

*[Annex no.1 repealed by the Decision of the EB of the NBM no.158 of 16.06.2016, Official Monitor of the Republic of Moldova no.184-192/01.07.2016, Article 1151]*

## **Annex no.2 to the Regulation on credit transfer**

### **Elements of the payment order used for credit transfer in national currency**

#### ***I. Mandatory:***

1. Name of the payment document.
2. Type of the payment document no.1.
3. Payment order number, maximum 10 symbols.
4. Payment order date of issue (day and year in figures, the month in letters).
5. Amount in figures, maximum 15 symbols, followed by the amount expressed in words, maximum 150 symbols.
6. Name/first and last name of the payer/beneficiary as in the document certifying its registration / his or her identity, indicating the category of resident / non-resident of the payer / beneficiary under the foreign exchange legislation, maximum 105 symbols.
7. IBAN code of the payer / beneficiary, maximum 24 symbols. If the payment services user is served by a non-bank payment service provider, the respective user shall indicate the IBAN code of the non-bank payment service provider assigned by the bank for payment service provision.

*[Item 7 amended by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*

*[Item 7 amended by the Decision of the EB of the NBM no.158 of 16.06.2016, Official Monitor of the Republic of Moldova no.184-192/01.07.2016, Article 1151]*

8.

*[Item 8 excluded by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*

9. Payer's fiscal code, respectively beneficiary's fiscal code, maximum 13 symbols, as appropriate, slash the subdivision code of the payer/beneficiary for which it is paid to the administrative-territorial unit budget, allocated by the Main State Tax Inspectorate, maximum 4 symbols, in total maximum 18 symbols. If the payer/beneficiary is a non-resident person without fiscal code, the respective cell shall not be filled in.

10. =

*[Item 10 excluded by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*

11. .

*[Item 11 amended by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*

*[Item 11 excluded by the Decision of the EB of the NBM no.158 of 16.06.2016, Official Monitor of the Republic of Moldova no.184-192/01.07.2016, Article 1151]*

12. Purpose of payment - to indicate the purpose of payment/transfer and to refer to relevant documents upon which the payment / transfer is made, and in the case where the user of payment services is served by a non-bank payment service provider, it shall be also indicated the beneficiary of transfer and the number of its payment account or IBAN code, maximum 210 symbols.

*[Item 12 amended by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*

*[Item 12 amended by the Decision of the EB of the NBM no.158 of 16.06.2016, Official Monitor of the Republic of Moldova no.184-192/01.07.2016, Article 1151]*

13. Type of transfer, indicating the ordinary/urgent transfer type.

14. Issuer's notes – to apply signature(s) of persons with signature right and, where necessary (if the issuer has the stamp), issuer's stamp; in case of a payment order prepared and transmitted electronically, the electronic authentication of the payment document shall be performed in accordance with the contract conditions and legislation in force.

15. Date of execution - to be completed by the payment service provider when conducting ordinary or urgent credit transfers. In case of credit transfers executed at a future date of payment, the date of execution thereof to be given by the payment service provider in the immediate vicinity of the respective cell.

16. Paying provider's notes - to apply on all the copies of the involved parties, the signature and stamp of the payment service provider regarding the acceptance or refusal of the payment order, to specify the code of transaction (maximum 3 symbols) in accordance with the Regulation on automated interbank payments system, approved by the Decision of the Council of Administration of the National Bank of Moldova no.53 of March 2, 2006 (Official Monitor of the Republic of Moldova, 2006, 39- 42, art.144) and date of receiving the payment order; in case of an electronically transmitted payment order to indicate the date/time of electronic transaction execution and the type of remote banking system or other electronic systems, as in accordance with the provisions of the normative acts of the National Bank of Moldova.

***II. Optional:***

Name of paying provider / beneficiary provider, maximum 105 symbols.

*[Item II inserted by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*

*[Annex no.2 amended by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*

**Elements included in the payment order used for  
credit transfers in foreign currency**

**I. Compulsory:**

1. Name of payment document.
2. Payment order number, date, month, year of issue. The number, date, and year shall be indicated in figures, the month - in letters.
3. Paying provider name and code.
4. Name/first and last name of the payer; if the payer is an individual who does not practice an entrepreneurial activity or other activity, it shall be additionally be indicated the ID, its series and number, name of the institution that issued the ID, date, month and the year of the issuance.
5. Payer's fiscal code, if the payer is a non-resident person and does not have a fiscal code, the respective cell shall not be completed.
6. Payer's status: resident / non-resident, in accordance with the foreign exchange legislation.
7. IBAN code and the payer's address. In the case where the user of payment service provider is served by a non-bank payment service provider, the respective user shall indicate the IBAN code of the non-bank payment service provider assigned by the bank for the provision of payment services.

*[Item 7 amended by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*

8. Amount indicated in figures.
9. Amount indicated in letters.
10. Name and alphabetical code of the foreign currency.
11. Name of the beneficiary provider.
12. Name/first and last name of the beneficiary.
13. Beneficiary status: resident/non-resident, in accordance with the foreign exchange legislation.
14. Upon a national credit transfer in foreign currency, it shall be indicated the IBAN code, city and country of the beneficiary. In case of an international credit transfer in foreign currency to a beneficiary that has an IBAN code, the IBAN code, city and country of beneficiary shall be indicated.

*[Item 14 amended by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*

*[Item 14 amended by the Decision of the EB of the NBM no.158 of 16.06.2016, Official Monitor of the Republic of Moldova no.184-192/01.07.2016, Article 1151]*

15. Purpose of payment - to indicate the purpose of the payment / transfer and to refer to relevant documents upon which the payment / transfer is made.

16. Operation code that shall be completed according to Annex no. 4 "Classifier of payment transactions" of the Regulation on the Balance of Payments Data Reporting, approved by the Decision of the Council of Administration of the National Bank of Moldova no.61 of 11 September 1997 (republished in the Official Monitor of the Republic of Moldova, 2006, no.5-8).

17. The responsible for the payment of commission.

18. Issuer's notes – to apply the signature(s) of persons with signature right and, where necessary (if the issuer has the stamp), issuer's stamp; in case of the payment order prepared and transmitted electronically, the electronic authentication of the payment document shall be performed in accordance with the contract conditions and legislation in force.

19. Paying provider notes - to apply the signature and stamp of the payment service provider regarding the acceptance or refusal of payment orders; in case of an electronically transmitted payment order to indicate the date/time of electronic transaction execution and the type of remote banking system or other electronic system, in accordance with the provisions of the normative acts of the National Bank of Moldova. In case of credit transfers executed at a future date of payment, the date of execution thereof to be indicated. In the case where the payer is served by a non-bank payment service provider, it shall be also indicated the beneficiary of the transfer and the number of its payment account or IBAN code. The manner of indicating the date of execution to be agreed between the payer and provider.

*[Item 19 amended by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*

*[Item 19 amended by the Decision of the EB of the NBM no.158 of 16.06.2016, Official Monitor of the Republic of Moldova no.184-192/01.07.2016, Article 1151]*

20. Settlement data of credit transfer – shall be completed by the paying provider.

21. Reference number of the credit transfer of the paying provider - shall be completed by the paying provider.

## **II. Optional**

1. Beneficiary provider's account number and address.

2. Country code, the country code of the non-resident partner to be indicated in accordance with the normative acts in force.

3. Name of the intermediary provider.

4. Other elements established by the paying provider.

*[Annex no.3 amended by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*

### **Check code calculation and IBAN code verification method**

#### **1. Check code calculation method**

In order to demonstrate the check code calculation method, it shall be used the IBAN code example "MDxxAA123456789012345678" and MOD 97-10 algorithm.

Preliminary step: It is formed the IBAN code, consisting of the country code - "MD", followed by check digits "xx", which are substituted by "00", the bank identifier "AA" and BBAN code consisting of 18 characters.

Result: MD00AA123456789012345678

Step 1. The first 4 characters (the country code and characters "00") are transferred to the right side of the IBAN code.

Result: AA123456789012345678MD00

Step 2. The letters are converted into numbers, according to the conversion table below:

<b>A=10</b>	<b>G=16</b>	<b>M=22</b>	<b>S=28</b>	<b>Y=34</b>
<b>B=11</b>	<b>H=17</b>	<b>N=23</b>	<b>T=29</b>	<b>Z=35</b>
<b>C=12</b>	<b>I=18</b>	<b>O=24</b>	<b>U=30</b>	
<b>D=13</b>	<b>J=19</b>	<b>P=25</b>	<b>V=31</b>	
<b>E=14</b>	<b>K=20</b>	<b>Q=26</b>	<b>W=32</b>	
<b>F=15</b>	<b>L=21</b>	<b>R=27</b>	<b>X=33</b>	

Result: 1010123456789012345678221300

Step 3. The result is divided by 97 and the quotient is calculated.

Result: The division quotient of the number 1010123456789012345678221300 divided by 97 is 10413643884422807687404343.

Step 4. The division quotient from step 3 is multiplied by 97.

Result:  $10413643884422807687404343 * 97 = 1010123456789012345678221271$ .

Step 5: From number obtained in step 2 is subtracted the result from step 4.

Result:  $1010123456789012345678221300 - 1010123456789012345678221271 = 29$ .

Step 6: The result of the subtraction in step 5 is subtracted from the number 98.

Result:  $98 - 29 = 69$

The result obtained in the last operation is the check code of the artificial IBAN code MDxxAA123456789012345678. If the result consists of a single digit, "0" shall be placed in front of it.

In this case the IBAN code is: MD69AA123456789012345678.

## 2. IBAN code validation method

In order to demonstrate the validation method of check code, it shall be used the IBAN code example "MD69AA123456789012345678" and MOD 97-10 algorithm.

Preliminary step: If the IBAN code is presented on paper, its format shall be converted into electronic format by deleting the separation spaces.

Example: MD69 AA12 3456 7890 1234 5678 becomes MD69AA123456789012345678.

Step 1: The first four characters (the country code and the check digits) are transferred to the right side of IBAN code.

Result: AA123456789012345678MD69.

Step 2: The letters are converted into numbers, according to the conversion table shown above.

Result: 1010123456789012345678221369.

Step 3. The result is divided by 97 and the quotient is calculated.

Result: The division quotient of number 1010123456789012345678221369 divided by 97 is 10413643884422807687404344.

Step 4: The quotient of division from step 3 is multiplied by 97.

Result:  $10413643884422807687404344 * 97 = 1010123456789012345678221368$ .

Step 5: From the number obtained in step 2 is subtracted the result from step 4.

Result:  $1010123456789012345678221369 - 1010123456789012345678221368 = 1$ . If the validation result is "1", the check digits "69" are considered validated and IBAN code may be accepted.

**Annex no.5  
to the Regulation on credit transfer**

<b>ORDIN DE PLATA</b> Nr. <input style="width:100px;" type="text"/>		<b>DATA EMITERII</b> <input style="width:150px;" type="text"/>	TIP. DOC. 1
<b>PLĂTIȚI</b> <input style="width:150px;" type="text"/> LEI <input style="width:150px;" type="text"/>			
<b>PLĂTITOR</b> <input style="width:350px;" type="text"/>		<b>CODUL IBAN</b> <input style="width:100px;" type="text"/>	
		<b>CODUL FISCAL</b> <input style="width:100px;" type="text"/>	
<b>PRESTATORUL PLĂTITOR</b> <input style="width:350px;" type="text"/>			
<b>BENEFICIAR</b> <input style="width:350px;" type="text"/>		<b>CODUL IBAN</b> <input style="width:100px;" type="text"/>	
		<b>CODUL FISCAL</b> <input style="width:100px;" type="text"/>	
<b>PRESTATORUL BENEFICIAR</b> <input style="width:350px;" type="text"/>			
<b>DESTINAȚIA PLĂȚII</b> <input style="width:350px;" type="text"/>		<b>TIPUL TRANSFERULUI</b> NORMAL/URGENT <input type="checkbox"/>	
		<div style="border: 1px solid black; border-radius: 50%; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">             L.Ș.           </div>	
<b>CODUL TRANZACȚIEI</b> <input style="width:50px;" type="text"/>	<b>DATA PRIMIRII</b> <input style="width:100px;" type="text"/>	<b>DATA EXECUTĂRII</b> <input style="width:100px;" type="text"/>	
		<b>SEMNĂTURILE EMITENTULUI</b>	
		<b>SEMNĂTURA PRESTATORULUI</b>	L.Ș.
<small>MOTIVUL REFUZULUI</small>			

*[Annex no.5 inserted by the Decision of the CA of the NBM no.56 of 05.03.2015, Official Monitor of the Republic of Moldova no.94-97/17.04.2015, Art.681]*