ABN·AMRO

Addendum on the XML message for SEPA Direct Debit Initiation (PAIN)

2017 Version 1.1 - December 2018

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1. Introduction

This addendum describes the ABN AMRO additions on the Implementation Guidelines for the XML Customer Direct Debit Initiation message UNIFI (ISO20022) – pain.008.001.02.

This addendum provides guidance on the use of the ABN AMRO specific extra functionality for sending a Direct Debit Initiation Message, and comply with the SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines and the SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines of the European Council of Payments (EPC).

The addendum is based on the Implementation Guidelines that have 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, ABN AMRO 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 ABN AMRO for any further information.

1.1 Related documents

Document title	Location	Version
Implementation Guidelines for the XML SEPA Direct Debit Initiation	abnamro.nl/nl/zakelijk/betalen/sepa/downloads.html	2017 v1.0
PAIN.008 voorbeeldbestanden	abnamro.nl/nl/zakelijk/betalen/sepa/downloads.html	1.0
Creditor Implementation Guidelines – e-Mandates Core	incassomachtigen.nl/incassant/documentatie-aanvragen/	
Creditor Implementation Guidelines – e-Mandates B2B	incassomachtigen.nl/incassant/documentatie-aanvragen/	

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

Version number	Dated	Reason for revision
2.0	November 2010	New version based on version 2.0 of the NVB Implementation guideline.
2.1	April 2011	Added addendum rules for Creditor name amendment.
2.2	May 2011	Added clarification on ABN AMRO usage of Category of Purpose and Purpose Code fields.
5.0.1	March 2012	Updated to version 5.0.1 of the NVB Implementation Guidelines.
6.0	May 2012	Updated to version 6.0 of the NVB Implementation Guidelines. Only content change is the exclusion of the COR1 value in 2.12.
6.1	February 2013	Updated to version 6.1. Added chapter 3 with an explanation of r-transaction flows. BIC is now an optional field. Added explanation of the use of Sequence Type, Mandate ID, Creditor ID and Creditor Name Details.
6.2	March 2013	Updated explanation on optional BIC field. Updated explanation on the use of SMNDA in amended Debtor BIC in mandate details.
6.3	July 2013	Updated flow diagram in chapter 3.
7.0	January 2014	Updated to version 7.0 of the NVB Implementation Guidelines. Added remark on previous versions. Added related documents paragraph 1.1. Added remark on 1.8 Initiating Party. Added remark on multiple bathes in 2.0 Payment Information. Updated information on 2.14 Sequence Type. Added remark on 2.48 Mandate Identification. Updated 2.51 Amendment Details.
7.1	February 2014	Updated Table of Content. Updated 2.15 and 2.41 Category Purpose. Added chapter 4 Tips & Tricks XML message.
7.2	July 2014	Updated 2.48 Mandate Identification. Updated 2.58 Original Debtor Agent. Added paragraphs to Chapter 3. Updated 3.6 Mandate amendments. Updated 3.6.1 Dutch 'Switching Service'. Updated 4.3.3 Mandate ID.
8.0	October 2015	Updated to version 8.0 of the BVN Implementation Guidelines. Added explanation on 2.103 Electronic Signature.
9.0	April 2016	Updated to version 9.0 of the BVN Implementation Guidelines. Added 1.4 Summary of major changes. Updated 2.14 Sequence type. Added 2.98 Original Debtor Account. Removed 2.99 Original Debtor Agent. Updated 3.2 R-messages SDD Core scheme. Removed 3.4 Use of First for SDD Core. Removed 3.5 Use of First for SDD B2B. Renumbered 3.6 to 3.4 & updated. Updated 4.2.2 Direct debit type and sequence type. Updated 4.2.3 Requested collection date.

2017 v1.0	August 2017	Updated to version 2017 1.0 of the EPC and BVN Implementation Guidelines. Replaced 1.4 by Summary of major changes per November 2017. Moved to 1.5 Summary of major changes per November 2016. Added 2, 1.4 Number Of Transactions. Added 2, 1.5 Control Sum. Updated 2, 2.4 Number Of Transactions. Updated 2, 2.5 Control Sum. Removed 2, 2.83 Amendment Information Details. Added 2, 2.86 Original Creditor Scheme Identification Name. Updated 3.3.
2017 V1.1	December 2018	Replaced 1.5 by Summary of major change per February 2019. Updated 2, 1.5 Control Sum. Updated 2, 2.4 Number of Transactions. Updated 2, 2.5 Control Sum. Updated 2, 2.86 Original Creditor Scheme Identification Name. Added 2, 2.141 Debtor Address Updated 4.1 *GroupHeader* or file level.

1.4 Summary of major changes per November 2017

Several major changes for both the SDD Core scheme and the SDD B2B scheme become effective for all collections with a requested collection date (settlement date) of 21 November 2017 or later:

- In case of an amended mandate, because the debtor account has changed, the code SMNDA, as announced last year, may now only be used in field 2.98 Original Debtor Account.
- For the SDD B2B scheme, the timeline for the Debtor Bank to initiate a Return for a SDD B2B collection has been extended from two to three working days.
- ABN AMRO performs validations on the presence and the correct value for the fields Number of Transactions, at Payment Information (= batch) level, and Control Sum, at both Group Header (= file) and Payment Information (= batch) level. These validations result in a warning to verify your file and/or batch before accepting it.
  Please note: As of November **2018** these validations will result in a rejection of the entire file.

1.5 Summary of major changes per February 2019

As of February 2019 the validations on the presence and the correct value for the fields Number of Transactions and Control Sum, at both Group Header (=file) and Payment Information (= batch) level result in a rejection of the entire file.

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.

1.4 Number Of Transactions

The validation on the presence and the correct value of this field results in a rejection of the entire file.

1.5 Control Sum

As of February 2019 the validation on the presence and the correct value of this field results in a rejection of the entire file.

1.7 - 1.13 Initiating Party

All fields will be replaced during processing with the values as administrated at ABN AMRO.

2.0 Payment Information

The following section can be repeated multiple times in one message. A payment information block may only contain one sequence type, creditor account, execution date and creditor scheme identification. The different Payment Information Blocks in the message may contain different sequence types, creditor accounts, execution dates and creditor scheme identifications (as long as they are homogenous in that particular Payment Information Block). Please see 2.12 and 2.14 for further details.

2.1 Payment Information Identification

Payment Information Identification will be included in account reporting, if in the SDD creditor contract batch booking is true.

2.3 Batch Booking

This indicator is overruled with the agreed value administrated in the SDD creditor contract. Don't use this field.

2.4 Number Of Transactions

The maximum number of transactions allowed is administrated in the SDD creditor contract. The technical maximum of a batch is different per channel. Please consult your channel documentation for more information.
As of February 2019 the validation on the presence and the correct value of this field results in a rejection of the entire file.

2.5 Control Sum

The maximum allowed total of all individual amounts is administrated in your SDD creditor contract.
As of February 2019 the validation on the presence and the correct value of this field results in a rejection of the entire file.

2.12 Code

Only CORE and B2B are allowed. CORE and B2B need to be submitted in separate files. COR1 is not allowed.

2.14 Sequence Type

Within one 'group header'(file) several 'payment informations' (batches) may be included. These 'payment informations' (batches) may have different sequence types. The sequence type needs to be in line with the SDD creditor contract (i.e. there are 4 possible variants in the SDD creditor contract: Core Recurrent, Core One-off, Business to Business Recurrent and Business to Business One-off). Please note that under the Recurrent sub-schemes the use of the sequence types FRST and FNAL is optional; the use of the sequence type RCUR is mandatory.

2.15 Category Purpose

Any values in this field will be ignored by ABN AMRO, but will be forwarded unaltered to the Debtor Bank.

2.16 Requested Collection Date

Must be an existing Target date and no more than 364 days in the future. If the requested collection date is a non-TARGET day the collection date will be shifted to the next possible TARGET date (see bank-holidays.com for the TARGET calendar).

2.17 - 2.32 Creditor

All fields will be replaced during processing with the values as administrated at ABN AMRO.

2.33 - 2.37 Creditor Account

The account must be both registered in the SDD creditor contract and setup within the channel.

2.38 - 2.48 Creditor Agent

The BIC that belongs to creditor account. Optional field. If no BIC is to be provided, please use the following ISO structure for 2.45:

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

2.61 - 2.70 Creditor Scheme Identification

The value of the 2.64 Creditor Scheme Identification can be found on the SDD creditor contract. The business code in the Creditor Scheme Identification has a default value of ZZZ, but can be assigned freely by the creditor. It must be alphanumeric.

2.74 End To End Identification

End To End Identification can be included in account reporting:

- Batch booking: details of individual transactions within a batch can only be reported via CAMT.053.
- R-transactions: if reported individually this is included; if reported as a grouped booking details of individual transactions can only be reported via CAMT.053.

2.75 Payment Type Information

Any values in this field (Category Purpose) will be ignored by ABN AMRO, but will be forwarded unaltered to the Debtor Bank.

2.80 Mandate Identification

For every mandate this field must be unique in relation to field 2.107 Creditor Scheme Identification excluding the Creditor Business Code. Only alphanumeric characters are allowed.

Example:
In case you use several Creditor Business Codes in your Creditor Scheme Identification, such as:

- NL01ZZZ123456780000.
- NL01ABC123456780000.
- NL01XYZ123456780000.
- NL01000123456780000.
- NL01123123456780000.

it is not possible to use the same Mandate Identification.

2.86 Original Creditor Scheme Identification Name

In case of a change of Creditor Name, please have the change administrated at ABN AMRO first, because ABN AMRO replaces the Creditor Name fields during processing with the values as adminitrated at ABN AMRO. After the new Creditor Name has been administrated at ABN AMRO, in your next file set the field Amendment Indicator to 'true' and provide both field 2.18 Creditor Name and this field 2.86 Original Creditor Name. Both fields will then be replaced during processing with the values as administrated at ABN AMRO.

2.98 Original Debtor Account

According to the EPC Implementation Guidelines, use 'Identification' under 'Other' under 'Identification' with code 'SMNDA' to indicate the same mandate with new Debtor Account. Or, in case of an account change within the same bank, IBAN is allowed.
In case the code 'SMNDA' is used, field 2.99 Original Debtor Agent must not be provided.

2.103 Electronic Signature

In case the mandate for the Direct Debit transaction is an e-Mandate, the reference of the validation made by the Debtor Agent needs to be presented. According to the Creditor Implementation Guidelines e-Mandates, both Core and B2B, of the Betaalvereniging Nederland (BVN), the Dutch Payments Association, the 'ValidationService.ValidationReference' needs to be used. The 'ValidationService.ValidationReference' can be found in the PAIN.012 message (e-Mandates acceptance report) in the fields ++ Authorisation, +++ Proprietary.

Example, part of pain.012 message:

```
<MndtAccptncRpt>
    <GrpHdr>
        <MsgId>Message1234567890</MsgId>
        <CreDtTm>2015-07-01T12:02:12.971Z</CreDtTm>
        <Authstn>
            <Prtry>66268319</Prtry>
        </Authstn>
    </GrpHdr>
```

Please note that the highlighted values are examples. The highlighted value **66268319** is an example of the 'ValidationService.ValidationReference' that needs to be presented in field 2.103 Electronic Signature.

2.107 Creditor Scheme Identification

This creditor-identification identifies the current contract for SDD. This field must be the same within the batch. Business code: positions 5 to 7 contain the Creditor Business Code. This code is not part of the SDD creditor contract and can be used freely by the creditor (it must be alphanumeric). When the Creditor Business Code is not used, then the value is set to 'ZZZ'.

2.127 - 2.137 Debtor Agent

Optional field. If no BIC is to be provided, please use the following ISO structure for 2.134:

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

2.141 Debtor Address

This field is mandatory in case the Debtor Agent is located in a non-EEA SEPA country or territory.

2.168 Code

Will not be used by ABN AMRO but will be forwarded unaltered.

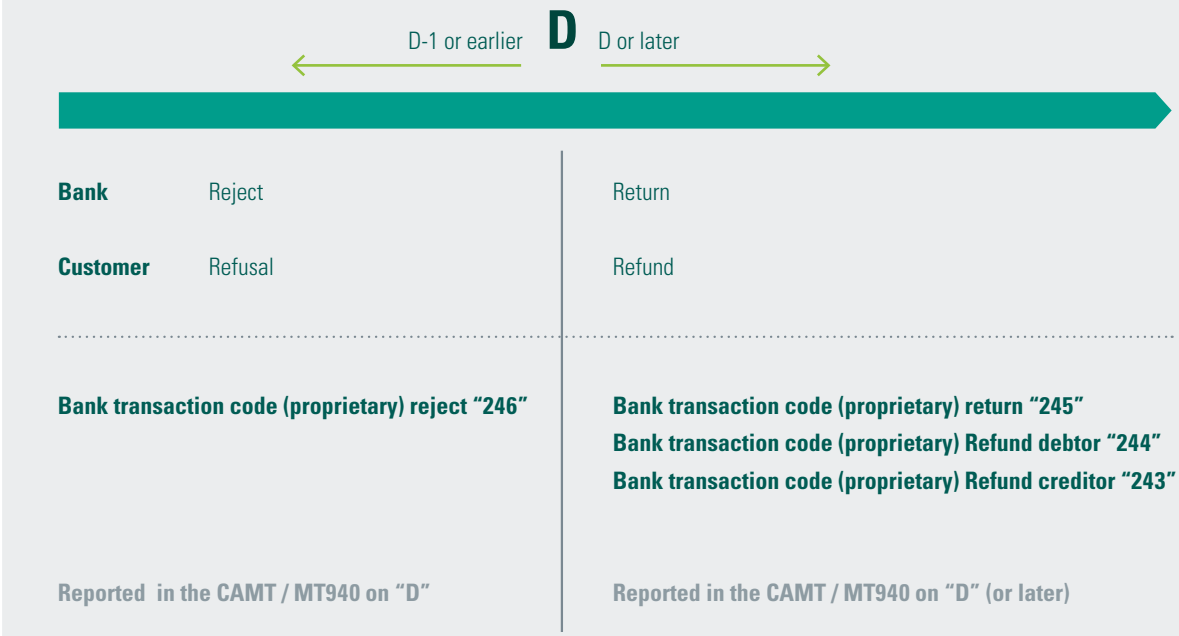
2.174 Unstructured

Advice is to populate the unstructured remittance information field as follows:

```
<Ustrd>
    < Kenmerk: 9999.9999.9999.9999 Omschrijving: xxxxxxxxxxxxxxxxxxxxxxxxx
    xxxxxxxxxxxxxxxxxxxx
```

3. Flow diagram R-transactions

3.1 SDD Pre & Post settlement reporting (MT940 & CAMT)



3.2 R - messages SDD Core scheme

3.3 R - messages SDD B2B scheme

3.4 Mandate amendments

During the lifecycle of a mandate one or more of the following details of the mandate may change:

- Unique mandate reference.
- Creditor ID.
- New debtor account within the same debtor bank.
- New debtor account within a new debtor bank.

In such case the next recurrent SEPA direct debit collection needs to be submitted as follows:

- The field 2.82 'Amendment Indicator' must have the value 'true'.
- Both the original and the new, amended details must be present.
- In case of a new debtor account:
  - the code 'SMNDA', same mandate with new debtor account, must be used in field 2.98 Original Debtor Account; or, in case the new debtor account is with the same bank, it is allowed to use IBAN;
  - in case the code 'SMNDA' is used, the Original Debtor Agent (field 2.99) must not be provided.

Once the SEPA direct debit collection with the amendment details has been settled, the following SEPA direct debit collection may be submitted with the new mandate details only.

3.4.1 Dutch 'Switching Service'

If a debtor in the Netherlands wants to switch from one Dutch bank account to another Dutch bank account, he may decide to use the Dutch 'Switching Service'. In case you submit a (recurrent) SEPA direct debit collection for the 'old' debtor account that turns out to be part of the 'Switching Service' ABN AMRO will automatically re-route the collection to the 'new' debtor account within the new debtor bank, on which you will receive an electronic notification. The next recurrent SEPA direct debit collection that you will submit for this mandate needs to follow the rules for mandate amendments as described above. So, the code 'SMNDA' needs to be provided in field 2.98 Original Debtor Account and the Original Debtor Agent (field 2.99 must *not* be provided. Once this SEPA direct debit collection with the amendment details has been settled, the following SEPA direct debit collection may be submitted with the new mandate details only.

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 (*DirectDebitTransactionInformation* 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 credit 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) *DirectDebitTransactionInformation* building block(s) containing elements that apply, amongst others, to the debit side of the transaction. This *DirectDebitTransactionInformation* 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 mainly syntax related. The validation on the presence and the correct value of the fields *NumberOfTransactions* and *ControlSum* results in a rejection of the entire file.

Example:

```
<GrpHdr>
    <MsgId>1000004207</MsgId>
    <CreDtTm>2012-02-22T09:29:54</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>1600.00</CtrlSum>
    <InitgPty>
        <Nm>Naam</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*. This identification will be reported in your (electronic) account statement. The value of the field *PaymentMethod* always needs to be **DD**.

Example:

```
<PmtInf>
    <PmtInfId>1000004207</PmtInfId>
    <PmtMtd>DD</PmtMtd>
```

4.2.2 Direct Debit type and sequence type

Use the correct Direct Debit type in the field *LocalInstrument* and the correct sequence type: these need to be in line with your SEPA Direct Debit Creditor Contract.

The value of the field *ServiceLevel* always needs to be **SEPA**.

Possible values of the field *LocalInstrument, Code*:

- **CORE**: for Direct Debits according to the Core scheme (in Dutch 'SEPA Incasso Algemeen').
- **B2B**: for Direct Debits according to the Business-to-Business scheme (in Dutch 'SEPA Incasso Bedrijven').

Possible values of the field *SequenceType*:

- **FRST**: for the first Direct Debit of a recurrent series, so, for new debtors for whom you have not submitted a Direct Debit before. The use of this sequence type is optional.
- **RCUR**: for first and subsequent Direct Debits of a recurrent series.
- **FNAL**: for the final Direct Debit of a recurrent series. The use of this sequence type is optional. It is not recommended to use this sequence type.
- **OOFF**: for a one-off Direct Debit, to be used in case of the Direct Debit type 'SEPA Incasso Algemeen Eenmalig' and 'SEPA Incasso Bedrijven Eenmalig'.

Example:

```
<PmtTpInf>
    <SvcLvl>
        <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
        <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>RCUR</SeqTp>
</PmtTpInf>
```

4.2.3 Requested collection date

Please indicate the *RequestedCollectionDate* taking into account the timelines for SEPA Direct Debit. If the batch cannot be processed on the requested collection date, ABN AMRO will shift the requested execution date to the next possible TARGET date.

For both the SEPA Direct Debit Core scheme and SEPA Direct Debit Business-to-Business scheme, for all sequence types (FRST, RCUR, FNAL, OOFF): submit the file at least 1 TARGET day before the requested collection date.

Example:

```
<ReqdColltnDt>2012-02-21</ReqdColltnDt>
```

4.2.4 Creditor Name

The name of the creditor 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:

```
<Cdtr>
        <Nm>Naam</Nm>
</Cdtr>
```

4.2.5 Creditor Account

Please use the correct creditor account number (your own account). This needs to be an IBAN. The creditor account needs to be registered in both the SEPA Direct Debit Creditor Contract and the channel contract.

Example:

```
<CdtrAcct>
    <Id>
        <IBAN>DE12345678901234567890</IBAN>
    </Id>
</CdtrAcct>
```

4.2.6 Creditor Bank

In the field *CreditorAgent* you can indicate the Creditor 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 Creditor Account.

Example:

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

4.2.7 Creditor ID

Use the correct Creditor ID. You can find your Creditor ID on your SEPA Direct Debit Creditor Contract.

Example:

```
<CdtrSchmeId>
    <Id>
        <PrvtId>
            <Othr>
                <Id>NL89ZZZ011234567890</Id>
                <SchmeNm>
                    <Prtry>SEPA</Prtry>
                </SchmeNm>
            </Othr>
        </PrvtId>
    </Id>
</CdtrSchmeId>
```

4.3 *DirectDebitTransactionInformation* or transaction level

In this paragraph you find an explanation and an example of some of the fields that are used at the *DirectDebitTransactionInformation* 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:

```
<DrctDbtTxInf>
    <PmtId>
        <InstrId>01-E30220000000382012</InstrId>
        <EndToEndId>2000000038</EndToEndId>
    </PmtId>
```

4.3.2 Amount

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

Example:

```
<InstdAmt Ccy="EUR">1600.00</InstdAmt>
```

4.3.3 Mandate ID

For every mandate, the mandate ID must be unique in relation to the Creditor ID (excluding the Creditor Business Code). You may use an already existing ID, for example a customer ID. This field has a maximum of 35 characters. Only alphanumeric characters are allowed. In case other characters are used, the transaction and/or the batch might be rejected.

Example:

```
<DrctDbtTx>
    <MndtRltdInf>
        <MndtId>MANDAAT123456</MndtId>
```

4.3.4 Date of signature of the mandate

The date of signature of the mandate needs to be indicated: this always needs to be the actual date on which the mandate has been signed. There is one exception: for mandates that have been migrated from a Dutch Direct Debit mandate to a SEPA Direct Debit mandate the date of signature needs to be 1 November 2009 ('**2009-11-01**').

Example:

```
        <DtOfSgntr>2010-09-05</DtOfSgntr>
        <AmdmntInd>false</AmdmntInd>
    </MndtRltdInf>
</DrctDbtTx>
```

4.3.5 Debtor Bank

In the field *DebtorAgent* you can indicate the Debtor 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 Debtor Account.

Example:

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

4.3.6 Debtor Name

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

Example:

```
<Dbtr>
    <Nm>FICO Customer account</Nm>
</Dbtr>
```

4.3.7 Debtor Account

Please use the correct debtor account number (as indicated on the mandate). This needs to be an IBAN.

Example:

```
<DbtrAcct>
    <Id>
        <IBAN>DE12345678901234567890</IBAN>
    </Id>
</DbtrAcct>
```

4.3.8 Remittance info

Although this is an optional field it is recommended to provide information for the debtor. You can either provide free text, 'unstructured remittance info', or structured remittance info. 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'):

```
<RmtInf>
    <Ustrd>/INV/ 8/29/2011</Ustrd>
</RmtInf>
```

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