

Postbank

Formats of input mass payment files

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1. General description

- The files are containing two types of entries:
 - one general (title) entry with information regarding the payment type, payment initiator, date of entry, total amount, etc.;
 - numerous single entries including all the necessary data for the respective documents;
- All fields in the entry end with the symbol ";"
- The total number of the fields (ending with ";") should correspond to the number of fields in the respective payment format.
- The symbol ";" is to be entered even in cases when the respective field is not mandatory;
- All obligatory fields are to be filled in with correct data in accordance with the envisaged format.
- The following signs are used for the length of the fields to be specified:

Type	Meaning
N!	exactly N characters length
N	maximum length of N characters
N (M.K)	maximum length of N characters, of them M for the number and K for the decimal number

- The following signs are used for the type of the fields:

Type	Meaning
N	numeric field
C	letter-numeric field

- Allowed are symbols maintained by the licensed payment systems in the country and their instructions;
- The **decimal separator** should be "." (point);
- It is obligatory that the decimal separator and the fraction are entered in the fields.

The following types of files can be processed:

2. Credit transfers type

Mass payment of **credit transfer** type. Purpose – payments between customers who do NOT dispose of budget loans and are NOT administrators of public receivables. It is used for the payment of remunerations, payments to suppliers, etc.

Fields of the general (title) payment entry:

Number	Content	Size	Type	Note	Obligatory
1	OMP	3!	C	Enter 'OMP'	yes
2	Type of mass payment	2!	C	DP - Credit transfer	yes
3	Date of creating the file	8!	N	Format (yyyymmdd)	yes
4	BIC of the bank's ordering party	8!	C		yes
5	IBAN of ordering party	22!	C		yes
6	Name of ordering party	35	C		yes
7	Currency	3!	C	National currency - BGN	yes
8	Amount	16 (13.2)	N	Total amount of the mass payment	yes
9	Number of rows	6	N	Number of single entries	yes
10	Control code	7	C	Not maintained	no

Fields of the single payment entries:

Number	Content	Size	Type	Note	Obligatory
1	Type of mass payment	2!	C	DP - Credit transfer	yes
2	Name of beneficiary	35	C		yes
3	BIC of beneficiary's bank	8!	C		no
4	IBAN of beneficiary	22!	C		yes
5	Name of beneficiary's bank	35	C		yes
6	Amount	13 (10.2)	N		yes

7	Details of payment	70	C		yes
8	Document type	12	C	Not maintained (old 311, 411..)	no
9	Payment system	6	C	Possible values 'БИСЕРА'(BISERA) or 'РИНГС'(RINGS), written in Cyrillic	no
10	Fees	3	N	Enter '002'(shared)	no
11	Date of execution	8!	N	Format (yyyymmdd)	no

Control, values by default and special characteristics:

- Field 'Date of creating the file'(3) in the general entry is to be smaller or equal to the current accounting date;
- The field "BIC of beneficiary's bank" is not obligatory. In case you fill in the BIC code, please keep in mind that for transfers to non-bank financial institutions it is necessary to submit the BIC code of the respective non-bank institution.
- Field "Date of execution"(11) in the single entries is not mandatory. In case it is entered it is supposed to be bigger or equal to the current accounting date;
- If the non-obligatory fields are not filled in, the values by default will be loaded as follows:
 - for "Payment system"(9) – БИСЕРА (BISERA); for single payments bigger and equal to 100 000.00 BGN – РИНГС(RINGS);
 - for „Fees"(10) – 002 "Shared fees";
 - for "Date of execution"(11) – current accounting date;

Example:

OMP;DP;111111111;BPBIBGSF;BG??BPBI????????????;TEST;BGN; 100.00; 1; ; DP;TEST;;BG??BPBI????????????;Postbank;2000.00;TEST; 311; БИСЕРА; 002;;

3. Credit transfers for salaries

Mass payment of **credit transfer** type. Purpose – payments between customers who do NOT dispose of budget loans and are NOT administrators of public receivables.

Fields of the general (title) payment entry:

Number	Content	Size	Type	Note	Obligatory
1	OMP	3!	C	Enter 'OMP'	yes
2	Type of mass payment	2!	C	DP - Credit transfer	yes
3	Date of creating the file	8!	N	Format (yyyymmdd)	yes
4	BIC of the bank's ordering party	8!	C		yes

5	IBAN of ordering party	22!	C		yes
6	Name of ordering party	35	C		yes
7	Currency	3!	C	National currency -BGN	yes
8	Amount	16 (13.2)	N	Total amount of the mass payment	yes
9	Number of rows	6	N	Number of single entries	yes
10	Control code	7	C	Not maintained	no

Fields of the single payment entries:

Number	Content	Size	Type	Note	Obligatory
1	Type of mass payment	2!	C	DP - Credit transfer	yes
2	Name of beneficiary	35	C		yes
3	BIC of beneficiary's bank	8!	C		no
4	IBAN of beneficiary	22!	C		yes
5	Name of beneficiary's bank	35	C		yes
6	Amount	13 (10.2)	N		yes
7	Details of payment	70	C		yes
8	Document type	12	C	Not maintained (old 311, 411..)	no
9	Payment system	6	C	Possible values 'БИСЕРА' (BISERA) or 'РИНГС' (RINGS), written in Cyrillic	no
10	Fees	3	N	Enter '002'(shared)	no
11	Date of execution	8!	N	Format (yyyymmdd)	no
12	EGN of beneficiary	10	N	Enter EGN of beneficiary. It should correspond to the beneficiary's IBAN	

Control, values by default and special characteristics:

- The correspondence between the entered code after the code word "EGN" and the account holder's data available in the database as a result of the single entry is to be

monitored if the field "reasons for payment" begins with the code word "EGN". The monitoring is valid only for intrabank payments (within the system of Postbank);

- Field 'Date of creating the file'(3) in the general entry is to be smaller or equal to the current accounting date;
- The field "BIC of beneficiary's bank" is not obligatory. In case you fill in the BIC code, please keep in mind that for transfers to non-bank financial institutions it is necessary to submit the BIC code of the respective non-bank institution.
- Field "Date of execution"(11) in the single entries is not mandatory. In case it is entered it is supposed to be bigger or equal to the current accounting date;
- If the non-obligatory fields are not filled in, the values by default will be loaded as follows:
 - for "Payment system"(9) – БИСЕРА (BISERA); for single payments bigger and equal to 100 000.00 BGN – РИНС (RINGS);
 - for „Fees"(10) – 002 "Shared fees";
 - for "Date of execution"(11) – current accounting date;

Example:

With entered 'EGN'

```
OMP;DP;20181112;BPBIBGSF;BG??BPBI????????????;TEST;BGN;100.00;1;;
DP;TEST;;BG??BPBI????????????;POSTBANK;100.00;TEST
TRANSFER;311;БИСЕРА;002;;????????????;
```

Without entered 'EGN'

```
OMP;DP;11111111;BPBIBGSF; BG??BPBI????????????;TEST;BGN;100.00;1;;
DP;TEST;; BG??BPBI????????????;POSTBANK;100.00;TEST
TRANSFER;311;БИСЕРА;002;;;
```

4. Direct debits type

Mass payment of **direct debit** type. Purpose – payments between customers who do NOT dispose of budget loans and are NOT administrators of public receivables. It is used for initiation of direct debit request.

Fields of the general (title) payment entry:

Number	Content	Size	Type	Note	Obligatory
1	OMP	3!	C		yes
2	Type of mass payment	2!	C	NI – direct debit	yes
3	Date of creating the file	8!	N	Format (yyyymmdd)	yes
4	BIC of the bank's ordering party	8!	C		yes
5	IBAN of ordering party	22!	C		yes

6	Name of ordering party	35	C		yes
7	Currency of payment	3!	C	National currency -BGN	yes
8	Amount	16 (13.2)	N	Total amount of the mass payment	yes
9	Number of rows	6	N	Number of single entries	yes
10	Control code	7	C	Not maintained	

Fields of the single payment entries:

Number	Content	Size	Type	Note	Obligatory
1	Type of mass payment	2!	C	NI – direct debit	yes
2	Name of beneficiary	35	C		yes
3	BIC of beneficiary's bank	8!	C		no
4	IBAN of beneficiary	22!	C		yes
5	Name of beneficiary's bank	35	C		yes
6	Amount	13 (10.2)	N		yes
7	Details of payment	70	C		yes
8	Document type	12	C	Not maintained (old 311,411..)	no
9	Payment system	6	C	Possible values 'БИСЕРА'(BISERA) or 'РИНГС'(RINGS), written in Cyrillic	no
10	Fees	3	N	Enter '002''(shared)	no
11	Date of execution	8!	N	Format (yyyymmdd)	no

Control, values by default and special characteristics:

- Field 'Date of creating the file'(3) in the general entry is to be smaller or equal to the current accounting date;
- The field "BIC of beneficiary's bank" is not obligatory. In case you fill in the BIC code, please keep in mind that for transfers to non-bank financial institutions it is necessary to submit the BIC code of the respective non-bank institution.
- Field "Date of execution"(11) in the single entries is not mandatory. In case it is entered it is supposed to be bigger or equal to the current accounting date;
- If the non-obligatory fields are not filled in, the values by default will be loaded as follows:
 - for "Payment system"(9) – БИСЕРА (BISERA); for single payments bigger and equal to 100 000.00 BGN – РИНГС (RINGS);

- for „Fees”(10) – 002 “Shared fees”;
- for “Date of execution”(11) – current accounting date;

If the mass payment is used for import of documents “direct debit” to the National Insurance Institute, the field “Reasons for payment” is to be structured in line with Instructions 03-2006 “Drafting of payments documents”;

Example:

OMP;NI;111111111;BPBIBGSF; BG??BPBI?????????????; TEST; BGN; 500.00; 1;;
 NI; TEST;; BG??BPBI?????????????; POSTBANK; 500.00;TEST;;БИСЕРА;;;

5. Payment to/from budget type

Mass payment of **payment from/to budget** type.

Purpose:

- payments to accounts of administrators of public receivables (accounts with identifier beginning with 8) – taxes, fees, fines, etc.;
- payments from the accounts of administrators of public receivables (accounts with identifier beginning with 8);
- payments from accounts of persons who dispose of budget credits (accounts with identifier beginning with 3), which are NOT executed via SEBRA;

Fields of the general (title) payment entry:

Number	Content	Size	Type	Note	Obligatory
1	OBP	3!	C	Enter ‘OBP’	yes
2	BP	2!	C		yes
3	Date of creating the file	8!	N	Format (yyyymmdd)	yes
4	BIC of the bank’s ordering party	8!	C		yes
5	IBAN of ordering party	22!	C		yes
6	Code for type of payment	6	N		no
7	Name of ordering party	35	C		yes
8	Currency of payment	3!	C	National currency -BGN	yes
9	Amount	16 (13.2)	N	Total amount of the mass payment	yes
10	Number of rows	6	N	Number of single entries	yes
11	Control code	7	C	Not maintained	no

Fields of the single payment entries:

Number	Content	Size	Type	Note	Obligatory
1	Type of mass payment	2!	C	BP – transfers to/from budget	yes
2	Name of beneficiary	35	C		yes
3	BIC of beneficiary's bank	8!	C		no
4	IBAN of beneficiary	22!	C		yes
5	Code for type of payment	6	N		no
6	Name of beneficiary's bank	35	C		yes
7	Amount	13	N		yes
8	Details of payment	70	C		yes
9	Document type	12	C	Not maintained (old 313)	no
10	Document type and number	18	C	Type – 1 position; number -17 positions	yes
11	Document's issue date	8!	N	Format (yyyymmdd)	no
12	Start of a period	8!	N	Format (yyyymmdd)	no
13	End of a period	8!	N	Format (yyyymmdd)	no
14	BULSTAT of liable party	13	N	Correct BULSTAT or 0 (zero)	yes
15	EGN of liable party	10	N	Correct EGN or 0 (zero)	no
16	PNF of liable party	10	N	Correct PNF or 0 (zero)	no
17	Name of liable party	35	C		yes
18	Payment system	6	C	Possible values 'БИСЕРА'(BISERA) or 'РИНГС'(RINGS), written in Cyrillic	no
19	Fees	3	N	Entered 002 (shared)	no
20	Date of execution	8!	N	Format (yyyymmdd)	no

Control, values by default and special characteristics:

- Field 'Date of creating the file'(3) in the general entry is to be smaller or equal to the current accounting date;
- The field "BIC of beneficiary's bank" is not obligatory. In case you fill in the BIC code, please keep in mind that for transfers to non-bank financial institutions it is necessary to submit the BIC code of the respective non-bank institution.

- Field “Date of execution”(20) in the single entries is not mandatory. In case it is entered the date is supposed to be bigger or equal to the current accounting date;
- If the non-obligatory fields are not filled in, the values by default will be loaded as follows:
 - for “Payment system”(9) – БИСЕРА (BISERA); for single payments bigger and equal to 100 000.00 BGN – РИИГС (RINGS);
 - for „Fees”(10) – 002 “Shared fees”;
 - for “Date of execution”(11) – current accounting date;
- The field “Document type and number”(10) is to be entered with one position at least (documents type);
- When there are entered values 2, 3 or 6 in the “Documents type”(10) field, it is obligatory to enter the document number and date;
- When there are entered values 1, 2, 4 or 5 in the “Documents type”(10) field, it is obligatory to enter “Start of a period”(12) and “End of a period”(13) fields;
- The date entered in the “Start of a period”(12) field is to be smaller or equal to the date entered in the “End of a period”(13) filed;
- It is obligatory to enter information in one of the fields BULSTAT, EGN or PNF. The fields EGN and PNF are alternative – at least one of them is to be filled in;
- The fields “Code for type of payment” (both in title and single entries) are to be filled in by all means and only in case of an IBAN whose identifier begins in 8. The fields “Code for type of payment” (both in title and single entries) are to be filled in with the admissible codes according to the IBAN identifier.

Example:

OBP;BP;111111111;BPBIBGSF;BG??BPBI????????????;000000;TEST;BGN;500.00;1;;
 BP;TEST;;BG??BPBI????????????;443400;POSTBANK;500.00;TEST;313;9;20160430;2
 0180101;20181231;121212121;0;0;TEST;БИСЕРА;002;;

6. Budget transfers (SEBRA) type

Mass payment of **budget payment orders** type. Purpose – for payments from budget enterprises included in SEBRA.

Fields of the general (title) payment entry:

Number	Content	Size	Type	Note	Obligatory
1	OBP	3!	C	OBP	yes
2	Type of mass payment	2!	C	SP – budget payments (SEBRA)	yes
3	Date of creating file	8!	N	Format (yyyymmdd)	yes
4	BIC of the bank’s ordering party	8!	C		yes
5	Code of the party that disposes with the budget	10	N		yes

6	Name of ordering party	22	C		yes
7	Currency of payment	3!	C	National currency - BGN	yes
8	Amount	16 (13.2)	N	Total amount of mass payment	yes
9	Number of rows	6	N	Number of single entries	yes
10	Control code	7	C	Not maintained	no

Fields of the single payment entries:

Number	Content	Size	Type	Note	Obligatory
1	Type of mass payment	2!	C	SP – budget payment (SEBRA)	yes
2	Name of beneficiary	26	C		yes
3	BIC of beneficiary's bank	8!	C		no
4	IBAN of beneficiary	22!	C		yes
5	Code for type of payment	6!	N		no
6	Name of beneficiary's bank	20	C		yes
7	Amount	13 (10.2)	N		yes
8	Details of payment	52	C		yes
9	Type of payment in SEBRA	6	N	2 or 6 positions are to be entered in accordance with the instructions of MF	yes
10	Activity code	4	C	Company's activity code. Not controlled by the bank.	no
11	Date of execution	8!	N	Format (yyyymmdd)	no

Control, values by default and special characteristics:

- Field 'Date of creating the file'(3) in the general entry is to be bigger or equal to the current accounting date;
- The field "BIC of beneficiary's bank" is not obligatory. In case you fill in the BIC code, please keep in mind that for transfers to non-bank financial institutions it is necessary to submit the BIC code of the respective non-bank institution.

- Field "Date of execution"(20) in the single entries is not mandatory. In case it is entered the date is supposed to be bigger or equal to the current accounting date;
- The fields "Code for type of payment"(5) (both in title and single entries) are to be filled in by all means and only in case of an IBAN whose identifier begins in 8; to be filled in with the admissible codes according to the IBAN identifier;

Example:

OBP;SP;111111111; BG??BPBI?????????;TEST;BGN;2000.00;1;;
SP;TEST;;BG??BPBI?????????;;POSTBANK;2000.00;TEST;000001;;;