

PAIN.002

Format description
Functional



Rabobank

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1. Pain.002 status export format

At the end of October 2014, Rabobank introduces the export format pain.002 in Rabo Cash Management (RCM) for reporting rejected Euro Payments and Euro Direct Debits. In early November 2014, Rabo Internet Banking Professional (RIB Pro) also offers this export format for download. In Rabo Direct Connect (RDC) and SWIFT, this format has already been available for awhile. The format is based on the guideline provided by the Nederlandse Vereniging van Banken (NVB). The guideline is available [here](#)¹.

This format is compliant with the SEPA standards. This document describes the role the pain.002 format can play in your payment process. This format description plus a separate technical format description, providing a field by field description of the pain.002 fields, are available on these locations (all descriptions are exactly the same):

RCM, www.rabobank.com/supportcorporateconnect

RDC, www.rabobank.com/rdc, click on "Export" link.

RIB Pro, www.rabobank.nl/seb.

SWIFT, www.rabobank.com/swift.

1.1 Glossary

Batch

Euro Payments or Euro Direct Debits are sent in files to the Rabo payments processor. Each file contains at least one batch and each batch contains at least one transaction. Each file is a Message with its identification number, the Message Id or MsgId in XML language. Each batch is a Payment (PI) and is identified by its Payment Information Id, or PmtInflId in XML language. Each transaction within a batch is identified by an End To End Id or EndToEndId in XML language.

Batch or bulk booking

Each batch or PI may contain a field BatchBooking. Set to 'true', the batch is processed as a single item, a batch booking. Therefore, no specifications are available on your account statement of the transactions within the batch. Set to 'false', each transaction within the batch is processed as a single item, thus, specifications for each transaction are available on your account statement. This is a bulk booking².

Gross booking

On the execution date, Euro Payment and Euro Direct Debit batches are always booked in its entirety from or to your account respectively, even if your batch contains transactions that cannot be processed. An exception is that, if the rejects on transaction level meets or exceeds the rejection limit, then the whole batch is rejected immediately.

Rejected payments or direct debits are credited or debited to your account immediately after debiting or crediting the batch. So, instead of the net result, the sum of the total batch reduced by the sum of the rejected transactions, a booking takes place for the total batch and separate bookings for each rejected transaction.

Rejection limit

Rabobank has set a limit to the number of rejects your batch/PI may contain. As of April 27, 2014, the rejection limit for Euro Payments is set to 1.000 and for Euro Direct Debits to 5. If the limit is met or exceeded, the entire batch is rejected and no booking takes place.

Pré settlement

¹ <http://www.betaalvereniging.nl/wp-uploads/2013/11/IG-Bank-to-Customer-Statement-CAMT-053-v1-1.pdf>

² Batch booking is possible in RCM thru both Payments & Collections >> Import orders and >> Import batch. Bulk booking is only possible thru option Payments & Collections >> Import orders.

Depending on the type, Euro Direct Debit are sent in from six to two days prior to the execution/settlement date. Pre settlement indicates the time before the execution/settlement.

R-messages

R-messages are messages banks exchange if a SEPA payment or direct debit cannot be executed by the receiving bank. For example, if a mandate for a Euro Direct Debit has been revoked or recalled or has been rejected by the receiving bank.

Rabo Cash Management (RCM)

With Rabo Cash Management, you handle your company's cash management online. Anytime, anywhere you have access to the Internet. Via a secure connection, you transfer funds between your accounts or accounts of others.

Rabo Direct Connect (RDC)

With Rabo Direct Connect, your financial administration / Enterprise Resource Planning (ERP) application connects directly to Rabo's payments processor. RDC offers a single channel for your payments without having to install specific RDC software. Manual interventions outside your ERP application, such as preparing and signing transactions, are thus reduced. This enables an increase in straight through processing on your end and brings down the cost and risk associated with your payments processing.

Rabo Internet Banking Pro (RIB Pro)

With Rabo Internetbanking Pro, you handle your company's cash management online. Anytime, anywhere you have access to the Internet. Via a secure connection, you transfer funds between your accounts or accounts of others.

SWIFT FileAct

SWIFT FileAct enables you to submit files thru the SWIFT network. The main benefit is that corporates can, thru one channel, submit various file formats to, and receive reporting and status information from multiple banks. This speeds up the payments process and SWIFT can be deployed for a high transaction volume. Rabobank supports a number of import and export format types thru SWIFT FileAct.

Syntax errors

Errors such as BIC beneficiary bank cannot be determined, IBAN does not match account format, remitter account type may not be used for type of transaction, mandatory agreement is not in place for transaction type.

1.2 Pain.002 structure & description

This description and a technical format description are available on the following locations (all descriptions are exactly the same):

RCM, www.rabobank.com/supportcorporateconnect

RDC, www.rabobank.com/rdc, click on "Export" link.

RIB Pro, www.rabobank.nl/seb.

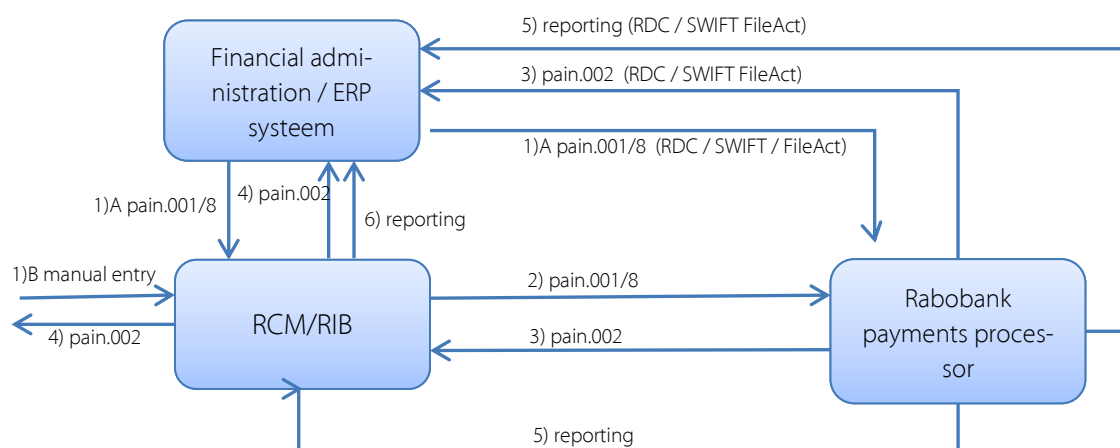
SWIFT, www.rabobank.com/swift.

2. Pain.002 scenarios

One or more pain.002 files are made available if your Euro Payment or Euro Direct Debit file is (partially) rejected. Rejects may occur at different times. For example, after sending in your Euro Payments (pain.001) or Euro Direct Debits (pain.008), Rabo validates your transactions. For Euro Payments, Rabo determines the BIC of the bank of the beneficiary. If Rabo cannot determine the bank of the beneficiary, the transaction is rejected. For Euro Direct Debits, Rabo checks whether you have entered into an agreement with Rabo concerning direct debits and whether the terms of the agreement have not been breached. Also, pre settlement rejects may occur, for example if the debtor refuses the direct debit.

You are notified of these rejects by the availability of pain.002 files. The files contain either a file/message or batch reject, or one or more transaction rejects including a rejection reason.

The picture below shows where pain.002 fits in in your and Rabo's payment process. Sections 2.1 thru 2.3 explain in detail when to expect a pain.002 for the combination of order type (Euro Payment or Euro Direct Debit), BatchBooking indication ('true' or 'false') and the type and number of rejects.



- 1) A. Your financial administration generates a file with Euro Payments (pain.001) or Euro Direct Debits (pain.008), and you import this file thru RCM or RIB Pro, or you upload them to Rabo thru RDC or SWIFT FileAct.
B. You enter a Euro Payment or Euro Direct Debit manually thru RCM or RIB pro.
- 2) You sign for the transactions in RCM or RIB Pro and submit them to Rabo. Your transactions are submitted in pain.001 or pain.008 format to the Rabo payments processor.
- 3) If a file, one or more batches or one or more transactions cannot be executed, Rabo payments processor sends one or more pain.002 files to RCM, RDC, RIB Pro or SWIFT FileAct. Please refer to sections 2.1 thru 2.3 for possible scenarios.
- 4) Pain.002's received from the Rabo payments processor are made available in RCM, RDC, RIB Pro and SWIFT FileAct. Please refer to the relevant appendix per channel how the data is made available.
- 5) Reporting is made available in RCM, RDC, RIB Pro and SWIFT FileAct.
- 6) The reporting contains a rejection reason. If you export account statements in formats SWIFT MT940 Structured or CAMT.053, then the rejection reason is available³.

The last paragraph indicates a reject reason is made available thru both the pain.002 and regular account reporting. The advantage of the pain.002 is that you may receive a reject pre settlement. For example, the first direct debit of a recurring Euro Direct Debit must be submitted 6 days pre settlement. If Rabobank cannot execute one or more direct debits, then you are informed by

³ In CAMT.053, the rejection reason is available in field <ReturnInformation><Reason><Code> (2.305). In SWIFT MT940 Structured, the code is made available after code /RTRN/ in field-86.

pain.002 immediately. Account reporting for the rejected transaction will take place after the settlement date, so the rejection is reported six to 1 day prior thru pain.002 as compared to account reporting.

Sections 2.1 thru 2.3 describe the scenarios below.

Euro Direct Debit		
	Reject reason	Result
1A	File in wrong format	Error and file is rejected
1B	Syntax error < rejection limit	Gross booking & pain.002 (on transaction level).
1C	Syntax error >= rejection limit	Pain.002 (on batch and on transaction level).
1D	Syntax error in all transactions in the batch (regardless of rejection limit)	Pain.002 (on batch and on transaction level).
1E	Pre settlement R-messages	Gross booking & pain.002 (on transaction level).
1F	Contract limit breached (final)	Pain.002 (on batch level).

Euro Payment, batch		
	Reject reason	Result
2A	File in wrong format	Error and file is rejected.
2B	Syntax error < rejection limit	Gross booking & pain.002 (on transaction level).
2C	Syntax error >= rejection limit	Pain.002 (on batch and on transaction level).
2D	Syntax error in all transactions in the batch (regardless of rejection limit)	Pain.002 (on batch and on transaction level).
2E	Insufficient funds (final) ⁴	Pain.002 (on batch level).
2F	Debit account blocked	Pain.002 (on batch level).

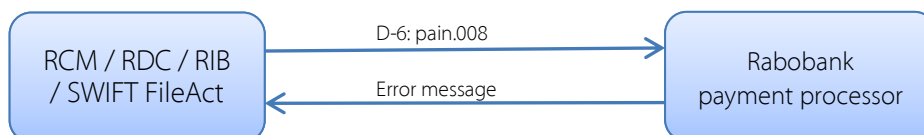
Euro Payment, bulk		
	Reject reason	Result
3A	File in wrong format	Error and file is rejected.
3B	Syntax error	Pain.002 (on transaction level, if rejection limit is reached or breached, also on batch level).
3C	Syntax error in all transactions in the batch (regardless of rejection limit)	Pain.002 (on batch and on transaction level).
3D	Insufficient funds (final) ⁴	Pain.002 (on transaction level).
3E	Debit account blocked	Pain.002 (on transaction level).

⁴ A pain.002 is not made available if payments are awaiting sufficient funds.

2.1 Euro Direct Debit

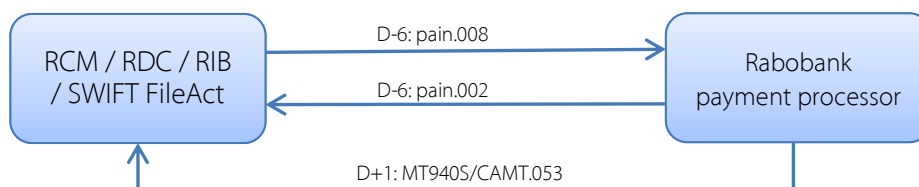
The scenarios below describe when you may expect a pain.002 for Euro Direct Debits. The graphics assume a recurring Euro Direct Debit of type CORE.

A. File in wrong format



After submitting a Euro Direct Debit file with collection date D, six, three or two days in advance, a number of validations take place. The file needs to be in the pain.008 format. If the file does not comply with the pain.008 format, the whole batch is rejected. Similar to ClieOp, the line at which the first failure is detected is reported back. No pain.002 is made available.

B. Syntax error < rejection limit

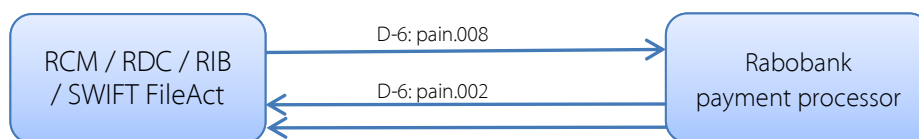


After submitting your file with Euro Direct Debits, if syntax errors are detected, one or more pain.002's are made available. The pain.002 is on transaction level and supplies you with all transactions containing syntax errors.

The rejected transactions are credited on the settlement date and are available on your account reporting.

Your Euro Direct Debits may also be rejected by the bank of the debtor pre settlement, for example, when the debtor bank does not know the debtor account. See scenario 2.

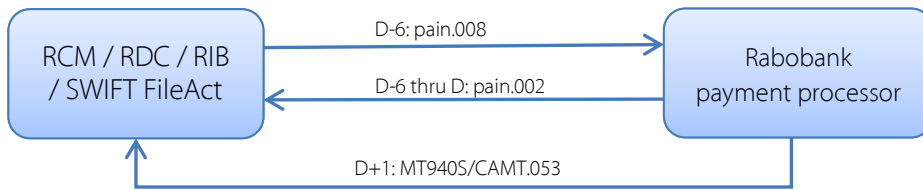
C. & D. Syntax error >= rejection limit & Syntax error in all transactions in the batch (regardless of rejection limit)



In this scenario, the number of rejected transactions, due to syntax error, is equal to or over the rejection limit or all transactions in the batch are rejected.

After submitting your file with Euro Direct Debits, your batch(es) is (are) rejected. A pain.002 is made available reporting the batch is rejected due to too many syntax errors. Additionally, one or more pain.002's are made available reporting all rejected transactions.

E. Pre settlement R-messages

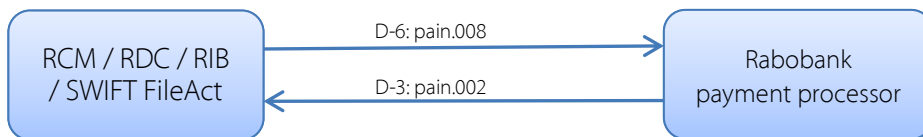


After submitting your Euro Direct Debits, Rabo may receive rejects from the debtor bank(s). These rejects, communicated to Rabo thru pre settlement R-messages, are relayed to you thru a pain.002 on transaction level.

Rabo collects any pre settlement rejects and relays them to you in set intervals. So the pain.002 may contain more than one reject. However, any pain.002 only reports rejects for one pain.008, you may receive more pain.002's for every pain.008.

The rejects are reported on settlement date and is available on your account statement. Export formats SWIFT MT940 Structured and CAMT.053 report the reject reasons.

F. Contract limit breached (final)



After submitting your Euro Direct Debits, Rabo checks if any of the Euro Direct Debit agreement parameters are breached. A sliding window principle is applied here (for more information, contact your Rabo advisor). If your bank does not approve the batch within three working days, the batch is rejected. A pain.002 is then made available on batch level.

More information on the parameters is available in the Euro Direct Debit manual available on www.rabobank.nl/euroincasso (Dutch only).

2.2 Euro Payment, batch

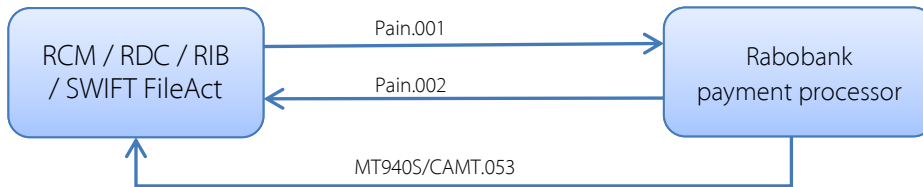
The scenarios below describe when you may expect a pain.002 for Euro Payments that were submitted with BatchBooking set to 'true'.

A. File in wrong format



After submitting a Euro Payment file, a number of validations take place. The file needs to be in the pain.001 format. If the file does not comply with the pain.001 format, the whole batch is rejected. Similar to ClieOp, the line at which the first failure is detected is reported back. No pain.002 is made available.

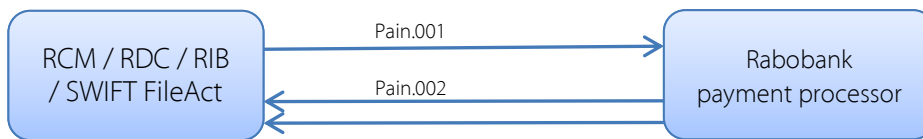
B. Syntax error < rejection limit



After submitting your Euro Payment file, one or more pain.002's are made available if syntax errors are detected and the number is below the rejection limit. This pain.002 is on transaction level and reports all transactions with syntax errors.

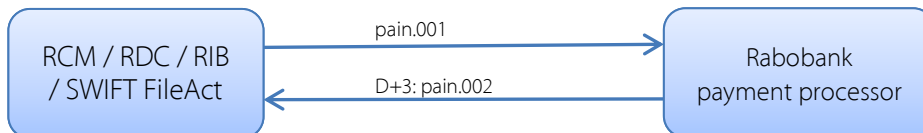
The rejected transactions are booked to your account on the execution date according to the gross booking principle. The statement information in your portal contains the reject reason, export formats SWIFT MT940 Structured and CAMT.053 report the reject reason as well.

C & D. Syntax error >= rejection limit & Syntax error in all transactions in the batch (regardless of rejection limit)



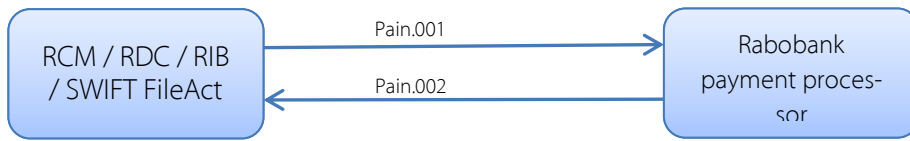
After submitting your Euro Payment file, your batch is rejected if the number of transactions with syntax errors, meets or exceeds the rejection limit. A pain.002 on batch level is then made available. Additionally, one or more pain.002's are made available on transaction level.

E. Insufficient funds (final)



After submitting your Euro Payments, your available balance is checked. If the remitter account has insufficient funds to execute the transactions, then the transactions are held for three days. If sufficient funds become available within these three days, your Euro Payments are executed. If no funds become available, your batch is rejected. A pain.002 is made available on batch level⁵.

F. Debit account blocked

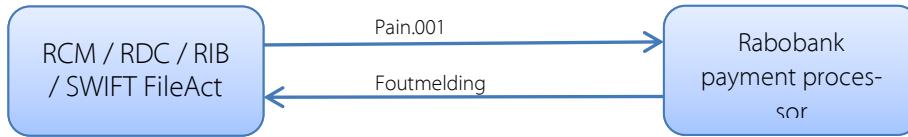


If the remitting account is blocked, the file is rejected. A pain.002 is made available on batch level.

2.3 Euro Payment, bulk

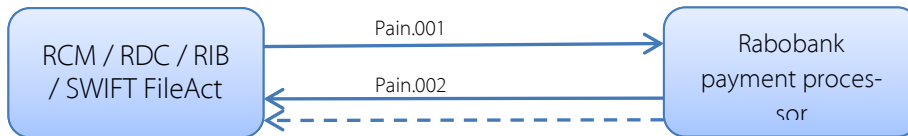
The scenarios below describe when you may expect a pain.002 for Euro Payments that were submitted with BatchBooking set to 'false'.

A. File in wrong format



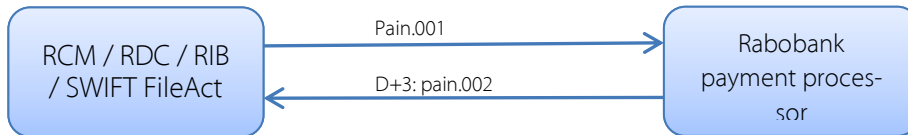
After submitting a Euro Payment file, a number of validations take place. The file needs to be in the pain.001 format. If the file does not comply with the pain.001 format, the whole batch is rejected. Similar to ClieOp, the line at which the first failure is detected is reported back. No pain.002 is made available.

B. & C. Syntax error & Syntax error in all transactions in the batch (regardless of rejection limit)



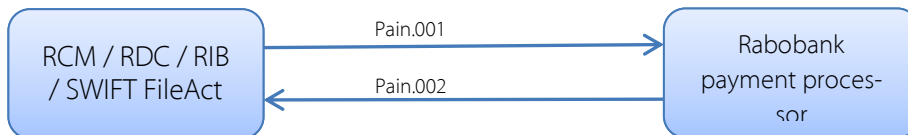
After submitting your Euro Payment file, your batch is rejected if the number of transactions with syntax errors, meets or exceeds the rejection limit. A pain.002 on batch level is then made available. Additionally, one or more pain.002's are made available on transaction level.

D. Insufficient funds (final)



After submitting your Euro Payments, your available balance is checked. If the remitter account has insufficient funds to execute one or more transactions, then these transactions are held for three days. If sufficient funds become available within these three days, your Euro Payments are executed. If no funds become available, your transactions are rejected. A pain.002 is made available on transaction level⁵.

E. Debit account blocked



If the remitting or debit account is blocked, the file is rejected. A pain.002 is made available on transaction level.

Appendix 1: Exporting pain.002 from Rabo Cash Management

Pain.002's received from the Rabo payments processor are matched with the relevant sign orders in RCM. The sign orders are available in menu [Sign orders >> All sign orders](#). By October 27 2014, two new buttons are available in this menu, [Export all SEPA rejects \(pain.002\)](#) and [Export new SEPA rejects \(pain.002\)](#). If one or more pain.002's are available, these will be zipped and the Zip-file is made available for export.

Export all SEPA rejects (pain.002)

By selecting one or more sign orders and then clicking on this button, all available pain.002's for the selected sign orders are zipped and made available for export in a ZIP-file.

Export new SEPA rejects (pain.002)

If you click this button without selecting any sign orders, all pain.002's, that have not yet been downloaded by yourself or a colleague of yours, are placed in a ZIP-file and made available for export. If you do select sign orders before clicking this button, then only new pain.002's related to the selected sign orders, that have not yet been downloaded by yourself or a colleague of yours, are made available for export in a ZIP-file.

An error message is displayed if no pain.002 is available for export.

Please note! If you import thru [Import >> Import orders](#), the Message Id and Payment Information Id in your imported file are overwritten by values generated by RCM. Thus, it is not possible to match the pain.002's to files and/or transactions your financial administration / ERP system has generated, based on Message Id and/or Payment Information Id.

We advise you to match based on End To End Id and to always submit unique End To End Id's with your Euro Payments and Euro Direct Debits.

File name convention

The file name of pain.002 files, available for download in RCM, is as follows:

PAIN002_xx_NNNNNNNNNNNNNNNNNNNN_CCYYMMDD_SSSSSS.xml

xx = "ct" or "dd"

NNNNNNNNNNNNNNNNNNNN = Message ID of file that was signed

CCYYMMDD = date on which the file was submitted

SSSSSS: Pain.002 sequence number

The sequence number does not start with 1 and is not necessarily sequential. For example, the first pain.002 may have sequence number 003400, the second 004356, the third 000122, etc.

Additionally

In RCM screen [Sign orders >> All sign orders](#), the status of Euro Payments or Euro Direct Debits is updated based on the received pain.002's. The status can only be updated if:

1. The transactions were entered into RCM manually or thru option [Import >> Import orders](#).
2. A unique End To End Id was supplied with the original transaction.

Appendix 2: Downloading pain.002 from Rabo Direct Connect

If you have indicated you want to receive pain.002's, any pain.002 is automatically transferred to you via RDC. The file name of pain.002 files is as follows:

<Original file name including extensions such as .xml and/or .zip>_<six digit sequence number>-pain002.xml

For example, if your original file had this file name:
RDCSCT20140427.xml.zip

Then the first pain.002 you receive has this file name:
RDCSCT20140427.xml.zip_000000-pain002.xml

The sequence number does not start with 1 and is not necessarily sequential. For example, the first pain.002 may have sequence number 003400, the second 004356, the third 000122, etc.

Appendix 3: Downloading pain.002 from RIB Pro

As of November 11, 2014, pain.002 files are available for download in menu option [Euro-bestanden – Verzonden](#) (Euro-batches – Sent in) by clicking on button [Afgekeurde opdrachten uit een Euro-batch downloaden](#) (Download rejected transactions from a Euro-batch) in the lower right hand corner.

The file name of pain.002 files, available for download in RIB (Professional), is as follows:

PAIN002_xx_NNNNNNNNNNNNNNNNNN_CCYYMMDD_SSSSSS.xml

xx = "ct" or "dd"

NNNNNNNNNNNNNNNNNNNN = original remitter account number

CCYYMMDD = date on which the file was submitted

SSSSSS: Pain.002 sequence number

The sequence number does not start with 1 and is not necessarily sequential. For example, the first pain.002 may have sequence number 003400, the second 004356, the third 000122, etc.

Appendix 4: Downloading pain.002 thru SWIFT FileAct

If you have indicated you want to receive pain.002's, any pain.002 is automatically transferred to you via SWIFT FileAct. The file name of pain.002 files is as follows:

<Original file name including extensions such as .xml and/or .zip>_<six digit sequence number>-pain002.xml

For example, if your original file had this file name:
SFCST20140427.xml.zip

Then the first pain.002 you receive has this file name:
SFCST20140427.xml.zip_000000-pain002.xml

The sequence number does not start with 1 and is not necessarily sequential. For example, the first pain.002 may have sequence number 003400, the second 004356, the third 000122, etc.

Appendix 5: SEPA return / rejection codes

If a Euro Payment or Euro Direct Debit is rejected, the rejection or return codes in the table below may be provided in the pain.002.

Return reason Code	Description
AC01	Account number incorrect.
AC04	Account number closed.
AC06	Euro Direct Debit blocked.
AC13	Debtor account is a consumer account.
AG01	Administrative reason.
AG02	Invalid file format.
AGNT	Incorrect BIC bank beneficiary.
AM04	Administrative reason.
AM05	Duplicate order.
BE04	Address beneficiary missing.
BE05	Remitter unknown.
CURR	Incorrect currency.
CUST	Debtor cancellation.
CUTA	Rejected.
DUPL	Duplicate order.
FF01	Invalid file format.
FF05	Direct debit type is not correct.
FOCR	Cancellation request.
MD01	No mandate.
MD02	Incorrect mandate.
MD06	Return of funds requested by end customer.
MD07	Administrative reason.
MS02	Refused by debtor.
MS03	Refused by bank.
PC01	Technical reason.
PC02	Technical reason.
PC03	Technical reason.
RC01	BIC incorrect.
R001	Order not allowed.
R002	Order too late or too early.
R003	Account not found.
R004	Not allowed on G-account.
RR01	Administrative reason.
RR02	No name and address debtor.
RR03	No name and address creditor.

RR04	Administrative reason.
SL01	Administrative reason.
TECH	Technical reason.
TM01	Received after cut-off time.
UPAY	Order not allowed.

Appendix 6: Change log

Title: Format description pain.002, functional
 Version : 1.06
 Date: 08-02-2015
 On behalf of Zakelijke Klantkanalen
 Contact Rabobank Nederland, Zakelijke Klantkanalen
 Leidseveer 35, 3511 SB Utrecht
 Postbus 17100
 3500 HG Utrecht

Date	Version	Type of change	Reason change
30-04-2014	1.0		None, new format.
05-09-2014	1.01	<p>Added deviations in chapter 2 for scenario's 1B, 1C, 1D and 1E to indicate when a pain.002 on transaction level will be made available, in bold and red. A summary:</p> <ol style="list-style-type: none"> 1) As of September 7, 2014, scenario's 1B, 1C, 1D and 1E do <u>not</u> result in a pain.002 on transaction level. Plus, a pain.002 may be made available for post-settlement reversals of a Euro Direct Debit. 2) As of planned date October 4, 2014, scenario's 1B, 1C and 1D do result in pain.002's on transaction level. 3) Planned for the first quarter of 2015, scenario 1E results in a pain.002 on transaction level. Additionally, post settlement reversals no longer result in pain.002's. 	The pain.002 that is distributed is not completely in line with the description published on April, 2014.
10-09-2014	1.02	RDC: Receiving PAIN.002 is now possible on transaction level .	New functionality.
17-10-2014	1.03	Updated Appendix 1, pain.002's are available in RCM as of October 27, 2014.	Correction.
17-10-2014	1.03	Updated Appendix 3 with info on how pain.002 files can be downloaded in RIB Pro.	This section was missing.
17-10-2014	1.03	Removed the changes above with date 05-09-2014 in version 1.01 regarding scenario's 1B, 1C, 1D and 1E. Pain.002's on transaction level are already provided correctly for RDC. Pain.002 is activated by the end of October for RCM and RIB Pro and these channels will then also provide pain.002's as originally stated for all scenario's.	Correction.
17-10-2014	1.03	In Appendix 2, added that the file name of pain.002 has a six digit sequence number instead of four digit.	Correction.

Date	Version	Type of change	Reason change
17-10-2014	1.03	In Appendix 2 and 3, added that the sequence numberpart of the file name is not sequential and does not start with 1.	Correction.
17-10-2014	1.03	Corrected first sentence of chapter 1, pain.002 is available in RCM and RIB Pro as of the end of October, 2014, not as of early June 2014.	Correction.
17-10-2014	1.03	Added pain.002 file name convention for RCM in Appendix 1.	Addition.
24-10-2014	1.04	Added in Chapter 1 and Appendix 3 that pain.002 is available for download in RIB Pro as of November 11, 2014.	Addition.
22-12-2014	1.05	Added SWIFT FileAct wherever RDC is listed, pain.002 can also be received thru this channel.	Addition.
22-12-2014	1.05	Removed remarks concerning post settlement Euro Direct Debit rejects from chapter 2. No incorrect Euro Direct Debits rejects are reported.	Correction.
22-12-2014	1.05	Added links in sections 1 and 1.2 to indicate where this description and the technical format descriptions are available.	Addition.
22-12-2014	1.05	Added an Appendix that explains how pain.002 can be downloaded thru SWIFT FileAct, however, the exact details have yet to be provided.	Addition.
23-01-2015	1.06	Added details to section Appendix 4 – Downloading pain.002 thru SWIFT FileAct.	Addition.