

## Maltese Creditor Identifier

The structure of a Maltese (MT) Creditor Identifier (CI) is as follows:

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
M	T	X	X	Z	Z	Z	1	2	3	4	5	6	7	8	9	X

- Positions 1 and 2: represent Malta’s ISO country code (alpha);
- Positions 3 and 4: represent the check digits (numeric);
- Positions 5 to 7: represent the Creditor Business Code. When not in use, the value should be set to ‘ZZZ’ (alpha numeric);
- Positions 8 to 16: represent the Tax Number, the individual’s ID card number or the unique identity number issued by the Central Bank of Malta (CBM) with leading zeroes to pad up to nine digits (numeric);
- Position 17: represents ‘T’ for Tax number or the letter that follows the ID card number which could be either ‘M’, ‘G’, ‘L’, ‘H’ or in the case where the unique identity number is issued by the CBM, ‘C’ is used;

Note: the calculation of the check digit requires the following preliminary steps:

- i. Disregard positions 1 to 7
- ii. Take the country specific part, positions 8 to 17
- iii. Add the ISO country code and ‘00’ to the right-hand end
- iv. Convert letters to digits in accordance with conversion table below
- v. Apply the check character system MOD 97-10 (see ISO 7064)

A = 10	G = 16	M = 22	S = 28	Y = 34
B = 11	H = 17	N = 23	T = 29	Z = 35
C = 12	I = 18	O = 24	U = 30	
D = 13	J = 19	P = 25	V = 31	
E = 14	K = 20	Q = 26	W = 32	
F = 15	L = 21	R = 27	X = 33	

## **Rules for the issuance of an MT CI**

- An MT CI can only be obtained in case the applicant does not already have a CI issued in another SEPA country;
- There are three scenarios whereby an MT CI could be issued:
  - i. A natural person or a legal person/entity that is registered in Malta and has an account with a PSP licensed and/or operating in Malta;
  - ii. A natural person or a legal person/entity that is registered in Malta and has an account with a PSP which is NOT licensed and/or NOT operating in Malta. In this case the applicant should primarily seek to obtain a CI from the MS where the PSP is licensed or operating; if this is not possible, an MT CI could be issued;
  - iii. A natural person or legal person/entity that is NOT registered in Malta and has an account with a PSP licensed and/or operating in Malta. In this case the applicant should primarily seek to obtain a CI from the MS where the natural person or legal person/entity is registered; if this is not possible, an MT CI could be issued;
- When a PSP licensed and/or operating in Malta issues an MT CI, it should inform the CBM immediately;
- PSPs should report to the CBM on a quarterly basis all MT CIs which are making use of their SEPA Direct Debit service;
- In the event of termination in the relationship between the creditor and the PSP, the MT CI will remain active.

## Procedures for the issuance of an MT CI

- Any natural person or a legal person/entity already having a valid CI issued in the SEPA area cannot apply for an MT CI.
- A natural person or a legal person/entity **registered in Malta** and having **an account with a PSP licensed and/or operating in Malta**:
  - The PSP issues an MT CI as follows:
    - In the case of a natural person, the Maltese ID card number is used for positions 8 to 16 while the letter that follows the ID card number is used for position 17 (M, G, L, H);
    - In the case of a legal person, the Maltese tax number is used for positions 8 to 16 and the letter 'T' is used for position 17.
    - In the case of an entity which does not have a valid Maltese registration number, the MT CI will be issued by the CBM with a unique identity number for positions 8 to 16 and the letter 'C' is used for position 17.
- A natural person or a legal person/entity **registered in Malta** and having an account with a PSP which is neither licensed nor operates in Malta:
  - A foreign CI should be requested in line with the procedures of the MS where the foreign PSP is licensed or operating.
  - If this is not possible, then the CBM would consider the issuance of an MT CI as follows:
    - In the case of a natural person, the Maltese ID card number is used for positions 8 to 16 while the letter that follows the ID card number is used for position 17(M, G, L, H);
    - In the case of a legal person, the Maltese tax number is used for positions 8 to 16 and the letter 'T' is used for position 17;
    - In the case of a legal person/entity which does not have a valid Maltese registration number, a unique identity number for positions 8 to 16 and the letter 'C' is used for position 17.
- A natural person or a legal person/entity not registered in Malta and having **an account with a PSP licensed and/or operating in Malta**:
  - A foreign CI should be requested in line with the procedures of the MS where the natural person or legal person/entity is registered.

- If this is not possible, then the CBM would consider the issuance of an MT CI by assigning a unique identity number for positions 8 to 16 and the letter 'C' is used for position 17.
- A natural person or a legal person/entity not registered in Malta and having an account with a PSP which is neither licensed nor operates in Malta:
  - An MT CI cannot be issued by the foreign PSP and a foreign CI can be requested in line with the procedures of the MS where the natural person, legal person/entity or foreign PSP is registered, licensed or operating.

## Diagram on the procedures for the issuance of an MT CI

	Account with a PSP licensed and/or operating in Malta	Account with a PSP not licensed and/or not operating in Malta
<b>Natural person registered in Malta</b> with a Maltese ID card number	<ul style="list-style-type: none"> <li>- PSP issues an MT CI using the ID card number</li> </ul>	<ul style="list-style-type: none"> <li>- Primarily, a foreign CI should be requested from the MS where the foreign PSP is licensed or operating;</li> <li>- Alternatively, the CBM could issue an MT CI using the ID card number</li> </ul>
<b>Legal person registered in Malta</b> with a Maltese tax number	<ul style="list-style-type: none"> <li>- PSP issues an MT CI using the tax number</li> </ul>	<ul style="list-style-type: none"> <li>- Primarily, a foreign CI should be requested from the MS where the foreign PSP is licensed or operating;</li> <li>- Alternatively, the CBM could issue an MT CI using the tax number</li> </ul>
<b>Entity registered in Malta</b> without a Maltese tax number (Trade union, NGO, etc.)	<ul style="list-style-type: none"> <li>- CBM issues an MT CI using a unique identity number</li> </ul>	<ul style="list-style-type: none"> <li>- Primarily, a foreign CI should be requested from the MS where the foreign PSP is licensed or operating;</li> <li>- Alternatively, the CBM could issue an MT CI using a unique identity number</li> </ul>
<b>Natural person not registered in Malta</b>	<ul style="list-style-type: none"> <li>- Primarily, a foreign CI should be requested from the MS where the natural person is registered;</li> <li>- If this is not available, the CBM could issue an MT CI using a unique identity number;</li> </ul>	
<b>Legal person not registered in Malta</b>	<ul style="list-style-type: none"> <li>- Primarily, a foreign CI should be requested from the MS where the legal person is registered;</li> </ul>	

	<ul style="list-style-type: none"> <li>- If this is not available, the CBM could issue an MT CI using a unique identity number;</li> </ul>	
<p style="text-align: center;"><b>Entity not registered in Malta</b></p>	<ul style="list-style-type: none"> <li>- Primarily, a foreign CI should be requested from the MS where the entity is registered;</li> <li>- If this is not available, the CBM could issue an MT CI using a unique identity number;</li> </ul>	