Country Specific Document - ISO 20022
Santander Global Payments
Message version pain.001.001.03
Santander Global Confirming

1. DESCRIPTION

1.1. PURPOSE OF DOCUMENT

As part of the Wholesale Banking area Santander Global Transaction Banking (GTB), wants to offer its corporate customers a common window to process all their mass payments. This strategy will help the bank to move away from a multi local capability to a truly global capability of offering consistent services to the Global Corporate Clients with the following benefits:

- Single point of initiation for mass payments across countries with facility for routing to required country
- Mass payments data can be send in a single standard format including ERP's like SAP, etc.
- No need for data segregation and data transformation for multi-country payments
- Enhanced levels of STP

This document describes Global Confirming specific rules, data format and restrictions for Confirming instructions implemented with XML type file.

Customers of Santander will generate Confirming files through their proprietary systems in their pre-defined formats. These Confirming instructions are finally processed at the Confirming application after received at Santander Global Payments.

1.2. HOW THIS DOCUMENT IS ORGANISED

The document is organized as described below:

- Chapter 2 describes the operational flow between the Corporate Clients and TH.
- Chapter 3 details Confirming product available in TH.
- Chapter 4 describes the XML message structure and Confirming transactions main information.
- Chapter 5 describes the input file requirements syntactical validations and post-syntactical validations.
- Chapter 6 describes all the validations performed within the message and the different reports sent to the Corporate Clients.
- Chapter 7 contains the appendices:
  - XML Message Structure
  - Validations & Error Codes
  - Example files

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1.3. OVERVIEW TH

Santander Cash Nexus Transaction HUB (TH) provides a single hub to Santander Customers for delivering transactions and receiving information across several countries. The format used to deliver the information of those payments instructions is XML message following the ISO 20022 SWIFT Rulebook recommendations.

TH processes these Confirming instructions sent by customers by performing syntactical checks, Confirming/Customer/Message specific validations and constructing a file output as per the specification of Global Confirming system.

The format used to deliver the information of those payments instructions will be **XML message version 3 (pain.001.001.03)** following the ISO 20022 SWIFT Rulebook recommendations and complying with the "Common Global Implementation (CGI)" initiative.

1.4. ABBREVIATIONS, TERMS AND ACRONYMS

The following abbreviations, terms and acronyms will be using along this document:

Abbreviation and Terminology	Description
GTB	Global Transaction Banking
TH	Non official acronym for Santander Cash Nexus 'Transaction HUB'
ISO	International Standards Organisation
XML	eXtensible Mark-up Language
PSR	Payment Status Report (pain.002.001.03)
SWIFT	Society for Worldwide Interbank Financial Telecommunication
CCYYMMDD	Date in 8 digit format: century, year, month and day
BO	Back Office
CoT	Cut-off Time

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2. OPERATIONAL MODEL

Below it is briefly described the **operational flow for payment information exchanges** between the Corporate Clients Systems and TH:
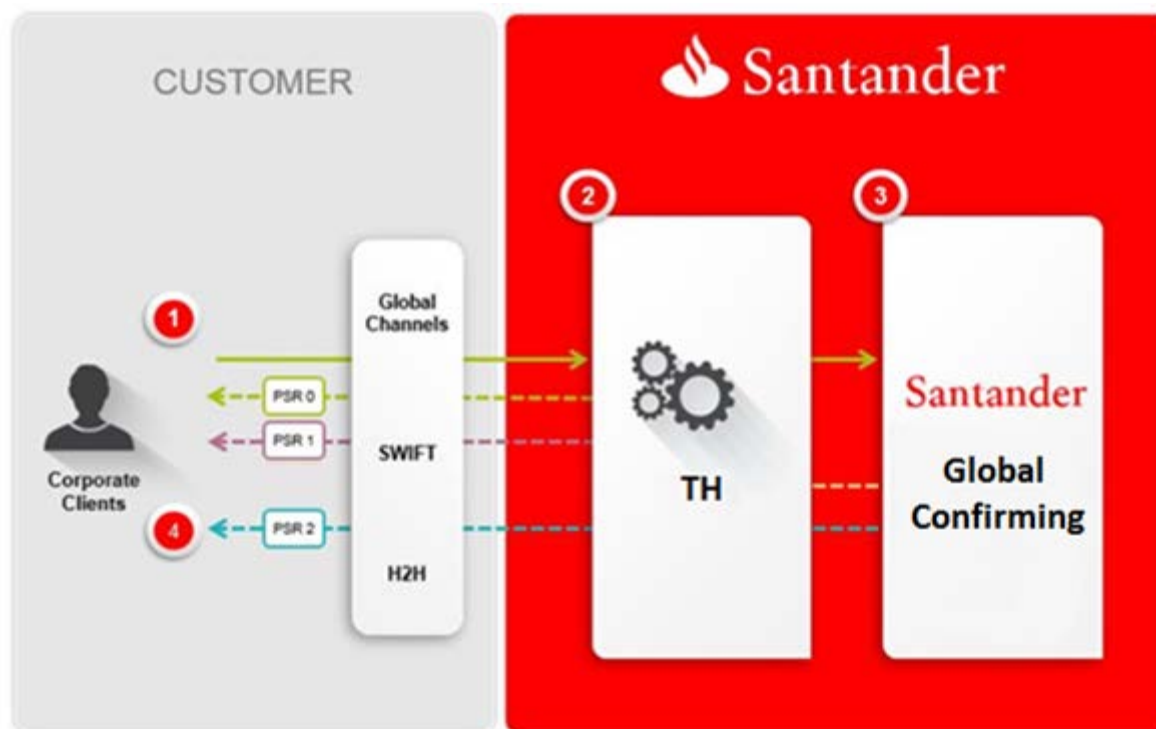
1. **Reception and management within TH of the Input Files** sent by the Clients: Corporate Clients will send TH their massive Confirming instructions, with the possibility of selecting the channel and format in which they want to send their payments files.

2. **Syntactical and business validation performed by** TH will carry out different validations (such as verifying that the mandatory fields required for each Confirming order processing are included) over the Input Files that have been registered into the system.

3. **Conversion of the Input Files format into the internal Santander formats expected** and sending, to the Global Confirming Systems. The Input Files may contain payments for more than one country and different currencies.

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4. **Payment Status Report (PSR). TH will send to the Corporate Clients Systems** information about each Confirming instruction status:

- **PSR 0:** TH sends a message to the client informing about the correct reception (ACK) of the Input File in TH (Input File Reception).

- **PSR 1:** payment acceptance and/or rejections status after TH validations performed. This response anticipates as far as possible rejections from the Local BO.

- **PSR 2:** TH will send Corporate Clients the Confirming instructions status after the first validations performed in Global Confirming. This status confirms if the instructions has been processed at Global Confirming letting them available to be anticipated by the Vendors. The possible status that can be received are the following:

    -   "Accepted",

    -   "Rejected"

3. GLOBAL CONFIRMING PRODUCTS

Confirming

The client is able to submit transactions to Banco Santander, related to their invoices and credit notes, covering all aspects of payment management to suppliers, optimizing its time, standardizing its processes and significantly reducing its administrative costs. It allows the suppliers to receive payments prior to the date the client makes the related payment.

3.1. Local cut – off times

The chart below shows the cut – off times[1] by local branch and currency:

Branch	Currency	Lag for discount[2] (days)	Cut Off
HK – HongKong	CNH	2	11:00 AM
	CNY		
	JPY		
	CAD		
	NZD		
	CHF		
	GBP		
	USD		
	EUR		
	HKD	1	
SG Shanghai	CNY	2	11:00 AM
	USD		
	EUR		
	JPY		
FK – Frankfurt	AUD	2	9:30 AM
	HKD		
	JPY		
	SEK	2	11:30 AM
	GBP		
	CAD		
	MXN		
	NOK		
	PLN		
	CHF		
	CZK		
	DKK		
	HUF		
	EUR	0	14:00 AM
	USD		

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[1] The cut – off times included are phrased in Local times.

[2] Delay between the process of the payment order and the availability of the payment to be discount.
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Branch	Currency	Lag for discount[3] (days)	Cut Off
PA – Paris	AUD	2	9:30 AM
	HKD		
	JPY		
	SEK	2	11:30 AM
	GBP		
	CAD		
	MXN		
	NOK		
	PLN		
	CHF		
	CZK		
	DKK		
	HUF		
	EUR	0	14:00 AM
	USD		

Confirming orders sent after the cut–off pre-stablished will be stored and processed on the next banking day (same behaviour as for instructions processing within a holiday).

Same day orders sent after the cut–off will be also stored and processed on the next banking day.

Expired date orders as well as future payment dates will be processed.

Confirming payments must be received before the CoT, otherwise they will be recalculated for the next banking day not being available on the sending date.

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[3] Delay between the process of the payment order and the availability of the payment to be discount.
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4. MESSAGE STRUCTURE

In the 7.APPENDIX – 7.1.XML Message Structure explanatory document, it is detailed how the message must be organized.

4.1. Input file name

Below, it is included the **File Naming Convention** that should be used for Input Files sent by Corporate Clients:

> IPHSAN.Alias(n).I.PAIN01.0003.DYYMMDD.THHMM.SEQ(8)

Where:

> **ALIAS:** attribute associated to each global contract that identifies the customer who sent the file. Max length=8
>
> **I**: incoming
>
> **FORMAT**: PAIN01
>
> **PRODUCT:** 0003 (This identifier indicate which version of the XML message is used).
>
> **DYYMMDD:** "D" + YYMMDD represents date format.
>
> **THHMM:** "T" + "HHMM" represents time format.
>
> **SEQ(8):** Unique number generated by the customer.

Exceptionally, if Client proposes a different naming convention, Banco Santander will review it to determinate if technically is feasible.

4.2. Confirming orders main information

Initiation payment message (Pain001) for Confirming orders can be structured in two different ways:

- B level – each instruction (CdtTrfTxInf – B level) is a specific confirming order.

- C level – each instruction (CdtTrfTxInf – B level) contains different confirming orders (CdtTrfTxInf/RmtInf/Strd – C level).

  Every order informed at C level within the same B level must inform the same currency than the informed for this B level:

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Ccy (DuePyblAmt) and Ccy (CdtNoteAmt) must be equal than Ccy of <InstdAmt>

Confirming orders must inform, at least, one *Strd//RfrdDocInf/* block with the following tags populated:

- o a single Document Type: *Strd/RfrdDocInf/Tp/CdOrPrtry/Cd*
- o a single reference: *Strd/RfrdDocInf/Nb*
- o a single amount: *Strd/RfrdDocAmt/DuePyblAmt or /Strd/RfrdDocAmt/CdtNoteAmt*

Clients can include a second *Strd//RfrdDocInf/* block for the same order in order to inform more references. If informed, this second block must include the following tags:

- o a single Document Type: *Strd/RfrdDocInf/Tp/CdOrPrtry/Prtry*
- o a single reference: *Strd/RfrdDocInf/Nb*

Depending on the file structure selected, all document's fields (invoice/credit note) should be populated in one level or another (B or C).

The chart below shows the detailed requirement for confirming files that Corporates Clients should inform to operate through TH:

4.3. Confirming instruction deduction

Payment Method	Local Instrument Proprietary
PmtInf/PmtMtd	PmtInf/PmtTpInf/LclInstrm/Prtry
"TRF"	Must be "CON" or "CONF"

4.4. Confirming order Information

This section includes mandatory fields to be informed within the confirming order:

		Instrument
		Confirming
Nemo Debtor Conf. Id.	**PmtInf/Dbtr/Id/OrgId/Othr/Id** [4] **with SchmeNm = "BANK" or SchmeNm not present**	<Id>**666**</Id>
Debtor Account	**1st Option: PmtInf/DbtrAcct/Id/IBAN**	<IBAN>ES5000180001002016446569</IBAN>
	2nd Option: PmtInf/DbtrAcct/Id/Othr/Id	<Id>12345678901234567890</Id>
Amount	**PmtInf/CdtTrfTxInf/Amt/InstdAmt**	<InstdAmt Ccy="EUR">**1234567890123.01**</InstdAmt>
	C-Level 1st option: PmtInf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/DuePyblAmt or PmtInf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/CdtNoteAmt	<DuePyblAmt Ccy="EUR">**1000.**</DuePyblAmt>
Payment Method	**PmtInf/PmtMtd**	<PmtMtd>**TRF**</PmtMtd> [5]
Message Id	**CstmrCdtTrfInitn/GrpHdr/MsgId**	<MsgId>69**CONF26'02**</MsgId> [6]
Document Type	**PmtInf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Tp/CdOrPrtry/Cd**	<CdOrPrtry/Cd>CINV</CdOrPrtry/Cd> [7]
Order Purpose [8]	**PmtInf/CdtTrfTxInf/RmtInf/Strd/AddtlRmtInf**	<AddtlRmtInf>/BOP/xxxxx</AddtlRmtInf>

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[4] Although this field is optional, it is highly recommended its use to inform the nemo (Confirming Id) of the Client's Confirming contract.

[5] 'TRF' is the only value allowed to be populated in this field for Global Confirming orders.

[6] This Message Identification reference is used by Global Confirming platform for their reports.

[7] This filed allows to inform about the instruction nature: credit or debit. 'CINV', 'HIRI', 'MSIN', 'SBIN', 'DNFA' and 'DEBN' are values for invoices, while 'CNFA' and 'CREN' are values for credit notes. Credit nature of the instruction can also be informed by using the tag *InstrForDbtrAgt* beginning with 'CREN'.

[8] This field is mandatory for orders submitted in CNY (Chinese Yuan) currency. The value populated into this field must begin with '/BOP/'. This information can also be informed by using the field *PmtInf/CdtTrfTxInf/RmtInf/Ustrd* populated with '/BOP/xxxxxxx'.

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4.4.1. Confirming order Dates

This section includes the available fileds to inform the different possible dates related to a confirming order:

- Emission Date: informs about the date when the document was emited.
- Maturity date: the date in which the order will be executed if not advance is done previously.
- Delay Date: Global Confirming offers to the Clients the option to delay the date of payment of the orders (maturity date).

Deppending on the instruction structure chosen, different field should be taken into account:

		Instruction Level	Instrument
		B (payment) or C (Invoice)	Confirming
Maturity Date	PmtInf/ReqExctnDt	B	<ReqExctnDt>2018-07-18</ReqExctnDt >
	PmtInf/CdtTrfTxInf/RmtInf/Strd/AddtlRmtInf [9]	C	<AddtlRmtInf>/MD/2019-03-18</AddtlRmtInf>
Emission Date	1st Option: PmtInf/CdtTrfTxInf/InstrForDbtrAgt (optional)	B	<InstrForDbtrAgt>/ED/2018-07-03</InstrForDbtrAgt>
	2nd Option: PmtInf/CdtTrfTxInf/InstrForDbtrAgt (optional)	B	<InstrForDbtrAgt>CREN/ED/2018-07-03</InstrForDbtrAgt>
	1st Option: PmtInf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/RltdDt (optional)	C	<RltdDt>2018-07-03</RltdDt>
	2nd Option: PmtInf/CdtTrfTxInf/InstrForDbtrAgt (optional)	C	<InstrForDbtrAgt>/ED/2018-07-03</InstrForDbtrAgt>
	3rd Option: PmtInf/CdtTrfTxInf/InstrForDbtrAgt (optional)	C	<InstrForDbtrAgt>CREN/ED/2018-07-03</InstrForDbtrAgt>
Delay Date	1st Option: PmtInf/CdtTrfTxInf/InstrForDbtrAgt (optional)	B	<InstrForDbtrAgt>/DD/2019-08-03</InstrForDbtrAgt>
	1st Option: PmtInf/CdtTrfTxInf/RmtInf/Strd/AddtlRmtInf (optional)	C	<AddtlRmtInf>/DD/2019-08-03</AddtlRmtInf>
	2nd Option: PmtInf/CdtTrfTxInf/InstrForDbtrAgt (optional)	C	<InstrForDbtrAgt>/DD/2019-08-03</InstrForDbtrAgt>

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[9] Maturity date is a mandatory information for confirming instructions. If this tag is not informed within the submitted file for C-level instructions, then the value populated into the *PmtInf/ReqExctnDt* field will be considered.

4.5. Supplier Information

This section includes mandatory fields to be informed related to the Suppliers:

		Instrument
		Confirming
Name	1st Option: PmtInf/CdtTrfTxInf/Cdtr/Nm	\<Nm\>**CREDITOR NAME**\</Nm\>
	2nd Option: PmtInf/CdtTrfTxInf/Cdtr/CtctDtls/Nm	\<Nm\>**CREDITOR NAME**\</Nm\>
Creditor Account	1st Option: PmtInf/CdtTrfTxInf/CdtrAcct/Id/IBAN	\<IBAN\>DE91100000000123456789\</IBAN\>
	2nd Option: PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id	\<Id\>12345678901234567\</Id\>
Creditor Bank	1st Option: PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/BIC	\<BIC\>**CCBADE31**\>/BIC\>
	2nd Option: PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/ClrSysMmbId/ClrSysId/Cd[10] + PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/ClrSysMmbId/MmbId	\<Cd\>123\</Cd\> + \<MmdId\>6696\</MmbId\>
Creditor Identification[11]	1st Option: PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId(or PrvtId)/Othr/Id with PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId(PrvtId)/Othr/SchmeNm/Cd = TXID	\<Id\>**1234Y6789012J456789M12**\</Id\>
	2nd Option: PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId(or PrvtId)/Othr/Id with PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId(PrvtId)/Othr/SchmeNm/Cd = CUST	\<Id\>**123456789012345**\</Id\>
	3rd Option: PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId(or PrvtId)/Othr/Id with PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId(PrvtId)/Othr/SchmeNm/Cd = SLCD	\<Id\>杰米大帝\</Id\>
	4th Option: PmtInf/CdtTrfTxInf/Cdtr/Id/PrvtId/Othr/Id with PmtInf/CdtTrfTxInf/Cdtr/Id/PrvtId/Othr/SchmeNm/Cd = CCPT	\<Id\>**12a45678C9123456789012**\</Id\>

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[10] For example, CNAPS (China National Advanced Payment System) for China banks or ABA (American Bankers Association) for US banks

[11] 'TXID' & 'CCPT' used for fiscal/official identificator; 'CUST' used for internal (client's own code) identificator of the supplier; 'SLCD' used for payment in CNY currency to inform the supplpier's name with Chinese characters.

Postal Address[12]	Pmtlnf/CdtTrfTxlnf/Cdtr/PstlAdr/StrtNm	\<StrtNm>Glimberstrsse\</StrtNm>
	Pmtlnf/CdtTrfTxlnf/Cdtr/PstlAdr/PstCd *	\<PstlCd>46752\</PstlCd>
	Pmtlnf/CdtTrfTxlnf/Cdtr/PstlAdr/TwnNm	\<TwnNm>Hamburg\</TwnNm>
	Pmtlnf/CdtTrfTxlnf/Cdtr/PstlAdr/CtrySubDvsn *	\<CtrySubDvsn>Sajonia\</CtrySubDvsn>
	Pmtlnf/CdtTrfTxlnf/Cdtr/PstlAdr/Ctry	\<Ctry>DE\</Ctry>
E-mail Address	1st Option: Pmtlnf/CdtTrfTxlnf/Cdtr/CtctDtls/EmailAdr	\<EmailAdr>address@server.com\</EmailAdr>
	2nd Option: Pmtlnf/CdtTrfTxlnf/RltdRmtlnf/RmtLctnElctrncAdr with CstmrCdtTrflnitn/Pmtlnf/CdtTrfTxlnf/RltdRmtlnf/RmtLctnMtd=EMAL	\<RmtLctnElctrncAdr>address@server.com\</RmtLctnElctrncAdr>

4.6. Confirming instructions references

		Instrument
		Confirming
File reference	1st Option: Pmtlnf/CdtTrfTxlnf/Pmtld/EndToEndId	\<InstrId>986ht7623\</InstrId>
	2nd Option: Pmtlnf/CdtTrfTxlnf/Pmtld/InstrId	\<EndToEndIdt>123de456\</EndToEndId>
Invoice reference	Pmtlnf/CdtTrfTxlnf/Rmtlnf/Strd/CdtrRefInf/Ref	\<Ref >6669 \</Ref>
Invoice Number (Instruction Ref.)	Pmtlnf/CdtTrfTxlnf/Rmtlnf/Strd/RfrdDocInf/Nb[13]	\<Nb>12345678901234567890\</Nb>

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[12] Those address fields with an asterisk are optionals.

Sections 2 and 4 of *PstlAdr/AdrLine* field are also acceptable options for the mandatory information (street and town respectively).

Country can also be informed by using *Cdtr/CtryOfRes* or *3rd section of Cdtr/PstlAdr/AdrLine* fields.

[13] This field has a size limitation: only 20 positions references will be allowed instead of the 35 positions admitred by the ISO 20022.

For any Confirming file, the following references must be taken into account:

- File reference (Pain001): *EndToEndId* or *InstrId* fields, for duplicity validation reasons.

- Invoice reference: this information will be available for conciliation purposes, being informed back into the account statements.
  The options to populate this information into the Confirming orders files are:
  - At Invoice level:
    - *PmtInf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref* if present
    - Otherwise, first 16 characters of PmtInf/CdtTrfTxInf/PmtId/EndToEndId OR InstrId
  - At Payment level:
    - First 16 characters of PmtInf/CdtTrfTxInf/PmtId/EndToEndId OR InstrId

- Invoice number (Instruction reference): this information are associated to each order and it will be available at the supplier's Portal.

  The options to populate this information into the Confirming order files are:
  - At invoice level:
    - *PmtInf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Nb* if present
    - First 20 characters of *PmtInf/CdtTrfTxInf/PmtId/EndToEndId* OR *InstrId*
  - At Payment level:
    - First 20 characters of *PmtInf/CdtTrfTxInf/PmtId/EndToEndId* OR *InstrId*

- Other reference: in addition to the previous references, an extra reference can be informed by the Client if needed. To populate this information the following tags should be used:
  - *CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Nb* for reference information
  - *CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Tp/CdOrPrtry/Prtry* to identify the Client's code.

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4.7. Currencies allowed

There is no limitations regarding supported currencies: any currency is allowed.

4.8. Bank identification

4.8.1. Confirming Nemo

The **Confirming nemo** is informed in the following fields:

> - **Debtor Id:** *PmtInf/Dbtr/Id/OrgId/Othr/Id*
>   with *SchmeNm* = "BANK" (or *SchmeNm* not present)

Although this field is optional according to ISO rules and Santander's validations, it is highly recommended, as first option, the use of this information to identify the Confirming contract.

4.8.2. Debtor Account

The **Debtor account** must be informed by standard ISO schema. The tags available for this purpose are:

> - **Account Number:** CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/IBAN[14]
> - **Account Number:** CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Id

4.8.3. Creditor Account

The **Creditor account** will be identified within the Input File by one of the following fields:

> - **Account Number:** CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/IBAN
> - **Account Number:** CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id

TH will carry out the **following validations**:

> - Account Number must be populated when instrument is 'TRF'.
> - If CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id is present, TH should validate that its max length is 30 characters.

If this validation fails, the system will show the **following error**:

AC03: Creditor account number invalid or missing

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[14] Santander Bank highly recommend to use only the IBAN format.

5. INPUT FILE SPECIFICATIONS

In this section, there are included the **main specifications for the Input Files** that will be sent from the Corporate Clients systems to Santander Global Payments.

5.1. Input file and PSR file format

The **formats used for the payment files exchanged** between the Corporate Clients systems and TH, will be the following:

- **Input File (pain.001.001.03)**: file sent by the customer to TH will be always in XML based ISO20022 Customer Credit Transfer Initiation message (pain.001.001.03) format.
- **Payment Status Report File**: the output XML based ISO 20022 Payment Status Report V02 (pain.002.001.03) will always be received within the Client systems in plain text format.

5.2. Character set and limitations

In order to support the Chinese characters, all the **characters of the UTF-8 encoding are allowed** to be sent by the Corporate Clients within the Input File

5.2.1. Recommended payments grouping

Payment instructions should be created in the most efficient way to allow a fast processing time. To ensure that payments are processed efficiently where possible grouping the payments (level B) according to the following criteria:

- The same debtor account number.
- The same payment date.
- The same currency

For further information please consult 7.APPENDIX - 7.1.XML Message Structure.

6. VALIDATIONS

When TH performs the validation process, the first steps would be **validating the file name and the structure of the XML** format.

In case TH finds an error, TH will stop processing and send the appropriate status report to the Corporate Client with the error code and description. Below are described the validations performed per each Payment Status Report.

6.1. File Name Validations

The name validation controls duplicated files, if TH receive a file with a name previously submitted within the last 180 days, the File Name Validation fails, the file will be rejected within TH and no pain message will be submitted to Client

6.2. Payment status report 0

TH will inform the Corporate Client the **reception (ACK)** of the Input File.

6.3. Payment status report 1

TH performs several validations whose details are explained in the attached document: 7.APPENDIX – 7.2.Validations & Error Codes

6.4. Payment status report 2

See chapter 7.APPENDIX – 7.2.Validations & Error Codes.

6.5. Payments processing in case of exception

This section refers to the **system behaviour in case of exception**: when a payment execution date coincides with a holiday, or if the payment is sent after the pre-stablished cut – off:

6.5.1. Payment processing if a holiday

When the execution date of the payment coincides with Saturday, Sunday or holiday, the payment will be stored and processed, recalculating the debit and payment dates depending on the client Confirming setup.

6.5.2. Payment processing after the cut - off

When the payments are sent after the cut–off pre-stablished, the transactions will be be stored and processed on the next banking day.

7. APPENDIX

7.1. XML Message Structure

XML Message
Structure.docx

7.2. Validations & Error Codes

Business
Validations

7.3. Example files

Confirming

IPHSAN.ALIASCNY.I.
PAIN01.0003.D19032

IPHSAN.ALIASEUR.I.
PAIN01.0003.D19032

IPHSAN.CRENCINV.I
.PAIN01.0003.D19031