Information on File Structure
for Payment Processing :
"Importing a file"

Content:

1. Standard criteria

XML and TXT formats have been developed for import from a file containing the following payment documents:

- Local EUR transfer
- SEBRA Payment
- Payment from/to the Budget
- Interbank Credit Transfer
- Transfers within UBB

Please observe the following instructions upon structuring the files:

- The file name should not contain special characters and its extension should be either .txt or .xml .
- The fields marked BOLD are mandatory for each transaction. The other fields are optional.
- Eligible special characters are : / - ? : ( ) . ' +
- For XML format:
    - The field names are case-sensitive
    - In case there is no data for a certain field, it does not exist for this transaction
    - For the FCY funds transfer the text information has to be in Latin. Eligible special characters are . -
- For TXT format:
    - Each operation shall be on a new row and shall end with Enter (CR LF)
    - The fields' separator shall be " | ", including also the optional field
    - The file must be saved in ANSI encoding.

2. Local EUR Transfer

This format for EUR credit transfers is only available for transactions towards accounts at UBB AD or other banks and financial institutions in Bulgaria.

Structure

Field Name	**Length**	**Description**
TRANSID	7	Operation identifier (IBAN311)
NAME_R	35	Beneficiary's name
IBAN_R	22	Beneficiary's IBAN
BIC_R	8	BIC of beneficiary's bank
CURRENCY	3	(EUR)
JSUM	12.2	Amount with a decimal point as a separator
REM_I	35	Payment reason
REM_II	35	Additional explanation
TARGET	2	For transfers through TARGET (on)

DECL30000	50	Declaration for the origin of funds (for transfers equal to or above 15 000 euros)

Examples of used type of formats: XML and TXT

- **XML format example**

```
<PAYMENTS>
<PAYMENT>
<TRANSID>IBAN311</TRANSID>
<NAME_R>ИВАН ИВАНОВ ИВАНОВ</NAME_R>
<IBAN_R>BG34UBBS80021000000000</IBAN_R>
<BIC_R>UBBSBGSF</BIC_R>
<JSUM>25.02</JSUM>
<CURRENCY>EUR</CURRENCY>
<REM_I>ПО ФАКТУРА 251</REM_I>
<REM_II>ДОСТАВЕНА СТОКА</REM_II>
</PAYMENT>
<PAYMENT>
<TRANSID>IBAN311</TRANSID>
<NAME_R>КЛИЕНТ ОТ ДСК</NAME_R>
<IBAN_R>BG75STSA93000000000001</IBAN_R>
<BIC_R>STSABGSF</BIC_R>
<JSUM>15.11</JSUM>
<CURRENCY>EUR</CURRENCY>
<REM_I>ОСНОВАНИЕ ЗА ПЛАЩАНЕ</REM_I>
<REM_II>ОЩЕ ПОЯСНЕНИЯ</REM_II>
</PAYMENT>
<PAYMENT>
<TRANSID>IBAN311</TRANSID>
<NAME_R>КЛИЕНТ НА ING</NAME_R>
<IBAN_R>BG81INGB91451000000000</IBAN_R>
<BIC_R>INGBBGSF</BIC_R>
<JSUM>31000.00</JSUM>
<CURRENCY>EUR</CURRENCY>
<REM_I>ПЛАЩАНЕ ПРЕЗ TARGET</REM_I>
<REM_II>ПРЕЗ ЕББ</REM_II>
<TARGET>on</TARGET>
<DECL30000>ДЕКЛАРАЦИЯ 15000 евра</DECL30000>
</PAYMENT>
</PAYMENTS>
```

TXT format example:

```
IBAN311|ИВАН ИВАНОВ ИВАНОВ|BG34UBBS80021000000000|UBBSBGSF| EUR |25.02|ПО ФАКТУРА 251|ДОСТАВЕНА СТОКА|
IBAN311|ЕТ ИВАН ИВАНОВ|BG07UBBS80021000000001|UBBSBGSF| EUR |15001.00|ПЛАЩАНЕ ПО Ф-РА|ЧАСТИЧНО||ДЕКЛАРАЦИЯ 15000 евра|
IBAN311|КЛИЕНТ ОТ ДСК|BG75STSA93000000000001|STSABGSF| EUR |15.11|ОСНОВАНИЕ ЗА ПЛАЩАНЕ|ОЩЕ ПОЯСНЕНИЯ|
```

Changes that take effect from 01.01.2026:

- The CURRENCY field accepts only the value EUR
- The RINGS field is replaced by the TARGET field, preserving the entered value.
- Field DECL30000, must provide a value if the transfer is equal to or greater than 15,000 euros.

3. SEBRA Payment (Budget Payment Request)

File Structure

Field Name	Length	Description
TRANSID	7	Operation identifier (IBAN312)
NAME_R	26	Beneficiary's name

IBAN_R	22	Beneficiary's IBAN
CURRENCY	3	(EUR)
JSUM	12.2	Amount with a decimal point as a separator
REM_I	35	Payment reason
REM_II	35	Additional explanation
PAY_R	6	Beneficiary's payment type (only for administrators of State Budget revenues)
KIND	2+4	Type of payment in SEBRA - the first two symbols are mandatory
CODEACTIVITY	4	Activity Code

Examples of used type of formats: TXT

```
IBAN312|ИМЕ НА ПОЛУЧАТЕЛЯ|BG07UBBS80021000000001|EUR|32000.00|ОСНОВАНИЕ ЗА ПЛАЩАНЕ|ОЩЕ ПОЯСНЕНИЯ||402222|1234|
IBAN312|ИВАН ИВАНОВ ИВАНОВ|BG34UBBS80021000000000|EUR|25.15|ПО ФАКТУРА 251|ДОСТАВЕНА СТОКА||10|
IBAN312|АДМИНИСТРАТОР НА ПРИХОДИ|BG89UBBS80028400000000|EUR|2.00|ББББББББББББ ТЕКСТ|СВОБОДЕН ТЕКСТ|449988|402222|1234|
```

Changes that take effect from 01.01.2026:

- CURRENCY field accepts only EUR value;

4. Payment from/to the Budget

- Structure

Field Name	Length	Description
TRANSID	7	Operation identifier(IBAN313)
NAME_R	30	Beneficiary's name
IBAN_R	22	Beneficiary's IBAN
BIC_R	8	BIC of beneficiary's bank
CURRENCY	3	(EUR)
JSUM	12.2	Amount with a decimal point as a separator
REM_I	35	Payment Reason
REM_II	35	Additional explanation
PAY_R	6	Beneficiary's payment type(only for administrators of State Budget revenues)
PAY_S	6	Payer's payment type (only for administrators of State Budget revenues)
OBLIG_NAME	30	Debited Party Name
BULSTAT	13	Debited Party BULSTAT
EGN	10	Debited Party Personal Identity Number
LNC	10	Debited Party Personal Identity Number of a Foreigner
RINGS	2	The field remains in the file structure, but is not used.
DECL30000	50	Declaration on the origin of funds (for transfers equal to or above 15 000 euros)

Examples of used type of formats: XML and TXT

XML FORMAT

```
<PAYMENTS>
<PAYMENT>
<TRANSID>IBAN313</TRANSID>
<NAME_R>БЮДЖЕТЕН КЛИЕНТ</NAME_R>
<IBAN_R>BG30BNBG96613100000000</IBAN_R>
<BIC_R>BNBGBGSF</BIC_R>
<JSUM>54.00</JSUM>
<CURRENCY>EUR</CURRENCY>
<REM_I>ОСНОВАНИЕ ЗА ПЛАЩАНЕ</REM_I>
<REM_II>ОЩЕ ПОЯСНЕНИЯ</REM_II>
<BULSTAT>011111112</BULSTAT>
</PAYMENT>
<PAYMENT>
<TRANSID>IBAN313</TRANSID>
<NAME_R>АДМИНИСТРАТОР НА ПРИХОДИ</NAME_R>
<IBAN_R>BG89UBBS80028400000000</IBAN_R>
<BIC_R>UBBSBGSF</BIC_R>
<JSUM>7.22</JSUM>
<CURRENCY>EUR</CURRENCY>
<REM_I>ОСНОВАНИЕ ЗА ПЛАЩАНЕ</REM_I>
<REM_II>ОЩЕ ПОЯСНЕНИЯ</REM_II>
<PAY_R>449988</PAY_R>
<BULSTAT>011111112</BULSTAT>
</PAYMENT>
<PAYMENT>
<TRANSID>IBAN313</TRANSID>
<NAME_R>КЛИЕНТ НА ING</NAME_R>
<IBAN_R>BG39INGB91458400000000</IBAN_R>
<BIC_R>INGBBGSF</BIC_R>
<JSUM>31000.15</JSUM>
<CURRENCY>EUR</CURRENCY>
<REM_I>ОСНОВАНИЕ</REM_I>
<REM_II>ПРЕЗ RINGS</REM_II>
<PAY_R>449988</PAY_R>
<BULSTAT>011111112</BULSTAT>
<DECL30000>ДЕКЛАРАЦИЯ 15000 ЕВРО</DECL30000>
</PAYMENT>
</PAYMENTS>
```

Примерен файл за TXT FORMAT

```
IBAN313|БЮДЖЕТЕН КЛИЕНТ|BG30BNBG96613100000000|BNBGBGSF|EUR|54.00|ОСНОВАНИЕ ЗА ПЛАЩАНЕ|ОЩЕ ПОЯСНЕНИЯ||||011111112|||
IBAN313|АДМИНИСТРАТОР НА ПРИХОДИ|BG89UBBS80028400000000|UBBSBGSF|EUR|7.22|ОСНОВАНИЕ ЗА ПЛАЩАНЕ|ОЩЕ ПОЯСНЕНИЯ|449988|||011111112|||
IBAN313|КЛИЕНТ НА ING|BG39INGB91458400000000|INGBBGSF|EUR|31000.15|ОСНОВАНИЕ|ПРЕЗ RINGS|449988|||011111112||||СПЕСТЕНИ НАД 15000 евро|
```

Changes that take effect from 01.01.2026:

- Field CURRENCY accepts only the value EUR
- Field RINGS is retained in the file structure without change but will not be used. As of 01.01.2025 UBB AD stops offering express transfers from/to the budget.
- Field DECL30000 must submit a value if the transfer is equal to or higher than 15000 euros.

5. Interbank Credit Transfers

This file format is used for the following types of transfers:

- interbank credit transfers to Bulgarian and foreign banks and payment institutions (Standard SEPA Credit Tranfer , TARGET transfers, and SWIFT transfers)

- Structure

Field Name	Length	Description
TRANSID	5	Operation identifier (SWIFT)
NAME_R	70	59 - Beneficiary's name
CUST2*	35	50 - Payer's address

CUST3*	35	50 - Payer's address
BRANCH_R	35	57 - BIC code of the recipient bank or for transfers in USD currency, ordered to a bank in the USA, this field may contain only the value of the ABA code of the recipient bank, which is always 9 digits.
ACC_NO_R	34	59 - Beneficiary's account; IBAN (based on the entered Beneficiary’s IBAN, UBB will automatically populate the up-to-date data of the Beneficiary’s bank (BIC code, name, address, city and country) upon FCY funds transfer processing)
CURR_NO_R	3	32A - Transfer currency code
ADR1**	70	59 - Beneficiary's address (is not mandatory upon fund transfers in EUR to banks on the EU/EEA territory)
ADR2**	2	59 – Beneficiary's country (is not mandatory for fund transfers in EUR to banks on the EU/EAA territory) The value is entered with a two-digit alpha country code according to ISO 3166, Alpha-2 code
ADR3**	35	59 – City of the recipient (optional for transfers in euros to banks within the EU/EEA)
ADR4**	16	59 - Recipient's postal code (optional for transfers in euros to banks within the EU/EEA)
BENBANK1	35	57 – Name of beneficiary's bank
BENBANK2	35	57 - Address of beneficiary's bank, SWIFT, Bank Code
CITY	17	57 - City of beneficiary's bank
COUNTRY	17	57 - Country of beneficiary's bank
REM_I	35	70 - Details of payment – document name (contract, invoice and etc., document date and number)
REM_II	35	70 - Details of payment – document name (contract, invoice and etc., document date and number)
DETAILS3	35	70 - Details of payment – document name (contract, invoice and etc., document date and number)
DETAILS4	35	70 - Details of payment – document name (contract, invoice and etc., document date and number)
BENEF	17	Payer's type - (A RESIDENT / A NON-RESIDENT)
JSUM	12.2	Amount with a decimal point as a separator
NAME_S*	35	50 - Payer (name), legal status, registered address/permanent address

CHARGES	3	Expenses (SHA, BEN, OUR)
BK_TO_BK_INFO	12	Only for express transfer (/ACC/EXPRESS)
CHARGE_TYPE	9	Only for express transfer (OUTFCEXPR)
DECL30000	50	Declaration on the origin of funds (for transfers equal to or above 15 000 euros)
DECL_BNB	1	Please, indicate with „Y“ for YES or „N“ for NO whether the payment relates to granting a loan between local legal entities or sole traders and foreign entities (Y,N) – as regards fund transfers between local and foreign entities.

*The payer's details are not retrieved from the file. When uploading a file, the user will view and confirm the account holder's information as verified in the banking system.

**The fields for the recipient's address are not mandatory for banks located in the Economic European Area (EEA). In case you choose to provide an address for a transfer to such a bank, it is required to follow the specified format and fill in all the fields: ADR1, ADR2 and ADR3.

Examples of used type of formats: XML


```
<PAYMENTS>
<PAYMENT>
<TRANSID>SWIFT</TRANSID>
<NAME_R>ABC LTD.</NAME_R>
<CUST2>7 ST.SOFIA STR.</CUST2>
<CUST3>SOFIA BULGARIA</CUST3>
<BRANCH_R>BARCGB22XXX</BRANCH_R>
<ACC_NO_R>GB13BUKB60161331926819</ACC_NO_R>
<CURR_NO_R>EUR</CURR_NO_R>
<ADR1>STREET NAME AND NUMBER</ADR1>
<ADR2>GB</ADR2>
<ADR3>LONDON</ADR3>
<BENBANK1>BARCLAYS BANK</BENBANK1>
<BENBANK2>RHO</BENBANK2>
<CITY>LONDON</CITY>
<COUNTRY>UNITED KINGDOM</COUNTRY>
<REM_I>INVOICE 000001 01.06.2006 </REM_I>
<REM_II>0000002 02.02.2006 </REM_II>
<DETAILS3>MORE</DETAILS3>
<BENEF>A NON-RESIDENT</BENEF>
<JSUM>10000.28</JSUM>
<NAME_S>AAA EOOD</NAME_S>
<CHARGES>SHA</CHARGES>
<DECL_BNB>N</DECL_BNB>
</PAYMENT>
<PAYMENT>
<TRANSID>SWIFT</TRANSID>
<NAME_R>AMERICAN IDOL.</NAME_R>
<CUST2>7 ST.SOFIA STR.</CUST2>
<CUST3>SOFIA BULGARIA</CUST3>
<BRANCH_R>987654321</BRANCH_R>
<ACC_NO_R>562347896324</ACC_NO_R>
<CURR_NO_R>USD</CURR_NO_R>
<ADR1>STREET NAME AND NUMBER</ADR1>
<ADR2>US</ADR2>
<ADR3>NEW YORK</ADR3>
<BENBANK1>CITYBANK NEW YORK</BENBANK1>
<BENBANK2>RINO STREET</BENBANK2>
<CITY>NEW YORK</CITY>
<COUNTRY>UINITED STATES</COUNTRY>
<REM_I>INVOICE 000001 01.06.2006 </REM_I>
<REM_II>0000002 02.02.2006 </REM_II>
<DETAILS3>MORE</DETAILS3>
<BENEF>A NON-RESIDENT</BENEF>
<JSUM>10000.28</JSUM>
<NAME_S>AAA EOOD</NAME_S>
```

```
<CHARGES>BEN</CHARGES>
<DECL_BNB>N</DECL_BNB>
</PAYMENT>
</PAYMENTS>
```


Changes that take effect from November 2025:

- **NAME_R** – “Name of recipient”, the length of the field changes from 35 to 70 characters;

- **ADR1** – “Address of recipient”, the length of the field changes from 35 to 70 characters and the value that is submitted must correspond to a physical address: example: neighborhood, street, number, etc.

- **ADR2** – “Country of recipient”, the length of the field changes from 35 to the character. The value of this field must correspond to the 2-letter designation of the country, as per the ISO 3166 standard, Alpha-2 code.

- **ADR3** – “City of recipient”, the length of the field is 35 characters and the value submitted must explicitly indicate the city of the recipient’s address. The field is mandatory if the transfer is directed to a bank located outside the EEA.

- **ADR4** – “Recipient Postal Code”, the field length is 16 characters. The field is optional.

- **BRANCH_R** – “Recipient Bank Identifier”. Currently, the field accepts the BIC (SWIFT) code of the recipient bank. Starting from the date specified here, for transfers in USD currency, ordered to American banks, the user can enter the ABA code of the American bank in this field. ABA Routing Number is an American bank identification code, which is 9 digits.

Changes that take effect from 01.01.2026:

- **DECL30000**, must submit a value if the transfer is equal to or higher than 15000 euros.

7. Transfer within UBB

- Structure

Field Name	Length	Description
TRANSID	6	Operation identifier (SWIFT2)
NAME_R	26	Beneficiary's name
IBAN_R	22	Beneficiary's IBAN
CURR_NO_R	3	Currency code of the beneficiary's account
JSUM	12.2	Amount with a decimal point as a separator
REM_I	35	Payment reason - document name (contract, invoice, etc., document number and date)
REM_II	35	Payment reason - document name (contract, invoice, etc., document number and date)

REM_III	35	Payment reason - document name (contract, invoice, etc., document number and date)
TYPE_R	17	Beneficiary's type (A RESIDENT / A NON-RESIDENT)
DECL30000	50	Declaration on the origin of funds (for transactions equal to or above 15 000 euros)
DECL_BNB	1	Please, indicate with „Y“ for YES or „N“ for NO whether the payment relates to granting a loan between local legal entities or sole traders and foreign entities (Y,N) – as regards fund transfers between local and foreign entities.

Examples of used type of formats: XML

```
        <PAYMENTS>
        <PAYMENT>
        <TRANSID>SWIFT2</TRANSID>
        <NAME_R>ЕТ ИВАН ИВАНОВ</NAME_R>
        <IBAN_R>BG04UBBS72701400000000</IBAN_R>
        <CURR_NO_R>EUR</CURR_NO_R>
        <JSUM>1000.00</JSUM>
        <REM_I>ПРЕВОД ПО ФАКТУРА</REM_I>
        <REM_II>112 01.06.2006</REM_II>
        <REM_III>И 113 02.06.2006</REM_III>
        <TYPE_R>ЧУЖДЕСТРАННО ЛИЦЕ</TYPE_R>
        <UBBMC1>282</UBBMC1>
        <ECON1>ИКОНОМИЧЕСКА СЪЩНОСТ</ECON1>
        <ECON2>НА ТРАНЗАКЦИЯТА</ECON2>
        </PAYMENT>
        <PAYMENT>
        <TRANSID>SWIFT2</TRANSID>
        <NAME_R>ЕООД</NAME_R>
        <IBAN_R>BG78UBBS80021100000000</IBAN_R>
        <CURR_NO_R>USD</CURR_NO_R>
        <JSUM>245.00</JSUM>
        <REM_I>ПРЕВОД ПО ФАКТУРА</REM_I>
        <TYPE_R>МЕСТНО ЛИЦЕ</TYPE_R>
        <UBBMC1>101</UBBMC1>
        <ECON1>ИКОНОМИЧЕСКА СЪЩНОСТ</ECON1>
        </PAYMENT>
        <PAYMENT>
        <TRANSID>SWIFT2</TRANSID>
        <NAME_R>ИМЕ НА ФИРМАТА</NAME_R>
        <IBAN_R>BG42UBBS80021900000000</IBAN_R>
        <CURR_NO_R>GBP</CURR_NO_R>
        <JSUM>50000.00</JSUM>
        <REM_I>ПРЕВОД ПО СМЕТКА</REM_I>
        <TYPE_R>ЧУЖДЕСТРАННО ЛИЦЕ</TYPE_R>
        <UBBMC1>282</UBBMC1>
        <ECON1>ИКОНОМИЧЕСКА СЪЩНОСТ</ECON1>
        <ECON2>НА ТРАНЗАКЦИЯТА</ECON2>
        <DECL30000>ДЕКЛАРАЦИЯ 15 000 евро</DECL30000>
        </PAYMENT>
</PAYMENTS>
```

Changes that take effect from 01.01.2026:

- **DECL30000**, must submit a value if the transfer is equal to or greater than 15000 euros.