

**MNB Decree
No 1/2023 (I. 17.)
of the Governor of the Magyar Nemzeti Bank
on the processing and distribution of banknotes and on technical tasks relating to the protection of
banknotes against counterfeiting**

Having regard to the authorisation by Article 171 (1) e), f) and i) together with Article 171 (2) b) and c) of Act CXXXIX of 2013 on the Magyar Nemzeti Bank, and acting within my scope of duty laid down in Article 4 (2), (5) and (6) of Act CXXXIX of 2013 on the Magyar Nemzeti Bank, I hereby decree the following:

1. Scope

Article 1 This Decree shall apply to the processing, distribution and protection against counterfeiting of
a) forint banknotes, issued by the Magyar Nemzeti Bank (hereinafter referred to as 'MNB'), which are in circulation and forint banknotes withdrawn but remaining exchangeable for legal tender (hereinafter: forint banknotes); and

b) with regard to Article 3 (1), Article 3 (2) b), Article 3 (2) d) db), Article 3 (4), Article 7 and Articles 19–21 [in issues not regulated by Council Regulation (EC) No 1338/2001 of 28 June 2001 laying down measures necessary for the protection of the euro against counterfeiting (hereinafter referred to as 'Council Regulation')] foreign banknotes issued by foreign institutions authorised to issue cash, which are in circulation, and foreign banknotes withdrawn but remaining exchangeable for legal tender (hereinafter: foreign banknotes)

[hereinafter the banknotes under points a) and b) collectively referred to as 'banknotes'].

2. Definitions

Article 2 For the purposes of this Decree, the following definitions shall apply:

1. *cash dispensers*: self-service devices that do not qualify as banknote handling machines, allowing customers to withdraw banknotes by using bank cards or other means to the debit of a payment account [for example automated teller machine (hereinafter referred to as 'ATM'), self-checkout terminals with cash withdrawal function];

2. *average daily forint cash turnover*: the total value of cash transactions specified in Point 23 a) aa) and ad) carried out by a branch of the credit institution and the postal service, or through an ATM or a customer-operated machine during a calendar year, divided by the business days of the given branch of the credit institution or the postal service, ATM or customer-operated machine when the branch, ATM or customer-operated machine performed forint cash distribution services;

3. *exchange deadline*: the date determined taking account of the deadlines in an MNB announcement published before 1 May 2004 (hereinafter referred to as 'MNB announcement') or in accordance with the deadlines set forth in Article 23 (3) of the Act CXXXIX of 2013 on the Magyar Nemzeti Bank (hereinafter referred to as 'MNB Act'), and the deadline determined by a legal act or an official announcement of foreign institutions authorised to issue cash, until the banknotes and coins withdrawn from circulation can be exchanged for legal tender;

4. *banknote recirculation*: within the framework of cash distribution:

- a) dispensing banknotes,
- b) banknote delivery,
- c) banknote transfer;

5. *banknote handling machines*:

- a) staff-operated machines, including
 - aa) banknote processing machines,
 - ab) banknote authentication machines,
 - ac) teller assistant recycling machines,

- ad) teller assistant machines,
- b) customer-operated machines, including
 - ba) cash-in machines,
 - bb) cash-recycling machines,
 - bc) combined cash-in and cash-out machines,
 - bd) cash-out machines;

6. *debit payment card*: the card to be reported in the data supply under the MNB Decree on the reporting obligations to the central bank information system to be fulfilled primarily in relation to carrying out the basic tasks of the Magyar Nemzeti Bank, entitled "Payment infrastructures" (MNB ID code: P11) as cards with debit function, cards with debit function connected to credit lines and as cards with prepaid function;

7. *withdrawal deadline*: the date determined by an MNB announcement or by an MNB decree and the deadline determined by a legal act or an official announcement of foreign institutions authorised to issue cash, upon which the withdrawn banknotes and coins lose their legal tender status;

8. *other economic agents*: natural or legal persons and other entities without legal personality that do not qualify as cash processing providers or cash distributors and that are engaged on a secondary basis in banknote distribution via customer-operated machines or cash dispensers, within the limit of such secondary activities;

9. *ERA system*: the MNB's information system enabling electronic administration;

10. *ERA BJV*: an interface of the ERA system dedicated to the notification and registration of banknote handling machines;

11. *consumer*: a person defined in the Act on the Civil Code;

12. *banknotes withdrawn from circulation*: banknote no longer accepted as legal tender as prescribed in an MNB announcement or an MNB decree, or in a legal act or in an official announcement of foreign institutions authorised to issue cash;

13. *coin withdrawn from circulation*: coin defined in the MNB decree on the processing and distribution of coins and on technical tasks relating to the protection of coins against counterfeiting;

14. *fit banknotes*: genuine legal tender, covering:

- a) forint banknotes, identified as fit for recirculation according to the sorting criteria defined in Annex 1,
- b) euro banknotes, identified as fit for recirculation during a fitness checking carried out according to the provisions laid down in Article 6 (1) or (2) of the ECB Decision ECB/2010/14 of 16 September 2010 on the authenticity and fitness checking and recirculation of euro banknotes (hereinafter referred to as 'ECB Decision'),

c) other foreign banknotes, identified as fit for recirculation according to the sorting criteria of the issuer

15. *unfit banknotes*:

- a) genuine banknotes withdrawn from circulation; and
- b) genuine legal tender, covering:
 - ba) forint banknotes, identified as unfit for recirculation according to the sorting criteria defined in Annex 1,
 - bb) foreign banknotes – excluding euro banknotes— identified as unfit for recirculation according to the sorting criteria of the issuer, and
 - c) euro banknotes, identified as 'unfit euro banknotes' in Article 2 (11) of the ECB Decision;

16. *exchanging forint banknotes*:

- a) replacement of forint banknotes withdrawn from circulation before the deadline specified in Article 23 (3) of the MNB Act
 - aa) for forint banknotes of the same denomination and fit for circulation,
 - ab) acceptance for payment, including deposits to the customer's own payment account,
 - ac) accepting deposits with a machine operated by the customer as specified in Point 5 b) ba)–bc),
 - b) replacement of forint banknotes that are difficult to recognize, along with damaged banknotes
 - ba) for forint banknotes of the same denominations and fit for circulation,
 - bb) acceptance for payment, including deposits to the customer's own payment account;

17. *denomination exchange of forint banknotes*: exchange of fit forint banknotes and of unfit forint banknotes qualifying as legal tender for fit forint banknotes or forint coins of other denominations, in

identical nominal amounts;

18. *exchanging forint coins*: cash operation defined in the MNB decree on the processing and distribution of coins and on technical tasks relating to the protection of coins against counterfeiting;

19. *denomination exchange of forint coins*: cash operation defined in the MNB decree on the processing and distribution of coins and on technical tasks relating to the protection of coins against counterfeiting;

20. *counterfeit banknotes*: counterfeits that have been fraudulently produced by using the image, denomination value or any security feature of a genuine banknote by imitating or modifying it;

21. *suspicious banknotes*: banknotes – legal tender or withdrawn from circulation – which are subject to any well-founded professional doubt as to their authenticity relying on the results of an authenticity check conducted under Article 3 (3) and (4) by cash processing providers or cash distributors;

22. *incomplete banknote*: banknotes unfit for circulation pursuant to points 4.5 and 4.6 of Annex 1;

23. *credit payment card*: the card to be reported in the data supply under the MNB Decree on the reporting obligations to the central bank information system to be fulfilled primarily in relation to carrying out the basic tasks of the Magyar Nemzeti Bank code of the entitled “Payment infrastructures” (MNB ID code: P11) as cards with credit function and as cards with delayed debit function;

24. *double/duplex counter*: two counters located next to each other, in which the two cashiers can use one (the same) UV-A/C device without leaving the counter;

25. *cash distribution*:

a) the following banknote operations

aa) dispensing and depositing banknotes carried out at the counter of the cash distributor,

ab) banknote transfer by cash processing providers following the cash processing activity, in line with the client’s instructions, including the filling of the equipment that is physically suitable for dispensing and depositing banknotes,

ac) banknote trade among cash distributors,

ad) dispensing and depositing banknotes through physically enabled equipment,

ae) denomination exchange of forint banknotes,

af) exchanging forint banknotes;

b) the following coin operations

ba) dispensing and depositing coins carried out at the counter of the cash distributor,

bb) coin transfer by cash processing providers following the cash processing activity, in line with the client’s instructions, including the filling of the equipment that is physically suitable for dispensing and depositing coins,

bc) coin trade among cash distributors,

bd) dispensing and depositing coins through physically enabled equipment,

be) denomination exchange of forint coins,

bf) exchanging of forint coins;

26. *cash processing*: an activity defined in Act on Credit Institutions and Financial Enterprises (hereinafter referred to as ‘Credit Institutions Act’);

27. *cash processing providers*: institutions authorised to carry out cash processing activities in accordance with the Credit Institutions Act;

28. *cash distributors*:

a) credit institutions, including Hungarian branches of credit institutions registered abroad (hereinafter together: credit institutions),

b) payment institutions,

c) an intermediary providing currency exchange services in accordance with the Credit Institutions Act;

d) the institution operating the Postal Settlement System (hereinafter referred to as ‘postal service’),

e) postal service providers carrying out international postal money order services specified in the Act on the Postal services;

29. *counter*: a place in the branch of a cash distributor located inside the customer-room or separated from the customer-room, carrying out the cash transactions specified in Point 25 a) aa), ae) and af) as well Point 25 b) ba), be) and bf);

30. *cashier*: employee of the cash distributor carrying out the cash transactions specified in Point 25 a)

aa), ae) and af) as well as Point 25 b) ba), be) and bf);

31. *availability*: the period during which the ATM or customer-operated machine is able – at least partially – to fulfil the customer’s request to dispense or deposit banknotes;

32. *account holder*: natural or legal person, or other entities without legal personality, on whose payment account the amount of cash deposited or withdrawn through the customer-operated machine is credited or debited;

33. *legal tender*: banknotes and coins defined in Article 4 (2) of the MNB Act and defined as such in a legal act or in an official announcement of a foreign institution authorised to issue cash;

34. *UV-A/C device*: an equipment using for checking the authenticity of forint banknotes, which can operate in both the UV-A and UV-C wavelength ranges;

35. *customer*: natural or legal person, or other entity without legal personality using the services of cash processing providers, cash distributors, customer-operated machines or cash dispensers within the framework of cash distribution;

36. *force majeure*: any unavoidable natural, infrastructural or social event that is capable to influence the operations of cash processing providers, cash distributors and other economic agents and to cause major disturbances in the smooth supply of banknotes and that has the capacity to influence or prevent the implementation of the provisions of this Decree, such as, in particular, natural disasters, terrorist acts, strikes, war and civil war.

3. Provisions on banknote distribution

Article 3 (1) Cash processing providers, cash distributors, as well as other economic agents with regard to Article 4 (2) and (6) and Article 7, with the exception of the provisions in (2), shall be allowed to recirculate banknotes only after having checked them for authenticity and fitness and found them to be genuine and fit for circulation.

(2) The authenticity and fitness check does not have to be repeated

a) with regard to forint banknotes taken over from the MNB,

b) with regard to euro banknotes received from national central banks of Member States that have adopted the euro as legal tender,

c) with regard to foreign banknotes not regulated in b) and taken over from foreign institutions authorised to issue cash, and

d) with regard to banknotes taken over from other cash processing providers and cash distributors when the authenticity and fitness check has been performed in a certified way by any cash processing provider or cash distributor as set out below

da) in the case of forint banknotes, using a banknote handling machine of the type listed in the register made public on the MNB’s Internet website (hereinafter referred to as ‘MNB register’), tested by the MNB in accordance with Articles 17–19, meeting the relevant requirements and set in accordance with the hardware and software version specified in the MNB register,

db) in accordance with Article 7 for euro banknotes,

dc) in accordance with paragraphs (1) and (4), in the case of foreign banknotes not regulated in point db).

(3) The authenticity check of forint banknotes shall be performed under the provisions laid down in the relevant MNB announcement, MNB decree, or MNB publication containing the description of the given denomination, and their fitness check shall be performed in accordance with the criteria set out in Annex 1.

(4) As regards foreign banknotes, the checks referred to in paragraph (1) shall be conducted with due regard to the sorting standards of the institution authorised to issue, complying with a mere description in the relevant legal act or official announcement, or relying on the banknote description contained in publications prepared by a specialised information providing organisation.

Article 4 (1) Forint banknotes shall be checked for authenticity and fitness by banknote handling machines of the types listed in the MNB register, set in accordance with the hardware and software version specified therein, or manually.

(2) Forint banknotes may be recirculated through cash dispensers or customer-operated machines –

subject to the exception set out in paragraph (6) – on the condition that the banknotes are duly checked for authenticity and fitness by banknote handling machines of the types listed in the MNB register and set in accordance with the hardware and software version specified therein, and they have been found genuine and fit for circulation.

(3) The cash processing provider may check the authenticity and fitness for circulation of forint banknotes – not including forint banknotes that cannot, owing to their physical condition, be checked with banknote handling machines or banknotes withdrawn from circulation – only with banknote handling machines of types listed in the MNB register and set in accordance with the hardware and software version specified therein.

(4) Cash processing providers, cash distributors and other economic actors may not recirculate the genuine forint banknotes classified into Category A in accordance with the table in Point 2.1.1 of Annex 2 or Category 3 in accordance with the table in Point 2.2.1 of Annex 2 by the banknote handling machine during the repeated check(s), they shall hand over or send these banknotes to the MNB.

(5) In the cash disbursement turnover, branches of credit institutions and the postal service may also recirculate the forint banknotes paid in by customers at the given branch even following a manual check.

(6) Cash processing providers, cash distributors and other economic agents may also carry out the checks of forint banknotes for authenticity and fitness in force majeure cases manually, on a temporary basis, with a view to ensuring a smooth banknote supply. In these cases the cash processing providers, cash distributors and other economic agents shall notify the MNB in an encrypted electronic message sent to the kpl-ellenorzes@mn.b.hu email address

a) about the occurrence and expected duration of the force majeure situation without delay,

b) about the manual check performed, subsequently, before the last working day of the month following the ending of the force majeure situation, with a description of the latter, and indicating the actual duration of the manual check.

Article 5 (1) A banknote handling machine may be put into operation for the purpose of distributing forint banknotes only if the banknote handling machine is of a type listed in the MNB register and set in accordance with the hardware and software version specified therein.

(2) Cash processing provider, cash distributor and other economic agent shall, while other operators shall be entitled to, notify the MNB of the putting into operation of a machine as specified in paragraph (1) in advance – at least 3 working days prior to the scheduled date of putting into operation – by recording the following data in the ERA BJV:

a) information about the operator (name, registered office, name and contact details of the contact organisational unit),

b) information about the banknote handling machine to be put into operation (type, unique identifier, version number of the hardware and software used for checking the authenticity of forint banknotes),

c) the site and date where and when the machine is to be put into operation and in the case of multiple sites or dates, identification of each of the sites and dates concerned,

d) the currency denominations of the banknotes that can be processed with the banknote handling machine,

e) the name and registered office of the manufacturer and/or distributor of the machine,

f) the name and registered office of the entity carrying out the tasks of maintenance and repairs, the frequency of maintenance.

(3) Any change in the data referred to in paragraph (2) – including the fact of removal the banknote handling machine from the operating site for repairs or maintenance exceeding 5 working days – shall be notified to the MNB by the cash processing provider, cash distributor or other economic agent within a maximum of 5 working days of the date on which such change takes effect, by recording the changed data in the manner specified in paragraph (2).

(4) The manufacturer having its registered office in Hungary, or in the absence of such, the distributor, shall submit the following data to the MNB once a quarter, by the 5th working day of the month following the quarter concerned, in relation to the putting into operation of a machine as referred to in paragraph (1), by providing the below data in the manner specified in paragraph (2):

a) the type of the banknote handling machine to be put into operation, its unique identifier, version

number of the hardware and software used for checking the authenticity of forint banknotes,

- b) the site where the machine is put into operation,
- c) the name and registered office of the operating company,
- d) the name and contact data of the contact organisational unit.

(5) In the banknote handling machine that has been put into operation, the parameters of relevance to the checking of authenticity of forint banknotes shall not deviate from the parameters successfully tested by the MNB.

(6) The operating company shall document any change in the fitness selection criteria applied in the banknote handling machine, at least in regard to the extent and direction of the change and its effective date.

(7) The manufacturer or the distributor may only upgrade the software used by a banknote handling machine, already put into operation, for the checking of forint banknotes for validity, with software versions without clauses that are included in the MNB register, as specified in Article 21 (3), and shall notify this to MNB within a maximum of 5 working days of the date of the software upgrade, in the manner specified in paragraph (2).

(8) The operating company shall ensure the operation of the banknote handling machines in accordance with the requirements specified in this Decree as well as the performance and documentation of the maintenance prescribed by the manufacturer – in the absence of it, by the distributor – with the frequency stipulated by the manufacturer or the distributor.

Article 6 (1) For checking the authenticity of forint banknotes, an UV-A/C device shall be supplied to all credit institution branch and post office counters without a banknote handling machine of the type listed in the MNB register and in accordance with the hardware and software version specified therein.

(2) Double/duplex counter may be supplied with only one UV-A/C device for shared use.

Article 7 (1) The authenticity check of euro banknotes shall be carried out in accordance with Article 6 of the Council Regulation.

(2) The fitness check of euro banknotes shall be carried out according to Article 6 (1) or (2) of the ECB Decision.

Article 8 (1) Cash distributors and other economic agents operating ATMs and cash-recycling machines (hereinafter in this article jointly: equipment) shall

- a) concerning the equipment operated by them, assess clients' cash withdrawal habits at least once a year, and
- b) formulate the forint banknote denomination choice of the equipment or the denomination composition of the forint banknotes recycled by the equipment and its banknote dispensing algorithm relying upon the findings of the assessment mentioned in point a), in line with the needs of clients.

(2) In the case of operating an Internet website, the cash distributor or other economic agent that operates the equipment shall make public the addresses of the units of equipment run by it and the banknote denominations recycled by the given piece of equipment on that website continuously and in an easily accessible manner.

4. Basic infrastructural conditions of banknote distribution

Article 9 (1) The credit institution shall – with the exceptions specified in paragraph (2) – operate a network comprising of ATMs and customer-operated machines (hereinafter collectively: self-service cash machine), complying with the territorial- and turnover-based conditions specified in Article 10 (hereinafter: self-service cash machine network).

(2) The obligation specified in paragraph (1) shall not apply to credit institutions

- a) that do not keep any payment accounts for consumers,
- b) which have a market share of less than 1% in respect of issued payment cards with a cash withdrawal function
 - ba) as at the last day of the calendar year preceding the date of the survey pursuant to Article 10 (7),
 - or
 - bb) in the case referred to in Article 10 (7a) a), at the last day of the calendar quarter covered by the

survey
based on the statistical data published by the MNB on payment infrastructures.

Article 10 (1) The credit institution shall define the minimum number of self-service cash machines with cash withdrawal function, belonging to their self-service cash machine network, primarily on the basis of the following territorial-based conditions:

a) the number of self-service cash machines with cash withdrawal function, to be operated by the credit institution, relative to the number of payment cards with cash withdrawal function, issued by the credit institution:

	Total volume of debit payment cards with cash withdrawal function, as well as 50% reduced issued volume of credit payment cards, on the last day of the calendar year, or of the calendar quarter concerned by the survey in the case referred to in paragraph (7a) (pcs)	Average number of self-service cash machines with cash withdrawal function, to be operated by the credit institution (pcs)			Total
		in the districts of the capital	at the county seat	in other settlements of the county	
	A	B	C	D	E
1.	≤600,000	2.5	2.5	3.5	169
2.	600,001–1,200,000	5	5	15	490
3.	1,200,001–2,400,000	7	7	28	819
4.	2,400,001≤	12	15	60	1,686

b) if the credit institution operates cash machines in any 2 regional categories of the table specified in point a) in a number exceeding the prescribed values, it is entitled to reduce the number of cash machines prescribed in the third category by 25%, at the most;

c) the credit institution issuing payment cards with cash withdrawal function in the volume specified in field A:2 of the table in point a) shall operate self-service cash machines with cash withdrawal function in at least 65% of the towns other than county seats;

d) the credit institution issuing payment cards with cash withdrawal function in the volume specified in fields A:3 and A:4 of the table in point a) shall operate self-service cash machines with cash withdrawal function in at least 80% of the towns other than county seats;

e) deviating from points c) and d), self-service cash machine may be operated in non-urban settlement if it is justified by customer demand, transaction data or the number of inhabitants.

(2) If the minimum number of the self-service cash machines with cash withdrawal function, calculated on the basis of territorial-based conditions, is higher than the current number of self-service cash machines operated by the credit institution, the credit institution shall expand its self-service cash machine network within the following deadline:

a) when the required expansion involves fewer than 25 self-service cash machines, within 18 months from the survey specified in paragraph (7),

b) when the required expansion involves 25 or more self-service cash machines, within two years from the survey specified in paragraph (7).

(3) If the minimum number of the self-service cash machines with cash withdrawal function, calculated on the basis of territorial-based conditions, does not exceed the current number of the self-service cash machines operated by the credit institution, but the distribution among the settlement types does not comply with the respective conditions prescribed in paragraph (1), the credit institution shall ensure compliance with the conditions within 9 months by relocation or installation of new self-service cash machines with cash withdrawal function.

(4) Based on the turnover-based conditions, in the credit institution's self-service cash machine network

- a) the average annual cash withdrawal turnover allocable per self-service cash machine with cash withdrawal function,

- b) the average annual cash deposit turnover allocable per self-service cash machine with cash deposit function

shall not exceed the reference value specified by the MNB.

(5) After defining the minimum number of self-service cash machines with cash withdrawal function on the basis of territorial-based conditions, the credit institution shall also examine the compliance of its self-service cash machine network with the turnover-based conditions specified in paragraph (4). If based on the turnover-based conditions it is necessary to expand the self-service cash machine network or increase the number of self-service cash machines with cash deposit function, the credit institution shall do so by the deadlines specified in paragraph (2).

(6) The MNB shall inform the credit institutions on the reference values under paragraph (4) every three years, by 31 March of the year following the reporting year underlying the definition of the reference value.

(7) The credit institution shall survey the compliance of its self-service cash machine network with the territorial-based and turnover-based conditions every three years, and send the result of such survey by 10 May of the year of the survey to the MNB via the ERA system.

(7a) The credit institution commencing its operations after March 15, 2024 shall conduct an initial survey of its self-service cash machine network

- a) as regards compliance with the territorial-based criteria, for the calendar quarter after the date of the MNB decision on the issuance of its business licence has become final, or in the case of the branch of the credit institution established in another Member State of the European Union or in another State party to the Agreement on the European Economic Area (hereinafter referred to as the 'EEA branch'), for the calendar quarter following the date on which the EEA branch has commenced its operations, and the financial institution shall submit the results of the survey to the MNB via the ERA system within 3 months of the publication of the payment infrastructure statistics pursuant to Article 9 (2) b) bb) for that calendar quarter,

- b) as regards compliance with the turnover-based criteria, in the course of the next survey due after the date of the MNB decision on the issuance of its business licence has become final, or in the case of an EEA branch, following the date on which the EEA branch has commenced its operations – taking into account paragraph (7) and Article 36 (1) – and the financial institution shall send the results of the survey to the MNB within the time limit and in the manner specified in paragraph (7).

(8) Based on the survey specified in paragraph (7) or (7a), the MNB classifies in an administrative resolution the credit institution's self-service cash machine network in terms of compliance with the requirements in paragraphs (1)-(5), and based on the classification – if the credit institution's self-service cash machine network does not comply with the requirements specified in paragraphs (1)-(5) – obliges the credit institution to develop a self-service cash machine network that complies with the requirements.

Article 11 (1) The credit institution

- a) prior to opening a branch without cash office or to the close-down of the cash office of a specific branch, or limiting the operation of the cash office shall assess the volume, value and trends of the cash office turnover, the frequency and volume of cash deposit and cash withdrawal transactions of its own customers, and access to cash in the network,

- b) may only decide to close down the cash office or limit its operation, if the turnover of the respective cash office – having analysed at least 24 months preceding the date of the planned change – registers a continuous trend decline, or the cash office cash payment transactions are limited to such narrow group of – typically non-retail – customers, which can be smoothly diverted to using self-service cash machines.

(2) The close-down of the cash offices or restrict its operation in the branches shall not limit customers' access to cash or their cash deposit to payment accounts, with special regard to the volume and denomination composition of cash that the customers of the respective branch usually withdraw or deposit.

(3) If the credit institution closes down the cash office(s) in a branch, it shall expand its self-service cash machine network with at least two self-service cash machines with cash deposit and cash withdrawal function, at least one of which shall be installed in the respective branch without cash office (if it is feasible),

and the rest of them in an infrastructural hub in the respective county or district of the capital, aligned with consumer needs, where other services (e.g. medical care, retail outlets, postal services, public transport) are also available.

(4) If the credit institution restricts the operation of the cash office in its branch in a way that results in a decrease in the number of cash transactions by more than 30% – having analysed at least 24 months preceding the date of the planned change – it shall expand its self-service cash machine network with at least one self-service cash machines with cash deposit and cash withdrawal function, installed in the respective county or district of the capital, aligned with consumer needs, where other services (e.g. medical care, retail outlets, postal services, public transport) are also available.

(5) If the credit institution expands its network by adding a new branch without cash desk, it shall expand its self-service cash machine network with at least two self-service cash machines with both cash deposit and withdrawal functions in the given branch without cash desk or in the given settlement or the district of the capital. The obligation under this paragraph shall not be imposed on the credit institution if its self-service cash machine network complies with the provisions of Article 10 (1) and (4), and on the basis of the analysis submitted to the MNB within 3 months prior to the establishment of the branch without cash desk pursuant to paragraph (1) a), no further capacity expansion is required in its network.

(6) If the credit institution closes down the cash desk of one of its branches or restricts the operation of the cash desk(s) of one of its branches, it shall inform the MNB in advance – at least 3 months before closing the cash desk(s) of the branch, or at least 1 month before restricting the operation of the cash desk(s) of the branch – by sending an electronic message to the following e-mail address: kpl-ellenorzes@mnb.hu, providing the following information: the address of the branch, the number of cash desks to be closed down or restricted in operation, the number of self-service machines to be installed in place of the cash desks to be closed down or restricted in operation to the extent provided for in paragraph (4), their intended contact details (address) and the expected date of commencement of operation.

(7) Expansion the credit institution's self-service cash machine network as required in paragraphs (3) and (4)

a) shall not be taken into account in terms of compliance with the provisions of the MNB's administrative resolution pursuant to Article 10 (8);

b) from the point of view, may take into account self-service cash machines installed within up to six months before or after the date of closing-down or restriction of the operation of the cash desk.

(8) For the purposes of this Article restriction of the operation of the cash desk shall mean all measures and conditions that are not prescribed by law and which restrict access to cash operations, such as reducing the opening hours of the cash desk, as well as decreasing denomination exchange, exchanging, dispensing or depositing cash in terms of time, value limit or number of pieces.

Article 12 (1) The credit institution shall inform its customers – by publishing on its website and in the branch concerned – at least 3 months before close-down of a branch cash desk and at least 1 month before restriction of the operation of a branch cash desk, of the date of the close-down or restriction of its operation, as well as of the possibilities available to customers for cash payment transactions after the close-down or the restriction of the operation of the cash desk. The information provided shall also include the possibility of using self-service cash machines and the contact details of the nearest branch cash desk(s) where coins or banknotes not accepted by the self-service machines (e.g. damaged banknotes) can be deposited or exchanged.

(2) If more than 30% of the credit institution's branch network has no cash desk, the credit institution shall provide a customer support service for the use of self-service cash machines directly accessible by phone or video chat between 7 a.m. and 10 p.m. every calendar day – except on 1 January, 25 December and 26 December. The credit institution shall indicate the direct contact details of the support service in a clearly visible manner on the self-service cash machines or on their screens.

Article 13 In the credit institution's branches with cash office, customers wishing to execute cash payment transactions in the cash office as part of the customer service shall not be disadvantaged in the customer service process, and the quality and waiting time of the cash office service shall not be less favourable than

for customers wishing to use other financial and ancillary financial services.

5. Miscellaneous provisions related to the operation of self-service cash machines

Article 14 (1) The credit institution and other economic agent shall – in respect of the self-service cash machine network operated by it – guarantee at least 98% availability on an annual average with the exception of force majeure situations and self-service cash machine operation of seasonal nature.

(2) Within the period of availability specified in paragraph (1), the credit institution shall ensure – in respect of the self-service cash machines operated by it – cash withdrawal at least compliance with Article 36/A (1) a) of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services.

Article 15 (1) The credit institution and other economic agent operating self-service cash machines shall inform customers on the use of self-service cash machines in an easy-to-understand, clear and comprehensible manner. To this end the credit institution and other economic agent shall prepare concise and clear information materials and make them permanently and easily accessible through as many communication channels as possible, but at least on its internet website, internet banking and mobile banking interfaces, in customer service areas and next to or in the menu of self-service cash machines.

(2) The credit institution and other economic agent shall, in respect of the self-service cash machines operated by it, ensure that the functions of the banknote dispensing and banknote acceptance slots are clearly and plainly indicated and, where the self-service cash machine has more than one slot, it is clearly shown which slot the customer should use for the respective payment transaction. The credit institution and other economic agent shall also ensure that contact details for receiving information, reporting faults or complaints, and for other notifications (e.g. in the case of payment cards issued by other entities, the possibility of notifying the card issuer) are indicated in a clearly visible manner.

6. Certain provisions on the operation of banknote handling machines

Article 16 (1) Banknote handling machines – regardless of their functions – shall be suitable and able at all times to check forint banknotes and sort them according to the categories specified in point 2 of Annex 2, without the intervention of the staff or the customer operating the machine.

(2) Banknote handling machines shall be adaptable in order to ensure their ability to reliably recognise possible new counterfeits, and, if necessary, to be able to meet fitness check regulations when their strictness changes.

(3) Banknote handling machines, in addition to the provisions in paragraphs (1) and (2), shall be suitable and able at all times to physically separate the forint banknotes sorted according to the criteria set up in Annex 2.

(4) In addition to what is contained in paragraph (1), banknote processing machines, teller assistant recycling machines, cash-recycling machines and cash-out machines shall also be suitable and able at all times to sort banknotes according to fitness.

(5) With the exception of cash-out machines, customer-operated machines

a) shall be able to store information relating to suspicious forint banknotes and not clearly authenticated forint banknotes until linking this information with the depositor or the account holder concerned, and

b) shall be suitable and able at all times to accept genuine forint banknotes identified as legal tender, as well as

c) shall provide the data necessary for crediting the countervalue to the appropriate bank account.

(6) In addition to the provisions in paragraphs (1)–(5), cash-recycling machines, cash-out machines as well as teller assistant recycling machines shall also ensure that all withdrawals of banknotes take place in the form of fit forint banknotes.

(7) The detailed provisions relating to the functions and operation of banknote handling machines, and the related duties of cash processing providers, cash distributors and other economic agents are laid down in Annex 2.

7. Provisions on the testing of banknote handling machines and the MNB register

Article 17 (1) The testing and registration of banknote handling machines may be requested from the MNB by the manufacturer, the distributor or the operating company. The MNB shall refuse the request for testing if it is for a banknote handling machine type with a hardware and software version that has already been tested earlier.

(2) The application shall be submitted in compliance with the formal and content requirements set out in Annex 3.

(3) The following documents shall be attached to the application:

a) a document, preferably in Hungarian or, in absence of such version, in English, containing the following information pertaining to the banknote handling machine to be tested (such as a manufacturer or user manual, a guide, a user's guide, hereinafter collective referred to as 'user manual'):

aa) all the settings of a banknote handling machine that can be set by the operator (such as the sorting levels or limits, authentication levels or limits),

ab) description of the features of the banknote handling machine, in other words the options and use for sorting methods [such as the mode of inserting the banknotes (orientation), sorting methods: by denomination, currency, fitness for circulation],

ac) description of the maintenance and cleaning tasks to be performed by the operator to ensure the banknote handling machine's appropriate and reliable operation,

ad) in order to ensure the appropriate and reliable operation of the banknote handling machine, the description of the method and frequency of the maintenance specified by the manufacturer and to be performed by the contracted maintenance provider shall be provided (such as checking, cleaning, calibration and the replacement of wearing parts),

b) a declaration from the distributor about undertaking to continuously maintain and restore the ability of the type of the banknote handling machine to be tested to recognise counterfeits, with the provision that the distributor shall initiate and support the implementation of the necessary measures at the manufacturer without delay.

(4) If the user's manual submitted does not contain the information in paragraph (3) a), it shall be made available on the information sheet provided and sent to the applicant on an individual basis by the MNB.

Article 18 (1) The MNB shall carry out the testing procedure in its own facilities or at another location in Hungary designated by the applicant.

(2) The MNB shall carry out the tests of banknote handling machines using test packages comprised of forint banknote counterfeits and genuine fit and unfit forint banknotes.

(3) Testing shall be carried out free of charge if performed in the MNB's own facilities. The MNB's costs related to the testing (especially travel expenses and accommodations) shall be borne by the applicant, who shall also take care of the transportation of the test package and bear the relevant costs (especially the transport cost and the fee for the insurance and bank guarantee approved by the MNB) if the testing is carried out by the MNB at another location in Hungary designated by the applicant.

(4) The test results are valid only for the type of the banknote handling machine tested by the MNB and its hardware and software version applied at the time of testing, its parameters settings affecting the checking of validity, while in the case of machines checking fitness for circulation as well, the parameters settings affecting the fitness selection criteria, as well as the test package used for testing.

(5) The results of the testing shall not affect the responsibilities of

a) the manufacturer or distributor of the given banknote handling machine type for the suitability for use and faultless operation of the machine, and

b) the cash processing provider, the cash distributor or other economic agents for the compliance with the rules of forint banknote recirculation.

Article 19 (1) The first step of the testing procedure is a pre-test (brief testing), that shall be conducted in all cases, regardless of the banknote handling machine's function, and it is a precondition for further testing. The pre-test is intended to determine whether the banknote handling machine is capable to detect genuine forint banknotes.

(2) The second stage of the testing procedure is the basic (authentication) test that covers the following, regardless of the banknote handling machine's function:

a) ability to identify and to separate counterfeit forint banknotes from genuine ones (testing ability for

detecting counterfeits),

b) ability to sort forint banknotes according to fitness (testing ability to carry out fitness checks), and
 c) with the exception of cash-out machines, in the case of customer-operated banknote handling machine, ability to store information concerning the depositor of suspicious forint banknote or the account holder, and for linking information on the depositor or the account holder with suspicious forint banknotes (testing ability for allowing traceability).

(3) The MNB may request the applicant that requested the testing of the banknote handling machine that has already been tested and found in compliance with the prescribed requirements to conduct an additional testing procedure if

a) the test package used for testing under Article 18 (2) is altered, or
 b) there is a suspicion of an intrinsic failure with respect to the given banknote handling machine based on official information available to the MNB.

The applicant must comply with the MNB's request within six weeks upon receipt of notice and make the machine available for re-testing. The MNB shall determine the re-testing procedure considering paragraphs (1) and (2).

(4) Following the basic (authentication) test referred to in paragraph (2), every year – within 1 year from the last day of the month when the machine was recorded in the MNB register on the basis of the result of the latest test, pursuant to the provisions of Article 17 (2) – the applicant shall request the MNB to conduct a re-test of the banknote handling machine type that has already been tested. The documents referred to in Article 17 (3) shall be submitted for the annual re-testing procedure if they contain any changes. The MNB shall determine the annual re-testing procedure considering paragraphs (1) and (2).

(5) The applicant for the testing shall in each case – pursuant to Article 17 (2) – request a re-test by the MNB of a banknote handling machine type upon altering in any way the authentication hardware or software of the machine. The documents referred to in Article 17 (3) shall be submitted for the re-testing procedure if they contain any changes. The MNB shall determine the re-testing procedure considering paragraphs (1) and (2).

Article 20 The MNB shall notify the operators described in Article 5 (2) if, with regard to the banknote handling machine operated by them, it

a) requests the applicant to conduct an unscheduled re-test pursuant to Article 19 (3),
 b) applies the clause pursuant to Article 21 (3),
 c) deletes an item in the MNB register following the expiry of the deadline laid down in Article 21 (1) or for any reason specified in Article 21 (4).

Article 21 (1) The MNB shall effect the registration of successfully tested banknote handling machine types, and shall keep them in the MNB register for 1 year from the last day of the month when the registration was effected, provided that the banknote handling machine type continues to be able to recognise all forint banknote counterfeits that become known for the MNB in this period.

(2) The MNB register contains the following:

a) the particulars of successfully tested banknote handling machines: name, function, type, hardware and software version,
 b) information relating to the manufacturer or the distributor: name, registered office, mailing address as well as electronic mail address and Internet website,
 c) date of registration in the MNB register,
 d) clause pursuant to paragraph (3), if any.

(3) The MNB adds a clause to the banknote handling machine type listed in the MNB register if the given banknote handling machine type can only be used with some limitation. The banknote handling machine type that has a clause in the MNB register shall only be used for functions to which the limitation does not apply.

(4) The MNB shall remove the banknote handling machine type from the MNB register before the time limit referred to in paragraph (1), if

a) the applicant for testing fails to satisfy the conditions mentioned in Article 19 (3)–(5),
 b) the banknote handling machine type in question fails to pass an unscheduled re-test procedure pursuant to Article 19 (3)–(5),

c) 60 days have elapsed from the registration of the hardware and software version without clause limitative of the banknote handling machine type with a clause in the MNB register following successful testing,

d) acting on the request by the manufacturer or distributor, if there is no installed banknote handling machine of the given banknote handling machine type.

8. Provisions on handling suspicious banknotes

Article 22 (1) With the exception set out in paragraphs (2) and (3), natural and legal persons and other entities without legal personality shall, in the event of the slightest doubt as to the authenticity of any banknotes, forthwith deliver or send the banknotes in question to the credit institution, the postal service or the MNB for the purposes of examination. Credit institutions and the postal service are required to accept such banknotes, check their authenticity, and send the banknotes they deem suspicious to the MNB together with the report of receipt within 20 working days following the date of receipt.

(2) In the event that other economic agents have the slightest doubt regarding the authenticity of banknotes found during the operation of a cash dispenser operated by them, they shall, without delay, forward such banknotes as well as the suspicious banknotes from customer-operated machines operated by them to the cash processing provider with whom they have a contractual relationship or, in absence of such, to the credit institution or the MNB for the purposes of examination. Cash processing providers and credit institutions are required to accept such banknotes, check their authenticity, and send the banknotes they deem suspicious to the MNB together with the report of receipt within 20 working days following the date of receipt.

(3) Cash processing providers and cash distributors are obliged to hand over or forward to the MNB any banknotes deemed suspicious according to the results of the authenticity and fitness checks, or banknotes from customer-operated machines if found suspicious and reconfirmed by their own test, together with the report of receipt within 20 working days following the date of finding or the date when deposited into the customer-operated machine.

(4) Cash processing providers and cash distributors shall store information concerning the depositor of suspicious banknote, or the account holder, for a period of 8 weeks.

(5) The content elements of the reports referred to in paragraphs (1)–(3) are described in Annex 4.

Article 23 (1) The examination of suspicious banknotes is carried out by the MNB.

(2) Compensation for the countervalue of any banknotes found counterfeit by the MNB examination may not be requested either from the cash processing provider, cash distributor and other economic agent that found it or forwarded it for examination or from the MNB.

(3) The MNB shall notify the party that requested the examination, or his agent that contacted the MNB about the result of the examination, and shall credit the value of forint banknotes found genuine by the examination, or return the genuine foreign banknotes – with the examination report attached – to the party requesting the examination or his agent.

(4) Counterfeit banknotes are safeguarded and handled by the MNB in the absence of any EU legal acts or national regulation to the contrary.

(5) With a view to the prevention and combating of counterfeiting, the MNB shall collaborate with law enforcement agencies, and shall supply information relating to counterfeiting in accordance with the Act on Informational self-determination and freedom of information and Article 24 (2) of the MNB Act to them.

Article 24 (1) Cash processing providers shall handle the value of genuine forint banknotes returned according to Article 23 (3), as well as genuine foreign banknotes as laid down in the relevant agreement, or – failing such agreement – within the deadline as specified under paragraph (2), and deliver or send them to, or settle the accounts with their clients.

(2) Cash distributors shall handle the value genuine forint banknotes returned according to Article 23 (3), as well as genuine foreign banknotes, and shall deliver or send them to, or settle the accounts with the depositor (holder) within 10 working days upon receiving them.

(3) In the case of banknotes detected counterfeit by the MNB's examination, the cash processing provider or cash distributor shall notify the depositor (holder) of such banknotes about the result of the MNB's

examination within 10 working days following the receipt of the notification about the result.

(4) Credit institutions, the postal service and cash processing providers shall deem the banknotes as unfit received under Article 22 (1) and (2) and identified by them as genuine, and shall credit the value of such banknotes to or settle accounts with the party that handed over the banknote within 10 working days upon conclusion of the examination.

9. Assessment of the critical infrastructural elements, operational risks of cash distribution and, of the events jeopardising the continuity of cash supply; development of a business contingency plan

Article 25 (1) Credit institutions – with the exception of specialised credit institutions and credit unions – shall assess and classify their entire infrastructural network developed for the execution of their cash turnover (network of credit institution branches, ATMs and customer-operated machines) in terms of criticality of the role of each infrastructure element in supplying the general public with cash. Critical infrastructural elements shall include

- a) credit institution branches designated under an agreement with the MNB for cash delivery in emergency situations,
- b) credit institution branches the average daily forint cash turnover of which exceeds the average daily forint cash turnover calculated for the entire branch network,
- c) at least 20% of the ATMs and customer-operated machines, with the proviso that critical infrastructural elements shall also include all such
 - ca) ATMs and customer-operated machines the average daily forint cash turnover of which exceeds the value of the average daily forint cash turnover calculated for the entire network of ATMs and customer-operated machines,
 - cb) ATMs and customer-operated machines where within 10 kilometres from which no other own ATM or customer-operated machine is available,
- d) all other infrastructural elements that – in the opinion of the credit institution performing the survey – fulfil an important role in supplying the general public with cash based on some other consideration, in particular, the location or size of the area covered.

(2) The postal service shall survey and classify its branch network developed for carrying out its cash turnover in terms of the critical nature of the individual post offices in supplying the population with cash. A critical post office branch is

- a) post office branches designated under an agreement with the MNB for cash delivery in emergency situations,
- b) any other post office branch that – in the opinion of the postal service – fulfils an important role in supplying the general public with cash based on some other consideration, in particular, the location, size of the area covered or the volume of cash turnover.

(3) When performing the classification under paragraph (1) and (2), the credit institution or postal service may specify several stages of importance with the proviso that critical branches under paragraph (1)a) and (2)a) shall be allocated to the category of highest importance.

(4) The credit institutions specified in paragraph (1) as designated by the MNB and the postal service shall send the list of critical elements of credit institution infrastructure and post offices specified in paragraphs (1) and (2) reviewed annually through the ERA system, with an attachment in Excel format containing the information stipulated in Annex 5, by 30 June to the MNB. The MNB notifies the given credit institution about the designation in writing, and the designated credit institution's obligation stipulated in this paragraph exists until the MNB notifies the given credit institution about the withdrawal of the designation in writing.

(5) The credit institutions not designated by the MNB in accordance with paragraph (1) are required to triennially evaluate – based on the criteria set out in paragraph (1) – their infrastructure network that are considered critical in terms of cash distribution, before 30 June of the year of the review.

Article 26 (1) The credit institutions referred to in Article 25 (1) and the postal service shall identify all operational risks to which its cash distribution and the availability of the necessary relevant resources are exposed, as well as the events jeopardising the continuity of cash distribution, based on the following

criteria:

- a) the following supply side factors that jeopardise the continuity of cash distribution
 - aa) shortage of human resources,
 - ab) failure of IT resources,
 - ac) risks and events resulting in the unavailability of the contracted cash processing provider,
 - ad) other operational risks and events resulting in the failure of infrastructural elements or post offices supporting the execution of cash distribution, not allocable to sub-points aa)-ac),
 - b) events that jeopardise the continuity of cash distribution from the demand side.
- (2) The credit institution and the postal service shall have a business contingency plan in place to address the emergency situations in cash distribution arising from operational risks, events jeopardising the continuity of cash distribution and related loss of resources, in particular to supply infrastructural elements and post office branches designated as critical with cash and ensure the continued operation of those in emergency situations.
- (3) The credit institution and the postal service shall prepare the business contingency plan specified in paragraph (2) in a breakdown by the identified operational risks and the emergency situations arising due to events jeopardising the continuity of cash distribution.
- (4) The business contingency plan referred to in paragraph (2) shall contain the following:
- a) description of the individual identified operational risks, events jeopardising the continuity of cash distribution, emergency situation arising in connection with those, affecting cash distribution,
 - b) the basic principles as to communication relating to the specific emergency situation affecting cash distribution and the rules for liaising with the MNB,
 - c) the rules for providing services to customers in the branches and post offices designated as critical during the specific emergency situation affecting cash distribution, including the opening and business hours of the branches and the conditions for providing cash payments to the credit institution's and post office's own customers with payment accounts and to other customers without payment accounts,
 - d) principles, priorities, internal policies applied in the credit institution and post office branches designated as critical, relating to cash withdrawals during the specific emergency situation affecting cash distribution, and internal regulations relating to decision-making competences,
 - e) banknote recirculation procedures of credit institution and post office branches designated as critical during the specific emergency situation affecting cash distribution,
 - f) ensuring cash supply of credit institution and post office branches designated as critical, in the specific emergency situation,
 - g) principles, priorities and order of operation applicable to the continued operation of ATMs designated as critical and customer-operated machines in the respective emergency situation affecting cash distribution with special regard to the refilling of ATMs designated as critical and customer-operated machines with cash.
- (5) The credit institution and postal service shall cooperate with their contracted cash processing provider, and credit institutions shall also cooperate with each other, when developing those parts of their business contingency plans that refer to the management of emergency situations jeopardising the continuity of cash distribution and occurring due to events outside their own operational risks.
- (6) The credit institution designated by the MNB in accordance with Article 25 (1) and the postal service shall send a biennially updated business contingency plan pursuant to paragraphs (1)–(5) to the MNB before 30 June of the year of updating, through the ERA system.
- (7) The credit institutions not designated by the MNB in accordance with Article 25 (1), are required to triennially update their business contingency plans referred to in paragraphs (1)–(5) before 30 June of the year of updating.

10. Rules on the denomination exchange of forint banknotes and exchanging forint banknotes

Article 27 Credit institutions with consumer customer base (hereinafter for the purposes of this sub-heading: credit institution) and the postal service shall carry out denomination exchange of forint banknotes and exchanging forint banknotes as stipulated in Articles 28–31.

Article 28 (1) With the exception defined in paragraph (2), the credit institution and the postal service shall carry out denomination exchange of forint banknotes and exchanging forint banknotes in all of their permanent and mobile branches and post offices. If the credit institution and the postal service operates a customer-operated machine specified in Article 25 b) ba)–bc), it shall meet its obligation to exchange the banknotes withdrawn from circulation by accepting the deposit through the customer-operated machine, too.

(2) The obligation under paragraph (1) shall not apply to the credit institution branch and post office without counters if

a) the credit institution provides only a service specified in Article 3 (1) b) of the Credit Institutions Act in its branch without counters,

b) the credit institution or the postal service operates at least one permanent branch or post office in the same district of the capital or in the same settlement, with or without counters, which carry out denomination exchange of forint banknotes and exchanging forint banknotes,

c) the credit institution or the postal service operates its branch without counters in a town belonging to the agglomeration area of the capital, which has access to another permanent capital branch of the credit institution or the postal service, with or without counters, carrying out denomination exchange of forint banknotes and exchanging forint banknotes within 20 km of the administrative border of the town.

(3) If the credit institution or the postal service operates only a branch without counters in the given town, it may use a contributor to fulfil the obligation to denomination exchange of forint banknotes and exchanging forint banknotes. Contributor may only be a credit institution, the postal service or an intermediary providing currency exchange services in accordance with the Credit Institutions Act. The contributor may conclude an agreement in each settlement or in each district of the capital with two principals, at most. The credit institution and the postal service are obliged to notify the MNB of the use of the contributor in advance, no later than 5 working days before the use, in an electronic message sent to the e-mail address kpl-ellenorzes@mnbb.hu, giving the following data: name, registered office and company registration number of the contributor, address of branches involved in the contribution.

Article 29 (1) Up to 50 forint banknotes may be exchanged or up to 100 forint coins may be issued on any one occasion, in the framework the denomination exchange of forint banknotes.

(2) Quantitative restriction shall not apply to the exchanging forint banknotes.

(3) The credit institution and the postal service may make the exchanging forint banknotes exceeding 10 pieces, in the case of a branch/office without a counter also denomination exchange of forint banknotes exceeding 10 pieces, subject to a preliminary notification, provided that the exchange is completed within two days of the receipt of the customer's request for exchange.

(4) Credit institutions and the postal service shall accept an incomplete forint banknote for denomination exchange of forint banknotes or exchanging forint banknotes if more than 50% of such forint banknote is handed over. Any incomplete forint banknote presented in several pieces – also if taped together – may be accepted in a transaction of denomination exchange of forint banknotes or exchanging forint banknotes, if it can be established at the place of the exchange of denominations or exchange that the various pieces belong to the same forint banknote, and the pieces together make up more than 50% of such forint banknote.

(5) Credit institutions and the postal service shall take over from the customers the incomplete forint banknotes the surface of which at the place of the exchange of denominations or exchange is clearly below 50% as established by the cashier for free, and to forward it – within 20 working days from receipt – to the MNB together with the record of the takeover with the content specified in Annex 4.

(6) Credit institutions and the postal service shall take over from the customers the incomplete forint banknotes where it cannot be clearly established whether the surface of the forint banknote part(s) handed over is more than 50%, and to forward it – within 20 working days from receipt – to the MNB together with the record of the takeover with the content specified in Annex 4 for examination.

(7) The MNB shall notify the credit institution or the postal service that initiated the examination about the result of the examination of the incomplete forint banknote and return the value of the forint banknotes with a surface of over 50% as established by the examination to the credit institution or the postal service that initiated the examination. The MNB shall withdraw and destroy the incomplete forint banknotes of a

size of under 50% without reimbursing their value. The credit institution and the postal service shall notify their customer about the result of the MNB's examination, within 10 working days after the receipt of the relevant notification, and hand over or send the countervalue of the incomplete forint banknote of a size of over 50% to the customer, or settle the countervalue with the customer.

(8) The obligation to carry out the denomination exchange of forint banknotes and exchanging forint banknotes shall not apply to forint banknotes whose authenticity or face value cannot be clearly determined. Credit institutions and the postal service shall check the authenticity of not clearly authenticated banknotes, and deliver or send the banknotes, considered to be suspicious, to the MNB according to Article 22 (3). Credit institutions and the postal service shall notify their customer in accordance with Article 24 (2) and (3) about the outcome of the examination performed by the MNB, and hand over or send the countervalue of the forint banknote authenticated in the examination to the customer, or settle the countervalue with the customer.

Article 30 (1) Credit institutions and the postal service

a) may charge a fee for the denomination exchange of forint banknotes in accordance with Article 29 (1), the maximum rate of which – including any other fees that may be charged in relation to the denomination exchange – shall

aa) not exceed 3% of the face value of the forint banknotes to be paid out to the customer,

ab) not exceed 10% of the face value of the forint coins to be paid out to the customer,

b) may make the denomination exchange of forint banknotes as per Article 29 (1) subject to the existence of a payment account kept with it or to the use of some service it provides,

c) may limit the denomination exchange of forint banknotes as per Article 29 (1) to permanent post offices of its own operation.

(2) Credit institutions and the postal service shall

a) not charge any fee for the exchange of forint banknotes under Article 2 (16) a) aa) and b) ba) and

b) not make exchanging forint banknotes subject to the use of some service it provides or the existence of a payment account kept with it, with the exception of the exchange of withdrawn forint banknotes as specified in Point 16 a) ab) of Article 2.

Article 31 (1) Credit institutions and the postal service shall disclose the availability of the denomination exchange of forint banknotes and exchanging forint banknotes, the terms and conditions and fees referred to in Article 30 (1) as well as information pertaining to the performance of the denomination exchange of forint banknotes and exchanging forint banknotes, in particular with regard to Article 29 (3), in notices, in prominent places in its branches actually performing the denomination exchange of forint banknotes and exchanging forint banknotes.

(2) Credit institutions and the postal service shall publish the address of its nearest branch office or, upon using a contributor, the name of the contributor and the address of its branch, actually carrying out the denomination exchange of forint banknotes and exchanging forint banknotes and the information referred to in paragraph (1) in a notice, in prominent places in its branches not actually carrying out the denomination exchange of forint banknotes and exchanging forint banknotes.

(3) Credit institutions and the postal service shall publish on their website – if such website exists – continuously and easily accessible way the list of its branches or, upon using a contributor, the list of the contributor's branches, actually carrying out the denomination exchange of forint banknotes and exchanging forint banknotes, along with the information referred to in paragraph (1).

11. Special provisions relating to cash processing providers

Article 32 Cash processing providers shall adopt the internal regulation referred to in Article 3 f) of Government Decree No. 536/2013 (XII. 30.) on detailed rules of requirements for providing certain financial auxiliary services in accordance with the provisions of this Decree.

Article 33 The cash processing provider shall ensure the availability of human, IT, transportation and other resources, aligned at all times with the volume of cash processing and cash distribution performed by it. The cash processing provider shall perform annually a regular analysis – until 15 February of the year following the reporting year – and an ad hoc analysis prior to accepting a new client order, supported by

calculations, to assess whether it has sufficient resources for the fulfilment of the clients' cash processing and cash distribution orders, where the new order is expected to exceed 10% of the previous year's cash processing and cash distribution turnover. Upon the MNB's request, the cash processing provider shall submit the analysis to the MNB.

Article 34 (1) The cash processing providers shall identify all operational risks jeopardising the cash processing and cash distribution performed by it, and the availability of the resources required for that, and assess the events jeopardising the continuity of cash distribution, resulting in temporary or permanent shortage of resources.

(2) The cash processing provider shall have a business continuity plan in place for the management of emergency situations resulting from the identified operational risks and related loss of resources, and from the materialisation of the events jeopardising the continuity of cash distribution.

(3) The cash processing provider shall develop the part of the business continuity plan applicable to the management of the emergency situations jeopardising the continuity of cash distribution and resulting in the temporary or permanent shortage of resources in consultation with its clients, defining the principles and priorities along which it shall perform cash distribution in emergency situations.

(4) When defining the principles and priorities under paragraph (3), the cash processing provider shall take into consideration the following criteria:

a) supplying the ATMs and customer-operated machines with cash takes priority over the supply of credit institution branches,

b) supplying the ATMs and customer-operated machines with cash in the county seats, district seats, settlements of town rank and in the districts of the capital takes priority over the supply of ATMs and customer-operated machines in other settlements.

(5) The cash processing provider shall review the business continuity plan specified in paragraphs (1)–(4) every two years, and submit it to the MNB via the ERA system by 30 June of the year of review.

12. Closing provisions

Article 35 This Decree shall enter into force on the 15th day following its promulgation.

Article 36 (1) The credit institution shall perform the survey under Article 10 (7) and submit the result thereof to the MNB for the first time by 10 May 2023.

(2) A credit institution stipulated in Article 26 (6) and the postal service shall submit its business contingency plan revised on the basis of Article 26 (1)–(5) to the MNB by 30 June 2024 for the first time.

(3) A credit institution stipulated in Article 26 (7) shall revise its contingency plan on the basis of Article 26 (1)–(5) by 30 June 2023 for the first time.

(4) Cash processing providers shall perform the regular analysis under Article 33 by 30 June 2023 for the first time.

(5) Pursuant to Article 34 (1)–(4), the business continuity plan of the cash processing provider shall be prepared and submitted to the MNB for the first time by 30 June 2023.

(6) The credit institution may also apply the territorial-based condition specified in Article 10 (1) e) – inserted by MNB Decree No 4/2024 (II. 27.) on the amendment of MNB Decree No 1/2023 (I. 17.) on the processing and distribution of banknotes and technical tasks related to the protection of banknotes against counterfeiting [hereinafter referred to as '4/2024 (II. 27.) MNB Decree'] – in order to comply with the provisions of the administrative resolution issued by MNB according to Article 10 (8), before the entry into force of the 4/2024 (II. 27.) MNB Decree.

Article 37 Article 3 (1), Article 3 (2) b), Article 3 (2) d) db), Article 3 (4), Article 7, Articles 22–24 of this Decree – together with Article 24 (1) b)-d) and (2)-(6) of the MNB Act as well as Article 3 (1), Article 3 (2) b), Article 3 (2) d) db), Article 6 (1) and (3) as well as Article 7-9 of MNB Decree No. 20/2019 (V. 13.) on the processing and distribution of coins, and on technical tasks relating to the protection of coins against counterfeiting – set out the provisions necessary for the implementation of

1. Council Regulation (EC) No 1338/2001 of 28 June 2001 laying down the measures necessary for the protection of the euro against counterfeiting as amended by Council Regulation (EC) No 44/2009,

2. Council Regulation (EC) No 1339/2001 of 28 June 2001 extending the effects of Regulation (EC) No

1338/2001 laying down measures necessary for the protection of the euro against counterfeiting to those Member States which have not adopted the euro as their single currency as amended by Council Regulation (EC) No 45/2009.

Article 38 The draft version of this Decree, as amended by 4/2024 (II. 27.) MNB Decree, has been notified in advance in accordance with the second indent of Article 2 (1) of Council Decision 98/415/EC of 29 June 1998 on the consultation of the European Central Bank by national authorities regarding draft legislative provisions.

*Annex 1 to MNB Decree No 1/2023 (I. 17.)***Detailed criteria for the fitness check of forint banknotes**

1. This Annex provides common minimum sorting standards for mainly automated fitness sorting of forint banknotes. Forint banknotes shall only be recirculated if they are evaluated as fit according to the sorting criteria defined below. Upon request, the MNB shall supply reference banknotes to cash processing providers and to cash distributors.

2. The fitness sorting of forint banknotes shall be carried out manually of the individual banknotes or applying banknote handling machine. The authenticity check is a pre-requisite of fitness sorting. Fitness sorting can be done only in the case of genuine forint banknotes. In the course of the fitness checks to be carried out under point 4 of this Annex, soiled or physically damaged forint banknotes shall be sorted as unfit and shall not be used for recirculation.

3. Following the fitness sorting carried out by banknote handling machines, the ratio of unfit forint banknotes among forint banknotes classified as fit shall not exceed 10%.

4. List of sorting criteria

4.1 Soiled forint banknotes

General distribution of dirt across the entire forint banknote or in some patterns. Soiling of forint banknotes increases the optical density of the notes and decreases their reflectance. The sorting criteria for banknote handling machines are set by the cash processing provider or the cash distributor operating the banknote handling machine relying on the reference banknotes provided by MNB. Circulated soiled forint banknotes exhibiting a visual soil level higher than the reference banknotes shall be sorted as unfit.

4.2 Limpness of forint banknotes

Structural deterioration or wear resulting in a marked lack of stiffness in the banknote paper. Forint banknotes with significantly decreased solidity shall be sorted as unfit.

4.3 Dog-eared forint banknotes

The corner of the forint banknote that seems to be incomplete is bent backwards. Forint banknotes with dog-ears with an area of more than 130 mm² and a length of the shorter edge greater than 10 mm shall be sorted as unfit.

4.4 Torn forint banknotes

Forint banknote exhibiting at least one tear on its surface. Forint banknotes with tears larger than those indicated in the table below shall be sorted as unfit, provided they are 'open' and fully located outside the area of the transport mechanics of the banknote handling machines, meaning that they are not covered by the transport belts and are visible.

Minimal measure of tears on unfit forint banknotes

	Direction	Width	Length
1.	Vertical	4 mm	8 mm
2.	Horizontal	4 mm	15 mm
3.	Diagonal	4 mm	18 mm*

*Measured by drawing a straight line from the peak of the tear to the edge of the forint banknote where the tear begins (rectangular projection), rather than measuring the length of the tear itself.

4.5 Hole in the forint banknotes

Forint banknote exhibiting at least one visible hole. Forint banknotes with holes which are not partly or fully covered by the transport belt(s) of the machine shall be sorted as unfit if the area of the hole is greater than 10 mm².

4.6 Mutilated forint banknotes

Forint banknote with part(s) missing. Forint banknotes with lengths and widths deviating from the

nominal lengths and widths of the forint banknotes (154 mm x 70 mm) by 3 mm shall be sorted as unfit.

4.7 Repaired forint banknotes

A repaired forint banknote is created by joining parts of the same banknote together, for example, by using tape or glue. In the case of fitness sorting by a banknote handling machine, the forint banknote shall be sorted as unfit if the tape or the glue covering an area is greater than 10 mm by 40 mm and which is more than 50 mm thick. In the case of manual fitness sorting, repaired forint banknote shall be sorted as unfit irrespective of the dimension or mode of sticking.

4.8 Stained forint banknotes

A forint banknote shall be detected as unfit if localised – i.e. with limited extension – stain can be recognised on its surface. Stains can be identified by the banknote handling machine if they significantly change the forint banknote's motif.

4.9 De-inked forint banknotes

A forint banknote shall be identified as unfit if the ink is partially or wholly missing from its surface. De-inking of forint banknotes can occur, for example, if they have been washed or subjected to aggressive chemical agents. Such forint banknotes – detected by image detectors or UV detectors (if they contain any optical brightener) of banknote handling machines – shall be sorted as unfit.

4.10 Graffiti soiled forint banknotes

There are characters, drawings or colouring on the forint banknote not included in the relevant MNB announcement or MNB decree containing the description of the given forint banknote. The provisions of point 4.8 of this Annex shall apply to graffiti soiled banknotes.

4.11 Crumpled/folded forint banknotes

Multiple random folds across the whole forint banknote that adversely affect the visual appearance and substance of the banknote. Folded forint banknotes shall be sorted as unfit if the folds lead to a reduction of the original banknote in length or width greater than 3 mm.

*Annex 2 to MNB Decree No 1/2023 (I. 17.)***Detailed provisions relating to the functions and operation of banknote handling machines as well as the related tasks of cash processing providers, cash distributors and other economic agents****1. Functions of banknote handling machines****1.1. Staff-operated machines**

	Description	Function
1	Banknote processing machine	A machine suitable for checking the authenticity and fitness of banknotes without the intervention of the machine operator.
2	Banknote authentication machine	A machine suitable for checking the authenticity of banknotes without the intervention of the machine operator.
3	Teller assistant recycling machine	A banknote handling machine operated by a cashier; it allows the payment of banknotes to payment accounts and the withdrawal of banknotes to the debit of payment accounts. The machine checks the authenticity and fitness of deposited banknotes without the intervention of the cashier who operates it. For the withdrawal of banknotes, the machine may also use genuine and fit forint banknotes deposited in other customers' earlier transactions.
4	Teller assistant banknote authentication machine	A banknote handling machine operated by a cashier; it allows the depositing of banknotes to payment accounts. The machine checks the authenticity of deposited banknotes without the intervention of the cashier who operates it.

1.2. Customer-operated machines

	Description	Function
1	Cash-in machine	It allows the customer to deposit banknotes to payment accounts using bank cards or other means. However, it is not suitable for banknote dispensing. The machine checks the authenticity of banknotes deposited by customers, provides the data necessary for crediting a payment account with the countervalue of banknotes classified as genuine, and also ensures the linking of suspicious banknotes and withheld, not clearly authenticated forint banknotes with the data of the customer as well as the retrievability of such data. These machines are typically unsuitable for fitness checking of banknotes.
2	Cash-recycling machine	It allows the customer to deposit banknotes to payment accounts using bank cards or other means, and also allows the withdrawal

		of banknotes by debiting a payment account. The machine checks the authenticity and fitness of banknotes deposited by customers, provides the data necessary for crediting a payment account with the countervalue of banknotes classified as genuine and for debiting the countervalue of banknotes dispensed, and also ensures the linking of suspicious banknotes and withheld, not clearly authenticated forint banknotes with the data of the customer as well as the retrievability of such data. For the withdrawal of banknotes the machine may also use genuine and fit forint banknotes deposited in other customers' earlier transactions.
3	Combined cash-in and cash-out machine	It allows the customer to deposit banknotes to payment accounts using bank cards or other means and to withdraw banknotes by debiting a payment account. The machine checks the authenticity of banknotes deposited by customers, provides the data necessary for crediting a payment account with the countervalue of banknotes classified as genuine, and also ensures the linking of suspicious banknotes and withheld, not clearly authenticated forint banknotes with the data of the customer as well as the retrievability of such data. For banknote withdrawal, the machine does not use the genuine (and fit) banknotes deposited in other customers' earlier transactions. These machines are typically unsuitable for fitness checking of banknotes.
4	Cash-out machine	It allows the customer to withdraw banknotes using bank cards or other means, by debiting a payment account. The machine checks the authenticity and fitness of banknotes put in by the operator/user, and provides the necessary data for debiting the relevant payment account with the countervalue of the dispensed genuine and fit banknotes.

2. Detailed provisions relating to the operation of banknote handling machines as well as the related tasks of cash processing providers, cash distributors and, with regard to the Table in point 2.2.1., other economic agents

2.1. Staff-operated machines

2.1.1 General rules on staff-operated machines

Category	Classification	Properties	Tasks
A	Objects not recognised as forint banknotes, suspicious forint banknote or	Objects not recognised as forint banknotes due, in particular, to the following reasons: – it is not a forint banknote	After visual examination by a staff member, objects not recognised by the banknote handling machine as forint banknotes should be

	not clearly authenticated forint banknote	(e.g. foreign banknote, cheque), – an object similar to a forint banknote (e.g. blank paper, hand-drafted forint banknote, separating card), – defective image or format, – large dog-ears or missing parts, – feeding or transportation fault (e.g. two forint banknotes fed at the same time) Forint banknotes detected as suspicious or not clearly authenticated due to the following reasons: – image and format recognised, but one or more authentication features missing or clearly out of tolerance, - image and format recognised, but not all authentication features recognised because of quality and/or tolerance deviations (mostly damaged or soiled banknotes)	separated from the suspect forint banknotes. Banknotes identified by staff as forint banknotes shall at least once again be examined using the banknote handling machine (if necessary, following the straightening of wrinkles, folds or dog-ears or performing any other tasks that facilitate recognition by the machine). Genuine forint banknotes classified by the banknote handling machine into this category after repeated examination(s) as well shall be treated in accordance with Article 4 (4) of this Decree, and the amount shall be credited to the account holder. Forint banknotes identified by the banknote handling machine as suspect or not clearly authenticated shall be checked in accordance with Article 22 (3) of this Decree, and if the forint banknote is deemed suspicious on the basis of this check as well, it shall be withdrawn from circulation, and shall be given or forwarded to the MNB within 20 working days following the date of finding, together with the report referred to in Article 22 (3) of this Decree.
B1	Forint banknotes identified as genuine and fit	All authentication checks and fitness checks supported by the banknote handling machine delivered positive results.	The forint banknote can be used for recirculation. The amount shall be credited to the account holder.

B2	Forint banknotes identified as genuine but unfit	All authentication checks supported by the banknote handling machine delivered positive results. Fitness checks supported by the machine delivered negative results.	The forint banknote shall be withdrawn from circulation and forwarded to the MNB. The amount shall be credited to the account holder.
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2.1.2 Specific rules on certain staff-operated machines

2.1.2.1. Banknote processing machines equipped with two dedicated output stackers shall carry out the authenticity and fitness checks in the same pass and any category B1 forint banknotes must be sorted into one output stacker, whereas both category A and B2 forint banknotes must be sorted into a separate output stacker (second output stacker) that does not have any physical contact with the output stacker of category B1 forint banknote. Forint banknotes placed into the second output stacker must be checked again by the banknote processing machine. In this second pass, the banknote processing machine shall separate the suspected forint banknotes from the category B2 forint banknotes defined in the table in Point 2.1.1, by sorting them into separate output stackers.

2.1.2.2 Banknote authentication machines are not required to differentiate between category B1 and category B2 specified in the Table in point 2.1.1.

2.1.2.3 Banknote authentication machine equipped with only one dedicated output stacker shall stop the processing each time when a category A forint banknote is detected, and keep the category A forint banknote in a position that avoids any physical contact with authenticated forint banknotes. The banknote authentication machine shall indicate the result of the authenticity check of any category A forint banknote on a display. The banknote authentication machine shall check for the presence of a category A forint banknote when it stops processing, and processing can only be resumed after the physical removal of the category A forint banknote by the operator. For each stop of the processing mode no more than one category A forint banknote can be accessible to the operator.

2.2. Customer-operated machines

2.2.1. General rules on customer-operated machines

Category	Classification	Properties	Tasks
1	Objects not recognised as forint banknotes	Objects not recognised as forint banknotes due, in particular, to the following reasons: – it is not a forint banknote (e.g. foreign banknote), – an object similar to a forint banknote (e.g. hand-drafted forint banknote, separating card), – defective image and format, – large dog-ears or missing parts, – feeding or transportation fault (e.g. two forint banknotes fed at the same time)	Objects not recognised as forint banknotes shall be returned to the customer.

2	Suspicious forint banknote	Image and format recognised, but one or more authentication features missing or clearly out of tolerance.	Forint banknotes identified as suspect shall be withdrawn from circulation, shall be handed over for authenticity check and/or shall be checked pursuant to Article 22 (2) and/or (3) of this Decree, and if the forint banknote is deemed suspicious it shall be given or forwarded to MNB within 20 working days following the date of depositing it into the customer-operated machine, together with the report referred to in Article 22 (2) and (3) of this Decree. The amount shall not be credited to the account holder.
3	Not clearly authenticated forint banknotes	Image and format recognised, but not all authentication features recognised because of quality and/or tolerance deviations. In most cases unfit or soiled forint banknotes.	Not clearly authenticated forint banknotes shall be withdrawn, and handed over for authenticity check and/or shall be examined pursuant to Article 22 (2) and/or (3) of this Decree, and based on this examination – forint banknotes identified as genuine shall be treated in accordance with Article 4 (4) of this Decree, – forint banknotes deemed suspicious shall be given or forwarded to the MNB within 20 working days following the date of depositing into the customer-operated machine, together with the report referred to in Article 22 (2) and/or (3). The amount can be credited to the account holder, in line with the business decision of the operating company of the machine (immediately upon

			depositing or following the authenticity check).
4a	Forint banknotes identified as genuine and fit	All authentication checks and fitness checks supported by the banknote handling machine delivered positive results.	Can be used for recirculation. To be credited to account holder.
4b	Forint banknotes identified as genuine but unfit	All authentication checks supported by the machine delivered positive results. Fitness checks supported by the machine delivered negative results.	Shall not be used for recirculation and shall be returned to the MNB. To be credited to account holder.

2.2.2 Specific rules for certain customer-operated machines

2.2.2.1 In the event that the customer-operated banknote handling machine is unable to physically separate the not clearly authenticated forint banknotes, such banknotes shall be included in Category 2 or 4b listed in the Table in point 2.2.1.

2.2.2.2 Cash-in machines and combined cash-in and cash-out machines do not have to differentiate between categories 4a and 4b specified in the Table in point 2.2.1.

Annex 3 to MNB Decree No 1/2023 (I. 17.)

Application for testing and registration of a banknote handling machine by the MNB

1. Particulars of the applicant (manufacturer, distributor, operating company*)	Name:	
	Registered office:	
	Mailing address:	
	Email:	
	Internet website:	
2. Particulars of the contact person of the applicant	Name:	
	Phone number (including area code):	
	Email:	
3. If the applicant differs from the manufacturer, particulars of the manufacturer	Name:	
	Registered office:	
	Mailing address:	
	Email:	
	Internet website:	
4. Particulars of the contact person of the manufacturer	Name:	
	Phone number (including area code):	
	Email:	
5. Particulars of the banknote handling machine to be tested	Function**:	Staff-operated – banknote processing machine – banknote authentication machine – teller assistant recycling machine – teller assistant banknote authentication machine Customer-operated – cash-in machine – cash-recycling machine – combined cash-in and cash-out machine – cash-out machine

	Place of origin (if other than an EU Member State):	
	Type:	
	Hardware version:	
	Software version:	

* underline as appropriate

** underline as appropriate based on the function description in Point 1 Annex 2

Date:

.....
authorised signature

Annex 4 to MNB Decree No 1/2023 (I. 17.)

The content elements of the report related to the examination of banknotes

1. The report – with the differences specified in point 2 – shall contain the following data:

1.1. Reason for initiating examination¹:

- a) suspicious banknote,
- b) incomplete forint banknote where it is unclear whether its surface is over 50%,
- c) incomplete forint banknote whose surface is below 50%.

1.2. Data concerning the banknotes sent for examination:

- a) particulars of the banknote (currency type, denomination, year of issue, quantity, serial number),
- b) particulars of the depositor (holder) of the banknote (for natural persons: surname and forename, home address, description and number of identification document, for legal persons and other entities without legal personality: name of the legal person or other entity without legal personality, address, particulars of authorised representative as per this item),
- c) place and time of detection of the banknote,
- d) brief description of detection,
- e) depositor's (holder's) statement as to origin of the banknote,
- f) depositor's (holder's) signature,
- g) address of the reporting cash processing provider or cash distributor,
- h) place and date of the report, signature of the persons drafting it, and
- i) number of the report.

2. Special provisions regarding the content of the report

2.1. Cash processing providers shall draw up the report subject to the exception that they do not indicate the data mentioned under subpoints e) and f) of point 1.2, and as regards subpoint b) of point 1.2 they indicate the particulars of their clients and the client's premises affected, or if the cash processing providers found the banknote sent for examination in a depositing unit where the data on the actual depositor are available, they shall indicate the particulars of the depositor.

2.2. If the depositor (holder) of the banknote refuses to supply the information under point 1.2 in full when so requested, it shall be duly indicated in the report.

2.3. The reports on suspicious banknotes originating from customer-operated machines shall be compiled without the data mentioned under subpoints e) and f) of point 1.2.

¹ Underline as appropriate.

Annex 5 to MNB Decree No 1/2023 (I. 17.)

List of credit institution branches and post offices, ATMs, customer-operated machines critical in terms of cash distribution

	Address and area of operation of the critical infrastructure element						Average daily forint cash turnover***
	Postal code	City	Street	Number	Telephone number*	Type**	
1							
2							
[...]							

* Where relevant.

** Critical infrastructure elements may include: permanent or mobile branches, permanent or mobile ATMs, permanent or mobile customer-operated machines. In the case of mobile infrastructure elements, only the cities covered and their postal code shall be indicated.

*** Data may be provided also in a breakdown by cash deposit and withdrawal turnover.