



**Rabobank**

# Format description XML SEPA DD

*Rabo Cash Management  
(RCM)*

# Content

1 SEPA DD Import format.....	3
1.1 Description.....	3
1.2 General characteristics.....	3
1.3 Difference between Import orders and Import batch .....	3
2 SEPA DD Structure .....	4
2.1 Introduction .....	4
2.2 Technical mapping.....	4
2.3 Character set.....	5
2.4 Suitability.....	5
2.5 Message structure .....	6
3 Segment description .....	7
3.1 Groupheader.....	7
3.2 Payment Information Segment .....	8
3.3 Transaction Information Segment.....	11
Appendix A: Party identifier .....	14
Appendix B: Calculating the Creditor Identifier.....	16
Appendix C: Using Slashes in SEPA payments .....	17
Changelog.....	18

# 1 SEPA DD Import format

Rabobank Cash Management (RCM) enables importing Euro Direct Debits in the XML Customer Direct Debit Initiation message pain.008.001.02. This direct debit initiation format is based on the guideline provided by the Nederlandse Vereniging van Banken (NVB). The guideline is available [here](#).

Euro Direct Debits are SEPA compliant direct debits within the SEPA area in currency Euro.

## 1.1 Description

The XML Customer Direct Debit Initiation message pain.008.001.02 is used to instruct your bank to credit your account and debit a debtor. The pain.008.001.02 is delivered in a single file, one file can contain one or more batches, and the structure within the file is modular. One record within the file contains information which from a functional perspective belongs together.

## 1.2 General characteristics

The pain.008 format which is supported by Rabobank is based on the definitions which are published [here](#) on the website of the International Organization for Standardization (XML ISO20022). Usage of the mentioned standard in this document is limited to the usage in the Rabo Cash Management (RCM) system, because RCM does not support all possibilities which are offered for this format.

## 1.3 Difference between Import orders and Import batch

RCM offers two import options, "Import orders" and "Import batch". "Import orders" is used to import single Euro Direct Debits that can still be modified in RCM. Files imported by either option are processed and reported as a batch, specifications of the batches are not available in transaction reporting in RCM.

Pain.008 files imported via option "Import batch" are passed on 1 on 1. Pain.008 files imported via option "Import orders" are stripped of any fields not supported by Rabobank. The fields supported by Rabobank are listed in the tables in chapter 3.

# 2 SEPA DD Structure

## 2.1 Introduction

The models in the ISO20022 document are described in XML using schemas. A specific description language (XSD) is used in a schema. By using the schema's a description can be given to the tags in the document, the structure and the concatenation of the beacons (the order of the tags) as well as the allowed codes for certain fields, the number of possible cases, mandatory or optional usage for certain fields.

## 2. Technical mapping

The usage rules must be followed in order to avoid that the message or the payment will be rejected or that the information within the message will be refused. Only message elements which are described within the guidelines are allowed to be used.

The description of each message item contains:

Column	Description
Name	Name of the element within the pain.008 message.
XML-tag	Short name to identify an element within a XML message, presented between brackets, for example <Amt> which means "Amount".
ISO reference	Numbering following the ISO 20022 standard. Not all fields are numbered. Fields can be a subset of the parenting element. Holes in the numbering do exist because not all elements of ISO20022 are supported for pain.008.
Index	Nummering volgens de ISO 20022 standaard. Niet alle velden hebben een nummer. Velden zonder nummer vallen onder het bovenliggende element. Gaten in de nummering kunnen ontstaan doordat niet alle elementen van ISO20022 gebruikt worden binnen CT-XML.
Level	Level of the element within SEPA DD: <Top> <Level 1> <Level2> <Etc.></Etc.> </Level 2> </Level 1> </Top>
Presence	This determines if an element is optional or mandatory, and how many times the element can be repeated. The number of times that an element can appear is presented between square brackets.  For example: [0..1] Shows that the element can appear 0 or 1 time. The element is optional. [0..n] Shows that the element can appear 0 or n time(s). The element is optional. [1..1] Shows that the element is mandatory and must appear once. [1..n] Shows that the element is mandatory and must appear at least once.  The element can be presented n times. {OR..OR} Shows that only one of the elements can appear.  Only when an optional element is present, which contains a mandatory element on a deeper level, this element must be present.

Column	Description
Type	Field type indication: <ul style="list-style-type: none"> <li>Numeric: only numbers are allowed</li> <li>Alphanumeric: may contain numbers and allowed characters (ref. section 2.3 'Character set')</li> <li>Date: YYYY-MM-DD</li> <li>Amount: numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and two behind it. Exception for this rule is the control sum. Amount in Euros must contain 2 decimals, according to ISO4217.</li> <li>Boolean: field with two options: 'true' or 'false'</li> </ul>
Length	Maximum number of positions in the field.
Description	Contains the definition of the message segment or –element. Additional information about usage of the element.

## 2.3 Character set

In SEPA DD messages the UTF8 character set must be used.

The Latin character set, which is commonly used for international communication, must be used.

Rabobank accepts the following characters:

- a b c d e f g h i j k l m n o p q r s t u v w x y z
- A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
- 0 1 2 3 4 5 6 7 8 9
- / \* - ? : ( ) . , ' + space

\* References, identifiers and identifications may not start or end with a slash "/". A single slash is permitted as long it is not placed at the beginning or end. A double Slash "/" is not permitted at any position in reference, identifiers and identification fields. The attachment

*Using slashes in SEPA payments* shows the fields where the slash is not allowed.

## 2.4 Suitability

Pain.008 messages are suitable for:

- SEPA Direct Debit batches, known within Rabobank as Euro Direct Debits.

Pain.008 messages are not suitable for:

Domestic and foreign payments from a Rabobank account

- Domestic and foreign payments from an In Country<sup>1</sup> account
- Domestic and foreign payments from a Cross Country<sup>2</sup> account
- Domestic direct debits from a Cross Country account
- Domestic direct debits which are not compliant with the SEPA DD<sup>3</sup> rule book
- Transactie afkomstig uit en gericht aan één van de SEPA- landen

<sup>1</sup> This is an account which is not held with Rabobank and which is used to send payments to a beneficiary account with the same currency and from the same country as the ordering account.

<sup>2</sup> This is an account which is not held with Rabobank and which is used to send payments to a foreign beneficiary account, or to a beneficiary in the same country but in another currency.

<sup>3</sup> Conditions can be found here: [www.rabobank.nl/bedrijven/producten/betalen\\_en\\_ontvangen/geld\\_ontvangen/euro\\_incasso/default](http://www.rabobank.nl/bedrijven/producten/betalen_en_ontvangen/geld_ontvangen/euro_incasso/default).

## 2.5 Message structure

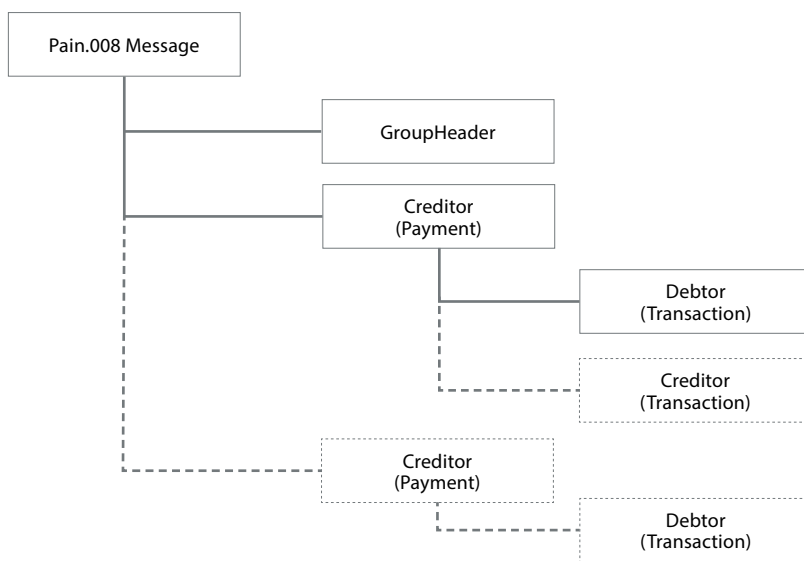
Pain.008 can be delivered via data communication.

The messages can contain one or more orders for one ordering account. The messages must be terminated after each section, for all orders per ordering account. The complete file must contain one Group header and can contain one or more orders. The file must be terminated after all orders.

The modular structure of the SEPA DD file is described below<sup>1</sup>.

More information about the message structure is available via the following webpage:

<http://www.iso20022.org>



<sup>1</sup> More information about the message structure is available via the following webpage: <http://www.iso20022.org>

The message consists of 3 segments:

**1. Group Header;** This segment is mandatory and is present only once within the message. It contains elements such as Message Identification, Creation Date and Time.

**2. Payment Information** This segment is mandatory and can be present more than once. Apart from elements which concern the creditor side of the order such as Creditor and Payment Type Information, it also contains one or more Transaction Information segments.

**3. Transaction Information In;** This segment is mandatory and can be present more than once. It contains elements which concern the debtor side of the order such as Debtor and Remittance Information.

Every segment in the 008.001.02 file must be opened and closed according to the XSD standard. Between the opening tag and closing tag the information for the relevant segment can be found.

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      Information regarding the Group header
    </GrpHdr>
    <PmtInf>
      Information regarding the payment
      <DrctDbtTxInf>
        Information regarding the order
      </DrctDbtTxInf>
    </PmtInf>
  </CstmrDrctDbtInitn>
</Document>
```

# 3 Segment description

Fields not listed in the tables below are not supported by Rabobank and, if imported through option "Import orders", will not be included in the resulting Euro Direct Debit executed by Rabobank. Further, the processing per field may differ if the pain.008 is imported through option "Import orders" or "Import batch". If so, the different processing is explained in column "Description".

## 3.1 Groupheader

The following segments are applicable for SEPA DD messages.

Name	Iso reference	XML-tag	Level	Presence	Type	Length	Description
Document		<Document>	Top	[1..1]			<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
		<CstmrDrctDbtInitn>	Top	[1..1]			
GroupHeader	1.0	<GrpHdr>	Top	[1..1]			
MessageIdentification	1.1	<MsgId>	1	[1..1]	Alphanumeric	35	Unique file reference. If you use import option "Import orders", your Message ID will be overwritten by a Message ID generated by RCM. Your Message ID is not overwritten if you use import option "Import batch".
CreationDateTime	1.2	<CreDtTm>	1	[1..1]	Date + time		Creation date and time of the file. Example: 2011-02-03T11:20:45.
NumberOfTransactions	1.6	<NbOfTxs>	1	[1..1]	Numeric	15	The number of transactions within the file.
ControlSum	1.7	<CtrlSum>	1	[0..1]	Amount	18	Total amount of all individual transactions within the file. Decimals are separated by a point ".". Note: Two decimals <b>must</b> be present.
InitiatingParty	1.8	<InitgPty>	1	[1..1]			
Name		<Nm>	2	[0..1]	Alphanumeric	70	Name of the ordering party.
Identification		<Id>	2	[0..1]	Alphanumeric		Details on how to structure this tag are available in Appendix A.



### 3.2 Payment Information Segment

Name	Iso reference	XML-tag	Level	Presence	Type	Length	Description
PaymentInformation	2.0	<PmtInf>	Top	[1..n]			
PaymentInformationIdentification	2.1	<PmtInflId>	1	[1..1]	Alphanumeric	35	Unique reference number of the Batch/PI. If you use import option "Import orders", your PmtInflId will be overwritten by a PmtInflId generated by RCM. Your PmtInflId is not overwritten if you use import option "Import batch".
PaymentMethod	2.2	<PmtMtd>	1	[1..1]	Alphanumeric	3	Fixed value 'DD' for direct debits.
BatchBooking	2.3	<BtchBookg>	1	[0..1]	Boolean	5	'true': the total amount of all transactions within this segment will be reported.
NumberOfTransactions	2.4	<NbOfTxs>	1	[0..1]	Numeric	15	The number of transactions within this Batch/PI.
ControlSum	2.5	<CtrlSum>	1	[0..1]	Amount	18	Total of all transactions in this segment. The decimals are separated by a dot ".".
PaymentTypeInformation	2.6	<PmtTplnf>	1	[1..1]			
ServiceLevel	2.8	<SvcLvl>	2	[1..1] <sup>1</sup>			
Code	2.9	<Cd>	3	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.
LocalInstrument	2.11	<LclInstrm>	2	[0..1]			
Code	2.12	<Cd>	3	[1..1]	Alphanumeric	4	'CORE' for general Euro Direct Debits. 'B2B' for Business Euro Direct Debits. 'NLGOV' for 'Overheidsvordering' Euro Direct Debits. <sup>2</sup> In one File, all batches must have the same code.

<sup>1</sup>This field is optional in ISO 20022 standard, but Rabobank has set the occurrence to mandatory as the EPC has set this field to Mandatory.

<sup>2</sup>To be able to initiate general, Business or 'Overheidsincasso' Direct Debits, a contract to do so must be registered with Rabobank. The 'Overheidsincasso' Direct Debit can only be initiated by governmental agencies.

Name	Iso reference	XML-tag	Level	Presence	Type	Length	Description
Sequence Type	2.14	<SeqTp>	2	[1..1]	Alphanumeric	4	<p>Fixed value 'FRST' for the first direct debit within the accompanying mandate.  Fixed value 'RCUR' for the following direct debits within the accompanying mandate.  Fixed value 'FNAL' for the last direct debit within the accompanying mandate.  Fixed value 'OOFF' for a single direct debit without continuation within the mandate.</p> <p>By the end of November 2016, supplying "FRST" is optional.  A first direct debit may then be initiated with 'recurring' (RCUR).  Sequence type is no longer validated.  The change applies to both Core and Business Direct Debits.</p>
CategoryPurpose	2.15	<CtgyPurp>	2	[0..1]			
Code	2.16	<Cd>	3	[1..1]	Alphanumeric	4	Rabobank accepts and passes all ISO Category Purpose codes on to the debtor bank (see <a href="http://www.iso20022.org/external_code_list.page">http://www.iso20022.org/external_code_list.page</a> for the current list of ISO Category Purpose codes). Rabobank will however not act on any provided code.
RequestedCollectionDate	2.18	<ReqdColltnDt>	1	[1..1]	Date	10	<p>The requested collection date.  Example: "2016-08-20"</p> <p>By the end of November 2016, any Euro Direct Debits ('FRST', 'RCUR', 'FNAL' and 'OOFF') can be credited to your account within two business days. The collection date must be at least two business days in the future.</p> <p>Business Euro Direct Debits, if sent in before 11 AM, can be credited to your account the next business day. The collection date must be at least one business day in the future if sent in before 11 AM, two business days if sent in after 11 AM.</p> <p>Orders with an execution date in the past will be overwritten with the first possible execution date only if the date is not more than 30 working days in the past. SEPA direct debits must be delivered on time.</p>
Creditor	2.19	<Cdtr>	1	[1..1]			
Name		<Nm>	2	[1..1]	Alphanumeric	70	Name of the creditor is mandatory.
PostalAddress		<PstlAdr>	2	[0..1]	Alphanumeric		
Country		<Ctry>	3	[0..1]	Alphanumeric	2	ISO country code of the creditor.
AddressLine		<AdrLine>	3	[0..2] <sup>1</sup>	Alphanumeric	70	<p>Address of the creditor.  1<sup>st</sup> line: Street and house number.  2<sup>nd</sup> line: Postal code and place.</p>
CreditorAccount	2.20	<CdtrAcct>	1	[1..1]			

<sup>1</sup>ISO 20022 standard allows up to 7 occurrences, but the EPC has limited the number of occurrences to 2.

<b>Name</b>	<b>Iso reference</b>	<b>XML-tag</b>	<b>Level</b>	<b>Presence</b>	<b>Type</b>	<b>Length</b>	<b>Description</b>
Identification		<Id>	2	[1..1]			
IBAN		<IBAN>	3	[1..1]	Alphanumeric	34	IBAN account number of creditor. <b>Note:</b> Use capitals for all letters in the IBAN. Spaces are not allowed.
Currency		<Ccy>	2	[0..1]	Alphanumeric	3	ISO currency code of the account, in this case always: EUR
CreditorAgent	2.21	<CdtrAgt>	1	[1..1]			
FinancialInstitution Identification		<FinInstnId>	2	[1..1]			
BIC		<BIC>	3	[0..1] {OR	Alphanumeric	11	SWIFT BIC code of the remitting bank. This tag is optional and can be omitted in the message. If provided, use capitals for all letters in the BIC. <b>Note:</b> Use capitals for all letters in the BIC.
Other		<Othr>	3	[0..1] OR}			If the BIC is not present, use Other, Identification.
Identification		<Id>	4	[1..1]	Alphanumeric	35	This tag may only be filled with 'NOTPROVIDED'.
UltimateCreditor	2.23	<UltmtCdtr>	1	[0..1]			This element must be present once. This can be on Batch/PI level here, or on the individual transaction within this Batch/PI (field 2.69).
Name		<Nm>	2	[0..1]	Alphanumeric	70	Name of the ultimate creditor, in case of a delegated remitter. Rabobank passes this information on to the debtor bank.
Identification		<Id>	2	[0..1]	Alphanumeric		Details on how to structure this tag are available in Appendix A.
ChargeBearer	2.24	<ChrgBr>	1	[0..1]	Alphanumeric	4	Fixed value 'SLEV' This element can be on BATCH/PI level or on transaction level, but not both. (field 2.45).
Creditor Scheme Identification	2.27	<CdtrSchmeld>	1	[0..1]			This element is optionally filled on either BATCH/PI level or on transaction level within this segment (field 2.66)
Identification		<Id>	2	[1..1]			
Private identification		<PrvtId>	3	[1..1]			Exception for RCM "Import orders": The transaction will be rejected, when the element 'Date and Place of Birth' is provided under Private identification.
Other		<Othr>	4	[1..1] <sup>1</sup>			Exception for RCM "import orders": The transaction will be rejected, when the element 'Issuer' is provided under Other.
Identification		<Id>	5	[1..1]	Alphanumeric	35	Details on the make-up of this tag are available in Appendix B.
Scheme Name		<SchmeNm>	5	[1..1]			
Proprietary		<Prtry>	6	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.

<sup>1</sup>This field is optional in the ISO 20022 standard and supports n occurrences, but the EPC has limited the number of occurrences to 1 and has made the usage of this field mandatory.

### 3.3 Transaction Information Segment

Name	Iso reference	XML-tag	Level	Presence	Type	Length	Description
DD Transaction Information	2.28	<DrctDbtTxInf>	1	[1..n]			
PaymentIdentification	2.29	<PmtId>	2	[1..1]			
InstructionIdentification	2.30	<InstrId>	3	[0..1]	Alphanumeric	35	Reference of the remitter that refers to a set of collections of which this collection is a part of. This information is not sent to the beneficiary.
End to End Identification	2.31	<EndToEndId>	3	[1..1]	Alphanumeric	35	End-to-End Reference number of the direct debit. This information is sent to the debtor.
InstructedAmount	2.44	<InstdAmt>	2	[1..1]	Amount		Amount of the direct debit in EUR. Decimals are separated by a point “.” The amount must be between 0.01 and 999999999.99 EUR. <b>Note:</b> Amount in Euros must contain 2 decimals. Example: “<InstdAmt Ccy=“EUR”>60.00</InstdAmt>”
Charge Bearer	2.45	<ChrgBr>	2	[0..1]	Alphanumeric	4	Fixed value ‘SLEV’ This element can be on BATCH/PI level or on transaction level, but not both (field 2.24).
Direct Debit transaction	2.46	<DrctDbtTx>	2	[1..1]			
Mandate Related Information	2.47	<MndtRltdInf>	3	[1..1]			
Mandate Identification	2.48	<MndtId>	4	[1..1]	Alphanumeric	35	Unique reference of the mandate which is signed between the remitter and the debtor.
Date of Signature	2.49	<DtOfSgntr>	4	[1..1]	Date	10	Date of signature of the mandate. Example: ‘2016-04-30’
Amendment Indicator	2.50	<AmdmntInd>	4	[0..1]	Boolean	5	‘true’ if there is an amendment to the mandate. ‘false’ if there is no amendment to the mandate. If this indicator isn’t present it is assumed that there is no amendment to the mandate.
Amendment Information Details	2.51	<AmdmntInfDtls>	4	[0..1]			Mandatory if field 2.50 is ‘true’. Not applicable if field 2.50 is ‘false’.
Original Mandate Identification	2.52	<OrgnlMndtId>	5	[0..1]	Alphanumeric	35	Mandatory if the mandate identification has been changed.
Original Creditor Scheme Identification	2.53	<OrgnlCdtrSchmeld>	5	[0..1]			Mandatory if field 2.66 has been changed in comparison to the original direct debit. Otherwise the field must not be used.
Name		<Nm>	6	[0..1]	Alphanumeric	70	Original name of the remitter. If a name is filled in in this field then the new name must be filled in field 2.19.
Identification		<Id>	6	[0..1]			
Private identification		<PrvtId>	7	[1..1]			
Other		<Othr>	8	[1..1]			
Identification		<Id>	9	[1..1]	Alphanumeric	35	Details on the make-up of this tag are available in Appendix B.
Scheme Name		<SchmeNm>	9	[1..1]			
Proprietary		<Prtry>	10	[1..1]	Alphanumeric	4	Fixed value ‘SEPA’.
Original Debtor Account	2.57	<OrgnlDbtrAcct>	5	[0..1]			Original account identification of the debtor if the debtor account has been changed. Only applicable if the debtor agent didn’ change.  From end of November 2016 the following rules apply: If the IBAN is changed within the same bank, please supply IBAN or ‘SMNDA’. If the bank has been changed, please supply ‘SMNDA’ in “Other, Identification”.

Name	Iso reference	XML-tag	Level	Presence	Type	Length	Description
Identification		<Id>	6	[1..1]			
IBAN		<IBAN>	7	[1..1] {OR	Alphanumeric	34	IBAN account number. <b>Note:</b> Use capitals for all letters in the IBAN. Spaces are not allowed.
Other		<Othr>	7	[1..1] OR}			
Identification		<Id>	8	[1..1]	Alphanumeric	35	If used, 'SMNDA' (=Same Mandate New Debtor Account) must be provided.
Original Debtor Agent	2.58	<OrgnlDbtrAgt>	5	[0..1]			From end of November 2016, the following rule applies: do not fill this tag when tag 2.57 is filled with 'SMNDA' (=Same Mandate New Debtor Account).
FinancialInstitution Identification		<FinInstnId>	6	[1..1]			
BIC		<BIC>	7	[1..1]			
Other		<Othr>	7	[0..1]			
Identification		<Id>	8	[1..1]			From end of November 2016, 'SMNDA' (=Same Mandate New Debtor Agent) is no longer used.
Electronic Signature	2.62	<ElctrcSgntr>	4	[0..1]	Alphanumeric	1025	Digital signature delivered by the remitter. This field is only applicable in case of an EPC electronic mandate has been issued. This field must contain the AT-60: the reference of the Mandate Acceptance Report made by the debtor bank.
Creditor Scheme Identification	2.66	<CdtrSchmeld>	3	[0..1]	Alphanumeric	35	This element is optionally filled on either transaction level within this segment or on BATCH/PI level (field 2.27)
Identification		<Id>	4	[1..1]			
Private identification		<PrvtId>	5	[1..1]			
Other		<Othr>	6	[1..1]			
Identification		<Id>	7	[1..1]	Alphanumeric	35	See Appendix B.
Scheme Name		<SchmeNm>	7	[1..1]			
Proprietary		<Prtry>	8	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.
Ultimate Creditor	2.69	<UltmtCdtr>	2	[0..1]			This element can be present at all individual transaction here, or on Batch/PI level (field 2.23).
Name		<Nm>	3	[0..1]	Alphanumeric	70	Name of the ultimate creditor, in case of a delegated remitter. Rabobank passes this information on to the debtor bank. Exception for RCM "Import orders": This information is not passed on to the debtor.
Identification		<Id>	3	[0..1]			Details on how to structure this tag are available in Appendix A.
Debtor Agent	2.70	<DbtrAgt>	2	[1..1]			
Financial Institution Identification		<FinInstnId>	3	[1..1]			
BIC		<BIC>	4	[0..1] {OR	Alphanumeric	11	SWIFT BIC code of the bank of the debtor. This tag is optional and can be omitted in the message. If provided, use capitals for all letters in the BIC.  Rabobank will always determine the BIC itself. When Rabobank can determine the BIC, a provided BIC will be overwritten. When Rabobank cannot determine the BIC, the transaction will be rejected in case the BIC was not provided by the customer.
Other		<Othr>	4	[0..1] OR}			If the BIC is not present, use "Other, Identification".

Name	Iso reference	XML-tag	Level	Presence	Type	Length	Description
Identification		<Id>	5	[1..1]	Alphanumeric	35	If used, this tag may only be filled with 'NOTPROVIDED'.
Debtor	2.72	<Dbtr>	2	[1..1]			
Name		<Nm>	3	[1..1]	Alphanumeric	70	Name of the debtor is mandatory.
Postal Address		<PstlAdr>	3	[0..1]			
Country		<Ctry>	4	[0..1]	Alphanumeric	2	ISO country code of the debtor.
Address Line		<AdrLine>	4	[0..2]	Alphanumeric	70	Address of the debtor. 1 <sup>st</sup> line: Street and house number 2 <sup>nd</sup> line: Postal code and place.
Identification		<Id>	3	[0..1]			Details on how to structure this tag are available in Appendix A.
Debtor Account	2.73	<DbtrAcct>	2	[1..1]			
Identification		<Id>	3	[1..1]			
IBAN		<IBAN>	4	[1..1]	Alphanumeric	34	IBAN account number of creditor. <b>Note:</b> Use capitals for all letters in the IBAN. Spaces are not allowed.
Ultimate Debtor	2.74	<UltmtDbtr>	2	[0..1]			Mandatory field if specified within the mandate.
Name		<Nm>	3	[0..1]	Alphanumeric	70	Name of the ultimate debtor of the transaction, in case of a delegated debtor.
Identification		<Id>	3	[0..1]			Details on how to structure this tag are available in Appendix A.
Purpose	2.76	<Purp>	2	[0..1]			
Code		<Cd>	3	[1..1]	Alphanumeric	4	Code of the business purpose of the direct debit. This code is an agreement between the debtor and the creditor. Rabobank doesn't check this code. A list of codes is available on <a href="http://www.iso20022.org/external_code_list.page">http://www.iso20022.org/external_code_list.page</a>
Remittance Information	2.88	<RmtInf>	2	[0..1]			Only one of the underlying field can be used, not both (2.89 and 2.90).
Unstructured	2.89	<Ustrd>	3	[0..1] <sup>1</sup>	Alphanumeric	140	Description. Within the Netherlands the unstructured remittance information is preferred.
Structured	2.90	<Strd>	3	[0..1]			Structured remittance information used for automatic reconciliation. This field can be used for the structured information known on the Dutch market: the 16 digit payment reference ("betalingskenmerk"). Within the Netherlands the unstructured remittance information is preferred.
Creditor Reference Information	2.110	<CdtrRefInf>	4	[0..1]			
Type	2.111	<Tp>	5	[1..1]			
CodeOrProprietary	2.112	<CdOrPrtry>	6	[1..1]			
Code	2.113	<Cd>	7	[1..1] <sup>2</sup>	Alphanumeric	4	'SCOR' in case of a "betalingskenmerk".
Issuer	2.115	<Issr>	6	[0..1]	Alphanumeric	35	'CUR' in case of a "betalingskenmerk".
Reference	2.116	<Ref>	5	[1..1]	Alphanumeric	35	Only Currence 16 digit payment reference ("betalingskenmerk") is currently supported.

<sup>1</sup> ISO 20022 standard supports n occurrences, but the EPC has limited the number of occurrences to 1.

<sup>2</sup> ISO 20022 standard defines this field as conditional, but Rabobank has set this field to mandatory.

# Appendix A: Party identifier

This appendix describes how the Party Identifier should be filled and how RCM handles the Party Identifier for the two import methods described in section "Difference between Import orders and Import batch".

The described structure is applicable for the following fields:

1.8	2.23	2.69	2.72	2.74
-----	------	------	------	------

Within the identification of the party only one of the two elements can be used: Organisation ID or Private Identification.

## Organisation Identification

For the identification of the organisation the BIC must be filled. The three columns to the right indicate per XML-tag whether the information is passed on to the beneficiary bank (X) or is ignored and not passed on (-).

Name	XML-tag	Level	Presence	Type	Length	Description	RCM "Import batch" (1.8 Initiating Party)	RCM "Import batch" (all other fields)	RCM "Import orders" upload (all fields)
Organisation Identification	<OrgId>	+1	[1..1]						
BICorBEI	<BICorBEI>	+2	[0..1] {OF}	Alphanumeric	11	BIC of the organisation.	-	x	-
Other	<Othr>	+2	[0..1] {OF}						
Identification	<Id>	+3	[1..1]	Alphanumeric	35		-	x	-
SchemeName	<SchmeNm>	+3	[0..1]						
Code	<Cd>	+4	[1..1]	Alphanumeric	4	The External Organisation Identification code can be found on <a href="http://www.iso20022.org/external_code_list_page">http://www.iso20022.org/external_code_list_page</a> see 'tab 9: OrganisationIdentification'	-	x	-
Proprietary	<Prtry>	+4	[1..1]	Alphanumeric	35		-	x	-
Issuer	<Issr>	+3	[0..1]	Alphanumeric	35		-	x	-

## Private identification

For the private identification the date and place of birth must be filled. In one occurrence you can use 'other'.

Name	XML-tag	Level	Presence	Type	Length	Description	RCM "Import batch" (1.8 Initiating Party)	RCM "Import batch" (all other fields)	RCM "Import orders" (2.72 Debtor)	RCM "Import orders" upload (all fields)
PrivateIdentification	<PrvtId>	+1	[1..1]							
DateAndPlaceOf Birth	<DtAndPlcOfBirth>	+2	[0..1]							
BirthDate	<BirthDt>	+3	[1..1]	Date	10		-	x	-	-
ProvinceOfBirth	<PrvcOfBirth>	+3	[0..1]	Alphanumeric	35		-	x	-	-
CityOfBirth	<CityOfBirth>	+3	[1..1]	Alphanumeric	35		-	x	-	-
CountryOfBirth	<CtryOfBirth>	+3	[1..1]	Alphanumeric	2	ISO country code	-	x		-
Other Identification	<Othr> <Id>	+2 +3	[0..1] [1..1]	Alphanumeric	35		-	x	x	-
SchemeName	<SchmeNm>	+3	[0..1]							
Code	<Cd>	+4	[1..1]	Alphanumeric	4	The External Person Identification code can be found on <a href="http://www.iso20022.org/external_code_list.page">http://www.iso20022.org/external_code_list.page</a> see 'tab 10: PersonIdentification'.	-	x	-	-
Proprietary	<Prtry>	+4	[1..1]	Alphanumeric	35		-	x	-	-
Issuer	<Issr>	+3	[0..1]	Alphanumeric	35		-	x	-	-



# Appendix B: Calculating the Creditor Identifier

This appendix describes the NVB rules for calculating the Creditor Identifier for the Dutch market. This code must be used conform the [implementation guidelines SDD version 9.0 of the Betaalvereniging](#), see Annex A.

The described calculation can be used for the following fields:

2.27	2.53	2.66
------	------	------

Calculating the Creditor Identifier:

The Creditor Identifier is calculated based on the chamber of commerce (KVK)-number of the remitter. The structure of the creditor identifier is equal to the structure of the IBAN account number.

Example:

The NVB has KVK-number 40536533, location code 0000.

The basic Creditor Identifier will be: NL00ZZZ405365330000

Calculating the control digits is done by following the steps:

1. Move NL00 to the end of the basic Creditor Identifier. Remove ZZZ 405365330000NL00
2. Replace NL by the numeric value, where A=10 and Z = 35, so N=23 and L=21
3. 405365330000232100.
4. Calculate the modulus 97 of the created number in step 2 © 47
5. Subtract the number created in step 3 from 98, this will generate the control digit © 51

The Creditor Identifier of NVB will be NL51ZZZ405365330000.

# Appendix C: Using Slashes in SEPA payments

## **SEPA credit transfers:**

Group Header/Message Identification
Group Header/Initiating Party/Identification/Organisation Identification
Group Header/Initiating Party/Identification/Private Identification
Payment Information/Payment Information Identification
Payment Information/Debtor/Identification/Organisation Identification
Payment Information/Debtor/Identification/Private Identification
Payment Information/Debtor Agent/Financial Institution Identification/Other/Identification/Identification/ Private Identification
Payment Information/Ultimate Debtor/Identification/Organisation Identification
Payment Information/Ultimate Debtor/Identification/Private Identification
Payment Information/Credit Transfer Transaction Information/Payment Identification/Instruction Identification
Payment Information/Credit Transfer Transaction Information/Payment Identification/End To End Identification
Payment Information/Credit Transfer Transaction Information/Ultimate Debtor/Identification/Organisation Identification
Payment Information/Credit Transfer Transaction Information/Ultimate Debtor/Identification/Private Identification
Payment Information/Credit Transfer Transaction Information/Creditor/Identification/Organisation Identification
Payment Information/Credit Transfer Transaction Information/Creditor/Identification/Private Identification
Payment Information/Credit Transfer Transaction Information/Ultimate Creditor/Identification/Organisation Identification
Payment Information/Credit Transfer Transaction Information/Ultimate Creditor/Identification/Private Identification

## **SEPA direct debits:**

Group Header/Message Identification
Group Header/Initiating Party/Identification/Organisation Identification
Group Header/Initiating Party/Identification/Private Identification
Payment Information/Payment Information Identification
Payment Information/Ultimate Creditor/Identification/Organisation Identification
Payment Information/Ultimate Creditor/Identification/Private Identification
Payment Information/Creditor Scheme Identification/Identification/Private Identification
Payment Information/Direct Debit Transaction Information/Payment Identification/Instruction Identification
Payment Information/Direct Debit Transaction Information/Payment Identification/End To End Identification
Payment Information/Direct Debit Transaction Information/Direct Debit Transaction/Mandate Related Information/Amendment Information Details/ Original Creditor Scheme Identification/Identification/Private Identification
Payment Information/Direct Debit Transaction Information/Direct Debit Transaction/Creditor Scheme Identification/Identification/Private Identification
Payment Information/Direct Debit Transaction Information/Ultimate Creditor/Identification/Organisation Identification
Payment Information/Direct Debit Transaction Information/Ultimate Creditor/Identification/Private Identification
Payment Information/Direct Debit Transaction Information/ Debtor/Identification/Organisation Identification
Payment Information/Direct Debit Transaction Information/Debtor/Identification/Private Identification
Payment Information/Direct Debit Transaction Information/Ultimate Debtor/Identification/Organisation Identification

# Changelog

Title : Format description XML SEPA DD – Cash Management (RCM)  
 Version : 2.1  
 Date : 11-08-2016  
 On behalf of : Zakelijke Klantkanalen  
 Contact : corporatesupport@rabobank.com

Date	Version	Type of change	Reason change
11-11-2013	1.5	Added for field ControlSum that two decimals must be present.	Description was incomplete.
11-11-2013	1.5	Changed text for InstructionIdentification (2.30).	Better description.
01-09-2014	1.51	Added option 'NLGOV' for LocalInstrument Code (2.12), this direct debit type is available for governmental agencies as of May 17, 2014. Added footnote with the same message.	New functionality.
01-09-2014	1.51	Changed text for LocalInstrument Code (2.12) to indicate each batch/PI may only contain transactions of one direct debit type.	Correction.
08-02-2015	1.51	The name Rabo TransAct Portal changes in Rabo Corporate Connect	Adjustment.
08-02-2015	1.51	<a href="http://www.rabotransact.com/transactsupport">www.rabotransact.com/transactsupport</a> changes in <a href="http://www.rabobank.com/supportcorporateconnect">www.rabobank.com/supportcorporateconnect</a>	Adjustment.
08-02-2015	1.51	mail <a href="mailto:TransAct@rabobank.com">TransAct@rabobank.com</a> changes in <a href="mailto:corporatesupport@rabobank.com">corporatesupport@rabobank.com</a>	Adjustment.
15-05-2015	2.0	Link renewed in 1. SEPA Import Format by the most recent.	Adjustment.
15-05-2015	2.0	1.2.3. in 2.2 has been given a new reference to Character set	Correction.
15-05-2015	2.0	Tekst UNIFI in 2.3. is replaced by SEPA DD	Correction.
15-05-2015	2.0	Footnote in Character set about diacritics has been changed.	Better description.
15-05-2015	2.0	Correction on the picture showed in the message structure	Adjustment.
15-05-2015	2.0	2.29 has been changed. The information will not be sent to the debtor. Incorrect information is deleted. The Rabobank will not send the point to point reference with te transaction.	Adjustment.
15-05-2015	2.0	Iso-reference 2.21 gives the indication that the BIC was an optional field. In this case, the initiating party, the BIC is never optional and has to be always present or has to be Other ID filled with NOTPROVIDED	Better description.
11-08-2016	2.1	Several hyperlinks updated.	Adjustment.
11-08-2016	2.1	IBAN may not contain spaces and letters in the BIC must be in capitals.	Clarification
11-08-2016	2.1	Tag 2.12 description changed: "In one PaymentInformation segment (2.0), all batches must be of the same type" changed into "In one File..."	Correction.
11-08-2016	2.1	Tag 2.19 Creditor and tag 2.27 Debtor: <CtryOfRes> changed into <Ctry>	Correction
11-08-2016	2.1	Tag 2.21 Debtor Agent and 2.70 Creditor Agent: Other <Othr> and Identification <Id> added. If BIC is not present, then tag <Othr><Id> must be filled with "NOTPROVIDED".	Change
11-08-2016	2.1	Description of tag 2.14 'Sequence Type' changed and is applicable for Core and B2B Direct Debits: - Sequence first (FRST) is changed into optional. - There will be no validations any more on sequence type.	Implementation Guideline 9.0.
11-08-2016	2.1	Tag 2.18 changed: there is no difference in execution any more between the type of direct debit (Core/B2B) and sequence.	Implementation Guideline 9.0.
11-08-2016	2.1	SMNDA is changed. Same Mandate New Debtor Agent is changed into Same Mandate New Debtor Account.	Implementation Guideline 9.0.
11-08-2016	2.1	2.57 Original Debtor Account. Rule of filling is changed. If the accountnumber of the debtor is changed: IBAN or 'SMNDA' (=Same Mandate New Debtor Account) is permitted.	Implementation Guideline 9.0.
11-08-2016	2.1	2.58 Original Debtor Agent is changed. SMNDA (Same Mandate New Debtor Agent) must not be supplied any more.	Implementation Guideline 9.0.
13-10-2017	2.2	The lay-out is renewed and the appendix "Using Slashes in SEPA payments" is added	New lay-out and adjustment