



SEPA Credit Transfer – changes due to the introduction of the euro as the official currency of the Republic of Croatia

From the day the euro is introduced as the official currency of the Republic of Croatia, new SEPA Credit Transfer documentation will be applied and it is published here: <https://www.sepa.hr/upute-za-korisnike/uvodenje-eura-kao-sluzbene-valute-u-republici-hrvatskoj-dokumentacija-za-sepa-kreditni-transfer-s-primjenom-od-01-01-2023/>

Along with other documentation, new **“SCT- Instructions for clients pain.001”** were published, and the most significant changes are as follows:

- in the field “Category Purpose” a new field “Proprietary” was added
- new xsd scheme was made for pain.001 (due to the newly added field “Category Purpose/Proprietary”) and it has to be implemented in the business system of the user
- for Other (non) SEPA credit transfers - national payments with the HIGH urgency code (urgent payment), it was added that the following has to be entered:
 - model and Originator reference number in the “End to End Identification” field,
 - model and Beneficiary reference number in the “Remittance Information/Structured” field and
 - payment description in the “Additional Remittance Information” field

which is also currently applicable for SEPA credit transfers - national payment transactions in euro, and the above-mentioned rule for entering information has to be implemented in the business system of the user

- credit transfer in HRK is deleted according to SEPA rules.

In the document **“SCT-Instructions for clients pain.002”** in the field “Category Purpose” a new field “Proprietary” was added.

The message pain.002.001.03 is still validated according to the XSD scheme for pain.002.001.03 published and available at www.iso20022.org/message_archive.page?.