

**ISO 20022 XML Standard for initiating credit transfer messages  
(pain.001.001.03)**

**Implementation guidelines**

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## 1. OVERVIEW OF THE DOCUMENT VERSION

| Version | Status / Change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Date        |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| 1.0     | Publication of the Guidelines                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 18.05.2015. |
| 1.1     | Guidelines new version – new date of use, new way of handling information of the debtor and the creditor; rename of fields 2.1, a change in the procedure of the order for payment of salaries (introduction of the HR69 and update Description of payment), rules for populating Charge Bearer for SEPA credit transfers and Credit transfers in HRK under SEPA rules                                                                                                                                                                                                                                                                                                                       | 01.03.2016. |
| 1.2     | Guidelines new version – added use of country code XK for Kosovo with the ISO code 3166                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 05.03.2018. |
| 1.3     | Guidelines new version – change in populating Charge Bearer for Other (non SEPA) credit transfer (deleted DEBT option for national and international credit transfers, added in Description); correction of display for code “true” and xml tag ustrd; name of the personal income code list; change of reference documents – updated version of the EPC132-08 document; change of condition to populate field Number Of Transactions (at the group of orders level) and Control Sum (at the group of orders and at Group Header level); change of rules to populate fields in Payment Type Information; added explanations for M/O in “Specification of the pain.001.001.03 message format” | 01.06.2019. |

## 2. INTRODUCTION

The Guidelines describe the manner of creating and the scope of application of XML message pain.001.001.03 for initiation of national, cross-border and international credit transfers in accordance with the ISO 20022 standard (XML Customer Credit Transfer Initiation message), which is sent to the execution of the payment service provider (PSP) in the territory of the Republic of Croatia.

The Guidelines are primarily intended for payment services users (PSUs) non-consumers, who submit/ send their payment orders to the PSP in electronic form.

The Guidelines are applicable from 6th June, 2016.

The Guidelines have been prepared through mutual cooperation between the banking community and the Financial Agency (FINA).

The Guidelines are publicly available at: [www.sepa.hr](http://www.sepa.hr) and on the websites of the Croatian Banking Association, commercial banks registered in the Republic of Croatia, the Croatian Chamber of Economy and the Financial Agency.

The Guidelines have been compiled with special attention to ensure accuracy of information. However, the Croatian banking community and the Financial Agency are not responsible for any possible damage or errors that could occur as a consequence of misinterpretation of the information contained in the Guidelines.

For further information, PSUs may contact the PSP in which they maintain a transaction account.

### **3. SCOPE OF IMPLEMENTATION**

The Guidelines apply to:

- 3.1. SEPA credit transfers
- 3.2. Credit transfers in HRK under SEPA rules
- 3.3. Other (non-SEPA) credit transfers

#### **3.1 SEPA credit transfers**

A SEPA credit transfer is a national or cross-border payment transaction with the following characteristics:

- payment currency is the euro ('EUR')
- availability of creditor's PSP in the SEPA payment systems
- identification of creditor's PSP by the BIC code
- transaction accounts of the debtor and the creditor are in the IBAN format
- the debtor and the creditor pay fees only to their PSPs - shared charges (SLEV)
- the transaction execution priority code is NORM
- the amount of the payment transaction is not limited, but there is a technical limit of EUR 999,999,999.99.

If a credit transfer does not meet the characteristics of SEPA credit transfers, the debtor's PSP will execute the credit transfer as a non-SEPA credit transfer and, thereby, ignore the specific SEPA fields, such as the ultimate creditor or the ultimate debtor.

#### **3.2 Credit transfers in HRK according to SEPA rules**

A credit transfer under the SEPA rules is a national payment transaction in HRK adjusted to the requirements of SEPA credit transfers and national specificities.

#### **3.3 Other (non SEPA) credit transfers**

Other credit transfers are the following payment transactions:

- national transactions in all other currencies except HRK and EUR
- national transactions in EUR if they do not meet the SEPA criteria
- cross-border transactions in EUR if they do not meet the SEPA criteria
- cross-border transactions in currencies other than EUR
- international transactions in all currencies (including HRK)
- transactions containing special instructions (i.e., urgent execution)
- transactions executed by cheque issuance.

### **4. REFERENCE DOCUMENTS**

- Payment System Act (Official Gazette 66/2018) as amended
- Regulation (EU) No. 260/2012 of the European Parliament and the Council of 14 March, 2012
- Regulation (EU) No. 248/2014 of the European Parliament and the Council of 26 February, 2014, amending Regulation (EU) No. 260/2012 with regard to the transition to credit transfers and direct debits at the level of the European Union.
- Regulation (EC) No. 924/2009 of the European Parliament and the Council of 16 September, 2009
- The Law on the Implementation of EU Regulations in the Field of Payment Operations (Official Gazette 50/2016)

- Regulation (EU) 2015/847 of the European Parliament and the Council of 20 May 2015 on information accompanying transfers of funds and repealing Regulation (EC) No 1781/2006
- EPC125-05 SEPA Credit Transfer Scheme Rulebook Version 8.0
- EPC132-08 SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines Version 2017 ver1.0
- ISO 20022 – Payments Maintenance 2009 - Message Definition Report, September 2009.
- A Unique Overview of Basic “Reference Number” Models with Model Descriptions, Contents and Application Explanations as well as Applicable Control Number Calculation Modules
- Naredba o načinu uplaćivanja prihoda proračuna, obveznih doprinosa te prihoda za financiranje drugih javnih potrebi (Instructions on the Manner of Payment of Budget Revenues, Mandatory Contributions and Revenues for Financing Other Public Needs)
- Zakon o doprinosima s izmjenama i dopunama i ostali pripadajući podzakonski akti (Contributions Act with amendments and other associated secondary sub acts)
- RF Creditor Reference ISO 11649:2009(E).

## 5. ABBREVIATIONS AND GLOSSARY

PSP - Payment Service Provider (bank)

PSU - Payment Service User

SEPA – Single Euro Payments Area

SCT – SEPA Credit Transfer

EPC – European Payment Council

ISO – International Standardization Organization

### DEFINITIONS

| Term                                    |                                                            | Explanation of the term – Croatian term                                                                                                                                                                                                                                              |
|-----------------------------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| English term                            | Croatian term                                              |                                                                                                                                                                                                                                                                                      |
| Additional Remittance Information       | Dodatni detalji plaćanja                                   | Additional information, in free text form, to complement the structured remittance information                                                                                                                                                                                       |
| Batch Booking                           | Način terećenja računa platitelja                          | Identifies whether the account is debited per individual transaction or for the sum of the amounts of all transactions within the group                                                                                                                                              |
| Category Purpose                        | Kategorija namjene                                         | Specifies the purpose of the instruction based on a set of pre-defined categories.                                                                                                                                                                                                   |
| Charge Bearer                           | Troškovna opcija                                           | Specifies which party will bear the charges associated with the processing of the payment transaction (in SEPA only SLEV, meaning SHA)                                                                                                                                               |
| Credit Transfer                         | Kreditni transfer                                          | National or cross-border payment service for crediting a creditor's payment account with a payment transaction or a series of payment transactions from a debtor's payment account by the PSP which holds the debtor's payment account, based on an instruction given by the debtor. |
| Credit Transfer Transaction Information | Informacija o pojedinačnoj transakciji kreditnog transfera | Set of elements used to provide information on the individual transaction included in the message.                                                                                                                                                                                   |
| Creditor/ Beneficiary                   | Primatelj plaćanja                                         | a natural or legal person who holds a payment account and who is the intended recipient of funds which have been the subject of a payment transaction                                                                                                                                |
| Creditor /Beneficiary Account           | Račun primatelja plaćanja                                  | For national and cross-border credit transfer it must be in IBAN form.                                                                                                                                                                                                               |
| Creditor Agent/Beneficiary's Bank       | PPU primatelja plaćanja                                    | PSP servicing an account for the creditor.                                                                                                                                                                                                                                           |
| Creditor Reference Information          | Referenca koju određuje primatelj                          | Set of elements of structured reference information                                                                                                                                                                                                                                  |
| Debtor *=Originator**                   | Platitelj                                                  | A natural or legal person who holds a payment account and allows the execution of a payment instruction.                                                                                                                                                                             |
| Debtor/Originator Account               | Račun platitelja                                           | It must be in IBAN form.                                                                                                                                                                                                                                                             |

|                               |                                            |                                                                                                                                                                                                                                                                                   |
|-------------------------------|--------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Debtor Agent /Originator Bank | PPU platitelja                             | PSP of the debtor servicing an account for the debtor                                                                                                                                                                                                                             |
| End to End Identification     | Jedinstveni identifikator                  | Unique identification assigned by the debtor to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.                                                                                                      |
| Initiating Party              | Inicijator plaćanja                        | It may be the debtor or other person initiating payment                                                                                                                                                                                                                           |
| Instructed Amount             | Iznos                                      | Amount of individual transaction                                                                                                                                                                                                                                                  |
| Instruction Identification    | Identifikacijska oznaka naloga-referencija | Unique identification (reference), as assigned by the debtor for the PSP of the debtor, or PSP debtor for the PSP status receiver, to unambiguously identify the instruction. Can be included in more messages related to the same instruction.                                   |
| Originator *                  | Inicijator poruke                          | Party that issues the status                                                                                                                                                                                                                                                      |
| Payment Identification        | Identifikacijska oznaka plaćanja           | Set of elements used to reference a payment instruction.                                                                                                                                                                                                                          |
| Payment Type Information      | Informacije o vrsti plaćanja               | Set of elements used to specify the type of transaction.                                                                                                                                                                                                                          |
| Purpose                       | Šifra namjene                              |                                                                                                                                                                                                                                                                                   |
| Reference                     | Referentna oznaka                          | Unique identification, as assigned by the creditor, according to the Unique Overview of Basic "Reference Number" Models with Model Descriptions, Contents and Application Explanations as well as Applicable Control Number Calculation Modules or according to ISO 11649 (RF...) |
| Reference Party**             | Stvarni dužnik i/ili krajnji primatelj     | A natural or legal person on behalf of whom a debtor makes a payment or a creditor receives a payment (Ultimate Debtor or Ultimate Creditor)                                                                                                                                      |
| Remittance Information        | Detalji plaćanja                           | Structured or unstructured payment details specified by the creditor                                                                                                                                                                                                              |
| Requested Execution Date      | Traženi datum izvršenja                    | Date at which the initiating party requests the PSP to process the payment.                                                                                                                                                                                                       |
| Service Level                 | Razina usluge                              | Rules under which the transaction should be processed.                                                                                                                                                                                                                            |
| Transaction Identification    | Referenca banke                            | Unique identifier, as assigned by the bank, to unambiguously identify a transaction which is passed on, unchanged, throughout the entire end-to-end payment chain.                                                                                                                |
| Ultimate Creditor             | Krajnji primatelj                          | Ultimate recipient of funds                                                                                                                                                                                                                                                       |
| Ultimate Debtor               | Stvarni dužnik                             | Ultimate party that owes an amount of money to the creditor/ultimate creditor.                                                                                                                                                                                                    |

\* according to ISO 20022 for financial messages

\*\* according to the EPC documentation regulating the SEPA credit transfer

## 6. USE OF ISO 20022 in RH XSD HR (XSD HR)

The standard for creation of a pain.001.001.03 XML message is based on the ISO 20022 standard, and the technical validation of XML messages is carried out by using the XSD scheme. The XSD scheme defines the elements that can be used, whether the use of elements is mandatory or optional, the content of elements, and in certain cases, the content itself (in certain cases the content of an element can only be the code specified in the list of codes of ISO).

In those elements, where the content is the code listed in the corresponding list of codes, the code must be populated correctly, otherwise the message or the order is not executed but it is rejected.

The lists of codes that are not embedded in the XSD scheme (i.e., country code lists, currency code lists, purpose code lists, etc.) are available at: [www.iso20022.org/ external\\_code\\_list](http://www.iso20022.org/external_code_list).

The user of these Implementation Guidelines undertakes to track the changes of the published lists of codes in order to use the correct codes.

The Croatian banking community and the Financial Agency have developed the HR XSD scheme based on the ISO 20022 XSD scheme, in which certain elements for initiating an SCT have been omitted, mandatory individual elements have been changed, and certain specifics have been incorporated in order to meet the needs of the PSUs.

The HR XSD scheme defines the elements that are valid for use only in Croatia. The name of the HR XSD scheme is:

- pain.001.001.03.hr.xsd

The ISO 20022 XSD scheme is available at: [www.iso20022.org](http://www.iso20022.org)

The HR XSD scheme is published on the website of the banks, the Croatian Banking Association, the Croatian Chamber of Economy and the Financial Agency.

## 7. SPECIFICATION OF THE pain.001.001.03 MESSAGE FORMAT

The names of XML message elements that are originally in the English language have also been specified in these Guidelines in the Croatian language and supplemented with a description in the Croatian language.

Only the use of elements which are described in the Guidelines is permitted in a message.

If the elements of a message are populated in a different manner than described in the Guidelines, the message or the order is rejected and it is not executed.

### a. The meaning of the data in a message:

| Index | Multi | Mandatory /Optional (M/O) | ISO element name | ISO XML tag ( <XML Tag> ) | Format |
|-------|-------|---------------------------|------------------|---------------------------|--------|
|-------|-------|---------------------------|------------------|---------------------------|--------|

**Index** - the element code in the message.

**Multi rule** - the first data indicates the mandatoriness of occurrence of message elements, and the second data indicates the number of allowed repetitions

Example of the rule:

- [0..1] - indicates that the element is optional and may be specified one time only
- [0..n] - indicates that the element is optional and may be specified from one to *n* number of times
- [1..1] - indicates that the element is mandatory and may be specified one time only
- [1..n] - indicates that the element is mandatory and may be specified from one time to *n* number of times

The elements of a message are defined by their hierarchical structure. If data in a sub-element is entered, it is mandatory to specify the elements of a higher hierarchical level. If sub-elements are marked with {Or ... Or}, it is possible to use only one of them.

When an optional element is used, and it contains sub-elements (of a lower hierarchical level), the rule of populating that element (M/O) is mandatory and must be respected.

**Mandatory/Optional (M/O)** - the rule of using a message element, mandatory or optional use.

In some Optional fields, the use can be conditionally mandatory. This condition is then described under each element (e. g. with elements under the index 2.6 and 2.67).

**ISO element name** - the name of the message element is given in English as defined in ISO 20022 XML standard, with a translation into Croatian. The element can contain sub-elements, which are shifted to the right and marked with the addition sign »+«.

I.E.: ++ Debtor  
+++ Name

**ISO XML tag (<XML Tag>)** - XML element tag, e.g.: <Dbtr> Debtor/Payer.

Note: if using the XML tag, the corresponding element data may not be empty and at least one character must be entered.

**Format** - the element format is described, i.e.: Text, Code

## b. Description of data formats

Examples of data format descriptions:

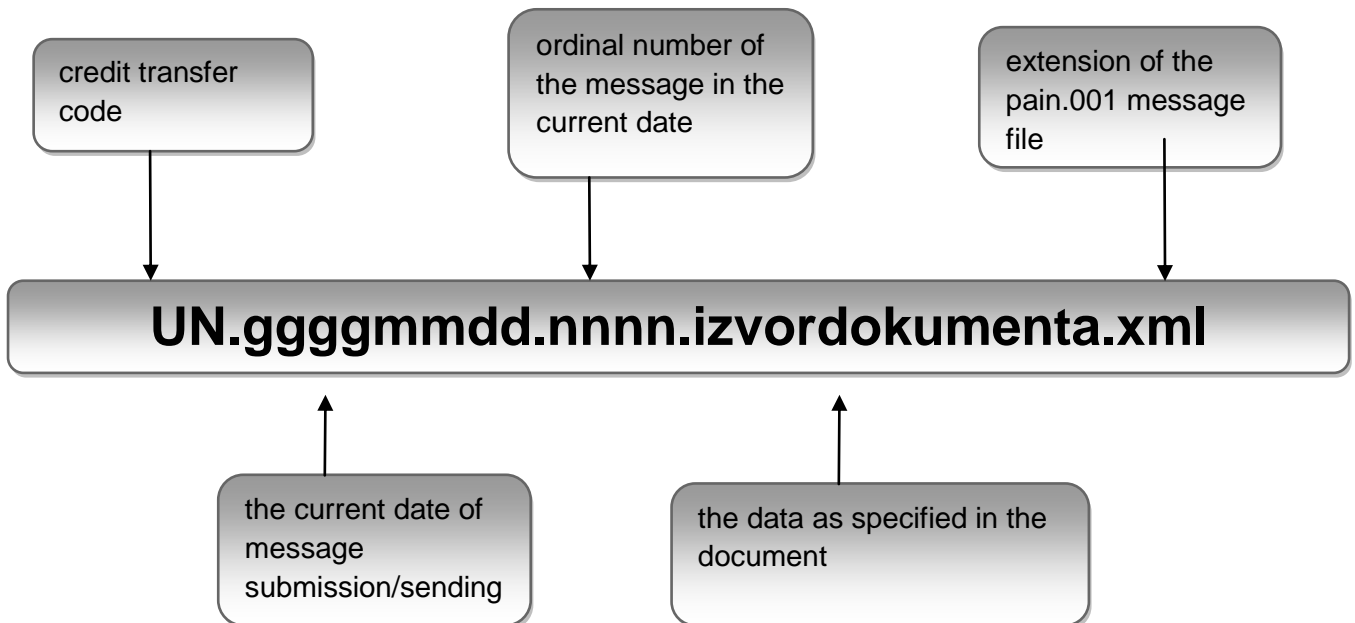
| Format                       | Format description                                             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------|----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dates</b>                 |                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| ISODate                      |                                                                | ISO date in the form of »YYYY-MM-DD«, where »YYYY« is the year, »MM« the month, »DD« the day.<br>Example: 2010-10-04                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| ISODateTime                  |                                                                | ISO date and time »YYYY-MM-DDThh:mm:ss.sss«, where »YYYY« is the year, »MM« the month, »DD« the day, »hh« the hour, »mm« the minute, »ss« the second, »sss« the hundredth of a second.<br>Example: 2010-10-04T08:35:40.125                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>The amount and number</b> |                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| CurrencyAndAmount            | number: max 18 decimals: max 5<br>Currency code.<br>[A-Z]{3,3} | Currency code is stated in the ISO three-letter format next to the »Ccy« attribute.<br><br>The amount consists of 18 characters (numbers). An integer has a maximum of 13 characters, and a decimal number a max of 5. The decimal separator is the point. It is not allowed to enter a negative amount.<br><br>Note: the rule for populating the Amount field is described by element 2.77<br><br>Example: <Ccy="EUR">1000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Numeric                      | [0-9]{1,15}                                                    | A number can have a maximum of 15 places<br>Example: 123456789012345                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| DecimalNumber                | number: max 18 decimal places:<br>max 17                       | Maximum 18 places, of which a maximum of 17 numbers for decimal places. The decimal separator is the point.<br>Example: 123456789.987654321<br><br>Note: for a credit transfer, a maximum of 2 numbers for decimal places may be used.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Number                       | No.: max 18 decimal places: 0                                  | Maximum 18 places, no decimal places,<br>Example: 123456789987654321                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Text</b>                  |                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Text                         |                                                                | The text can use characters of the Latin alphabet<br><br>(a b c d e f g h i j k l m n o p q r s t u v w x y z<br>A B C D E F G H I J K L M N O P Q R S T U V W X Y Z<br><br>For national transactions the Č,Ć,Š,Ž,Đ, ć,č,ž,š,đ symbols can be used<br>0 1 2 3 4 5 6 7 8 9<br>/ - ? : ( ) . , ' + space<br><br>Rule: Word-spacing and »-« must not be used in the first place of the record in the XML element/field. A slash (/) must not be used at the beginning or end of the data, nor twice in a row.<br>Note: if it departs from the rule, the message, the group of orders or the transaction will be rejected.<br><br>The reference "Message identification code (msgId)", "Payment identification code (PmtInflId)" and "Order-reference identification code (InstrId)" must comply with the following:<br>- the content is restricted to the Latin character set, as defined above<br>- the content may not start or end with '/'<br>the content may not contain '//'.<br><br> |



| Format            | Format description                    | Description                                                                                                               |
|-------------------|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| Text              | Max3                                  | Maximum length 3 places.<br>Example: 112                                                                                  |
| Text              | Max35                                 | Maximum length 35 places.<br>Example: Payment operations street                                                           |
| <b>Identifier</b> |                                       |                                                                                                                           |
| BICIdentifier     | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{1,1}    | BIC-type identifier (Bank Identifier Code), which must consist of 8 or 11 characters<br>Example: AAAAHR2X ili AAAAHR2XXXX |
| BEIIdentifier     | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{1,1}    | BEI-type identifier (Business Entity Identifier).                                                                         |
| IBANIdentifier    | [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | IBAN account in electronic form<br>Example: HRXX7777777999999999                                                          |
| <b>Code</b>       |                                       |                                                                                                                           |
| CountryCode       | [A-Z]{2,2}                            | ISO two-letter country code.<br>Example: HR                                                                               |
| CurrencyCode      | [A-Z]{3,3}                            | ISO three-letter currency code.<br>Example: EUR                                                                           |

For national payments in HRK and EUR, diacritic characters (č,ć,š,...) can be used, while in crossborder and other (non-SEPA) payments, they are not used.

### c. Recommended name of the pain.001.001.03 message file



#### d. Structure of the pain.001.001.03 message

A message/file containing XML - pain.001.001.03 message has the following structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:scthr:pain.001.001.03">
  <CstmrCdtTrfIntr>
    message content...
  </CstmrCdtTrfIntr>
</Document>
```

The message consists of three sets of data:

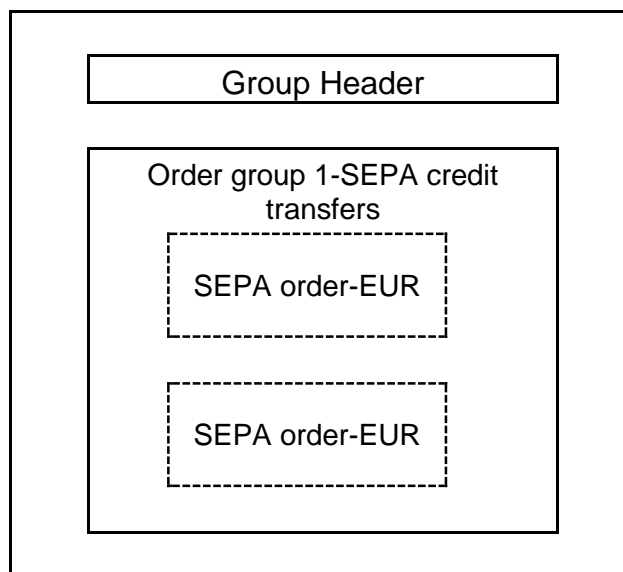
- Roof XML element - **<CstmrCdtTrfIntr>**
- **GroupHeader** (<GrpHdr>) - **The header or the leading record** - a set of data which is mandatory and appears once in the message - the message level.
- **Payment Information** (<PmtInf>) - **Payment Information** - a set of data which is mandatory and repeated in the message. Among other information, it contains data on the debtor - the level of a group of orders.
- **Transaction Information** <CdtTrfTxInf> - **Information about a credit transfer transaction** - a set of data which is mandatory and repeated. Among other, it contains data on the creditor - the order level

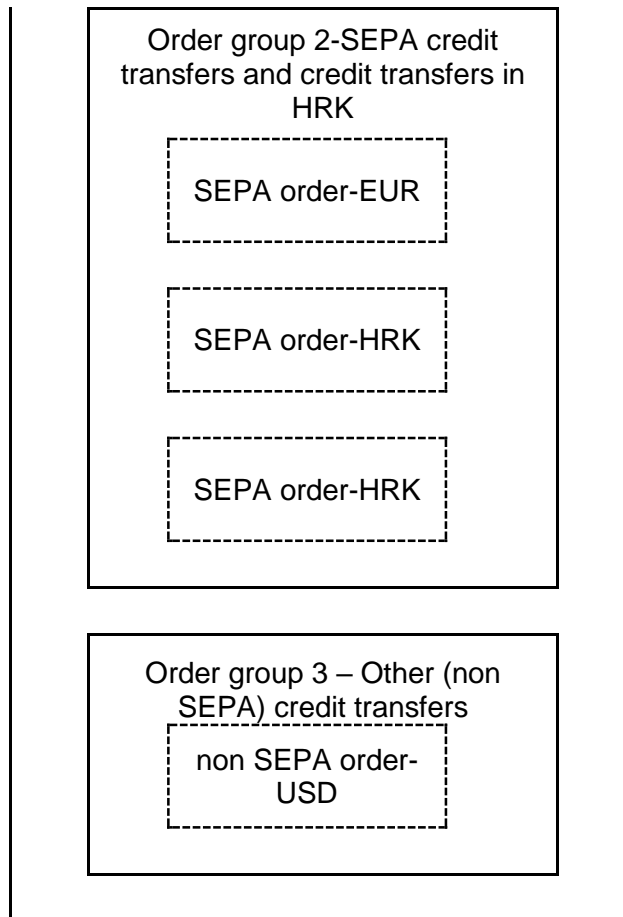
#### Note:

Payment Information - a group of orders specifically created for SEPA orders and/or credit transfers in HRK under SEPA rules, and separately for other (non-SEPA) credit transfers

Example:

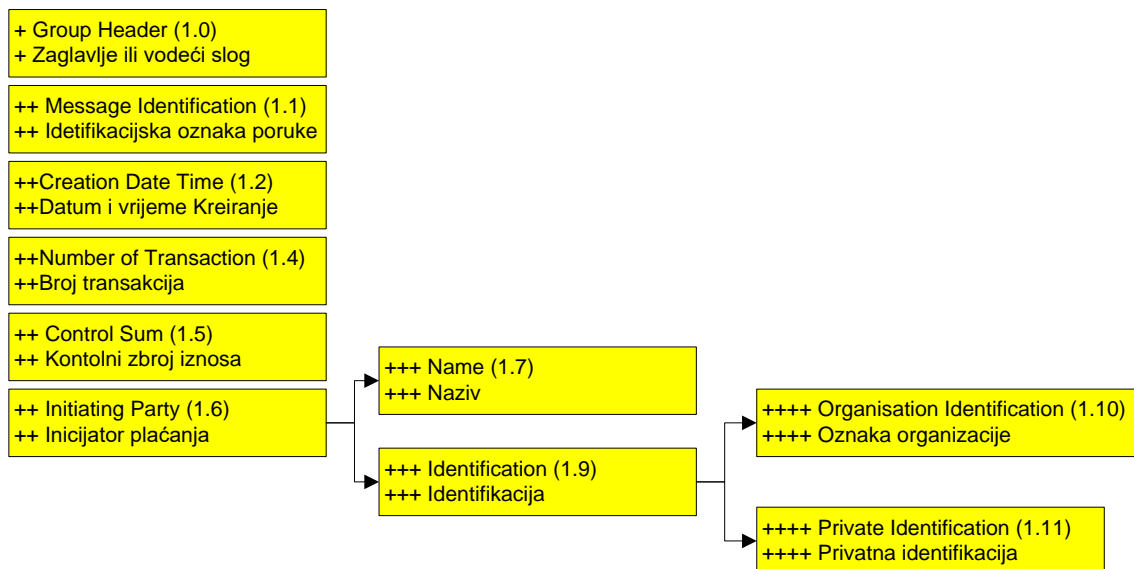
- Order group 1 - SEPA credit transfers
- Order group 2 - SEPA credit transfers and credit transfers in HRK
- Order group 3 - Other (non-SEPA) credit transfers



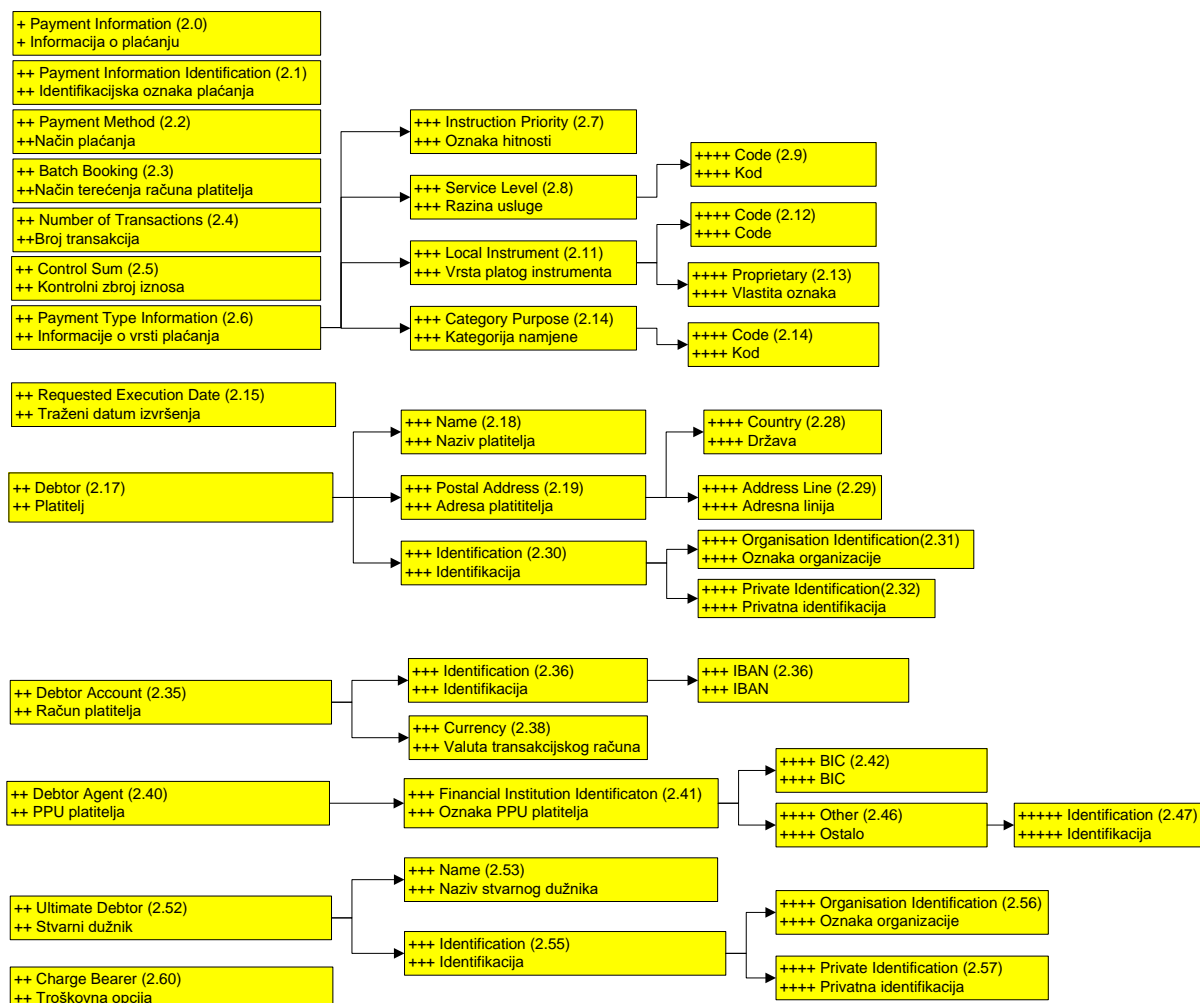


A detailed overview of the structure of XML messages for SEPA credit transfers, credit transfers in HRK under SEPA rules and other (non SEPA) credit transfers:

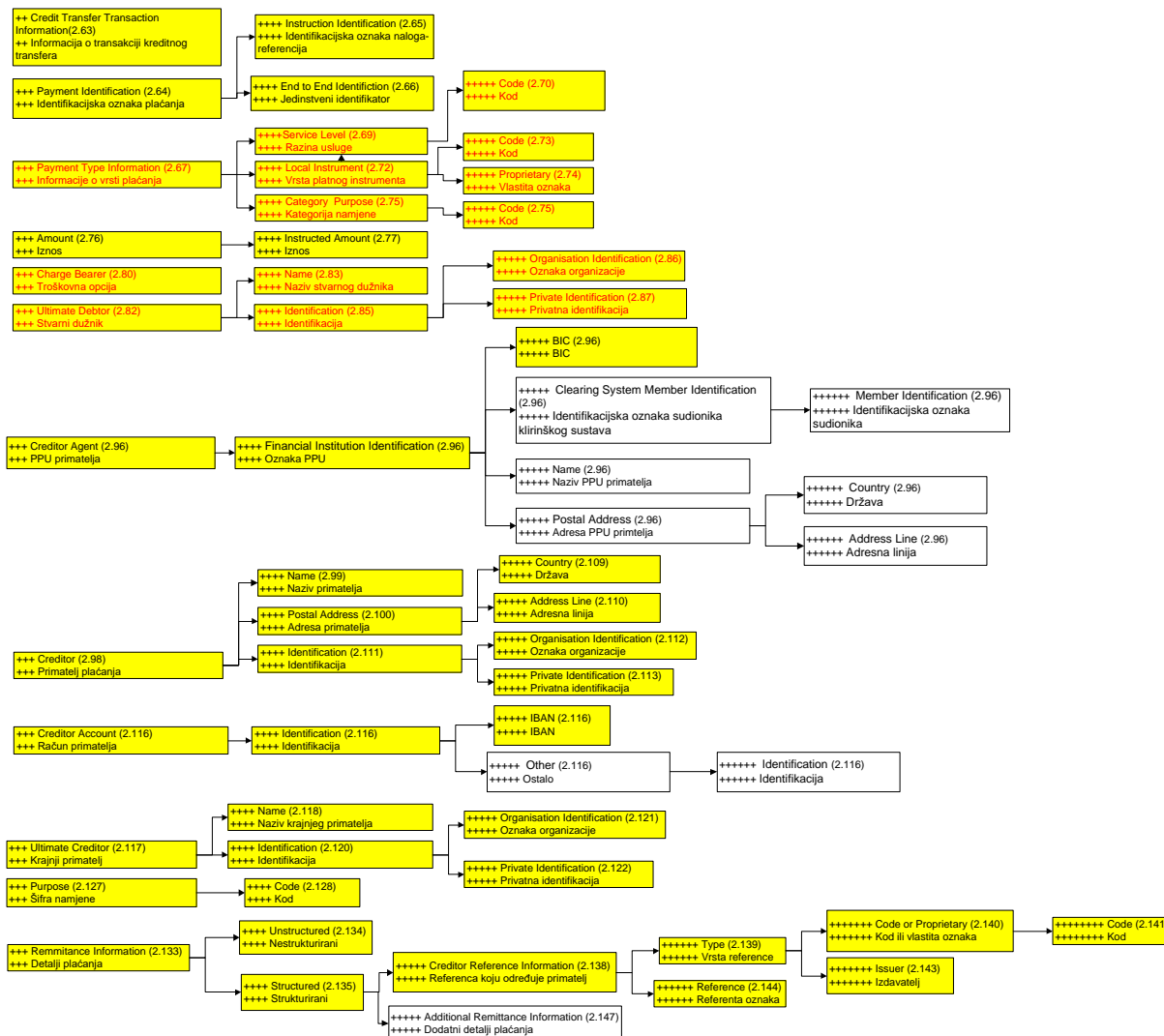
- GroupHeader (<GrpHdr>) (Zaglavlje ili vodeći slog) – message level**



• **Payment Information (<PmtInf>) (Informacija o plaćanju) – group of orders level**



• **Transaction Information <CdtTrfTxInf> (Informacija o transakciji kreditnog transfera) - order level**



Note: the red text means that the element can be used either at the group of orders level or at the individual order level.

## 7.1 Message elements for SEPA credit transfers and credit transfers in HRK under SEPA rules

The table below shows message elements for SEPA credit transfers and credit transfers in HRK under SEPA rules. A detailed description and examples of mandatory and recommended elements are provided in Section 8.

| Index | Multi          | Mandatory/Optional (M/O) | ISO ime elementa                                                      | ISO XML oznaka (<XML Tag>) | Format                                       |
|-------|----------------|--------------------------|-----------------------------------------------------------------------|----------------------------|----------------------------------------------|
|       | [1..1]         | M                        | <b>+ Message root</b><br>+ Oznaka poruke - labela                     | <CstmrCdtTrfInIt>          |                                              |
| 1.0   | [1..1]         | M                        | <b>+ Group Header</b><br>+ Zaglavlje ili vodeći slog                  | <GrpHdr>                   |                                              |
| 1.1   | [1..1]         | M                        | <b>++ Message Identification</b><br>++ Identifikacijska oznaka poruke | <MsgId>                    | Text, max 35                                 |
| 1.2   | [1..1]         | M                        | <b>++ Creation Date Time</b><br>++ Datum i vrijeme kreiranja          | <CreDtTm>                  | ISODateTime                                  |
| 1.4   | [1..1]         | M                        | <b>++ Number Of Transactions</b><br>++ Broj naloga                    | <NbOfTxs>                  | Max15NumericText<br>Max15[0-9]{1,15}         |
| 1.5   | [1..1]         | M                        | <b>++ Control Sum</b><br>++ Kontrolni zbroj iznosa                    | <CtrlSum>                  | Broj: max 18,<br>decimalnih mjesta:<br>max 2 |
| 1.6   | [1..1]         | M                        | <b>++ Initiating party</b><br>+ + Inicijator plaćanja                 | <InitgPty>                 |                                              |
| 1.7   | [0..1]         | O                        | <b>+++ Name</b><br>+++ Naziv                                          | <Nm>                       | Text, max 70                                 |
| 1.9   | [0..1]         | O                        | <b>+++ Identification</b><br>+++ Identifikacija                       | <Id>                       |                                              |
| 1.10  | {Or<br>[1..1]} | M                        | <b>++++ Organisation Identification</b><br>++++Oznaka organizacije    | < Orgld >                  |                                              |
| 1.10  | {Or<br>[0..1]} | O                        | <b>+++++ BICOrBEI</b><br>+++++ BIC ili BEI                            | <BICOrBEI>                 | Identifier, 8 ili 11<br>znakova              |
| 1.10  | Or<br>[0..1]}  | O                        | <b>+++++ Other</b><br>+++++ Ostalo                                    | <Othr>                     |                                              |
| 1.10  | [1..1]         | M                        | <b>++++++ Identification</b><br>++++++ Identifikacija                 | <Id>                       | Text, max 35                                 |
| 1.10  | [0..1]         | O                        | <b>++++++ Scheme Name</b><br>++++++ Naziv Sheme                       | <SchmeNm>                  |                                              |
| 1.10  | {Or<br>[1..1]} | M                        | <b>+++++++ Code</b><br>+++++++ Kod                                    | <Cd>                       | Code                                         |
| 1.10  | Or<br>[1..1]}  | M                        | <b>+++++++ Proprietary</b><br>+++++++ Vlastita oznaka                 | <Prtry>                    | Text, max 35                                 |
| 1.10  | [0..1]         | O                        | <b>+++++++ Issuer</b><br>+++++++ Izdavatelj                           | <Issr>                     | Text, max 35                                 |

|      |        |   |                                      |                   |                                                                                      |
|------|--------|---|--------------------------------------|-------------------|--------------------------------------------------------------------------------------|
| 1.11 | Or}    | M | <b>++++ Private Identification</b>   | <Prvtld>          |                                                                                      |
|      | [1..1] |   | ++++ Privatna identifikacija         |                   |                                                                                      |
| 1.11 | {Or    | O | <b>+++++ Date and Place of Birth</b> | <DtAndPlcOfBirth> |                                                                                      |
|      | [0..1] |   | +++++ Datum i mjesto rođenja         |                   |                                                                                      |
| 1.11 | [1..1] | M | <b>+++++ Birth Date</b>              | <BirthDt>         | ISODate                                                                              |
|      |        |   | +++++ Datum rođenja                  |                   |                                                                                      |
| 1.11 | [0..1] | O | <b>+++++ Province of Birth</b>       | <PrvcOfBirth>     | Text, max 35                                                                         |
|      |        |   | +++++ Županija rođenja               |                   |                                                                                      |
| 1.11 | [1..1] | M | <b>+++++ City of Birth</b>           | <CityOfBirth>     | Text, max 35                                                                         |
|      |        |   | +++++ Grad rođenja                   |                   |                                                                                      |
| 1.11 | [1..1] | M | <b>+++++ Country of Birth</b>        | <CtryOfBirth>     | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|      |        |   | +++++ Država rođenja                 |                   |                                                                                      |
| 1.11 | Or}    | O | <b>+++++ Other</b>                   | <Othr>            |                                                                                      |
|      | [0..1] |   | +++++ Ostalo                         |                   |                                                                                      |
| 1.11 | [1..1] | M | <b>+++++ Identification</b>          | <Id>              | Text, max 35                                                                         |
|      |        |   | +++++ Identifikacija                 |                   |                                                                                      |
| 1.11 | [0..1] | O | <b>+++++ Scheme Name</b>             | <SchmeNm>         |                                                                                      |
|      |        |   | +++++ Naziv Sheme                    |                   |                                                                                      |
| 1.11 | {Or    | M | <b>+++++ Code</b>                    | <Cd>              | Code                                                                                 |
|      | [1..1] |   | +++++ Kod                            |                   |                                                                                      |
| 1.11 | Or}    | M | <b>+++++ Proprietary</b>             | <Prtry>           | Text, max 35                                                                         |
|      | [1..1] |   | +++++ Vlastita oznaka                |                   |                                                                                      |
| 1.11 | [0..1] | O | <b>+++++ Issuer</b>                  | <Issr>            | Text, max 35                                                                         |
|      |        |   | +++++ Izdavatelj                     |                   |                                                                                      |

|     |        |   |                                              |             |                                        |
|-----|--------|---|----------------------------------------------|-------------|----------------------------------------|
| 2.0 | [1..n] | M | <b>+ Payment Information</b>                 | <PmtInf>    |                                        |
|     |        |   | + Informacija o plaćanju                     |             |                                        |
| 2.1 | [1..1] | M | <b>++ Payment Information Identification</b> | < PmtInfId> | Text, max 35                           |
|     |        |   | ++ Identifikacijska oznaka grupe plaćanja    |             |                                        |
| 2.2 | [1..1] | M | <b>++ Payment Method</b>                     | <PmtMtd>    | Code                                   |
|     |        |   | ++ Način plaćanja                            |             |                                        |
| 2.3 | [0..1] | O | <b>++ Batch Booking</b>                      | <BtchBookg> | Indicator true/false                   |
|     |        |   | ++ Način terećenja računa platitelja         |             |                                        |
| 2.4 | [1..1] | M | <b>++ Number of Transactions</b>             | <NbOfTx>    | Max15NumericText, Max15[0-9]{1,15}     |
|     |        |   | ++ Broj naloga                               |             |                                        |
| 2.5 | [1..1] | M | <b>++ Control Sum</b>                        | <CtrlSum>   | Broj: max 18, decimalnih mjesta: max 2 |
|     |        |   | ++ Kontrolni zbroj iznosa                    |             |                                        |
| 2.6 | [0..1] | O | <b>++ Payment Type Information</b>           | <PmtTplnf>  |                                        |
|     |        |   | ++ Informacije o vrsti plaćanja              |             |                                        |
| 2.7 | [0..1] | O | <b>+++ Instruction Priority</b>              | <InstrPrty> | Indicator HIGH/NORM                    |
|     |        |   | +++Oznaka hitnosti                           |             |                                        |

|      |                |   |                                         |               |                                                                                      |
|------|----------------|---|-----------------------------------------|---------------|--------------------------------------------------------------------------------------|
| 2.8  | [0..1]         | O | <b>+++ Service Level</b>                | <SvcLvl>      |                                                                                      |
|      |                |   | +++ Razina usluge                       |               |                                                                                      |
| 2.9  | [1..1]         | M | <b>++++ Code</b>                        | <Cd>          | Code                                                                                 |
|      |                |   | ++++ Kod                                |               |                                                                                      |
| 2.11 | [0..1]         | O | <b>+++ Local Instrument</b>             | <LclInstrm>   |                                                                                      |
|      |                |   | +++ Vrsta platnog instrumenta           |               |                                                                                      |
| 2.12 | {Or<br>[1..1]} | M | <b>++++ Code</b>                        | <Cd>          | Code                                                                                 |
|      |                |   | ++++ Kod                                |               |                                                                                      |
| 2.13 | Or<br>[1..1]   | M | <b>++++ Proprietary</b>                 | <Prtry>       | Text, max 35                                                                         |
|      |                |   | ++++ Vlastita oznaka                    |               |                                                                                      |
| 2.14 | [0..1]         | O | <b>+++ Category Purpose</b>             | <CtgyPurp>    |                                                                                      |
|      |                |   | +++ Kategorija namjene                  |               |                                                                                      |
| 2.14 | [1..1]         | M | <b>++++ Code</b>                        | <Cd>          | Code                                                                                 |
|      |                |   | ++++ Kod                                |               |                                                                                      |
| 2.15 | [1..1]         | M | <b>++ Requested Execution Date</b>      | <ReqdExctnDt> | ISODate                                                                              |
|      |                |   | ++ Traženi datum izvršenja              |               |                                                                                      |
| 2.17 | [1..1]         | M | <b>++ Debtor</b>                        | <Dbtr>        |                                                                                      |
|      |                |   | ++ Platitelj                            |               |                                                                                      |
| 2.18 | [1..1]         | M | <b>+++ Name</b>                         | <Nm>          | Text, max 70                                                                         |
|      |                |   | +++ Naziv platitelja                    |               |                                                                                      |
| 2.19 | [0..1]         | O | <b>+++ Postal Address</b>               | <PstlAdr>     |                                                                                      |
|      |                |   | +++ Adresa platitelja                   |               |                                                                                      |
| 2.28 | [0..1]         | O | <b>++++ Country</b>                     | <Ctry>        | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|      |                |   | ++++ Država                             |               |                                                                                      |
| 2.29 | [0..2]         | O | <b>++++ Address Line</b>                | <AdrLine>     | Text, max 70                                                                         |
|      |                |   | ++++ Adresna linija                     |               |                                                                                      |
| 2.30 | [0..1]         | O | <b>+++ Identification</b>               | <Id>          |                                                                                      |
|      |                |   | +++ Identifikacija                      |               |                                                                                      |
| 2.31 | {Or<br>[1..1]} | M | <b>++++ Organisation Identification</b> | <Orgld>       |                                                                                      |
|      |                |   | ++++ Oznaka organizacije                |               |                                                                                      |
| 2.31 | {Or<br>[0..1]} | O | <b>++++ BICOrBEI</b>                    | <BICOrBEI>    | Identifier, 8 ili 11 znakova                                                         |
|      |                |   | ++++ BIC ili BEI                        |               |                                                                                      |
| 2.31 | Or<br>[0..1]   | O | <b>++++ Other</b>                       | <Othr>        |                                                                                      |
|      |                |   | ++++ Ostalo                             |               |                                                                                      |
| 2.31 | [1..1]         | M | <b>++++ Identification</b>              | <Id>          | Text, max 35                                                                         |
|      |                |   | ++++ Identifikacija                     |               |                                                                                      |
| 2.31 | [0..1]         | O | <b>++++ Scheme Name</b>                 | <SchmeNm>     |                                                                                      |
|      |                |   | ++++ Naziv Sheme                        |               |                                                                                      |
| 2.31 | {Or<br>[1..1]} | M | <b>++++ Code</b>                        | <Cd>          | Code                                                                                 |
|      |                |   | ++++ Kod                                |               |                                                                                      |
| 2.31 | Or<br>[1..1]   | M | <b>++++ Proprietary</b>                 | <Prtry>       | Text, max 35                                                                         |
|      |                |   | ++++ Vlastita oznaka                    |               |                                                                                      |
| 2.31 | [0..1]         | O | <b>++++ Issuer</b>                      | <lssr>        | Text, max 35                                                                         |



|      |               |   |                                                                              |                   |                                                                                      |
|------|---------------|---|------------------------------------------------------------------------------|-------------------|--------------------------------------------------------------------------------------|
|      |               |   | +++++ Izdavatelj                                                             |                   |                                                                                      |
| 2.32 | Or<br>[1..1]  | M | <b>++++ Private Identification</b><br>++++ Privatna identifikacija           | <PrvtId>          |                                                                                      |
| 2.32 | {Or<br>[0..1] | O | <b>+++++ Date and Place of Birth</b><br>+++++ Datum i mjesto rođenja         | <DtAndPlcOfBirth> |                                                                                      |
| 2.32 | [1..1]        | M | <b>+++++ Birth Date</b><br>+++++ Datum rođenja                               | <BirthDt>         | ISODate                                                                              |
| 2.32 | [0..1]        | O | <b>+++++ Province of Birth</b><br>+++++ Županija rođenja                     | <PrvcOfBirth>     | Text, max 35                                                                         |
| 2.32 | [1..1]        | M | <b>+++++ City of Birth</b><br>+++++ Grad rođenja                             | <CityOfBirth>     | Text, max 35                                                                         |
| 2.32 | [1..1]        | M | <b>+++++ Country of Birth</b><br>+++++ Zemlja rođenja                        | <CtryOfBirth>     | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
| 2.32 | Or<br>[0..1]  | O | <b>+++++ Other</b><br>+++++ Ostalo                                           | <Othr>            |                                                                                      |
| 2.32 | [1..1]        | M | <b>+++++ Identification</b><br>+++++ Identifikacija                          | <Id>              | Text, max 35                                                                         |
| 2.32 | [0..1]        | O | <b>+++++ Scheme Name</b><br>+++++ Naziv Sheme                                | <SchmeNm>         |                                                                                      |
| 2.32 | {Or<br>[1..1] | M | <b>+++++ Code</b><br>+++++ Kod                                               | <Cd>              | Code                                                                                 |
| 2.32 | Or<br>[1..1]  | M | <b>+++++ Proprietary</b><br>+++++ Vlastita oznaka                            | <Prtry>           | Text, max 35                                                                         |
| 2.32 | [0..1]        | O | <b>+++++ Issuer</b><br>+++++ Izdavatelj                                      | <Issr>            | Text, max 35                                                                         |
| 2.35 | [1..1]        | M | <b>++ Debtor Account</b><br>++ Račun platitelja                              | <DbtrAcct>        |                                                                                      |
| 2.36 | [1..1]        | M | <b>+++ Identification</b><br>+++ Identifikacija                              | <Id>              |                                                                                      |
| 2.36 | [1..1]        | M | <b>++++ IBAN</b><br>++++ IBAN                                                | <IBAN>            | IBAN2007Identifier                                                                   |
| 2.38 | [0..1]        | O | <b>+++ Currency</b><br>+++ Valuta transakcijskog računa                      | <Ccy>             | ISO code 4217                                                                        |
| 2.40 | [1..1]        | M | <b>++ Debtor Agent</b><br>++ PPU platitelja                                  | <DbtrAgt>         |                                                                                      |
| 2.41 | [1..1]        | M | <b>+++ Financial Institution Identification</b><br>+++ Oznaka PPU platitelja | <FinInstnId>      |                                                                                      |
| 2.42 | [0..1]        | O | <b>++++ BIC</b><br>++++ BIC                                                  | <BIC>             | Identifier; 8 ili 11 znakova                                                         |
| 2.46 | [0..1]        | O | <b>++++ Other</b><br>++++ Ostalo                                             | <Othr>            |                                                                                      |
| 2.47 | [1..1]        | M | <b>+++++ Identification</b><br>+++++ Identifikacija                          | <Id>              | NOTPROVIDED                                                                          |

|      |                |   |                                                                      |                   |                                                                                      |
|------|----------------|---|----------------------------------------------------------------------|-------------------|--------------------------------------------------------------------------------------|
| 2.52 | [0..1]         | O | <b>++ Ultimate Debtor</b><br>++ Stvarni dužnik                       | <UltmtDbtr>       |                                                                                      |
| 2.53 | [0..1]         | O | <b>+++ Name</b><br>+++ Naziv stvarnog dužnika                        | <Nm>              | Text, max 70                                                                         |
| 2.55 | [0..1]         | O | <b>+++ Identification</b><br>+++ Identifikacija                      | <Id>              |                                                                                      |
| 2.56 | {Or<br>[1..1]} | M | <b>++++ Organisation Identification</b><br>++++Oznaka organizacije   | <Orgld>           |                                                                                      |
| 2.56 | {Or<br>[0..1]} | O | <b>+++++ BICorBEI</b><br>+++++ BIC ili BEI                           | <BICOrBEI>        | Identifier, 8 ili 11 znakova                                                         |
| 2.56 | Or<br>[0..1]   | O | <b>+++++ Other</b><br>+++++ Ostalo                                   | <Othr>            |                                                                                      |
| 2.56 | [1..1]         | M | <b>+++++ Identification</b><br>+++++ Identifikacija                  | <Id>              | Text, max 35                                                                         |
| 2.56 | [0..1]         | O | <b>+++++ Scheme Name</b><br>+++++ Naziv Sheme                        | <SchmeNm>         |                                                                                      |
| 2.56 | {Or<br>[1..1]} | M | <b>+++++ Code</b><br>+++++ Kod                                       | <Cd>              | Code                                                                                 |
| 2.56 | Or<br>[1..1]   | M | <b>+++++ Proprietary</b><br>+++++ Vlastita oznaka                    | <Prtry>           | Text, max 35                                                                         |
| 2.56 | [0..1]         | O | <b>+++++ Issuer</b><br>+++++ Izdavatelj                              | <Issr>            | Text, max 35                                                                         |
| 2.57 | Or<br>[1..1]   | M | <b>++++ Private Identification</b><br>++++ Privatna identifikacija   | <Prvtld>          |                                                                                      |
| 2.57 | {Or<br>[0..1]} | O | <b>+++++ Date and Place of Birth</b><br>+++++ Datum i mjesto rođenja | <DtAndPlcOfBirth> |                                                                                      |
| 2.57 | [1..1]         | M | <b>+++++ Birth Date</b><br>+++++ Datum rođenja                       | <BirthDt>         | ISODate                                                                              |
| 2.57 | [0..1]         | O | <b>+++++ Province of Birth</b><br>+++++ Županija rođenja             | <PrvcOfBirth>     | Text, max 35                                                                         |
| 2.57 | [1..1]         | M | <b>+++++ City of Birth</b><br>+++++ Grad rođenja                     | <CityOfBirth>     | Text, max 35                                                                         |
| 2.57 | [1..1]         | M | <b>+++++ Country of Birth</b><br>+++++ Zemlja rođenja                | <CtryOfBirth>     | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
| 2.57 | Or<br>[0..1]   | O | <b>+++++ Other</b><br>+++++ Ostalo                                   | <Othr>            |                                                                                      |
| 2.57 | [1..1]         | M | <b>+++++ Identification</b><br>+++++ Identifikacija                  | <Id>              | Text, max 35                                                                         |
| 2.57 | [0..1]         | O | <b>+++++ Scheme Name</b><br>+++++ Naziv Sheme                        | <SchmeNm>         |                                                                                      |
| 2.57 | {Or<br>[1..1]} | M | <b>+++++ Code</b><br>+++++ Kod                                       | <Cd>              | Code                                                                                 |
| 2.57 | Or<br>[0..1]   | M | <b>+++++ Proprietary</b>                                             | <Prtry>           | Text, max 35                                                                         |

|      |        |   |                                                |          |              |
|------|--------|---|------------------------------------------------|----------|--------------|
|      | [1..1] |   | +++++++ Vlastita oznaka                        |          |              |
| 2.57 | [0..1] | O | <b>+++++ Issuer</b><br>+++++ Izdavatelj        | <Issr>   | Text, max 35 |
| 2.60 | [0..1] | O | <b>++ Charge Bearer</b><br>++ Troškovna opcija | <ChrgBr> | Code         |

|      |                |   |                                                                                                       |               |                   |
|------|----------------|---|-------------------------------------------------------------------------------------------------------|---------------|-------------------|
| 2.63 | [1..n]         | M | <b>++ Credit Transfer Transaction Information</b><br>++ Informacija o transakciji kreditnog transfera | <CdtTrfTxInf> |                   |
| 2.64 | [1..1]         | M | <b>+++ Payment Identification</b><br>+++ Identifikacijska oznaka plaćanja                             | <PmtId>       |                   |
| 2.65 | [0..1]         | O | <b>++++ Instruction Identification</b><br>++++ Identifikacija oznaka naloga-referencija               | <InstrId>     | Text, max 35      |
| 2.66 | [1..1]         | M | <b>++++ End to End Identification</b><br>++++ Jedinštveni identifikator                               | <EndToEndId>  | Text, max 35      |
| 2.67 | [0..1]         | O | <b>+++ Payment Type Information</b><br>+++ Informacija o vrsti plaćanja                               | <PmtTpInf>    |                   |
| 2.69 | [0..1]         | O | <b>++++ Service Level</b><br>++++ Razina usluge                                                       | <SvcLvl>      |                   |
| 2.70 | [1..1]         | M | <b>+++++ Code</b><br>+++++ Kod                                                                        | <Cd>          | Code              |
| 2.72 | [0..1]         | O | <b>++++ Local Instrument</b><br>++++ Vrsta platnog instrumenta                                        | <LclInstrm>   |                   |
| 2.73 | {Or<br>[1..1]} | M | <b>+++++ Code</b><br>+++++ Kod                                                                        | <Cd>          | Code              |
| 2.74 | Or<br>[1..1]}  | M | <b>+++++ Proprietary</b><br>+++++ Vlastita oznaka                                                     | <Prtry>       | Text, max 35      |
| 2.75 | [0..1]         | O | <b>++++ Category Purpose</b><br>++++ Kategorija namjene                                               | <CtgyPurp>    |                   |
| 2.75 | [1..1]         | M | <b>+++++ Code</b><br>+++++ Kod                                                                        | <Cd>          | Code              |
| 2.76 | [1..1]         | M | <b>+++ Amount</b><br>+++ Iznos                                                                        | <Amt>         |                   |
| 2.77 | [1..1]         | M | <b>++++ Instructed Amount</b><br>++++ Iznos                                                           | <InstdAmt>    | CurrencyAndAmount |
| 2.80 | [0..1]         | O | <b>+++ Charge Bearer</b><br>+++ Troškovna opcija                                                      | <ChrgBr>      | Code              |
| 2.82 | [0..1]         | O | <b>+++ Ultimate Debtor</b><br>+++ Stvarni dužnik                                                      | <UltmtDbtr>   |                   |
| 2.83 | [0..1]         | O | <b>++++ Name</b><br>++++ Naziv stvarnog dužnika                                                       | <Nm>          | Text, max 70      |
| 2.85 | [0..1]         | O | <b>++++ Identification</b><br>++++ Identifikacija                                                     | <Id>          |                   |

|      |                |   |                                                                      |                   |                                                                                      |
|------|----------------|---|----------------------------------------------------------------------|-------------------|--------------------------------------------------------------------------------------|
| 2.86 | {Or<br>[1..1]} | M | <b>+++++ Organisation Identification</b><br>+++++Oznaka organizacije | <Orgld>           |                                                                                      |
| 2.86 | {Or<br>[0..1]} | O | <b>+++++ BICOrBEI</b><br>+++++ BIC ili BEI                           | <BICOrBEI>        | Identifier, 8 ili 11 znakova                                                         |
| 2.86 | Or}<br>[0..1]} | O | <b>+++++ Other</b><br>+++++ Ostalo                                   | <Othr>            |                                                                                      |
| 2.86 | [1..1]         | M | <b>+++++ Identification</b><br>+++++ Identifikacija                  | <Id>              | Text, max 35                                                                         |
| 2.86 | [0..1]         | O | <b>+++++ Scheme Name</b><br>+++++ Naziv Sheme                        | <SchmeNm>         |                                                                                      |
| 2.86 | {Or<br>[1..1]} | M | <b>+++++ Code</b><br>+++++ Kod                                       | <Cd>              | Code                                                                                 |
| 2.86 | Or}<br>[1..1]} | M | <b>+++++ Proprietary</b><br>+++++ Vlastita oznaka                    | <Prtry>           | Text, max 35                                                                         |
| 2.86 | [0..1]         | O | <b>+++++ Issuer</b><br>+++++ Izdavatelj                              | <Issr>            | Text, max 35                                                                         |
| 2.87 | Or}<br>[1..1]} | M | <b>+++++ Private Identification</b><br>+++++ Privatna identifikacija | <Prvtld>          |                                                                                      |
| 2.87 | {Or<br>[0..1]} | O | <b>+++++ Date and Place of Birth</b><br>+++++ Datum i mjesto rođenja | <DtAndPlcOfBirth> |                                                                                      |
| 2.87 | [1..1]         | M | <b>+++++ Birth Date</b><br>+++++ Datum rođenja                       | <BirthDt>         | ISODate                                                                              |
| 2.87 | [0..1]         | O | <b>+++++ Province of Birth</b><br>+++++ Županija rođenja             | <PrvcOfBirth>     | Text, max 35                                                                         |
| 2.87 | [1..1]         | M | <b>+++++ City of Birth</b><br>+++++ Grad rođenja                     | <CityOfBirth>     | Text, max 35                                                                         |
| 2.87 | [1..1]         | M | <b>+++++ Country of Birth</b><br>+++++ Zemlja rođenja                | <CtryOfBirth>     | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
| 2.87 | Or}<br>[0..1]} | O | <b>+++++ Other</b><br>+++++ Ostalo                                   | <Othr>            |                                                                                      |
| 2.87 | [1..1]         | M | <b>+++++ Identification</b><br>+++++ Identifikacija                  | <Id>              | Text, max 35                                                                         |
| 2.87 | [0..1]         | O | <b>+++++ Scheme Name</b><br>+++++ Naziv Sheme                        | <SchmeNm>         |                                                                                      |
| 2.87 | {Or<br>[1..1]} | M | <b>+++++ Code</b><br>+++++ Kod                                       | <Cd>              | Code                                                                                 |
| 2.87 | Or}<br>[1..1]} | M | <b>+++++ Proprietary</b><br>+++++ Vlastita oznaka                    | <Prtry>           | Text, max 35                                                                         |
| 2.87 | [0..1]         | O | <b>+++++ Issuer</b><br>+++++ Izdavatelj                              | <Issr>            | Text, max 35                                                                         |
| 2.96 | [0..1]         | O | <b>+++ Creditor Agent</b><br>+++ PPU primatelja                      | <CdtrAgt>         |                                                                                      |

|       |              |   |                                                  |                   |                                                                                      |
|-------|--------------|---|--------------------------------------------------|-------------------|--------------------------------------------------------------------------------------|
| 2.96  | [1..1]       | M | <b>++++ Financial Institution Identification</b> | <FinInstnId>      |                                                                                      |
|       |              |   | ++++ Oznaka PPU primatelja                       |                   |                                                                                      |
| 2.96  | [0..1]       | O | <b>+++++ BIC</b>                                 | <BIC>             | Identifier, 8 ili 11 znakova                                                         |
|       |              |   | +++++ BIC                                        |                   |                                                                                      |
| 2.98  | [1..1]       | M | <b>+++ Creditor</b>                              | <Cdtr>            |                                                                                      |
|       |              |   | +++ Primatelj plaćanja                           |                   |                                                                                      |
| 2.99  | [1..1]       | M | <b>++++ Name</b>                                 | <Nm>              | Text, max 70                                                                         |
|       |              |   | ++++ Naziv primatelja plaćanja                   |                   |                                                                                      |
| 2.100 | [0..1]       | O | <b>++++ Postal Address</b>                       | <PstlAdr>         |                                                                                      |
|       |              |   | ++++ Adresa primatelja                           |                   |                                                                                      |
| 2.109 | [0..1]       | O | <b>+++++ Country</b>                             | <Ctry>            | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|       |              |   | +++++ Država                                     |                   |                                                                                      |
| 2.110 | [0..2]       | O | <b>+++++ Address Line</b>                        | <AdrLine>         | Text, max 70                                                                         |
|       |              |   | +++++ Adresna linija                             |                   |                                                                                      |
| 2.111 | [0..1]       | O | <b>++++ Identification</b>                       | <Id>              |                                                                                      |
|       |              |   | ++++ Identifikacija                              |                   |                                                                                      |
| 2.112 | {Or [1..1]}  | M | <b>+++++ Organisation Identification</b>         | <Orgld>           |                                                                                      |
|       |              |   | +++++ Oznaka organizacije                        |                   |                                                                                      |
| 2.112 | {Or [0..1]}  | O | <b>+++++ BICOrBEI</b>                            | <BICOrBEI>        | Identifier, 8 ili 11 znakova                                                         |
|       |              |   | +++++ BIC ili BEI                                |                   |                                                                                      |
| 2.112 | Or { [0..1]} | O | <b>+++++ Other</b>                               | <Othr>            |                                                                                      |
|       |              |   | +++++ Ostalo                                     |                   |                                                                                      |
| 2.112 | [1..1]       | M | <b>+++++ Identification</b>                      | <Id>              | Text, max 35                                                                         |
|       |              |   | +++++ Identifikacija                             |                   |                                                                                      |
| 2.112 | [0..1]       | O | <b>+++++ Scheme Name</b>                         | <SchmeNm>         |                                                                                      |
|       |              |   | +++++ Naziv Sheme                                |                   |                                                                                      |
| 2.112 | {Or [1..1]}  | M | <b>+++++ Code</b>                                | <Cd>              | Code                                                                                 |
|       |              |   | +++++ Kod                                        |                   |                                                                                      |
| 2.112 | Or { [1..1]} | M | <b>+++++ Proprietary</b>                         | <Prtry>           | Text, max 35                                                                         |
|       |              |   | +++++ Vlastita oznaka                            |                   |                                                                                      |
| 2.112 | [0..1]       | O | <b>+++++ Issuer</b>                              | <lssr>            | Text, max 35                                                                         |
|       |              |   | +++++ Izdavatelj                                 |                   |                                                                                      |
| 2.113 | Or { [1..1]} | M | <b>+++++ Private Identification</b>              | <Prvtld>          |                                                                                      |
|       |              |   | +++++ Privatna identifikacija                    |                   |                                                                                      |
| 2.113 | {Or [0..1]}  | O | <b>+++++ Date and Place of Birth</b>             | <DtAndPlcOfBirth> |                                                                                      |
|       |              |   | +++++ Datum i mjesto rođenja                     |                   |                                                                                      |
| 2.113 | [1..1]       | M | <b>+++++ Birth Date</b>                          | <BirthDt>         | ISODate                                                                              |
|       |              |   | +++++ Datum rođenja                              |                   |                                                                                      |
| 2.113 | [0..1]       | O | <b>+++++ Province of Birth</b>                   | <PrvcOfBirth>     | Text, max 35                                                                         |
|       |              |   | +++++ Županija rođenja                           |                   |                                                                                      |
| 2.113 | [1..1]       | M | <b>+++++ City of Birth</b>                       | <CityOfBirth>     | Text, max 35                                                                         |
|       |              |   | +++++ Grad rođenja                               |                   |                                                                                      |

|       |                |   |                                          |               |                                                                                      |
|-------|----------------|---|------------------------------------------|---------------|--------------------------------------------------------------------------------------|
| 2.113 | [1..1]         | M | <b>+++++++ Country of Birth</b>          | <CtryOfBirth> | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|       |                |   | +++++++ Zemlja rođenja                   |               |                                                                                      |
| 2.113 | Or}<br>[0..1]  | O | <b>+++++ Other</b>                       | <Othr>        |                                                                                      |
|       |                |   | +++++ Ostalo                             |               |                                                                                      |
| 2.113 | [1..1]         | M | <b>+++++++ Identification</b>            | <Id>          | Text, max 35                                                                         |
|       |                |   | +++++++ Identifikacija                   |               |                                                                                      |
| 2.113 | [0..1]         | O | <b>+++++++ Scheme Name</b>               | <SchmeNm>     |                                                                                      |
|       |                |   | +++++++ Naziv Sheme                      |               |                                                                                      |
| 2.113 | {Or}<br>[1..1] | M | <b>+++++++ Code</b>                      | <Cd>          | Code                                                                                 |
|       |                |   | +++++++ Kod                              |               |                                                                                      |
| 2.113 | Or}<br>[1..1]  | M | <b>+++++++ Proprietary</b>               | <Prtry>       | Text, max 35                                                                         |
|       |                |   | +++++++ Vlastita oznaka                  |               |                                                                                      |
| 2.113 | [0..1]         | O | <b>+++++ Issuer</b>                      | <lssr>        | Text, max 35                                                                         |
|       |                |   | +++++ Izdavatelj                         |               |                                                                                      |
| 2.116 | [1..1]         | M | <b>+++Creditor Account</b>               | <CdtrAcct>    |                                                                                      |
|       |                |   | +++ Račun primatelja                     |               |                                                                                      |
| 2.116 | [1..1]         | M | <b>++++ Identification</b>               | <Id>          |                                                                                      |
|       |                |   | ++++ Identifikacija                      |               |                                                                                      |
| 2.116 | [1..1]         | M | <b>+++++ IBAN</b>                        | <IBAN>        | IBAN2007Identifier                                                                   |
|       |                |   | +++++ IBAN                               |               |                                                                                      |
| 2.117 | [0..1]         | O | <b>+++ Ultimate Creditor</b>             | <UltmtCdtr>   |                                                                                      |
|       |                |   | +++ Krajnji primatelj                    |               |                                                                                      |
| 2.118 | [0..1]         | O | <b>++++ Name</b>                         | <Nm>          | Text, max 70                                                                         |
|       |                |   | ++++ Naziv krajnjeg primatelja           |               |                                                                                      |
| 2.120 | [0..1]         | O | <b>++++ Identification</b>               | <Id>          |                                                                                      |
|       |                |   | ++++ Identifikacija                      |               |                                                                                      |
| 2.121 | {Or}<br>[1..1] | M | <b>+++++ Organisation Identification</b> | <Orgld>       |                                                                                      |
|       |                |   | +++++Oznaka organizacije                 |               |                                                                                      |
| 2.121 | {Or}<br>[0..1] | O | <b>+++++ BICOrBEI</b>                    | <BICOrBEI>    | Identifier, 8 ili 11 znakova                                                         |
|       |                |   | +++++ BIC ili BEI                        |               |                                                                                      |
| 2.121 | Or}<br>[0..1]  | O | <b>+++++ Other</b>                       | <Othr>        |                                                                                      |
|       |                |   | +++++ Ostalo                             |               |                                                                                      |
| 2.121 | [1..1]         | M | <b>+++++++ Identification</b>            | <Id>          | Text, max 35                                                                         |
|       |                |   | +++++++ Identifikacija                   |               |                                                                                      |
| 2.121 | [0..1]         | O | <b>+++++++ Scheme Name</b>               | <SchmeNm>     |                                                                                      |
|       |                |   | +++++++ Naziv Sheme                      |               |                                                                                      |
| 2.121 | {Or}<br>[1..1] | M | <b>+++++++ Code</b>                      | <Cd>          | Code                                                                                 |
|       |                |   | +++++++ Kod                              |               |                                                                                      |
| 2.121 | Or}<br>[1..1]  | M | <b>+++++++ Proprietary</b>               | <Prtry>       | Text, max 35                                                                         |
|       |                |   | +++++++ Vlastita oznaka                  |               |                                                                                      |
| 2.121 | [0..1]         | O | <b>+++++ Issuer</b>                      | <lssr>        | Text, max 35                                                                         |
|       |                |   | +++++ Izdavatelj                         |               |                                                                                      |
| 2.122 | Or}            | M | <b>+++++ Private Identification</b>      | <Prvtld>      |                                                                                      |

|       |                |   |                                                                                                 |                   |                                                                                      |
|-------|----------------|---|-------------------------------------------------------------------------------------------------|-------------------|--------------------------------------------------------------------------------------|
|       | [1..1]         |   | +++++ Privatna identifikacija                                                                   |                   |                                                                                      |
| 2.122 | {Or<br>[0..1]} | O | +++++ <b>Date and Place of Birth</b><br>+++++ Datum i mjesto rođenja                            | <DtAndPlcOfBirth> |                                                                                      |
| 2.122 | [1..1]         | M | +++++ <b>Birth Date</b><br>+++++ Datum rođenja                                                  | <BirthDt>         | ISODate                                                                              |
| 2.122 | [0..1]         | O | +++++ <b>Province of Birth</b><br>+++++ Županija rođenja                                        | <PrvcOfBirth>     | Text, max 35                                                                         |
| 2.122 | [1..1]         | M | +++++ <b>City of Birth</b><br>+++++ Grad rođenja                                                | <CityOfBirth>     | Text, max 35                                                                         |
| 2.122 | [1..1]         | M | +++++ <b>Country of Birth</b><br>+++++ Zemlja rođenja                                           | <CtryOfBirth>     | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
| 2.122 | Or}<br>[0..1]  | O | +++++ <b>Other</b><br>+++++ Ostalo                                                              | <Othr>            |                                                                                      |
| 2.122 | [1..1]         | M | +++++ <b>Identification</b><br>+++++ Identifikacija                                             | <Id>              | Text, max 35                                                                         |
| 2.122 | [0..1]         | O | +++++ <b>Scheme Name</b><br>+++++ Naziv Sheme                                                   | <SchmeNm>         |                                                                                      |
| 2.122 | {Or<br>[1..1]} | M | +++++ <b>Code</b><br>+++++ Kod                                                                  | <Cd>              | Code                                                                                 |
| 2.122 | Or}<br>[1..1]  | M | +++++ <b>Proprietary</b><br>+++++ Vlastita oznaka                                               | <Prtry>           | Text, max 35                                                                         |
| 2.122 | [0..1]         | O | +++++ <b>Issuer</b><br>+++++ Izdavatelj                                                         | <Issr>            | Text, max 35                                                                         |
| 2.127 | [0..1]         | O | +++ <b>Purpose</b><br>+++ Šifra namjene                                                         | <Purp>            |                                                                                      |
| 2.128 | [1..1]         | M | ++++ <b>Code</b><br>++++ Kod                                                                    | <Cd>              | Code                                                                                 |
| 2.133 | [0..1]         | O | +++ <b>Remittance Information</b><br>+++ Detalji plaćanja                                       | <RmtInf>          |                                                                                      |
| 2.134 | {Or<br>[0..1]} | O | ++++ <b>Unstructured</b><br>++++ Nestrukturirani                                                | <Ustrd>           | Text, max 140                                                                        |
| 2.135 | Or}<br>[0..1]  | O | ++++ <b>Structured</b><br>++++ Strukturirani                                                    | <Strd>            |                                                                                      |
| 2.138 | [0..1]         | O | +++++ <b>Creditor Reference Information</b><br>+++++ Referenca koju određuje primatelj plaćanja | <CdtrRefInf>      |                                                                                      |
| 2.139 | [0..1]         | O | +++++ <b>Type</b><br>+++++ Vrsta reference                                                      | <Tp>              |                                                                                      |
| 2.140 | [1..1]         | M | +++++ <b>Code or Proprietary</b><br>+++++ Kod ili vlastita oznaka                               | <CdOrPrtry>       |                                                                                      |
| 2.141 | [1..1]         | M | +++++ <b>Code</b><br>+++++ Kod                                                                  | <Cd>              | Code                                                                                 |
| 2.143 | [0..1]         | O | +++++ <b>Issuer</b>                                                                             | <Issr>            | Text, max 35                                                                         |

|       |        |   |                                                |               |               |
|-------|--------|---|------------------------------------------------|---------------|---------------|
|       |        |   | +++++++ Izdavatelj                             |               |               |
| 2.144 | [0..1] | O | <b>++++++ Reference</b>                        | <Ref>         | Text, max 35  |
|       |        |   | ++++++ Referentna oznaka                       |               |               |
| 2.147 | [0..1] | O | <b>+++++ Additional Remittance Information</b> | <AddtlRmtInf> | Text, max 140 |
|       |        |   | +++++ Dodatni detalji plaćanja                 |               |               |

## 7.2. Message elements for Other (non SEPA) credit transfers

The table below shows message elements for Other (non SEPA) credit transfers. A detailed description and examples of mandatory and recommended elements are provided in Section 8.

| Index | Multi          | Mandatory/Optional (M/O) | ISO ime elementa                        | ISO XML oznaka (<XML Tag>) | Format                                       |
|-------|----------------|--------------------------|-----------------------------------------|----------------------------|----------------------------------------------|
|       | [1..1]         | M                        | <b>+ Message root</b>                   | <CstmrCdtTrfInItN>         |                                              |
|       |                |                          | + Oznaka poruke - labela                |                            |                                              |
| 1.0   | [1..1]         | M                        | <b>+ Group Header</b>                   | <GrpHdr>                   |                                              |
|       |                |                          | + Zaglavlje ili vodeći slog             |                            |                                              |
| 1.1   | [1..1]         | M                        | <b>++ Message Identification</b>        | <MsgId>                    | Text, max 35                                 |
|       |                |                          | ++ Identifikacijska oznaka poruke       |                            |                                              |
| 1.2   | [1..1]         | M                        | <b>++ Creation Date Time</b>            | <CreDtTm>                  | ISODateTime                                  |
|       |                |                          | ++ Datum i vrijeme kreiranja            |                            |                                              |
| 1.4   | [1..1]         | M                        | <b>++ Number Of Transactions</b>        | <NbOfTxS>                  | Max15NumericText<br>Max15[0-9]{1,15}         |
|       |                |                          | ++ Broj naloga                          |                            |                                              |
| 1.5   | [1..1]         | M                        | <b>++ Control Sum</b>                   | <CtrlSum>                  | Broj: max 18,<br>decimalnih mjesta:<br>max 2 |
|       |                |                          | ++ Kontrolni zbroj iznosa               |                            |                                              |
| 1.6   | [1..1]         | M                        | <b>++ Initiating party</b>              | <InItgPty>                 |                                              |
|       |                |                          | + + Inicijator plaćanja                 |                            |                                              |
| 1.7   | [0..1]         | O                        | <b>+++ Name</b>                         | <Nm>                       | Text, max 70                                 |
|       |                |                          | +++ Naziv                               |                            |                                              |
| 1.9   | [0..1]         | O                        | <b>+++ Identification</b>               | <Id>                       |                                              |
|       |                |                          | +++ Identifikacija                      |                            |                                              |
| 1.10  | {Or<br>[1..1]} | M                        | <b>++++ Organisation Identification</b> | <OrgId >                   |                                              |
|       |                |                          | ++++Oznaka organizacije                 |                            |                                              |
| 1.10  | {Or<br>[0..1]} | O                        | <b>+++++ BICOrBEI</b>                   | <BICOrBEI>                 | Identifier, 8 ili 11 znakova                 |
|       |                |                          | +++++ BIC ili BEI                       |                            |                                              |
| 1.10  | Or<br>[0..1]   | O                        | <b>+++++ Other</b>                      | <Othr>                     |                                              |
|       |                |                          | +++++ Ostalo                            |                            |                                              |
| 1.10  | [1..1]         | M                        | <b>+++++ Identification</b>             | <Id>                       | Text, max 35                                 |
|       |                |                          | +++++ Identifikacija                    |                            |                                              |
| 1.10  | [0..1]         | O                        | <b>+++++ Scheme Name</b>                | <SchmeNm>                  |                                              |
|       |                |                          | +++++ Naziv Sheme                       |                            |                                              |
| 1.10  | {Or<br>[1..1]} | M                        | <b>+++++++ Code</b>                     | <Cd>                       | Code                                         |
|       |                |                          | +++++++ Kod                             |                            |                                              |



|      |               |   |                                     |                   |                                                                                      |
|------|---------------|---|-------------------------------------|-------------------|--------------------------------------------------------------------------------------|
| 1.10 | Or}<br>[1..1] | M | <b>+++++++ Proprietary</b>          | <Prtry>           | Text, max 35                                                                         |
|      |               |   | +++++++ Vlastita oznaka             |                   |                                                                                      |
| 1.10 | [0..1]        | O | <b>+++++++ Issuer</b>               | <Issr>            | Text, max 35                                                                         |
|      |               |   | +++++++ Izdavatelj                  |                   |                                                                                      |
| 1.11 | Or}<br>[1..1] | M | <b>++++ Private Identification</b>  | <Prvtld>          |                                                                                      |
|      |               |   | ++++ Privatna identifikacija        |                   |                                                                                      |
| 1.11 | {Or<br>[0..1] | O | <b>++++ Date and Place of Birth</b> | <DtAndPlcOfBirth> |                                                                                      |
|      |               |   | ++++ Datum i mjesto rođenja         |                   |                                                                                      |
| 1.11 | [1..1]        | M | <b>+++++ Birth Date</b>             | <BirthDt>         | ISODate                                                                              |
|      |               |   | +++++ Datum rođenja                 |                   |                                                                                      |
| 1.11 | [0..1]        | O | <b>+++++ Province of Birth</b>      | <PrvcOfBirth>     | Text, max 35                                                                         |
|      |               |   | +++++ Županija rođenja              |                   |                                                                                      |
| 1.11 | [1..1]        | M | <b>+++++ City of Birth</b>          | <CityOfBirth>     | Text, max 35                                                                         |
|      |               |   | +++++ Grad rođenja                  |                   |                                                                                      |
| 1.11 | [1..1]        | M | <b>+++++ Country of Birth</b>       | <CtryOfBirth>     | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|      |               |   | +++++ Država rođenja                |                   |                                                                                      |
| 1.11 | Or}<br>[0..1] | O | <b>+++++ Other</b>                  | <Othr>            |                                                                                      |
|      |               |   | +++++ Ostalo                        |                   |                                                                                      |
| 1.11 | [1..1]        | M | <b>+++++ Identification</b>         | <Id>              | Text, max 35                                                                         |
|      |               |   | +++++ Identifikacija                |                   |                                                                                      |
| 1.11 | [0..1]        | O | <b>+++++ Scheme Name</b>            | <SchmeNm>         |                                                                                      |
|      |               |   | +++++ Naziv Sheme                   |                   |                                                                                      |
| 1.11 | {Or<br>[1..1] | M | <b>+++++ Code</b>                   | <Cd>              | Code                                                                                 |
|      |               |   | +++++ Kod                           |                   |                                                                                      |
| 1.11 | Or}<br>[1..1] | M | <b>+++++ Proprietary</b>            | <Prtry>           | Text, max 35                                                                         |
|      |               |   | +++++ Vlastita oznaka               |                   |                                                                                      |
| 1.11 | [0..1]        | O | <b>+++++ Issuer</b>                 | <Issr>            | Text, max 35                                                                         |
|      |               |   | +++++ Izdavatelj                    |                   |                                                                                      |

|     |        |   |                                              |             |                                        |
|-----|--------|---|----------------------------------------------|-------------|----------------------------------------|
| 2.0 | [1..n] | M | <b>+ Payment Information</b>                 | <PmtInf>    |                                        |
|     |        |   | + Informacija o plaćanju                     |             |                                        |
| 2.1 | [1..1] | M | <b>++ Payment Information Identification</b> | <PmtInfId>  | Text, max 35                           |
|     |        |   | ++ Identifikacijska oznaka grupe plaćanja    |             |                                        |
| 2.2 | [1..1] | M | <b>++ Payment Method</b>                     | <PmtMtd>    | Code                                   |
|     |        |   | ++ Način plaćanja                            |             |                                        |
| 2.3 | [0..1] | O | <b>++ Batch Booking</b>                      | <BtchBookg> | Indicator true/false                   |
|     |        |   | ++ Način terećenja računa platitelja         |             |                                        |
| 2.4 | [1..1] | M | <b>++ Number of Transactions</b>             | <NbOfTxs>   | Max15NumericText, Max15[0-9]{1,15}     |
|     |        |   | ++ Broj naloga                               |             |                                        |
| 2.5 | [1..1] | M | <b>++ Control Sum</b>                        | <CtrlSum>   | Broj: max 18, decimalnih mjesta: max 2 |
|     |        |   | ++ Kontrolni zbroj iznosa                    |             |                                        |

|      |                |   |                                         |                   |                                                                                      |
|------|----------------|---|-----------------------------------------|-------------------|--------------------------------------------------------------------------------------|
| 2.6  | [0..1]         | O | <b>++ Payment Type Information</b>      | <PmtTplnf>        |                                                                                      |
|      |                |   | ++ Informacije o vrsti plaćanja         |                   |                                                                                      |
| 2.7  | [0..1]         | O | <b>+++ Instruction Priority</b>         | <InstrPrty>       | Indicator HIGH/NORM                                                                  |
|      |                |   | +++ Oznaka hitnosti                     |                   |                                                                                      |
| 2.14 | [0..1]         | O | <b>+++ Category Purpose</b>             | <CtgyPurp>        |                                                                                      |
|      |                |   | +++ Kategorija namjene                  |                   |                                                                                      |
| 2.14 | [1..1]         | M | <b>++++ Code</b>                        | <Cd>              | Code                                                                                 |
|      |                |   | ++++ Kod                                |                   |                                                                                      |
| 2.15 | [1..1]         | M | <b>++ Requested Execution Date</b>      | <ReqdExctnDt>     | ISODate                                                                              |
|      |                |   | ++ Traženi datum izvršenja              |                   |                                                                                      |
| 2.17 | [1..1]         | M | <b>++ Debtor</b>                        | <Dbtr>            |                                                                                      |
|      |                |   | ++ Platitelj                            |                   |                                                                                      |
| 2.18 | [1..1]         | M | <b>+++ Name</b>                         | <Nm>              | Text, max 70                                                                         |
|      |                |   | +++ Naziv platitelja                    |                   |                                                                                      |
| 2.19 | [0..1]         | O | <b>+++ Postal Address</b>               | <PstlAdr>         |                                                                                      |
|      |                |   | +++ Adresa platitelja                   |                   |                                                                                      |
| 2.28 | [0..1]         | O | <b>++++ Country</b>                     | <Ctry>            | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|      |                |   | ++++ Država                             |                   |                                                                                      |
| 2.29 | [0..2]         | O | <b>++++ Address Line</b>                | <AdrLine>         | Text, max 70                                                                         |
|      |                |   | ++++ Adresna linija                     |                   |                                                                                      |
| 2.30 | [0..1]         | O | <b>+++ Identification</b>               | <Id>              |                                                                                      |
|      |                |   | +++ Identifikacija                      |                   |                                                                                      |
| 2.31 | {Or<br>[1..1]} | M | <b>++++ Organisation Identification</b> | <Orgld>           |                                                                                      |
|      |                |   | ++++ Oznaka organizacije                |                   |                                                                                      |
| 2.31 | {Or<br>[0..1]} | O | <b>++++ BICOrBEI</b>                    | <BICOrBEI>        | Identifier, 8 ili 11 znakova                                                         |
|      |                |   | ++++ BIC ili BEI                        |                   |                                                                                      |
| 2.31 | Or<br>[0..1]}  | O | <b>++++ Other</b>                       | <Othr>            |                                                                                      |
|      |                |   | ++++ Ostalo                             |                   |                                                                                      |
| 2.31 | [1..1]         | M | <b>++++ Identification</b>              | <Id>              | Text, max 35                                                                         |
|      |                |   | ++++ Identifikacija                     |                   |                                                                                      |
| 2.31 | [0..1]         | O | <b>++++ Scheme Name</b>                 | <SchmeNm>         |                                                                                      |
|      |                |   | ++++ Naziv Sheme                        |                   |                                                                                      |
| 2.31 | {Or<br>[1..1]} | M | <b>++++ Code</b>                        | <Cd>              | Code                                                                                 |
|      |                |   | ++++ Kod                                |                   |                                                                                      |
| 2.31 | Or<br>[1..1]}  | M | <b>++++ Proprietary</b>                 | <Prtry>           | Text, max 35                                                                         |
|      |                |   | ++++ Vlastita oznaka                    |                   |                                                                                      |
| 2.31 | [0..1]         | O | <b>++++ Issuer</b>                      | <Issr>            | Text, max 35                                                                         |
|      |                |   | ++++ Izdavatelj                         |                   |                                                                                      |
| 2.32 | Or<br>[1..1]}  | M | <b>++++ Private Identification</b>      | <Prvtld>          |                                                                                      |
|      |                |   | ++++ Privatna identifikacija            |                   |                                                                                      |
| 2.32 | {Or<br>[0..1]} | O | <b>++++ Date and Place of Birth</b>     | <DtAndPlcOfBirth> |                                                                                      |
|      |                |   | ++++ Datum i mjesto rođenja             |                   |                                                                                      |
| 2.32 | [1..1]         | M | <b>++++ Birth Date</b>                  | <BirthDt>         | ISODate                                                                              |

|      |               |   |                                                   |               |                                                                                      |
|------|---------------|---|---------------------------------------------------|---------------|--------------------------------------------------------------------------------------|
|      |               |   | +++++ Datum rođenja                               |               |                                                                                      |
| 2.32 | [0..1]        | O | <b>+++++ Province of Birth</b>                    | <PrvcOfBirth> | Text, max 35                                                                         |
|      |               |   | +++++ Županija rođenja                            |               |                                                                                      |
| 2.32 | [1..1]        | M | <b>+++++ City of Birth</b>                        | <CityOfBirth> | Text, max 35                                                                         |
|      |               |   | +++++ Grad rođenja                                |               |                                                                                      |
| 2.32 | [1..1]        | M | <b>+++++ Country of Birth</b>                     | <CtryOfBirth> | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|      |               |   | +++++ Zemlja rođenja                              |               |                                                                                      |
| 2.32 | Or<br>[0..1]  | O | <b>+++++ Other</b>                                | <Othr>        |                                                                                      |
|      |               |   | +++++ Ostalo                                      |               |                                                                                      |
| 2.32 | [1..1]        | M | <b>+++++ Identification</b>                       | <Id>          | Text, max 35                                                                         |
|      |               |   | +++++ Identifikacija                              |               |                                                                                      |
| 2.32 | [0..1]        | O | <b>+++++ Scheme Name</b>                          | <SchmeNm>     |                                                                                      |
|      |               |   | +++++ Naziv Sheme                                 |               |                                                                                      |
| 2.32 | {Or<br>[1..1] | M | <b>+++++ Code</b>                                 | <Cd>          | Code                                                                                 |
|      |               |   | +++++ Kod                                         |               |                                                                                      |
| 2.32 | Or<br>[1..1]  | M | <b>+++++ Proprietary</b>                          | <Prtry>       | Text, max 35                                                                         |
|      |               |   | +++++ Vlastita oznaka                             |               |                                                                                      |
| 2.32 | [0..1]        | O | <b>+++++ Issuer</b>                               | <Issr>        | Text, max 35                                                                         |
|      |               |   | +++++ Izdavatelj                                  |               |                                                                                      |
| 2.35 | [1..1]        | M | <b>++ Debtor Account</b>                          | <DbtrAcct>    |                                                                                      |
|      |               |   | ++ Račun platitelja                               |               |                                                                                      |
| 2.36 | [1..1]        | M | <b>+++ Identification</b>                         | <Id>          |                                                                                      |
|      |               |   | +++ Identifikacija                                |               |                                                                                      |
| 2.36 | [1..1]        | M | <b>++++ IBAN</b>                                  | <IBAN>        | IBAN2007Identifier                                                                   |
|      |               |   | ++++ IBAN                                         |               |                                                                                      |
| 2.38 | [0..1]        | O | <b>+++ Currency</b>                               | <Ccy>         | ISO code 4217                                                                        |
|      |               |   | +++ Valuta transakcijskog računa                  |               |                                                                                      |
| 2.40 | [1..1]        | M | <b>++ Debtor Agent</b>                            | <DbtrAgt>     |                                                                                      |
|      |               |   | ++ PPU platitelja                                 |               |                                                                                      |
| 2.41 | [1..1]        | M | <b>+++ Financial Institution Identification</b>   | <FinInstnId>  |                                                                                      |
|      |               |   | +++ Oznaka PPU platitelja                         |               |                                                                                      |
| 2.42 | [0..1]        | O | <b>++++ BIC</b>                                   | <BIC>         | Identifier; 8 ili 11 znakova                                                         |
|      |               |   | ++++ BIC                                          |               |                                                                                      |
| 2.46 | [0..1]        | O | <b>++++ Other</b>                                 | <Othr>        |                                                                                      |
|      |               |   | ++++ Ostalo                                       |               |                                                                                      |
| 2.47 | [1..1]        | M | <b>+++++ Identification</b>                       | <Id>          | NOTPROVIDED                                                                          |
|      |               |   | +++++ Identifikacija                              |               |                                                                                      |
| 2.60 | [0..1]        | O | <b>++ Charge Bearer</b>                           | <ChrgBr>      | Code                                                                                 |
|      |               |   | ++ Troškovna opcija                               |               |                                                                                      |
| 2.63 | [1..n]        | M | <b>++ Credit Transfer Transaction Information</b> | <CdtTrfTxInf> |                                                                                      |
|      |               |   | ++ Informacija o transakciji kreditnog transfera  |               |                                                                                      |

|      |        |   |                                                            |               |                                                                                      |
|------|--------|---|------------------------------------------------------------|---------------|--------------------------------------------------------------------------------------|
| 2.64 | [1..1] | M | <b>+++ Payment Identification</b>                          | <PmtId>       |                                                                                      |
|      |        |   | +++ Identifikacijska oznaka plaćanja                       |               |                                                                                      |
| 2.65 | [0..1] | O | <b>++++ Instruction Identification</b>                     | <InstrId>     | Text, max 35                                                                         |
|      |        |   | ++++ Identifikacija oznaka naloga-referencija              |               |                                                                                      |
| 2.66 | [1..1] | M | <b>++++ End to End Identification</b>                      | <EndToEndId>  | Text, max 35                                                                         |
|      |        |   | ++++ Jedinствeni identifikator                             |               |                                                                                      |
| 2.67 | [0..1] | O | <b>+++ Payment Type Information</b>                        | <PmtTplnf>    |                                                                                      |
|      |        |   | +++ Informacija o vrsti plaćanja                           |               |                                                                                      |
| 2.75 | [0..1] | O | <b>++++ Category Purpose</b>                               | <CtgyPurp>    |                                                                                      |
|      |        |   | ++++ Kategorija namjene                                    |               |                                                                                      |
| 2.75 | [1..1] | M | <b>+++++ Code</b>                                          | <Cd>          | Code                                                                                 |
|      |        |   | +++++ Kod                                                  |               |                                                                                      |
| 2.76 | [1..1] | M | <b>+++ Amount</b>                                          | <Amt>         |                                                                                      |
|      |        |   | +++ Iznos                                                  |               |                                                                                      |
| 2.77 | [1..1] | M | <b>++++ Instructed Amount</b>                              | <InstdAmt>    | CurrencyAndAmount                                                                    |
|      |        |   | ++++ Iznos                                                 |               |                                                                                      |
| 2.80 | [0..1] | O | <b>+++ Charge Bearer</b>                                   | <ChrgBr>      | Code                                                                                 |
|      |        |   | +++ Troškovna opcija                                       |               |                                                                                      |
| 2.96 | [0..1] | O | <b>+++ Creditor Agent</b>                                  | <CdtrAgt>     |                                                                                      |
|      |        |   | +++ PPU primatelja                                         |               |                                                                                      |
| 2.96 | [1..1] | M | <b>++++ Financial Institution Identification</b>           | <FinInstnId>  |                                                                                      |
|      |        |   | ++++ Oznaka PPU primatelja                                 |               |                                                                                      |
| 2.96 | [0..1] | O | <b>+++++ BIC</b>                                           | <BIC>         | Identifier, 8 ili 11 znakova                                                         |
|      |        |   | +++++ BIC                                                  |               |                                                                                      |
| 2.96 | [0..1] | O | <b>+++++ Clearing System Member Identification</b>         | <ClrSysMmbld> |                                                                                      |
|      |        |   | +++++ Identifikacijska oznaka sudionika klirinškog sustava |               |                                                                                      |
| 2.96 | [0..1] | O | <b>+++++ Member Identification</b>                         | <Mmbld>       | Text, max 35                                                                         |
|      |        |   | +++++ Identifikacijska oznaka sudionika                    |               |                                                                                      |
| 2.96 | [0..1] | O | <b>+++++ Name</b>                                          | <Nm>          | Text, max 140                                                                        |
|      |        |   | +++++ Naziv PPU primatelja                                 |               |                                                                                      |
| 2.96 | [0..1] | O | <b>+++++ Postal address</b>                                | <PstlAdr>     |                                                                                      |
|      |        |   | +++++ Adresa PPU primatelja                                |               |                                                                                      |
| 2.96 | [0..1] | O | <b>+++++ Country</b>                                       | <Ctry>        | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|      |        |   | +++++ Država                                               |               |                                                                                      |
| 2.96 | [0..1] | O | <b>+++++ Address Line</b>                                  | <AdrLine>     | Text, max 70                                                                         |
|      |        |   | +++++ Adresna linija                                       |               |                                                                                      |
| 2.98 | [1..1] | M | <b>+++ Creditor</b>                                        | <Cdtr>        |                                                                                      |
|      |        |   | +++ Primatelj plaćanja                                     |               |                                                                                      |
| 2.99 | [1..1] | M | <b>++++ Name</b>                                           | <Nm>          | Text, max 70                                                                         |
|      |        |   | ++++ Naziv primatelja plaćanja                             |               |                                                                                      |

|       |                |   |                                          |                   |                                                                                      |
|-------|----------------|---|------------------------------------------|-------------------|--------------------------------------------------------------------------------------|
| 2.100 | [0..1]         | O | <b>++++ Postal Address</b>               | <PstlAdr>         |                                                                                      |
|       |                |   | ++++Adresa primatelja                    |                   |                                                                                      |
| 2.109 | [0..1]         | O | <b>+++++ Country</b>                     | <Ctry>            | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|       |                |   | +++++ Država                             |                   |                                                                                      |
| 2.110 | [0..2]         | O | <b>+++++ Address Line</b>                | <AdrLine>         | Text, max 70                                                                         |
|       |                |   | +++++ Adresna linija                     |                   |                                                                                      |
| 2.111 | [0..1]         | O | <b>++++ Identification</b>               | <Id>              |                                                                                      |
|       |                |   | ++++ Identifikacija                      |                   |                                                                                      |
| 2.112 | {Or<br>[1..1]} | M | <b>+++++ Organisation Identification</b> | <Orgld>           |                                                                                      |
|       |                |   | +++++Oznaka organizacije                 |                   |                                                                                      |
| 2.112 | {Or<br>[0..1]} | O | <b>+++++ BICOrBEI</b>                    | <BICOrBEI>        | Identifier, 8 ili 11 znakova                                                         |
|       |                |   | +++++ BIC ili BEI                        |                   |                                                                                      |
| 2.112 | Or<br>[0..1]   | O | <b>+++++ Other</b>                       | <Othr>            |                                                                                      |
|       |                |   | +++++ Ostalo                             |                   |                                                                                      |
| 2.112 | [1..1]         | M | <b>+++++ Identification</b>              | <Id>              | Text, max 35                                                                         |
|       |                |   | +++++ Identifikacija                     |                   |                                                                                      |
| 2.112 | [0..1]         | O | <b>+++++ Scheme Name</b>                 | <SchmeNm>         |                                                                                      |
|       |                |   | +++++ Naziv Sheme                        |                   |                                                                                      |
| 2.112 | {Or<br>[1..1]} | M | <b>+++++ Code</b>                        | <Cd>              | Code                                                                                 |
|       |                |   | +++++ Kod                                |                   |                                                                                      |
| 2.112 | Or<br>[1..1]   | M | <b>+++++ Proprietary</b>                 | <Prtry>           | Text, max 35                                                                         |
|       |                |   | +++++ Vlastita oznaka                    |                   |                                                                                      |
| 2.112 | [0..1]         | O | <b>+++++ Issuer</b>                      | <Issr>            | Text, max 35                                                                         |
|       |                |   | +++++ Izdavatelj                         |                   |                                                                                      |
| 2.113 | Or<br>[1..1]   | M | <b>++++ Private Identification</b>       | <Prvtld>          |                                                                                      |
|       |                |   | ++++ Privatna identifikacija             |                   |                                                                                      |
| 2.113 | {Or<br>[0..1]} | O | <b>+++++ Date and Place of Birth</b>     | <DtAndPlcOfBirth> |                                                                                      |
|       |                |   | +++++ Datum i mjesto rođenja             |                   |                                                                                      |
| 2.113 | [1..1]         | M | <b>+++++ Birth Date</b>                  | <BirthDt>         | ISODate                                                                              |
|       |                |   | +++++ Datum rođenja                      |                   |                                                                                      |
| 2.113 | [0..1]         | O | <b>+++++ Province of Birth</b>           | <PrvcOfBirth>     | Text, max 35                                                                         |
|       |                |   | +++++ Županija rođenja                   |                   |                                                                                      |
| 2.113 | [1..1]         | M | <b>+++++ City of Birth</b>               | <CityOfBirth>     | Text, max 35                                                                         |
|       |                |   | +++++ Grad rođenja                       |                   |                                                                                      |
| 2.113 | [1..1]         | M | <b>+++++ Country of Birth</b>            | <CtryOfBirth>     | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|       |                |   | +++++ Zemlja rođenja                     |                   |                                                                                      |
| 2.113 | Or<br>[0..1]   | O | <b>+++++ Other</b>                       | <Othr>            |                                                                                      |
|       |                |   | +++++ Ostalo                             |                   |                                                                                      |
| 2.113 | [1..1]         | M | <b>+++++ Identification</b>              | <Id>              | Text, max 35                                                                         |
|       |                |   | +++++ Identifikacija                     |                   |                                                                                      |
| 2.113 | [0..1]         | O | <b>+++++ Scheme Name</b>                 | <SchmeNm>         |                                                                                      |
|       |                |   | +++++ Naziv Sheme                        |                   |                                                                                      |

|       |                |   |                                                                                                 |               |                    |
|-------|----------------|---|-------------------------------------------------------------------------------------------------|---------------|--------------------|
| 2.113 | {Or<br>[1..1]} | M | <b>+++++++ Code</b><br>+++++++ Kod                                                              | <Cd>          | Code               |
| 2.113 | Or}<br>[1..1]} | M | <b>+++++++ Proprietary</b><br>+++++++ Vlastita oznaka                                           | <Prtry>       | Text, max 35       |
| 2.113 | [0..1]         | O | <b>+++++++ Issuer</b><br>+++++++ Izdavatelj                                                     | <Issr>        | Text, max 35       |
| 2.116 | [1..1]         | M | <b>+++Creditor Account</b><br>+++ Račun primatelja                                              | <CdtrAcct>    |                    |
| 2.116 | [1..1]         | M | <b>++++ Identification</b><br>++++ Identifikacija                                               | <Id>          |                    |
| 2.116 | {Or<br>[1..1]} | M | <b>+++++ IBAN</b><br>+++++ IBAN                                                                 | <IBAN>        | IBAN2007Identifier |
| 2.116 | Or}<br>[1..1]} | M | <b>+++++ Other</b><br>+++++ Ostalo                                                              | <Othr>        |                    |
| 2.116 | [1..1]         | M | <b>+++++ Identification</b><br>+++++ Identifikacija                                             | <Id>          | Text, max 34       |
| 2.127 | [0..1]         | O | <b>+++ Purpose</b><br>+++ Šifra namjene                                                         | <Purp>        |                    |
| 2.128 | [1..1]         | M | <b>++++ Code</b><br>++++ Kod                                                                    | <Cd>          | Code               |
| 2.133 | [0..1]         | O | <b>+++ Remittance Information</b><br>+++ Detalji plaćanja                                       | <RmtInf>      |                    |
| 2.134 | {Or<br>[0..1]} | O | <b>++++Unstructured</b><br>++++Nestrukturirani                                                  | <Ustrd>       | Text, max 140      |
| 2.135 | Or}<br>[0..1]} | O | <b>++++Structured</b><br>++++Strukturirani                                                      | <Strd>        |                    |
| 2.138 | [0..1]         | O | <b>+++++ Creditor Reference Information</b><br>+++++ Referenca koju određuje primatelj plaćanja | <CdtrRefInf>  |                    |
| 2.139 | [0..1]         | O | <b>+++++ Type</b><br>+++++ Vrsta reference                                                      | <Tp>          |                    |
| 2.140 | [1..1]         | M | <b>+++++++ Code or Proprietary</b><br>+++++++ Kod ili vlastita oznaka                           | <CdOrPrtry>   |                    |
| 2.141 | [1..1]         | M | <b>+++++++ Code</b><br>+++++++ Kod                                                              | <Cd>          | Code               |
| 2.143 | [0..1]         | O | <b>+++++++ Issuer</b><br>+++++++ Izdavatelj                                                     | <Issr>        | Text, max 35       |
| 2.144 | [0..1]         | O | <b>+++++ Reference</b><br>+++++ Referentna oznaka                                               | <Ref>         | Text, max 35       |
| 2.147 | [0..1]         | O | <b>+++++ Additional Remittance Information</b><br>+++++ Dodatni detalji plaćanja                | <AddtlRmtInf> | Text, max 140      |

## References in the message pain.001.001.03

Initiation of a credit transfer in XML message pain.001.001.03 may contain references at different levels of the message.

| Reference type                     | XML tag           | Index       | Description                                                                                                                                                                                         |
|------------------------------------|-------------------|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>&lt;GrpHdr&gt;</b>              |                   |             | <i>message level</i>                                                                                                                                                                                |
| Message identification             | <MsgId>           | 1.1         | Unique message identifier                                                                                                                                                                           |
| <b>&lt;PmtInf&gt;</b>              |                   |             | <i>group of orders level</i>                                                                                                                                                                        |
| Payment information identification | <PmtInfId>        | 2.1         | Unique identifier defined by the initiator// debtor, for unique identification of a group of orders within a message.                                                                               |
| <b>&lt;CdtTrfTxInf&gt;</b>         |                   |             | <i>order level</i>                                                                                                                                                                                  |
| Instruction identification         | <InstrId>         | 2.65        | Unique identifier (reference) allocated by the initiator/debtor to identify the order. This reference is given to the client on the transaction account statement.                                  |
| End to End identification          | <EndToEndId>      | 2.66        | Unique identifier defined by the initiator or debtor to monitor the transaction (debtor's reference number). This identifier is transferred and does not change during the entire order processing. |
| Remittance inform./Structured      | <RmtInf>/<Strd>   | 2.133/2.135 | Reference defined by the creditor in a structured form (creditor's reference number) which is used by the creditor to identify the transaction.                                                     |
| Remittance inform./Non-structured  | <RmtInf>/<UnStrd> | 2.133/2.134 | Reference defined by the creditor in a non-structured form which is used by the creditor to identify the transaction.                                                                               |

## 8. DESCRIPTION OF MESSAGE STRUCTURE - pain.001.001.03

- Message root** (Oznaka poruke - labela)

**XML tag:** <CstmrCdtTrfInitn>

**Elements:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name            | ISO XML tag ( <XML Tag> ) | Format |
|-------|--------|---------------------------|-----------------------------|---------------------------|--------|
|       | [1..1] | M                         | + <b>Message root</b>       | <CstmrCdtTrfInitn>        |        |
|       |        |                           | + Oznaka poruke - labela    |                           |        |
| 1.0   | [1..1] | M                         | + <b>Group Header</b>       | <GrpHdr>                  |        |
|       |        |                           | + Zaglavlje ili vodeći slog |                           |        |

## 1.0 Group Header (Zaglavlje ili vodeći slog)

**Description:** Mandatory

A set of data related to all individual orders in the message.

**XML tag:** <GrpHdr>

**Incidence and recurrence:** [1..1]

**Elements:**

| Index | Multi  | Mandatory/<br>Optional<br>(M/O) | ISO element name                  | ISO XML tag (<br><XML Tag> ) | Format                                |
|-------|--------|---------------------------------|-----------------------------------|------------------------------|---------------------------------------|
| 1.1   | [1..1] | M                               | <b>++ Message Identification</b>  | <MsgId>                      | Text, max 35                          |
|       |        |                                 | ++ Identifikacijska oznaka poruke |                              |                                       |
| 1.2   | [1..1] | M                               | <b>++ Creation Date Time</b>      | <CreDtTm>                    | ISODateTime                           |
|       |        |                                 | ++ Datum i vrijeme kreiranja      |                              |                                       |
| 1.4   | [1..1] | M                               | <b>++ Number Of Transactions</b>  | <NbOfTxs>                    | Max15NumericText<br>Max15.[0-9]{1,15} |
|       |        |                                 | ++ Broj naloga                    |                              |                                       |
| 1.5   | [1..1] | M                               | <b>++ Control Sum</b>             | <CtrlSum>                    | No.: max 18 decimal<br>places: max 2  |
|       |        |                                 | ++ Kontrolni zbroj iznosa         |                              |                                       |
| 1.6   | [1..1] | M                               | <b>++ Initiating Party</b>        | <InitgPty>                   |                                       |
|       |        |                                 | + + Inicijator plaćanja           |                              |                                       |

### 1.1 Message Identification (Identifikacijska oznaka poruke)

**Description:** Mandatory

Unique message identifier within the same date of occurrence and the same sender.

The recommendation is to enter the data in the following manner:

**UNyyymmddnnndocument source;** where UN is the code for a credit transfer, yyymmdd the current date of submission / sending the messages, nnnn the ordinal number of the messages in the current date and the source of the document described as follows.

If multiple messages are submitted/sent on the current date, the identification code of the messages must be unique.

A message with the repeated Identification code of the same initiator/sender on the current date is rejected.

PSP will accept messages with a different *Identification code (MsgId)* than recommended if it fits the required format (35 characters).

**Document source** is populated in the case of national payment transactions in HRK when the payment is submitted to a FINA office or it is initiated by FINA e-payment service. The allowed values are:

**300** - orders of banks for their payments and payments charged to their clients

**701** - clients' orders initiated through FINA e-payment service or FINA offices

**803** - electronic orders initiated by the bank to charge the transaction accounts of their clients in order to execute the basis for payment

**652** - electronic medium submitted by the Croatian National Bank and the Ministry of Finance for payments through CLVPS



- 530 - orders related to the collection of the state
- 502 - orders related to public revenues with special controls
- 520 - special treatment of the payment order
- 550 - refunds and repostings public revenue provided by the Tax Administration and APIS IT

**XML tag:** <MsgId>  
**Occurrences:** [1..1]  
**Data type:** Text/Tekst  
**Data format:** maxLength: 35, MinLength: 1/max 35 characters

**Example:** <MsgId>UN201311260001701</MsgId>

## 1.2. Creation Date Time (Datum i vrijeme kreiranja)

**Description:** Mandatory  
Date and time of creating the message.  
**XML tag:** <CreDtTm>  
**Occurrences:** [1..1]  
**Data type:** ISODateTime  
**Data format:** YYYY-MM-DDThh:mm:ss.sss

**Example:** <CreDtTm>2013-11-26T09:52:31:125</CreDtTm>

## 1.4 Number Of Transactions (Broj naloga)

**Description:** Mandatory  
The total number of orders in the message which must match the sum of individual orders in the message, i.e. the sum of all fields 2.63 - *Credit Transfer Transaction Information*.  
The message with an incorrect sum of individual orders is rejected.

The maximum number of orders in the message is determined by each individual PSP.

**XML tag:** <NbOfTxS>  
**Occurrences:** [1..1]  
**Data type:** Text/Tekst  
**Data format:** Max15NumericText/ max 15 characters (0 to 9);

**Example:** <NbOfTxS>1</NbOfTxS>

## 1.5 Control Sum (Kontrolni zbroj iznosa)

**Description:** Mandatory  
The 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.

**XML tag:** <CtrlSum>  
**Occurrences:** [1..1]  
**Data type:** DecimalNumber/Decimal number  
**Data format:** No.: max 18 decimal places: max 2

**Example:** <CtrlSum>153.34</CtrlSum>

## 1.6 Initiating Party (Inicijator plaćanja)

**Description:** Mandatory  
The debtor or the initiator of the payment for the debtor.  
Name and/or identification is entered.

**XML tag:** <InitgPty>  
**Occurrences:** [1..1]

**Elements:**

| Index | Multi  | Mandatory/Optional (M/O) | ISO element name   | ISO XML tag ( <XML Tag> ) | Format       |
|-------|--------|--------------------------|--------------------|---------------------------|--------------|
| 1.7   | [0..1] | O                        | +++ Name           | <Nm>                      | Text, max 70 |
|       |        |                          | +++ Naziv          |                           |              |
| 1.9   | [0..1] | O                        | +++ Identification | <Id>                      |              |
|       |        |                          | +++ Identifikacija |                           |              |

**1.7 Name (Name)**

**Description:** Name of the debtor or initiator of the payment for the debtor

**XML tag:** <Nm>

**Occurrences:** [0..1]

**Data type:** Text/Tekst

**Data format:** Max70NumericText /max 70 characters

**Example:** <Nm>Tvrtka d.o.o.</Nm>

**1.9 Identification (Identifikacija)**

**Description:** Unique identification of the initiating party.

Recommendation: do not use.

**XML tag:** <Id>

**Occurrences:** [0..1]

**Elements:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name                 | ISO XML tag ( <XML Tag> ) | Format |
|-------|-------------|---------------------------|----------------------------------|---------------------------|--------|
| 1.10  | {Or [1..1]} | M                         | ++++ Organisation Identification | <Orgld>                   |        |
|       |             |                           | ++++Oznaka organizacije          |                           |        |
| 1.11  | Or} [1..1]  | M                         | ++++ Private Identification      | <Prvtld>                  |        |
|       |             |                           | ++++ Privatna identifikacija     |                           |        |

**1.10 Organisation Identification (Oznaka organizacije)**

**Description:** Unique identification of the business entity.

**Usage rule:** BIC/BEI or Other is entered.

**Description:** If used, it is recommended to enter Other with the identification number (OIB).

**XML tag:** <Orgld>

**Occurrences:** Or [1..1]

**Data format:**

| Index | Multi | Mandatory /Optional (M/O) | ISO element name | ISO XML tag ( <XML Tag> ) | Format |
|-------|-------|---------------------------|------------------|---------------------------|--------|
|-------|-------|---------------------------|------------------|---------------------------|--------|

|      |             |   |                                              |            |                                |
|------|-------------|---|----------------------------------------------|------------|--------------------------------|
| 1.10 | {Or [0..1]} | O | +++++ BICOrBEI<br>+++++ BIC ili BEI          | <BICOrBEI> | Identifier, 8 or 11 characters |
| 1.10 | Or} [0..1]  | O | +++++ Other<br>+++++ Ostalo                  | <Othr>     |                                |
| 1.10 | [1..1]      | M | +++++ Identification<br>+++++ Identifikacija | <Id>       | Text, max 35                   |
| 1.10 | [0..1]      | O | +++++ Scheme Name<br>+++++ Naziv Sheme       | <SchmeNm>  |                                |
| 1.10 | {Or [1..1]} | M | +++++ Code<br>+++++ Kod                      | <Cd>       | Code                           |
| 1.10 | Or} [1..1]  | M | +++++ Proprietary<br>+++++ Vlastita oznaka   | <Prtry>    | Text, max 35                   |
| 1.10 | [0..1]      | O | +++++ Issuer<br>+++++ Izdavatelj             | <Issr>     | Text, max 35                   |

**Example:**

```

<InitgPty>
<Nm>Tvrtka d.o.o.</Nm>
<Id>
  <Orgld>
    <Othr>
      <Id>12345678900</Id>
    </Othr>
  </Orgld>
</Id>
</InitgPty>

```

**2.0 Payment Information (Informacija o plaćanju)**

**Description:** Mandatory

Debtor's set of data related to group of orders.

A group of orders consists of orders that have the same characteristics on the side of the debtor, i.e. identical instructions in elements 2.1 to 2.60.

**XML tag:** <PmtInf>

**Occurrences:** [1..n]

**Elements:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name                                  | ISO XML tag ( <XML Tag> ) | Format |
|-------|--------|---------------------------|---------------------------------------------------|---------------------------|--------|
| 2.0   | [1..n] | M                         | + Payment Information<br>+ Informacija o plaćanju | <PmtInf>                  |        |

|      |        |   |                                                   |               |                                   |
|------|--------|---|---------------------------------------------------|---------------|-----------------------------------|
| 2.1  | [1..1] | M | <b>++ Payment Information Identification</b>      | <PmtInflD>    | Text, max 35                      |
|      |        |   | ++ Identifikacijska oznaka grupe plaćanja         |               |                                   |
| 2.2  | [1..1] | M | <b>++ Payment Method</b>                          | <PmtMtd>      | Code                              |
|      |        |   | ++ Način plaćanja                                 |               |                                   |
| 2.3  | [0..1] | O | <b>++ Batch Booking</b>                           | <BtchBookg>   | Indicator true/false              |
|      |        |   | ++ Način terećenja računa platitelja              |               |                                   |
| 2.4  | [1..1] | M | <b>++ Number of Transactions</b>                  | <NbOfTxS>     | Max15NumericTextMax15[0-9]{1,15   |
|      |        |   | ++ Broj naloga                                    |               |                                   |
| 2.5  | [1..1] | M | <b>++ Control Sum</b>                             | <CtrlSum>     | No.: max 18 decimal places: max 2 |
|      |        |   | ++ Kontrolni zbroj iznosa                         |               |                                   |
| 2.6  | [0..1] | O | <b>++ Payment Type Information</b>                | <PmtTplnf>    |                                   |
|      |        |   | ++ Informacije o vrsti plaćanja                   |               |                                   |
| 2.15 | [1..1] | M | <b>++ Requested Execution Date</b>                | <ReqdExctnDt> | ISODate                           |
|      |        |   | ++ Traženi datum izvršenja                        |               |                                   |
| 2.17 | [1..1] | M | <b>++ Debtor</b>                                  | <Dbtr>        |                                   |
|      |        |   | ++ Platitelj                                      |               |                                   |
| 2.35 | [1..1] | M | <b>++ Debtor Account</b>                          | <DbtrAcct>    |                                   |
|      |        |   | ++ Račun platitelja                               |               |                                   |
| 2.40 | [1..1] | M | <b>++ Debtor Agent</b>                            | <DbtrAgt>     |                                   |
|      |        |   | ++ PPU platitelja                                 |               |                                   |
| 2.52 | [0..1] | O | <b>++ Ultimate Debtor</b>                         | <UltmtDbtr>   |                                   |
|      |        |   | ++ Stvarni dužnik                                 |               |                                   |
| 2.60 | [0..1] | O | <b>++ Charge Bearer</b>                           | <ChrgBr>      | Code                              |
|      |        |   | ++ Troškovna opcija                               |               |                                   |
| 2.63 | [1..n] | M | <b>++ Credit Transfer Transaction Information</b> | <CdtTrfTxInf> |                                   |
|      |        |   | ++ Informacija o transakciji kreditnog transfera  |               |                                   |

## 2.1 Payment Information Identification (Identifikacijska oznaka grupe plaćanja)

**Description:** Mandatory

Unique identifier defined by the debtor/initiator in order to enable unique identification of a group of orders within a message.

Each successive group of orders within the message must have a unique payment information identification.

A group of orders with a repeated payment information identification within the message is rejected.

**XML tag:** <PmtInflId>

**Occurrences:** [1..1]

**Data type:** Text/Tekst

**Data format:** maxLength: 35

**Example:** <PmtInflId>201326113</PmtInflId>

## 2.2 Payment Method (Način plaćanja)

**Description:** Mandatory

Indicates the type of payment.

- SEPA credit transfers and Credit transfers in HRK under SEPA rules: enter TRF
- Other (non SEPA) credit transfers: enter the code from the list of codes provided below.

**XML tag:** <PmtMtd>

**Occurrences:** [1..1]

**Data type:** Code/Kod

| Code | Name           | Definition                                                           |
|------|----------------|----------------------------------------------------------------------|
| TRF  | CreditTransfer | Transfer of an amount of money in the books of the account servicer. |
| CHK  | Cheque         | Written order to a bank to pay a certain amount of money             |
|      |                | from one person to another person.                                   |

**Example:** <PmtMtd>TRF</PmtMtd>

## 2.3 Batch Booking (Način terećenja računa platitelja)

**Description:** Optional

Indicates debiting of the debtor's account in the total amount and crediting "n" accounts in individual amounts, or debiting the debtor's account for each individual amount credited on the creditor's accounts.

Batch booking is a subject to agreement between PSU and PSP.

The following data must be used:

- **true** - indicates debiting of the debtor's account in the total amount
- **false** - indicates debiting of the debtor's account in individual amounts and crediting of the creditor's account.

If the field is not populated (no tag), it implies individual booking, i.e. **false** is used in the field.

If **true** is used in the field:

- the debtor's account should have sufficient funds for the whole group of orders.
- the currency of the payment orders must be the same within the group
- the group of orders and all orders within the group must be correct otherwise the group of orders is rejected.

**XML tag:** <BtchBookg>

**Occurrences:** [0..1]

**Data type:** true/false

**Example:** <BtchBookg>>false</BtchBookg>

## 2.4 Number Of Transactions (Broj transakcija)

**Description:** 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.

**XML tag:** <NbOfTxs>

**Occurrences:** [1..1]

**Data type:** Text/Tekst

**Data format:** Max15NumericText

**Example:** <NbOfTxs>1</NbOfTxs>

## 2.5 Control Sum (Kontrolni zbroj iznosa)

**Description:** Mandatory

Indicates a control sum of all individual orders in the group of orders in the 2.77 field regardless of the currency.

If the format or the control sum is incorrect, the group of orders is rejected.

**XML tag:** <CtrlSum>

**Occurrences:** [1..1]

**Data type:** DecimalNumber/Decimal number

**Data format:** No.: max 18 decimal places: max 2

**Example:** <CtrlSum>153.34</CtrlSum>

## 2.6 Payment Type Information (Informacije o vrsti plaćanja)

**Description:** Optional - conditionally mandatory.

Must be populated either at the group of orders level (2.6) or at the level of individual orders (2.67).

If both 2.6 and 2.67 fields are used, the group of orders is rejected.

If "true" is used in the Batch Booking field, then the Payment Type Information may only be populated at the level of a group of orders (2.6), otherwise the group of orders is rejected.

**Usage rule:** If the field *Instruction Priority* is used, *Payment Type Information* must be populated at the group of orders level (2.6).

**XML tag:** <PmtTplnf>

**Occurrences:** [0..1]

**Elements:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name         | ISO XML tag ( <XML Tag> ) | Format                 |
|-------|--------|---------------------------|--------------------------|---------------------------|------------------------|
| 2.7   | [0..1] | O                         | +++ Instruction Priority | <InstrPrty>               | Indicator<br>HIGH/NORM |
|       |        |                           | +++Oznaka hitnosti       |                           |                        |
| 2.8   | [0..1] | O                         | +++ Service Level        | <SvcLvl>                  |                        |
|       |        |                           | +++ Razina usluge        |                           |                        |

|      |        |   |                                                       |             |  |
|------|--------|---|-------------------------------------------------------|-------------|--|
| 2.11 | [0..1] | O | +++ Local Instrument<br>+++ Vrsta platnog instrumenta | <LclInstrm> |  |
| 2.14 | [0..1] | O | +++ Category Purpose<br>+++ Kategorija namjene        | <CtgyPurp>  |  |

## 2.7 Instruction Priority (Oznaka hitnosti)

**Description:** Optional

- National payment transactions in HRK: To be populated:  
**NORM** (execution via NKS) or  
**HIGH** (execution via the CLVPS).
- National and cross-border payment transactions in EUR :  
SEPA orders may only have a NORM priority. An order with a HIGH priority will be executed as a non SEPA order.
- Other (non SEPA) credit transfers: NORM or HIGH is entered. An order marked as a HIGH priority will be executed according to the business rules of the PSP.

If not populated, the priority is considered to be NORM.

**Usage rule:** If populated, the conditions agreed in advance with the PSP are applied.

**XML tag:** <InstrPrty>

**Occurrences:** [0..1]

**Data type:** Code/Kod

| Code | Name   | Definition                |
|------|--------|---------------------------|
| HIGH | High   | Priority level is high.   |
| NORM | Normal | Priority level is normal. |

**Example:** <InstrPrty>NORM</InstrPrty>

## 2.8 Service Level (Razina usluge)

**Description:** Optional

The agreement or the rules in accordance with which the order will be processed.

- National payment transactions in HRK: **Recommendation:** Do not use. If used, the PSP ignores the data.
- National payment transactions in EUR: **Recommendation:** To be used.
- Cross-border payment transactions in EUR: **Recommendation:** To be used.
- Other (non SEPA) credit transfers: **Recommendation:** Do not use. If used, the PSP ignores the data.

**XML tag:** <SvcLvl>

**Occurrences:** [0..1]

**Data type:** Code/Code

**Elements:**

| Index | Multi | Mandatory / Optional (M/O) | ISO element name | ISO XML tag ( <XML Tag> ) | Format |
|-------|-------|----------------------------|------------------|---------------------------|--------|
|-------|-------|----------------------------|------------------|---------------------------|--------|

|     |        |   |           |      |      |
|-----|--------|---|-----------|------|------|
| 2.9 | [1..1] | M | ++++ Code | <Cd> | Code |
|     |        |   | ++++ Kod  |      |      |

### 2.9 Code (Kod)

**Description:** Indicates the code agreed between the debtor/creditor, which has been published in the list of codes *ExternalServiceLevel1Code*

- National and cross-border payment transactions in EUR:  
The **SEPA** code is always used for SEPA payments.  
If any other code for a SEPA payment is used, the group of orders is rejected.

**XML tag:** <Cd>

**Occurrences:** [1..1]

**Data type:** Code/Kod

|      | Name                   | Definition                                                               |
|------|------------------------|--------------------------------------------------------------------------|
| SEPA | SingleEuroPaymentsArea | Payment must be executed following the Single Euro Payments Area scheme. |

**Example:** <SvcLvl>  
<Cd>SEPA</Cd>  
</SvcLvl>

### 2.11 Local Instrument (Vrsta platnog instrumenta)

**Description:** Optional

It is used to indicate the type of local instrument, local clearing and/or to further describe the service or the level of service.

If used, the data *Code* or *Proprietary* must be entered according to ISO rules.

- National payment transactions in HRK: Not used.
- National and cross border payment transactions in EUR: The recommendation is not to use.
- Other (non SEPA) credit transfers: Not used. If used, the PSP ignores the data.

**XML tag:** <LclInstrm>

**Occurrences:** [0..1]

**Elements:**

| Index | Multi          | Mandatory /Optional (M/O) | ISO element name     | ISO XML tag (<XML Tag>) | Format       |
|-------|----------------|---------------------------|----------------------|-------------------------|--------------|
| 2.12  | {Or<br>[1..1]} | M                         | ++++ Code            | <Cd>                    | Code         |
|       |                |                           | ++++ Kod             |                         |              |
| 2.13  | Or<br>[1..1]   | M                         | ++++ Proprietary     | <Prtry>                 | Text, max 35 |
|       |                |                           | ++++ Vlastita oznaka |                         |              |

**Example:** <LclInstrm>  
<Cd>TRF</Cd>  
</LclInstrm>



## 2.14 Category Purpose (Kategorija namjene)

**Description:** Optional

Indicates the type of payment in accordance with the defined categories. Special treatment per each purpose category is arranged with the PSP.

For the payment of salaries the SALA code is used in the manner described in section 8.1 of the Guidelines.

**XML tag:** <CtgyPurp>

**Occurrences:** [0..1]

**Data type:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name | ISO XML tag ( <XML Tag> ) | Format |
|-------|--------|---------------------------|------------------|---------------------------|--------|
| 2.14  | [1..1] | M                         | ++++ Code        | <Cd>                      | Code   |
|       |        |                           | ++++ Kod         |                           |        |

### 2.14 Code (Kod)

**Description:** The information from the list of codes *ExternalCategoryPurpose1Code*.

**XML tag:** <Cd>

**Occurrences:** Or [1..1]

**Data type:** Code/Code

**Data format:** maxLength: 4, MinLength:1/min 1, max 4 characters

- ExternalCategoryPurpose1Code

**Example:** <CtgyPurp>  
<Cd>TRF</Cd>  
<CtgyPurp>

#### Example of Payment Type Information (Informacije o vrsti plaćanja):

```
<PmtTpInf>
  <InstrPrty>NORM</InstrPrty>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm >
    <Cd>TRF </Cd>
  </LclInstrm>
  <CtgyPurp >
    <Cd>TRF</Cd>
  <CtgyPurp>
</PmtTpInf>
```

## 2.15 Requested Execution Date (Traženi datum izvršenja)

**Description:** Mandatory

Requested execution date.

The current execution date or a future date is allowed.

**XML tag:** <ReqdExctnDt>

**Occurrences:** [1..1]

**Data type:** ISODate

**Data format:** YYYY-MM-DD

**Example:** <ReqdExctnDt>2014-10-09</ReqdExctnDt>

### 2.17 Debtor (Platitelj)

**Description:** Mandatory

The debtor pays a certain amount of funds to the (ultimate) creditor.

Name must be entered.

**XML tag:** <Dbtr>

**Occurrences:** [1..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name           | ISO XML tag ( <XML Tag> ) | Format       |
|-------|--------|---------------------------|----------------------------|---------------------------|--------------|
| 2.18  | [1..1] | M                         | <b>++++ Name</b>           |                           | Text, max 70 |
|       |        |                           | ++++ Naziv platitelja      | <Nm>                      |              |
| 2.19  | [0..1] | O                         | <b>++++ Postal Address</b> |                           |              |
|       |        |                           | ++++ Adresa platitelja     | <PstlAdr>                 |              |
| 2.30  | [0..1] | O                         | <b>++++ Identification</b> |                           |              |
|       |        |                           | ++++ Identifikacija        | <Id>                      |              |

### 2.18 Name (Naziv platitelja)

**Description:** The debtor's name must be entered.

If not populated, the group of orders is rejected.

**XML tag:** <Nm>

**Occurrences:** [0..1]

**Data type:** Text/Text

**Data format:** maxLength: 70 minLength: 1/max 70 characters

**Example:** <Nm>Tvrtka d.o.o.</Nm>

### 2.19 Postal Address (Adresa platitelja)

**Description:** The address of the debtor is entered.

**XML tag:** <PstlAdr>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name         | ISO XML tag ( <XML Tag> ) | Format                                                                               |
|-------|--------|---------------------------|--------------------------|---------------------------|--------------------------------------------------------------------------------------|
| 2.28  | [0..1] | O                         | <b>++++ Country</b>      |                           | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|       |        |                           | ++++ Država              | <Ctry>                    |                                                                                      |
| 2.29  | [0..2] | O                         | <b>++++ Address Line</b> |                           | Text, max 70                                                                         |
|       |        |                           | ++++ Adresna linija      | <AdrLine>                 |                                                                                      |

### 2.29 Address Line (Adresna linija)

**Description:** Maximum of two XML tags, each containing 70 characters, is allowed

**Recommendation:** 1. XML tag - address and street number

2. XML tag - name of town/city

**XML tag:** <AdrLine>

**Occurrences:** [0..2]

**Data type:** Text/Text

**Data format:** maxLength: 70 minLength: 1/max 70 characters

**Example:** <AdrLine>Cesta 1</AdrLine>  
<AdrLine>Zagreb</AdrLine>

### 2.30 Identification (Identifikacija)

**Description:** The code entered by the debtor which is transferred to the creditor.

**XML tag:** <Id>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name                 | ISO XML tag ( <XML Tag> ) | Format |
|-------|-------------|---------------------------|----------------------------------|---------------------------|--------|
| 2.31  | {Or [1..1]} | M                         | ++++ Organisation Identification | <Orgld>                   |        |
|       |             |                           | ++++Oznaka organizacije          |                           |        |
| 2.32  | Or} [1..1]  | M                         | ++++ Private Identification      | <Prvtld>                  |        |
|       |             |                           | ++++ Privatna identifikacija     |                           |        |

### 2.31 Organisation Identification (Oznaka organizacije)

**Usage rule:** BIC/BEI or Other is entered.

**Description:** If used, it is recommended to enter Other with the identification number (OIB).

**XML tag:** <Orgld>

**Occurrences:** Or [1..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name      | ISO XML tag ( <XML Tag> ) | Format                         |
|-------|-------------|---------------------------|-----------------------|---------------------------|--------------------------------|
| 2.31  | {Or [0..1]} | O                         | +++++ BICOrBEI        | <BICOrBEI>                | Identifier, 8 or 11 characters |
|       |             |                           | +++++ BIC ili BEI     |                           |                                |
| 2.31  | Or} [0..1]  | O                         | +++++ Other           | <Othr>                    |                                |
|       |             |                           | +++++ Ostalo          |                           |                                |
| 2.31  | [1..1]      | M                         | ++++++ Identification | <ld>                      | Text, max 35                   |
| 2.31  | [0..1]      | O                         | ++++++ Scheme Name    | <SchmeNm>                 |                                |
|       |             |                           | ++++++ Naziv Sheme    |                           |                                |
| 2.31  | {Or [1..1]} | M                         | +++++++ Code          | <Cd>                      | Code                           |
|       |             |                           | +++++++ Kod           |                           |                                |

|      |            |   |                                                             |         |              |
|------|------------|---|-------------------------------------------------------------|---------|--------------|
| 2.31 | Or} [1..1] | M | <b>+++++++ Proprietary</b><br><hr/> +++++++ Vlastita oznaka | <Prtry> | Text, max 35 |
| 2.31 | [0..1]     | O | <b>+++++++ Issuer</b><br><hr/> +++++++ Izdavatelj           | <Issr>  | Text, max 35 |

**Example:**

```

<Dbtr>
  <Nm>Tvrtka d.o.o.</Nm>
  <PstAdr>
    <AdrLine>Cesta 1</AdrLine>
    <AdrLine>Zagreb</AdrLine>
  </PstAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>12345678900</Id>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>

```

### 2.35 Debtor Account (Račun platitelja)

**Description:** Mandatory, the debtor's account

**XML tag:** <DbtrAcct>

**Occurrences:** [1..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name                                              | ISO XML tag ( <XML Tag> ) | Format             |
|-------|--------|---------------------------|---------------------------------------------------------------|---------------------------|--------------------|
| 2.36  | [1..1] | M                         | <b>+++ Identification</b><br><hr/> +++ Identifikacija         | <Id>                      |                    |
| 2.36  | [1..1] | M                         | <b>++++ IBAN</b><br><hr/> ++++ IBAN                           | <IBAN>                    | IBAN2007Identifier |
| 2.38  | [0..1] | O                         | <b>+++ Currency</b><br><hr/> +++ Valuta transakcijskog računa | <Ccy>                     | ISO code 4217      |

### 2.36 Identification (Identifikacija)

**Description:** Mandatory  
Only the IBAN is allowed.

**XML tag:** <Id>

**Occurrences:** [1..1]

### 2.36 IBAN (IBAN)

**Description:** Mandatory

If not entered, or if the IBAN is incorrect, the group of orders (Payment Information group - 2.0) is rejected.

**XML tag:** <IBAN>  
**Occurrences:** [1..1]  
**Data type:** IBAN2007Identifier  
**Example:** <Id>  
 <IBAN>HRXX7777777999999999</IBAN>  
 </Id>

### 2.38 Currency (Valuta transakcijskog računa)

**Description:** Optional

Only currency (the currency of the transaction account) from exchange rate list of the debtor's PSP is allowed.

If not used, the transaction account (coverage) will be debited in the currency of the payment order (field 2.77)

If the currency in the field 2.77 is not from the exchange rate list of the debtor's PSP, field 2.38 must be used or the order is rejected.

The currency of the coverage (field 2.38) may be different from the currency in the field 2.77 only if agreed with the PSP.

If a currency other than those on the exchange rate list of the debtor's PSP is entered, the group of orders is rejected.

**XML tag:** <Ccy>

**Occurrences:** [0..1]

**Data type:** ISO Code/CurrencyCode

**Example:** <Ccy>EUR</Ccy>

**Example of Debtor Account (payer's account):**

```
<DbtrAcct>
  <Id>
    <IBAN>HRXX7777777999999999</IBAN>
  </Id>
  <Ccy>EUR</Ccy>
</DbtrAcct>
```

### 2.40 Debtor Agent (PPU platitelja)

**Description:** Mandatory

Information on the PSP which maintains the debtor's transaction account.

**XML tag:** <DbtrAgt>

**Occurrences:** [1..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name                                                      | ISO XML tag (<XML Tag>) | Format (type)                  |
|-------|--------|---------------------------|-----------------------------------------------------------------------|-------------------------|--------------------------------|
| 2.41  | [1..1] | M                         | +++ Financial Institution Identification<br>+++ Oznaka PPU platitelja | <FinInstnId>            |                                |
| 2.42  | [0..1] | O                         | ++++ BIC<br>++++ BIC                                                  | <BIC>                   | Identifier, 8 or 11 characters |
| 2.46  | [0..1] | O                         | ++++ Other                                                            | <Oth>                   |                                |

|      |        |   |                      |      |              |
|------|--------|---|----------------------|------|--------------|
|      |        |   | ++++ Ostalo          |      |              |
| 2.47 | [1..1] | M | +++++ Identification | <Id> | NOT PROVIDED |
|      |        |   | +++++ Identifikacija |      |              |

#### 2.41 Financial Institution Identification (Oznaka PPU platitelja)

**Usage rule:** BIC or Other/Identification NOTPROVIDED is used.

**Description:** Mandatory

If neither BIC nor Other/Identification and NOTPROVIDED is entered, the group of orders (*Payment Information* group - 2.0) is rejected.

If BIC is incorrect, the group of orders (*Payment Information* group - 2.0) is rejected.

**XML tag:** <FinInstnId>

**Occurrences:** [1..1]

#### 2.42 BIC

**Description:** BIC of the debtor's PSP.

**XML tag:** <BIC>

**Data type:** BICIdentifier

**Occurrences:** [0..1]

**Example:** <BIC>AAAAHRXX</BIC>

#### 2.46 Other (Ostalo)

**Description:** Other identification code.

**XML tag:** <Othr>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name     | ISO XML tag ( <XML Tag> ) | Format      |
|-------|--------|---------------------------|----------------------|---------------------------|-------------|
| 2.47  | [1..1] | M                         | +++++ Identification | <Id>                      | NOTPROVIDED |
|       |        |                           | +++++ Identifikacija |                           |             |

#### 2.47. Identification (Identifikacija)

**Description:** Only '**NOTPROVIDED**' is allowed.

If you enter a text different from '**NOTPROVIDED**', the group of orders (*Payment Information* group - 2.0) is rejected.

**XML tag:** <Id>

**Occurrences:** [1..1]

**Example:** <Id>NOTPROVIDED</Id>

**Example of Debtor Agent (Debtor's PSP):**

```
<DbtrAgt>
  <FinInstnId>
  <Othr>
    <Id>NOTPROVIDED</Id>
  </Othr>
  <FinInstnId>
</DbtrAgt>
```

## 2.52 Ultimate Debtor (Stvarni dužnik)

**Description:** Optional information.

The ultimate debtor who owes a certain amount of funds to the (ultimate) creditor and is different from the debtor.

Ultimate debtor is populated at the group level (2.52) or at the level of individual orders (2.82).

The 2.52 field is used if *Ultimate debtor* is the same for all creditors and the 2.82 field is used if *Ultimate debtor* refers to a specific creditor.

If both 2.52 and 2.82 fields are used, the order is rejected.

➤ Other (non SEPA) credit transfers: **Recommendation:** Do not use. If used, the PSP ignores the data.

**XML tag:** <UltmtDbtr>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name            | ISO XML tag ( <XML Tag> ) | Format       |
|-------|--------|---------------------------|-----------------------------|---------------------------|--------------|
| 2.53  | [0..1] | O                         | <b>++++ Name</b>            | <Nm>                      | Text, max 70 |
|       |        |                           | ++++ Naziv stvarnog dužnika |                           |              |
| 2.55  | [0..1] | O                         | <b>++++ Identification</b>  | <Id>                      | Text, max 35 |
|       |        |                           | ++++ Identifikacija         |                           |              |

## 2.53 Name (Naziv stvarnog dužnika)

**Description:** Name of the ultimate debtor.

**XML tag:** <Nm>

**Occurrences:** [0..1]

**Data type:** Text/Text

**Data format:** max 70 characters

**Example:** <Nm>Stvarni dužnik 1</Nm>

## 2.55 Identification (Identifikacija)

**Description:** Identification code of the ultimate debtor.

**XML tag:** <Id>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name                        | ISO XML tag ( <XML Tag> ) | Format |
|-------|-------------|---------------------------|-----------------------------------------|---------------------------|--------|
| 2.56  | {Or [1..1]} | M                         | <b>++++ Organisation Identification</b> | <OrgId>                   |        |
|       |             |                           | ++++Oznaka organizacije                 |                           |        |
| 2.57  | Or} [1..1]  | M                         | <b>++++ Private Identification</b>      | <PrvtId>                  |        |
|       |             |                           | ++++ Privatna identifikacija            |                           |        |

### 2.56 Organisation Identification (Oznaka organizacije)

**Usage rule:** BIC/BEI or Other is used.

**Description:** If used, it is recommended to enter Other with the identification number (OIB).

**XML tag:** <Orgld>

**Occurrences:** Or [1..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name      | ISO XML tag ( <XML Tag> ) | Format                         |
|-------|-------------|---------------------------|-----------------------|---------------------------|--------------------------------|
| 2.56  | {Or [0..1]} | O                         | +++++ BICOrBEI        | <BICOrBEI>                | Identifier, 8 or 11 characters |
|       |             |                           | +++++ BIC ili BEI     |                           |                                |
| 2.56  | Or} [0..1]  | O                         | +++++ Other           | <Othr>                    |                                |
|       |             |                           | +++++ Ostalo          |                           |                                |
| 2.56  | [1..1]      | M                         | +++++ Identification  | <Id>                      | Text, max 35                   |
|       |             |                           | +++++ Identifikacija  |                           |                                |
| 2.56  | [0..1]      | O                         | +++++ Scheme Name     | <SchmeNm>                 |                                |
|       |             |                           | +++++ Naziv Sheme     |                           |                                |
| 2.56  | {Or [1..1]} | M                         | +++++ Code            | <Cd>                      | Code                           |
|       |             |                           | +++++ Kod             |                           |                                |
| 2.56  | Or} [1..1]  | M                         | +++++ Proprietary     | <Prtry>                   | Text, max 35                   |
|       |             |                           | +++++ Vlastita oznaka |                           |                                |
| 2.56  | [0..1]      | O                         | +++++ Issuer          | <Issr>                    | Text, max 35                   |
|       |             |                           | +++++ Izdavatelj      |                           |                                |

### 2.57 Private Identification (Privatna identifikacija)

**Usage rule:** Date and place of birth or Other is entered.

**Description:** If used, it is recommended to enter Other with the identification number (OIB).

**XML tag:** <Prvtld>

**Occurrences:** Or [1..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name              | ISO XML tag ( <XML Tag> ) | Format |
|-------|-------------|---------------------------|-------------------------------|---------------------------|--------|
| 2.57  | {Or [0..1]} | O                         | +++++ Date and Place of Birth | <DtAndPlcOfBirth>         |        |
|       |             |                           | +++++ Datum i mjesto rođenja  |                           |        |



|      |            |   |                                                            |               |                                                                                      |
|------|------------|---|------------------------------------------------------------|---------------|--------------------------------------------------------------------------------------|
| 2.57 | [1..1]     | M | <b>++++++ Birth Date</b><br>++++++ Datum rođenja           | <BirthDt>     | ISODate                                                                              |
| 2.57 | [0..1]     | O | <b>++++++ Province of Birth</b><br>++++++ Županija rođenja | <PrvcOfBirth> | Text, max 35                                                                         |
| 2.57 | [1..1]     | M | <b>++++++ City of Birth</b><br>++++++ Grad rođenja         | <CityOfBirth> | Text, max 35                                                                         |
| 2.57 | [1..1]     | M | <b>++++++ Country of Birth</b><br>++++++ Zemlja rođenja    | <CtryOfBirth> | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
| 2.57 | Or} [0..1] | O | <b>+++++ Other</b><br>+++++ Ostalo                         | <Othr>        |                                                                                      |
| 2.57 | [1..1]     | M | <b>++++++ Identification</b><br>++++++ Identifikacija      | <Id>          | Text, max 35                                                                         |
| 2.57 | [0..1]     | O | <b>++++++ Scheme Name</b><br>++++++ Naziv Sheme            | <SchmeNm>     |                                                                                      |
| 2.57 | {Or [1..1] | M | <b>+++++++ Code</b><br>+++++++ Kod                         | <Cd>          | Code                                                                                 |
| 2.57 | Or} [1..1] | M | <b>+++++++ Proprietary</b><br>+++++++ Vlastita oznaka      | <Prtry>       | Text, max 35                                                                         |
| 2.57 | [0..1]     | O | <b>+++++++ Issuer</b><br>+++++++ Izdavatelj                | <Issr>        | Text, max 35                                                                         |

**Example 1 of Ultimate Debtor (Stvarni dužnik):**

```

<UltmtDbtr>
  <Nm>Stvarni dužnik 1</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>88888888889</Id>
      </Othr>
    </OrgId>
  </Id>
</UltmtDbtr>

```

**Example 2 of Ultimate Debtor (Stvarni dužnik):**

```

<UltmtDbtr>
  <Nm>Stvarni dužnik 1</Nm>
  <Id>
    <PrvtId>

```

```

    <Othr>
      <Id>888888888889</Id>
    </Othr>
  <PrvtId>
  </Id>
</UltmDbtr>

```

## 2.60 Charge Bearer (Troškovna opcija)

**Description:** Optional for SEPA credit transfer and credit transfer in HRK currency under SEPA rules, but Mandatory for all Other (non SEPA) payments.

Defines which party bears the charges associated with the processing of the payment transaction.

- SEPA credit transfers and Credit transfers in HRK under SEPA rules: only SLEV is allowed and if not populated, charge bearer is considered to be SLEV. If populated another charge bearer option, the group of orders is rejected.
- Other (non SEPA) credit transfers: Must be populated, otherwise the group of orders is rejected. It is possible to use the following charging options:

SHAR for cross-border payment transactions in the currency of the Member State.

DEBT and SHAR for national payment transactions in currencies other than HRK and EUR and cross-border payment transactions in the currency that is different from the currency of the Member States.

For international payments the usual charge options DEBT, SHAR, CRED may be used for all currencies.

ISO link in SWIFT:  
 CRED=BEN  
 DEBT=OUR  
 SHAR=SHA  
 SLEV=SHA

If the field 2.2 is CHK, data is not entered. If data is entered, the PSP ignores the data. The charge option is populated at the group of orders level (2.60) or the transaction level (2.80). Field 2.60 is used if *Charge Bearer* refers to all creditors, and field 2.80 is used if *Charge Bearer* refers to a specific creditor.

If both 2.60 and 2.80 fields are populated, the order is rejected.

**XML tag:** <ChrgBr>

**Occurrences:** [0..1]

**Data type:** Code/Kod

**Data format:**

| Code | Name                  | Definition                                                                                                                                                                                                                                                                                                                                                                           |
|------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CRED | BorneByCreditor       | All transaction charges are to be borne by the creditor.                                                                                                                                                                                                                                                                                                                             |
| DEBT | BorneByDebtor         | All transaction charges are to be borne by the debtor.                                                                                                                                                                                                                                                                                                                               |
| SHAR | Shared                | In a credit transfer context means that transaction charges on the sender side are to be borne by the debtor, and transaction charges on the receiver side are to be borne by the creditor. In a direct debit context means that transaction charges on the sender side are to be borne by the creditor, and transaction charges on the receiver side are to be borne by the debtor. |
| SLEV | FollowingServiceLevel | Charges are to be applied following the rules agreed to at the service level and/or in the scheme.                                                                                                                                                                                                                                                                                   |

**Example:** <ChrgBr>SLEV</ChrgBr>

## 2.63 Credit Transfer Transaction Information (Informacija o transakciji kreditnog transfera)

**Description:** Mandatory

A set of elements that provides information on each order within a group of orders.

**XML tag:** <CdtTrfTxInf>

**Occurrences:** [1..n]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name                     | ISO XML tag ( <XML Tag> ) | Format |
|-------|--------|---------------------------|--------------------------------------|---------------------------|--------|
| 2.64  | [1..1] | M                         | <b>+++ Payment Identification</b>    | <PmtId>                   |        |
|       |        |                           | +++ Identifikacijska oznaka plaćanja |                           |        |
| 2.67  | [0..1] | O                         | <b>+++ Payment Type Information</b>  | <PmtTpInf>                |        |
|       |        |                           | +++ Informacija o vrsti plaćanja     |                           |        |
| 2.76  | [1..1] | M                         | <b>+++ Amount</b>                    | <Amt>                     |        |
|       |        |                           | +++ Iznos                            |                           |        |
| 2.80  | [0..1] | O                         | <b>+++ Charge Bearer</b>             | <ChrgBr>                  | Code   |
|       |        |                           | +++ Troškovna opcija                 |                           |        |
| 2.82  | [0..1] | O                         | <b>+++ Ultimate Debtor</b>           | <UltmtDbtr>               |        |
|       |        |                           | +++ Stvarni dužnik                   |                           |        |
| 2.96  | [0..1] | O                         | <b>+++ Creditor Agent</b>            | <CdtrAgt>                 |        |
|       |        |                           | +++ PPU primatelja                   |                           |        |
| 2.98  | [1..1] | M                         | <b>+++ Creditor</b>                  | <Cdtr>                    |        |
|       |        |                           | +++ Primatelj plaćanja               |                           |        |
| 2.116 | [1..1] | M                         | <b>+++ Creditor Account</b>          | <CdtrAcct>                |        |
|       |        |                           | +++ Račun primatelja                 |                           |        |
| 2.117 | [0..1] | O                         | <b>+++ Ultimate Creditor</b>         | <UltmtCdtr>               |        |
|       |        |                           | +++ Krajnji primatelj                |                           |        |
| 2.127 | [0..1] | O                         | <b>+++ Purpose</b>                   | <Purp>                    |        |
|       |        |                           | +++ Šifra namjene                    |                           |        |
| 2.133 | [0..1] | O                         | <b>+++ Remittance Information</b>    | <RmtInf>                  |        |
|       |        |                           | +++ Detalji plaćanja                 |                           |        |

## 2.64 Payment Identification (Identifikacijska oznaka plaćanja)

**Description:** Mandatory

A set of elements used for order identification.

**XML tag:** <PmtId>

**Occurrences:** [1..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name                              | ISO XML tag ( <XML Tag> ) | Format       |
|-------|--------|---------------------------|-----------------------------------------------|---------------------------|--------------|
| 265   | [0..1] | O                         | ++++ Instruction Identification               | <InstrId>                 | Text, max 35 |
|       |        |                           | ++++ Identifikacija oznaka naloga-referencija |                           |              |
| 2.66  | [1..1] | M                         | ++++ End to End Identification                | <EndToEndId>              | Text, max 35 |
|       |        |                           | ++++ Jedinstveni identifikator                |                           |              |

## 2.65 Instruction Identification (Identifikacijska oznaka naloga - referencija)

**Description:** Optional Point to point identification (reference) created by the initiating party.

**XML tag:** <InstrId>

**Occurrences:** [0..1]

**Data type:** Text/Text

**Data format:** maxLength: 35, MinLength:1/min 1, max 35 characters

**Example:** <InstrId> reference 1 </InstrId>

## 2.66 End to End Identification (Jedinstveni identifikator)

**Description:** Mandatory

End to End Identification (debtor's reference number) designated by the initiating party or debtor to monitor the transaction.

This identifier is transferred and does not change throughout the processing of the order.

The reference number is entered (reference number in accordance with the Unique Overview of Basic "Reference Number" Models with Model Descriptions, Contents and Application Explanations as well as Applicable Control Number Calculation Modules and Instructions on the Manner of Payment of Budget Revenues, Mandatory Contributions and Revenues for Financing Other Public Needs and the Contributions Act with amendments and other associated secondary sub acts, RF code or proprietary code) or HR99 or NOTPROVIDED.

- **National payment transactions in HRK:** It is mandatory to enter the model and debtor reference number according to the Unique Overview of Basic "Reference Number" Models with Model Descriptions, Contents and Application Explanations as well as Applicable Control Number Calculation Modules, and Instructions on the Manner of Payment of Budget Revenues, Mandatory Contributions and Revenues for Financing Other Public Needs and the Contributions Act with amendments and other associated secondary sub acts. Model and Reference Number should be entered in a row, without spaces (eg HR002016-04-04).

If the model and reference number data is not populated, HR99 must be entered. If the reference number is entered without the model, model HR00 must be entered.

If data is not entered or the reference number is incorrect, the order is rejected.

- **National payment transactions in EUR:** It is mandatory to enter the model and the debtor's reference number according to the Unique Overview of Basic "Reference Number" Models

with Model Descriptions, Contents and Application Explanations as well as Applicable Control Number Calculation Modules.

Model and Reference Number should be entered in a row, without spaces (eg HR002016-04-04).

If the model and reference number data is not entered, HR99 must be entered. If the reference number is entered without the model, model HR00 must be entered. If data is not entered or the reference number is incorrect, the order is rejected.

- Cross-border payment transactions in EUR: The reference (reference number HR, or RF tag), the proprietary or NOTPROVIDED is used.  
If data is not entered, the order is rejected.
- Other (non-SEPA) credit transfers: The reference (reference number HR, RF tag) the proprietary or NOTPROVIDED is used. The debtor's PSP does not transfer this data to the creditor's PSP.

**XML tag:** <EndToEndId>

**Occurrences:** [1..1]

**Data type:** Text/Text

**Data format:** maxLength: 35, MinLength:1/min 1, max 35 characters

**Example:** <EndToEndId> HR0112345 </EndToEndId>

## 2.67 Payment Type Information (Informacija o vrsti plaćanja)

**Description:** Optional - conditionally mandatory.

Must be populated either at the group of orders level (2.6) or at the level of individual orders (2.67).

If data is entered both in fields 2.6 and 2.67, the group of orders is rejected.

If "true" is used in the Batch Booking field, then the Payment Type Information may only be populated at the level of a group of orders (2.6), otherwise the group of orders is rejected.

**XML tag:** <PmtTplnf>

**Occurrences:** [0..1]

**Elements:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name               | ISO XML tag ( <XML Tag> ) | Format |
|-------|--------|---------------------------|--------------------------------|---------------------------|--------|
| 2.69  | [0..1] | O                         | ++++ Service Level             | <SvcLvl>                  |        |
|       |        |                           | ++++ Razina usluge             |                           |        |
| 2.72  | [0..1] | O                         | +++ Local Instrument           | <LclInstrm>               |        |
|       |        |                           | ++++ Vrsta platnog instrumenta |                           |        |
| 2.75  | [0..1] | O                         | ++++ Category Purpose          | <CtgyPurp>                |        |
|       |        |                           | ++++ Kategorija namjene        |                           |        |

## 2.69 Service Level (Razina usluge)

**Description:** Optional

The agreement or the rules for processing an order.

- National payment transactions in HRK: **Recommendation:** Do not use. If populated, PSP ignores the data.
- National payment transactions in EUR: **Recommendation:** To be used.

- Cross-border payment transactions in EUR: **Recommendation**: To be used.
- Other (non SEPA) credit transfers: **Recommendation**: Do not use. If populated, PSP ignores the data.

**XML tag:** <SvcLvl>  
**Occurrences:** [0..1]  
**Data type:** Code/Kod  
**Elements:**

| Index | Multi  | Mandatory / Optional (M/O) | ISO element name | ISO XML tag ( <XML Tag> ) | Format |
|-------|--------|----------------------------|------------------|---------------------------|--------|
| 2.70  | [1..1] | M                          | ++++ Code        | <Cd>                      | Code   |
|       |        |                            | ++++ Kod         |                           |        |

### 2.70 Code (Kod)

**Description:** Indicates the code previously agreed between the debtor/creditor, published in the list of codes *ExternalServiceLevel1Code*

- National and cross-border payment transactions in EUR:  
 The **SEPA** code is always used for SEPA payments.  
 If another code is entered for a SEPA payment, the order is rejected.

**XML tag:** <Cd>  
**Occurrences:** Or [1..1]  
**Data type:** Code/Kod

|      | Name                   | Definition                                                               |
|------|------------------------|--------------------------------------------------------------------------|
| SEPA | SingleEuroPaymentsArea | Payment must be executed following the Single Euro Payments Area scheme. |

**Example:** <SvcLvl>  
 <Cd>SEPA</Cd>  
 </SvcLvl>

### 2.72 Local Instrument (Vrsta platnog instrumenta)

**Description:** Optional

It is used to indicate the type of local instrument, local clearing and/or to further identify the service or the service level.

If used, the data *Code* or *Proprietary* must be entered according to ISO rules.

- National payment transactions in HRK: Not used.
- National and cross border payment transactions in EUR: **Recommendation**: Do not use.
- Other (non SEPA) credit transfers: **Recommendation**: Do not use. If populated, PSP ignores the data.

**XML tag:** <LclInstrm>  
**Occurrences:** [0..1]  
**Elements:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name | ISO XML tag ( <XML Tag> ) | Format |
|-------|-------------|---------------------------|------------------|---------------------------|--------|
| 2.73  | {Or [1..1]} | M                         | ++++ Code        | <Cd>                      | Code   |
|       |             |                           | ++++ Kod         |                           |        |

|       |               |   |                      |         |              |
|-------|---------------|---|----------------------|---------|--------------|
| 2. 74 | Or}<br>[1..1] | M | ++++ Proprietary     | <Prtry> | Text, max 35 |
|       |               |   | ++++ Vlastita oznaka |         |              |

**Example:** <LclInstrm>  
<Cd>TRF</Cd>  
</LclInstrm>

### 2.75 Category Purpose (Kategorija namjene)

**Description:** Optional

Indicates the type of payment according to defined categories. Specific treatment per each purpose category must be arranged with the PSP.

The SALA code is used for salary payments in the manner described in Section 8.1 of the Guidelines.

**XML tag:** <CtgyPurp>

**Occurrences:** [0..1]

**Data type:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name | ISO XML tag ( <XML Tag> ) | Format |
|-------|--------|---------------------------|------------------|---------------------------|--------|
| 2.75  | [1..1] | M                         | ++++ Code        | <Cd>                      | Code   |
|       |        |                           | ++++ Kod         |                           |        |

### 2.75 Code (Kod)

**Description:** Information from the list of codes *ExternalCategoryPurpose1Code*.

**XML tag:** <Cd>

**Occurrences:** [1..1]

**Data type:** Code/Kod

**Data format:** maxLength: 4, MinLength:1/min 1, max 4 characters

- ExternalCategoryPurpose1Code

**Example:** <CtgyPurp>  
<Cd>TRF</Cd>  
<CtgyPurp>

### 2.76 Amount (Iznos)

**Description:** Mandatory

Amount of the payment order.

**XML tag:** <Amt>

**Occurrences:** [1..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name       | ISO XML tag ( <XML Tag> ) | Format            |
|-------|--------|---------------------------|------------------------|---------------------------|-------------------|
| 2.77  | [1..1] | M                         | ++++ Instructed Amount | <InstdAmt>                | CurrencyAndAmount |
|       |        |                           | ++++ Iznos             |                           |                   |

## 2.77 Instructed Amount (Iznos)

**Description:** Mandatory

Currency code and amount of the payment order.

- SEPA order: The amount must be within the 0.01 to 9999999999.99 range.
- HRK order and Other (non SEPA) credit transfers: The amount must be within the 0.01 to 999999999999.99 range.
- Other (non SEPA) credit transfers: If the payment currency is not from the list of exchange rates of the debtor's PSP, the transaction account currency field (2.38) must be populated or the order is rejected.

If the amount is not entered in accordance with these rules, the order is rejected.

**XML tag:** <InstdAmt>

**Occurrences:** [1..1]

**Data type:** [CurrencyCode](#)

**Data format:** *ActiveOrHistoricCurrencyAndAmount* fractionDigits: 2  
minInclusive: 0 totalDigits: 18; point is used as the decimal separator

**Example:** <Amt>  
    <InstdAmt Ccy="EUR">153.34</InstdAmt>  
</Amt>

## 2.80 Charge Bearer (Troškovna opcija)

**Description:** Optional for SEPA credit transfer and credit transfer in HRK currency under SEPA rules, but Mandatory for all Other (non SEPA) payments.

Defines which party bears the charges associated with the processing of the payment transaction.

- SEPA credit transfers and Credit transfers in HRK under SEPA rules: only SLEV is allowed and if not populated, charge bearer is considered to be SLEV. If populated another charge bearer option, the group of orders is rejected.
- Other (non SEPA) credit transfers: Must be populated, otherwise the group of orders is rejected. It is possible to use the following charge options:

SHAR for cross-border transactions in the currency of the Member State

DEBT and SHAR for national payment transactions in currencies other than HRK and EUR and cross-border payment transactions in the currency that is different from the currencies of the Member States.

For international payments, the usual charge bearer options DEBT, SHAR, CRED may be used for all currencies.

ISO link in SWIFT:

CRED=BEN

DEBT=OUR

SHAR=SHA

SLEV=SHA

If the field is 2.2 CHK, data is not entered. If data is entered, the PSP ignores it.

The charge bearer is entered at the group of orders level (2.60) or the order level (2.80).

Field 2.60 is populated if *Charge Bearer* refers to all recipients, and field 2.80 is populated if *Charge Bearer* refers to a specific creditor.

If data is entered both in fields 2.60 and 2.80, the order is rejected.

**XML tag:** <ChrgBr>



**Occurrences:** [0..1]

**Data type:** Code/Kod

**Data format:**

| Code | Name                  | Definition                                                                                                                                                                                                                                                                                                                                                                           |
|------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CRED | BorneByCreditor       | All transaction charges are to be borne by the creditor.                                                                                                                                                                                                                                                                                                                             |
| DEBT | BorneByDebtor         | All transaction charges are to be borne by the debtor.                                                                                                                                                                                                                                                                                                                               |
| SHAR | Shared                | In a credit transfer context means that transaction charges on the sender side are to be borne by the debtor, and transaction charges on the receiver side are to be borne by the creditor. In a direct debit context means that transaction charges on the sender side are to be borne by the creditor, and transaction charges on the receiver side are to be borne by the debtor. |
| SLEV | FollowingServiceLevel | Charges are to be applied following the rules agreed to at the service level and/or in the scheme.                                                                                                                                                                                                                                                                                   |

**Example:** <ChrgBr>SLEV</ChrgBr>

## 2.82 Ultimate Debtor (Stvarni dužnik)

**Description:** Optional

The ultimate debtor who owes a certain amount of funds to the (ultimate) creditor, and is different from the debtor.

The ultimate debtor is entered at the group of orders level (2.52) or the order level (2.82).

If entered both in fields 2.52 and 2.82, the order is rejected.

The 2.52 field is populated if *Ultimate debtor* is the same for all creditors, and the 2.82 field is populated if *Ultimate debtor* refers to a specific creditor.

➤ Other (non-SEPA) credit transfers: Recommendation: Do not use. If populated, PSP ignores the data.

**XML tag:** <UltmtDbtr>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name            | ISO XML tag ( <XML Tag> ) | Format       |
|-------|--------|---------------------------|-----------------------------|---------------------------|--------------|
| 2.83  | [0..1] | O                         | ++++ Name                   | <Nm>                      | Text, max 70 |
|       |        |                           | ++++ Naziv stvarnog dužnika |                           |              |
| 2.85  | [0..1] | O                         | ++++ Identification         | <Id>                      |              |
|       |        |                           | +++ Identifikacija          |                           |              |

## 2.83 Name (Naziv stvarnog dužnika)

**Description:** Name of the ultimate debtor.

**XML tag:** <Nm>

**Occurrences:** [0..1]

**Data type:** Text/Text

**Data format:** max 70 characters

**Example:** <Nm>Stvarni dužnik 1</Nm>

## 2.85 Identification (Identifikacija)

**Description:** Identification code of the ultimate debtor.

XML tag: <Id>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name                         | ISO XML tag ( <XML Tag> ) | Format |
|-------|-------------|---------------------------|------------------------------------------|---------------------------|--------|
| 2.86  | {Or [1..1]} | M                         | +++++ <b>Organisation Identification</b> | <Orgld>                   |        |
|       |             |                           | +++++ Oznaka organizacije                |                           |        |
| 2.87  | Or} [1..1]  | M                         | +++++ <b>Private Identification</b>      | <Prvtld>                  |        |
|       |             |                           | +++++ Privatna identifikacija            |                           |        |

## 2.86 Organisation Identification (Oznaka organizacije)

**Usage rule:** BIC/BEI or Other is entered.

**Description:** If used, it is recommended to enter Other with the identification number (OIB).

XML tag: <Orgld>

**Occurrences:** Or [1..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name            | ISO XML tag ( <XML Tag> ) | Format                         |
|-------|-------------|---------------------------|-----------------------------|---------------------------|--------------------------------|
| 2.86  | {Or [0..1]} | O                         | +++++ <b>BICOrBEI</b>       | <BICOrBEI>                | Identifier, 8 or 11 characters |
|       |             |                           | +++++ BIC ili BEI           |                           |                                |
| 2.86  | Or} [0..1]  | O                         | +++++ <b>Other</b>          | <Othr>                    |                                |
|       |             |                           | +++++ Ostalo                |                           |                                |
| 2.86  | [1..1]      | M                         | +++++ <b>Identification</b> | <Id>                      | Text, max 35                   |
|       |             |                           | +++++ Identifikacija        |                           |                                |
| 2.86  | [0..1]      | O                         | +++++ <b>Scheme Name</b>    | <SchmeNm>                 |                                |
|       |             |                           | +++++ Naziv Sheme           |                           |                                |
| 2.86  | {Or [1..1]} | M                         | +++++ <b>Code</b>           | <Cd>                      | Code                           |
|       |             |                           | +++++ Kod                   |                           |                                |
| 2.86  | Or} [1..1]  | M                         | +++++ <b>Proprietary</b>    | <Prtry>                   | Text, max 35                   |
|       |             |                           | +++++ Vlastita oznaka       |                           |                                |
| 2.86  | [0..1]      | O                         | +++++ <b>Issuer</b>         | <Issr>                    | Text, max 35                   |
|       |             |                           | +++++ Izdavatelj            |                           |                                |

### 2.87 Private Identification (Privatna identifikacija)

**Usage rule:** Date and place of birth or Other is entered.

**Description:** If used, it is recommended to enter Other with the identification number (OIB).

**XML tag:** <PrvtId>

**Occurrences:** Or [1..1]

**Data format:**

| Index | Multi       | Mandatory/Optional (M/O) | ISO element name                | ISO XML tag (<XML Tag>) | Format                                                                               |
|-------|-------------|--------------------------|---------------------------------|-------------------------|--------------------------------------------------------------------------------------|
| 2.87  | {Or [0..1]} | O                        | +++++++ Date and Place of Birth | <DtAndPlcOfBirth>       |                                                                                      |
|       |             |                          | +++++++ Datum i mjesto rođenja  |                         |                                                                                      |
| 2.87  | [1..1]      | M                        | +++++++ Birth Date              | <BirthDt>               | ISODate                                                                              |
|       |             |                          | +++++++ Datum rođenja           |                         |                                                                                      |
| 2.87  | [0..1]      | O                        | +++++++ Province of Birth       | <PrvcOfBirth>           | Text, max 35                                                                         |
|       |             |                          | +++++++ Županija rođenja        |                         |                                                                                      |
| 2.87  | [1..1]      | M                        | +++++++ City of Birth           | <CityOfBirth>           | Text, max 35                                                                         |
|       |             |                          | +++++++ Grad rođenja            |                         |                                                                                      |
| 2.87  | [1..1]      | M                        | +++++++ Country of Birth        | <CtryOfBirth>           | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|       |             |                          | +++++++ Zemlja rođenja          |                         |                                                                                      |
| 2.87  | Or} [0..1]  | O                        | +++++++ Other                   | <Othr>                  |                                                                                      |
|       |             |                          | +++++++ Ostalo                  |                         |                                                                                      |
| 2.87  | [1..1]      | M                        | +++++++ Identification          | <Id>                    | Text, max 35                                                                         |
|       |             |                          | +++++++ Identifikacija          |                         |                                                                                      |
| 2.87  | [0..1]      | O                        | +++++++ Scheme Name             | <SchmeNm>               |                                                                                      |
|       |             |                          | +++++++ Naziv Sheme             |                         |                                                                                      |
| 2.87  | {Or [1..1]} | M                        | +++++++ Code                    | <Cd>                    | Code                                                                                 |
|       |             |                          | +++++++ Kod                     |                         |                                                                                      |
| 2.87  | Or} [1..1]  | M                        | +++++++ Proprietary             | <Prtry>                 | Text, max 35                                                                         |
|       |             |                          | +++++++ Vlastita oznaka         |                         |                                                                                      |
| 2.87  | [0..1]      | O                        | +++++++ Issuer                  | <Issr>                  | Text, max 35                                                                         |
|       |             |                          | +++++++ Izdavatelj              |                         |                                                                                      |

**Example 1 of Ultimate Debtor (Stvarni dužnik):**

```

<UltmtDbtr>
  <Nm>Stvarni dužnik 1</Nm>
  <Id>
    <Orgld>
      <Othr>
        <Id>88888888889</Id>
      </Othr>
    </Orgld>
  </Id>
</UltmtDbtr>

```

**Example 2 of Ultimate Debtor (Stvarni dužnik):**

```

<UltmtDbtr>
  <Nm>Stvarni dužnik 1</Nm>
  <Id>
    <Prvtld>
      <Othr>
        <Id>88888888889</Id>
      </Othr>
    <Prvtld>
  </Id>
</UltmtDbtr>

```

**2.96 Creditor Agent (PPU primatelj)****Description:** Optional

Data on the creditor's PSP.

- SEPA credit transfers and credit transfers in HRK under SEPA rules: If populated, the BIC of the creditor's PSP is entered.
- Other (non SEPA) credit transfers: To be populated:
  - BIC of the creditor's PSP or
  - name, address (town, street and street number) and country, with or without the identification code of the Clearing System member

If an order is executed by cheque, data (field 2.2 Payment Method CHK) is not entered. If data is entered, PSP ignores it.

**XML tag:** <CdtrAgt>**Occurrences:** [0..1]**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name                                           | ISO XML tag (<XML Tag>) | ISO format (type)             |
|-------|--------|---------------------------|------------------------------------------------------------|-------------------------|-------------------------------|
| 2.96  | [0..1] | O                         | <b>+++ Creditor Agent</b>                                  | <CdtrAgt>               |                               |
|       |        |                           | +++ PPU primatelj                                          |                         |                               |
| 2.96  | [1..1] | M                         | <b>++++ Financial Institution Identification</b>           | <FinInstnId>            |                               |
|       |        |                           | ++++ Oznaka PPU primatelja                                 |                         |                               |
| 2.96  | [0..1] | M                         | <b>+++++ BIC</b>                                           | <BIC>                   | Identifier,8 or 11 characters |
|       |        |                           | +++++ BIC                                                  |                         |                               |
| 2.96  | [0..1] | O                         | <b>+++++ Clearing System Member Identification</b>         | <ClrSysMmbld>           |                               |
|       |        |                           | +++++ Identifikacijska oznaka sudionika klirinškog sustava |                         |                               |
| 2.96  | [0..1] | O                         | <b>++++++ Member Identification</b>                        | <Mmbld>                 | Text, max 35                  |

|      |        |   |                                                            |           |                                                                                      |
|------|--------|---|------------------------------------------------------------|-----------|--------------------------------------------------------------------------------------|
|      |        |   | +++++ Identifikacijska oznaka sudionika                    |           |                                                                                      |
| 2.96 | [0..1] | O | <b>+++++ Name</b><br>+++++ Naziv PPU primatelja            | <Nm>      | Text, max 140                                                                        |
| 2.96 | [0..1] | O | <b>+++++ Postal address</b><br>+++++ Adresa PPU primatelja | <PstlAdr> |                                                                                      |
| 2.96 | [0..1] | O | <b>+++++ Country</b><br>+++++ Država                       | <Ctry>    | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
| 2.96 | [0..1] | O | <b>+++++ Address Line</b><br>+++++ Adresna linija          | <AdrLine> | Text, max 70                                                                         |

### 2.96 Financial Institution Identification (Oznaka PPU primatelja)

**Usage rule:** BIC is entered.

**Description:** Mandatory

**XML tag:** <FinInstnId>

**Occurrences:** [1..1]

#### 2.96 BIC (BIC)

**Description:** Optional

BIC of the creditor's PSP is entered.

**XML tag:** <BIC>

**Data type:** BICIdentifier

**Occurrences:** [0..1]

**Example:** <BIC>BANKHR12</BIC>

### 2.96 Clearing System Member Identification (Identifikacijska oznaka sudionika klirinškog sustava)

**Description:** Optional

Information on the Clearing System member.

**XML tag:** <ClrSysMmbld>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name                                                              | ISO XML tag (<XML Tag>) | Format       |
|-------|--------|---------------------------|-------------------------------------------------------------------------------|-------------------------|--------------|
| 2.96  | [0..1] | O                         | <b>+++++ Member Identification</b><br>+++++ Identifikacijska oznaka sudionika | <Mmbld>                 | Text, max 35 |

### 2.96 Member Identification (Identifikacijska oznaka sudionika)

**Description:** Mandatory

The identifier of the Clearing System member is entered (e.g. FW....., BLZ ..... etc.)

**XML tag:** <Mmbld>

**Data type:** Max35Text

**Occurrences:** [1..1]

**Example:** <Mmbld>FW121000248</Mmbld>

### 2.96 Name (Naziv PPU primatelja)

**Description:** Optional  
Name of the creditor's PSP.  
**XML tag:** <Nm>  
**Occurrences:** [0..1]

**Example:** <Nm>Bank</Nm>

### 2.96 Postal Address (Adresa PPU primatelja)

**Description:** Optional  
Address of the creditor's PSP.  
**XML tag:** <PstAd>  
**Occurrences:** [0..1]  
**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name     | ISO XML tag (<XML Tag>) | Format                                                                               |
|-------|--------|---------------------------|----------------------|-------------------------|--------------------------------------------------------------------------------------|
| 2.96  | [0..1] | O                         | +++++ Country        | <Ctry>                  | ISO Code 3166, with the exception of using the two-letter country code XK for Kosovo |
|       |        |                           | +++++ Država         |                         |                                                                                      |
| 2.96  | [0..2] | O                         | +++++ Address Line   | <AdrLine>               | Text, max 70                                                                         |
|       |        |                           | +++++ Adresna linija |                         |                                                                                      |

### 2.96 Country (Država)

**Description:** Optional  
Country of the creditor's PSP.  
**XML tag:** <Ctry>  
**Occurrences:** [0..1]

**Example:** <Ctry>US</Ctry>

### 2.96 Address Line (Adresna linija)

**Description:** It is permissible to enter two XML tags, each containing 70 characters.  
**Recommendation:** 1. XML tag - address and street number  
2. XML tag - name of town/city  
**XML tag:** <AdrLine>  
**Occurrences:** [0..2]  
**Data type:** Text/Text  
**Data format:** maxLength: 70 minLength: 1/max 70 characters

**Example:** <AdrLine>Street 2</AdrLine>  
<AdrLine>Washington</AdrLine>

**Example 1** of Creditor Agent (creditor's PSP):

```
<CdtrAgt>  
  <FinInstnId>  
    <BIC>BANKHR12</BIC>  
  </FinInstnId>  
</CdtrAgt>
```

**Example 2** of Creditor Agent (creditor's PSP) - without BIC, with the clearing code and name:

```
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbld>
      <Mmbld>FW121000248</Mmbld>
    </ClrSysMmbld>
    <Nm>Bank</Nm>
    <PstlAdr>
      <Ctry>US</Ctry>
      <AdrLine>Street 2</AdrLine>
      <AdrLine>Washington</AdrLine>
    </FinInstnId>
  </CdtrAgt>
```

**Example 3** of Creditor Agent (creditor's PSP): with the name:

```
<CdtrAgt>
  <FinInstnId>
    <Nm>Bank</Nm>
  </FinInstnId>
</CdtrAgt>
```

## 2.98 Creditor (Primatelj plaćanja)

**Description:** Mandatory  
Creditor information.

The name must be populated

Address, or the name and identification, or the name, address and identification of the creditor must be populated for all credit transfers except for the national payment transactions.

- *Other (non SEPA) credit transfers:* If the execution of an order by cheque is requested (field 2.2. Payment Method CHK), both the name and the address must be entered, or the order is rejected.

**XML tag:** <Cdtr>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name               | ISO XML tag (<XML Tag>) | Format       |
|-------|--------|---------------------------|--------------------------------|-------------------------|--------------|
| 2.99  | [1..1] | M                         | <b>++++ Name</b>               | <Nm>                    | Text, max 70 |
|       |        |                           | ++++ Naziv primatelja plaćanja |                         |              |
| 2.100 | [0..1] | O                         | <b>++++ Postal Address</b>     | <PstlAdr>               |              |
|       |        |                           | ++++ Adresa primatelja         |                         |              |
| 2.111 | [0..1] | O                         | <b>++++ Identification</b>     | <Id>                    |              |
|       |        |                           | ++++ Identifikacija            |                         |              |

### 2.99 Name (Naziv primatelja plaćanja)

**Description:** Creditor's name.

The name of the creditor must be entered.

If not populated, the order is rejected.

**XML tag:** <Nm>

**Occurrences:** [0..1]

**Data type:** Text/Text

**Data format:** maxLength: 70 minLength: 1/max 70 characters

**Example:** <Nm>Primatelj d.o.o.</Nm>

### 2.100 Postal Address (Adresa primatelja)

**Description:** Creditor's address.

The address of the creditor credited for a specific amount of funds is entered.

**XML tag:** <PstlAdr>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name     | ISO XML tag (<XML Tag>) | Format        |
|-------|--------|---------------------------|----------------------|-------------------------|---------------|
| 2.109 | [0..1] | O                         | +++++ Country        | <Ctry>                  | ISO code 3166 |
|       |        |                           | +++++ Država         |                         |               |
| 2.110 | [0..2] | O                         | +++++ Address Line   | <AdrLine>               | Text, max 70  |
|       |        |                           | +++++ Adresna linija |                         |               |

### 2.109 Country (Država)

**Description:** Country of the creditor.

It is mandatory to populate this field for all credit transfers except for the national payment transactions .

To be populated in accordance with the ISO 3166 standard, with the exception of using the two-letter country code XK for Kosovo, or the order is rejected.

**XML tag:** <Ctry>

**Occurrences:** [0..1]

**Data type:** Code

**Data format:** ISO 3166 or the two-letter country code for Kosovo

**Example:** <Ctry>HR</Ctry>

### 2.110 Address Line (Adresna linija)

**Description:** It is permissible to enter two XML tags, each containing 70 characters.

**Recommendation:** 1. XML tag - address and street number

2. XML tag - name of town/city

**XML tag:** <AdrLine>

**Occurrences:** [0..2]

**Data type:** Text/Text

**Data format:** maxLength: 70 minLength: 1/max 70 characters

**Example:** <AdrLine>Put 8</AdrLine>  
<AdrLine>Split</AdrLine>

### 2.111 Identification (Identifikacija)

**Description:** Optional

**XML tag:** <Id>

**Occurrences:** [0..1]



**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name                  | ISO XML tag (<XML Tag>) | Format |
|-------|-------------|---------------------------|-----------------------------------|-------------------------|--------|
| 2.112 | {Or [1..1]} | M                         | +++++ Organisation Identification | <Orgld>                 |        |
|       |             |                           | +++++Oznaka organizacije          |                         |        |
| 2.113 | Or} [1..1]  | M                         | +++++ Private Identification      | <Prvtld>                |        |
|       |             |                           | +++++ Privatna identifikacija     |                         |        |

**2.112 Organisation Identification (Oznaka organizacije)**

**Usage rule:** BIC/BEi or Other is entered.

**Description:** If populated, it is recommended to enter Other with the identification number (OIB).

**XML tag:** <Orgld>

**Occurences:** Or [1..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name      | ISO XML tag (<XML Tag>) | Format                         |
|-------|-------------|---------------------------|-----------------------|-------------------------|--------------------------------|
| 2.112 | {Or [0..1]} | O                         | +++++ BICOrBEI        | <BICOrBEI>              | Identifier, 8 or 11 characters |
|       |             |                           | +++++ BIC ili BEI     |                         |                                |
| 2.112 | Or} [0..1]  | O                         | +++++ Other           | <Othr>                  |                                |
|       |             |                           | +++++ Ostalo          |                         |                                |
| 2.112 | [1..1]      | M                         | +++++ Identification  | <ld>                    | Text, max 35                   |
|       |             |                           | +++++ Identifikacija  |                         |                                |
| 2.112 | [0..1]      | O                         | +++++ Scheme Name     | <SchmeNm>               |                                |
|       |             |                           | +++++ Naziv Sheme     |                         |                                |
| 2.112 | {Or [1..1]} | M                         | +++++ Code            | <Cd>                    | Code                           |
|       |             |                           | +++++ Kod             |                         |                                |
| 2.112 | Or} [1..1]  | M                         | +++++ Proprietary     | <Prtry>                 | Text, max 35                   |
|       |             |                           | +++++ Vlastita oznaka |                         |                                |
| 2.112 | [0..1]      | O                         | +++++ Issuer          | <Issr>                  | Text, max 35                   |
|       |             |                           | +++++ Izdavatelj      |                         |                                |

### 2.113 Private Identification (Privatna identifikacija)

**Usage rule:** The date and place of birth or Other is populated.

**Description:** If populated, it is recommended to enter Other with the identification number (OIB).

**XML tag:** <PrvtId>

**Occurrences:** Or [1..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name              | ISO XML tag (<XML Tag>) | Format        |
|-------|-------------|---------------------------|-------------------------------|-------------------------|---------------|
| 2.113 | {Or [0..1]} | O                         | +++++ Date and Place of Birth | <DtAndPlcOfBirth>       |               |
|       |             |                           | +++++ Datum i mjesto rođenja  |                         |               |
| 2.113 | [1..1]      | M                         | +++++ Birth Date              | <BirthDt>               | ISODate       |
|       |             |                           | +++++ Datum rođenja           |                         |               |
| 2.113 | [0..1]      | O                         | +++++ Province of Birth       | <PrvcOfBirth>           | Text, max 35  |
|       |             |                           | +++++ Županija rođenja        |                         |               |
| 2.113 | [1..1]      | M                         | +++++ City of Birth           | <CityOfBirth>           | Text, max 35  |
|       |             |                           | +++++ Grad rođenja            |                         |               |
| 2.113 | [1..1]      | M                         | +++++ Country of Birth        | <CtryOfBirth>           | ISO code 3166 |
|       |             |                           | +++++ Zemlja rođenja          |                         |               |
| 2.113 | Or} [0..1]  | O                         | +++++ Other                   | <Othr>                  |               |
|       |             |                           | +++++ Ostalo                  |                         |               |
| 2.113 | [1..1]      | M                         | +++++ Identification          | <Id>                    | Text, max 35  |
|       |             |                           | +++++ Identifikacija          |                         |               |
| 2.113 | [0..1]      | O                         | +++++ Scheme Name             | <SchmeNm>               |               |
|       |             |                           | +++++ Naziv Sheme             |                         |               |
| 2.113 | {Or [1..1]} | M                         | +++++ Code                    | <Cd>                    | Code          |
|       |             |                           | +++++ Kod                     |                         |               |
| 2.113 | Or} [1..1]  | M                         | +++++ Proprietary             | <Prtry>                 | Text, max 35  |
|       |             |                           | +++++ Vlastita oznaka         |                         |               |
| 2.113 | [0..1]      | O                         | +++++ Issuer                  | <Issr>                  | Text, max 35  |
|       |             |                           | +++++ Izdavatelj              |                         |               |

**Example 1 of the Creditor (Primatelj):**

```

<Cdtr>
  <Nm>Primatelj d.o.o.</Nm>
  <PstlAdr>
    <Ctry>HR</Ctry>
    <AdrLine>Put 8</AdrLine>
    <AdrLine>Split</AdrLine>
  </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>33333333335</Id>
      </Othr>
    </OrgId>
  </Id>
</Cdtr>

```

**Example 2 of the Creditor (Primatelj):**

```

<Cdtr>
  <Nm>Primatelj d.o.o.</Nm>
  <PstlAdr>
    <Ctry>HR</Ctry>
    <AdrLine>Put 8</AdrLine>
    <AdrLine>Split</AdrLine>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>33333333335</Id>
      </Othr>
    </PrvtId>
  </Id>
</Cdtr>

```

**2.116 Creditor Account (Račun primatelja)**

**Description:** Mandatory  
Creditor's account to which the funds are paid.

- SEPA credit transfers and credit transfers in HRK under SEPA rules: Only the IBAN account number of the creditor is entered. If the IBAN is not formally correct, the order is rejected.
- Other (non SEPA) credit transfers: The IBAN account number of the creditor or the account number is entered into the field Other/Identification (if the field 2.2 Payment Method TRF is populated).

If the execution of an order by cheque is requested (field 2.2. Payment Method CHK), in the field Other/Identification, NOTPROVIDED is entered.

**XML tag:** <CdtrAcct>

**Occurrences:** [0..1]

**Data format:** CashAccount16

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name    | ISO XML tag (<XML Tag>) | Format             |
|-------|-------------|---------------------------|---------------------|-------------------------|--------------------|
| 2.116 | [1..1]      | M                         | ++++ Identification | <Id>                    |                    |
|       |             |                           | ++++ Identifikacija |                         |                    |
| 2,116 | {Or [1..1]} | M                         | +++++ IBAN          | <IBAN>                  | IBAN2007Identifier |

|       |               |   |                       |        |              |
|-------|---------------|---|-----------------------|--------|--------------|
|       |               |   | +++++ IBAN            |        |              |
| 2.116 | Or}<br>[1..1] | M | +++++ Other           | <Othr> |              |
|       |               |   | +++++ Ostalo          |        |              |
| 2.116 | [1..1]        | M | ++++++ Identification | <Id>   | Text, max 34 |
|       |               |   | ++++++ Identifikacija |        |              |

## 2. 116 Identification (Identifikacija)

**Description:** Mandatory

Only the IBAN is permitted to be entered.

**XML tag:** <Id>

**Occurrences:** [1..1]

### 2.116 IBAN (IBAN)

**Description:** Mandatory

Only the IBAN is permitted to be entered.

**XML tag:** <IBAN>

**Occurrences:** [1..1]

**Data type:** IBAN2007Identifier

**Example:** <IBAN>HRXX4444444888888888</IBAN>

### 2.116 Other (Ostalo)

**Description:** Mandatory

Creditor's account number that is not in the IBAN format.

**XML tag:** <Othr>

**Occurrences:** [1..1]

### 2.116 Identification (Identifikacija)

**Description:** Mandatory

Creditor's account number that is not in the IBAN format.

**XML tag:** <Id>

**Occurrences:** [1..1]

**Example:** <Id>700110804-123</Id>

**Example 1 of Creditor Account (Račun primatelja) - with the IBAN account**

```
<CdtrAcct>
  <Id>
    <IBAN>HRXX4444444888888888</IBAN>
  </Id>
</CdtrAcct>
```

**Example 2 of Creditor Account (Račun primatelja) - creditor's account which is not in the IBAN format**

```
<CdtrAcct>
  <Id>
    <Othr>
      <Id>700110804-123</Id>
    </Othr>
```

```

</Id>
</CdtrAcct>

```

**Example 3 of Creditor Account (Račun primatelja)** - execution of an order by cheque (field 2.2. Payment Method CHK)

```

<CdtrAcct>
  <Id>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </Id>
</CdtrAcct>

```

### 2.117 Ultimate Creditor (Krajnji primatelj)

**Description:** Optional  
Ultimate creditor.

- SEPA credit transfers and credit transfers in HRK under SEPA rules: Can be used if the ultimate creditor is different from the creditor.  
The name, or identification, or the name and identification of the ultimate creditor is entered.
- Other (non SEPA) credit transfers: Recommendation: Do not use. If populated, PSP ignores the data.

**XML tag:** <UltmtCdtr>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name               | ISO XML tag (<XML Tag>) | Format       |
|-------|--------|---------------------------|--------------------------------|-------------------------|--------------|
| 2.118 | [0..1] | O                         | ++++ Name                      | <Nm>                    | Text, max 70 |
|       |        |                           | ++++ Naziv krajnjeg primatelja |                         |              |
| 2.120 | [0..1] | O                         | ++++ Identification            | <Id>                    |              |
|       |        |                           | ++++ Identifikacija            |                         |              |

#### 2.118 Name (Naziv krajnjeg primatelja)

**Description:** The name of the ultimate creditor is entered.  
It is possible to enter max 70 characters into the field.

**XML tag:** <Nm>

**Occurrences:** [0..1]

**Data type:** Text/Text

**Data format:** Max70Text/max 70 characters

**Example:** <Nm>Krajnji primatelj d.o.o.</Nm>

#### 2.120 Identification (Identifikacija)

**Description:** Identification of the ultimate creditor.

**XML tag:** <Id>

**Occurrences:** [1..1]

**Data format:**

| Index | Multi | Mandatory /Optional (M/O) | ISO element name | ISO XML tag (<XML Tag>) | Format |
|-------|-------|---------------------------|------------------|-------------------------|--------|
|       |       |                           |                  |                         |        |

|       |             |   |                                          |          |  |
|-------|-------------|---|------------------------------------------|----------|--|
| 2.121 | {Or [1..1]} | M | <b>+++++ Organisation Identification</b> | <Orgld>  |  |
|       |             |   | +++++Oznaka organizacije                 |          |  |
| 2.122 | Or} [1..1]  | M | <b>+++++ Private Identification</b>      | <Prvtld> |  |
|       |             |   | +++++ Privatna identifikacija            |          |  |

### 2.121 Organisation Identification (Oznaka organizacije)

**Usage rule:** BIC/BEI or Other is entered.

**Description:** If populated, it is recommended to enter *Other* with the identification number (OIB).

**XML tag:** <Orgld>

**Occurrences:** Or [1..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name              | ISO XML tag (<XML Tag>) | Format                         |
|-------|-------------|---------------------------|-------------------------------|-------------------------|--------------------------------|
| 2.121 | {Or [0..1]} | O                         | <b>++++++ BICOrBEI</b>        | <BICOrBEI>              | Identifier, 8 or 11 characters |
|       |             |                           | ++++++ BIC ili BEI            |                         |                                |
| 2.121 | Or} [0..1]  | O                         | <b>++++++ Other</b>           | <Othr>                  |                                |
|       |             |                           | ++++++ Ostalo                 |                         |                                |
| 2.121 | [1..1]      | M                         | <b>+++++++ Identification</b> | <Id>                    | Text, max 35                   |
|       |             |                           | +++++++ Identifikacija        |                         |                                |
| 2.121 | [0..1]      | O                         | <b>+++++++ Scheme Name</b>    | <SchmeNm>               |                                |
|       |             |                           | +++++++ Naziv Sheme           |                         |                                |
| 2.121 | {Or [1..1]} | M                         | <b>+++++++ Code</b>           | <Cd>                    | Code                           |
|       |             |                           | +++++++ Kod                   |                         |                                |
| 2.121 | Or} [1..1]  | M                         | <b>+++++++ Proprietary</b>    | <Prtry>                 | Text, max 35                   |
|       |             |                           | +++++++ Vlastita oznaka       |                         |                                |
| 2.121 | [0..1]      | O                         | <b>+++++++ Issuer</b>         | <Issr>                  | Text, max 35                   |
|       |             |                           | +++++++ Izdavatelj            |                         |                                |

## 2.122 Private Identification (Privatna identifikacija)

**Usage rule:** The name or date and place of birth or Other is populated.

**Description:** If populated, it is recommended to enter Other with the identification number (OIB).

**XML tag:** <PrvtId>

**Occurrences:** Or [1..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name              | ISO XML tag (<XML Tag>) | Format        |
|-------|-------------|---------------------------|-------------------------------|-------------------------|---------------|
| 2.122 | {Or [0..1]} | O                         | +++++ Date and Place of Birth | <DtAndPlcOfBirth>       |               |
|       |             |                           | +++++ Datum i mjesto rođenja  |                         |               |
| 2.122 | [1..1]      | M                         | +++++ Birth Date              | <BirthDt>               | ISODate       |
|       |             |                           | +++++ Datum rođenja           |                         |               |
| 2.122 | [0..1]      | O                         | +++++ Province of Birth       | <PrvcOfBirth>           | Text, max 35  |
|       |             |                           | +++++ Županija rođenja        |                         |               |
| 2.122 | [1..1]      | M                         | +++++ City of Birth           | <CityOfBirth>           | Text, max 35  |
|       |             |                           | +++++ Grad rođenja            |                         |               |
| 2.122 | [1..1]      | M                         | +++++ Country of Birth        | <CtryOfBirth>           | ISO code 3166 |
|       |             |                           | +++++ Zemlja rođenja          |                         |               |
| 2.122 | Or} [0..1]  | O                         | +++++ Other                   | <Othr>                  |               |
|       |             |                           | +++++ Ostalo                  |                         |               |
| 2.122 | [1..1]      | M                         | +++++ Identification          | <Id>                    | Text, max 35  |
|       |             |                           | +++++ Identifikacija          |                         |               |
| 2.122 | [0..1]      | O                         | +++++ Scheme Name             | <SchmeNm>               |               |
|       |             |                           | +++++ Naziv Sheme             |                         |               |
| 2.122 | {Or [1..1]} | M                         | +++++ Code                    | <Cd>                    | Code          |
|       |             |                           | +++++ Kod                     |                         |               |
| 2.122 | Or} [1..1]  | M                         | +++++ Proprietary             | <Prtry>                 | Text, max 35  |
|       |             |                           | +++++ Vlastita oznaka         |                         |               |
| 2.122 | [0..1]      | O                         | +++++ Issuer                  | <Issr>                  | Text, max 35  |
|       |             |                           | +++++ Izdavatelj              |                         |               |

**Example 1 of Ultimate Creditor (Krajnji primatelj):**

```
<UltmtCdtr>
  <Nm>Krajnji primatelj d.o.o.</Nm>
  <Id>
    <Orgld>
      <Othr>
        <Id>7777777772</Id>
      </Othr>
    </Orgld>
  </Id>
</UltmtCdtr>
```

**Example 2 of Ultimate Creditor (Krajnji primatelj):**

```
<UltmtDbtr>
  <Nm>Krajnji primatelj d.o.o.</Nm>
  <Id>
    <Prvtld>
      <Othr>
        <Id>7777777772</Id>
      </Othr>
    <Prvtld>
  </Id>
</UltmtDbtr>
```

## 2.127 Purpose (Šifra namjene)

**Description:** Optional

- SEPA credit transfers and credit transfers in HRK under SEPA rules: The purpose code which identifies the purpose of the order
- Other (non SEPA) credit transfers: Recommendation: Do not use. If populated, PSP ignores the data.

**XML tag:** <Purp>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name | ISO XML tag (<XML Tag>) | Format |
|-------|--------|---------------------------|------------------|-------------------------|--------|
| 2.128 | [1..1] | M                         | ++++ Code        | <Cd>                    | Code   |
|       |        |                           | ++++ Kod         |                         |        |

## 2.128 Code (Kod)

**Description:** The code from the list of codes. If incorrectly populated, the order is rejected.

The SALA code is used for salary payments in the manner described in Section 8.1 of the Guidelines.

**XML tag:** <Cd>

**Occurrences:** [1..1]

**Data type:** Code/Kod

**Data format:** maxLength: 4, MinLength:1/min 1, max 4 characters - *ExternalPurpose1*

**Example:** <Cd>SALA</Cd>



## 2.133 Remittance Information (Detalji plaćanja)

**Description:** Optional

Creditor information (creditor's reference number and payment description).

**Usage rule:** Either unstructured or structured remittance information is used.

➤ National payment transactions in HRK:

Structured remittance information field (2.135) is mandatory and populated with the model and creditor's reference number according to the Unique Overview of Basic Reference Number Models, with a description of models, content and explanation of their usage and method of calculating the control number, and Instructions on the manner of payment of budget revenues, mandatory contributions and revenues for financing other public needs. Model and Reference Number should be entered in a row, without spaces (eg HR002016-04-04).

If the model and creditor's reference number data is not used, HR99 must be populated. If the reference number is populated without the model, the model HR00 must be used.

The Additional Remittance Information field (2.147) must be populated with a description of payment.

If data on the model and creditor's reference number or HR99 is not populated, and if the Additional Remittance Information field does not contain a description of payment, the order is rejected.

➤ National payment transactions in EUR:

It is mandatory to populate the field Structured (2.135) remittance information, i.e. the model and creditor's reference number according to the Unique Overview of Basic Reference Number Models, with a description of models, content and explanation of their usage and method of calculating the control number.

Model and Reference Number should be entered in a row, without spaces (eg HR002016-04-04).

If the model and creditor's reference number data is not populated, HR99 must be used. If the reference number is populated without the model, the model HR00 must be used.

The Additional Remittance Information field (2.147) must be populated with a description of payment.

If data on the model and creditor's reference number or HR99 is not populated, and if the Additional Remittance Information field does not contain a description of payment, the order is rejected.

➤ Cross-border payment transactions in EUR: Either unstructured or structured remittance information is used. It is not permitted to use the Additional Remittance Information field (2.147)

➤ Other (non SEPA) credit transfers: Either unstructured or structured remittance information is used. The recommendation is to use unstructured remittance information. If structured remittance information is used, PSP transfers a maximum of 140 characters.

**XML tag:** <RmtInf>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi       | Mandatory /Optional (M/O) | ISO element name    | ISO XML tag (<XML Tag>) | Format        |
|-------|-------------|---------------------------|---------------------|-------------------------|---------------|
| 2.134 | {Or [0..1]} | O                         | ++++Unstructured    | <Ustrd>                 | Text, max 140 |
|       |             |                           | ++++Nestrukturirani |                         |               |
| 2.135 | Or} [0..1]  | O                         | ++++Structured      | <Strd>                  |               |
|       |             |                           | ++++Strukturirani   |                         |               |

### 2.134 Unstructured (Nestrukturirani)

**Description:** It can appear only once in an order.

If the field exceeds 140 characters the order is rejected.

**Usage rule:** Unstructured remittance information may contain structured payment information if agreed between the debtor and the creditor.

**XML tag:** <Ustrd>

**Occurrences:** [0..1]

**Data type:** Text/Text

**Data format:** maxLength: 140, MinLength: 1/max 140 characters

**Example:** <Ustrd>invoice nb 11111</Ustrd>

### 2.135 Structured (Strukturirana)

**Description:** It can appear only once in an order.

**Usage rule:** Structured remittance information is populated up to a maximum of 140 characters including the content and XML tags.

**XML tag:** <Strd>

**Occurrences:** [0..1]

**Data format:** maxLength: 140, MinLength: 1/max 140 characters

Elements:

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name                                 | ISO XML tag (<XML Tag>) | Format        |
|-------|--------|---------------------------|--------------------------------------------------|-------------------------|---------------|
| 2.138 | [0..1] | O                         | +++++ Creditor Reference Information             | <CdtrRefInf>            |               |
|       |        |                           | +++++ Referenca koju određuje primatelj plaćanja |                         |               |
| 2.147 | [0..1] | O                         | +++++ Additional Remittance Information          | <AddtlRmtInf>           | Text, max 140 |
|       |        |                           | +++++ Dodatni detalji plaćanja                   |                         |               |

### 2.138 Creditor Reference Information (Referenca koju određuje primatelj plaćanja)

**Description:** Information/reference created by the creditor to identify the payment.

**Usage rule:** If used, the fields Type (Vrsta reference) - 2.139 and Reference (Referentna oznaka) - 2.144 must be populated or the order is rejected.

**XML tag:** <CdtrRefInf>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name        | ISO XML tag (<XML Tag>) | Format       |
|-------|--------|---------------------------|-------------------------|-------------------------|--------------|
| 2.139 | [0..1] | O                         | +++++ Type              | <Tp>                    |              |
|       |        |                           | +++++ Vrsta reference   |                         |              |
| 2.144 | [0..1] | O                         | +++++ Reference         | <Ref>                   | Text, max 35 |
|       |        |                           | +++++ Referentna oznaka |                         |              |

### 2.139 Type (Vrsta reference)

**Description:** Indicates the type of reference.

**XML tag:** <Tp>

**Occurrences:** [0..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name                | ISO XML tag (<XML Tag>) | Format       |
|-------|--------|---------------------------|---------------------------------|-------------------------|--------------|
| 2.140 | [1..1] | M                         | +++++++ Code or Proprietary     | <CdOrPrtry>             |              |
|       |        |                           | +++++++ Kod ili vlastita oznaka |                         |              |
| 2.143 | [0..1] | O                         | +++++++ Issuer                  | <Issr>                  | Text, max 35 |
|       |        |                           | +++++++ Izdavatelj              |                         |              |

### 2.140 Code or Proprietary (Kod ili vlastita oznaka)

**Description:** Code or proprietary reference type identification.

**XML tag:** <CdOrPrtry>

**Occurrences:** [1..1]

**Data format:**

| Index | Multi  | Mandatory /Optional (M/O) | ISO element name | ISO XML tag (<XML Tag>) | Format |
|-------|--------|---------------------------|------------------|-------------------------|--------|
| 2.141 | [1..1] | M                         | +++++++ Code     | <Cd>                    | Code   |
|       |        |                           | +++++++ Kod      |                         |        |

### 2.141 Code (Kod)

**Description:** Reference type in the form of a code.

If anything else is populated, **SCOR** is considered as a default.

**Usage rule:** Only **SCOR** can be used.

**XML tag:** <Cd>

**Occurrences:** [1..1]

**Data format:** *DocumentType3Code*

| Code | Name                             | Definition                                                                                                      |
|------|----------------------------------|-----------------------------------------------------------------------------------------------------------------|
| SCOR | StructuredCommunicationReference | Document is a structured communication reference provided by the creditor to identify the referred transaction. |

**Example:** <Cd>SCOR</Cdr>

### 2.143 Issuer (Izdavatelj)

**Description:** The party who allocates/determines the Type of the creditor's reference.

If populated, the following should be used:

- National payment transactions in HRK: "HR ref" is used. If not, the order is still executed.
- National payment transactions in EUR: "HR ref" is used. If not, the order is still executed.

- Cross-border payment transactions in EUR: If "ISO" is used, ISO RF credit reference should be populated. If not, the order is still executed.

**XML tag:** <Issr>

**Occurrences:** [0..1]

**Data type:** Text/Text

**Data format:** maxLength: 35, MinLength:1/min 1, max 35 characters

**Example:** <Issr>HR ref</Issr>

#### 2.144 Reference (Referentna oznaka)

**Description:** A unique identifier specified by the creditor which unambiguously identifies the order (creditor's reference number).

If the Reference is known, the initiator of the payment must provide Remittance Information in a structured form (*Field 2.135 Remittance Information/Structured*), so that the creditor can identify the paid amount.

The Reference may be in accordance with ISO 11649 (RF ...) or the creditor's reference number.

- National payment transactions in HRK: It is mandatory to populate the model and creditor's reference number according to the Unique Overview of Basic "Reference Number" Models with Model Descriptions, Contents and Application Explanations as well as Applicable Control Number Calculation Modules, and Instructions on the Manner of Payment of Budget Revenues, Mandatory Contributions and Revenues for Financing Other Public Needs. Model and Reference Number should be entered in a row, without spaces (eg HR002016-04-04).  
If the model and creditor's reference number data is not populated, HR99 must be used. If the reference number is used without the model, the model HR00 must be populated.  
If the model and creditor's reference number is not populated or HR99 and a payment description in the *Additional Remittance Information* field (2.147), the order is rejected.
- National payment transactions in EUR: It is mandatory to populate the model and the creditor's reference number according to the Unique Overview of Basic "Reference Number" Models with Model Descriptions, Contents and Application Explanations as well as Applicable Control Number Calculation Modules. Model and Reference Number should be entered in a row, without spaces (eg HR002016-04-04).  
If the model and creditor's reference number data is not populated, HR99 must be used. If the reference number is used without the model, the model HR00 must be populated.  
If the model and creditor's reference number is not populated or HR99 and a payment description in the *Additional Remittance Information* field (2.147), the order is rejected.
- Cross-border payment transactions in EUR: If it is populated, the Reference may be in accordance with ISO 11649 (RF ...) or the Proprietary code.

**XML tag:** <Ref>

**Occurrences:** [0..1]

**Data type:** Text/Text

**Data format:** maxLength: 35, MinLength:1/min 1, max 35 characters

**Example:** <Ref>HR0012345</Ref>

#### 2.147 Additional Remittance Information (Dodatni detalji plaćanja)

**Description:** Additional Remittance Information (description of payment) in the form of a text which complements the structured remittance information (*Field 2.135 Remittance Information/ Structured*)

- National payment transactions in HRK: Should be used as a payment description.  
If a description of payment and model and creditor's reference number or HR99 in the *Reference (Referentna oznaka – 2.144)* field is not populated, the order is rejected.
- National payment transactions in EUR: Should be used as a payment description.  
If a description of payment and model and creditor's reference number or HR99 in the *Reference (Referentna oznaka – 2.144)* field is not populated, the order is rejected.

- Cross-border payment transactions in EUR: Not used.
- Other (non SEPA) credit transfers: Recommendation: Do not use. If populated, PSP ignores the data.

**XML tag:** <AddtlRmtInf>

**Occurrences:** [0..1]

**Data type:** Text/Text

**Data format:** maxLength: 140, MinLength:1/min 1, max 140 characters

**Example:** <AddtlRmtInf>plaćanje po fakturi 1255/14<AddtlRmtInf>

**Example 1 of Remittance Information (Detalji plaćanja)/Unstructured (Nestrukturirani)**

```
<RmtInf>
  <Ustrd>invoice nb 11111</Ustrd>
</RmtInf>
```

**Example 2 of Remittance Information (Detalji plaćanja)/Structured (Strukturirani)**

```
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Ty>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
        <Issr>HR ref</Issr>
      </Ty>
      <Ref>HR0012345</Ref>
    </CdtrRefInf>
    <AddtlRmtInf>plaćanje po fakturi 1255/14<AddtlRmtInf>
  </Strd>
</RmtInf>
```

## 8.1 Description of data population for the payment of salaries, other regular and occasional incomes and payment of regular suspensions

The following section describes **the specifics** of creating XML messages or content of elements/fields for the purpose of issuing **instructions for payment of salaries, other regular and occasional suspensions**.

Payment orders for salaries and other regular and occasional benefits are populated according to the Contributions Act with amendments and other associated secondary sub acts.

When creating instructions for the payment of salaries, it is recommended to create a special group of orders (Payment Information) which will include only instructions for the payment of salaries.

For the purpose of issuing instructions for payment of salaries the following fields are populated in a specific way:

- 2.3 - Batch Booking (Način terećenja računa platitelja) - optional
- 2.14 – Category Purpose (Kategorija namjene)/Code (Kod)
- 2.17 – Debtor (Platitelj)/Identification (Identifikacija)
- 2.52 – Ultimate Debtor (Stvarni dužnik)/Identification (Identifikacija)
- 2.66 – End to End Identification (Jedinstveni identifikator – poziv na broj platitelja)
- 2.127 – Purpose (Šifra namjene)/Code (Kod)
- 2.144 – Structured (Strukturirana)/Creditor Reference Information (Referenca koju određuje primatelj plaćanja)/Reference (Referentna oznaka – poziv na broj primatelja).

All other fields are populated in accordance with the description referred to in Section 8. of the Guidelines.

### 2.3 Batch Booking (Način terećenja računa platitelja)

**Description:** Indicates debiting of the Debtor's account in the total amount, and crediting of the "n" Creditor's accounts in individual amounts, or debiting of the Debtor's account for each individual amount credited to the Creditor's accounts.

If at the time of the payment of salaries the rule of debiting the Debtor's account in the total amount and crediting the "n" Creditor's accounts in individual amounts is applied, the indicator "true" should be used. On the debtor's account statement, only one debit item is present.

In this case,:

- the debtor's account should have sufficient funds for the whole group of orders.
- the currency of the payment orders must be the same within the group
- the group of orders and all orders within the group must be correct

otherwise the group of orders is rejected.

**XML tag:** <BtchBookg>

**Example:** <BtchBookg>true</BtchBookg>

### 2.6 Payment Type Information (Informacije o vrsti plaćanja)

**Description:** Optional

If the Batch Booking contains "true", then the Payment Type Information must be populated for the group of orders, or the group of orders is rejected.

**XML tag:** <PmtTplnf>

#### 2.14 Category Purpose (Kategorija namjene)

**Description:** Indicates the type of payment according to the defined categories.

If the Batch Booking contains "true", then the Category Purpose is populated for the group of orders (field 2.14), and not at the level of the individual order (field 2.75), or the group of orders is rejected.

**XML tag:** <CtgyPurp>

#### 2.14 Code (Kod)

**Description:** In the case of payment of salary this field is populated with the **SALA** code. The Creditor Bank can use the code **SALA** as an indication for calculating credit scoring of the Creditor.

**XML tag:** <Cd>

**Example:** <CtgyPurp>  
<Cd>SALA</Cd>  
</CtgyPurp>

#### 2.17 Debtor (Platitelj)

**Description:** Mandatory

**XML tag:** <Dbtr>

#### 2.30 Identification (Identifikacija)

**Description:** The code entered by the Debtor that should be forwarded, unchanged, to the Creditor.

**XML tag:** <Id>

#### 2.31 Organisation Identification (Oznaka organizacije)

**Description:** In the case of payment of salary, it is mandatory to populate the field Other with the identification number (OIB) of the **personal income payer who owns the account**.

**XML tag:** <OrgId>

#### 2.52 Ultimate Debtor (Stvarni dužnik)

**Description:** In the case of payment of salary and if the Batch Booking - field 2.3 contains "true", it is mandatory to populate the Ultimate Debtor at the group of orders level (field 2.52), and not at the level of individual orders (field 2.82).

**XML tag:** <UltmtDbtr>

#### 2.55 Identification (Identifikacija)

##### 2.56 Organisation Identification (Oznaka organizacije)

**Description:** In the case of salaries, it is mandatory to use Other with the identification number (OIB) of the **employer. (personal income payer)**.

In the case of salary and, if the debtor - the account holder is at the same time the employer, then fields 2.30 and 2.56 are populated with the same identification number (OIB).

**XML tag:** <OrgId>

##### 2.57 Private Identification (Privatna identifikacija)

In the case of regular suspensions, it is mandatory to use Other with the identification number (OIB) of the **ultimate debtor - a private individual**.

**XML tag:** <PrvtId>

#### 2.66 End to End Identification (Jedinstveni identifikator)

**Description:** Mandatory

For the purpose of payment of salaries, or payment of regular commitments, the Reference Number of the Debtor is populated in accordance with the Contributions Act with amendments and other associated secondary sub acts.

**XML tag:** <EndToEndId>

**Example:** <EndToEndId>HR6712345678901-14033-0</EndToEndId>

#### 2.127 Purpose (Šifra namjene)

**Description:** Specifies the purpose of the payment order.

**XML tag:** <Purp>

**2.128 Code (Kod)**

**Description:** In the case of payment of salary or payment of regular commitments, the **SALA** code is populated in this field. The Creditor Bank can use the **SALA** code as an indication for calculating credit scoring of the Creditor.

**XML tag:** <Cd>

**Example:** <Purp>  
<Cd>SALA</Cd>  
</Purp>

**2.133 Remittance Information (Detalji plaćanja)**

**Description:** For the payment of salaries or payment of regular commitments, it is mandatory to populate the field Structured Remittance Information (2.135).

**XML tag:** <RmtInf>

**2.135 Structured (Strukturirana)**

**XML tag:** <Strd>

**2.138 Creditor Reference Information (Referenca koju određuje primatelja plaćanja)**

**XML tag:** <CdtrRefInf>

**2.139 Type (Vrsta reference)**

**XML tag:** <Tp>

**2.144 Reference (Referentna oznaka)**

**Description:** In the case of salaries, populated Reference Number should be HR6940002-OIB of payer of personal income-Personal Income Code from the Personal Income Code List (eg personal income paid in full HR6940002-12345678901-100).

**XML tag:** <Ref>

**PERSONAL INCOME, OTHER AND OCCASIONAL CHARGES CODE LIST**

| Code | Types of personal income, other and occasional charges                                                          |
|------|-----------------------------------------------------------------------------------------------------------------|
| 100  | Wage paid in full                                                                                               |
| 110  | Partial payment of wage                                                                                         |
| 120  | Wage reduced by protected part                                                                                  |
| 130  | Temporaty services contract                                                                                     |
| 140  | Work-and-study scheme                                                                                           |
| 150  | Dividend pay-off                                                                                                |
| 160  | Remuneration of the Board and the allowance for members of Management Boards, Assemblies and Supervisory Boards |
| 170  | Income from renting tourist facilities                                                                          |
| 180  | Rent                                                                                                            |
| 190  | Travell allowance                                                                                               |
| 200  | Business expenses                                                                                               |
| 210  | Field allowance                                                                                                 |
| 220  | Separation allowance                                                                                            |
| 230  | Sick pay                                                                                                        |
| 240  | Car allowance                                                                                                   |
| 250  | Overtime allowance, bonuses, incentive payments and other rewards                                               |
| 260  | Vacation bonus                                                                                                  |



|     |                                                                                          |
|-----|------------------------------------------------------------------------------------------|
| 270 | Christmas bonus, Easter bonus                                                            |
| 280 | Gifts for children                                                                       |
| 290 | Scholarships, support payments to students/pupils for equipment, books, etc.             |
| 300 | Support payments in the event of marriage, death of an employee/employee's family member |
| 310 | Birth grant                                                                              |
| 320 | Severance pay                                                                            |
| 399 | Other personal income                                                                    |

*Note: The Personal Income Code (other than 100 and 110) is used only when other types of remuneration are paid individually. In the case of monthly calculation that includes regular salary, and (for example) travel allowance, sick pay and field allowance, it is not necessary to divide payments into special types of income.*

## **8.2 Examples of populating XML messages for SEPA credit transfers and credit transfers in HRK under SEPA rules**

### **8.2.1 Payment 1 - national payment transactions in HRK, EUR and cross-border payment transactions in EUR**

The client creates the first message pain.001.001.03 with 4 groups of payment orders, with a total of 7 payment orders in the message.

Initiating party: Test initiating party

Number of transactions: 7

#### **Group of orders 1**

Requested Execution Date: 12/04/2016

Debtor: Debtor 1, Address: Road 1, City

Debtor Account: HR195555551166666666 opened in Bank AAAHR2X

Currency of the Bank Account of the Debtor: HRK

#### **Payment Order 1:**

Creditor: Creditor ABC, Address: Road 18, City

Creditor Account: HR225555551123232323

EndtoEnd (Reference Number of the Debtor): HR99

Amount: HRK 100.00

Remittance Information (Structured): HR00 1234

Additional Remittance Information: payment to the Supplier

#### **Payment Order 2:**

Creditor: Creditor CDE, Address: Road 11, City

Creditor Account: HR276666661122222222

EndtoEnd(Reference Number of the Debtor): HR99

Amount: HRK 255.78

Remittance Information (Structured): HR02 1234

Additional Remittance Information: payment of invoice 12/16

#### **Payment Order 3:**

Creditor: Creditor GFH, Address: Road 25, City

Creditor Account: HR874444441122222222

EndtoEnd (Reference Number of the Debtor): HR99

Amount: HRK 1,254.55

Remittance Information (Structured): HR00 1234456789

Additional Remittance Information: lending

## **Group of Orders 2**

Requested Execution Date: 18/04/2016  
Debtor: Debtor 4, Address: Road 18, City  
Debtor Account: HR245555551511111111 opened in Bank AAAAHR2X  
Currency of the Bank Account of the Debtor: EUR

### **Payment Order 4:**

Creditor: Creditor 564, Address: Road 81, City  
Creditor Account: HR786666661122222222  
EndtoEnd (Reference Number of the Debtor): HR99  
Amount: EUR 123.45  
Remittance Information (Structured): HR05 55555  
Additional Remittance Information: coverage for remittance

### **Payment Order 5:**

Creditor: Creditor 789, Address: Road 9a, City  
Creditor Account: HR695555551133333333  
EndtoEnd (Reference Number of the Debtor): HR99  
Amount: EUR 9,654.12  
Remittance Information (Structured): HR02 8888  
Additional Remittance Information: investment works abroad

## **Group of Orders 3**

Requested Execution Date: 12/04/2016  
Debtor: Debtor 4, Address: Road 18, City  
Debtor Account: HR245555551511111111 opened in Bank AAAAHR2X  
Currency of the Bank Account of the Debtor: HRK

### **Payment Order 6:**

Creditor: Foreign Creditor, Address: Address 1, City, Country: SI  
Account: SI65789456123654321  
Creditor's Bank: AACCSIXX  
EndtoEnd (Reference Number of the Debtor): NOTPROVIDED  
Amount: EUR 879.44  
Remittance Information (unstructured): SI0023-032016

## **Group of Orders 4**

Requested Execution Date: 12/04/2016  
Debtor: Debtor 4, Address: Road 18, City  
Debtor Account: HR245555551511111111 opened in Bank AAAAHR2X  
Currency of the Bank Account of the Debtor: EUR

### **Payment Order 7:**

Creditor: Foreign Creditor 2, Address: Strasse 45, Stadt, Country: DE  
Creditor Account: DE89370400440532013000  
Creditor's Bank: FFFFDEXX  
EndtoEnd (Reference Number of the Debtor): HR005689-14  
Amount: EUR 231.12  
Remittance Information (Structured): RF632179

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## 8.2.2 Payment 2 - national payment transactions in HRK - salary payment paid in full

The client creates the first message pain.001.001.03 with 3 groups of payment instructions, with a total of 3 payment instructions in the message.

Initiating party: Debtor 2

Number of transactions: 3

### Group of Orders 1

Requested Execution Date: 10.05.2016.

Debtor: Debtor 2, Address: Street 1, City, OIB: 98765432107

Debtor Account : HR2277777771188888888 opened in Bank BBBBHR2X

Currency of the Bank Account of the Debtor: HRK

#### Payment Order 1:

Creditor: State Budget, Address: Street bb, City

Creditor Account: HR5433333331811111111

EndtoEnd (Reference Number of the Debtor): HR99

Amount: HRK 878.43

Remittance Information (structured): HR68 8168-98765432107-16098

Additional remittance information: contributions to the Pension Fund – 1<sup>st</sup> pillar

### Group of Orders 2

Requested Execution Date: 10.05.2016.

Debtor: Debtor 2, Address: Street 1, City, OIB: 98765432107

Debtor Account: HR2277777771188888888 opened in Bank BBBBHR2X

Currency of the Bank Account of the Debtor: HRK

Batch Booking: true

Category Purpose: SALA

Ultimate Debtor (the employer paying the personal income): OIB 98765432107

#### Payment Order 2:

Creditor: Creditor A, Address: Street 18, City

Creditor Account: HR1988888883255555555

EndtoEnd (Reference Number of the Debtor): HR67 98765432107-16098-0

Amount: HRK 10535.55

Category Purpose: SALA

Remittance Information (structured):HR69 40002-12345678901-100

Additional remittance information: salary payment

#### Payment Order 3:

Creditor: Creditor B, Address: Street bb, City

Creditor Account: HR4877777773233333333

EndtoEnd (Reference Number of the Debtor): HR67 98765432107-16098-0

Amount: HRK 8789.58

Purpose Code: SALA

Remittance Information (structured): HR69 40002-12345678901-100

Additional remittance information: salary payment

### **XML datoteka**

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### 8.2.3 Payment 3 – international transactions in all currencies – USD

The client creates the first message pain.001.001.03 with 2 groups of payment orders, with a total of 4 orders in the message.

Initiating party: Debtor 2

Number of transactions: 4

#### **Group of orders 1**

Transaction Information:TRF

Requested Execution Date: 10.05.2016.

Debtor: Debtor 2, adresa: Put 1, Grad

Debtor Account: HR227777771188888888 opened in Bank BBBHR2X

Currency of the Bank Account of the Debtor: HRK

#### Order 1:

Creditor: Hans Zurbriegen, Address: CH, Stadt 1, Bern

Creditor Account: CH4208401000052447073

Charge Bearer: SHAR

EndtoEnd (Reference Number of the Debtor):: NOTPROVIDED

Amount: CHF 900.01

BIC of the Creditor's bank: CHKRCHZZ

Remittance Information (unstructured):Rechnung

#### Order 2:

Creditor: Liv VU, Address:TW, Street 1, Taipei

Creditor Account: 1235648789999999

Charge Bearer: SHAR

EndtoEnd (Reference Number of the Debtor): NOTPROVIDED

Amount: USD 1000.00

BIC of the Creditor's bank: ENTITWTP

Remittance Information (unstructured):Gift

#### Order 3:

Creditor: John Smith, Address:US, Street 18, LA

Creditor Account: 552412632

Charge Bearer: SHAR

EndtoEnd (Reference Number of the Debtor): NOTPROVIDED

Amount: USD 2500.00

Creditor's bank: US Bank, Street 50, LA

Identification Code of the Clearing System Member: FW121000248

Remittance Information (unstructured):Credit

#### **Group of orders 2**

Transaction Information: CHK

Requested Execution Date: 10.05.2016.

Debtor: Debtor 2, Address: Street 1, City

Debtor Account: HR227777771188888888 opened in Bank BBBHR2X

Currency of the Bank Account of the Debtor: HRK

Order 1:

Creditor: Ana Rose, Address: CD, Street 8, Toronto  
Creditor Account: NOTPROVIDED  
EndtoEnd (Reference Number of the Debtor): NOTPROVIDED  
Amount: CAD 3000.15  
Remittance Information (unstructured): Lost luggage

**XML datoteka**

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