



## SEPA Instant 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 Instant 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-instant-kreditni-transfer-s-primjenom-od-01-01-2023/>

Along with other documentation, new “SCTInst- 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 as well as amendments to the field Requested Execution Date in terms of “Date” and “Date and time”,
- new xsd scheme was made for pain.001.001.09 (due to the change of the ISO version from pain.001.03 to pain.001.01.09, newly added field “Category Purpose/Proprietary” and amendment to the field Requested Execution Date in terms of “Date” and “Date and time”) which has to be implemented in the business system of the user,
- credit transfer in HRK is deleted according to SEPA rules and national and cross-border instant credit transfer in EUR was added.