

## Additional Optional Service applied in Slovakia to SEPA Credit Transfer (SCT)

The banking community in Slovakia supports the continuity of the Slovakian specific symbols for payment identification for SEPA Credit Transfers end-to-end by means of specific data usage rules.

### Description:

For the reconciliation of payments adequate symbols are provided and must be transferred end-to-end (i.e. from the Originator to the Receiver). Up to three payment symbols are used:

- (1) **Variable symbol** carries payment reference information - used for matching the payment to credit, contract, payer, etc.; numeric, up to 10 digits - coding / VSnnnnnnnnnn
- (2) **Specific symbol** is used by some institutions for further classification of incoming payments; numeric, up to 10 digits – coding /SSnnnnnnnnnn.
- (3) **Constant symbol** carries payment purpose information. Used for payment purpose classification mostly by Public Sector institutions; numeric, up to 4 digits, coding / KSnnnn.

The banking community in Slovakia supports the continuity of this national standard from legacy payments to SEPA payments.

### Specification:

Final specification and recommendation of the use of SK payment symbols within SEPA: Symbols will be placed into the End-to-End-Identification field (called Originator's Reference):

**Syntax: "/VS[N10]/SS[N10]/KS[N4]"**

**/VS[N10] - variable symbol, up to ten digits, numeric**

**/SS[N10] - specific symbol, up to ten digits, numeric**

**/KS[N4] - constant symbol, up to four digits, numeric**

### Examples:

SS not used: <EndToEndId>/VS012345/SS/KS0308</EndToEndId>

All symbols used: <EndToEndId>/VS012345/SS123/KS308</EndToEndId>

SS and KS not used: <EndToEndId>/VS012345/SS/KS</EndToEndId>

In the event that no reference was given, 'NOTPROVIDED' must be used.