

**SNS Bank addendum on
the XML message for
SEPA Credit
Transfer Initiation
Implementation Guidelines
for the Netherlands**

Version 1.2 – April 2015

Contents

1. Introduction	8
Character Set	9
2. Message items description.....	10
1.0 Group Header	10
1.1 Message Identification	10
1.2 Creation Date Time	10
1.3 Authorisation	10
1.4 Code	10
1.5 Proprietary	10
1.6 Number Of Transactions	10
1.7 Control Sum	10
1.8 Initiating Party	10
1.9 Forwarding Adent.....	10
2.0 Payment Information.....	10
2.1 Payment Information Identification.....	10
2.2 Payment Method.....	10
2.3 Batch Booking.....	10
2.4 Number Of Transactions	10
2.5 Control Sum	10
2.6 Payment Type Information	10
2.7 Instruction Priority	10
2.8 Service Level	10
2.9 Code	10
2.10 Proprietary	10
2.11 Local Instrument	10

2.12 Code	10
2.13 Proprietary	10
2.14 Category of Purpose	11
2.15 Code	11
2.16 Proprietary	11
2.17 Requested Execution Date	11
2.18 Pooling Adjustment Date.....	11
2.19 Debtor	11
2.20 Debtor Account	11
2.21 Debtor Agent.....	11
2.22 Debtor Agent Account	11
2.23 Ultimate Debtor	11
2.24 Charge Bearer	11
2.25 Charges Account.....	11
2.26 Charges Account Agent	11
2.27 Credit Transfer Transaction Information.....	11
2.28 Payment Identification.....	11
2.29 Instruction Identification	11
2.30 End To End Identification	11
2.31 Payment Type Information	11
2.32 Instruction Priority	11
2.34 Code	11
2.35 Proprietary	11
2.37 Code	11
2.38 Proprietary	11
2.39 CategoryPurpose.....	12
2.40 Code	12
2.41 Proprietary	12

2.42	Amount.....	12
2.43	Instructed Amount.....	12
2.44	Equivalent Amount	12
2.45	Amount	12
2.46	Currency Of Transfer	12
2.47	Exchange Rate Information	12
2.48	Exchange Rate	12
2.49	Rate Type.....	12
2.50	Contract Identification	12
2.51	Charge Bearer	12
2.52	Cheque Instruction	12
2.53	Cheque Type.....	12
2.54	Cheque Number	12
2.55	Cheque From	12
2.56	Name	12
2.57	Address	12
2.58	Delivery Method	12
2.59	Code	12
2.60	Proprietary	12
2.61	Deliver To	12
2.62	Name	12
2.63	Address	12
2.64	Instruction Priority	12
2.65	Cheque Maturity Date	12
2.66	Forms Code	12
2.67	Memo Field	12
2.68	Regional Clearing Zone	12
2.69	Print Location	12

2.70	Ultimate Debtor	13
2.71	Intermediary Agent 1	13
2.72	Intermediary Agent 1 Account	13
2.73	Intermediary Agent 2	13
2.74	Intermediary Agent 2 Account	13
2.75	Intermediary Agent 3	13
2.76	Intermediary Agent 3 Account	13
2.77	Creditor Agent	13
2.78	Creditor Agent Account	13
2.79	Creditor	13
2.80	Creditor Account	13
2.81	Ultimate Creditor	13
2.82	Instruction For Creditor Agent	13
2.83	Code	13
2.84	Instruction Information	13
2.85	Instruction For Debtor Agent	13
2.86	Purpose	13
2.87	Code	13
2.88	Proprietary	13
2.89	Regulatory Reporting	13
2.90	Tax	13
2.91	Related Remittance Information	13
2.92	Remittance Identification	13
2.93	Remittance Location Method	13
2.94	Remittance Location Electronic Address	13
2.95	Remittance Location Postal Address	13
2.96	Name	13
2.97	Address	13

2.98 Remittance Information	13
2.99 Unstructured	13
2.100 Structured	13
2.101 Referred Document Information	14
2.102 Type	14
2.103 Code Or Proprietary	14
2.104 Code	14
2.105 Proprietary	14
2.106 Issuer	14
2.107 Number	14
2.108 Related Date	14
2.109 Referred Document Amount	14
2.110 Due Payable Amount	14
2.111 Discount Applied Amount	14
2.112 Credit Note Amount	14
2.113 Tax Amount	14
2.114 Adjustment Amount And Reason	14
2.115 Amount	14
2.116 Credit Debit Indicator	14
2.117 Reason	14
2.118 Additional Information	14
2.119 Remitted Amount	14
2.120 Creditor Reference Information	14
2.121 Type	14
2.122 Code Or Proprietary	14
2.123 Code	14
2.124 Proprietary	14
2.125 Issuer	14

2.126 Reference	14
2.127 Invoicer	14
2.128 Invoicee	14
2.129 Additional Remittance Information	14

1. Introduction

This addendum describes the SNS Bank 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 SNS Bank 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, SNS Bank 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 SNS Klantenservice at 030 - 633 30 02 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

Addendum: A Maximum of 20.000 transactions per message.

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 SNS Bank 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