



Internet Banking | Access Online | Access Direct

BTL91 to XML

01/07/2021

Introduction

About this document

This document displays the differences between BTL91 and ISO20022 pain.001.001.03 en pain.001.001.09 for ABNAMRO Internet Banking Business (IBB), Access Online (AOL) en Access Direct (AD)

An extensive description of our Technical Implementation Guideline is also available.

About BTL91

BTL91 is an ABN AMRO format which was introduced in 1991 to initiate foreign payments. Since then, the format has hardly changed. The BTL91 standard is based on old SWIFT standards, which do not meet current expectations. The whole payment landscape is in transition to new formats based on ISO20022. This is the main reason for cancelling the BTL91 format and replacing it with the new ISO20022-proof non-SEPA XML format. SEPA has been completely configured around ISO20022 standards.

It is already possible to use non-SEPA XML batch files to make payments. In the future, more outdated payment formats will be replaced by ISO20022 alternatives.

Format comparison

The table in the right shows a clear overview of the differences between the formats.

There is more detailed information available with regards to these differences:

- The Dutch Payment Association (De Betaalvereniging Nederland) has published a conversion table in Dutch, which compares the old BTL91format input fields with the new non-SEPA XML input fields.
[Conversietabel BTL91 naar Pain.001.001.03](#)
- The next pages show an example BTL91 file of which several input fields are coloured. These are the most important fields for generating foreign non-SEPA payments. The colours correspond with input fields of the new non-SEPA ISO20022 xml pain.001. file.This way, you can check which input goes where in both formats.

	BTL91	Non-SEPA XML
Multiple batches in one file	Not applicable	Yes
Status update messages, pain.002	No	Yes
Future	No, old standard	Yes, New standard, ISO20022
Different accounts and currencies in one file	<ul style="list-style-type: none"> • Access Online: allowed • Internet Banking Business: only allowed when making payments from a Euro account. 	<ul style="list-style-type: none"> • Access Online: one payment per account. Batches will be available in Q3/Q4 2021 • Internet Banking and Access Direct do not have this limitation • One currency per batch(PmtInf)
File check	<ul style="list-style-type: none"> • Total amount per batch • Number of payments for each currency • Number of records in the file • Total number of payments • Hash value 	<ul style="list-style-type: none"> • Total number of payments in the file(GrpHdr) and batch(PmtInf) • Total of the amounts in the file and per batch
BBAN/IBAN	BBAN/IBAN	BBAN/IBAN
Character set	ASCII	UTF-8
Types of payments	<ul style="list-style-type: none"> • Urgent • Non-SEPA 	<ul style="list-style-type: none"> • Urgent • Non-SEPA • (SEPA) <p>Non-SEPA, urgent en SEPA will not be offered in the same batch.</p>

How to use the comparison information 1/2

On the next pages you see a comparison between XML and BTL91 with the exact same payments. On the left you see the XML file. On the right the corresponding BTL91 input fields are being displayed.

The colours will help you to identify which input fields of both formats contain the same type of information.

Displayed below is the complete BTL91 example file which is used throughout the comparison.

```
11ABNAX0120171215001TEST TEST TEST NEDERLAND 000020171221
210001EUR0436691604USD00000000603120020200416 0
220001125108672301000719 ELECTRONICS ABCDFRASES INC 744 INDUSTRIAL ST HOOD RIVER USU.S.A.
230001COLBUS66 COLUMBIA STATE BANK TACOMA USU.S.A.
24000184/6031,2 11703633/6031,20
210002EUR0436691604USD000000005600990202004161300
220002CH230024824857966402L MAX IN AG POSTFACH 143 SACHSELN CHSWITZERLAND
230002UBSWCHZH60AUBS AG LUZERN CHSWITZERLAND
2400028FREE TEXT 5/5747,11 2020022940/5600,99
24000588/9760,23 16010998/9760,23
31USD0000000116321900002
410000230002
```

How to use the comparison information 2/2

#	Field	Description
I.	EUR	Debit account number ISO currency
II.	<u>0436691604</u>	Debit account number
III.	USD000000006031200	ISO currency of payment and amount
IV.	<u>20200416</u>	Requested processing date
V.	0	Cost code (SHAR / DEBT / CRED)
VI.	0	Type of payment (normal or urgent)
VII.	125108672301000719	Beneficiary bank account number / IBAN
VIII.	ELECTRONICS ABCDFRASES INC	Beneficiary name
IX.	744 INDUSTRIAL ST HOOD RIVER USU.S.A.	Beneficiary street address and ISO country code
X.	<u>COLBUS66</u>	SWIFT / BIC
XI.	<u>COLUMBIA STATE BANK TACOMA USU.S.A</u>	Beneficiary bank street address and ISO country code
XII.	84/6031,2 I1703633/6031,20	Free text , remark field
XIII.	000000011632190	Total amount of offered payments
XIV.	<u>0002</u>	Total of offered payments

XML order compared to BTL91 – 1/4 - pain.001.001.03

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>Payment file example</MsgId>
      <CreDtTm>2020-04-15T11:35:12</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>116321.90</CtrlSum>
      <InitgPty>
        <Nm>Debtor name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>Payment reference of the batch</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum> 116321.90</CtrlSum>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
      </PmtTpInf>
      <ReqdExctnDt>2020-04-16</ReqdExctnDt>
      <Dbtr>
        <Nm>Initiating Account Holder</Nm>
        <PstlAdr>
          <Ctry>NL</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
```

XML order compared to BTL91 – 2/4 - pain.001.001.03

```
II  <Id>
    <IBAN>NL90ABNA0436691604</IBAN>
    </Id>
I   <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
    <FinInstnId>
    <BIC>ABNANL2A</BIC>
    <Nm>ABN AMRO BANK N.V.</Nm>
    <PstlAdr>
    <Ctry>NL</Ctry>
    </PstlAdr>
    </FinInstnId>
    </DbtrAgt>
V   <ChrgBr>SHAR</ChrgBr>
    <CdtTrfTxInf>
    <PmtId>
    <EndToEndId>End 2 End Id A</EndToEndId>
    </PmtId>
    <Amt>
III  <InstdAmt Ccy="USD">6031.20</InstdAmt>
     </Amt>
     <CdtrAgt>
     <FinInstnId>
X    <BIC>COLBUS66</BIC>
     <Nm>COLUMBIA STATE BANK</Nm>
     <PstlAdr>
XI   <TwnNm>NewYork</TwnNm>
     <Ctry>US</Ctry>
```

XML order compared to BTL91 – 3/4 - pain.001.001.03

```
</PstlAdr>
</FinInstnId>
</CdtrAgt>
<Cdtr>
VIII <Nm>ELECTRONICS ABCDFRASES INC</Nm>
<PstlAdr>
IX { <StrtNm> 744 INDUSTRIAL ST </StrtNm>
    <TwnNm>Hood River</TwnNm>
    <Ctry>US</Ctry>
    </PstlAdr>
    </Cdtr>
    <CdtrAcct>
    <Id>
    <Othr>
VII <Id>125108672301000719</Id>
    </Othr>
    </Id>
III <Ccy>USD</Ccy>
    </CdtrAcct>
    <RmtInf>
XII <Ustrd>84/6031,2 11703633/6031,20</Ustrd>
    </RmtInf>
    </CdtTrfTxInf>
    <CdtTrfTxInf>
    <PmtId>
    <EndToEndId>End 2 End Id B</EndToEndId>
    </PmtId>
    <Amt>
```


XML order compared to BTL91 – 4/4 - pain.001.001.03

```
III    <InstdAmt Ccy="USD">5600.99</InstdAmt>
      </Amt>
      <CdtrAgt>
      <FinInstnId>
X      <BIC>UBSWCHZH60A</BIC>
      <Nm>UBS AG</Nm>
XI     { <PstlAdr>
      <Ctry>CH</Ctry>
      <AdrLine>LUZERN</AdrLine>
      </PstlAdr>
      </FinInstnId>
      </CdtrAgt>
      <Cdtr>
VIII  <Nm>MAX IN AG</Nm>
      <PstlAdr>
IX     { <StrtNm> POSTFACH 143 </StrtNm>
      <TwnNm>SACHSELN</TwnNm>
      <Ctry>CH</Ctry>
      </PstlAdr>
      </Cdtr>
      <CdtrAcct>
      <Id>
VII   <IBAN>CH230024824857966402L</IBAN>
      </Id>
      <Ccy>USD</Ccy>
      </CdtrAcct>
      <RmtInf>
VII   <Ustrd>8FREE TEXT 5/5747,11 2020022940/5600,99</Ustrd>
      </RmtInf></CdtTrfTxInf></PmtInf></CstmrCdtTrfInittn></Document>
```

XML order compared to BTL91 – 1/4 - pain.001.001.09

```
?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInitn>
<GrpHdr>
<MsgId>Payment file example</MsgId>
<CreDtTm>2020-04-15T11:35:12</CreDtTm>
XIV <NbOfTx>2</NbOfTx>
XIII <CtrlSum>116321.90</CtrlSum>
<InitgPty>
<Nm>BVGEBFMAOL</Nm>
</InitgPty>
</GrpHdr>
<PmtInf>
<PmtInflId>2010 0401_pain00100109</PmtInflId>
<PmtMtd>TRF</PmtMtd>
XIV <NbOfTx>2</NbOfTx>
XIII <CtrlSum>116321.90</CtrlSum>
<PmtTpInf>
VI <InstrPrty>NORM</InstrPrty>
</PmtTpInf>
IV <ReqdExctnDt><Dt>2020-04-16</Dt></ReqdExctnDt>
<Dbtr>
<Nm>Initiating Account Holder</Nm>
<PstlAdr>
<Ctry>NL</Ctry>
</PstlAdr>
</Dbtr>
```

XML order compared to BTL91 – 1/4 - pain.001.001.09

```
II      <DbtrAcct>
        <Id>
        <IBAN>NL90ABNA0423235257</IBAN>
        </Id>
        </DbtrAcct>
        <DbtrAgt>
        <FinInstnId>
        <BICFI>ABNANL2A</BICFI>
        </FinInstnId>
        </DbtrAgt>
V      <ChrgBr>SHAR</ChrgBr>
        <CdtTrfTxInf>
        <PmtId>
        <EndToEndId>End 2 End Id A</EndToEndId>
        </PmtId>
        <Amt>
        <InstdAmt Ccy="USD">6031.20</InstdAmt>
        </Amt>
        <CdtrAgt>
        <FinInstnId>
X      <BICFI>COLBUS66</BICFI>
        <Nm>COLUMBIA STATE BANK</Nm>
        <PstlAdr>
XI     <TwnNm>NewYork</TwnNm>
        <Ctry>US</Ctry>
```

XML order compared to BTL91 – 1/4 - pain.001.001.09

```
</PstlAdr>
</FinInstnId>
</CdtrAgt>
<Cdtr>
VIII <Nm>ELECTRONICS ABCDFRASES INC</Nm>
<PstlAdr>
IX { <StrtNm>744 INDUSTRIAL ST</StrtNm>
    <BldgNb>10</BldgNb>
    <TwnNm>Hood River</TwnNm>
    <Ctry>US</Ctry>
    </PstlAdr>
    </Cdtr>
    <CdtrAcct>
    <Id>
VII <Othr><Id>125108672301000719</Id></Othr>
    </Id>
    </CdtrAcct>
    <RmtInf>
XII <Ustrd>84/6031,2 11703633/6031,20</Ustrd>
    </RmtInf>
    </CdtTrfTxInf>
    <CdtTrfTxInf>
    <PmtId>
    <EndToEndId>End 2 End Id B</EndToEndId>
    </PmtId>
    <Amt>
```

XML order compared to BTL91 – 1/4 - pain.001.001.09

```
III    <InstdAmt Ccy="USD">5600.99</InstdAmt>
      </Amt>
      <CdtrAgt>
      <FinInstnId>
X      <BICFI>UBSWCHZH60A</BICFI>
      <Nm>UBS AG</Nm>
XI     { <PstlAdr>
      <TwnNm>LUZERN</TwnNm>
      <Ctry>CH</Ctry>
      </PstlAdr>
      </FinInstnId>
      </CdtrAgt>
      <Cdtr>
VIII  <Nm>MAX IN AG</Nm>
      <PstlAdr>
IX     { <StrtNm>POSTFACH 143</StrtNm>
      <TwnNm>SACHSELN</TwnNm>
      <Ctry>CH</Ctry>
      </PstlAdr>
      </Cdtr>
      <CdtrAcct>
      <Id>
VII   <IBAN>CH230024824857966402L</IBAN>
      </Id>
      </CdtrAcct>
      <RmtInf>
VII   <Ustrd>8FREE TEXT 5/5747,11 2020022940/5600,99</Ustrd>
      </RmtInf>
      </CdtTrfTxInf></PmtInf></CstmrCdtTrfInittn></Document>
```