Compensación Electrónica Nacional Interbancaria (CENIT in Spanish, Electronic Clearing System for checks and ther payment instruments)

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The *Compensación Electrónica Nacional Interbancaria (CENIT* in Spanish, Electronic Clearing System for checks and ther payment instruments) is an Automated Clearing House (ACH) managed by *Banco de la República* (the Central Bank of Colombia), which provides the following services:

- The clearing and settlement service of electronic orders for payment, collection, or transfer of retail-value funds originated by participating institutions on their own behalf or on behalf of their customers, who may be natural or legal persons or autonomous estates with checking or savings accounts, or electronic deposit.
- The service of file transfer or exchange among the ??operators of the information related to the contributions to the Social Protection System generated through the ??Integrated Social Security Contribution Form (PILA in Spanish), for its subsequent delivery to the ??Administrators of the Integral Social Security System.

The following institutions may participate in the CENIT: Credit institutions, Companies Specialized in Electronic Deposits and Payments (SEDPE in Spanish), securities clearing and settlement systems, the acquirers supervised by the Financial Superintendency of Colombia, the acquirers not supervised by the Financial Superintendency of Colombia duly registered in the Register of Non-Supervised Acquirers kept by this office, the Information Operators authorized to operate in the Integrated Social Security Contribution Form (PILA), the Financial Institutions Guarantee Fund (Fogafín in Spanish), the Ministry of Finance and Public Credit through the General Directorate of Public Credit and the National Treasury, which directs the transfers and payments made by the Nation to the local entities; and *Banco de la República* for its own payments and collections.

In the CENIT, it is possible to perform recurring payment transactions for payroll, pensions, suppliers, and, in general, invoicing for the purchase of all types of goods and services as well as automatic collections for these same items through the allocation of checking accounts, savings accounts, or electronic deposits in any participating institution and in any city in Colombia. Thanks to the fact that the payments and collections made by this means are credited to the final beneficiaries’ accounts on the same date on which they are processed, the management of their financial resources is optimized by eliminating the t+1 credited, benefiting not only the population with access to the financial system but also credit institutions and the SEDPEs, which can expand their service portfolios.

Making your payments and collections electronically through the CENIT is quite easy. Contact your financial institution now and ask for instructions on how to use this beneficial service.

Characteristics of the system
The clearing and settlement service of electronic payment, collection, or funds transfer orders offered by the CENIT operates in five (5) cycles, every banking business day. At the cut-off of each cycle, the CENIT performs a net multilateral clearing of the transactions received from the participants; settles the net multilateral positions obtained against the deposit accounts at Banco de la República that the participants use for this purpose; and

creates output files for the participants receiving the funds, with the details of the respective transactions for them to credit or debit the checking, savings, or electronic deposit accounts of their customers.

Through this service, the CENIT also processes the payment orders or fund transfers corresponding to the Social Protection System through which Information Operators debit the accounts of the contributors to transfer the resources to those Information Operators in charge of crediting them to the accounts of the corresponding administrative entities

The file transfer service for Social Protection System contributions offered by the CENIT operates in two (2) cycles every banking business day. This service allows information operators to transfer files with detailed information contained in the Integrated Social Security Contribution Form- PILA to those responsible for sending it to the corresponding administrative institutions. This service includes the calculation, invoicing, and collection of the fees that the Information Operators charge each other for the exchange of information and for the collection of payments of the Assisted Integrated Social Security Contribution Form against the deposit accounts at *Banco de la República*.

Fuente: https://www.banrep.gov.co/en/payment-systems/national-interbank-electronic-clearing-system-cenit