

UNIFI Format Description

Rabobank Cash Management



Rabobank



Colophon

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Contents

1	UNIFI ISO20022 Import format description	3
1.1	UNIFI ISO20022 Description	3
1.1.1	Description	3
1.1.2	General characteristics	3
1.2	UNIFI Structure	3
1.2.1	Preface	3
1.2.2	Technical mapping	4
1.2.3	Character set	5
1.2.4	Suitability	5
1.2.5	Message structure	6
2	Generic segments	8
3	UNIFI-UCT: ISO20022 Credit Transfer Record description	9
3.1	Standard framework electronic transfer	9
3.1.1	Payment Information Segment	9
3.1.2	Transaction Information Segment	11
3.2	Euro Payment from a Rabo account	13
3.3	Foreign credit transfer with a Rabobank-account as ordering account (originator)	13
3.3.1	Payment information Segment	13
3.3.2	Transaction Information Segment	14
3.4	Credit transfer (domestic and foreign) with a Multibank account as ordering account (Originator)	15
3.4.1	Payment Information Segment	15
3.4.2	Transaction Information Segment	16

1 UNIFI ISO20022 Import format description

This format can be used to import payments in Rabo Cash Management, Euro Payments, foreign payments and In Country payments.

1.1 UNIFI ISO20022 Description

1.1.1 Description

The most recent version of the UNIFI format is ISO20022. The ISO20022 format does not depend on specific information carriers. This format can therefore be used to deliver payments (Credit Transfers) and direct debits via data communication. The ISO20022 format 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.

1.1.2 General characteristics

The UNIFI ISO20022 format which is supported by Rabobank is based on the definitions which are published 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.

The general characteristics for UNIFI are:

- Various payment types are supported within one file
 - Euro payments and foreign payments from a Rabobank account
 - Domestic and foreign payments from a Multibank account

The specific layout to send payments to the bank is PAIN.001.001.02

1.2 UNIFI Structure

1.2.1 Preface

The models in the UNIFI 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.

The general XSD for pain.001.001.02 is available [here](http://www.iso20022.org/message_archive.page?#PaymentsInitiation)¹.

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¹ http://www.iso20022.org/message_archive.page?#PaymentsInitiation

1.2.2 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:

Name	Name of the element within the UNIFI message
XML-Tag	Short name to identify an element within a XML message, presented between brackets, f.e. <Amount>
Level	Level of the element within UNIFI <Top> <Level 1> <Level 2> <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. Only when an optional element is present, which contains a mandatory element on a deeper level, this element must be present.
Type	Field type indication: Numeric: only numbers are allowed Alphanumeric: may contain numbers and allowed characters (ref. 1.2.3 Character set) Date: YYYY-MM-DD Amount: numbers, with a decimal point or comma as separator
Length	Maximum number of positions in the field. When field type Amount is used, the value for length is presented by the maximum number of positions followed by the number of decimals (for example 18,5)
Description	Contains the definition of the message segment or –element. Additional information about usage of the element.

1.2.3 Character set

In UNIFI 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

1.2.4 Suitability

UNIFI is suitable for:

- Euro Payments and foreign payments from a Rabobank account
- Domestic and foreign payments from a Multibank² account

- Single payments with one ordering account and one beneficiary
- Payments in a batch, with one ordering account and more beneficiaries with individual information for the orders

UNIFI is not suitable for:

- Payments and direct debits in a batch, with one ordering account or one collector account and more beneficiaries or payers without individual information for the orders

² 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.

1.2.5 Message structure

UNIFI can be delivered via data communication.

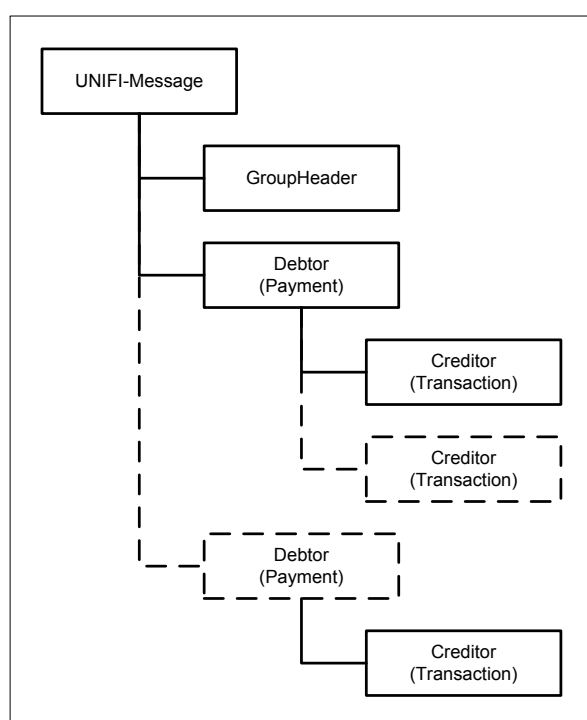
The messages can contain one or more orders for one ordering account. The messages must be terminated after each section, for all orders per ordering account.

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 UNIFI file is described below.

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

<http://www.iso20022.org>



The message consists of 3 segments:

A. Group Header: This segment is mandatory and must be present once. It contains elements such as Message Identification, Creation Date and Time, Grouping Indicator.

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

C. Transaction Information: This segment is mandatory and can be present more than once. It contains elements which concern the credit side of the order such as Creditor and Remittance Information.

Every segment in the UNIFI 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.

```

<Document
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02"xmlns:xsi=
"http://www.w3.org/2001/XMLSchema-instance">
<pain.001.001.02>
  <GrpHdr>
    Information regarding the Group header
  </GrpHdr>
  <PmtInf>
    Information regarding the payment
    <CdtTrfTxInf>
      Information regarding the order
    <CdtTrfTxInf>
  </PmtInf>
</pain.001.001.02>
</Document>

```

The number of Payment Information segments and Transaction Information segments in a message is available in the Grouping field within the Group Header.

The following option can be used:

Single	Indicates that for each Payment Information segment, exactly one Transaction Information segment is present in the message.
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2 Generic segments

Name	XML-Tag	Level	Presence	Type	Length	Description
Document	<Document>	Top	[1..1]			
	<pain.001.001.02>	Top	[1..1]			pain.001.001.02 for credit transfers More information can be found on the following website: http://www.iso20022.org/catalogue_of_unifi_messages.page
Group Header	<GrpHdr>	Top	[1..1]			
Message Identification	<MsgId>	1	[1..1]	Alphanumeric	35	Unique file identification
Creation Date Time	<CreDtTm>	1	[1..1]	Date + Time		Creation date + time. For example: 2010-07-28T06:05:02
Number of Transactions	<NbOfTxs>	1	[1..1]	Numeric	15	Number of orders in the file
Grouping	<Grpg>	1	[1..1]	Alphanumeric	4	Indication for the content of the file: "SNGL": 1 order per payment
Initiating Party Name	<InitgPty>	1	[1..1]			
Name	<Nm>	2	[1..1]	Alphanumeric	70	Name of the ordering party

3 UNIFI-UCT: ISO20022 Credit Transfer Record description

3.1 Standard framework electronic transfer

The format description below contains the ISO20022 standard elements which are supported by Rabobank. All other standard elements within the ISO20022 standard which are not mentioned are not supported by Rabobank.

3.1.1 Payment Information Segment

Name	XML-Tag	Level	Presence	Type	Length	Description
Payment Information	<PmtInf>	Top	[1..n]			
Payment Information Identification	<PmtInfd>	1	[0..1]	Alphanumeric	35	Reference number for the batch
Payment Method	<PmtMtd>	1	[1..1]	Alphanumeric	3	Default value: "TRF" for electronic payments
Payment Type Information	<PmtTpInf>	1	[0..1]			
Service Level	<SvlLvl>	2	[0..1]			
Code	<Cd>	3	[1..1]	Alphanumeric	4	
Priority	<Prtry>	3	[1..1]	Alphanumeric	35	Possible value: "URGENT" for urgent payments
Local Instrument	<LclInstrm>	2	[0..1]			
Proprietary	<Prtry>	3	[1..1]	Alphanumeric	35	Value depends on the country
Category Purpose	<CtgyPurp>	2	[0..1]	Alphanumeric	4	Possible value: "Sala" for salary payments
Requested Execution Date	<ReqdExctnDt>	1	[1..1]	Date	10	The requested processing date
Debtor	<Dbtr>	1	[1..1]			
Name	<Nm>	2	[1..1]	Alphanumeric	70	Name of the debtor. When the name is equal to the name in the RCM address book, the remaining address items will be enriched from this address book.
Postal Address	<PstlAdr>	2	[0..1]			
Address Line	<AdrLine>	3	[0..2]	Alphanumeric	70	Address of the debtor. 1st line: Street and house number 2nd line: Postal code and city
Country	<Ctry>	3	[1..1]	Alphanumeric	2	Country code of the debtor

Name	XML-Tag	Level	Presence	Type	Length	Description
Name	XML-Tag	Level	Presence	Type	Length	Description
Identification	<Id>	2	[0..1]			
Organization Identification	<OrgId>	3	[1..1]			
Proprietary Identification	<PrtryId>	4	[1..1]			
Identification	<Id>	5	[1..1]	Alphanumeric	35	Chamber of Commerce number
Debtor Account	<DbtrAcct>	1	[1..1]			
Identification	<Id>	2	[1..1]			
BBAN	<BBAN>	3	[0..1]	Numeric	30	Basic Bank Account Number, for domestic transfers. Either this number or the IBAN must be specified.
IBAN	<IBAN>	3	[0..1]	Alphanumeric	34	International Bank Account Number, either this number or the BBAN must be specified.
Currency	<Ccy>	2	[0..1]	Alphanumeric	3	ISO currency code for the order
Debtor Agent	<DbtrAgt>	1	[1..1]			
Financial Institution Identification	<FinInstnId>	2	[1..1]			
BIC	<BIC>	3	[1..1]	Alphanumeric	11	SWIFT Bank Identifier Code from the bank of the beneficiary
Charge Bearer	<ChrgBr>	1	[0..1]	Alphanumeric	4	Cost sharing option: "DEBT" (ordering account/party) or "SHAR" (costs shared) or "CRED" (beneficiary). For some payment types only specific options are allowed

3.1.2 Transaction Information Segment

Name	XML-Tag	Level	Presence	Type	Length	Description
Credit Trf Transaction Information	<CdtTrfTxInf>	1	[1..n]			
Payment Identification	<PmtId>	2	[1..1]			
End to End Identification	<EndToEndId>	3	[1..1]	Alphanumeric	16	Transaction identification.
Amount	<Amt>	2	[1..1]			Instructed Amount for the order
Instructed Amount	<InstdAmt>	3	[1..1]	Amount	18, 5	Amount in another currency than the currency of the ordering account
Creditor Agent	<CdtrAgt>	2	[1..1]			
Financial Institution Identification	<FinInstnId>	3	[1..1]			
BIC	<BIC>	4	[1..1]	Alphanumeric	11	SWIFT Bank Identifier Code from the bank of the beneficiary
Creditor	<Cdtr>	2	[1..1]			
Name	<Nm>	3	[1..1]	Alphanumeric	70	Name of the beneficiary
Postal Address	<PstlAdr>	3	[0..1]			
Address Line	<AdrLine>	4	[0..2]	Alphanumeric	70	Address of the debtor. 1st line: Street and house number 2nd line: Postal code and city
Country	<Ctry>	4	[1..1]	Alphanumeric	2	Country of the beneficiary
Creditor Account Identification	<CdtrAcctId>	2	[1..1]			Either BBAN or IBAN must be present.
BBAN	<BBAN>	4	[0..1]	Numeric	30	Basic Bank Account Number, for domestic transfers. Either this number or the IBAN must be specified.
IBAN	<IBAN>	4	[1..1]	Alphanumeric	34	International Bank Account Number, either this number or the BBAN must be specified.
Proprietary	<PrtryAcct>	3	[0..1]	Alphanumeric	35	To be used when the account number does not meet the requirements for the account number format {a-zA-Z0-9}

Name	XML-Tag	Level	Presence	Type	Length	Description
Instruction for Creditor Agent	<InstrForCdtrAgt>	2	[0..1]			
Code	<Cd>	3	[0..1]	Alphanumeric	4	Possible values: "PHOB" <Phone beneficiary> and "TELB" <Telecom>
Instruction Information	<InstrInf>	3	[0..1]	Alphanumeric	140	Telephone number or other channel -> The bank will contact the beneficiary about the payment
Regulatory Reporting	<RgltryRptg>	2	[0..1]			Only to be used in countries where Central Bank Reporting is mandatory
Regulatory Details	<RgltryDtls>	3	[1..1]			
Code	<Cd>	4	[1..1]	Alphanumeric	3	Transaction code
Amount	<Amt>	4	[1..1]	Amount	18, 5	Amount where the currency must be included in the XML tag. For example: <Amt Ccy="EUR">Amount</Amt>
Information	<Inf>	4	[1..1]	Alphanumeric	35	Mandatory information
Remittance Information	<RmtInf>	2	[0..1]			
Unstructured	<Ustrd>	3	[0..1]	Alphanumeric	140	Transaction description

3.2 Euro Payment from a Rabo account

The generic description of chapter 2 can be used for Euro Payments with the following restrictions:

- Field ChargeBearer may only contain value "SHAR"
- Field InstructedAmount may only contain "EUR"
- Field CreditorAccount may only contain an IBAN.

3.3 Foreign credit transfer with a Rabobank-account as ordering account (originator)

The following products are supported:

- Foreign payment (urgent)

The standard foreign credit transfer can be initiated under the following conditions:

- Account identification by either using the BBAN or the IBAN
- Usage of IBAN and BIC of the (bank of the) beneficiary with EUR payments within the EU/EEC is mandatory
- To identify the bank of the beneficiary usage of the SWIFT BIC address is mandatory
- The name of the beneficiary is mandatory
- For payments in another currency than EUR within The Netherlands it is not mandatory to report such payments to the Dutch Central Bank (DNB), such payments are not subject to 'regulatory reporting'.

The specific payment- and transaction information which is applicable to a foreign credit transfer has been added.

3.3.1 Payment information Segment

Name	XML-Tag	Level	Presence	Type	Length	Description
PaymentInformation	<PmtInf>	Top	[1..n]			
PaymentMethod	<PmtMtd>	1	[1..1]	Alphanumeric	3	Default values: "TRF" for electronic payments

Name	XML-Tag	Level	Presence	Type	Length	Description
Charge Bearer	<ChrgBr>	1	[0..1]	Alphanumeric	4	Cost sharing option: "DEBT" (ordering account/party) or "SHAR" (costs shared) or "CRED" (beneficiary). In compliance with the (European) Payment Services Directive, the only allowed value for cross border EUR payments within the EU/EEC is "SHAR".

3.3.2 Transaction Information Segment

Name	XML-Tag	Level	Presence	Type	Length	Description
Credit Trf Transaction Information	<CdtTrfTxInf>	1	[1..n]			
Creditor Account	<CdtrAcct>	2	[1..1]			One of the Account Identifications must be selected (BBAN or IBAN)
Identification	<Id>	3	[1..1]			
BBAN	<BBAN>	4	[0..1]	Numeric	30	Basic Bank Account Number, for domestic transfers. Either this number or the IBAN must be specified.
IBAN	<IBAN>	4	[0..1]	Alphanumeric	34	International Bank Account Number, either this number or the BBAN must be specified.
Proprietary	<PrtryAcct>	3	[0..1]	Alphanumeric	35	To be used when the account number does not meet the requirements for the account number format {a-zA-Z0-9}
Instruction for Creditor Agent	<InstrForCdtrAgt>	2	[0..1]			
Code	<Cd>	3	[0..1]	Alphanumeric	4	Possible values: "PHOB" <Phone beneficiary> and "TELB" <Telecom>
Instruction Information	<InstrInf>	3	[0..1]	Alphanumeric	140	Free format instruction field
Remittance Information	<RmtInf>	2	[0..1]			

Name	XML-Tag	Level	Presence	Type	Length	Description
Unstructured	<Ustrd>	3	[0..1]	Alphanumeric	140	Transaction description

3.4 Credit transfer (domestic and foreign) with a Multibank account as ordering account (Originator)

The following products are supported:

- Credit transfer (urgent)

The standard credit transfer with an In Country account can be initiated under the following conditions:

- Bankcheques are not supported
- Local products are not supported
- Account identification by either using the BBAN or the IBAN
- The option "Charge bearer" is supported
- To identify the bank of the beneficiary usage of the SWIFT BIC address is mandatory
- The name of the beneficiary is mandatory
- Central Bank Reporting is supported

The standards for electronic transfers are subject to the conditions mentioned above.

3.4.1 Payment Information Segment

Name	XML-Tag	Level	Presence	Type	Length	Description
Payment Information	<PmtInf>	Top	[1..n]			
Debtor Account	<DbtrAcct>	1	[1..1]			
Identification	<Id>	2	[1..1]			One of the Account Identifications must be selected (BBAN or IBAN)
BBAN	<BBAN>	3	[0..1]	Numeric	30	Basic Bank Account Number, for domestic transfers. Either this number or the IBAN must be specified.
IBAN	<IBAN>	3	[0..1]	Alphanumeric	34	International Bank Account Number, either

Name	XML-Tag	Level	Presence	Type	Length	Description
						this number or the BBAN must be specified.
Proprietary	<Prtry>	3	[1..1]	Alphanumeric	35	To be used when the account number does not meet the requirements for the account number format {a-zA-Z0-9}

3.4.2 Transaction Information Segment

Name	XML-Tag	Level	Presence	Type	Length	Description
Credit Trf Transaction Information	<CdtTrfTxInf>	1	[1..n]			
Regulatory Reporting	<RgltryRptg>	2	[0..1]			
Regulatory Details	<RgltryDtls>	3	[1..1]			
Code	<Cd>	4	[1..1]	Alphanumeric	3	Transaction code
Amount	<Amt>	4	[1..1]	Amount	18,5	Amount where the currency must be included in the XML tag. For example: <Amt Ccy="EUR">Amount</Amt>
Information	<Inf>	4	[1..1]	Alphanumeric	35	Mandatory information