Recommendations

This section provides more detailed explanations of manda-
tory elements (fields) which must be completed when
generating the NBS IPS QR code and, where necessary,
recommendations on how to complete them.

NOTE:

If a mandatory field is not complet-
ed, there will be a log of the error
detected in the technical sense.

1) FIELD: "NUMBER OF PAYEE'S ACCOUNT"

Pay attention to the following:
- Whether a correct number of the payee's account from the bill-invoice is filled in;
- In the middle part of the account the application automatically adds 0 before the entered figures, given that this field must contain 13 figures in accordance with the regulations;
- If in the middle part of the account the user makes an error, omits a figure or enters a wrong figure, the account number will not be correct.

Example 1:

If the payee's account number is e.g. 840-955845-10, the
following should be entered in in field "R", in the middle part:

Payee's account number

| *R | 840 | 955845 | 10 |

Example 2:

If the payee's account number is e.g. 165-55-74, the following
should be entered field "R", in the middle part:

Payee's account number

| *R | 165 | 55 | 74 |

In the middle part, the application automatically
adds 0 before the entered figures;

Example 3:

If the payee's account number is e.g. 310-1234567891211-86,
all 13 figures should be entered in field "R", in the middle part:

Payee's account number

| *R | 310 | 1234567891211 | 86 |

2) FIELD: "PAYEE'S NAME"

NOTE:

- This field contains the name and surname, and/or the business name of the payee. Other data on the payee (street and number and place) may be entered, but the NBS recommends not to enter data which are not mandatory in order to make the content of the NBS IPS QR code more "readable", thus contributing to more efficient payment initiation;

- A field may contain maximum 70 ans characters, with spaces, and/or may contain numbers, letters and special characters in accordance with the regulation. Special characters are given in the table below;

- Data are entered in no more 3 lines.

Table of special characters

!	(	/	@	}
"	)	:	[	~
#	*	;	]	„
$	+	<	^	"
%	,	=	_	"
&	-	>	`	'
'	.	?	{	'

3) FIELD: "CURRENCY AND AMOUNT OF FUNDS"

NOTE:

- It is mandatory to enter the decimal separator, after which invalid decimal zeroes need not be written (1025 or 1025,1);

- The amount may also be 0,00;

- The maximum amount may be 999999999999,99.

4) FIELD: "PAYMENT CODE"

NOTE:

- Three-digit numerical data must be entered;

- The first figure may be 1 or 2 (189 – cash payment or 289 – cashless payment);

- Payment code 189 or 289 is only prescribed for transactions where households are the ordering party. Another payment code must be entered for legal persons.

Payment codes are prescribed in **Annex 3 of the NBS Decision on the Form, Content and Manner of Using Payment Order Forms for Dinar Payment Transactions.** Payees use payment codes depending on the basis on which they collect an obligation.

The most frequently used payment codes in the NBS IPS QR codes, regardless of whether the service is used by households/legal persons/entrepreneurs, are:

- 121 or 221 – Trade in goods and services – final consumption

- 122 or 222 – Public enterprise services

5) Special notes on the optional element (field) which is most frequently used – FIELD: "MODEL AND REFERENCE CREDIT NUMBER"

NOTE:

- The number of the model used to calculate the reference credit number is entered in field "Model". In practice, this is usually 97, 11. **If the reference credit number is not calculated according to any model, figures 00 should to be entered in the field "Model". In accordance with the regulation, payment service providers are responsible for the transferred content of the reference credit number only if such content is entered in accordance with model 97;**

- If the reference credit number under model 97 is used, payees must take into account the regulations related to the calculation of such reference credit number in case there is a log of an error detected regarding its correctness.