

InsideBusiness Payments

Initiating a SEPA Credit Transfer real time, SEPA Credit Transfer intracompany or SEPA Credit Transfer salary payment

In InsideBusiness Payments you can initiate an RTGS transfer, intracompany transfer or salary payment within the SEPA area. When you enter a payment choose the payment type or ensure that the payment import file contains the desired codeword.

InsideBusiness Payments supports the following payment types for SEPA Credit Transfer:

Payment type	Processing*
SEPA Credit Transfer Real Time, code word TREA A SEPA Credit Transfer Real Time, code word TREA, offers the advantage of a later cut-off time. For a Credit Transfer Real Time additional charges may apply.	The beneficiary is credited on the same day; the credit transfer is processed in real time.
SEPA Credit Transfer intracompany, code word INTC The SEPA Credit Transfer intracompany, code word INTC, is intended for transfers within the same organisation where the credits and debits must take place on the same day.	Credits and debits are executed on the same day. In the account statements, this payment is identified by transaction code 00102 in tag 61 subfield 9.
SEPA Credit Transfer salary payments, code word SALA Choose SEPA Credit Transfer salary payments, code word SALA, if you want all employees to receive their salary on the same day.	All payments are credited and debited on the same day.

* If a payment is submitted after the cut-off time, the credits and debits take place on the next working day.

Follow the instructions to initiate the wished payment types via InsideBusiness Payments.

Manual initiation

- In the menu bar, navigate to 'Payments' and select 'Credit transfer'
- Enter the details of the payment
- Click on the 'expand icon' and select in the payment screen the correct payment type under 'Business type category':
 - For an RTGS payment choose SEPA Credit Transfer real time; this payment type corresponds to the code word TREA
 - For a transfer within the same organisation choose SEPA Credit Transfer intracompany; this payment type corresponds to the code word INTC
 - For a salary payment choose SEPA Credit Transfer salary; this payment type corresponds to the code word SALA.

Create credit transfer Help

Template

Template (optional)

Remitter

Remitter

Remitter account

Beneficiary

Beneficiary

Beneficiary account

Payment details

Execution date

Currency / Amount

Further payment details

Payment ID

Reference

Payment reference

Remittance information
140 characters, 1 line

Business type category

Payment classification

Country of execution

Product type

* Mandatory fields

Uploading and importing

If you upload or import one of the mentioned payments, you can include the code words TREA, INTC or SALA in the XML (pain.001) file in the Tag <CtgyPurp>:

```
<CstmrCdTrfInftn>
  <GrpHdr>
    [...]
  </GrpHdr>
  <PmtInf>
    <PmtInfl>PAY-ID-xxx</PmtInfl>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>true</BtchBookg>
    <PmtTplnf>
      <InstrPrty>NORM</InstrPrty>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
      <CtgyPurp>
        <Cd>SALA</Cd>
      </CtgyPurp>
    </PmtTplnf>
  </PmtInf>
  [...]
</CstmrCdTrfInftn>
```

See the [Technical manuals](#) for information on the file formats.

GMU Reporting

Do you use GMU Reporting and code words? Then you must take into account the new sub-transaction types in the cluster Credit Transfer-Debit (OVSA). Your accounting or ERP system must be adapted to this.

The sub-transaction types are:

- Treasury payment - debit (TREA)
- Treasury payment - reverse entry (TREC)
- Intercompany - debit (INTA)
- Intercompany - reverse entry (INTC)
- Salary payment - debit (SALA)
- Salary payment - reverse entry (SALC).

More information is available in the [GMU Technical manual](#) (Dutch only).

Cut-off times

For more information go to [Cut-off times](#).

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