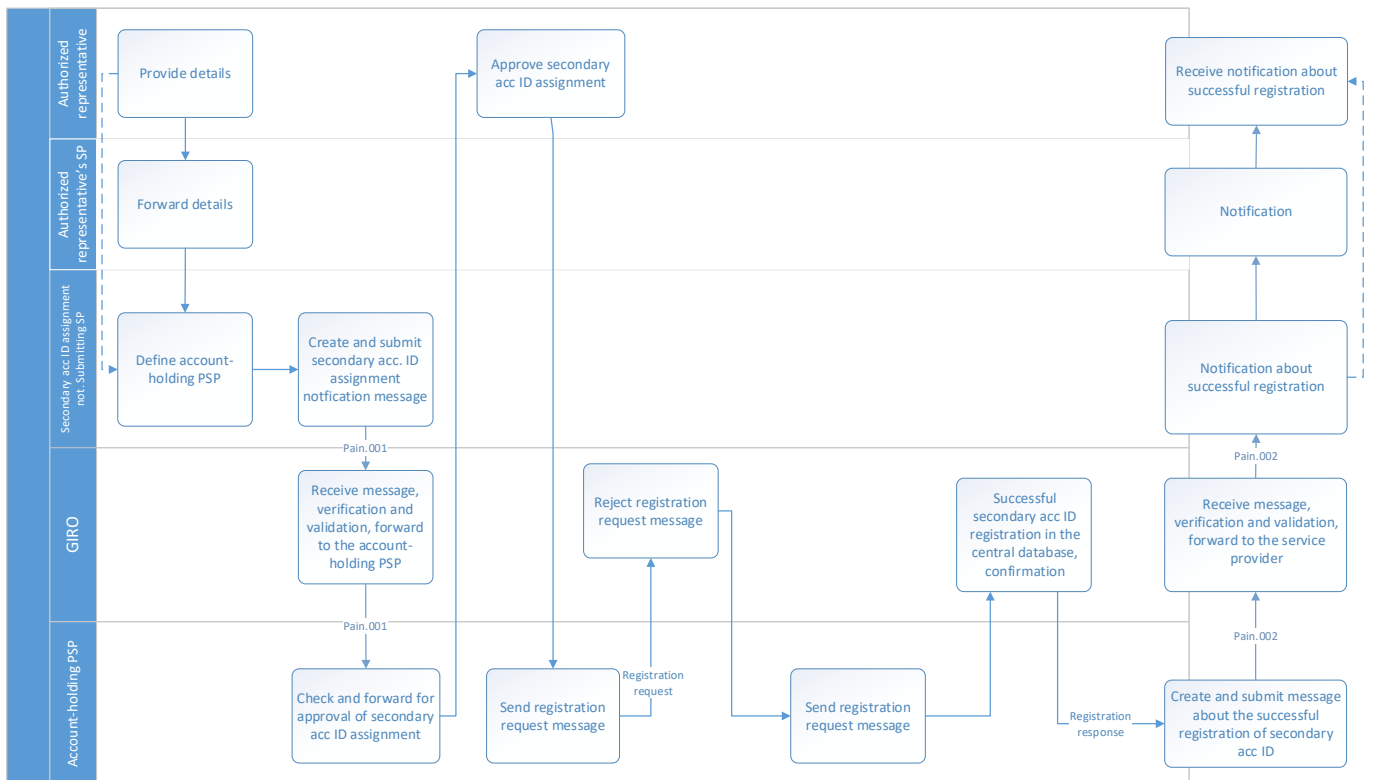
Steps in the process:

1. The authorized representative provides the details required for the secondary account ID assignment to their service provider or to the secondary account ID assignment notification submitting service provider.
2. The secondary account ID assignment notification submitting service provider receives the data of the authorized representative and perform the formal verification of the data in accordance with point 2.2.1.
3. The secondary account ID assignment notification submitting service provider determines the account-holding payment service provider identifier (BIC) based on the payment reference number, compiles the pain.001 message and submits the pain.001 message signed with GIROLock to the GIRO.

4. The GIRO performs a formal and content check and sends a SoapFault response message in case of a formal error and a pain.002 rejection response message in case of a content error to the secondary account ID assignment notification submitting service provider.

5. The secondary account ID assignment notification submitting service provider resends the pain.001 message as corrected.

3.6 Successful secondary account ID assignment process - after correction of an incorrect secondary account ID registration

7Successful secondary account ID assignment process - after registration correction

1. Steps of the process: The authorized representative provides the details required for the secondary account ID assignment to their service provider or to the secondary account ID assignment notification submitting service provider.

2. The secondary account ID assignment notification submitting service provider shall receive the data of the authorized representative and perform the formal verification of the data in accordance with point 2.2.1.

3. The secondary account ID assignment notification submitting service provider determines the account-holding payment service provider identifier (BIC) based on the payment reference number, compiles the pain.001 message and submits the pain.001 message signed with GIROLock to the GIRO.

4. The GIRO sends an http response of acceptance to the secondary account ID assignment notification submitting service provider and immediately performs a verification of the pain.001 message. If the form and content of the message is successfully checked, it shall forward the message to the account-holding payment service provider.

5. The account-holding payment service provider shall record the date of receipt and carry out the necessary checks in accordance with Article 4(7) of the MNB Regulation. If the check is successful, it shall arrange for the consent pursuant to Article 4/A(1) of the MNB Regulation to be obtained. If the account holder is not the person entitled to give consent, it shall check whether the consent of the person entitled pursuant to Article 4/A(2) is available and shall forward the secondary account number assignment to the person entitled to give consent for approval.

6. The authorized representative shall verify the data and approve the secondary account number assignment.

7. The account-holding payment service provider sends to the GIRO the NAS Registration request as set out in Annex 26 to the BKR Rules of Procedure for the recording of the secondary account identifier in the central database.

8. The GIRO carries out the verification of the secondary account identifier in accordance with Annex 26 to the BKR Rules, but the central database shall reject the secondary account identifier registration due to the secondary account identifier already registered in the central database. The GIRO shall send a rejection message (NAS RegistrationResponse) to the account-holding payment service provider, containing the error code of the rejection.

9. The account-holding payment service provider investigates the reason for the rejection and, if the error can be correct, repeats the secondary account ID registration in accordance with Annex 26 to the BKR Rules. If the error cannot be corrected, the payment service provider rejects the secondary account number assignment and the process shall continue as set out in Chapter 3.4.

10. The GIRO shall carry out the registration of the secondary account identifier in the GIROInstant NAS central register in accordance Annex 26 to the BKR Rules.

11. The account-holding payment service provider sends a notification of successful registration to GIRO in the form of a pain.002 message signed with GIROLock with an accepted status.

12. The GIRO shall receive and, after successful verification of the form and content, forward the message of successful assignment to the secondary account ID assignment notification submitting service provider.

13. The secondary account ID assignment notification submitting service provider shall notify the successful assignment to the authorized representative or the authorized representative's service provider, who shall notify the authorized representative.

4 Reports

The secondary account ID assignment notification submitting service provider and the account-holding payment service provider shall find in the hourly and end-of-day transaction reconciliation report (CTR/DTR) a statement of successfully sent/received and unsuccessfully sent pain.001 and pain.002 messages.