

Guidelines for sending payment orders

1. Payment orders sent through SWIFT should be sent as MT202 or MT103 messages. If it is not possible to send the payment orders through SWIFT, they should be sent to the Payment and Settlement Systems Department of Eesti Pank by email to accountservices@eestipank.ee, by courier or by post.
2. If the SWIFT network is not used for sending the payment orders, they must be signed digitally or by hand by one or more authorised people following the internal rules of the sending organisation. If the payment orders are signed digitally and sent by email or are sent as a file, they must be encrypted to preserve confidentiality using the current "*Eesti Pank: payment system primary certificate*" or "*Eesti Pank: payment system backup certificate*" digital stamp certificates issued to Eesti Pank by AS Sertifitseerimiskeskus, the Certification Centre. The current certificates can be obtained from the certificate repository of AS Sertifitseerimiskeskus.
3. Outgoing payments from an account held at Eesti Pank require the following payment order information to be submitted to Eesti Pank:
 - 1) name of the payer
 - 2) payer's account number at Eesti Pank
 - 3) name of the payee;
 - 4) BIC of the payee's account manager, where appropriate;
 - 5) payee's account number;
 - 6) amount and currency of the payment;
 - 7) date when Eesti Pank has to start executing the payment order;
 - 8) description in words of the purpose of the payment (for example 'reduction of minimum reserve' or 'closure of account')
4. If the payment order is signed by hand on paper, the organisation must send in advance to Eesti Pank a notarised sample signature of the person authorised to give signatures.
5. To make payments into an account at Eesti Pank the payer must follow the account manager's rules; the beneficiary bank must be shown as Eesti Pank, BIC EPBEEE2X (ordinary payments) or EPBEEE2XTGT (urgent payments).
6. The Eesti Pank general telephone support number for issues around settlements is 66 80 814 and the email address is accountservices@eestipank.ee.