

General Letter 1555

İstanbul, 16/05/2019

**PAYMENT AND TRANSFER SERVICES DEPARTMENT**

Subject: Regulation on the display of IBAN information to the receiver with the allowance of the sender

About: All Members

Dear Members,

Partaking in Article 73 of Banking Law numbered 5411 within the frame of the provision, *‘Due to the titles and their duties those who learn the secrets of the banks and their customers are subject to the law they cannot disclose relevant secrets to others except from the authorities expressly authorized’* Banking Regulation and Supervision Agency (BRSA) has evaluated that sender’s IBAN number should not be shown in Electronic Fund Transfer (EFT) / remittee’s receipt / electronic account statement, etc. documents without allowance of the sender otherwise the situation will be contrary to the relevant article of the law.

Also, within the scope of the related evaluation, submitting an option concerning the consent of the sender, at the time of transaction, whether or not to give consent to make its own IBAN visible on the internal transfer / EFT receiver’s receipt, electronic account statement, etc. documents and it may be possible to make sender’s IBAN visible on the documents in question relying on the consent of the sender by informing the sender about having the option not to share its IBAN information.

Taking into consideration the above mentioned method, improvements and revisions to be implemented by our bank are given below.

1. Member Web Application / Virements in the Banking Operations menu / Member Cash Virements with Virements / Foreign Currency Cash Virements, **“Show Sender Account”** field on have been added.
2. To Virements / Member Cash Virements / Cash Virement – CRA Transactions Entry & Amendment screen ( to be taken into consideration **only** in the type of **“Cash Virement”** ) Virements / Foreign Currency Cash Virements / Foreign Currency Cash Virement Entry & Amendment screen;

sender IBAN / account number in all documents that receiver’s report, **provided that sender gives allowance to report “ Show Sender Account” field by marking**, the following warning messages have been added to the details of the notification that it may be possible.

**ATTENTION!!! Within the scope of Article 73 of Banking Law Numbered 5411 according to BRSA writing dated 17/05/2018; sender's account / IBAN number in transfer transactions, will NOT be shown clearly in reports of the remittee’s receipt, account statement, etc. without the allowance of the sender. Request of displaying account / IBAN information by transfer receiver, you have to check the “Show Sender Account” field, if you DO NOT request, you DO NOT have to check the “Show Sender Account” field.**

3. By the reason of realization for a specific purpose, the receiver of the transaction is not an institution outside of Central Registry Agency (CRA) and the nature of the transaction should, TRY cast transactions as; paid use, deposit of dividend amount, private sector bond / warrant /

deposit of redemption / coupon, etc. which receiver is Central Registry, it is evaluated that they should be excluded from the scope of the related revision and for the TRY virement transaction; to Virements / Member Cash Virements / Cash Virement – CRA Transactions Entry & Amendment screen, following warning message has been added.

***Cash virement transactions which receiver is CRA, the nature of the transactions should, are outside of the scope of the relevant implementation, the “Show Sender Account” field is checked as default and it can not be changed.***

Cash virement messages in TRY and FX (Foreign Currency) within the scope of the related BRSA request, need to be created by this awareness by our all members.

4. **“Show Sender Account” field** has been added to the Record Pattern of File read from Cash Virement File Reading Screen and the Cash Virement Web Service parameters.

5. Sender IBAN/ account number is notified to the receiver only with the consent of the sender via marking **“Show Sender Account”** field and to be continued in all reports /documents containing the sender’s IBAN /account number like cash virement transaction report, receipt, statement of account etc.

6. **NOT TO** marking **“Show Sender Account”** field will be meant that sender requests with own consent that **NOT TO** display sender’s IBAN / account number information in the remittee’s / virement receiver’s above mentioned reports and related information / informations is/are not to be clearly contained but is/are shown as masked.

The revisions / tests aforementioned have been completed by our bank and our members are expected to complete the arrangements and tests about the adding **“Show Sender Account”** column within the context of virement file transfer / webservice services required for integration by scheduled transition date.

Within the scope of revision, you can access to Banking Transactions User Guide, Cash Virement Transactions Web Service User Guide, Web Service xsd Documents and the Sample Webservice Documents by partaking in the address of [www.takasbank.com.tr/yukle](http://www.takasbank.com.tr/yukle) with the link **Bankacılık Nakit Virman İşlemleri**.

Related regulations can be tested by our members **between 17.05.2019 - 07.06.2019**. Tests will be carried out in free format without the need for any procedure and the information about test environment is given below:

- *Webservice Connection:*

<https://webextsrv07.takasdom.takasbank.com.tr:443/com.takasbank.arm.ws.web/takasWS?wsdl>

Web service instructions will be subject to all controls at wsdl address. For web service tests **“XXX990”** member user will be used.

- *Member menu ((UyeLogin@BVMMKKCluster) link:*

<https://webextsrv07.takasdom.takasbank.com.tr/com.takasbank.login.uyeweb/flex/main.html>

We request that please contact the e-mail addresses given below considering subjects for your requests and questions.

Subject	Department	E-mail
User code and password process	Member Information Department	<a href="mailto:ube@takasbank.com.tr">ube@takasbank.com.tr</a>
Operational transactions	Payment and Transfer Services Department	<a href="mailto:nob@takasbank.com.tr">nob@takasbank.com.tr</a>
Technical issues	Payment Systems Application Development Department	<a href="mailto:ose@takasbank.com.tr">ose@takasbank.com.tr</a>

The revision is planned to be implemented on **10/06/2019**. We request from our members that to realize their transactions in this framework and in accordance with the planned agenda.

Sincerely yours,

TAKASBANK  
İSTANBUL TAKAS VE SAKLAMA BANKASI A.Ş.

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