

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

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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 **or conditional when the field is required to be filled in under certain conditions.**
- 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

<ul style="list-style-type: none"> • XML format example <pre> <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>STSBGFS</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>INGBBSF</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> </pre>

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|STSBGFS| EUR |15.11|ОСНОВАНИЕ ЗА ПЛАЩАНЕ|ОЩЕ ПОЯСНЕНИЯ|

```

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|ББББББББББББББ ТЕКСТ|СВОБОДЕН ТЕКСТ|449988|402222|1234|

```

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>BNBGBG66</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>UBBSBG66</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>INGBGG66</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|BNBGBG66|EUR|54.00|ОСНОВАНИЕ ЗА ПЛАЩАНЕ|ОЩЕ ПОЯСНЕНИЯ|||011111112|||
IBAN313|АДМИНИСТРАТОР НА ПРИХОДИ|BG89UBBS80028400000000|UBBSBG66|EUR|7.22|ОСНОВАНИЕ ЗА ПЛАЩАНЕ|ОЩЕ ПОЯСНЕНИЯ|449988|||011111112|||
IBAN313|КЛИЕНТ НА ING|BG39INGB91458400000000|INGBGG66|EUR|31000.15|ОСНОВАНИЕ|ПРЕЗ RINGS|449988|||011111112|||СПЕСТЕНИ НАД 15000 евро|

```

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 Transfer , 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/EEA 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
BEN_CUST_LEGAL_STATUS	3	<p>The field represents the “Legal status of the recipient”. The only possible values are IND for an individual recipient and BUS for a legal entity recipient. The line is mandatory to fill in with a value in one of two cases:</p> <ol style="list-style-type: none"> 1. The transfer is ordered in a currency other than the European currencies of the EU Member States, and the amount of the transfer in euro equivalent at the fixing exceeds 1000 euros. Or 2. The transfer is ordered to a bank located outside the EU, the value of the transfer is in the European currencies of the EU Member States, and the amount exceeds 1000 euros or their equivalent at the fixing (when the amount of the transfer is in a currency other than the euro) <p>The field is optional for transfers that do not fall into the two mandatory cases above.</p> <p>IMPORTANT: For transfers in EUR within the country, the field is not used.</p>

BEN_CUST_ID_TYPE	4	<p>The field represents the "Recipient Identifier Type", which applies only to legal entities. The permissible values are specified in a table (see ***). An identifier is entered only if the value BUS is specified in field BEN_CUST_LEGAL_STATUS . If the value in field BEN_CUST_LEGAL_STATUS , is IND, no value is entered in this line.</p> <p>IMPORTANT: For transfers in EUR within the country, the field is not used.</p>
BEN_CUST_ID_NUMBER	35	<p>The field represents the "Recipient Identification Code", meaning a unique alphanumeric reference code that identifies a legal entity according to the specified Recipient Identifier Type. An identifier is entered only if the value BUS is specified in field BEN_CUST_LEGAL_STATUS. If the value in field BEN_CUST_LEGAL_STATUS, is IND, no value is entered in this line.</p> <p>IMPORTANT: For transfers in EUR within the country, the field is not used.</p>
BENBANK2	35	57 - Address of beneficiary's bank, SWIFT, Bank Code
CITY	17	57 - City of beneficiary's bank
COUNTRY	2	57 - Country of beneficiary's bank. The value is entered with a two-digit alpha country code according to ISO 3166, Alpha-2 code
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 (OUTFCEXP)
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.

*** Information about the only possible values of field BEN_CUST_ID_TYPE is in the following table:

Code Value	BG Description	ENG description
COID	Национален идентификационен код, вкл. ЕИК	National Company Registration Number (CRN)
TXID	Данъчен номер	Tax Identification
LEI	LEI код	Legal Entity Identifier
BOID	Друга идентификация	Other

Enter the value from the Code Value column in the specified table. The code consists of 4 characters.

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>UK</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>
<BEN_CUST_LEGAL_STATUS>BUS</BEN_CUST_LEGAL_STATUS>
<BEN_CUST_ID_TYPE>COID</BEN_CUST_ID_TYPE>
<BEN_CUST_ID_NUMBER>123456789</BEN_CUST_ID_NUMBER>
<BENBANK1>CITYBANK NEW YORK</BENBANK1>
<BENBANK2>RINO STREET</BENBANK2>
<CITY>NEW YORK</CITY>
<COUNTRY>US</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 in the Implementation of Regulation (EU) 2023/1113

Addition of New Fields for Recipient Identification

- BEN_CUST_LEGAL_STATUS

The field represents the “Legal status of the recipient”. The only possible values are IND for an individual recipient and BUS for a legal entity recipient. The line is mandatory to fill in with a value in one of two cases:

1. The transfer is ordered in a currency other than the European currencies of the EU Member States, and the amount of the transfer in euro equivalent at the fixing exceeds 1000 euros.

Or

2. The transfer is ordered to a bank located outside the EU, the value of the transfer is in the European currencies of the EU Member States, and the amount exceeds 1000 euros or their equivalent at the fixing (when the amount of the transfer is in a currency other than the euro)

The field is optional for transfers that do not fall into the two mandatory cases above.

BEN_CUST_ID_TYPE

The field represents the "Recipient Identifier Type", which applies only to legal entities. The permissible values are specified in a table (see ***). An identifier is entered only if the value BUS is specified in field BEN_CUST_LEGAL_STATUS. If the value in field BEN_CUST_LEGAL_STATUS, is IND, no value is entered in this line.

BEN_CUST_ID_NUMBER

The field represents the "Recipient Identification Code", meaning a unique alphanumeric reference code that identifies a legal entity according to the specified Recipient Identifier Type. An identifier is entered only if the value BUS is specified in field BEN_CUST_LEGAL_STATUS. If the value in field BEN_CUST_LEGAL_STATUS, is IND, no value is entered in this line.

Information on the currencies of the EU member states.

EU member state	Currency	member name
Austria	EUR	AT
Belgium	EUR	BE
Bulgaria	EUR	BG
Germany	EUR	DE
Greece	EUR	GR
Denmark	DKK	DK
Estonia	EUR	EE
Ireland	EUR	IE
Spain	EUR	ES
Italy	EUR	IT
Cyprus	EUR	CY
Latvia	EUR	LV
Lithuania	EUR	LT
Luxembourg	EUR	LU
Malta	EUR	MT
Netherlands	EUR	NL
Poland	PLN	PL
Portugal	EUR	PT
Romania	RON	RO
Slovakia	EUR	SK
Slovenia	EUR	SI
Hungary	HUF	HU
Finland	EUR	FI
France	EUR	FR
Croatia	EUR	HR
Czech Republic	CZK	CZ
Sweden	SEK	SE

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>
<UBVMC1>282</UBVMC1>
<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>
<UBVMC1>101</UBVMC1>
<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>  
<UBVMC1>282</UBVMC1>  
<ECON1>ИКОНОМИЧЕСКА СЪЩНОСТ</ECON1>  
<ECON2>НА ТРАНЗАКЦИЯТА</ECON2>  
<DECL30000>ДЕКЛАРАЦИЯ 15 000 евро</DECL30000>  
</PAYMENT>  
</PAYMENTS>
```