



Addendum on the XML message for SEPA Credit Transfer Initiation (PAIN)

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1. Introduction

This addendum describes the ABN AMRO 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 ABN AMRO 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 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 Credit Transfer Initiation	abnamro.nl/nl/zakelijk/betalen/sepa/downloads.html	2017 v1.0
PAIN.001 voorbeeldbestanden	abnamro.nl/nl/zakelijk/betalen/sepa/downloads.html	1.0

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
1.0	November 2010	New version based on version 2.0 of the NVB Implementation guideline.
1.1	May 2011	Added clarification on ABN AMRO usage of Category of Purpose and Purpose Code fields. Added change history paragraph.
5.0	March 2012	Updated to version 5.0 of the NVB Implementation Guidelines.
6.0	May 2012	Updated to version 6.0 of the NVB Implementation Guidelines. There are no content changes in this version, as the IG from the NVB are the same for versions 5.0 and 6.0.
6.1	November 2012	Changed the description on the tag Category of Purpose.
6.2	February 2013	Added chapter 3 with an explanation of r-transaction flows. BIC fields are no longer mandatory. Added explanation of the use of SALA in the field Category of Purpose.
6.3	March 2013	Added explanation on optional BIC field.
6.4	July 2013	Added explanation on the use of SALA.
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. Changed mutation code 'reject' from 961 to 657 in chapter 3.
7.1	February 2014	Updated Table of Content. Updated 2.14 and 2.39 Category Purpose. Added chapter 4 Tips & Tricks XML message.
7.2	July 2014	Added paragraphs to Chapter 3.
8.0	October 2015	Updated to version 8.0 of the BVN Implementation Guidelines. There are no content changes in this version.
2017 V1.0	August 2017	Updated to version 2017 1.0 of the EPC and BVN Implementation Guidelines. Added 1.4 Summary of major changes per November 2017. Added 2, 1.4 Number Of Transactions. Added 2, 1.5 Control Sum. Updated 2, 2.3 Batch Booking. Updated 2, 2.4 Number Of Transactions. Added 2, 2.5 Control Sum.
2017 V1.1	December 2018	Added 1.5 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 4.1 <i>GroupHeader</i> or file level.

1.4 Summary of major changes per November 2017

One major change for the SEPA Credit Transfer scheme becomes effective for all credit transfers with a requested execution date (settlement date) of 19 November 2017 or later:

- » 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.

1.6 - 1.13 Initiating Party

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

2.0 Payment Information

2.1 Payment Information Identification

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. 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 or Access Direct, 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.

2.4 Number Of Transactions

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

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

2.7 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. 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.

2.15 Requested Execution Date

Must be an existing target date and no more than 364 days in the future. A date in the past or a non-TARGET day will be shifted to the next possible TARGET date (see 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.

2.17 - 2.34 Debtor

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

2.40 - 2.50 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 >
```

2.66 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.

2.75 Category Purpose

Only value 'SALA' is supported. Value 'SALA' is used for salary payments. 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.

2.96 Creditor Agent

Optional field. If the BIC is not supplied, please use the following ISO structure:

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

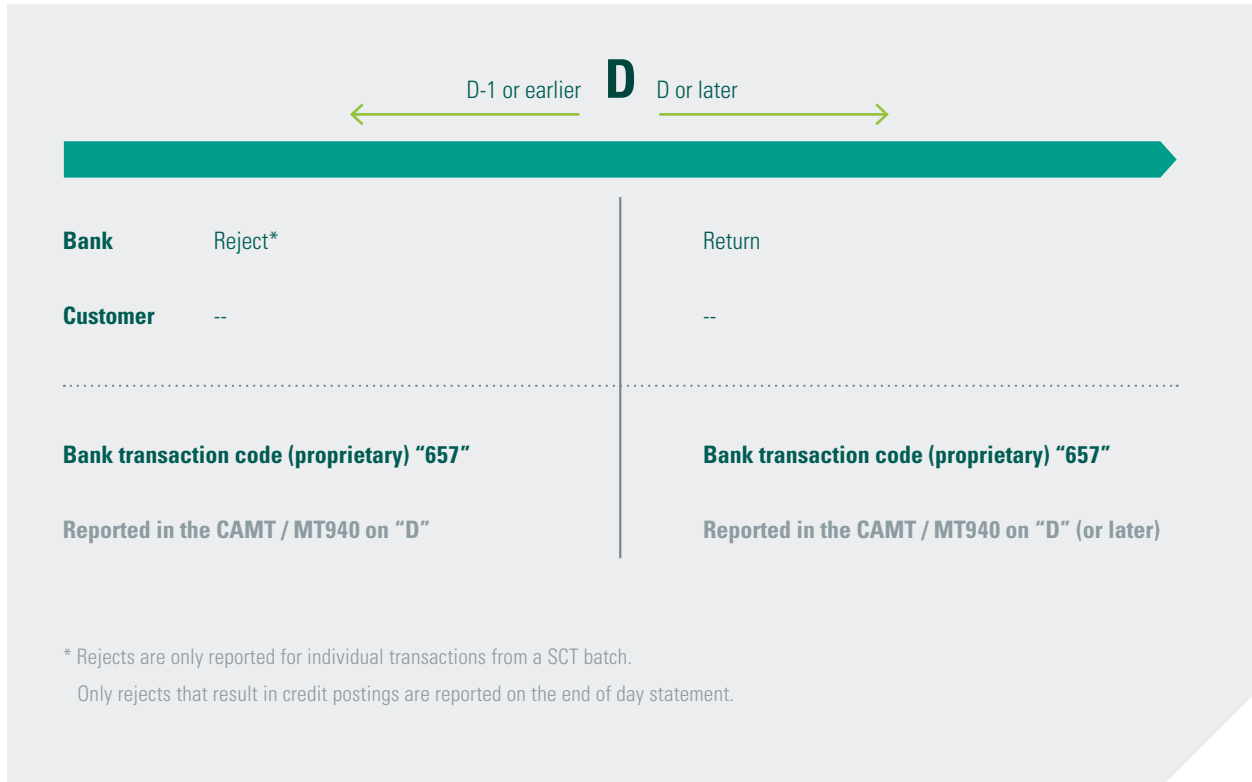
2.128 Code

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

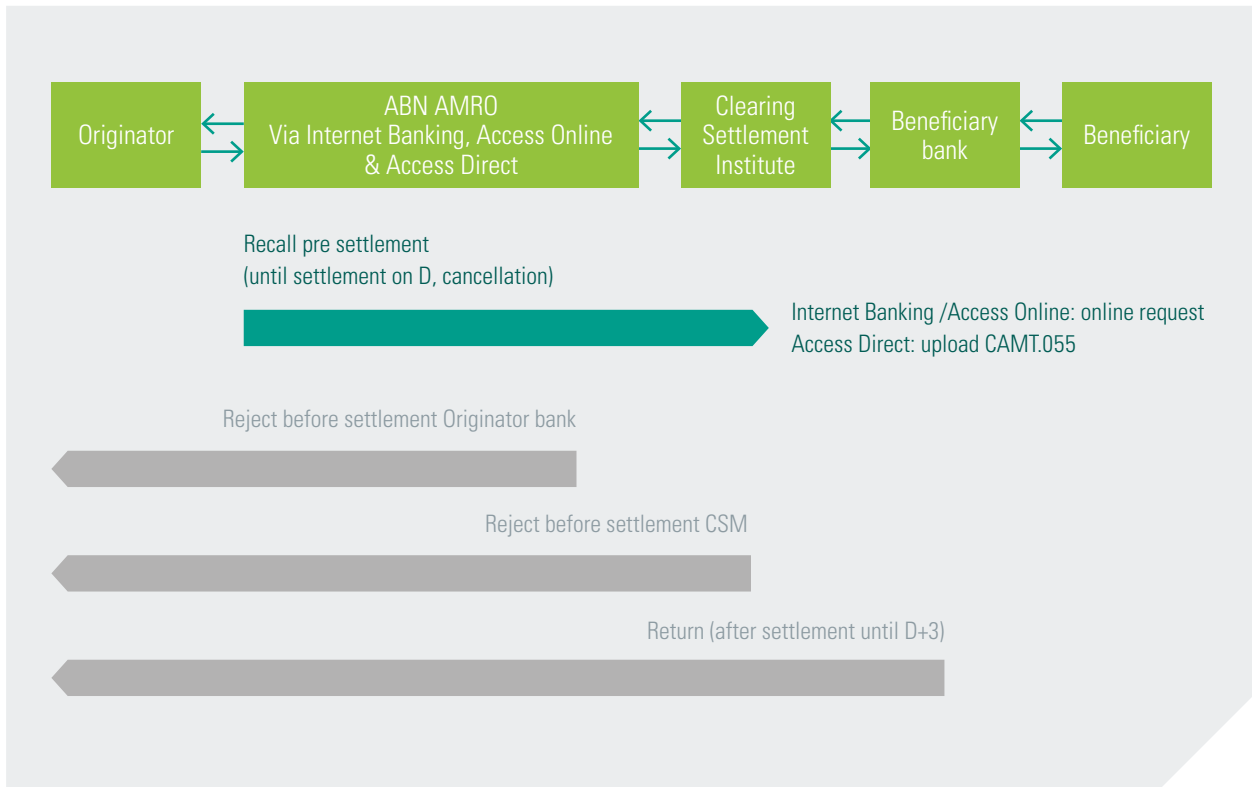


3. Flow diagram R-transactions

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>2012-05-02T14:52:09</CreDtTm>
  <NbOfTx>1</NbOfTx>
  <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 TARGET date.

Example:

```
<ReqdExctnDt>2012-05-02</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, 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>
```



4.3.4 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>
```

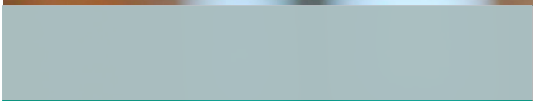
4.3.6 Remittance info

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 'IBAN Acceptgiro'). 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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