

Notification on Changes in HRK SCT Payment Scheme and Rules for Filling ISO Elements

Dear Madam/Sir,

In the year 2016 the Croatian banking community entered the SEPA payment scheme. For the purpose of adjustment to the SEPA documentation of the European Payments Council, changes were made to the HRK SCT payment scheme and the following documentation was changed:

- HRK SCT Scheme Rules – new version 1.2 applicable as of 18/11/2018
- SCT – Implementation Guidelines pain.001 applicable as of 01/06/2019
- Unique Overview of Basic Reference Number Models – applicable as of 04/08/2018

The most significant change in the **HRK SCT** Payment Scheme Rules refers to the possibility that the payment service providers (banks) initiate a recall order, in addition to the existing also for the following new reasons: invalid creditor's number, incorrect amount, at the debtor's request. The complete overview of changes is contained in the List of Changes in the document **HRK SCT Payment Scheme Rules 2, applicable as of 18/11/2018** and available on www.sepa.hr, and the new xsd scheme will be published in September 2018.

Changes in the document **SCT – Implementation Guidelines pain.001** refer to the changes in the rules of filling the Payment Type Information. The complete list of changes is available in the **Implementation Guidelines pain.001 – applicable as of 01/06/2019**.

Below follows a summary of the ISO elements that were made mandatory:

Index	ISO Element Name	Mandatoriness /Element Details	
1.5	Control Sum/Kontrolni zbroj iznosa	Mandatory	Control sum of all individual orders from field 2.77 regardless of the currency of the order. If the format or the sum are incorrect, the message is rejected
2.4	Number of Transactions/Broj naloga	Mandatory	Indicates the total number of individual orders in a group of orders. The total number of orders in a group of orders must correspond with the count of individual orders in the group of orders, i.e. the count of all fields 2.63 - Credit Transfer Transaction Information (Informacija o transakciji kreditnog transfera). A group of orders with an incorrect count of individual orders within the group of orders is rejected
2.5	Control Sum/Kontrolni zbroj iznosa	Mandatory	Control sum of all individual orders from field 2.77 regardless of the currency of the order. If the format or the sum are incorrect, the message is rejected

2.6 and 2.67	Payment Type Information/Informacije o vrsti plaćanja	Mandatory under conditions	<p>Mandatory either at the group level (2.6) or at an individual order level (2.67). If both 2.6 and 2.67 fields are used, the order is rejected. If TRUE is used in the Batch Booking field, the <PmtPlnfn> (Payment Type Information) may only be populated at the level of a group of orders (2.6), otherwise the entire group of orders is rejected. If the field Instruction Priority is used, Payment Type Information must be populated at the group of orders level (2.6).</p>
2.96	Creditor Agent/PPU Primateljca	Mandatory depending on transaction type	<p><u>SEPA credit transfers and credit transfers in HRK under SEPA rules:</u> If populated, the BIC of the creditor's PSP is entered</p> <p><u>Other (non SEPA) credit transfers:</u> Mandatory: - BIC of the creditor's PSP - name, address (town, street and street number) and country, with or without the identification code of the Clearing System member</p> <p>If an order is executed by cheque (field 2.2 Payment Method CHK), data is not entered. If data is entered, PSP ignores it.</p>

Data files containing the above changes can be sent for execution already, and all further news will be published on the Bank's internet site in time.

As on 04/08/2018 a new **reference number model HR19** was implemented, which represents mandatory data for advance fees for execution against money assets with the FINA since the new Act on Execution against Money Assets has come into force. The revised document Unique Overview of Basic Reference Number Models is available on the FINA internet site www.fina.hr.

Yours sincerely,

RBA