AT autoridade tributária e aduaneira

FAQs

Central electronic payment information system (CESOP)

Law no. 81/2023, of 28 December and Order no. 81/2024/1, of 5 May

1. What is the central electronic payment information system (CESOP)?

R: The European Council Directive (EU) 2020/284 of 18 February 2020, transposed into national law by Law 81/2023 of 28 December, introduced the obligation for payment service providers to communicate to the AT, by electronic data transmission, records relating to payments whose member state of origin or host member state is the national territory.

The information received by the AT will then be transmitted to a European database, the Central Electronic Payment Information System (CESOP), where it will be processed together with the information transmitted by the other member states

Additional information on legislation, instructions and general guidelines is available on the Tax Portal in English at:

https://info.portaldasfinancas.gov.pt/en/tax-information/doing-business/central-electronic-system-of-payment-information/Pages/default.aspx

and in Portuguese at:

https://info.portaldasfinancas.gov.pt/pt/apoio_ao_contribuinte/Outras_entidades/Instituicoes_financeiras/CESOP/Paginas/default.aspx

2. What is necessary to communicate the CESOP file?

R: In accordance with Article 4(1) of Ministerial Order 81/2024/1, of 05/03, prior to the first communication, payment service providers must fill in their identification details on a form that will be available on the website http://www.portaldasfinancas.gov.pt.

As provided for in Article 7(2) of Law 81/2023 of 28 December, the communication must be made by the end of the month following each calendar quarter to which the information relates.

3. I am a PSP without a Portuguese Tax number who has to communicate the CESOP file in Portugal, what do I have to do? Do I need to apply for a Portuguese Tax number?

R: A PSP without a PT Tax number does not need to request a Tax number to make the CESOP communication in Portugal. When pre-registering on the Tax Portal, the AT will provide the necessary elements to enable the communication to be operational by submitting the files on the Tax Portal. Only for Webservice communication will it be necessary to have a PT Tax number, to implement the security mechanisms for communication set out in the CESOP Software Integration Manual, available on the Tax Portal.

4. Can the file containing the records of operations carried out by a PSP, be communicated by another PSP?

R: Yes, it can.

For the communication of a PSP ("A") be made by another PSP ("B"), the PSP ("A") that is required to report must include in its registration the identification of the other PSP ("B") that will send the message. The PSP ("B") is required to have previously made the respective registration on the Tax Portal.

In this case, the communicating message must identify not only the reporting PSP ("A") – "reporting PSP" - but also the PSP ("B") sending the information – "sending PSP" ("B").

5. What are the ways made available by the AT to communicate CESOP files?

R: The standardised XML format must be communicated by submitting the file(s) on the Tax Portal or via Webservice (for PSPs with a PT Tax number), in accordance with the technical specifications made available on the Tax Portal, in compliance with Commission Implementing Regulation (EU) 2022/1504 of 6 April 2022, and the respective validation scheme (XSD).

6. What is the file format? Are there any specific features in the file to be communicated to the AT?

R: The file must be generated in standardised XML format, in accordance with the technical specifications made available on the Tax Portal, which are in line with Commission Implementing Regulation (EU) 2022/1504 of 6 April 2022 and its validation schema (XSD).

The file name must follow the nomenclature agreed in the XSD CESOP User Guide, as follows:

<messageType>-<quarter>-<year>-<countryMS>-<pspID>-<partNumber>-<quantityOfParts>

Example: "PMT-Q1-2024-PT-XXXXXX-1-3

7. If the communication has many entries, are there any restrictions or limits on the number of entries in the file?

R: To ensure the scalability of the submission operation, the design of the CESOP communication might be composed of a number of different Parts, whenever the number of transactions contained in the communication exceeds 40,000 transactions.

For example, for a submission of 42,400 transactions via Webservice, 2 (two) successive invocations must be made to submit this communication (40,000 in the first part and 2,400 in the second). To submit 105,100 transactions via the Tax Portal, the communication must be made in 3 (three) files/parts (40,000 in the first part, 40,000 in the second and 25,100 in the third), which can be submitted simultaneously.

8. What will the feedback procedure be like (e.g. success / partial rejection / total rejection)?

R: When the file is submitted, on the Webservice channel or on the Tax Portal, validations are carried out synchronously, with immediate results. If no errors in the structure of the file are identified, it will be sent to CESOP's central repository.

The central CESOP validations should be checked via Webservice or in the Menu provided for this purpose on the Tax Portal, where it will be possible to download an xml file with the respective errors in the format specified by the EU.

In situations where communications are partially or totally rejected, an e-mail will be sent to the address indicated in the payment service provider's pre-registration.

9. How to replace the communication?

R: For electronic transmission of a replacement CESOP communication "y", to replace a previous communication "x", the PSP must send a deletion message of all payees for each

Part of the communication “x”, and then send all the Parts in full (with the corrected data), in the context of a replacement communication “x”, for the same reporting period.

10. What is the correction procedure in the event of a partial rejection (part of the communication)?

R: If there is a need to replace a certain Part “n”, due to partial rejection or because the PSP has detected errors in the data previously transmitted in that Part “n”, and the central validation (successful) of all Parts of the Communication “x” for that reporting period is still incomplete, the PSP should send a message to delete all possible payees that have been centrally validated (and accepted) (which were in that Part “n”), and then resend Part “n” in full (with the corrected data), in the context of Communication “x”.

It should be noted that, if the central validation (successful) of all Parts of Communication “x” for the reporting period has already been completed, (to replace Part n) the PSP should proceed with the full replacement of the Communication.

11. What correction procedure should be followed in the event of a total rejection?

R: In the event of a total rejection, it is not necessary to send a deletion message, only to resubmit all the information corrected of the errors reported in the validation message.

12. What is the deadline for resubmitting declarations that were rejected by the system due to errors?

R: The resubmission of files/messages returned as a result of errors in central validation during transmission to CESOP must be carried out within 30 days after an email has been sent requesting that the information provided be rectified, under penalty of a fine for failure to comply with the reporting obligation.

13. Will it be allowed to report “empty” declarations for periods without CESOP data? If so, is it optional or compulsory?

R: When, in a given period, the PSP does not provide payment services covered by the reporting obligation, it is possible to send the communication of “empty” declarations by sending a message of the type - PMT: CESOP102 (no information to report/no data to report.)

Although it is not compulsory, we recommend this practice to distinguish between situations of defaulting PSPs and those where there are no operations to report.