

Pursuant to Article 44 paragraph 2 item 3 of the Central Bank of Montenegro Law (OGM 40/10, 6/13, 70/17), Article 65a paragraph (2) and in conjunction with Article 193b paragraph (2) of the Payment System Law (OGM 62/13, 111/22), the Council of the Central Bank of Montenegro, at its meeting held on 28 April 2023, passed the following

DECISION

ON THE CENTRAL REGISTRY OF TRANSACTION ACCOUNTS

Article 1

This decision regulates the content of the Central Registry of Transaction Accounts as a uniform information database on transaction accounts for executing national and international payment transactions and their holders, information and data to be submitted for the purpose thereof, the manner of the submission of data and the manner of having an insight in data from such registry.

Article 2

The information on transaction accounts shall be entered into the Central Registry of Transaction Accounts which are opened in accordance with this decision governing the detailed conditions and the manner of opening and cancelling of transaction accounts.

Article 3

The following information shall be entered into the Central Registry of Transaction Accounts:

1. The number of transaction account of a legal person, an entrepreneur or a natural person - resident or a transaction account of a legal person or a natural person - non-resident (up to 22 characters):

The number of transaction account of a legal person, an entrepreneur or a natural person - resident or a transaction account of a legal person or a natural person - non-resident for executing national payment transactions (18 characters) or for executing international payment transactions (22 characters), which is determined in accordance with the regulation governing the structure of transaction accounts for executing those payment transactions.

2. Full name of a legal person or an entrepreneur or name and last name of a natural person - resident or full name of a legal person or name and last name of natural person - non-resident (up to 105 characters):

For resident, the name of a legal person or an entrepreneur shall be entered from the administrative decision on registration into the Central Registry of Business Entities (hereinafter: the CRPS) or from a document on registration with another competent authority, or name and last name of a natural person from the personal identification document or a passport.

For non-resident, the name of a legal person shall be entered from the excerpt from the registry in which it is entered, or, if it is established in a country where entry is not made in such a registry, from another valid document of incorporation, in accordance with the regulations of the country of the head office, or, for natural person, the name and last name of that person from the passport or other appropriate personal document.

3. Abbreviated name of a legal person or an entrepreneur - resident or abbreviated name of a legal person - non-resident (up to 35 characters):

For resident, the abbreviated name of a legal person or an entrepreneur shall be entered from the administrative decision on registration into the CRPS or from a document on registration with another competent authority.

For non-resident, where applicable, the abbreviated name of a legal person from the excerpt from the registry in which it is registered or from other valid document of incorporation.

4. Local self-government unit (hereinafter: the municipality) in which the head office of a legal person or an entrepreneur -resident is located (3 characters):

The municipality code shall be entered from the Codebook of municipalities and territory of Montenegro determined by the competent authority.

5. A place where the head office of a legal person or an entrepreneur, or habitual residence of a natural person - resident is located or a place and the state where the head office of a legal person or habitual residence of a natural person - non-resident is located (up to 35 characters):

For resident, the name of a place in Montenegro where the head office of a legal person or an entrepreneur is located, or the habitual residence of a natural person shall be entered.

For non-resident, the name of a place and the state of the head office of a legal person, or the name of the state of habitual residence of a natural person shall be entered.

6. The address of the head office of a legal person or an entrepreneur, or address of habitual residence of a natural person - resident or address of the head office of a legal person or habitual residence of a natural person - non-resident (up to 35 characters):

For resident, address of the head office of a legal person or an entrepreneur, or address of habitual residence of a natural person shall be entered.

For non-resident, address of the head office of a legal person or address of habitual residence of a natural person and address of temporary residence of a natural person in Montenegro shall be entered, where applicable.

7. Organisational form of the transaction account (1 character):

The following shall be entered:

- “0” for legal person - resident;
- “1” for entrepreneur - resident;
- “2” for joint account;
- “3” for natural person - resident;

- “4” for legal person - non-resident;
- “5” for natural person - non-resident;

8. The registration number of a legal person, the registration number or unique master number of an entrepreneur or unique master number of a natural person - resident, or identification number of a legal person or a natural person - non-resident shall be entered (up to 20 characters):

For resident, the registration number of a legal person which, as a rule, corresponds to tax identification number, the registration number or a unique master number of an entrepreneur or a unique master number of a natural person shall be entered as follows: for registration number of a legal person - eight characters, for registration number or unique master number of an entrepreneur - eight or 13 characters, for unique master number of a natural person - 13 characters.

For legal person - non-resident, the number from the excerpt from the registry in which it is registered or the number from other valid document of incorporation shall be entered, and for natural person - non-resident, passport identification number or the number from other appropriate personal document of a natural person - non-resident shall be entered.

9. Business activity of a legal person or entrepreneur - resident, or business activity - scope of operations of a legal person - non-resident (up to 35 characters):

For resident, activity code from the notification of a competent authority shall be entered.

For non-resident, the business activity - scope of operations from the excerpt from the registry in which it is registered or from other valid document of incorporation shall be entered.

10. Tax identification number (TIN) of a legal person or an entrepreneur – resident, or tax identification number (TIN) of a legal person - non-resident:

For resident, tax identification number (TIN) of a legal person or an entrepreneur shall be entered as follows: for legal person - eight characters, and for entrepreneurs - 13 characters,

For non-resident, where applicable, tax identification number (TIN) of a legal person shall be entered - eight characters.

11. Date of change (10 characters):

Date of change of data with regard to the transaction account shall be entered as follows,

In the first two places a day is entered, the next two places serve for the month, and the last four places for the year with the obligatory dots after each of the day and the month (in the format DD.MM.YYYY).

12. Status of the transaction account (1 character)

The following shall be entered:

- “0” for active account;
- “1” for the account being frozen for crediting,
- “2” for the account being frozen for debiting;

- “3” for the account being frozen for the enforced collection purposes;
- “4” for cancelled account;
- “5” for the prohibition of disposing of funds;
- “8” for temporarily inactive account.

13. Type of change (1 character):

The following shall be entered:

- “0” for new transaction account;
- “1” for account undergoing change of data;
- “9” for cancelled transaction account.

14. Transaction account activity (1 character):

The following shall be entered:

- “0” for the account subject to enforced collection;
- “2” for the account excluded from enforced collection.

15. The number of framework contract on payment services (up to 35 characters):

The number of framework contract on transaction account opening shall be entered.

16. The number of framework contract on payment services (up to 35 characters):

The number of framework contract on transaction account opening shall be entered here. In the first two places a day is entered, the next two places serve for the month, and the last four places for the year with the obligatory dots after each of the day and the month (in the format DD.MM.YYYY).

By way of derogation from paragraph 1 of this Article, in case of joint account:

- information only for a person that is first signatory at the request for joint account opening shall be entered under items 2, 3, 4, 5, 6 and 9;
- registration numbers or unique master numbers or identification numbers and tax numbers of all holders of joint account shall be entered under items 8 and 10 (up to 139 characters).

Article 4

Banks and other credit institutions providing payment services, a branch of a credit institution from third country with its head office in Montenegro and the Central Bank of Montenegro (hereinafter: the payment service providers) shall submit to the Central Bank of Montenegro (hereinafter: the Central Bank), by electronic message, the information and data on opened transaction accounts, the data on any change in information on those accounts and the data on cancelling those accounts.

Where the Central Bank determines that the information referred to in paragraph 1 of this Article contains an error, it shall notify the payment service provider thereof by electronic message.

The messages referred to in paragraphs 1 and 2 of this Article are provided in Annex 1 of this Decision and make an integral part thereof.

Article 5

No payment transaction shall be executed through the newly opened transaction account until the payment service provider receives confirmation from the Central Bank on the receipt of information on the transaction account and that such information are technically correct.

The Central Bank shall submit the confirmation referred to in paragraph 1 of this Article to the payment service provider via an electronic message which is provided in Annex 2 of this Decision and makes an integral part thereof.

Article 6

The Central Bank shall update information in the Central Registry of Transaction Accounts with the information submitted by the payment service providers referred to in Article 4 of this Decision.

The Central Bank shall be responsible for the consistency of information in the Central Registry of Transaction Accounts with the information submitted by the payment service providers referred to in Article 4 of this Decision.

Article 7

The information from the Central Registry of Transaction Accounts that relate to legal persons and entrepreneurs shall be published on the website of the Central Bank.

The Central Bank shall, upon the request of the interested party, issue an overview of the information on requested transaction accounts referred to in paragraph 1 of this Article.

The number of the transaction account and other information referred to in the Central Registry of Transaction Accounts that relate to natural persons shall not be publicly available except to the transaction account owner at their request and other persons in accordance with the Law.

The Central Bank may issue the overview of information referred to in paragraphs 2 and 3 of this Article in paper or electronic format in accordance with the request for submission of those information.

Article 8

Public enforcement officers and other persons who, in accordance with the Law, have the right to access the information of transaction accounts that are not publicly available, may access those information electronically in accordance with the conditions and the manner determined by the instruction of the Central Bank.

The Central Bank shall publish the instruction referred to in paragraph 1 of this Article on its website.

Article 9

The Decision on the Contents of the Central Registry of Transaction Accounts (OGM 48/14, 32/15, 53/21, 102/21) shall be repealed with effect from the date of entry into force of this Decision.

Article 10

This Decision shall be published in the “Official Gazette of Montenegro”, and it shall enter into force on the day of entry into force of the Law amending the Payment System Law (OGM 111/22).

THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO

Decision number: 0101-3480-2/2023
Podgorica, 28 April 2023

**CHAIRPERSON
GOVERNOR,**

Radoje Žugić, m.p.

1. Characters defining the message format

SWIFT field structure:

Character	Description	Examples
n	Numeric field	18n – numeric field up to 18 characters
!	Behind a number represents a fixed length determined by that number	18!n – field of fixed 18 numeric characters
a	Exclusively alphabetic field (capital letters)	4!a – exactly four alphabetic characters
d	Decimal field	15d – numeric field with two decimals up to 15 characters (12n,nn)
x	Alphabetic, numeric and sign field	35x – represents up to 35 alphabetic, numeric and sign characters
c	Alphabetic-numeric field	3c – field containing 3 alphabetic, 3 numeric or 3 alphabetic-numeric characters
3*35x	First number determines the number of lines, and the second one the number of character per line	3*35x – 3 lines, each containing up to 35 characters
[]	Field in square brackets are optional	[1!a] – in certain cases this field has fixed one character, otherwise it is left blank
□ ---- 	Fields between these two signs may be repeated more than once	

Allowed characters in SWIFT are:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9
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2. SMT SWIFT messages for submitting information on transaction accounts in the Central Registry of Transaction Accounts

2.1. SMT 740 message

With SMT 740 message, payment service providers referred to in Article 4 of this Decision shall submit information on opened transaction accounts of legal persons, entrepreneurs and natural persons, their changes and cancelation of those accounts.

First part of the message:

Field	Message element	Format	Mandatory	Note
20	Reference	16x	Yes	TRN of SMT 740 message
12	Message subtype	3!n	Yes	Subtype of a message of its own format contained in the message envelope, this being SMT 740.
77E	Content of message envelope matching the given message subtype of its own format		Yes	Content of envelope in the message of its own format make only beforehand standardised fields as per the instruction
59A	BIC of the recipient	4!a2!a2!c[3!c]	Yes	
54A	BIC of the sender	4!a2!a2!c[3!c]	Yes	
30	Transmission date	17!x	Yes	Date format is: "YYYYYMMDD HH:MM:SS"
	Registration number of a legal person	8n	Yes	
	Registration number or unique master number of an entrepreneur	8n or 13n		
	Unique master number of a natural person - resident	13n		
	Identification number of a legal person or	20x		

40	<p>natural person - non-resident</p> <p>In the case of joint account: registration numbers of legal persons, registration numbers or unique master numbers of entrepreneurs and unique master numbers of natural persons, as well as identification numbers of non-residents – all holders of the joint account</p>	139x	Yes	Registration numbers or unique master numbers or identification numbers for joint account shall be entered in line and separated by comma
50	<p>Tax number of a legal person or an entrepreneur:</p> <p>In the case of joint account: tax numbers of all legal persons and all entrepreneurs - holders of a joint account</p>	13n 139x	Yes Yes	<p>For non-residents, where applicable, tax identification number (TIN) of a legal person shall be entered - eight characters.</p> <p>For non-residents, where applicable, tax identification number (TIN) of a legal person shall be entered - eight characters.</p> <p>Tax numbers for joint account shall be entered in line and separated by comma.</p>

Second part of the message

Field	Message element	Format	Mandatory	Note
79	Field of its own format		Yes	Only dash is mandatory in this line; fields of its own format do not have colon at the beginning.
74005:	Transaction account	1!x18!n or 1!x2!a2!n18!n	Yes	The number of a transaction account for executing national payment transactions or international payment transactions. Account number begins with symbol /.
74010:	The name of a legal person or an entrepreneur, or the name and last name of a natural person	105x	Yes	Full name For joint account, only data for a person that is first signatory at the request for opening of a joint account shall be entered.
74015:	Municipality code - of the resident	3!x	Yes	Municipality code determined by the competent authority For joint account, only data for a person that is first signatory at the request for opening of a joint account shall be entered.
74020:	A place where the head office of a legal person or an entrepreneur or habitual residence of a natural person - resident is located or a place and state where the head office of a legal person or habitual residence of a natural person - non-resident is located.	35x	Yes	For joint account, only data for a person that is first signatory at the request for opening of a joint account shall be entered.
74025:	Address of the head office of a legal person or an entrepreneur, or	35x	Yes	For non-resident, where applicable, address of temporary residence of a natural person in Montenegro shall also

	address of habitual residence of a natural person - resident or address of the head office of a legal person or habitual residence of a natural person - non-resident			be entered. For joint account, only data for a person that is first signatory at the request for opening of a joint account shall be entered.
74030:	Organisational form of the transaction account:	1!n	Yes	0 - for legal person - resident 1 - for entrepreneur - resident 2 - for joint account 3 - for natural person - resident 4 - for legal person - non-resident 5 - for natural person - non-resident
74035:	Activity code of a legal person or an entrepreneur-resident, or business activity of a legal person - non-resident	5!x 35x	Yes	For joint account, only data for a person that is first signatory at the request for opening of a joint account shall be entered. For non-resident, the business activity - scope of operations from the excerpt from the registry in which it is registered or from other valid document of incorporation shall be entered.
74040:	Date of change	10!x	Yes	Format: DD.MM.YYYY
74045:	Status of a transaction account in the payment system	1!n	Yes	0 - active account 1 – account being frozen for crediting 2 – account being frozen for debiting 3 – account being frozen for the enforced collection purposes 4 - cancelled account 5 - prohibition of disposing of funds 8 – temporarily inactive account
74050:	Type of change:	1!n	Yes	0 - new transaction account; 1 - change in information 9 - cancelled transaction account

74055	Contract number	35x	Yes	
74060	Contract date	10!x	Yes	Format: DD.MM.YYYY
74065	Transaction account activity	1!n	Yes	0 – account subject to enforced collection 2 – account excluded from enforced collection
74070	Abbreviated name of a legal person or an entrepreneur	35x	Yes	For non-resident, abbreviated name of a legal person from the excerpt from the registry in which it is registered or another valid document of incorporation shall be entered, where applicable. For joint account, only data for a person that is first signatory at the request for opening a joint account shall be entered.

2.2. SMT 741 message

SMT 741 message shall notify the payment service providers referred to in Article 4 of this Decision on the existence of an error in submitted information. Analysis of SMT 740 message covers all submitted information and contains all detected errors (group message).

First part of the message:

Field	Message element	Format	Mandatory	Note
20	Reference	16x	Yes	TRN of SMT 741 message
12	Message subtype	3!n	Yes	Subtype of a message of its own format contained in the message envelope, this being SMT 741.
77E	Content of message envelope matching the given message subtype		Yes	Content of envelope in the message of its own format make only beforehand standardized fields

	of its own format			as per the instruction
59A	BIC of the recipient	4!a2!a2!c[3!c]	Yes	
54A	BIC of the sender	4!a2!a2!c[3!c]	Yes	
21	Related reference	16x	Yes	TRN of SMT740 message to which this message relates
30	Transmission date	17!x	Yes	Date format is: "YYYYYMMDD HH:MM:SS"
40	Registration number of a legal person	8n	Yes	
	Registration number or unique master number of an entrepreneur	8n or 13n	Yes	
	Unique master number of a natural person - resident	13n		
	Identification number of a legal person or natural person - non- resident	20x		
	In the case of joint account: registration numbers of legal persons, registration numbers or unique master numbers of entrepreneurs and unique master numbers of natural persons, as well as identification numbers of non- residents – holders of the joint account	139 x		

				Registration numbers or unique master numbers or identification numbers for joint account shall be entered in line and separated by comma
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Second part of the message

Field	Message element	Format	Mandatory	Note
79	Field of its own format		Yes	Only dash is mandatory in this line; fields of its own format do not have colon at the beginning.
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74110:	Error ordinal number	2!n	Yes	
74120:	Error description	42x	Yes	Text description of error
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SMT 742 message

With SMT 742 message, the Central Bank shall notify the payment service providers referred to in Article 4 of this Decision that the received information are technically correct and that the transaction account of a legal person, an entrepreneur or a natural person may be used in the payment system.

First part of the message:

Field	Message element	Format	Mandatory	Note
20	Reference	16x	Yes	TRN of SMT 742 message
12	Message subtype	3!n	Yes	Subtype of a message of its own format contained in the message envelope, this being SMT 742.
77E	Content of message envelope matching the given message subtype of its own format		Yes	Content of envelope in the message of its own format make only beforehand standardized fields as per the instruction
59A	BIC of the recipient	4!a2!a2!c[3!c]	Yes	
54A	BIC of the sender	4!a2!a2!c[3!c]	Yes	
21	Related reference	16x	Yes	TRN of SMT740 message to which this message relates
30	Transmission date	17!x	Yes	Date format is: "YYYYMMDD HH:MM:SS"
	Registration number of a legal person	8n	Yes	
	Registration number or unique master number of an entrepreneur	8n or 13n 13n		
	Unique master number of a natural person - resident	20x		
	Identification number of a legal person or natural person - non-resident			

40	In the case of joint account: registration numbers of legal persons, registration numbers or unique master numbers of entrepreneurs and unique master numbers of natural persons, as well as identification numbers of non-residents – holders of the joint account	139x	Yes	Registration numbers or unique master numbers or identification numbers for joint account shall be entered in line and separated by comma
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Second part of the message

Field	Message element	Format	Mandatory	Note
79	Field of its own format		Yes	Only dash is mandatory in this line; fields of its own format do not have colon at the beginning.
74210:	Validity confirmation	2!a	Yes	Fixed "OK"