Payment messages

Payments to the State Treasury

Payments in euro to the State administration to be settled in the RTGS component of the Target Services must be addressed to BIC code BITAITRRXXX, using as Creditor Agent the following BIC codes:

- BITAITRRDEL for payments concerning "Delega Unica". For this type of payments, the IBAN to be credited is IT88A0100003221000000000001. Further information on tax payments can be found on the Fiscal Agency website (www.agenziaentrate.gov.it);
- BITAITRRENT for payments consisting in "Entrate di Tesoreria", i.e. all payments directed to the budget item allocations and off-budget accounts, other than the "Delega Unica" payments. These payments must be sent preferably via the SEPA Clearing and Settlement Mechanisms in which the Bank of Italy (BITAITRRXXX) is reachable. In the event of payments of significant amounts or if it is impossible to make use of SEPA transfers, these payments can however be exceptionally settled in the RTGS component of the Target Services. The specific IBAN codes to be credited according to the expenditure item are published on the website of the Ministry of Economy and Finance - State General Accounting Department.

Payment messages sent to the RTGS component of the TARGET Services must comply with the following format:

pacs.008 Tag	Compilation instructions
AppHdr/To/FIId/FinInstnId/BICFI	BITAITRRXXX in case of both "Delega Unica" and "Entrate di Tesoreria"
/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	For "Delega Unica" the first 11 positions (format 11n) shall contain the reference code used in record V38 of the report sent to the Fiscal Agency
FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	BITAITRRXXX in case of both "Delega Unica" and "Entrate di Tesoreria"
FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	For "Entrate di Tesoreria" it is mandatory to insert the identification of the ordering party; For "Delega Unica" it is mandatory to insert the name of the party holding the agreement In particular when the tag FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp/Prtry is "48x" it is mandatory to insert the name of the "concessionario della riscossione".
FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/AdrLine	For "Entrate di Tesoreria" it is mandatory to insert the address of the ordering party; For "Delega Unica" it is mandatory to insert the address of the party holding the agreement
FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBAN	For "Entrate di Tesoreria" it is mandatory to insert the IBAN of the ordering party. For Delega Unica, if the tag FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp/Prtry is "19x", then it is optional to insert the l'IBAN of the account of the Bank that arranges the payment.
FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/Othr/Id	For Delega Unica if the tag FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp/Prtry is "48x", then it is mandatory to insert the "codice versante" of the "concessionario della riscossione".

FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	For "Delega Unica" it is mandatory to insert the BIC of the party holding the agreement. For "Entrate di Tesoreria" it is mandatory to insert the BIC of the debtor bank
FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt /FinInstnId/BICFI	BITAITRRDEL in case of "Delega Unica", BITAITRRENT in case of "Entrate di Tesoreria".
FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	In case of both "Delega Unica" and "Entrate di Tesoreria" it is mandatory to insert: BANCADITALIA
FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/IBAN	1) In case of " Delega Unica" insert: IT88A0100003221000000000001 2) In case of "Entrate di Tesoreria" insert the appropriate IBAN from the State General Accounting Department website
FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Ustrd	**In case of "Delega Unica "** it is mandatory to use one of the following "codewords": /VEUNORD/[15n] (the codeword can be followed by the information of the additional amount in euro cents to be paid later) /VEUNCOM/DDMMYY (the codeword must be followed by DDMMYY which identifies the settlement date of the original credit transfer to which the compensatory transfer refers) /VEUNANT/ DDMMYY /15n (the codeword must be followed by DDMMYY which identifies the settlement date of the final credit transfer and the relative amount) /VEUNI24/ (see document "Rete Interbancaria Versamenti unificati Standard per Banche") Please be infomed that all and only the information requested must be reported without further changes or additions. **For "Entrate di Tesoreria"** it is mandatory to insert in the following order: (see circular ABI SERIE TECNICA N. 35/2013 - MIGRATION TO SEPA CREDIT TRANSFER (SCT) and subsequent updates and AGID guidelines relating to the implementation specifications of the identification codes for payment, transfer and reporting, Annex A): - Debit date/ at-the-counter payment (6 characters in ddmmyy format); - Separator "+" (1 character); - Fiscal code / VAT number of the debtor (16 characters); - Separator "+" (1 character); - Reason of the transfer (49 characters)[1]; - Separator "+" (1 character); - *Code identifying the payer (*10 characters); - Separator "+" (1 character); - Name and surname / company name of the debtor (26 characters), if different from the sender. Please note that, except for the information about the debit date/ payment date -which must always be present - , in case one (or more) of the other information listed above is not provided by the debtor, two consecutive separators (++) must be reported.

---

[1] Within this 49-character string, the first two characters will be valued with the value of the province, followed by a separator character; therefore, the actual description of the reason underlying the payment is reduced to 46 characters.

FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp/Prtry	For "Delega Unica", "48X" must be indicated if the payment is made by the Bank on behalf of "concessionario della riscossione", "19X" if it is made by a the Bank itself or on behalf of another bank.

Please note that any payment sent to RTGS not in line with the formalities detailed above will be returned to the sender.

Payments from the State Treasury

The pacs.008 message relating to payments made by the State Treasury settled in the RTGS component uses the following BICs (in the FIToFICstmrCdtTrf / CdtTrfTxInf / DbtrAgt / FinInstnId / BICFI field):

• BITAITRRUSC for payments ordered by the local branches of Central Administrations

• BITAITRRMAN for "Mandato informatico" payments to non-resident customers (payments ordered by Central Administrations)

Should these payments be returned, operators must use the pacs.004 message compiled in compliance with the following instructions:

pacs.004 Tags	Instructions for compilation (this information is useful for the correct processing of the message by Banca d'Italia, but is not exhaustive for filling in the message)
AppHdr/To/FIId/FinInstnId/BICFI	BITAITRRXXX
PmtRtr/TxInf/InstdAgt/FinInstnId/BICFI	BITAITRRXXX
PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgId	BizMsgIdr of the original pacs.008
PmtRtr/TxInf/RtrChain/CdtrAgt/FinInstnId/BICFI	BITAITRRMAN or BITAITRRUSC
PmtRtr/TxInf/RtrRsnInf/AddtlInf	Reason for return

Returns of payments to the State Treasury via SEPA, should be made by Return Transfer (SCT Message PACS.004). Please refer to the EPC Rulebook for more information.

Finally, please refer to the current legislation concerning payments to the treasury via credit transfer (Treasury service functions and instruments) for information about the regulatory context relating to payments to state administrations.