

SEPA PAYMENTS – CHANGES TO THE MAPPING OF PAYMENT SYMBOLS AND PAYMENT DEBIT DATE FROM 18 MARCH 2024.

1. Change in End-To-End reference

We would like to inform you about the change in the display of payment symbols. From 18 March 2024 onwards, **payment symbols** (variable, specific and constant symbols) are mapped in the “End-To-End Identification” field with the prefix “?” at the beginning of the SK symbol convention in the form: “**?/VS[N10]/SS[N10]/KS[N4]**”.

Example: <EndToEndId>**?/VS012345/SS123/KS0308**</EndToEndId>.

All other rules remain the same. The Bank made this change based on the recommendation of the National Bank of Slovakia. This change aligns the rules of the SK Symbol Convention with SEPA rules and ensures correct processing of payments in clearing.

IMPACT ON THE CLIENT:

- a) **Accepting payment files** – on import and upload the Bank will accept:
 - The currently valid convention without the “?” prefix, in which case the Bank will add “?” during processing before sending to clearing.
 - The new convention adopting the prefix, “?”
- b) **Electronic statements** – without change (the prefix “?” at the beginning of the SK Symbol Convention will not be displayed)
- c) **PDF statements** – partial changes:
 - All booked transactions remain without change.
 - Unrealized transactions are displayed with E2E reference with the prefix “?”
- d) **Transaction History in BusinessNet** – changes:
 - Separate fields for VS, SS and KS are displayed as before.
 - E2E reference is displayed with the prefix “?”

2. Date the payment was debited and sent to the State Treasury account

The date of payment debited from the account, which the Bank automatically adds to the outgoing payment to the State Treasury in the “Remittance Information” field, is also added in the new form with a new “?” as of 18 March 2024, as follows: “**?/DOYYYY-MM-DD/SP**”.

Example: <RmtInf><Ustrd>**?/DO2023-04-03/SP**</Ustrd></RmtInf>

It is no longer necessary for the client to send a payment file to the Bank with the designation of such payment; the Bank adds the date information to the payment automatically.

IMPACT ON THE CLIENT:

- a) **Accepting payment files** – import and upload are unchanged; the Bank will send the date of debiting the payment from the account to the clearinghouse in the form with the prefix “?”.
- b) **Electronic and PDF statements** – as of 18 March 2024, there is a change in the “Remittance Information” field:
 - For each payment to and from the State Treasury, the “?” character will be automatically added in the “Remittance Information” field. The Bank therefore recommends that clients check the reconciliation of payments to and from the State Treasury according to the bank statements with regard to the occurrence of the new “?” character.
- c) **Transaction History in BusinessNet** – the debit date is displayed with the prefix “?”.