

SOFTWARE HOUSE BULLETIN 06/2026

Hi,

This bulletin provides advance information about upcoming changes concerning corporate customers' ability to send SEPA Instant Payments via file transfer (C2B).

What is the change about?

The SEPA Instant Payment service is currently being developed so that corporate customers will in the future be able to send SEPA Instant Payments to the bank also in file format.

Key changes

The service under development introduces the following key changes and limitations:

- **New file identifier**
 - Files containing SEPA Instant Payments will be identified with a new, separate file identifier.
 - This enables the separation of instant payment transactions from other payment files during processing.
- **Supported message version**
 - In the initial phase of deployment, the service will support only the pain.001.001.03 message version.
 - Support for other versions will be considered later.
- **One payment per file**
 - The first version of the service supports only one payment per file/batch.
 - Support for batches with multiple payments will be part of later development.

Timeline and further communication

More detailed technical service descriptions, message specifications, and implementation details will be published later.

The target for the technical documentation is autumn 2026.

We recommend that software vendors proactively take these changes into account in their development planning.

Impact on software vendors

The changes require software vendors to have:

- readiness to handle the new file identifier
- support for pain.001.001.03 and pain.002.001.03 messages

- support for the INST code at batch level in the Local Instrument Code field in accordance with the EPC C2B model
- the ability to generate files containing one payment per file

Further information

Additional information will be provided in future announcements. If you have any questions at this stage, you may contact Samlink technical support.

For SEPA Instant Payments, we will not provide support for the pain.001.001.02 version. For the pain.001.001.02 schema, support for SEPA credit transfers and cross-border payments will continue.