ABN·AMRO

(pain.008.001.08)

Addendum on the XML message for SEPA Direct Debit Initiation

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1. Introduction

This addendum describes the ABN AMRO additions to the 'SEPA Direct Debit Customer-to-Bank Implementation Guidelines for the Netherlands (Customer-to-Bank ISO20022 – pain.008.001.08)', published by Betaalvereniging Nederland (Dutch Payments Association).

▶ This addendum provides guidance on the use of the ABN AMRO specific extra functionality for sending a Direct Debit Initiation Message, and complies with the SEPA Core Direct Debit Scheme Customer-to-PSP Implementation Guidelines 2023 version 1.0 and the SEPA Business-to-Business Direct Debit Scheme Customer-to-PSP Implementation Guidelines 2023 version 1.0 of the European Payments Council (EPC).

Please note that testing your SEPA Direct Debit (SDD) 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 Direct Debit Customer-to-Bank Implementation Guidelines for the Netherlands (Customer-to-Bank ISO20022 - 'PAIN.008.001.08')	https://www.abnamro.nl/nl/zakelijk/producten/betalen/sepa/downloads.html
PAIN.008.001.08 voorbeeldbestanden	https://www.abnamro.nl/nl/zakelijk/producten/betalen/sepa/downloads.html
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, 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.

1.7 - 1.13 Initiating Party
All fields will be ignored during processing.

2.0 Payment Information
The following section can be repeated multiple times in one message. A Payment Information Block (batch) 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, as the SDD Payment Information Block is always posted as a batch booking.

2.3 Batch Booking
This indicator is ignored as the SDD Payment Information Block is always posted as a batch booking. 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.
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.
The validation on the presence and the correct value of this field results in a rejection of the entire file.

2.12 Local instrument Code
Only CORE and B2B are allowed. CORE and B2B need to be submitted in separate files.

2.14 Sequence Type
Within one 'group header'(file) several 'Payment Information Blocks' (batches) may be included. These 'Payment Information Blocks' (batches) may have different sequence types. The sequence type needs to be in line with the sub-schemes agreed in the SDD creditor contract (i.e. there are 4 possible sub-schemes 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.

2.18 Requested Collection Date
Must be an existing TARGET2 date and no more than 364 days in the future. If the requested collection date is a non-TARGET2 day the collection date 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).

2.19 - 2.37 Creditor
All fields will be replaced during processing with the values as administrated at ABN AMRO.

2.41 - 2.44 Creditor Account
The account must be both registered in the SDD creditor contract and setup within the channel.

2.47 - 2.55 Creditor Agent
The BIC that belongs to creditor account. The field BICFI is optional. If no BIC is to be provided, please use the following ISO structure:

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

2.71 - 2.78 Creditor Scheme Identification
The value of the 2.74 Creditor Scheme Identification can be found on the SDD creditor contract. The business code at positions 5 to 7 in the Creditor Scheme Identification has a default value of ZZZ. As this business code is not part of the SDD creditor contract, it can be assigned freely by the creditor. It must be alphanumeric.

Direct Debit Transaction Information

2.84 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.

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

2.102 Mandate Identification

For every mandate this field must be unique in relation to field 2.74 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.

2.108 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 administrated 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 2.20 Creditor Name and this field 2.108 Original Creditor Name. Both fields will then be replaced during processing with the values as administrated at ABN AMRO.

2.120 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 2.121 Original Debtor Agent must not be provided.

2.127 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.

2.133 Creditor Scheme Identification

Do not use this field. Use the field 2.74 Creditor Scheme Identification at the SDD Payment Information Block (batch) level instead.

2.153 - 2.161 Debtor Agent

Optional field. If no BIC (field BICFI) is to be provided, please use the following ISO structure for 2.161:

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

2.168 Debtor Address

This field is mandatory in case the Debtor Agent is located in a non-EEA SEPA country or territory. In case of structured address details at least 'Town name' and 'Country' are mandatory. When missing, the Debtor Agent can reject the Direct Debit Transaction.

2.201 Purpose code

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

2.207 Unstructured

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

```
<Ustrd>
    < Kenmerk: 9999.9999.9999.9999 Omschrijving: xxxxxxxxxxxxxxxxxxxxxxxxxx
    xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx>
</Ustrd>
```

In this way "Kenmerk" can be used for reconciliation, containing the current Dutch "betalingskenmerk" or any other reference used by the Creditor. The "Kenmerk" can also be filled in 2.84 EndToEndId.

"Omschrijving" can be used to give the debtor a meaningful description of the collection. The unstructured information is displayed on the statement of the debtor as initiated.

2.208 - 2.217 Structured

Advice is to not use this field.

3. Flow diagram R-transactions

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

D-1 or earlier **D** D or later

| Bank | Reject | Return |
| Customer | Refusal | Refund |

Bank transaction code (proprietary) Reject "246"

Bank transaction code (proprietary) Return "245"
Bank transaction code (proprietary) Refund by debtor "244"
Bank transaction code (proprietary) Refund compensation fee to be paid by creditor "243"

Reported in the CAMT / MT940 on "D"

Reported in the CAMT / MT940 on "D" (or later)

D = (requested) execution date = settlement date

3.2 R - messages SDD Core scheme

Creditor	ABN AMRO Via Internet Banking, Access Online & Access Direct	Clearing Settlement Institute	Debtor bank	Debtor

Revocation on batch/trx level
(prior to submission to clearing on D-1)

Bulk channels: upload CAMT.055
AOL/IB: online request

Request for Cancellation on batch/trx level
(after submission to clearing on D-1 but prior to settlement on D)

Bulk channels: upload CAMT.055
AOL/IB: online request

Reject before settlement

Reject before settlement

Reject before settlement

Refusal (until D-1)

Reversal on batch/trx level (after settlement until D+5)

Bulk channels: upload PAIN.007 AOL/IB: online request

Return (after settlement until D+5)

Refund (after settlement, until 8 weeks after Debtor Account has been debited)

Request for Refund (after settlement, until 13 months after Debtor Account has been debited)

Refund if claim accepted

3.3 R - messages SDD B2B scheme

Creditor	ABN AMRO Via Internet Banking, Access Online & Access Direct	Clearing Settlement Institute	Debtor bank	Debtor

Revocation on batch/trx level
(prior to submission to clearing on D-1)

Bulk channels: upload CAMT.055
AOL/IB: online request

Request for Cancellation on batch/trx level
(after submission to clearing on D-1 but prior to settlement on D)

Bulk channels: upload CAMT.055
AOL/IB: online request

Reject before settlement

Reject before settlement

Reject before settlement

Refusal (until and including settlement on D)

Reversal on batch/trx level (after settlement until D+5)

Bulk channels: upload PAIN.007 AOL/IB: online request

Return (after settlement until D+3)

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 2.104 '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 2.120 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 2.121) 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 2.120 Original Debtor Account and the Original Debtor Agent (field 2.121 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>2023-02-22T09:29:54</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 TARGET2 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 TARGET2 day before the requested collection date.

Example:
```
<ReqdColltnDt>2023-02-23</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>NL10ABNA1234567890</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 (field *BICFI*). 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-E3022000000382012</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. The maximum amount per transaction is agreed in the SDD creditor contract.

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 providethe BIC (field *BICFI*). 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 information

Although this is an optional field it is recommended to provide information for the debtor. You can either provide free text, 'unstructured remittance information', or 'structured remittance information'. We highly recommend to use 'unstructured remittance information' as this field allows to provide more meaningful information to the debtor. 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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