Addendum on the XML message for SEPA Credit Transfer Initiation (PAIN)

Version 8.0 – October 2015
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1 Introduction

This addendum describes the ABNAMRO additions on the Implementation Guidelines for the XML Customer Credit Transfer Initiation message UNIFI (ISO20022) - "pain.001.001.03" in the Netherlands. For information on previous versions (pain.001.001.02) please contact your ABN AMRO contact.

This addendum provides guidance on the use of the ABNAMRO specific extra functionality for sending a Credit Transfer Initiation Message, and complies with the Customer Credit Transfer Initiation message UNIFI (ISO20022), SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines of the European Council of Payments (EPC).

The addendum is based on the Implementation Guidelines that has been developed by the Betaalvereniging Nederland (BVN), the Dutch Payments Association.

The utmost has been done to make sure the information in this publication is correct. However, ABNAMRO can by no means be held responsible for any loss or damage incurred to any incorrect or incomplete information as described in this publication.

Please contact your account manager at ABNAMRO for any further information.

1.1 Related documents

<table>
<thead>
<tr>
<th>Document title</th>
<th>Location</th>
<th>Version</th>
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<tr>
<td>Implementation Guidelines for the XML SEPA Credit Transfer Initiation</td>
<td><a href="https://www.abnamro.nl/nl/zakelijk/betalen/sepa/downloads.html">https://www.abnamro.nl/nl/zakelijk/betalen/sepa/downloads.html</a></td>
<td>8.0</td>
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<td>PAIN 001 voorbeeldbestanden</td>
<td><a href="https://www.abnamro.nl/nl/zakelijk/betalen/sepa/downloads.html">https://www.abnamro.nl/nl/zakelijk/betalen/sepa/downloads.html</a></td>
<td>1.0</td>
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</table>
1.2 Character Set

The UTF8 character encoding standard must be used in the UNIFI messages. The Latin character set, commonly used in international communication, must be used. It contains 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

Note: the above is about characters that can be used within the tags. For the message itself also other characters (especially < and >) can be used.

The following character will be blanked out in the channels if used:

' +:
### 1.3 Change history

<table>
<thead>
<tr>
<th>Version number</th>
<th>Dated</th>
<th>Reason for revision</th>
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<tr>
<td>1.0</td>
<td>November 2010</td>
<td>New version based on version 2.0 of the NVB Implementation guideline.</td>
</tr>
<tr>
<td>1.1</td>
<td>May 2011</td>
<td>Added clarification on ABN AMRO usage of Category of Purpose and Purpose Code fields.</td>
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<td></td>
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<td>Added change history paragraph.</td>
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<td>5.0</td>
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<td>May 2012</td>
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<td>There are no content changes in this version, as the IG from the NVB are the same for versions 5.0 and 6.0.</td>
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<td>6.1</td>
<td>November 2012</td>
<td>Changed the description on the tag Category of Purpose</td>
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<td>6.2</td>
<td>February 2013</td>
<td>Added chapter 3 with an explanation of r-transaction flows.</td>
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<tr>
<td></td>
<td></td>
<td>BIC fields are no longer mandatory.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Added explanation of the use of SALA in the field Category of Purpose</td>
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<tr>
<td>6.3</td>
<td>March 2013</td>
<td>Added explanation on optional BIC field</td>
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<tr>
<td>6.4</td>
<td>July 2013</td>
<td>Added explanation on the use of SALA</td>
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<tr>
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<td>January 2014</td>
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<td>Added related documents paragraph 1.1</td>
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<td></td>
<td></td>
<td>Added remark on 1.8 Initiating Party</td>
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<tr>
<td></td>
<td></td>
<td>Changed mutation code ‘reject’ from 961 to 657 in chapter 3</td>
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<td>7.1</td>
<td>February 2014</td>
<td>Updated Table of Content</td>
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<tr>
<td></td>
<td></td>
<td>Updated 2.14 and 2.39 Category Purpose</td>
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<tr>
<td></td>
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<td>Added chapter 4 Tips &amp; Tricks XML message</td>
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<tr>
<td>7.2</td>
<td>July 2014</td>
<td>Added paragraphs to Chapter 3</td>
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<td>October 2015</td>
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<td></td>
<td></td>
<td>There are no content changes in this version.</td>
</tr>
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</table>
2 Message item description

1.0 Group Header

1.1 Message Identification
This reference needs to be unique for a period of minimal one year.

1.6 – 1.13 Initiating Party
All fields will be replaced during processing with the values as administrated by the bank.

2.0 Payment Information

2.1 Payment Information Identification
Payment Information Identification will be included in account reporting, if the payment is posted as batch booking. Default is that the payment is posted as batch. This can be used for reconciliation purposes.

2.3 Batch Booking
This indicator is overruled by settings in the output contract whereby default is true. Don’t use this field.

2.4 Number Of Transactions
The technical maximum of a batch is different per channel. Please consult your channel documentation for more information.

2.7 Instruction Priority
ABN AMRO does not handle NORM and HIGH differently, ABN AMRO does not have a priority SEPA payment.

2.14 Category Purpose
Only value “SALA” is supported. Value “SALA” is used for salary payments. If other values are filled in, they will be ignored by ABN AMRO, but they will be forwarded unaltered to the beneficiary bank. If the batch does not contain salary payments nor any other value in the field Category Purpose, delete the entire field (including the XML brackets). If present on batch level then this code value is not allowed on transaction level. If used on transaction level it will be ignored.
2.15 Requested Execution Date
Must be an existing target date and no more than 364 days in the future. A date in the past or a non-TARGET day will be shifted to the next possible TARGET date (see http://www.bank-holidays.com for the TARGET calendar). If the batch requires extra authorization due to the fact that balance is insufficient the requested execution date can also shift to the next possible TARGET date.

2.17 – 2.34 Debtor
All fields will be replaced during processing with the values as administrated by the bank.

2.40 – 2.50 Debtor Agent
The BIC that belongs to debtor account. Optional field. If you do not supply the BIC, please use the following ISO structure for 2.46:

```
<DbtcAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtcAgt>
```

2.66 End To End Identification
End To End Identification will be included in account reporting when postings are done on individual level. This field is also reported for Return transactions (individual credit postings). This can be used for reconciliation purposes.

2.75 Category Purpose
Only value “SALA” is supported. Value “SALA” is used for salary payments. If other values are filled in, they will be ignored by ABN AMRO, but they will be forwarded unaltered to the beneficiary bank. If the batch does not contain salary payments nor any other value in the field Category Purpose, delete the entire field (including the XML brackets). If present on batch level then this code value is not allowed on transaction level. If used on transaction level it will be ignored.
2.96 Creditor Agent
Optional field. If the BIC is not supplied, please use the following ISO structure:

<CdtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</CdtrAgt>

2.128 Code
Will not be used by ABN AMRO but will be forwarded unaltered.
3 Flow diagram R-transactions

3.1 SCT Pre & Post settlement reporting for originator (MT940 & CAMT)

*D Rejects are only reported for individual transactions from a SCT batch. Only rejects that result in credit postings are reported on the end of day statement.*
3.2 R – messages SCT

Originator → ABN AMRO Via Internet Banking, Access Online & Access Direct → Clearing Settlement Institute → Beneficiary bank → Beneficiary

Recall pre settlement (until settlement on D, cancellation)

Reject before settlement Originator bank

Reject before settlement CSM

Return (after settlement until D+3)

Internet Banking /Access Online: online request
Access Direct: upload CAMT.055
4 Tips & Tricks XML message

A file must contain one single Document (envelope), with one single XML message in it. Multiple documents per file is not supported.

The XML message is composed of three building blocks:
1. One (1) GroupHeader building block containing elements that apply to all batches (PaymentInformation building blocks) and all transactions (CreditTransferTransactionInformation building blocks) in the file. This GroupHeader building block is also known as the file (level).
2. One (1) or more (n) PaymentInformation building block(s) containing elements that apply to the debit side of the transactions present in this PaymentInformation building block. This PaymentInformation building block is also known as the batch (level).
3. One (1) or more (n) CreditTransferTransactionInformation building block(s) containing elements that apply, amongst others, to the credit side of the transaction. This CreditTransferTransactionInformation building block is also known as the transaction (level).

4.1 GroupHeader or file level

The GroupHeader contains elements that apply to the entire file like the name of the file (MessageIdentification), the date and time the file was created (CreationDateTime), the total number of transactions in the file (NumberOfTransactions) including the total amount (ControlSum) and the name of the party which generated the file (InitiatingParty).

These values are often generated automatically by the accounting software. The validation performed by ABN AMRO is only syntax related, not content related.

Example:

```xml
<GrpHdr>
  <MsgId>000001</MsgId>
  <CreDtTm>2012-05-02T14:52:09</CreDtTm>
  <NbOfTxs>1</NbOfTxs>
  <CtrlSum>386.00</CtrlSum>
  <InitgPty>
    <Nm>Klantnaam</Nm>
  </InitgPty>
</GrpHdr>
```
4.2 PaymentInformation or batch level

In this paragraph you find an explanation and an example of some of the fields that are used at the PaymentInformation or batch level.

4.2.1 Identification of the batch

Use your own identification for the batch in the field PaymentInformationIdentification. In case of a batch booking, this identification will be reported in your (electronic) account statement. The value of the field PaymentMethod always needs to be TRF. The value of the field ServiceLevel always needs to be SEPA.

Example:

```xml
<PmtInf>
  <PmtInfId>12345</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTpInf>
</PmtInf>
```

4.2.2 Salary payments

It is possible to indicate that a specific batch contains salary payments by using the value SALA in the field CategoryPurpose. In case the batch does NOT contain salary payments, the entire tag needs to be removed.

Example:

```xml
  <CtgyPurp>
    <Cd>SALA</Cd>
  </CtgyPurp>
```

4.2.3 Requested execution date

Please indicate the RequestedExecutionDate taking into account the cut-off time for SEPA Credit Transfer. If the batch cannot be processed on the requested execution date, ABN AMRO will shift the requested execution date to the next possible TARGET date.

Example:

```xml
  <ReqdExctnDt>2012-05-02</ReqdExctnDt>
```
4.2.4 Debtor Name

The name of the debtor is a mandatory field: it needs to be filled in. Otherwise, the batch will be rejected. This field will be replaced with the value as administrated by the bank.

Example:

```
<Dbtr>
  <Nm>Debiteur</Nm>
</Dbtr>
```

4.2.5 Debtor Account

Please use the correct debtor account number (your own account). This needs to be an IBAN.

Example:

```
<DbtrAcct>
  <Id><IBAN>NL10ABNA1234567890</IBAN></Id>
</DbtrAcct>
```

4.2.6 Debtor Bank

In the field DebtorAgent you can indicate the Debtor Bank by its BIC ('ABNANL2A'). However it is not mandatory to provide the BIC. If you do not provide the BIC, use the value 'NOTPROVIDED' as specified below. In that case ABN AMRO will determine the BIC based on the Debtor Account.

Example:

```
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
```
4.3 CreditTransferTransactionInformation or transaction level

In this paragraph you find an explanation and an example of some of the fields that are used at the CreditTransferTransactionInformation or transaction level.

4.3.1 End-to-End ID

Determine a unique End-to-End ID for every transaction in the batch. This field has a maximum of 35 characters. Only the characters described in paragraph 1.2 are allowed. In case other characters are used, the transaction and/or the batch might be rejected.

Example:

```xml
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>Onze referentie: 123456</EndToEndId>
  </PmtId>
</CdtTrfTxInf>
```

4.3.2 Amount

Fill in the amount that needs to be transferred. The minimum amount is EUR 0.01.

Example:

```xml
<InstdAmt Ccy="EUR">386.00</InstdAmt>
```

4.3.3 Creditor Bank

In the field CreditorAgent you can indicate the Creditor Bank by its BIC (for example ‘RABONL2U’). However it is not mandatory to provide the BIC. If you do not provide the BIC, use the value ‘NOTPROVIDED’ as specified below. In that case ABN AMRO will determine the BIC based on the Creditor Account.

Example:

```xml
<CdtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</CdtrAgt>
```
4.3.4 Creditor Name

The name of the creditor is a mandatory field: it needs to be filled in.

Example:

```xml
<Cdtr>
  <Nm>Crediteur</Nm>
</Cdtr>
```

4.3.5 Creditor Account

Please use the correct creditor account number. This needs to be an IBAN.

Example:

```xml
<CdtrAcct>
  <Id><IBAN>NL91RABO1234567890</IBAN></Id>
</CdtrAcct>
```

4.3.6 Remittance info

Although this is an optional field it is recommended to provide information for the creditor. You can either provide free text, 'unstructured remittance info', or structured remittance info (for example for the Dutch 'IBAN Acceptgiro'). This field has a maximum of 140 characters. Only the characters described in paragraph 1.2 are allowed. In case other characters are used, the transaction and/or the batch might be rejected.

Example ('unstructured remittance info'):

```xml
<RmtInf>
  <Ustrd>Ref. 2012.0386</Ustrd>
</RmtInf>
```