Format description SEPA DD ISO20022 (for Euro Direct Debits)

Version, date 1.4, 24 April 2013
Project Rabo Cash Management

Colophon

Title	*SEPA Direct Debit format description*
Version, date	*1.4, 24 April 2013*
Our reference	*Formatenboek COS SEPA DD*
On behalf of	*Corporates, Operations & Services*
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1 SEPA DD Import format

Rabobank Cash Management (RCM) enables importing Euro Direct Debits in the XML Customer Direct Debit Initiation message pain.008.001.02. This direct debit initiation format is based on the guideline provided by the Nederlandse Vereniging van Banken (NVB). The guideline is available here.

Euro Direct Debits are SEPA compliant direct debits within the SEPA area in currency Euro.

1.1 SEPA DD import format description

1.1.1 Description

The XML Customer Direct Debit Initiation message pain.008.001.02 is used to instruct your bank to credit your account and debit a debtor. The pain.008.001.02 is delivered in a single file, one file can contain one or more batches, and the structure within the file is modular. One record within the file contains information which from a functional perspective belongs together.

1.1.2 General characteristics

The pain.008 format which is supported by Rabobank is based on the definitions which are published here on the website of the International Organization for Standardization (XML ISO20022). Usage of the mentioned standard in this document is limited to the usage in the Rabo Cash Management (RCM) system, because RCM does not support all possibilities which are offered for this format.

1.1.3 Difference between Import orders and Import batch

RCM offers two import options, “Import orders” and “Import batch”. “Import orders” is used to import single Euro Direct Debits that can still be modified in RCM. Files imported by either option are processed and reported as a batch (the specifications of the batch can be downloaded in the SWIFT MT940 Structured, SWIFT MT940 Extended, or CAMT.053 export formats).

Pain.008 files imported via option “Import batch” are passed on 1 on 1. Pain.008 files imported via option “Import orders” are stripped of any fields not supported by Rabobank. The fields supported by Rabobank are listed in the tables in chapter 2.

1.2 SEPA DD Structure

1.2.1 Introduction

The models in the ISO20022 document are described in XML using schemas. A specific description language (XSD) is used in a schema. By using the schema’s a description can be given to the tags in the document, the structure and the concatenation of the beacons (the order of the tags) as well as the allowed codes for certain fields, the number of possible cases, mandatory or optional usage for certain fields.

1.2.2 Technical mapping

The usage rules must be followed in order to avoid that the message or the payment will be rejected or that the information within the message will be refused. Only message elements which are described within the guidelines are allowed to be used.

The description of each message item contains:

Name	Name of the element within the pain.008 message
XML-Tag	Short name to identify an element within a XML message, presented between brackets, f.e. <Amount>
ISO reference	Numbering following the ISO 20022 standard. Not all fields are numbered. Fields can be a subset of the parenting element. Holes in the numbering do exist because not all elements of ISO20022 are supported for pain.008.
Level	Level of the element within SEPA DD <Top> <Level 1> <Level 2> <Etc./> </Level 2> </Level 1> </Top>
Presence	This determines if an element is optional or mandatory, and how many times the element can be repeated. The number of times that an element can appear is presented between square brackets. For example: [0..1] Shows that the element can appear 0 or 1 time. The element is optional. [0..n] Shows that the element can appear 0 or n time(s). The element is optional. [1..1] Shows that the element is mandatory and must appear once. [1..n] Shows that the element is mandatory and must appear at least once. The element can be presented n times. Only when an optional element is present, which contains a mandatory element on a deeper level, this element must be present.
Type	Field type indication: Numeric: only numbers are allowed Alphanumeric: may contain numbers and allowed characters (ref. 1.2.3 Character set) Date: YYYY-MM-DD Amount: numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and two behind it. Exception for this rule is the control sum. Boolean: field with two options: ‘true’ or ‘false’
Length	Maximum number of positions in the field.
Description	Contains the definition of the message segment or –element. Additional information about usage of the element.

1.2.3 Character set

In UNIFI messages the UTF8 character set must be used.
The Latin character set, which is commonly used for international communication, must be used.
Rabobank accepts the following characters[1]:

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
/ - ? : ( ) . , ' + spatie

1.2.4 Suitability

Pain.008 messages are suitable for:

- SEPA Direct Debit batches, known within Rabobank as Euro Direct Debits.

Pain.008 messages are not suitable for:

- Domestic and foreign payments from a Rabobank account
- Domestic and foreign payments from an In Country[2] account
- Domestic and foreign payments from a Cross Country[3] account
- Domestic direct debits from a Cross Country account
- Domestic direct debits which are not compliant with the SEPA DD[4] rule book

[1] Rabobank may accept diacritic marks (For example á or ö) and will not convert them to characters defined in section 1.2.3. By including diacritic marks in your SEPA order(s), you risk rejection of your order(s).

2 This is an account which is not held with Rabobank and which is used to send payments to a beneficiary account with the same currency and from the same country as the ordering account.

3 This is an account which is not held with Rabobank and which is used to send payments to a foreign beneficiary account, or to a beneficiary in the same country but in another currency.

4 Conditions can be found here:
www.rabobank.nl/bedrijven/producten/betalen_en_ontvangen/geld_ontvangen/euro_incasso/default

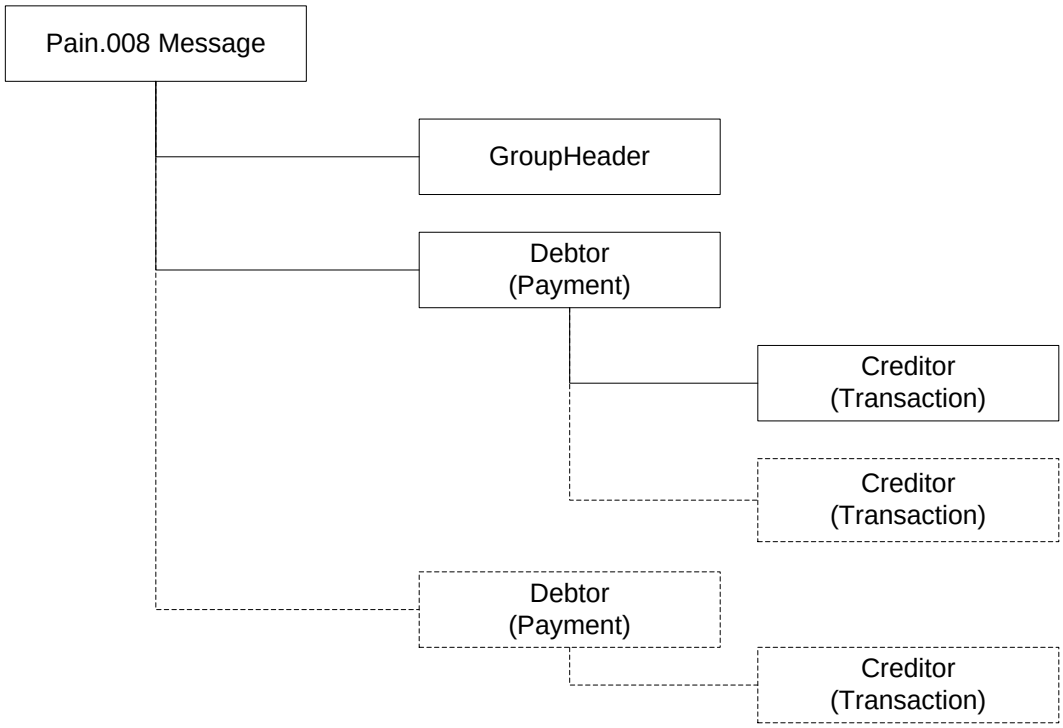
1.2.5 Message structure

Pain.008 can be delivered via data communication.

The messages can contain one or more orders for one ordering account. The messages must be terminated after each section, for all orders per ordering account.
The complete file must contain one Group header and can contain one or more orders. The file must be terminated after all orders.

The modular structure of the SEPA DD file is described below.

More information about the message structure is available via the following webpage:
http://www.iso20022.org



The message consist of 3 segments:

1. Group Header
   This segment is mandatory and is present only once within the message It contains elements such as Message Identification, Creation Date and Time, Grouping Indicator.
2. Payment Information
   This segment is mandatory and can be present more than once. Apart from elements which concern the debit side of the order such as Debtor and Payment Type Information, it also contains one or more Transaction Information segments.
3. Transaction Information
   This segment is mandatory and can be present more than once. It contains elements which concern the credit side of the order such as Creditor and Remittance Information.

Every segment in the UNIFI file must be opened and closed according to the XSD standard. Between the opening tag and closing tag the information for the relevant segment can be found.

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrDrctDbtInitn>
        <GrpHdr> Information regarding the Group header
    </GrpHdr>
    <PmtInf>
          Information regarding the payment
          <CdtTrfTxInf>
                Information regarding the order
          <CdtTrfTxInf>
    </PmtInf>
  </CstmrDrctDbtInitn>
</Document>
```

2 Segment description

Fields not listed in the tables below are not supported by Rabobank and, if imported through option “Import orders”, will not be included in the resulting Euro Direct Debit executed by Rabobank. Further, the processing per field may differ if the pain.008 is imported through option “Import orders” or “Import batch”. If so, the different processing is explained in column “Description”.

2.1 Group Header

The following segments are applicable for SEPA DD messages.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
Document		<Document>	Top	[1..1]			
		<CstmrDrctDbtInitn>	Top	[1..1]			
Group Header	1.0	<GrpHdr>	Top	[1..1]			
Message Identification	1.1	<MsgId>	1	[1..1]	Alphanumeric	35	Unique file reference.
Creation Date Time	1.2	<CreDtTm>	1	[1..1]	Date + time		Creation date and time of the file. Example: 2011-02-03T11:20:45.
Number of Transactions	1.6	<NbOfTxs>	1	[1..1]	Numeric	15	The number of transaction within the file.
Control Sum	1.7	<CtrlSum>	1	[0..1]	Amount	18	Total amount of all individual transactions within the file. Decimals are separated by a point “.”.
Initiating Party	1.8	<InitgPty>	1	[1..1]			
Name		<Nm>	2	[0..1]	Alphanumeric	70	Name of the ordering party.
Identification		<Id>	2	[0..1]			Details on how to structure this tag are available in Appendix A.

2.2 Payment Information Segment

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
PaymentInformation	2.0	<PmtInf>	Top	[1..n]			
PaymentInformationIdentification	2.1	<PmtInfId>	1	[1..1]	Alphanumeric	35	Reference number of the Batch/PI Exception for RCM ”Import orders”: the reference number is overwritten by a reference number generated by Rabobank.
PaymentMethod	2.2	<PmtMtd>	1	[1..1]	Alphanumeric	2	Fixed value ‘DD’ for direct debits.
Batch Booking	2.3	<BtchBookg>	1	[0..1]	Boolean	5	‘true’: the total amount of all transactions within this segment will be reported. When value ‘false’ is provided, this will be overwritten by Rabobank with the value ‘true’.
NumberofTransactions	2.4	<NbOfTxs>	1	[0..1]	Numeric	15	The number of transactions within this Batch/PI.
ControlSum	2.5	<CtrlSum>	1	[0..1]	Amount	18	Total amount of all transactions within this segment. Decimals are separated by a point “.”.
PaymentTypeInformation	2.6	<PmtTpInf>	1	[1..1][5]			
ServiceLevel	2.8	<SvcLvl>	2	[1..1][5]			
Code	2.9	<Cd>	3	[1..1][6]	Alphanumeric	4	Fixed value ‘SEPA’.
LocalInstrument	2.11	<LclInstrm>	2	[1..1][5]			
Code	2.12	<Cd>	3	[1..1][6]	Alphanumeric	4	Fixed value ‘CORE’ for direct debits with a private person as debtor. Fixed value ‘B2B’ for direct debits between companies. In one file all Batches/PIs must have the same value.

[5] This field is optional in ISO 20022 standard, but Rabobank has set the occurrence to mandatory as the EPC has set this field to Mandatory

[6] ISO 20022 standard defines this field as conditional, but Rabobank has set this field to mandatory

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
SequenceType	2.14	<SeqTp>	2	[1..1][5]	Alphanumeric	4	Fixed value 'FRST' for the first direct debit within the accompanying mandate Fixed value 'RCUR' for the following direct debits within the accompanying mandate Fixed value 'FNAL' for the last direct debit within the accompanying mandate Fixed value 'OOFF' for a single direct debit without continuation within the mandate. If the 'Amendment indicator' (field 2.50) is 'true' and the 'Original Debtor Agent'(field 2.58) is 'SMNDA' than 'FRST' must be selected. After a rejection of a 'FRST' or 'OOFF' the new direct debit must be assigned as 'FRST' If a 'FRST' is reversed of cancelled (only for 'CORE') the new direct debit must be assigned as 'RCUR' If a 'OOFF' is reversed of cancelled (only for 'CORE') the new direct debit must be entered with a completely new mandate.
CategoryPurpose	2.15	<CtgyPurp>	2	[0..1]			Should not be used for direct debits.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
Code	2.16	<Cd>	3	[1..1]	Alphanumeric	4	Rabobank accepts and passes all ISO Category Purpose codes on to the debtor bank (see http://www.iso20022.org/external_code_list.page for the current list of ISO Category Purpose codes). Rabobank will however not act on any provided code.
RequestedCollectionDate	2.18	<ReqdColltnDt>	1	[1..1]	Date	10	The requested collection date. SEPA direct debits must be delivered on time. This is dependent on the type of the direct debit (CORE or B2B) and the sequence.
Creditor	2.19	<Cdtr>	1	[1..1][5]			
Name		<Nm>	2	[1..1]	Alphanumeric	70	Name of the creditor.
PostalAddress		<PstlAdr>	2	[0..1]			
Country		<Ctry>	3	[0..1]	Alphanumeric	2	Country code of the creditor.
Address line		<AdrLine>	3	[0..2][7]	Alphanumeric	70	Address of the creditor. 1st line: Street and house number. 2nd line: Postal code and place.
CreditorAccount	2.20	<CdtrAcct>	1	[1..1]			
Identification		<Id>	2	[1..1]			
IBAN		<IBAN>	3	[1..1]	Alphanumeric	34	IBAN account number of creditor.
Currency		<Ccy>	2	[0..1]	Alphanumeric	3	ISO currency code of the account.
CreditorAgent	2.21	<CdtrAgt>	1	[1..1]			
FinancialInstitutionIdentification		<FinInstnId>	2	[1..1]			
BIC		<BIC>	3	[0..1]	Alphanumeric	11	SWIFT BIC code of the remitting bank. This tag is optional and can be omitted in the message.

[7] ISO 20022 standard allows up to 7 occurrences, but the EPC has limited the number of occurrences to 2.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
UltimateCreditor	2.23	<UltmtCdtr>	1	[0..1]			This element must be present once. This can be on Batch/PI level here, or on the individual transaction within this Batch/PI (field 2.69).
Name		<Nm>	2	[0..1]	Alphanumeric	70	Name of the ultimate creditor, in case of a delegated remitter. Rabobank passes this information on to the debtor bank. Exception for RCM ”Import orders”: This information is not passed on to the debtor bank.
Identification		<Id>	2	[0..1]			Details on how to structure this tag are available in Appendix A.
Charge Bearer	2.24	<ChrgBr>	1	[0..1]	Alphanumeric	4	Fixed value ‘SLEV’ This element can be on BATCH/PI level or on transaction level, but not both. (field 2.45).
CreditorSchemeIdentification	2.27	<CdtrSchmeId>	1	[0..1]			This element can be on BATCH/PI level or on transaction level within this segment (field 2.66)
Identification		<Id>	2	[1..1][5]			
PrivateIdentification		<PrvtId>	3	[1..1]			Exception for RCM ”Import orders”: The transaction will be rejected, when the element ‘Date and Place of Birth’ is provided under Private identification.
Other		<Othr>	4	[1..1][8]			Exception for RCM ”import orders”: The transaction will be rejected, when the element ‘Issuer’ is provided under Other.
Identification		<Id>	5	[1..1]	Alphanumeric	35	Details on the make up of this tag are available in appendix B.

[8] This field is optional in the ISO 20022 standard and supports n occurrences, but the EPC has limited the number of occurrences to 1 and has made the usage of this field mandatory.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
SchemeName		<SchmeNm>	5	[1..1][5]			
Proprietary		<Prtry>	6	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.

2.3 Transaction Information Segment

Name	ISO reference	XML-Tag	Level	Presence	Type	Length	Description
DD Transaction Information	2.28	<DrctDbtTxInf>	1	[1..n]			
PaymentIdentification	2.29	<PmtId>	2	[1..1]			
InstructionIdentification	2.30	<InstrId>	3	[0..1]	Alphanumeric	35	Unique direct debit reference of the remitter. This information isn't sent to the debtor.
EndToEndIdentification	2.31	<EndToEndId>	3	[1..1]	Alphanumeric	35	End-to-End Reference number of the direct debit. This information is sent to the debtor.
InstructedAmount	2.44	<InstdAmt>	2	[1..1]	Amount	12	Amount of the direct debit in EUR. Decimals are separated by a point "." The amount must be between 0.01 and 999999999.99 EUR.
ChargeBearer	2.45	<ChrgBr>	2	[0..1]	Alphanumeric	4	Fixed value 'SLEV' This element can be on BATCH/PI level or on transaction level, but not both (field 2.24).
DirectDebitTransaction	2.46	<DrctDbtTx>	2	[1..1][5]			
MandateRelatedInformation	2.47	<MndtRltdInf>	3	[1..1][5]			
MandateIdentification	2.48	<MndtId>	4	[1..1][5]	Alphanumeric	35	Unique reference of the mandate which is signed between the remitter and the debtor.
DateOfSignature	2.49	<DtOfSgntr>	4	[1..1][5]	Date	10	Date of signature of the mandate.

Name	ISO reference	XML-Tag	Level	Presence	Type	Length	Description
Amendment Indicator	2.50	<AmdmntInd>	4	[0..1]	Boolean	5	'true' if there is an amendment to the mandate. 'false' if there is no amendment to the mandate. If this indicator isn't present it is assumed that there is no amendment to the mandate.
Amendment Information Details	2.51	<AmdmntInfDtIs>	4	[0..1]			Mandatory if field 2.50 is 'true'. Not applicable if field 2.50 is 'false'.
Original Mandate Identification	2.52	<OrgnlMndtId>	5	[0..1]	Alphanumeric	35	Mandatory if the mandate information has been changed.
Original Creditor Scheme Identification	2.53	<OrgnlCdtrSchmeId>	5	[0..1]			Mandatory if field 2.66 has been changed in comparison to the original direct debit. Otherwise the field is not used.
Name		<Nm>	6	[0..1]	Alphanumeric	70	Original name of the remitter. If a name is filled in in this field than the new name must be filled in field 2.66.
Identification		<Id>	6	[0..1]			
Private identification		<PrvtId>	7	[1..1]			
Other		<Othr>	8	[1..1][5]			
Identification		<Id>	9	[1..1]	Alphanumeric	35	Details on the make up of this tag are available in appendix B.
Scheme Name		<SchmeNm>	9	[1..1][5]			
Proprietary		<Prtry>	10	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.
Original Debtor Account	2.57	<OrgnlDbtrAcct>	5	[0..1]			Original account identification of the debtor if the debtor account has been changed. Only applicable if the debtor agent didn't change.
Identification		<Id>	6	[1..1]			

Name	ISO reference	XML-Tag	Level	Presence	Type	Length	Description
IBAN		<IBAN>	7	[1..1]	Alphanumeric	34	IBAN account number.
Original Debtor Agent	2.58	<OrgnlDbtrAgt>	5	[0..1]			If the debtor agent changes, but the mandate remains the same: In segment 2.58 field Identification must be filled with the fixed value 'SMNDA' In segment 2.14 it must be assigned the sequence is 'FRST'.
Financial Institution Identification		<FinInstnId>	6	[1..1]			
Other		<Othr>	7	[0..1]			
Identification		<Id>	8	[1..1]	Alphanumeric	34	'SMNDA'.
Electronic Signature	2.62	<ElctrncSgntr>	4	[0..1]	Alphanumeric	1025	Digital signature delivered by the remitter. This field is only applicable in case of an EPC electronic mandate has been issued. This field must contain the AT-60: the reference of the Mandate Acceptance Report made by the debtor bank.
Creditor Scheme Identification	2.66	<CdtrSchmeId>	3	[0..1]	Alphanumeric	35	This element must be present once. This can be within the individual transaction here, or on Batch/PI level (field 2.27).
Identification		<Id>	4	[1..1][5]			
Private identification		<PrvtId>	5	[1..1]			
Other		<Othr>	6	[1..1][5]			
Identification		<Id>	7	[1..1]	Alphanumeric	35	See appendix B.
Scheme Name		<SchmeNm>	7	[1..1][5]			
Proprietary		<Prtry>	8	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.

Name	ISO reference	XML-Tag	Level	Presence	Type	Length	Description
Ultimate Creditor	2.69	<UltmtCdtr>	2	[0..1]			This element can be present at all individual transaction here, or on Batch/PI level (field 2.23).
Name		<Nm>	3	[0..1]	Alphanumeric	70	Name of the ultimate creditor, in case of a delegated remitter. Rabobank passes this information on to the debtor bank. Exception for RCM ”Import orders”: This information is not passed on to the debtor bank .
Identification		<Id>	3	[0..1]			Details on how to structure this tag are available in Appendix A.
Debtor Agent	2.70	<DbtrAgt>	2	[1..1]			
Financial Institution Identification		<FinInstnId>	3	[1..1]			
BIC		<BIC>	4	[0..1]	Alphanumeric	11	SWIFT BIC code of the bank of the debtor This tag is optional and can be omitted in the message. Rabobank will always determine the BIC itself. When Rabobank can determine the BIC, a provided BIC will be overwritten. When Rabobank cannot determine the BIC, the transaction will be rejected in case the BIC was not provided by the customer.
Debtor	2.72	<Dbtr>	2	[1..1]			
Name		<Nm>	3	[1..1][5]	Alphanumeric	70	Name of the debtor.
Postal Address		<PstlAdr>	3	[0..1]			
Country		<Ctry>	4	[1..1]	Alphanumeric	2	Country code of the debtor.

Name	ISO reference	XML-Tag	Level	Presence	Type	Length	Description
Address Line		<AdrLine>	4	[0..2][7]	Alphanumeric	70	Address of the debtor. 1st line: Street and house number 2nd line: Postal code and place.
Identification		<Id>	3	[0..1]			Details on how to structure this tag are available in Appendix A.
Debtor Account	2.73	<DbtrAcct>	2	[1..1]			
Identification		<Id>	3	[1..1]			
IBAN		<IBAN>	4	[1..1]	Alphanumeric	34	IBAN account number of the debtor.
Ultimate Debtor	2.74	<UltmtDbtr>	2	[0..1]			Mandatory field if specified within the mandate.
Name		<Nm>	3	[0..1]	Alphanumeric	70	Name of the ultimate debtor of the transaction, in case of a delegated debtor.
Identification		<Id>	3	[0..1]			Details on how to structure this tag are available in Appendix A.
Purpose	2.76	<Purp>	2	[0..1]			
Code	2.77	<Cd>	3	[1..1]	Alphanumeric	4	Code of the business purpose of the direct debit. This code is an agreement between the debtor and the creditor. Rabobank doesn't check this code.
Remittance Information	2.88	<RmtInf>	2	[0..1]			Only one of the underlying field can be used, not both. (2.89 and 2.90) .
Unstructured	2.89	<Ustrd>	3	[0..1][9]	Alphanumeric	140	Description. Within the Netherlands the unstructured remittance information is preferred.

[9] ISO 20022 standard supports n occurrences, but the EPC has limited the number of occurrences to 1

Name	ISO reference	XML-Tag	Level	Presence	Type	Length	Description
Structured	2.90	<Strd>	3	[0..1][9]			Structured remittance information used for automatic reconciliation. This field can be used for the structured information known on the Dutch market: the 16 digit payment reference (“betalingskenmerk”). Within the Netherlands the unstructured remittance information is preferred.
Creditor Reference Information	2.110	<CdtrRefInf>	4	[0..1]			
Type	2.111	<Tp>	5	[1..1][5]			‘SCOR’ in case of a “betalingskenmerk”.
CodeOrProprietary	2.112	<CdOrPrtry>	6	[1..1]			
Code	2.113	<Cd>	7	[1..1][10]	Alphanumeric	4	
Issuer	2.115	<Issr>	6	[0..1]	Alphanumeric	35	‘CUR’ in case of a “betalingskenmerk”
Reference	2.116	<Ref>	5	[1..1][5]	Alphanumeric	35	Only Currence 16 digit payment reference (“betalingskenmerk”) is currently supported.

[10] ISO 20022 standard defines this field as conditional, but Rabobank has set this field to mandatory

3 Appendix A Party identifier

This appendix describes how the Party Identifier should be filled and how RCM handles the Party Identifier for the two import methods described in section 1.1.3.

The described structure is applicable for the following fields:

1.8	2.23	2.69	2.72	2.74

Within the identification of the party only one of the two elements can be used: Organisation ID or Private Identification.

3.1 Organisation Identification

For the identification of the organisation the BIC must be filled. In one occurrence you can use 'other'. The three columns to the right indicate per XML-tag whether the information is passed on to the beneficiary bank (X) or is ignored and not passed on (-).

Name	**XML-tag**	**Level**	**Presence**	**Type**	**Length**	**Description**	**RCM "Import batch" (1.8 Initiating Party)**	**RCM "Import batch" (all other fields)**	**RCM "Import orders" upload (all fields)**
Organisation Identification	<OrgId>	+1	[1..1]						
BIC or BEI	<BICOrBEI>	+2	[0..1]	Alphanumeric	11	BIC of the organisation	-	X	-
Other	<Othr>	+2	[0..1]						
Identification	<Id>	+3	[1..1]	Alphanumeric	35		-	X	-
Scheme Name	<SchmeNm>	+3	[0..1]						
Code	<Cd>	+4	[1..1]	Alphanumeric	4	The ExternalOrganisationIdentification1Code	-	X	-

Name	XML-tag	Level	Presence	Type	Length	Description	RCM "Import batch" (1.8 Initiating Party)	RCM "Import batch" (all other fields)	RCM "Import orders" upload (all fields)
						This code can be found on http://www.iso20022.org/External_Code_Lists_and_DSS.page Tab 9: OrganisationIdentification			
Proprietary	<Prtry>	+4	[1..1]	Alphanumeric	35				
Issuer	<Issr>	+3	[0..1]	Alphanumeric	35				

3.2 Private identification

For the private identification the date and place of birth must be filled. In one occurrence you can use 'other'. The three columns to the right indicate per XML-tag whether the information is passed on to the beneficiary bank (X) or is ignored and not passed on (-).

Name	XML-tag	Level	Presence	Type	Length	Description	RCM "Import batch" (1.8 Initiating Party)	RCM "Import batch" (all other fields)	RCM "Import orders" (2.72 Debtor)	RCM "Import orders" (all other fields)
Private Identification	<PrvtId>	+1	[1..1]							
Date And Place Of	<DtAndPlcOfBirth>	+2	[0..1]							

Name	XML-tag	Level	Presence	Type	Length	Description	RCM "Import batch" (1.8 Initiating Party)	RCM "Import batch" (all other fields)	RCM "Import orders" (2.72 Debtor)	RCM "Import orders" (all other fields)
Birth										
Birth date	<BirthDt>	+3	[1..1]	Date	10		-	X	-	-
Province of Birth	<PrvcOfBirth>	+3	[0..1]	Alphanumeric	35		-	X	-	-
City of Birth	<CityOfBirth>	+3	[1..1]	Alphanumeric	35		-	X	-	-
Country of Birth	<CtryOfBirth>	+3	[1..1]	Alphanumeric	3	ISO country code	-	X	-	-
Other	<Othr>	+2	[0..1]							
Identification	<Id>	+3	[1..1]	Alphanumeric	35		-	X	X	-
Scheme Name	<SchmeNm>	+3	[0..1]							
Code	<Cd>	+4	[1..1]	Alphanumeric	4	The ExternalPersonIdentification1Code This code can be found on http://www.iso20022.org/External_Code_Lists_and_DSS.page Tab 10: PersonIdentification	-	X	-	-
Proprietary	<Prtry>	+4	[1..1]	Alphanumeric	35		-	X	-	-
Issuer	<Issr>	+3	[0..1]	Alphanumeric	35		-	X	-	-

4 Appendix B Calculating the Creditor Identifier

This appendix describes the NVB rules for calculating the Creditor Identifier for the Dutch market. This code must be used conform the implementation guidelines version 2.0 of the NVB, chapter 1.5.2 SEPA B2B DD C2B.

The described calculation can be used for the following fields:

2.27	2.53	2.66

Calculating the Creditor Identifier:

The Creditor Identifier is calculated based on the chamber of commerce (KVK)-number of the remitter. The structure of the creditor identifier is equal to the structure of the IBAN account number.

Example:

The NVB has KVK-number 40536533, location code 0000.
The basic Creditor Identifier will be: NL*00*ZZZ405365330000

Calculating the control digits is done by following the steps:

1.	Move NL*00* to the end of the basic Creditor Identifier. Remove ZZZ	405365330000NL*00*
2.	Replace NL by the numeric value, where A=10 and Z = 35, so N=23 and L=21	405365330000232100
3.	Calculate the modulus 97 of the created number in step 2	47
4.	Substract the number created in step 3 from 98, this will generate the control digit	51

The Creditor Identifier of NVB will be NL51ZZZ405365330000