

(pain.001.001.03)

Addendum on the XML message for SEPA Credit Transfer Initiation

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1. Introduction

This addendum describes the ABN AMRO additions to the 'SEPA Credit Transfer Customer-to-Bank Implementation Guidelines for the Netherlands (Customer-to-Bank ISO20022 - 'PAIN.001.001.03')', published by Betaalvereniging Nederland (Dutch Payments Association).

This addendum provides guidance on the use of the ABN AMRO specific extra functionality for sending a Credit Transfer Initiation Message, and complies with the 'SEPA Credit Transfer Scheme Customer-to-PSP Implementation Guidelines 2021 Version 1.0' of the European Payments Council (EPC).

Please note that testing your files can be done via Swift MyStandards: <https://www2.swift.com/myswift/>.

- ▶ Sign in or create a new account.
- ▶ Click 'Groups' and select 'ABN AMRO Digital Banking' and sub-group 'Transaction Banking'.
- ▶ Request access to the Transaction Banking community.
- ▶ Next, select the 'ABNAMRO xml validation v2' portal and select the right file format.

More information is available in the ['MyStandards Manual'](#).

Please contact ABN AMRO for any further information.



1.1 Related documents

Document title	Location
SEPA Credit Transfer Customer-to-Bank Implementation Guidelines for the Netherlands (Customer-to-Bank ISO20022 - 'PAIN.001.001.03')	https://www.abnamro.nl/nl/zakelijk/producten/betalen/sepa/downloads.html
'PAIN.001.001.03 voorbeeldbestanden	https://www.abnamro.nl/nl/zakelijk/producten/betalen/sepa/downloads.html

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 when submitting your files via one of the ABN AMRO bulk channels or via Access Online Classic.

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.

References, identifications and identifiers must respect the following:

- ▶ Content is restricted to the Latin character set as defined above
- ▶ Content must not start or end with a '/'
- ▶ Content must not contain '//s

The following character will be blanked out in the bulk channels and Access Online Classic if used:

'+:

When submitting your files via Access Online Renewed or via Internet Banking, the extended Latin character set may be used:

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
 à á â ã ä å æ ç è é ê ë ì í î ï ð ñ ò ó ô õ ö ø ù ú û ü ý þ ÿ
 À Á Â Ã Ä Å Æ Ç È É Ê Ë Ì Í Î Ï Ð Ñ Ò Ó Ô Õ Ö × Ø Ù Ú Û Ü Ý Þ ß `

/ - ? : () . , + _ " & ! \ and '



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

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

1.6 - 1.13 Initiating Party

All fields will be ignored during processing.

2.0 Payment Information

2.1 Payment Information Identification

Payment Information Identification will be included in account reporting, if the payment is posted as a batch booking, which is the default way of processing. 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. For batches, submitted via Access Online Classic or one of the ABN AMRO bulk channels, that contain just **one transaction**, the following applies:

- ▶ If the Batch Booking indicator has the value 'true', the batch will be posted as a batch, stating the Payment Information Identification.
- ▶ If the Batch Booking indicator has the value 'false', the batch will be posted as a single transaction, stating the details of that transaction.

For batches submitted via Access Online Renewed or Internet Banking, that contain just **one transaction**, the following applies: the value of the Batch Booking indicator will be ignored and the batch will be posted as a single transaction, stating the details of that transaction, unless the Category Purpose Code 'SALA' is used.

2.4 Number Of Transactions

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

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

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. In case of 'SALA', the batch will be posted as a batch, stating the Payment Information Identification. 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.

2.17 Requested Execution Date

Must be an existing TARGET2 date and no more than 364 days in the future. A date in the past or a non-TARGET2 day will be shifted to the next possible TARGET2 date (see <https://www.ecb.europa.eu/paym/target/t2/html/index.en.html> for the TARGET2 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 TARGET2 date.

2.19-2.36 Debtor

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

2.42-2.52 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:

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

Credit Transfer Transaction Information

2.66-2.68 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.

2.77 Category Purpose

Only value 'SALA' is supported. Value 'SALA' is used for salary payments. In case of 'SALA', the batch will be posted as a batch, stating the Payment Information Identification. 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.

2.100 Creditor Agent

Optional field. If the BIC is not supplied, please do not use the 'Creditor Agent' structure; delete the entire field (including the XML brackets).

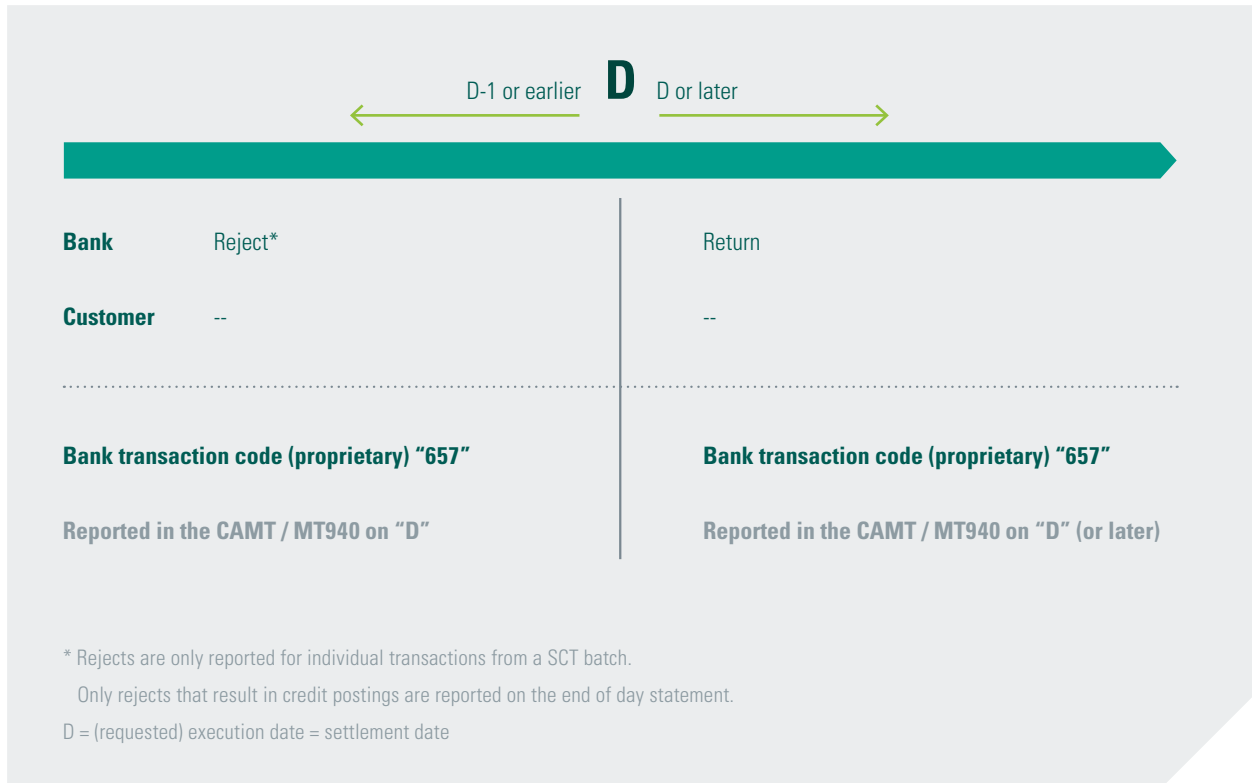
2.131-2.133 Purpose code

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

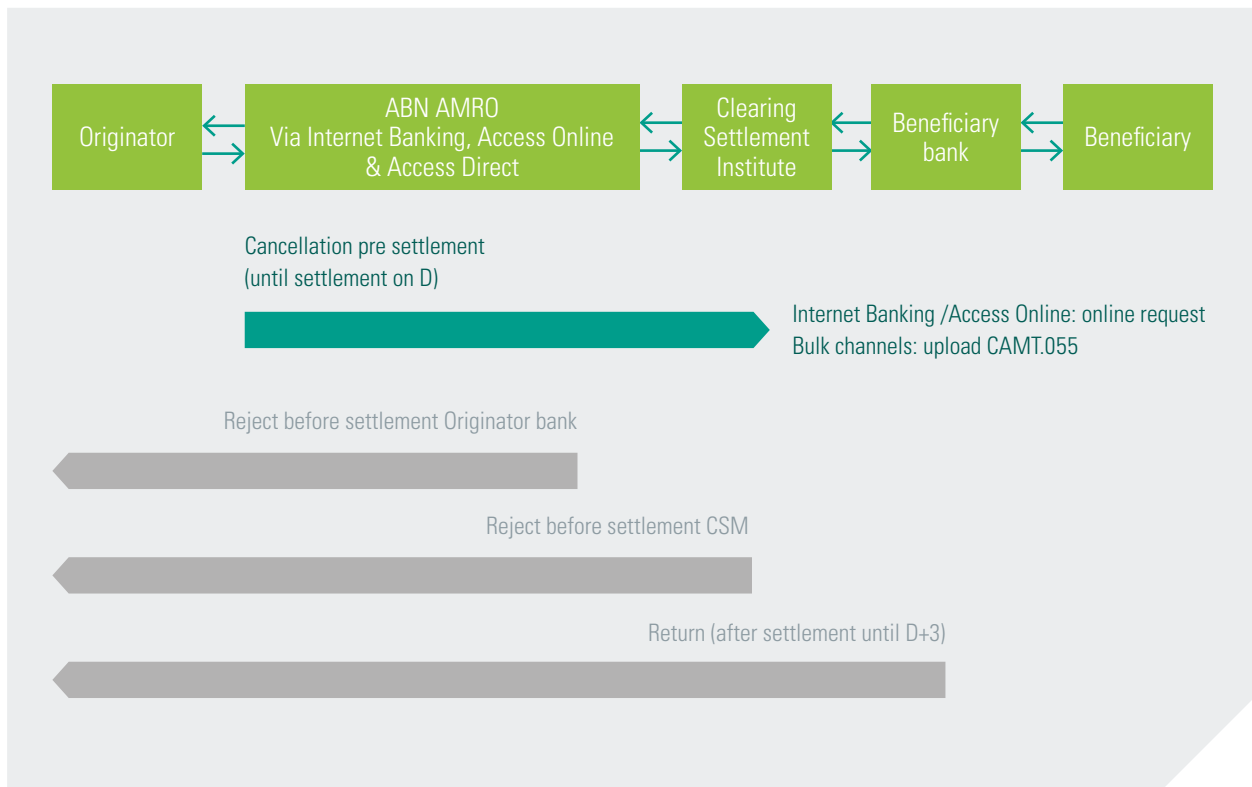


3. Flow diagram R-transactions

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



3.2 R - messages SCT



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 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>000001</MsgId>
  <CreDtTm>2023-05-02T14:52:09</CreDtTm>
  <NbOfTxes>1</NbOfTxes>
  <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:

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

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:

```
<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 TARGET2 date.

Example:

```
<ReqdExctnDt>2023-05-02</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:

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

4.3.2 Amount

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

Example:

```
<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, delete the entire field (including the XML brackets). In that case ABN AMRO will determine the BIC based on the Creditor Account.

Example:

```
<CdtrAgt>
  <FinInstnId>
    <BIC>RABONL2U</BIC>
  </FinInstnId>
</CdtrAgt>
```



4.3.4 Creditor Name

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

Example:

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

4.3.5 Creditor Account

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

Example:

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

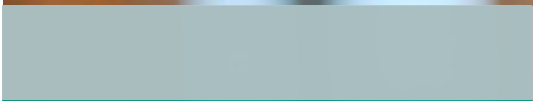
4.3.6 Remittance information

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 payment reference). 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>Ref. 2012.0386</Ustrd>
</RmtInf>
```





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July 2023

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