

RegioBank addendum on
the XML message for
SEPA Credit
Transfer Initiation
Implementation Guidelines
for the Netherlands

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1. Introduction

This addendum describes the RegioBank 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 RegioBank 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 v4.0 of the European Council of Payments (EPC).

The addendum is based on the Implementation Guidelines that has been developed by the Dutch banks together with the Dutch Payments Association ('Betaalvereniging Nederland').

The utmost has been done to make sure the information in this publication is correct. However, RegioBank 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 AdviseursDesk at 0900 - 05 57 (local tarif) for any further information.

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 :

abcdefghijklmnopqrstuvwxyz

ABCDEFGHIJKLMNOPQRSTUVWXYZ

0123456789

!-?:(),.,'+

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.

2. Message items description

1.0 Group Header

1.1 Message Identification

Addendum: This reference needs to be unique over time

1.2 Creation Date Time

1.3 Authorisation

1.4 Code

1.5 Proprietary

1.6 Number Of Transactions

1.7 Control Sum

1.8 Initiating Party

1.9 Forwarding Agent

2.0 Payment Information

2.1 Payment Information Identification

2.2 Payment Method

2.3 Batch Booking

Addendum: This indicator is overruled by settings in the output contract whereby default is true. Don't use this field.

2.4 Number Of Transactions

2.5 Control Sum

2.6 Payment Type Information

2.7 Instruction Priority

2.8 Service Level

2.9 Code

2.10 Proprietary

2.11 Local Instrument

2.12 Code

2.13 Proprietary

2.14 Category Purpose

2.15 Code

2.16 Proprietary

2.17 Requested Execution Date

Addendum:

The requested Execution Date needs to be a valid Date and later than or equal to the the present day. If the requested execution date is a non TARGET day the execution date will be shifted to the next possible TARGET date (see <http://www.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.

2.18 Pooling Adjustment Date

2.19 Debtor

2.20 Debtor Account

Addendum: The debtor account needs to be part of the client's accountdomain.

2.21 Debtor Agent

Addendum: The BIC that belongs to debtor account. Voor RegioBank rekeningen this is RBRBNL21.

2.22 Debtor Agent Account

2.23 Ultimate Debtor

2.24 Charge Bearer

2.25 Charges Account

2.26 Charges Account Agent

2.27 Credit Transfer Transaction Information

2.28 Payment Identification

2.29 Instruction Identification

2.30 End To End Identification

2.31 Payment Type Information

2.32 Instruction Priority

2.34 Code

2.35 Proprietary

2.37 Code

2.38 Proprietary

2.39 Category Purpose
2.40 Code
2.41 Proprietary
2.42 Amount
2.43 Instructed Amount
2.44 Equivalent Amount
2.45 Amount
2.46 Currency Of Transfer
2.47 Exchange Rate Information
2.48 Exchange Rate
2.49 Rate Type
2.50 Contract Identification
2.51 Charge Bearer
2.52 Cheque Instruction
2.53 Cheque Type
2.54 Cheque Number
2.55 Cheque From
2.56 Name
2.57 Address
2.58 Delivery Method
2.59 Code
2.60 Proprietary
2.61 Deliver To
2.62 Name
2.63 Address
2.64 Instruction Priority
2.65 Cheque Maturity Date
2.66 Forms Code
2.67 Memo Field
2.68 Regional Clearing Zone
2.69 Print Location

2.70 Ultimate Debtor
2.71 Intermediary Agent 1
2.72 Intermediary Agent 1 Account
2.73 Intermediary Agent 2
2.74 Intermediary Agent 2 Account
2.75 Intermediary Agent 3
2.76 Intermediary Agent 3 Account
2.77 Creditor Agent
2.78 Creditor Agent Account
2.79 Creditor
2.80 Creditor Account
2.81 Ultimate Creditor
2.82 Instruction For Creditor Agent
2.83 Code
2.84 Instruction Information
2.85 Instruction For Debtor Agent
2.86 Purpose
2.87 Code
2.88 Proprietary
2.89 Regulatory Reporting
2.90 Tax
2.91 Related Remittance Information
2.92 Remittance Identification
2.93 Remittance Location Method
2.94 Remittance Location Electronic Address
2.95 Remittance Location Postal Address
2.96 Name
2.97 Address
2.98 Remittance Information
2.99 Unstructured
2.100 Structured

2.101 Referred Document Information
2.102 Type
2.103 Code Or Proprietary
2.104 Code
2.105 Proprietary
2.106 Issuer
2.107 Number
2.108 Related Date
2.109 Referred Document Amount
2.110 Due Payable Amount
2.111 Discount Applied Amount
2.112 Credit Note Amount
2.113 Tax Amount
2.114 Adjustment Amount And Reason
2.115 Amount
2.116 Credit Debit Indicator
2.117 Reason
2.118 Additional Information
2.119 Remitted Amount
2.120 Creditor Reference Information
2.121 Type
2.122 Code Or Proprietary
2.123 Code
2.124 Proprietary
2.125 Issuer
2.126 Reference
2.127 Invoicer
2.128 Invoicee
2.129 Additional Remittance Information