

ABNAMRO addendum on the XML message for SEPA Credit Transfer Initiation Implementation Guidelines for the Netherlands

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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.

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 Netherlands Bankers' Association (NVB);

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 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 characters will be blanked out in channel Access Online if used:

: ' +

1.2 Change history

Version number	Dated	Reason for revision
1.0	November - 10	New version based on version 2.0 of the NVB Implementation guideline
1.1	May – 11	Added clarification on ABN Amro usage of Category of Purpose and Purpose Code fields Added change history paragraph.
5.0	March – 12	Updated to version 5.0 of the NVB Implementation Guidelines Updated to version 6.0 of the NVB Implementation Guidelines
6.0	May – 12	There are no content changes in this version, as the IG from the NVB are the same for versions 5.0 and 6.0

2. Message items description

1.0 Group Header

1.1 Message Identification

Addendum: This reference needs to be unique for a period of minimal one year.

1.2 Creation Date Time

1.3 Authorisation

1.4 Code

1.5 Proprietary

1.6 Number Of Transactions

1.7 Control Sum

1.8 Initiating Party

1.9 Forwarding Agent

2.0 Payment Information

2.1 Payment Information Identification

Addendum: 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.

2.2 Payment Method

2.3 Batch Booking

Addendum: This indicator is overruled by settings in the output contract whereby default is true. Don't use this field.

2.4 Number Of Transactions

Addendum: The technical maximum of a batch is different per channel. Please consult your channel documentation for more information.

2.5 Control Sum

2.6 Payment Type Information

2.7 Instruction Priority

Addendum: ABN Amro does not handle NORM and HIGH differently, ABN Amro does not have a priority SEPA payment.

2.8 Service Level

2.9 Code

2.10 Proprietary

2.11 Local Instrument

2.12 Code

2.13 Proprietary

2.14 Category Purpose

Addendum: Only value "SALA" is supported. Value "SALA" is used for salary payments. If other values are filled in, the file will be rejected. If the batch does not contain salary payments, delete the entire field (including the XML brackets). In the near future, this will be changed; if other values are filled in, they will be ignored.

2.15 Code

2.16 Proprietary

2.17 Requested Execution Date

Addendum: If the requested execution date is a non TARGET day the execution date 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.

2.18 Pooling Adjustment Date

2.19 Debtor

2.20 Debtor Account

Addendum: All fields will be replaced during processing with the values as administrated by the bank.

2.21 Debtor Agent

Addendum: The BIC that belongs to debtor account ABNANL2A. Currently still mandatory, but will be optional in the near future.

2.22 Debtor Agent Account

2.23 Ultimate Debtor

2.24 Charge Bearer

2.25 Charges Account

2.26 Charges Account Agent

2.27 Credit Transfer Transaction Information

2.28 Payment Identification

2.29 Instruction Identification

2.30 End To End Identification

Addendum: End To End Identification will be included in account reporting when postings are done on individual level and also when a Return transaction is reported. (Individual credit posting).

2.31 Payment Type Information

2.32 Instruction Priority

2.34 Code

2.35 Proprietary

2.37 Code

2.38 Proprietary

2.39 Category Purpose

Addendum: Only value "SALA" is supported. Value "SALA" is used for salary payments. If other values are filled in, the file will be rejected. If the batch does not contain salary payments, delete the entire field (including the XML brackets). In the near future, this will be changed; if other values are filled in, they will be ignored.

2.40 Code

2.41 Proprietary

2.42 Amount

2.43 Instructed Amount

2.44 Equivalent Amount

2.45 Amount

2.46 Currency Of Transfer

2.47 Exchange Rate Information

2.48 Exchange Rate

2.49 Rate Type

2.50 Contract Identification

2.51 Charge Bearer

2.52 Cheque Instruction

2.53 Cheque Type

2.54 Cheque Number

2.55 Cheque From

2.56 Name

2.57 Address

2.58 Delivery Method

2.59 Code

2.60 Proprietary

2.61 Deliver To

2.62 Name

2.63 Address

2.64 Instruction Priority

2.65 Cheque Maturity Date

2.66 Forms Code

2.67 Memo Field

2.68 Regional Clearing Zone

2.69 Print Location

2.70 Ultimate Debtor

2.71 Intermediary Agent 1

2.72 Intermediary Agent 1 Account

2.73 Intermediary Agent 2

2.74 Intermediary Agent 2 Account

2.75 Intermediary Agent 3

2.76 Intermediary Agent 3 Account

2.77 Creditor Agent

Addendum: Currently still mandatory, but will be optional in the near future.

2.78 Creditor Agent Account

2.79 Creditor

2.80 Creditor Account

2.81 Ultimate Creditor

2.82 Instruction For Creditor Agent

2.83 Code

2.84 Instruction Information

2.85 Instruction For Debtor Agent

2.86 Purpose

2.87 Code

Addendum: Will not be used by ABN Amro but will be forwarded unaltered.

2.88 Proprietary

2.89 Regulatory Reporting

2.90 Tax

2.91 Related Remittance Information

2.92 Remittance Identification

2.93 Remittance Location Method

2.94 Remittance Location Electronic Address

2.95 Remittance Location Postal Address

2.96 Name

2.97 Address

2.98 Remittance Information

2.99 Unstructured

2.100 Structured

2.101 Referred Document Information

2.102 Type

2.103 Code Or Proprietary

2.104 Code

2.105 Proprietary

2.106 Issuer

2.107 Number

2.108 Related Date

2.109 Referred Document Amount

2.110 Due Payable Amount

2.111 Discount Applied Amount

2.112 Credit Note Amount

2.113 Tax Amount

2.114 Adjustment Amount And Reason

2.115 Amount

2.116 Credit Debit Indicator

2.117 Reason

2.118 Additional Information

2.119 Remitted Amount

2.120 Creditor Reference Information

2.121 Type

2.122 Code Or Proprietary

2.123 Code

2.124 Proprietary

2.125 Issuer

2.126 Reference

2.127 Invoicer

2.128 Invoicee

2.129 Additional Remittance Information

3 Reporting

This paragraph refers to reporting layout of TAG 86 in the MT940.

3.1 Posting of the batch (Debit)

On batch level the following is reported:

Field Nr	Swift code word	Reference to the message	Specific Values
1	/TRTP/	The transaction type	See 3.5 Overview transaction types
2	/PREF/	2.1 Payment Information Identification	
3	/NRTX/	2.4 Number Of Transactions	

3.2 Posting of single transactions or individual batch transactions (Debit)

Single transactions and individual batch transactions (debit) are reported in the same way but the transaction type (TRTP) is different.

Field Nr	Swift code word	Reference to the message	Specific Values
1	/TRTP/	The transaction type	See 3.5 Overview transaction types
2	/IBAN/	2.80 Creditor Account	
3	/BIC/	2.77 Creditor Agent	
4	/NAME/	2.79 Creditor – Name	
5	/REMI/	2.98 Remittance Information	
6	/EREF/	2.30 End To End Identification	
7	/ORDP//ID/	2.19 Debtor – ID	
8	/BENM//ID/	2.79 Creditor – ID	

3.3 Posting of a Reject or Return (Credit)

Rejected and returned transactions are reported as single credits.

Field Nr	Swift code word	Reference to the message	Specific Values
1	/TRTP/	The transaction type	See 3.5 Overview transaction types
2	/IBAN/	2.80 (Original) Creditor Account	
3	/BIC/	2.77 (Original) Creditor Agent	
4	/NAME/	2.79 (Original) Creditor – Name	
5	/RTRN/	The reason code for non-acceptance of the credit transfer	
6	/REMI/	2.98 (Original) Remittance Information	
7	/EREF/	2.30 (Original) End To End Identification	
8	/ORDP//ID/	2.19 (Original) Debtor – ID	
9	/BENM//ID/	2.79 (Original) Creditor – ID	

3.4 Posting of an incoming Sepa Credit Transfer (Credit)

Field Nr	Swift code word	Reference to the message	Specific Values
1		The transaction type	See 3.5 Overview transaction types
	/TRTP/		
2	/IBAN/	2.20 Debtor Account	
3	/BIC/	2.21 Debtor Agent	
4	/NAME/	2.19 Debtor - Name	
5	/REMI/	2.98 Remittance Information	
6	/EREF/	2.30 End To End Identification	
7	/ORDP//ID/	2.19 Debtor – ID	
8	/BENM//ID/	2.79 Creditor – ID	

3.5 Overview transaction types

Transaction Type	SWIFT CODE	Label on paper statement
TRTP	SCT	SEPA Overboeking
TRTP	SCTB	SEPA Batch
TRTP	SCTB SAL	SEPA Batch Salaris
TRTP	SCTI	SEPA Overboeking Individueel
TRTP	SCTI SAL	SEPA Overboeking Salaris
<i>TRTP</i>	<i>RECALL</i>	<i>SEPA Terugvordering (Future usage)</i>
TRTP	SCT	SEPA Overboeking
TRTP	SCT	SEPA Overboeking Salaris
TRTP	RETURN	SEPA Terugboeking
TRTP	REJECT	SEPA Terugboeking