



NOTICE ON THE MANDATORY APPLICATION OF THE 2019 VERSION OF ISO 20022 STANDARD SEPA FORMATS

Dear clients,

As of the start of 2026, RBA will accept and execute **SEPA credit transfers (SCT)** via internet and mobile banking exclusively in the **2019 version of the ISO 20022 standard**.

In addition, starting from 2026, we will be sending **camt.052** and **camt.053** bank statements exclusively in the specified 2019 version of the ISO 20022 standard format.

Note

This information is related to the notice we sent during 2023, in which we informed you that from 19.11.2023, new formats are implemented for SEPA credit transfers (SCT) and SEPA direct debit (SDD) and that we will enable parallel operation for SEPA credit transfers (SCT) until the end of 2025.

Please check which version you are using

For pain.001 files check the field below, located at the beginning of the file:
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:scthr:pain.001.001.09">

```

1  <?xml version="1.0" encoding="UTF-8" ?>
2  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:scthr:pain.001.001.09">
3      <CstmrCdtTrfInitn>
4          <GrpHdr>

```

where *pain.001.001.03* indicates the 2009 version, whereas *pain.001.001.09* (as presented in the figure) indicates the 2019 version.

- **For camt.053/052 statements**, check the field below, which is located at the beginning of the file
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08">

```

1  <?xml version="1.0" encoding="UTF-8" standalone="yes" ?>
2  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08">
3      <BkToCstmrStmt>
4          <GrpHdr>

```

where *camt.053.001.02* indicates the 2009 version, whereas *camt.053.001.08* (as presented in the figure) indicates the 2019 version.

This is important!

Please adjust your systems to the new 2019 version of the ISO 20022 SEPA documentation in time.

More detailed information on these changes are available on the SEPA website www.sepa.hr.

If you need file testing to implement new versions, you can do so by attaching a test file to internet or mobile banking messages. Our test team will provide you with feedback on the status of the test file as soon as possible.

Thank you for your understanding.

Have a pleasant day!

RBA