

## Submitting Credit Transfer Payment Files through the BOV 24x7 Internet Banking

Contents

Introduction..... 3

1. Uploading a SEPA Credit Transfer (SCT) Payment File..... 4

2. Upload Transaction File for other Credit Transfer Payment Files..... 6

3. Upload Offline Files (Unencrypted)..... 8

4. Download Payment Messages..... 10

5. Additional Important Information ..... 12

## Introduction

This document provides a guide to business customers who make use of BOV 24x7 Internet Banking to submit credit transfer payment files through SEPA (The Single Euro Payments Area). SEPA is a payment-integration initiative of the European Union for bank transfers denominated in euro which are based on the IBAN bank-account identification and the SWIFT-BIC bank identifier) and non-SEPA (Payments which are not within the European Union and could also be denominated in other currencies. .

The following options are available.

1. SEPA Credit Transfer (SCT) Payment Files submitted through the 'Upload files-Encrypted'<sup>1</sup> option. In the previous version of Internet Banking, this function was known as "Upload Transaction Files".
2. Other Credit Transfer Payment Files submitted through the 'Upload files-Encrypted'<sup>2</sup> option. In the previous version of Internet Banking, this function was known as "Upload Transaction Files".
3. Other Credit Transfer Payment Files submitted through the 'Upload files-Unencrypted'<sup>2</sup> option. In the previous version of Internet Banking, this function was known as "Offline File Upload".

In addition to the above, a section dedicated to conversion services is also included.

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<sup>1</sup> Encrypted information is converted into codes to prevent unauthorised access.

<sup>2</sup> Unencrypted information is not converted into codes and might allow unauthorised parties to access it.

## 1. Uploading a SEPA Credit Transfer (SCT) Payment File

A SEPA file is a file which includes payments in favour to other Banks within the SEPA zone, payments to other local banks in Malta as well as payments in favour of BOV accounts. The file name should be as follows:

File name: BOV\_YYYY-MM-DD-HHmmSSSSS\_XXXXXX.SCTE

### Where:

YYYY	Year
MM	Month
DD HH mm	Day Hour Minute
SSSSS	mille second
XXXXXX	This is a code given provided by Bank of Valletta which is also unique per each customer.
SCTE	SEPA Credit Transfer type file

The following is an example:

Example of file name where the code (Subscriber ID) is ABC001

Therefore the file name should be:

BOV\_2014-02-01-143030095\_ABC001.SCTE

In the above example the extension of the file is .SCTE. Files with the extension SCT are also accepted.

Kindly note that the file needs to be provided in an encrypted format zipped under Winzip version 9 or higher as per Bank of Valletta encryption methods.

.SCTE and SCT types can be uploaded through the 'Upload File – Encrypted' functionality.

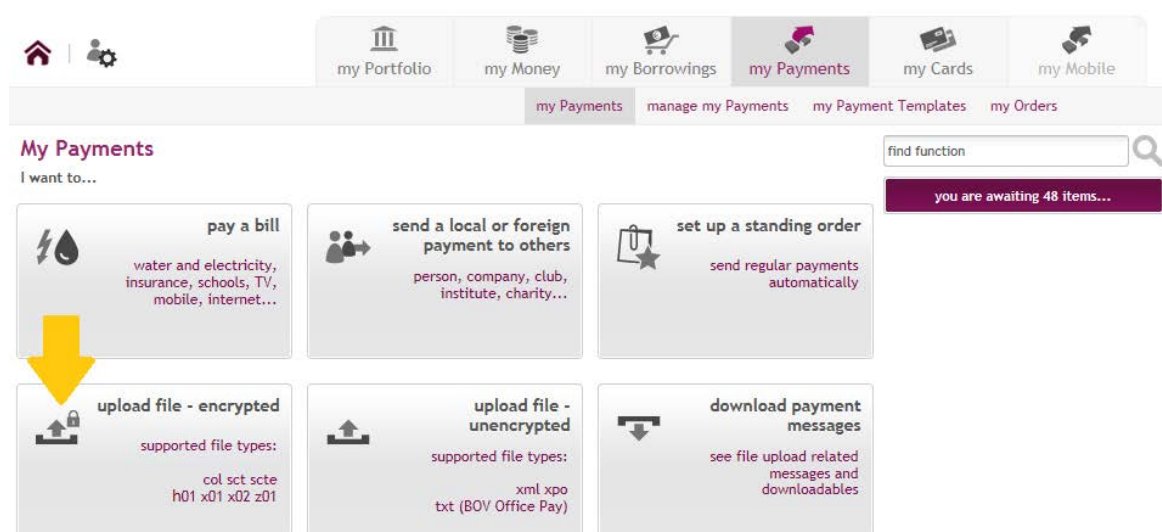


Figure 1

Figure 1 shows the function where one may upload encrypted file 'Upload File - Encrypted' after clicking on 'My Payments'.

After clicking on 'Upload File - Encrypted' the screen as shown in Figure 2 will appear.

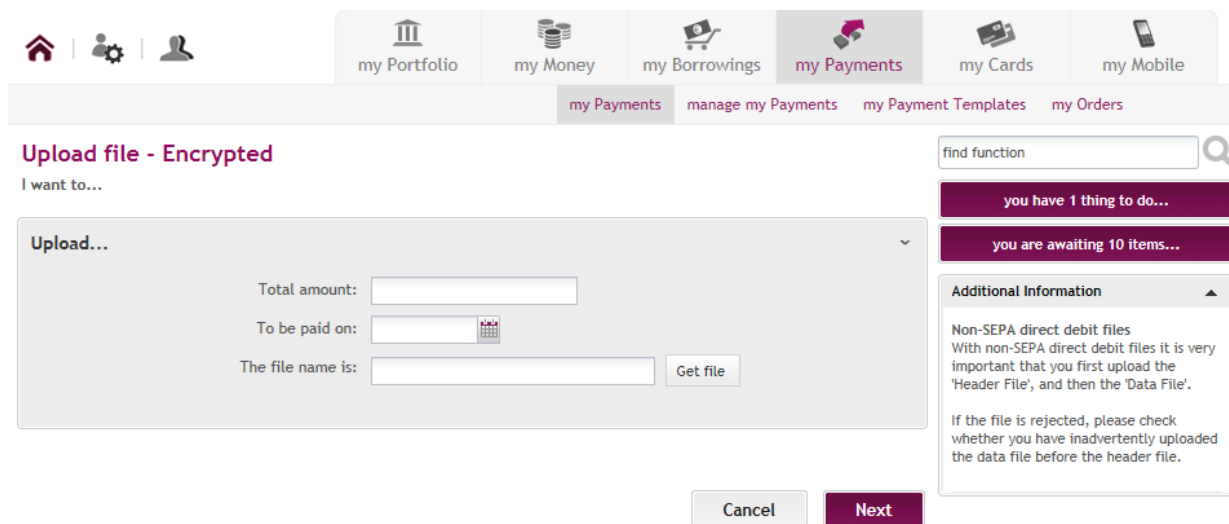


Figure 2

In the Upload screen one need to input the following details:

- The total amount:** This is the total amount of all the SEPA payments
- To be paid on:** This is the value date, the date on which beneficiary/ies receive/s funds
- The file name is:** By clicking on GET file, one may attach the SCTE or SCT file saved on the computer.

## 2. Upload Transaction File for other Credit Transfer Payment Files

Payment files having the following file names can be uploaded through the 'Upload Files - Encrypted' as per Figure 3.

- 22ABC001.COL
- 22ABC001.SCT
- 22ABC001.SCTE
- 22ABC001.X01
- 22ABC001.X02
- 22ABC001.Z01
- 22ABC001.H01

22 is a bank code provided by the Bank

ABC001 is an example of the code (subscriber ID) which is provided by the Bank.

.X01, .X02 and .Z01 are the types of files that are supported through this function. Other types of files allowed to be uploaded from this function are indicated on the function button which consist of: .col, .sct, .scte, .x01, .x02, .z01, .h01.

The screenshot shows the 'My Payments' section of the BOV online banking interface. At the top, there are navigation tabs: 'my Portfolio', 'my Money', 'my Borrowings', 'my Payments' (selected), 'my Cards', and 'my Mobile'. Below these are sub-tabs: 'my Payments', 'manage my Payments', 'my Payment Templates', and 'my Orders'. A search bar labeled 'find function' is on the right, with a notification below it stating 'you are awaiting 48 items...'. The main content area is titled 'My Payments' and 'I want to...'. It features six interactive cards:

- pay a bill**: water and electricity, insurance, schools, TV, mobile, internet...
- send a local or foreign payment to others**: person, company, club, institute, charity...
- set up a standing order**: send regular payments automatically
- upload file - encrypted**: supported file types: col sct scte h01 x01 x02 z01. This card is highlighted with a large yellow arrow pointing downwards.
- upload file - unencrypted**: supported file types: xml xpo txt (BOV Office Pay)
- download payment messages**: see file upload related messages and downloadables

Figure 3

To access this function one need to click on 'My Payments' and then click on 'Upload files-encrypted' as displayed in Figure 3 above.

**Upload file - Encrypted**  
I want to...

**Upload...**

Total amount:

To be paid on:

The file name is:

find function

you have 1 thing to do...

you are awaiting 10 items...

**Additional Information**

Non-SEPA direct debit files  
With non-SEPA direct debit files it is very important that you first upload the 'Header File', and then the 'Data File'.

If the file is rejected, please check whether you have inadvertently uploaded the data file before the header file.

Figure 4

When clicking on the 'Upload file - Encrypted' function, screen as displayed in Figure 4 appears. The following details will need to be completed:

- The total amount:** This is the total amount of all payments (hash value).
- To be paid on:** This is the value date, the date on which beneficiary/ies receive/s funds.
- The file name is:** By clicking on GET file, one may attach the file saved on the computer.



### 3. Upload Offline Files (Unencrypted)

Unencrypted files having the following file names can be uploaded through the 'Upload File – Unencrypted' function.

- 22ABC001.xml
- 22ABC001.xpo
- 22ABC001.txt

22 is a bank code provided by the Bank

ABC001 is an example of the code (subscriber ID) which is provided by the Bank.

.xml, .xpo, .txt are the types of files that are supported through this function. The types of files allowed to be uploaded from this function are indicated on the function button which consist of: .xml, .xpo, .txt

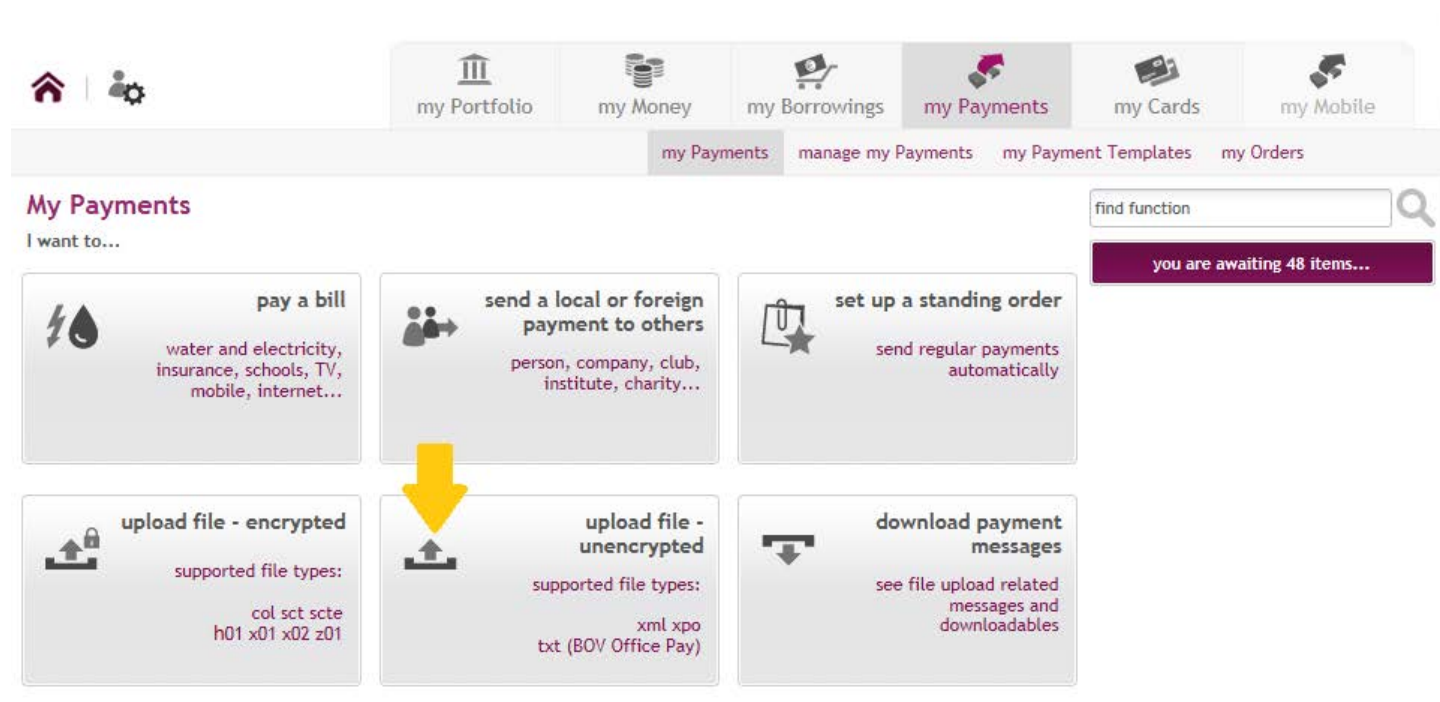


Figure 5

When clicking on the 'Upload file - unencrypted' function, screen as displayed in Figure 5 appears.

The following details will need to be completed as shown in Figure 6 below:

**The file name is:** One need to the file saved on the computer.

**Payment is to be made on:** This is the value date, the date on which beneficiary/ies receive/s funds.

**The total amount:** This is the total amount of all payment together. Currency is not to be inputted.



## Upload file - Unencrypted

I want to...

Figure 6

The following details will need to be completed as shown in Figure 6 above:

**Process SEPA Payments as one single withdrawal:** (available for files with extension .txt): This option may be used for payments in all currencies in favour of BOV and all SEPA payments. One may need one debit transaction to be posted against each credit transaction or one debit transaction, with the total amount uploaded against several deposits.

**The withdrawal account is:** Source account for payments (with file extension .txt): The debit account number needs to be selected.

**The Subscriber's ID for this upload is:** This field will be shown in the drop down list. This account cannot be set as both to sign.

**Conversion Services (displayed in case of files with extension .txt and .xml):** One may have the option to convert payment file to SEPA format and send to Bank for processing or to convert payment files to SEPA but channel the processing through another bank.

### What is Conversion Services?

Until one is fully migrated to SEPA, BOV offers a value-added interim solution that helps one's company to process SEPA bundled payments. This means that Bank of Valletta is able to convert the legacy payment format to the SEPA XML format. This will help to make and process payments successfully and provides the necessary time required to adjust to these changes, as the ultimate objective is that of migrating to SEPA.

#### 4. Download Payment Messages

Download Payment Messages function as indicated in Figure 7 is available through my Payments and is displayed as one of the sub menu.

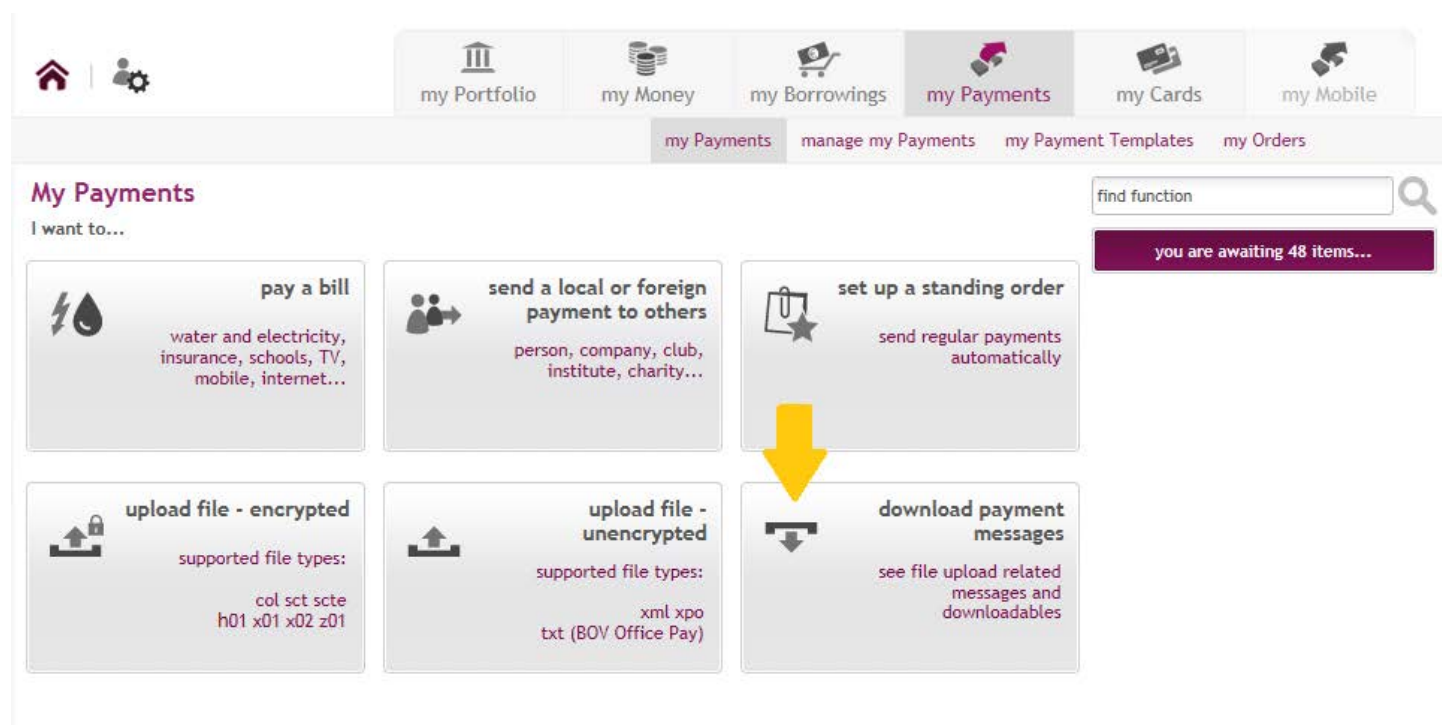


Figure 7

By clicking on this function one is able to:

1. Download Converted Payment Files.
2. Download SEPA Payment Messages – Pre-settlement rejects and Post-settlement rejects

Download Payment Messages

Not downloaded: 0  
Downloaded: 5

AMA001

Date	Subject	Message	Download
13/06/2017 13:49	New Sepa Payment Message	Reject SCT	↓ CSV

Displaying 1 - 1 of 1

PWC006

Date	Subject	Message	Download
13/06/2017 13:49	New SEPA Payment Message	Reject SCT	↓ XML ↓ CSV
13/06/2017 16:18	BOV_2017-06-13-161858715_P...	File conversion ready	↓ FILE <input checked="" type="checkbox"/>
13/06/2017 14:30	BOV_2017-06-13-143022222_P...	File conversion error	↓ FILE <input type="checkbox"/>

Displaying 1 - 3 of 3

Cancel Delete selected Download all

Figure 8

**File Conversion Downloads:** When one opt to convert legacy payment format to the SEPA XML format, the converted SEPA file are made available through this function and these files will be available for download (Figure 7).

**Payment File Reject Messages:** One may also download the SEPA rejected transactions through this function. These messages will contain information regarding individual payments which could not be processed. SEPA Rejects (Pre-Settlement) and Returns (Post-Settlement) can be downloaded through BOV 24x7 Internet Banking (Figure 7).

Note:

- SEPA reject files can be downloaded
- SEPA reject messages will have a pre-determined time following this they will be purged.
- Unread messages will be displaced in BOLD.
- All users who will have access to the new DOWNLOAD function will be able to use this function. In the case of non-personal customers, administrators may enable/disable the said function.

## 5. Additional Important Information

### Latest time for submission of payment files

We take the opportunity to remind you of the latest time for the submission of payment files to the Bank for processing, through the BOV's 24x7 Internet Banking. **The cut-off time is 1130 hours (CET) for payment files to be processed on the same Business Day.**

In order to ensure timely processing of payment files, one need to ensure that **are to reach BOV at least one (1) or two (2) Business Day/s prior to processing.** This will enable enough time to be allocated, to perform the necessary checks and corrective action taken, if required, for the payments to still be processed on time.

Business Days are Mondays to Fridays (both days included), and exclude Saturdays, Sundays, Public and Bank Holidays in Malta.

Payment Files are processed by  
Payments Operations – Electronic Banking Services  
BOV Operations

Correspondence is to be kindly addressed to the attention of:

Payments Business Unit  
The Manager Payments Business  
BOV Centre  
Triq il-Kanun  
Santa Venera SVR9030

Telephone numbers: (356) 2275 3688/7706/3583/3934  
Fax number: (356) 2275 3587

E-mail

For information regarding documentation please contact:

Payments Business Unit on: [paymentsbusiness@bov.com](mailto:paymentsbusiness@bov.com)

Further information can be found on [www.bov.com](http://www.bov.com) or contact 2131 2020

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